

# R3 – Personal Debt Snapshot (Wave 16)

## **METHODOLOGY NOTE**

ComRes interviewed 2,011 GB adults online between 13<sup>th</sup> and 15<sup>th</sup> March 2015. Data were weighted to be representative of all GB adults aged 18+. ComRes is a member of the British Polling Council and abides by its rules.

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

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

## Personal Debt Survey

### ONLINE Fieldwork: 13th-15th March 2015

Absolutes/col percents

Table 1

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

	Total	Gender		Age						Social Grade				Employment Sector			
		Male	Female	18-24	25-34	35-44	45-54	55-64	65+	18-44	25-44	AB	C1	C2	DE	Public	Private
Unweighted base	2011	1054	957	214	243	321	393	336	504	778	564	609	607	261	534	215	600
Weighted base	2011	986	1025	239	339	339	358	299	438	916	677	538	558	438	478	293	833
NET: Worried	930 46%	418 42%	512 50%	140 59%	208 61%	188 55%	214 60%	85 28%	96 22%	535 58%	395 58%	221 41%	257 46%	215 49%	236 49%	165 56%	466 56%
NET: Extremely/ very worried	381 19%	157 16%	224 22%	60 25%	88 26%	89 26%	88 24%	31 10%	24 5%	238 26%	178 26%	85 16%	103 18%	95 22%	99 21%	62 21%	205 25%
Extremely worried	(4) 7%	63 6%	80 8%	13 5%	37 11%	37 11%	33 9%	15 5%	9 2%	87 9%	74 11%	33 6%	44 8%	22 5%	44 9%	27 9%	71 8%
Very worried	(3) 12%	94 10%	144 14%	47 20%	51 15%	53 16%	55 15%	17 6%	14 3%	151 17%	104 15%	52 10%	59 11%	72 17%	55 11%	34 12%	134 16%
Fairly worried	(2) 27%	261 26%	289 28%	80 33%	119 35%	98 29%	126 35%	54 18%	73 17%	297 32%	218 32%	137 25%	155 28%	121 28%	137 29%	103 35%	262 31%
Not at all worried	(1) 54%	568 58%	513 50%	99 41%	131 39%	151 45%	145 40%	214 72%	342 78%	381 42%	282 42%	316 59%	300 54%	223 51%	242 51%	128 44%	367 44%
Mean	1.72	1.65	1.80	1.89	1.98	1.93	1.93	1.44	1.29	1.94	1.96	1.63	1.72	1.76	1.79	1.87	1.89
Standard deviation	0.93	0.90	0.95	0.91	0.99	1.02	0.96	0.81	0.63	0.98	1.00	0.89	0.94	0.90	0.98	0.96	0.96
Standard error	0.02	0.03	0.03	0.06	0.06	0.06	0.05	0.04	0.03	0.04	0.04	0.04	0.04	0.06	0.04	0.07	0.04

## Personal Debt Survey

### ONLINE Fieldwork: 13th-15th March 2015

Absolutes/col percents

Table 2

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

	Region														Which of the following best describes your current working status?									
	Total	England	Scotland	North East	North West	Yorkshire & Humber	West Midlands	East Midlands	Wales	East of London	South East	South West	North East/ Yorkshire & Humber	NET: Working	Working full time	Working part time	NET: Not working	Not working seeking work	Not working and not seeking work	Retired on a state pension only	Retired with a private pension	House person		
Unweighted base	2011	1734	167	83	235	173	211	155	110	169	201	310	197	256	815	534	281	1196	119	182	186	529	180	
Weighted base	2011	1729	181	80	221	181	181	141	101	201	261	282	181	261	1126	885	241	885	72	106	176	393	138	
NET: Worried	930 46%	817 47%	70 38%	51 63%	100 45%	73 40%	86 48%	64 46%	44 43%	92 46%	136 52%	141 50%	74 41%	124 47%	631 56%	494 56%	137 57%	299 34%	49 68%	58 55%	48 27%	67 17%	77 56%	
NET: Extremely/ very worried	381 19%	327 19%	30 17%	17 21%	26 12%	26 14%	33 18%	26 19%	24 23%	53 27%	62 24%	47 17%	37 20%	42 16%	267 24%	215 24%	52 21%	114 13%	27 37%	27 25%	15 8%	16 4%	30 22%	
Extremely worried	(4) 7%	143 7%	15 8%	5 6%	12 5%	13 7%	13 7%	9 7%	11 11%	16 8%	20 8%	15 5%	14 8%	18 7%	98 9%	88 10%	10 4%	45 5%	8 11%	14 13%	6 3%	8 2%	10 7%	
Very worried	(3) 12%	238 12%	15 9%	12 14%	14 6%	13 7%	20 11%	17 12%	13 13%	37 19%	42 16%	32 11%	23 13%	25 9%	168 15%	127 14%	42 17%	69 8%	19 26%	13 12%	9 5%	8 2%	20 15%	
Fairly worried	(2) 27%	549 27%	40 22%	34 42%	74 33%	47 26%	53 29%	38 27%	20 20%	39 19%	74 28%	94 33%	37 20%	81 31%	365 32%	279 32%	85 35%	185 21%	22 31%	31 29%	33 19%	51 13%	47 34%	
Not at all worried	(1) 54%	1081 54%	912 53%	111 62%	30 37%	122 55%	108 60%	95 52%	77 54%	57 57%	109 48%	125 48%	141 50%	107 59%	138 53%	495 44%	391 44%	104 43%	586 66%	23 32%	48 45%	128 73%	326 83%	61 44%
Mean	1.72	1.73	1.63	1.90	1.62	1.61	1.74	1.71	1.78	1.80	1.84	1.72	1.69	1.70	1.88	1.90	1.82	1.52	2.16	1.93	1.39	1.23	1.85	
Standard deviation	0.93	0.92	0.95	0.88	0.83	0.90	0.93	0.92	1.04	1.01	0.96	0.87	0.97	0.90	0.96	0.99	0.86	0.84	1.00	1.05	0.74	0.58	0.93	
Standard error	0.02	0.02	0.07	0.10	0.05	0.07	0.06	0.07	0.10	0.08	0.07	0.05	0.07	0.06	0.03	0.04	0.05	0.02	0.09	0.08	0.05	0.03	0.07	

## Personal Debt Survey

### ONLINE Fieldwork: 13th-15th March 2015

Absolutes/col percents

Table 3

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

	Total	Tenure								How worried or otherwise are you about your current level of debt?			
		NET: Home-owners	Owned out-right	Owned with mortgage	NET: Renters	Council Rent	HA Rent	Other rent	Rent free	Extremely worried	Very worried	Fairly worried	Not at all worried
Unweighted base	2011	1128	709	419	849	195	255	399	34	142	211	527	1131
Weighted base	2011	1307	663	644	679	281	137	261	24	143	238	549	1081
NET: Worried	930 46%	532 41%	161 24%	370 58%	384 57%	153 54%	76 55%	156 60%	14 59%	143 100%	238 100%	549 100%	-
NET: Extremely/ very worried	381 19%	220 17%	71 11%	149 23%	156 23%	59 21%	30 22%	67 26%	5 22%	143 100%	238 100%	-	-
Extremely worried	(4) 7%	80 6%	24 4%	55 9%	62 9%	21 8%	12 9%	28 11%	2 8%	143 100%	-	-	-
Very worried	(3) 12%	140 11%	46 7%	94 15%	94 14%	38 13%	17 13%	39 15%	4 15%	-	238 100%	-	-
Fairly worried	(2) 27%	312 24%	91 14%	221 34%	229 34%	94 33%	46 33%	89 34%	9 37%	-	-	549 100%	-
Not at all worried	(1) 54%	776 59%	502 76%	273 42%	295 43%	129 46%	62 45%	105 40%	10 41%	-	-	-	1081 100%
Mean	1.72	1.64	1.39	1.89	1.89	1.83	1.86	1.96	1.89	4.00	3.00	2.00	1.00
Standard deviation	0.93	0.90	0.77	0.95	0.96	0.93	0.96	0.99	0.94	0.00	0.00	0.00	0.00
Standard error	0.02	0.03	0.03	0.05	0.03	0.07	0.06	0.05	0.16	0.00	0.00	0.00	0.00

## Personal Debt Survey

### ONLINE Fieldwork: 13th-15th March 2015

Absolutes/col percents

Table 4

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

	Gender			Age							Social Grade				Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	18-44	25-44	AB	C1	C2	DE	Public	Private
Unweighted base	880	420	460	131	146	190	222	83	108	467	336	211	269	125	275	119	345
Weighted base	930	418	512	140	208	188	214	85	96	535	395	221	257	215	236	165	466
Credit cards	438 47%	203 48%	235 46%	28 20%	82 39%	96 51%	122 57%	52 62%	58 60%	206 38%	178 45%	114 51%	114 44%	98 46%	112 47%	97 59%	207 44%
Mortgage repayments	227 24%	107 26%	120 23%	14 10%	57 28%	67 36%	69 32%	14 16%	6 7%	139 26%	125 32%	68 31%	59 23%	67 31%	33 14%	48 29%	141 30%
Overdraft	183 20%	78 19%	105 20%	35 25%	45 22%	41 22%	35 16%	7 9%	18 19%	122 23%	87 22%	35 16%	77 30%	29 14%	41 17%	34 21%	87 19%
Loans from friends or family	134 14%	50 12%	84 16%	28 20%	42 20%	25 13%	28 13%	7 9%	4 4%	94 18%	67 17%	31 14%	37 14%	30 14%	35 15%	23 14%	73 16%
Student loans	119 13%	52 13%	66 13%	59 42%	36 17%	16 9%	5 2%	2 2%	1 1%	111 21%	52 13%	40 18%	42 16%	22 10%	16 7%	15 9%	71 15%
Bank loans	119 13%	54 13%	65 13%	4 3%	38 18%	39 21%	18 8%	10 12%	9 9%	82 15%	78 20%	36 16%	26 10%	30 14%	27 12%	20 12%	61 13%
Rent arrears	80 9%	35 8%	46 9%	12 8%	25 12%	23 12%	17 8%	2 2%	2 2%	59 11%	48 12%	19 9%	18 7%	13 6%	30 13%	12 7%	47 10%
'Payday' or other similar short-term, high interest loan	72 8%	31 7%	41 8%	6 4%	28 14%	21 11%	10 5%	6 7%	1 1%	55 10%	49 12%	9 4%	22 9%	17 8%	24 10%	16 10%	30 7%
Tax due to HMRC	54 6%	24 6%	31 6%	7 5%	24 11%	7 4%	9 4%	6 7%	1 1%	38 7%	31 8%	14 6%	22 9%	11 5%	7 3%	15 9%	32 7%
None of these	116 12%	46 11%	70 14%	41 29%	8 4%	14 7%	18 8%	14 16%	22 23%	62 12%	21 5%	13 6%	33 13%	26 12%	43 18%	11 7%	51 11%

## Personal Debt Survey

### ONLINE Fieldwork: 13th-15th March 2015

Absolutes/col percents

Table 5

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

	Region														Which of the following best describes your current working status?								
	Total	England	Scotland	North East	North West	Yorkshire & Humber	West Midlands	East Midlands	Wales	East of London	London	South East	South West	North East/ Yorkshire & Humber	NET: Working	Working full time	Working part time	NET: Not working	Not working seeking work	Not working and not seeking work	Retired on a state pension only	Retired with a private pension	House person
Unweighted base	880	774	60	44	99	71	94	67	46	75	108	138	78	115	464	302	162	416	74	110	50	88	94
Weighted base	930	817	70	51	100	73	86	64	44	92	136	141	74	124	631	494	137	299	49	58	48	67	77
Credit cards	438 47%	380 47%	37 53%	33 64%	48 48%	42 58%	34 39%	33 51%	21 48%	39 42%	52 38%	62 44%	38 52%	75 60%	304 48%	249 50%	54 40%	134 45%	19 39%	15 27%	29 60%	41 62%	30 38%
Mortgage repayments	227 24%	196 24%	16 23%	23 45%	19 19%	22 30%	27 31%	9 13%	15 35%	17 19%	32 23%	36 26%	12 16%	45 36%	189 30%	154 31%	35 26%	38 13%	6 11%	6 10%	1 2%	10 15%	15 20%
Overdraft	183 20%	166 20%	6 9%	11 22%	23 23%	10 14%	15 18%	22 34%	10 23%	11 12%	30 22%	21 15%	24 33%	21 17%	121 19%	96 19%	25 18%	62 21%	10 20%	16 28%	11 23%	9 14%	15 20%
Loans from friends or family	134 14%	124 15%	6 9%	8 17%	17 17%	12 16%	14 17%	4 7%	4 8%	10 11%	27 20%	24 17%	8 11%	20 16%	95 15%	72 15%	23 17%	38 13%	8 16%	11 19%	4 8%	3 5%	13 16%
Student loans	119 13%	98 12%	10 15%	3 6%	17 17%	9 13%	13 15%	4 7%	10 23%	6 6%	24 18%	14 10%	8 11%	12 10%	85 14%	63 13%	23 17%	33 11%	5 11%	25 43%	-	1 2%	2 2%
Bank loans	119 13%	102 12%	7 10%	8 16%	14 14%	10 13%	10 11%	5 7%	10 23%	8 8%	12 9%	18 13%	18 24%	18 14%	81 13%	65 13%	16 12%	38 13%	5 10%	5 9%	3 6%	7 11%	18 23%
Rent arrears	80 9%	75 9%	2 3%	7 14%	11 11%	2 2%	7 8%	4 6%	3 7%	1 1%	20 15%	15 11%	8 11%	9 7%	59 9%	46 9%	13 10%	21 7%	9 18%	4 7%	1 2%	2 3%	6 7%
'Payday' or other similar short-term, high interest loan	72 8%	62 8%	6 9%	4 7%	5 5%	4 6%	11 12%	5 7%	4 9%	4 4%	5 4%	20 14%	4 5%	8 6%	47 7%	42 8%	5 4%	25 9%	5 9%	5 8%	2 3%	1 1%	14 18%
Tax due to HMRC	54 6%	49 6%	3 4%	1 2%	12 12%	3 4%	4 4%	2 3%	2 5%	7 8%	12 9%	6 5%	2 3%	4 3%	47 8%	37 7%	11 8%	7 2%	2 5%	2 4%	-	2 3%	1 1%
None of these	116 12%	102 13%	9 13%	4 8%	8 8%	4 6%	8 9%	6 9%	4 9%	26 29%	22 16%	19 14%	5 7%	8 6%	62 10%	41 8%	20 15%	54 18%	14 28%	7 12%	10 20%	15 22%	9 11%

## Personal Debt Survey

### ONLINE Fieldwork: 13th-15th March 2015

Absolutes/col percents

Table 6

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

	Tenure									How worried or otherwise are you about your current level of debt?			
	Total	NET: Home-owners	Owned out-right	Owned with mortgage	NET: Renters	Coun-cil Rent	HA Rent	Other rent	Rent free	Extr-remely worried	Very worried	Fairly worried	Not at all worried
Unweighted base	880	373	137	236	488	109	143	236	19	142	211	527	-
Weighted base	930	532	161	370	384	153	76	156	14	143	238	549	-
Credit cards	438 47%	266 50%	83 52%	183 49%	167 44%	68 45%	34 45%	65 42%	4 30%	80 56%	113 48%	245 45%	-
Mortgage repayments	227 24%	220 41%	19 12%	201 54%	8 2%	-	1 2%	6 4%	-	40 28%	63 27%	124 23%	-
Overdraft	183 20%	79 15%	24 15%	54 15%	101 26%	40 26%	16 21%	46 29%	3 19%	50 35%	55 23%	78 14%	-
Loans from friends or family	134 14%	60 11%	15 10%	44 12%	73 19%	29 19%	16 21%	28 18%	2 11%	43 30%	41 17%	51 9%	-
Student loans	119 13%	63 12%	12 7%	51 14%	52 13%	13 9%	11 15%	27 17%	5 31%	20 14%	38 16%	61 11%	-
Bank loans	119 13%	67 13%	13 8%	54 15%	50 13%	20 13%	11 14%	19 12%	2 17%	41 29%	30 13%	48 9%	-
Rent arrears	80 9%	23 4%	5 3%	17 5%	58 15%	26 17%	9 12%	23 15%	-	18 12%	26 11%	36 7%	-
'Payday' or other similar short-term, high interest loan	72 8%	22 4%	7 4%	15 4%	49 13%	24 16%	10 13%	16 10%	1 10%	21 15%	23 10%	28 5%	-
Tax due to HMRC	54 6%	37 7%	12 7%	25 7%	16 4%	4 3%	5 6%	8 5%	2 11%	18 13%	12 5%	24 4%	-
None of these	116 12%	53 10%	35 22%	18 5%	58 15%	31 20%	10 13%	18 11%	4 31%	5 4%	39 16%	71 13%	-

## Personal Debt Survey

### ONLINE Fieldwork: 13th-15th March 2015

Absolutes/col percents

Table 7

**Q.3 Thinking back over the last twelve months, have you ever been the victim of fraud, either by an individual or a company?**

**By fraud, we mean being deceived by someone else for their unfair or unlawful gain.**

**Base: All respondents**

	Gender			Age							Social Grade				Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	18-44	25-44	AB	C1	C2	DE	Public	Private
Unweighted base	2011	1054	957	214	243	321	393	336	504	778	564	609	607	261	534	215	600
Weighted base	2011	986	1025	239	339	339	358	299	438	916	677	538	558	438	478	293	833
Yes	223 11%	111 11%	112 11%	20 8%	53 16%	36 11%	42 12%	19 6%	53 12%	108 12%	89 13%	60 11%	48 9%	54 12%	61 13%	33 11%	90 11%
No	1735 86%	841 85%	894 87%	211 88%	268 79%	294 87%	310 87%	276 92%	376 86%	773 84%	562 83%	464 86%	493 88%	370 84%	409 86%	251 86%	714 86%
Don't know	53 3%	34 3%	19 2%	8 4%	18 5%	9 3%	6 2%	3 1%	9 2%	35 4%	27 4%	14 3%	16 3%	14 3%	9 2%	9 3%	29 3%



## Personal Debt Survey

### ONLINE Fieldwork: 13th-15th March 2015

Absolutes/col percents

Table 8

**Q.3 Thinking back over the last twelve months, have you ever been the victim of fraud, either by an individual or a company?**

**By fraud, we mean being deceived by someone else for their unfair or unlawful gain.**

**Base: All respondents**

	Region														Which of the following best describes your current working status?								
	Total	England	Scotland	North East	North West	Yorkshire & Humber	West Midlands	East Midlands	Wales	Eastern	London	South East	South West	North East/ Yorkshire & Humber	NET: Working	Working full time	Working part time	NET: Not working	Not working seeking work	Not working and not seeking work	Retired on a state pension only	Retired with a private pension	House person
Unweighted base	2011	1734	167	83	235	173	211	155	110	169	201	310	197	256	815	534	281	1196	119	182	186	529	180
Weighted base	2011	1729	181	80	221	181	181	141	101	201	261	282	181	261	1126	885	241	885	72	106	176	393	138
Yes	223	190	24	6	30	20	13	15	9	13	45	32	17	26	124	95	29	99	8	13	23	36	20
	11%	11%	13%	7%	13%	11%	7%	10%	9%	6%	17%	11%	9%	10%	11%	11%	12%	11%	11%	12%	13%	9%	14%
No	1735	1492	152	72	185	152	165	124	90	184	206	246	158	224	965	759	206	770	63	92	151	348	117
	86%	86%	84%	89%	84%	84%	91%	88%	90%	92%	79%	87%	87%	86%	86%	86%	85%	87%	87%	87%	85%	89%	85%
Don't know	53	47	5	3	7	9	3	2	1	4	11	4	6	11	37	31	6	16	2	1	2	9	1
	3%	3%	3%	3%	3%	5%	2%	1%	1%	2%	4%	1%	3%	4%	3%	4%	3%	2%	2%	1%	1%	2%	1%

## Personal Debt Survey

### ONLINE Fieldwork: 13th-15th March 2015

Absolutes/col percents

Table 9

**Q.3 Thinking back over the last twelve months, have you ever been the victim of fraud, either by an individual or a company?**

**By fraud, we mean being deceived by someone else for their unfair or unlawful gain.**

**Base: All respondents**

	Total	Tenure							How worried or otherwise are you about your current level of debt?				
		NET: Home-owners	Owned out-right	Owned with mortgage	NET: Renters	Council Rent	HA Rent	Other rent	Rent free	Extremely worried	Very worried	Fairly worried	Not at all worried
Unweighted base	2011	1128	709	419	849	195	255	399	34	142	211	527	1131
Weighted base	2011	1307	663	644	679	281	137	261	24	143	238	549	1081
Yes	223 11%	128 10%	64 10%	64 10%	94 14%	44 16%	19 14%	31 12%	1 4%	31 22%	30 12%	91 17%	71 7%
No	1735 86%	1158 89%	586 88%	572 89%	554 82%	223 79%	113 83%	218 84%	23 94%	106 74%	206 87%	440 80%	983 91%
Don't know	53 3%	21 2%	14 2%	7 1%	31 5%	15 5%	5 4%	11 4%	1 2%	6 4%	2 1%	18 3%	27 2%

## Personal Debt Survey

### ONLINE Fieldwork: 13th-15th March 2015

Absolutes/col percents

Table 10

**Q.4 How much money, if anything, have you lost as a result of fraud committed against you in the last twelve months? Please include the value of anything lost to fraud (e.g. a passport, car or jewellery) in your answer, as well as any money lost on its own. This includes money that was later recovered (e.g. covered by insurance or your bank).**

**Base: All respondents who have been a victim of fraud in the last twelve months**

	Total	Gender		Age							Social Grade				Employment Sector			
		Male	Female	18-24	25-34	35-44	45-54	55-64	65+	18-44	25-44	AB	C1	C2	DE	Public	Private	
Unweighted base	215	111	104	19	37	35	50	22	52	91	72	55	58	31	71	26	70	
Weighted base	223	111	112	20	53	36	42	19	53	108	89	60	48	54	61	33	90	
I did not lose anything	(0)	52	26	27	5	5	6	15	5	18	15	11	18	7	14	13	6	17
		24%	23%	24%	23%	9%	16%	35%	25%	33%	14%	12%	30%	15%	27%	22%	17%	19%
NET: Lost something	170	85	85	15	48	30	27	14	36	93	78	42	41	40	47	27	73	
		76%	77%	76%	77%	91%	84%	65%	75%	67%	86%	88%	70%	85%	73%	78%	83%	81%
£50 or less	(25)	46	23	23	3	8	12	9	4	9	23	20	15	7	13	11	13	20
		21%	21%	20%	14%	15%	33%	23%	21%	18%	21%	22%	25%	14%	24%	19%	40%	23%
£51 - £100	(75)	29	11	18	2	13	5	4	-	4	20	18	2	9	7	11	1	12
		13%	10%	16%	11%	25%	13%	10%	-	8%	19%	21%	4%	18%	13%	18%	3%	13%
£101 - £200	(150)	24	8	16	4	8	4	1	3	5	16	12	3	5	6	10	4	11
		11%	7%	15%	20%	15%	10%	2%	17%	9%	14%	13%	5%	10%	12%	17%	13%	12%
£201 - £300	(250)	11	5	6	1	3	4	1	1	2	8	7	1	5	1	4	2	4
		5%	5%	5%	4%	6%	10%	2%	3%	3%	7%	8%	3%	10%	1%	6%	5%	5%
£301 - £400	(350)	8	4	4	1	3	-	*	2	2	4	3	1	6	-	1	-	5
		4%	4%	3%	4%	6%	-	1%	11%	3%	4%	4%	2%	12%	-	2%	-	6%
£401 - £500	(450)	4	4	-	-	-	1	2	-	1	1	-	2	2	*	-	-	2
		2%	3%	-	-	-	2%	4%	-	2%	1%	-	4%	3%	*	-	-	2%
£501 - £750	(625)	11	8	3	2	-	2	2	1	4	4	2	2	4	3	2	2	2
		5%	7%	3%	10%	-	6%	5%	6%	7%	4%	3%	4%	8%	6%	4%	5%	3%
£751 - £1,000	(875)	8	3	5	-	1	1	2	1	3	2	2	2	*	3	2	1	4
		4%	3%	5%	-	2%	3%	5%	5%	5%	2%	2%	3%	1%	6%	4%	3%	5%
£1,001 - £2,500	(1750)	7	3	4	-	1	1	2	2	*	2	2	1	3	1	3	2	2
		3%	3%	3%	-	2%	3%	5%	12%	1%	2%	3%	1%	5%	2%	5%	6%	2%
£2,501 - £5,000	(3750)	12	9	3	3	7	*	1	-	1	10	7	8	*	3	1	3	7
		6%	8%	3%	14%	13%	1%	2%	-	3%	9%	8%	14%	1%	5%	2%	8%	8%
£5,001 - £10,000	(7500)	3	1	2	-	-	-	*	-	3	-	-	3	*	-	-	-	-
		1%	1%	2%	-	-	-	1%	-	5%	-	-	4%	1%	-	-	-	-
£10,001 - £20,000	(15000)	4	3	1	-	3	1	-	-	-	4	4	3	1	-	1	-	3
		2%	3%	1%	-	5%	2%	1%	-	-	3%	4%	5%	1%	-	1%	-	4%

**Personal Debt Survey**  
**ONLINE Fieldwork: 13th-15th March 2015**

Absolutes/col percents

Table 10

**Q.4 How much money, if anything, have you lost as a result of fraud committed against you in the last twelve months? Please include the value of anything lost to fraud (e.g. a passport, car or jewellery) in your answer, as well as any money lost on its own. This includes money that was later recovered (e.g. covered by insurance or your bank).**

**Base: All respondents who have been a victim of fraud in the last twelve months**

	Gender			Age							Social Grade				Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	18-44	25-44	AB	C1	C2	DE	Public	Private
Weighted base	223	111	112	20	53	36	42	19	53	108	89	60	48	54	61	33	90
£20,001 or more (25000)	2 1%	2 2%	* *	- -	- -	- -	1 2%	- -	1 3%	- -	- -	1 2%	1 2%	- -	* *	- -	* *
Mean	1016	1435	601	665	1408	561	980	373	1322	995	1068	2055	993	380	577	523	1126
Standard deviation	3306	4156	2101	1311	3444	2271	3690	582	4385	2807	3041	4609	3798	871	2441	1080	3341
Standard error	226	394	206	301	566	384	522	124	608	294	358	622	499	156	290	212	399

## Personal Debt Survey

### ONLINE Fieldwork: 13th-15th March 2015

Absolutes/col percents

Table 11

**Q.4 How much money, if anything, have you lost as a result of fraud committed against you in the last twelve months? Please include the value of anything lost to fraud (e.g. a passport, car or jewellery) in your answer, as well as any money lost on its own. This includes money that was later recovered (e.g. covered by insurance or your bank).**

**Base: All respondents who have been a victim of fraud in the last twelve months**

	Region														Which of the following best describes your current working status?									
	Total	England	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	Eastern	London	South East	South West	North East/ Yorkshire & Humberside	NET: Working	Working full time	Working part time	NET: Not working	Not working seeking work	Not working and not seeking work	Retired on a state pension only	Retired with a private pension	House person	
Unweighted base	215	182	20	7	28	15	15	16	13	11	33	32	25	22	96	61	35	119	15	24	21	42	17	
Weighted base	223	190	24	6	30	20	13	15	9	13	45	32	17	26	124	95	29	99	8	13	23	36	20	
I did not lose anything	(0)	52 24%	48 25%	4 15%	1 19%	17 57%	6 9%	1 25%	1 9%	4 34%	6 13%	4 14%	5 29%	7 27%	23 18%	16 17%	7 23%	30 30%	4 48%	4 29%	10 44%	9 27%	2 12%	
NET: Lost something	170 76%	142 75%	20 85%	5 81%	13 43%	14 71%	12 91%	11 75%	9 91%	8 66%	39 87%	27 86%	12 71%	19 73%	101 82%	78 83%	22 77%	70 70%	4 52%	9 71%	13 56%	26 73%	17 88%	
£50 or less	(25)	46 21%	40 21%	5 23%	2 29%	2 8%	6 29%	1 8%	5 35%	- 20%	3 10%	10 22%	9 27%	3 20%	8 29%	34 27%	23 24%	11 37%	12 12%	1 12%	2 18%	1 5%	6 17%	2 8%
£51 - £100	(75)	29 13%	24 13%	5 23%	3 44%	2 7%	* 2%	1 4%	2 14%	- -	6 14%	7 24%	3 15%	3 11%	13 10%	12 13%	* 2%	16 17%	1 11%	2 15%	2 10%	2 6%	9 46%	
£101 - £200	(150)	24 11%	23 12%	1 6%	- -	* 2%	2 10%	2 14%	2 12%	- -	5 36%	6 14%	5 14%	2 10%	2 8%	15 12%	12 12%	3 12%	9 10%	* 6%	2 15%	3 12%	4 10%	1 4%
£201 - £300	(250)	11 5%	7 4%	3 12%	1 9%	2 7%	1 4%	- -	1 8%	- -	2 5%	2 5%	* 2%	1 5%	6 5%	4 5%	1 5%	5 5%	- -	1 6%	2 7%	1 2%	2 9%	
£301 - £400	(350)	8 4%	5 3%	1 6%	- -	- -	1 5%	2 19%	- -	1 13%	1 5%	1 1%	- -	1 3%	5 4%	5 5%	1 2%	3 3%	- -	- -	1 2%	2 5%	* 2%	
£401 - £500	(450)	4 2%	3 2%	1 3%	- -	- -	1 5%	- -	- -	- -	2 3%	- -	1 4%	- -	2 1%	- -	2 5%	2 2%	- -	1 7%	- -	1 3%	- -	
£501 - £750	(625)	11 5%	9 5%	2 7%	- -	- -	2 11%	1 8%	2 10%	1 12%	1 6%	2 5%	* 1%	1 4%	2 9%	4 3%	4 4%	- -	8 8%	* 4%	1 7%	- -	5 14%	1 6%
£751 - £1,000	(875)	8 4%	7 4%	- -	- -	1 2%	- -	2 18%	- -	1 10%	- -	2 5%	2 7%	- -	5 4%	4 4%	1 5%	3 3%	- -	- -	3 13%	- -	- -	
£1,001 - £2,500	(1750)	7 3%	6 3%	- -	- -	2 6%	1 5%	1 10%	1 5%	2 19%	- -	- -	1 5%	1 4%	4 3%	2 2%	2 8%	3 3%	* 4%	- -	- -	2 5%	1 6%	
£2,501 - £5,000	(3750)	12 6%	11 6%	1 6%	- -	2 6%	- -	* 3%	- -	* 3%	7 15%	2 7%	- -	- -	10 8%	10 10%	- -	3 3%	1 12%	- -	- -	1 4%	* 2%	
£5,001 - £10,000	(7500)	3 1%	3 2%	- -	- -	1 3%	- -	- -	- -	- -	2 4%	* 1%	- -	- -	- -	- -	- -	3 3%	- -	* 3%	2 7%	1 3%	- -	

## Personal Debt Survey

### ONLINE Fieldwork: 13th-15th March 2015

Absolutes/col percents

Table 11

**Q.4 How much money, if anything, have you lost as a result of fraud committed against you in the last twelve months? Please include the value of anything lost to fraud (e.g. a passport, car or jewellery) in your answer, as well as any money lost on its own. This includes money that was later recovered (e.g. covered by insurance or your bank).**

**Base: All respondents who have been a victim of fraud in the last twelve months**

	Region													Which of the following best describes your current working status?									
	Total	England	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	North East/ Yorkshire & Humberside	NET: Working	Work-ing full time	Work-ing part time	NET: Not work-ing	Not working seeking work	Not working and not seeking work	Retired on a state pension only	Retired with a private pension	House person
Weighted base	223	190	24	6	30	20	13	15	9	13	45	32	17	26	124	95	29	99	8	13	23	36	20
£10,001 - £20,000 (15000)	4 2%	2 1%	-	-	1 4%	1 4%	-	-	2 18%	-	-	-	1 3%	1 3%	3 3%	3 3%	1 2%	1 1%	-	-	-	-	1 4%
£20,001 or more (25000)	2 1%	1 1%	-	-	-	-	* 2%	-	1 10%	-	-	-	1 6%	-	* *	* *	-	2 2%	* 3%	-	-	1 4%	-
Mean	1016	868	352	62	1195	806	1130	181	5737	110	955	475	2105	638	964	1095	538	1081	1431	375	690	1623	876
Standard deviation	3306	2864	872	71	3233	2969	3700	403	8765	160	1819	1250	6448	2617	2918	3120	2125	3749	4924	1375	1936	5134	3034
Standard error	226	212	195	27	611	767	955	101	2431	48	317	221	1290	558	298	399	359	344	1271	281	422	792	736

## Personal Debt Survey

### ONLINE Fieldwork: 13th-15th March 2015

Absolutes/col percents

Table 12

**Q.4 How much money, if anything, have you lost as a result of fraud committed against you in the last twelve months? Please include the value of anything lost to fraud (e.g. a passport, car or jewellery) in your answer, as well as any money lost on its own. This includes money that was later recovered (e.g. covered by insurance or your bank).**

**Base: All respondents who have been a victim of fraud in the last twelve months**

	Total	Tenure								How worried or otherwise are you about your current level of debt?				
		NET: Home-owners	Owned out-right	Owned with mortgage	NET: Renters	Council Rent	HA Rent	Other rent	Rent free	Extremely worried	Very worried	Fairly worried	Not at all worried	
Unweighted base	215	103	59	44	110	28	32	50	2	29	29	80	77	
Weighted base	223	128	64	64	94	44	19	31	1	31	30	91	71	
I did not lose anything	(0)	52 24%	35 27%	14 22%	21 33%	17 18%	10 23%	3 17%	4 12%	43%	4 12%	2 8%	25 28%	30%
NET: Lost something	170	93 76%	50 73%	43 78%	77 67%	34 82%	16 77%	28 83%	* 88%	28 57%	27 88%	66 92%	50 70%	
£50 or less	(25)	46 21%	26 20%	11 17%	15 23%	20 21%	10 24%	2 13%	7 23%	-	4 12%	10 32%	19 21%	13 18%
£51 - £100	(75)	29 13%	13 10%	7 10%	6 10%	16 17%	9 21%	3 14%	4 14%	-	5 16%	6 20%	12 13%	6 9%
£101 - £200	(150)	24 11%	10 8%	3 5%	7 11%	14 14%	6 14%	1 6%	6 20%	* 57%	3 11%	3 11%	13 14%	5 6%
£201 - £300	(250)	11 5%	4 3%	3 5%	1 2%	7 7%	1 2%	2 10%	4 13%	-	2 6%	1 2%	5 6%	3 5%
£301 - £400	(350)	8 4%	5 4%	2 3%	2 4%	3 4%	-	2 11%	1 4%	-	1 4%	2 8%	1 1%	4 5%
£401 - £500	(450)	4 2%	1 1%	1 2%	-	2 3%	2 5%	-	* 1%	-	2 5%	-	1 1%	1 2%
£501 - £750	(625)	11 5%	8 6%	6 9%	2 4%	3 4%	1 3%	1 7%	1 3%	-	* 1%	-	4 4%	7 10%
£751 - £1,000	(875)	8 4%	2 2%	1 2%	1 1%	6 6%	1 3%	2 13%	2 6%	-	-	1 3%	3 4%	4 5%
£1,001 - £2,500	(1750)	7 3%	4 3%	2 3%	2 3%	3 3%	1 3%	2 8%	* 1%	-	1 3%	1 4%	1 1%	4 6%
£2,501 - £5,000	(3750)	12 6%	11 8%	7 11%	4 6%	2 2%	1 2%	-	1 2%	-	6 20%	3 11%	3 3%	-
£5,001 - £10,000	(7500)	3 1%	3 2%	3 4%	* 1%	-	-	-	-	-	* 1%	-	2 2%	1 1%

**Personal Debt Survey**  
**ONLINE Fieldwork: 13th-15th March 2015**

Absolutes/col percents

Table 12

**Q.4 How much money, if anything, have you lost as a result of fraud committed against you in the last twelve months? Please include the value of anything lost to fraud (e.g. a passport, car or jewellery) in your answer, as well as any money lost on its own. This includes money that was later recovered (e.g. covered by insurance or your bank).**

**Base: All respondents who have been a victim of fraud in the last twelve months**

	Total	Tenure							How worried or otherwise are you about your current level of debt?				
		NET: Home-owners	Owned out-right	Owned with mortgage	NET: Renters	Council Rent	HA Rent	Other rent	Rent free	Extremely worried	Very worried	Fairly worried	Not at all worried
Weighted base	223	128	64	64	94	44	19	31	1	31	30	91	71
£10,001 - £20,000	(15000) 2%	4 3%	3 4%	1 2%	- -	- -	- -	- -	- -	2 8%	- -	2 2%	- -
£20,001 or more	(25000) 1%	1 1%	1 2%	- -	1 1%	- -	* 1%	* 1%	- -	* 1%	- -	* *	1 2%
Mean	1016	1426	2116	737	466	251	744	599	85	2356	575	788	897
Standard deviation	3306	3898	4899	2382	2187	633	3058	2910	-	4644	1176	2832	3664
Standard error	226	384	638	359	209	120	541	412	-	862	218	317	418



## Personal Debt Survey

### ONLINE Fieldwork: 13th-15th March 2015

Absolutes/col percents

Table 13

**Q.4 How much money, if anything, have you lost as a result of fraud committed against you in the last twelve months? Please include the value of anything lost to fraud (e.g. a passport, car or jewellery) in your answer, as well as any money lost on its own. This includes money that was later recovered (e.g. covered by insurance or your bank).**

**Base: All respondents**

	Total	Gender		Age						Social Grade				Employment Sector				
		Male	Female	18-24	25-34	35-44	45-54	55-64	65+	18-44	25-44	AB	C1	C2	DE	Public	Private	
Unweighted base	2011	1054	957	214	243	321	393	336	504	778	564	609	607	261	534	215	600	
Weighted base	2011	986	1025	239	339	339	358	299	438	916	677	538	558	438	478	293	833	
Not been a victim of fraud	(0) 89%	1788 89%	875 89%	913 89%	219 92%	286 84%	303 89%	317 88%	279 94%	385 88%	808 88%	588 87%	478 89%	509 91%	384 88%	417 87%	260 89%	743 89%
I did not lose anything	(0) 3%	52 3%	26 3%	27 3%	5 2%	5 1%	6 2%	15 4%	5 2%	18 4%	15 2%	11 2%	18 3%	7 1%	14 3%	13 3%	6 2%	17 2%
NET: Lost something	170 8%	85 9%	85 8%	15 6%	48 14%	30 9%	27 8%	14 5%	36 8%	93 10%	78 12%	42 8%	41 7%	40 9%	47 10%	27 9%	73 9%	
£50 or less	(25) 2%	46 2%	23 2%	23 2%	3 1%	8 2%	12 3%	9 3%	4 1%	9 2%	23 2%	20 3%	15 3%	7 1%	13 3%	11 2%	13 4%	20 2%
£51 - £100	(75) 1%	29 1%	11 1%	18 2%	2 1%	13 4%	5 1%	4 1%	- -	4 1%	20 2%	18 3%	2 *	9 2%	7 2%	11 2%	1 *	12 1%
£101 - £200	(150) 1%	24 1%	8 1%	16 2%	4 2%	8 2%	4 1%	1 *	3 1%	5 1%	16 2%	12 2%	3 1%	5 1%	6 1%	10 2%	4 1%	11 1%
£201 - £300	(250) 1%	11 1%	5 1%	6 1%	1 *	3 1%	4 1%	1 *	1 *	2 *	8 1%	7 1%	1 *	5 1%	1 *	4 1%	2 1%	4 *
£301 - £400	(350) *	8 *	4 *	4 *	1 *	3 1%	- -	* *	2 1%	2 *	4 *	3 *	1 *	6 1%	- -	1 *	- -	5 1%
£401 - £500	(450) *	4 *	4 *	- -	- -	- -	1 *	2 *	- -	1 *	1 *	1 *	- -	2 *	2 *	* *	- -	2 *
£501 - £750	(625) 1%	11 1%	8 1%	3 *	2 1%	- -	2 1%	2 1%	1 *	4 1%	4 *	2 *	2 *	4 1%	3 1%	2 *	2 1%	2 *
£751 - £1,000	(875) *	8 *	3 *	5 1%	- -	1 *	1 *	2 1%	1 *	3 1%	2 *	2 *	2 *	* *	3 1%	2 1%	1 *	4 *
£1,001 - £2,500	(1750) *	7 *	3 *	4 *	- -	1 *	1 *	2 1%	2 1%	* *	2 *	2 *	1 *	3 *	1 *	3 1%	2 1%	2 *
£2,501 - £5,000	(3750) 1%	12 1%	9 1%	3 *	3 1%	7 2%	* *	1 *	- -	1 *	10 1%	7 1%	8 2%	* *	3 1%	1 *	3 1%	7 1%
£5,001 - £10,000	(7500) *	3 *	1 *	2 *	- -	- -	- -	* *	- -	3 1%	- -	- -	3 *	* *	- -	- -	- -	- -

## Personal Debt Survey

### ONLINE Fieldwork: 13th-15th March 2015

Absolutes/col percents

Table 13

**Q.4 How much money, if anything, have you lost as a result of fraud committed against you in the last twelve months? Please include the value of anything lost to fraud (e.g. a passport, car or jewellery) in your answer, as well as any money lost on its own. This includes money that was later recovered (e.g. covered by insurance or your bank).**

**Base: All respondents**

	Total	Gender		Age						Social Grade				Employment Sector				
		Male	Female	18-24	25-34	35-44	45-54	55-64	65+	18-44	25-44	AB	C1	C2	DE	Public	Private	
Weighted base	2011	986	1025	239	339	339	358	299	438	916	677	538	558	438	478	293	833	
£10,001 - £20,000	(15000)	4	3	1	-	3	1	1	-	-	4	4	3	1	-	1	-	3
		*	*	*	-	1%	*	*	-	-	*	1%	1%	*	-	*	-	*
£20,001 or more	(25000)	2	2	*	-	-	-	1	-	1	-	-	1	1	-	*	-	*
		*	*	*	-	-	-	*	-	*	-	-	*	*	-	*	-	*
Mean	113	161	66	55	221	59	115	24	161	118	140	228	86	47	73	59	122	
Standard deviation	1144	1460	717	410	1446	748	1288	171	1576	1014	1154	1657	1144	328	884	395	1150	
Standard error	26	45	23	28	93	42	65	9	70	36	49	67	46	20	38	27	47	

## Personal Debt Survey

### ONLINE Fieldwork: 13th-15th March 2015

Absolutes/col percents

Table 14

**Q.4 How much money, if anything, have you lost as a result of fraud committed against you in the last twelve months? Please include the value of anything lost to fraud (e.g. a passport, car or jewellery) in your answer, as well as any money lost on its own. This includes money that was later recovered (e.g. covered by insurance or your bank).**

**Base: All respondents**

	Region													Which of the following best describes your current working status?										
	Total	England	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	Eastern	London	South East	South West	North East/ Yorkshire & Humberside	NET: Working	Working full time	Working part time	NET: Not working	Not working seeking work	Not working and not seeking work	Retired on a state pension only	Retired with a private pension	House person	
Unweighted base	2011	1734	167	83	235	173	211	155	110	169	201	310	197	256	815	534	281	1196	119	182	186	529	180	
Weighted base	2011	1729	181	80	221	181	181	141	101	201	261	282	181	261	1126	885	241	885	72	106	176	393	138	
Not been a victim of fraud	(0)	1788	1540	157	75	192	161	168	126	91	188	216	250	164	235	1002	790	212	786	64	93	153	357	118
		89%	89%	87%	93%	87%	89%	93%	90%	91%	94%	83%	89%	91%	90%	89%	89%	88%	89%	89%	88%	87%	91%	86%
I did not lose anything	(0)	52	48	4	1	17	6	1	4	1	4	6	4	5	7	23	16	7	30	4	4	10	9	2
		3%	3%	2%	1%	8%	3%	1%	3%	1%	2%	2%	2%	3%	3%	2%	2%	3%	5%	3%	6%	2%	2%	
NET: Lost something	170	142	20	5	13	14	12	11	9	8	39	27	12	19	101	78	22	70	4	9	13	26	17	
		8%	8%	11%	6%	6%	8%	7%	8%	4%	15%	10%	7%	7%	9%	9%	9%	8%	6%	9%	7%	7%	13%	
£50 or less	(25)	46	40	5	2	2	6	1	5	-	3	10	9	3	8	34	23	11	12	1	2	1	6	2
		2%	2%	3%	2%	1%	3%	1%	4%	-	1%	4%	3%	2%	3%	3%	3%	4%	1%	1%	2%	1%	2%	1%
£51 - £100	(75)	29	24	5	3	2	*	1	2	-	-	6	7	3	3	13	12	*	16	1	2	2	2	9
		1%	1%	3%	3%	1%	*	*	1%	-	-	2%	3%	1%	1%	1%	1%	*	2%	1%	2%	1%	1%	7%
£101 - £200	(150)	24	23	1	-	*	2	2	2	-	5	6	5	2	2	15	12	3	9	*	2	3	4	1
		1%	1%	1%	-	*	1%	1%	1%	-	2%	2%	2%	1%	1%	1%	1%	1%	1%	1%	2%	2%	1%	1%
£201 - £300	(250)	11	7	3	1	2	1	-	-	1	2	2	2	*	1	6	4	1	5	-	1	2	1	2
		1%	*	2%	1%	1%	*	-	-	1%	-	1%	1%	*	1%	1%	1%	1%	-	-	1%	1%	*	1%
£301 - £400	(350)	8	5	1	-	-	1	2	-	1	1	-	1	1	5	5	1	3	-	-	1	2	*	*
		*	*	1%	-	-	1%	1%	-	1%	*	*	*	*	*	1%	*	*	-	-	*	*	*	*
£401 - £500	(450)	4	3	1	-	-	1	-	-	-	2	-	1	-	2	-	2	2	-	1	-	1	-	-
		*	*	*	-	-	*	-	-	-	1%	-	*	-	*	-	1%	*	-	1%	-	*	-	-
£501 - £750	(625)	11	9	2	-	-	2	1	2	1	1	2	*	1	2	4	4	-	8	*	1	-	5	1
		1%	1%	1%	-	-	1%	1%	1%	1%	*	1%	*	*	1%	*	*	-	1%	*	1%	-	1%	1%
£751 - £1,000	(875)	8	7	-	-	1	-	2	-	1	2	2	-	-	5	4	1	3	-	-	3	-	-	-
		*	*	-	-	*	-	1%	-	1%	1%	1%	-	-	*	*	1%	*	-	-	2%	-	-	-
£1,001 - £2,500	(1750)	7	6	-	-	2	1	1	1	2	-	-	-	1	1	4	2	3	*	*	-	-	2	1
		*	*	-	-	1%	1%	1%	*	2%	-	-	-	*	*	*	*	*	*	*	-	-	*	1%
£2,501 - £5,000	(3750)	12	11	1	-	2	-	*	-	*	7	2	-	-	10	10	-	3	1	-	-	1	*	*
		1%	1%	1%	-	1%	-	*	-	*	3%	1%	-	-	1%	1%	-	*	1%	-	-	*	*	*

## Personal Debt Survey

### ONLINE Fieldwork: 13th-15th March 2015

Absolutes/col percents

Table 14

**Q.4 How much money, if anything, have you lost as a result of fraud committed against you in the last twelve months? Please include the value of anything lost to fraud (e.g. a passport, car or jewellery) in your answer, as well as any money lost on its own. This includes money that was later recovered (e.g. covered by insurance or your bank).**

**Base: All respondents**

	2011	Region												Which of the following best describes your current working status?									
		England	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	North East/ Yorkshire & Humberside	NET: Working	Work-ing full time	Work-ing part time	NET: Not working	Not working seeking work	Not working and not seeking work	Retired on a state pension only	Retired with a private pension	House person
Weighted base		1729	181	80	221	181	181	141	101	201	261	282	181	261	1126	885	241	885	72	106	176	393	138
£5,001 - £10,000	(7500)	3*	3*	-	1*	-	-	-	-	-	2	*	-	-	-	-	-	3*	-	*	2	1*	-
£10,001 - £20,000	(15000)	4*	2*	-	1	1*	-	-	2	-	-	-	1*	1*	3*	3*	1*	1*	-	-	-	-	1
£20,001 or more	(25000)	2*	1*	-	-	-	*	-	1	-	-	-	1	-	*	*	-	2*	*	-	-	1*	-
Mean		113	95	46	159	91	82	19	532	7	165	53	198	64	106	117	65	121	157	45	91	147	125
Standard deviation		1144	984	333	1232	1006	1003	138	3035	47	831	439	2018	837	1010	1070	747	1296	1601	477	728	1596	1163
Standard error		26	24	26	80	76	69	11	289	4	59	25	144	52	35	46	45	37	147	35	53	69	87

## Personal Debt Survey

### ONLINE Fieldwork: 13th-15th March 2015

Absolutes/col percents

Table 15

**Q.4 How much money, if anything, have you lost as a result of fraud committed against you in the last twelve months? Please include the value of anything lost to fraud (e.g. a passport, car or jewellery) in your answer, as well as any money lost on its own. This includes money that was later recovered (e.g. covered by insurance or your bank).**

**Base: All respondents**

	Total	Tenure							How worried or otherwise are you about your current level of debt?				
		NET: Home-owners	Owned out-right	Owned with mortgage	NET: Rent-ers	Coun-til Rent	HA Rent	Other rent	Rent free	Extr-remely worried	Very worried	Fairly worried	Not at all worried
Unweighted base	2011	1128	709	419	849	195	255	399	34	142	211	527	1131
Weighted base	2011	1307	663	644	679	281	137	261	24	143	238	549	1081
Not been a victim of fraud	(0) 1788	1179	599	580	585	238	118	229	24	112	208	459	1010
		89%	90%	90%	86%	84%	86%	88%	96%	78%	88%	83%	93%
I did not lose anything	(0) 52	35	14	21	17	10	3	4	*	4	2	25	21
		3%	3%	2%	3%	4%	2%	1%	2%	3%	1%	5%	2%
NET: Lost something	170	93	50	43	77	34	16	28	*	28	27	66	50
		8%	7%	8%	7%	11%	12%	11%	2%	19%	11%	12%	5%
£50 or less	(25) 46	26	11	15	20	10	2	7	-	4	10	19	13
		2%	2%	2%	3%	4%	2%	3%	-	3%	4%	3%	1%
£51 - £100	(75) 29	13	7	6	16	9	3	4	-	5	6	12	6
		1%	1%	1%	2%	3%	2%	2%	-	4%	2%	2%	1%
£101 - £200	(150) 24	10	3	7	14	6	1	6	*	3	3	13	5
		1%	1%	*	2%	2%	1%	2%	2%	2%	1%	2%	*
£201 - £300	(250) 11	4	3	1	7	1	2	4	-	2	1	5	3
		1%	*	*	1%	*	1%	2%	-	1%	*	1%	*
£301 - £400	(350) 8	5	2	2	3	-	2	1	-	1	2	1	4
		*	*	*	1%	-	1%	1%	-	1%	1%	*	*
£401 - £500	(450) 4	1	1	-	2	2	-	*	-	2	-	1	1
		*	*	-	*	1%	-	*	-	1%	-	*	*
£501 - £750	(625) 11	8	6	2	3	1	1	1	-	*	-	4	7
		1%	1%	*	1%	*	1%	*	-	*	-	1%	1%
£751 - £1,000	(875) 8	2	1	1	6	1	2	2	-	-	1	3	4
		*	*	*	1%	1%	2%	1%	-	-	*	1%	*
£1,001 - £2,500	(1750) 7	4	2	2	3	1	2	*	-	1	1	1	4
		*	*	*	*	*	1%	*	-	1%	1%	*	*
£2,501 - £5,000	(3750) 12	11	7	4	2	1	-	1	-	6	3	3	-
		1%	1%	1%	*	*	-	*	-	4%	1%	1%	-

**Personal Debt Survey**  
**ONLINE Fieldwork: 13th-15th March 2015**

Absolutes/col percents

Table 15

**Q.4 How much money, if anything, have you lost as a result of fraud committed against you in the last twelve months? Please include the value of anything lost to fraud (e.g. a passport, car or jewellery) in your answer, as well as any money lost on its own. This includes money that was later recovered (e.g. covered by insurance or your bank).**

**Base: All respondents**

	Total	Tenure								How worried or otherwise are you about your current level of debt?			
		NET: Home-owners	Owned out-right	Owned with mortgage	NET: Rent-ers	Coun-cil Rent	HA Rent	Other rent	Rent free	Extremely worried	Very worried	Fairly worried	Not at all worried
Weighted base	2011	1307	663	644	679	281	137	261	24	143	238	549	1081
£5,001 - £10,000 (7500)	3*	3*	3*	* *	- -	- -	- -	- -	- -	* *	- -	2 *	1 *
£10,001 - £20,000 (15000)	4*	4*	3*	1*	- -	- -	- -	- -	- -	2 2%	- -	2 *	- -
£20,001 or more (25000)	2*	1*	1*	- -	1 *	- -	* *	* *	- -	* *	- -	* *	1 *
Mean	113	140	204	73	64	39	102	72	3	518	71	130	59
Standard deviation	1144	1288	1635	778	826	264	1136	1013	22	2362	450	1183	960
Standard error	26	38	61	38	28	19	71	51	4	198	31	52	29

## Personal Debt Survey

### ONLINE Fieldwork: 13th-15th March 2015

Absolutes/col percents

Table 16

**Q.5 Which of the following, if any, apply to you?****Base: All respondents**

	Gender		Age						Social Grade				Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	18-44	25-44	AB	C1	C2	DE	Public	Private
Unweighted base	2011	1054	957	214	243	321	393	336	504	778	564	609	607	261	534	215	600
Weighted base	2011	986	1025	239	339	339	358	299	438	916	677	538	558	438	478	293	833
I think my personal financial situation will improve over the next six months	529 26%	293 30%	236 23%	72 30%	114 34%	100 29%	80 22%	62 21%	101 23%	286 31%	214 32%	174 32%	157 28%	85 19%	113 24%	88 30%	262 31%
I do not have any savings at all at the moment	461 23%	196 20%	266 26%	64 27%	96 28%	93 27%	118 33%	51 17%	40 9%	252 28%	189 28%	94 17%	109 19%	116 26%	143 30%	56 19%	222 27%
I think my personal financial situation will worsen over the next six months	326 16%	149 15%	177 17%	38 16%	38 11%	63 18%	83 23%	51 17%	55 12%	138 15%	100 15%	57 11%	87 16%	82 19%	99 21%	55 19%	114 14%
I am paying off the interest charges on my credit card each month, but not reducing the debt itself	181 9%	91 9%	89 9%	8 4%	45 13%	49 15%	41 11%	22 7%	15 3%	103 11%	94 14%	45 8%	42 7%	45 10%	49 10%	31 11%	91 11%
I am paying off the interest charges on my overdraft each month, but am not paying off the overdraft itself	101 5%	40 4%	62 6%	10 4%	30 9%	19 6%	25 7%	6 2%	11 3%	59 6%	49 7%	22 4%	38 7%	21 5%	21 4%	24 8%	48 6%
I am currently in a Debt Management Plan	98 5%	44 4%	54 5%	3 1%	29 9%	21 6%	26 7%	11 4%	9 2%	53 6%	50 7%	32 6%	29 5%	12 3%	26 6%	22 7%	43 5%
I am likely to go into an unauthorised overdraft position or exceed my overdraft limit this month	85 4%	38 4%	47 5%	19 8%	24 7%	16 5%	20 6%	5 2%	1 *	59 6%	40 6%	32 6%	20 4%	20 4%	13 3%	23 8%	41 5%
I have taken on a payday loan in the past six months	47 2%	19 2%	28 3%	6 3%	15 5%	15 4%	3 1%	3 1%	4 1%	37 4%	31 5%	8 2%	12 2%	10 2%	17 3%	10 3%	23 3%
I have borrowed money from a credit union in the past six months	34 2%	24 2%	10 1%	3 1%	16 5%	6 2%	3 1%	5 2%	1 *	24 3%	22 3%	7 1%	6 1%	12 3%	10 2%	10 3%	17 2%

**Personal Debt Survey**  
**ONLINE Fieldwork: 13th-15th March 2015**

Absolutes/col percents

Table 16

**Q.5 Which of the following, if any, apply to you?****Base: All respondents**

	Gender			Age						Social Grade				Employment Sector			
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	18-44	25-44	AB	C1	C2	DE	Public	Pri- vate
Weighted base	2011	986	1025	239	339	339	358	299	438	916	677	538	558	438	478	293	833
None of these	782 39%	384 39%	398 39%	72 30%	96 28%	111 33%	98 27%	156 52%	248 57%	280 31%	207 31%	220 41%	233 42%	167 38%	162 34%	91 31%	274 33%



## Personal Debt Survey

### ONLINE Fieldwork: 13th-15th March 2015

Absolutes/col percents

Table 17

**Q.5 Which of the following, if any, apply to you?****Base: All respondents**

	Region													Which of the following best describes your current working status?									
	Total	England	Scotland	North East	North West	Yorkshire & Humber	West Midlands	East Midlands	Wales	East of London	South East	South West	North East/ Yorkshire & Humber	NET: Working	Working full time	Working part time	NET: Not working	Not working seeking work	Not working and not seeking work	Retired on a state pension only	Retired with a private pension	House person	
Unweighted base	2011	1734	167	83	235	173	211	155	110	169	201	310	197	256	815	534	281	1196	119	182	186	529	180
Weighted base	2011	1729	181	80	221	181	181	141	101	201	261	282	181	261	1126	885	241	885	72	106	176	393	138
I think my personal financial situation will improve over the next six months	529 26%	465 27%	35 19%	21 27%	69 31%	44 24%	51 28%	40 29%	29 29%	44 22%	74 28%	77 27%	46 25%	65 25%	350 31%	287 32%	63 26%	179 20%	14 20%	20 19%	35 20%	89 23%	20 15%
I do not have any savings at all at the moment	461 23%	400 23%	40 22%	25 31%	44 20%	37 20%	42 23%	32 23%	22 22%	31 15%	67 26%	78 28%	44 24%	62 24%	278 25%	215 24%	64 26%	183 21%	37 51%	40 38%	31 17%	29 7%	46 33%
I think my personal financial situation will worsen over the next six months	326 16%	275 16%	37 21%	11 13%	26 12%	32 18%	30 17%	27 19%	14 14%	34 17%	36 14%	40 14%	38 21%	43 16%	169 15%	122 14%	47 19%	157 18%	19 27%	31 29%	27 16%	48 12%	32 23%
I am paying off the interest charges on my credit card each month, but not reducing the debt itself	181 9%	161 9%	13 7%	10 13%	11 5%	25 14%	16 9%	15 11%	6 6%	17 8%	18 7%	31 11%	19 11%	35 13%	122 11%	102 12%	20 8%	58 7%	9 13%	9 9%	9 5%	17 4%	13 10%
I am paying off the interest charges on my overdraft each month, but am not paying off the overdraft itself	101 5%	96 6%	3 2%	3 4%	9 4%	12 7%	8 5%	6 4%	2 2%	4 2%	14 5%	21 8%	18 10%	15 6%	72 6%	56 6%	16 6%	30 3%	4 6%	3 3%	6 4%	8 2%	7 5%
I am currently in a Debt Management Plan	98 5%	81 5%	9 5%	4 5%	7 3%	2 1%	10 5%	8 6%	9 9%	9 5%	16 6%	15 5%	10 6%	6 2%	65 6%	57 6%	8 3%	34 4%	5 7%	3 2%	7 4%	9 2%	11 8%
I am likely to go into an unauthorised overdraft position or exceed my overdraft limit this month	85 4%	72 4%	4 2%	4 5%	6 3%	10 6%	4 2%	5 3%	9 9%	8 4%	22 8%	8 3%	5 3%	14 5%	65 6%	54 6%	11 5%	20 2%	5 7%	6 6%	1 1%	2 *	6 4%
I have taken on a payday loan in the past six months	47 2%	41 2%	4 2%	2 3%	4 2%	5 3%	2 1%	6 4%	2 2%	1 *	9 3%	9 3%	3 2%	7 3%	33 3%	27 3%	6 3%	14 2%	1 1%	2 1%	3 2%	3 1%	6 4%

## Personal Debt Survey

### ONLINE Fieldwork: 13th-15th March 2015

Absolutes/col percents

Table 17

**Q.5 Which of the following, if any, apply to you?****Base: All respondents**

	Region														Which of the following best describes your current working status?								
	Total	England	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	North East/ Yorkshire & Humberside	NET: Working	Working full time	Working part time	NET: Not working	Not working seeking work	Not working and not seeking work	Retired on a state pension only	Retired with a private pension	House person
Weighted base	2011	1729	181	80	221	181	181	141	101	201	261	282	181	261	1126	885	241	885	72	106	176	393	138
I have borrowed money from a credit union in the past six months	34 2%	26 1%	3 2%	1 2%	5 2%	1 1%	7 4%	* *	5 5%	4 2%	5 2%	2 1%	1 1%	2 1%	26 2%	23 3%	3 1%	7 1%	2 3%	1 1%	1 1%	1 *	2 1%
None of these	782 39%	667 39%	82 45%	29 36%	99 45%	84 47%	62 34%	50 35%	33 33%	90 45%	89 34%	97 35%	68 37%	113 43%	365 32%	278 31%	87 36%	417 47%	11 15%	27 26%	89 51%	236 60%	53 38%

## Personal Debt Survey

### ONLINE Fieldwork: 13th-15th March 2015

Absolutes/col percents

Table 18

**Q.5 Which of the following, if any, apply to you?****Base: All respondents**

	Total	Tenure							How worried or otherwise are you about your current level of debt?				
		NET: Home-owners	Owned out-right	Owned with mortgage	NET: Rent-ers	Coun-cil Rent	HA Rent	Other rent	Rent free	Extr-remely worr-ied	Very worr-ied	Fairly worr-ied	Not at all worr-ied
Unweighted base	2011	1128	709	419	849	195	255	399	34	142	211	527	1131
Weighted base	2011	1307	663	644	679	281	137	261	24	143	238	549	1081
I think my personal financial situation will improve over the next six months	529 26%	353 27%	168 25%	184 29%	169 25%	58 21%	29 21%	82 31%	8 32%	24 17%	53 22%	190 35%	262 24%
I do not have any savings at all at the moment	461 23%	205 16%	54 8%	151 23%	250 37%	102 36%	48 35%	99 38%	7 28%	74 51%	112 47%	156 28%	119 11%
I think my personal financial situation will worsen over the next six months	326 16%	200 15%	84 13%	117 18%	124 18%	46 16%	34 24%	44 17%	2 8%	68 47%	69 29%	94 17%	94 9%
I am paying off the interest charges on my credit card each month, but not reducing the debt itself	181 9%	109 8%	35 5%	75 12%	72 11%	20 7%	12 9%	40 15%	- -	42 30%	64 27%	61 11%	13 1%
I am paying off the interest charges on my overdraft each month, but am not paying off the overdraft itself	101 5%	61 5%	16 2%	45 7%	39 6%	16 6%	4 3%	19 7%	1 4%	23 16%	31 13%	35 6%	13 1%
I am currently in a Debt Management Plan	98 5%	50 4%	13 2%	38 6%	48 7%	21 8%	7 5%	19 7%	1 3%	28 20%	26 11%	34 6%	9 1%
I am likely to go into an unauthorised overdraft position or exceed my overdraft limit this month	85 4%	51 4%	17 3%	33 5%	33 5%	14 5%	4 3%	15 6%	1 4%	28 20%	23 10%	19 4%	14 1%
I have taken on a payday loan in the past six months	47 2%	20 2%	6 1%	13 2%	27 4%	10 3%	5 4%	12 5%	* 1%	15 10%	10 4%	17 3%	5 1%

## Personal Debt Survey

### ONLINE Fieldwork: 13th-15th March 2015

Absolutes/col percents

Table 18

**Q.5 Which of the following, if any, apply to you?****Base: All respondents**

	Total	Tenure							How worried or otherwise are you about your current level of debt?				
		NET: Home-owners	Owned out-right	Owned with mortgage	NET: Rent-ers	Coun-cil Rent	HA Rent	Other rent	Rent free	Extr-emely worr-ied	Very worr-ied	Fairly worr-ied	Not at all worr-ied
Weighted base	2011	1307	663	644	679	281	137	261	24	143	238	549	1081
I have borrowed money from a credit union in the past six months	34 2%	20 2%	6 1%	14 2%	13 2%	6 2%	4 3%	3 1%	1 2%	9 6%	5 2%	15 3%	5 *
None of these	782 39%	571 44%	363 55%	208 32%	200 29%	97 34%	41 30%	62 24%	11 43%	10 7%	25 10%	112 20%	634 59%

## Personal Debt Survey

### ONLINE Fieldwork: 13th-15th March 2015

Absolutes/col percents

Table 19

**Q.6 Thinking about the next six months, how likely or unlikely are you to seek a 'payday' or other short term, high interest loan?**

**Base: All respondents**

	Total	Gender		Age							Social Grade				Employment Sector		
		Male	Female	18-24	25-34	35-44	45-54	55-64	65+	18-44	25-44	AB	C1	C2	DE	Public	Pri- vate
Unweighted base	2011	1054	957	214	243	321	393	336	504	778	564	609	607	261	534	215	600
Weighted base	2011	986	1025	239	339	339	358	299	438	916	677	538	558	438	478	293	833
NET: Likely	169 8%	58 6%	112 11%	40 17%	67 20%	37 11%	17 5%	5 2%	3 1%	144 16%	104 15%	56 10%	37 7%	42 10%	35 7%	48 16%	92 11%
Very likely	(4) 34 2%	14 1%	21 2%	9 4%	14 4%	5 2%	2 1%	2 1%	2 *	28 3%	20 3%	15 3%	8 1%	6 1%	7 1%	9 3%	17 2%
Fairly likely	(3) 135 7%	44 4%	91 9%	31 13%	53 16%	32 9%	15 4%	3 1%	1 *	116 13%	85 13%	41 8%	29 5%	36 8%	28 6%	39 13%	75 9%
Fairly unlikely	(2) 137 7%	73 7%	64 6%	25 11%	36 11%	33 10%	18 5%	16 5%	8 2%	94 10%	69 10%	36 7%	39 7%	37 8%	25 5%	18 6%	88 11%
Very unlikely	(1) 1633 81%	826 84%	807 79%	152 64%	218 64%	252 74%	312 87%	275 92%	423 97%	622 68%	470 69%	435 81%	456 82%	339 77%	402 84%	224 76%	604 73%
NET: Unlikely	1769 88%	899 91%	870 85%	178 74%	254 75%	285 84%	331 92%	291 98%	431 98%	717 78%	539 80%	471 88%	495 89%	376 86%	427 89%	242 83%	693 83%
Don't know	72 4%	29 3%	43 4%	22 9%	17 5%	16 5%	11 3%	3 1%	4 1%	55 6%	34 5%	11 2%	26 5%	20 5%	16 3%	3 1%	49 6%
Mean	1.26	1.21	1.31	1.52	1.57	1.35	1.16	1.09	1.04	1.48	1.46	1.31	1.22	1.30	1.22	1.42	1.37
Standard deviation	0.66	0.59	0.73	0.88	0.92	0.73	0.51	0.37	0.26	0.85	0.83	0.73	0.61	0.68	0.62	0.84	0.74
Standard error	0.02	0.02	0.02	0.06	0.06	0.04	0.03	0.02	0.01	0.03	0.04	0.03	0.03	0.04	0.03	0.06	0.03

## Personal Debt Survey

### ONLINE Fieldwork: 13th-15th March 2015

Absolutes/col percents

Table 20

**Q.6 Thinking about the next six months, how likely or unlikely are you to seek a 'payday' or other short term, high interest loan?**

**Base: All respondents**

	Region														Which of the following best describes your current working status?								
	Total	England	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	Eastern	London	South East	South West	North East/ Yorkshire & Humberside	NET: Working	Working full time	Working part time	NET: Not working	Not working seeking work	Not working and not seeking work	Retired on a state pension only	Retired with a private pension	House person
Unweighted base	2011	1734	167	83	235	173	211	155	110	169	201	310	197	256	815	534	281	1196	119	182	186	529	180
Weighted base	2011	1729	181	80	221	181	181	141	101	201	261	282	181	261	1126	885	241	885	72	106	176	393	138
NET: Likely	169 8%	153 9%	10 6%	7 9%	14 6%	8 4%	26 14%	15 11%	6 6%	17 9%	29 11%	25 9%	12 7%	15 6%	139 12%	116 13%	23 10%	30 3%	3 4%	5 4%	4 2%	3 1%	16 12%
Very likely	(4) 34 2%	31 2%	2 1%	- -	4 2%	3 2%	2 1%	4 3%	2 2%	2 1%	8 3%	5 2%	4 2%	3 1%	26 2%	19 2%	6 3%	9 1%	* *	1 1%	2 1%	1 *	4 3%
Fairly likely	(3) 135 7%	122 7%	8 5%	7 9%	10 5%	5 3%	23 13%	11 8%	4 4%	15 8%	22 8%	20 7%	8 5%	12 5%	114 10%	97 11%	17 7%	21 2%	3 4%	4 3%	1 1%	1 *	12 9%
Fairly unlikely	(2) 137 7%	121 7%	8 4%	8 10%	18 8%	11 6%	14 8%	4 3%	8 8%	11 5%	35 13%	16 6%	4 2%	19 7%	107 9%	89 10%	17 7%	30 3%	7 10%	6 6%	2 1%	7 2%	8 6%
Very unlikely	(1) 1633 81%	1391 80%	158 87%	64 80%	179 81%	157 87%	137 76%	118 84%	84 84%	169 84%	176 67%	231 82%	160 88%	221 85%	828 74%	647 73%	181 75%	805 91%	57 78%	89 84%	166 94%	382 97%	112 81%
NET: Unlikely	1769 88%	1512 87%	166 91%	72 90%	197 89%	168 93%	151 84%	122 87%	92 92%	180 90%	211 81%	247 88%	164 90%	240 92%	935 83%	736 83%	198 82%	835 94%	64 88%	95 90%	168 95%	388 99%	119 86%
Don't know	72 4%	64 4%	5 3%	1 1%	11 5%	5 3%	4 2%	4 3%	3 3%	4 2%	21 8%	9 3%	5 3%	6 2%	52 5%	32 4%	20 8%	20 2%	5 7%	6 6%	5 3%	2 *	3 2%
Mean	1.26	1.28	1.17	1.28	1.23	1.17	1.38	1.28	1.22	1.24	1.42	1.26	1.18	1.20	1.38	1.40	1.32	1.11	1.21	1.16	1.06	1.03	1.32
Standard deviation	0.66	0.68	0.55	0.62	0.62	0.55	0.77	0.74	0.60	0.62	0.79	0.67	0.61	0.57	0.77	0.78	0.74	0.46	0.53	0.52	0.39	0.24	0.76
Standard error	0.02	0.02	0.04	0.07	0.04	0.04	0.05	0.06	0.06	0.05	0.06	0.04	0.04	0.04	0.03	0.03	0.05	0.01	0.05	0.04	0.03	0.01	0.06

## Personal Debt Survey

### ONLINE Fieldwork: 13th-15th March 2015

Absolutes/col percents

Table 21

**Q.6 Thinking about the next six months, how likely or unlikely are you to seek a 'payday' or other short term, high interest loan?**

**Base: All respondents**

	Total	Tenure							How worried or otherwise are you about your current level of debt?				
		NET: Home-owners	Owned out-right	Owned with mortgage	NET: Rent-ers	Coun-cil Rent	HA Rent	Other rent	Rent free	Extremely worried	Very worried	Fairly worried	Not at all worried
Unweighted base	2011	1128	709	419	849	195	255	399	34	142	211	527	1131
Weighted base	2011	1307	663	644	679	281	137	261	24	143	238	549	1081
NET: Likely	169 8%	109 8%	46 7%	63 10%	57 8%	18 6%	10 7%	29 11%	4 16%	42 29%	55 23%	58 11%	14 1%
Very likely (4)	34 2%	21 2%	12 2%	9 1%	13 2%	5 2%	3 2%	6 2%	* 1%	16 11%	4 2%	8 1%	6 1%
Fairly likely (3)	135 7%	88 7%	34 5%	54 8%	43 6%	12 4%	7 5%	24 9%	3 14%	26 18%	51 21%	50 9%	8 1%
Fairly unlikely (2)	137 7%	79 6%	25 4%	54 8%	57 8%	26 9%	12 9%	18 7%	1 4%	17 12%	27 12%	65 12%	27 3%
Very unlikely (1)	1633 81%	1088 83%	583 88%	505 78%	527 78%	221 79%	106 78%	199 76%	18 74%	78 55%	135 57%	394 72%	1026 95%
NET: Unlikely	1769 88%	1167 89%	609 92%	558 87%	584 86%	247 88%	119 86%	218 83%	19 78%	95 67%	162 68%	459 84%	1053 97%
Don't know	72 4%	32 2%	9 1%	22 3%	39 6%	17 6%	9 6%	14 5%	2 7%	6 4%	20 9%	32 6%	14 1%
Mean	1.26	1.25	1.20	1.30	1.29	1.25	1.27	1.33	1.38	1.85	1.66	1.37	1.06
Standard deviation	0.66	0.65	0.61	0.69	0.68	0.63	0.66	0.74	0.81	1.10	0.91	0.72	0.32
Standard error	0.02	0.02	0.02	0.03	0.02	0.05	0.04	0.04	0.14	0.09	0.06	0.03	0.01

## Personal Debt Survey

### ONLINE Fieldwork: 13th-15th March 2015

Absolutes/col percents

Table 22

**Q.7 Which of the following applies to you?****Base: All respondents**

	Gender			Age							Social Grade				Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	18-44	25-44	AB	C1	C2	DE	Public	Private
Unweighted base	2011	1054	957	214	243	321	393	336	504	778	564	609	607	261	534	215	600
Weighted base	2011	986	1025	239	339	339	358	299	438	916	677	538	558	438	478	293	833
I often struggle to make it to payday	242 12%	116 12%	126 12%	22 9%	62 18%	63 19%	64 18%	20 7%	11 2%	147 16%	125 19%	52 10%	64 12%	66 15%	60 13%	47 16%	139 17%
I sometimes struggle to make it to payday	585 29%	231 23%	354 35%	103 43%	144 42%	127 37%	116 32%	61 20%	35 8%	374 41%	270 40%	147 27%	177 32%	152 35%	110 23%	126 43%	343 41%
I never struggle to make it to payday	541 27%	330 34%	211 21%	54 23%	104 31%	112 33%	122 34%	88 29%	61 14%	270 29%	216 32%	164 31%	174 31%	99 23%	103 22%	120 41%	327 39%
I am not currently employed	643 32%	308 31%	335 33%	60 25%	28 8%	37 11%	57 16%	130 44%	331 76%	125 14%	65 10%	175 33%	142 25%	121 28%	205 43%	-	24 3%
NET: Often/ Sometimes struggle to make it to payday	827 41%	347 35%	480 47%	125 52%	206 61%	190 56%	180 50%	81 27%	46 10%	521 57%	396 58%	198 37%	241 43%	218 50%	170 36%	173 59%	482 58%



## Personal Debt Survey

### ONLINE Fieldwork: 13th-15th March 2015

Absolutes/col percents

Table 23

**Q.7 Which of the following applies to you?****Base: All respondents**

	Region													Which of the following best describes your current working status?									
	Total	England	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	North East/ Yorkshire & Humberside	NET: Work-ing	Work-ing full time	Work-ing part time	NET: Not work-ing	Not working seeking work	Not working and not seeking work	Retired on a state pension only	Retired with a private pension	House person
Unweighted base	2011	1734	167	83	235	173	211	155	110	169	201	310	197	256	815	534	281	1196	119	182	186	529	180
Weighted base	2011	1729	181	80	221	181	181	141	101	201	261	282	181	261	1126	885	241	885	72	106	176	393	138
I often struggle to make it to payday	242 12%	200 12%	23 13%	12 15%	22 10%	23 13%	18 10%	22 15%	19 19%	17 9%	32 12%	35 12%	19 10%	36 14%	186 16%	151 17%	35 15%	56 6%	12 16%	16 15%	7 4%	6 2%	15 11%
I sometimes struggle to make it to payday	585 29%	529 31%	39 22%	26 32%	63 29%	61 34%	61 34%	34 24%	17 17%	64 32%	70 27%	96 34%	53 29%	87 33%	469 42%	358 40%	111 46%	116 13%	13 18%	21 20%	17 10%	29 7%	36 26%
I never struggle to make it to payday	541 27%	453 26%	48 26%	21 26%	65 30%	49 27%	43 24%	40 28%	41 40%	46 23%	81 31%	62 22%	45 25%	70 27%	447 40%	361 41%	86 36%	94 11%	* *	4 4%	21 12%	57 15%	10 8%
I am not currently employed	643 32%	547 32%	72 40%	21 26%	71 32%	47 26%	59 32%	46 32%	24 24%	74 37%	77 30%	89 31%	64 36%	68 26%	24 2%	15 2%	9 4%	619 70%	47 65%	64 61%	131 74%	299 76%	77 55%
NET: Often/ Sometimes struggle to make it to payday	827 41%	729 42%	62 34%	38 48%	85 38%	85 47%	79 44%	55 39%	36 36%	82 41%	103 39%	131 46%	72 40%	123 47%	655 58%	509 57%	146 61%	172 19%	25 34%	37 35%	24 14%	36 9%	51 37%

## Personal Debt Survey

### ONLINE Fieldwork: 13th-15th March 2015

Absolutes/col percents

Table 24

**Q.7 Which of the following applies to you?****Base: All respondents**

	Total	Tenure							How worried or otherwise are you about your current level of debt?				
		NET: Home-owners	Owned out-right	Owned with mortgage	NET: Rent-ers	Coun-cil Rent	HA Rent	Other rent	Rent free	Extr-remely worr-ied	Very worr-ied	Fairly worr-ied	Not at all worr-ied
Unweighted base	2011	1128	709	419	849	195	255	399	34	142	211	527	1131
Weighted base	2011	1307	663	644	679	281	137	261	24	143	238	549	1081
I often struggle to make it to payday	242 12%	123 9%	37 6%	86 13%	119 17%	47 17%	25 18%	47 18%	1 3%	81 57%	69 29%	63 11%	29 3%
I sometimes struggle to make it to payday	585 29%	349 27%	108 16%	241 37%	227 33%	74 26%	44 32%	108 42%	9 38%	32 23%	117 49%	271 49%	165 15%
I never struggle to make it to payday	541 27%	412 32%	187 28%	225 35%	122 18%	41 15%	28 20%	53 20%	7 29%	5 4%	20 8%	107 19%	409 38%
I am not currently employed	643 32%	424 32%	331 50%	92 14%	212 31%	119 42%	41 30%	52 20%	7 30%	24 17%	31 13%	109 20%	478 44%
NET: Often/ Sometimes struggle to make it to payday	827 41%	471 36%	145 22%	326 51%	345 51%	121 43%	69 50%	156 60%	10 42%	114 79%	186 78%	334 61%	194 18%

## Personal Debt Survey

### ONLINE Fieldwork: 13th-15th March 2015

Absolutes/col percents

Table 25

**Q.8 Which of the following, if any, apply to you? Leading up to payday, I struggle financially as a result of ...?**

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

	Gender			Age						Social Grade				Employment Sector			
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	18-44	25-44	AB	C1	C2	DE	Public	Private
Unweighted base	732	334	398	100	144	177	186	73	52	421	321	185	233	125	189	131	358
Weighted base	827	347	480	125	206	190	180	81	46	521	396	198	241	218	170	173	482
Rising cost of food	433 52%	166 48%	267 56%	52 41%	94 46%	105 55%	106 59%	50 62%	26 57%	251 48%	199 50%	86 43%	119 49%	126 58%	102 60%	86 50%	248 51%
Rising household energy costs (excluding petrol and diesel)	324 39%	135 39%	189 39%	26 21%	50 24%	95 50%	85 47%	41 51%	27 59%	171 33%	145 37%	58 29%	96 40%	93 43%	78 46%	52 30%	180 37%
Rising fuel or transport costs (e.g. train fares)	242 29%	102 29%	140 29%	35 28%	64 31%	56 30%	49 27%	25 31%	13 28%	155 30%	120 30%	50 25%	86 36%	72 33%	33 20%	58 34%	135 28%
Making credit card repayments	238 29%	104 30%	134 28%	23 19%	51 25%	61 32%	61 34%	22 27%	20 44%	135 26%	111 28%	66 33%	64 26%	62 29%	46 27%	52 30%	147 30%
Paying for rent	209 25%	79 23%	131 27%	39 32%	69 34%	41 22%	45 25%	11 14%	3 7%	150 29%	111 28%	45 23%	55 23%	51 23%	59 35%	36 21%	125 26%
Wage freezes	196 24%	81 23%	115 24%	27 22%	41 20%	61 32%	43 24%	24 29%	1 2%	129 25%	101 26%	61 31%	57 23%	53 24%	25 15%	58 33%	125 26%
Spending on going out or on non-essentials (e.g. clothes, DVDs, presents, etc.)	152 18%	66 19%	86 18%	41 33%	33 16%	33 17%	29 16%	13 16%	3 7%	107 21%	66 17%	27 14%	55 23%	38 17%	33 20%	37 22%	91 19%
Making mortgage repayments	121 15%	47 14%	73 15%	12 9%	32 16%	33 18%	33 19%	6 8%	4 8%	77 15%	65 17%	31 16%	39 16%	42 19%	10 6%	27 16%	83 17%
Paying off bank loans	105 13%	45 13%	61 13%	10 8%	32 16%	28 15%	24 13%	6 8%	5 10%	70 14%	61 15%	21 11%	24 10%	36 17%	24 14%	29 17%	53 11%
Paying a Debt Management Plan	65 8%	32 9%	33 7%	6 5%	18 9%	16 9%	21 12%	2 2%	2 4%	40 8%	34 9%	18 9%	14 6%	18 8%	16 9%	20 12%	34 7%
Making payments on a 'payday' loan or some other similar short-term, high interest loan	37 4%	16 5%	21 4%	5 4%	18 9%	7 4%	3 2%	1 2%	3 6%	30 6%	25 6%	12 6%	8 3%	9 4%	9 5%	12 7%	13 3%
Debt arising as a result of gambling	33 4%	10 3%	23 5%	3 2%	17 8%	5 3%	8 4%	* *	- -	25 5%	22 6%	13 7%	8 3%	5 2%	7 4%	8 4%	23 5%

**Personal Debt Survey**  
**ONLINE Fieldwork: 13th-15th March 2015**

Absolutes/col percents

Table 25

**Q.8 Which of the following, if any, apply to you? Leading up to payday, I struggle financially as a result of ...?**

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

	Gender			Age							Social Grade				Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	18-44	25-44	AB	C1	C2	DE	Public	Private
Weighted base	827	347	480	125	206	190	180	81	46	521	396	198	241	218	170	173	482
None of these	75 9%	29 8%	45 9%	11 9%	19 9%	17 9%	15 8%	6 7%	7 15%	47 9%	36 9%	18 9%	25 10%	18 8%	14 8%	9 5%	45 9%

## Personal Debt Survey

### ONLINE Fieldwork: 13th-15th March 2015

Absolutes/col percents

Table 26

**Q.8 Which of the following, if any, apply to you? Leading up to payday, I struggle financially as a result of ...?**

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

	Region														Which of the following best describes your current working status?								
	Total	England	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	Eastern	London	South East	South West	North East/ Yorkshire & Humberside	NET: Working	Working full time	Working part time	NET: Not working	Not working seeking work	Not working and not seeking work	Retired on a state pension only	Retired with a private pension	House person
Unweighted base	732	636	54	36	79	68	71	56	42	63	77	115	71	104	489	319	170	243	42	61	27	51	62
Weighted base	827	729	62	38	85	85	79	55	36	82	103	131	72	123	655	509	146	172	25	37	24	36	51
Rising cost of food	433 52%	372 51%	37 60%	27 71%	41 49%	48 56%	32 41%	29 53%	25 69%	35 44%	50 49%	67 52%	41 57%	75 61%	334 51%	246 48%	88 60%	99 58%	15 61%	20 53%	16 66%	20 57%	28 55%
Rising household energy costs (excluding petrol and diesel)	324 39%	275 38%	29 47%	15 38%	32 37%	34 40%	20 25%	20 37%	21 57%	33 40%	33 32%	53 41%	35 49%	49 40%	232 35%	178 35%	53 37%	93 54%	11 43%	16 43%	15 61%	21 58%	31 61%
Rising fuel or transport costs (e.g. train fares)	242 29%	207 28%	21 35%	15 38%	28 33%	25 30%	34 42%	12 21%	13 37%	15 18%	22 22%	34 26%	22 31%	40 33%	193 30%	153 30%	41 28%	48 28%	6 26%	8 20%	8 32%	12 33%	15 29%
Making credit card repayments	238 29%	212 29%	17 28%	16 41%	21 25%	25 29%	20 25%	20 37%	9 25%	23 28%	23 23%	39 30%	25 35%	40 33%	198 30%	155 30%	44 30%	40 23%	3 13%	10 27%	9 36%	11 30%	7 14%
Paying for rent	209 25%	187 26%	11 18%	11 28%	22 25%	16 18%	18 22%	14 26%	11 29%	12 15%	43 42%	28 22%	24 33%	26 21%	161 25%	118 23%	43 30%	48 28%	8 33%	14 39%	1 6%	6 16%	19 36%
Wage freezes	196 24%	178 24%	14 23%	14 37%	16 19%	24 29%	26 33%	13 24%	4 12%	26 32%	20 20%	27 21%	10 14%	38 31%	182 28%	159 31%	23 16%	14 8%	2 8%	2 5%	-	1 2%	9 18%
Spending on going out or on non-essentials (e.g. clothes, DVDs, presents, etc.)	152 18%	132 18%	9 15%	4 10%	16 18%	15 17%	11 14%	15 28%	11 31%	13 16%	12 12%	31 24%	16 22%	19 15%	128 20%	101 20%	26 18%	24 14%	5 22%	12 32%	1 6%	3 7%	3 6%
Making mortgage repayments	121 15%	99 14%	10 15%	8 22%	8 9%	19 22%	16 20%	2 4%	12 33%	14 17%	9 9%	17 13%	6 8%	27 22%	110 17%	90 18%	20 14%	11 6%	1 5%	3 7%	1 5%	2 4%	5 9%
Paying off bank loans	105 13%	93 13%	8 14%	7 18%	5 6%	9 10%	8 10%	7 13%	4 11%	8 10%	19 19%	22 17%	9 12%	15 13%	82 13%	70 14%	13 9%	23 13%	1 5%	3 9%	1 3%	5 13%	14 27%
Paying a Debt Management Plan	65 8%	54 7%	3 5%	4 10%	1 2%	1 2%	5 7%	6 10%	8 23%	2 3%	17 16%	11 8%	6 8%	5 4%	55 8%	48 9%	6 4%	11 6%	3 14%	*	-	3 9%	4 7%
Making payments on a 'payday' loan or some other similar short-term, high interest loan	37 4%	32 4%	3 4%	1 3%	2 3%	2 3%	4 5%	4 7%	2 6%	2 3%	5 5%	8 6%	4 5%	3 3%	25 4%	23 5%	2 1%	12 7%	2 9%	1 2%	2 9%	2 5%	6 11%

## Personal Debt Survey

### ONLINE Fieldwork: 13th-15th March 2015

Absolutes/col percents

Table 26

**Q.8 Which of the following, if any, apply to you? Leading up to payday, I struggle financially as a result of ...?**

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

	Region														Which of the following best describes your current working status?								
	Total	England	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	Eastern	London	South East	South West	North East/ Yorkshire & Humberside	NET: Working	Working full time	Working part time	NET: Not working	Not working seeking work	Not working and not seeking work	Retired on a state pension only	Retired with a private pension	House person
Weighted base	827	729	62	38	85	85	79	55	36	82	103	131	72	123	655	509	146	172	25	37	24	36	51
Debt arising as a result of gambling	33 4%	33 4%	-	2 4%	-	1 1%	8 10%	2 4%	1 2%	1 2%	7 7%	6 5%	5 7%	3 2%	31 5%	25 5%	6 4%	3 2%	*	1 1%	-	*	2 3%
None of these	75 9%	72 10%	1 2%	1 2%	6 7%	15 17%	8 10%	3 5%	1 3%	11 14%	15 14%	8 6%	5 7%	16 13%	54 8%	38 7%	17 11%	20 12%	1 5%	6 15%	4 16%	4 11%	6 11%

## Personal Debt Survey

### ONLINE Fieldwork: 13th-15th March 2015

Absolutes/col percents

Table 27

**Q.8 Which of the following, if any, apply to you? Leading up to payday, I struggle financially as a result of ...?**

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

	Total	Tenure								How worried or otherwise are you about your current level of debt?			
		NET: Home-owners	Owned out-right	Owned with mortgage	NET: Rent-ers	Coun-cil Rent	HA Rent	Other rent	Rent free	Extr-remely worr-ied	Very worr-ied	Fairly worr-ied	Not at all worr-ied
Unweighted base	732	309	110	199	410	80	121	209	13	99	160	293	180
Weighted base	827	471	145	326	345	121	69	156	10	114	186	334	194
Rising cost of food	433 52%	248 53%	60 41%	189 58%	180 52%	69 57%	41 60%	69 44%	6 55%	65 58%	113 61%	159 48%	96 50%
Rising household energy costs (excluding petrol and diesel)	324 39%	165 35%	45 31%	120 37%	154 45%	61 50%	35 51%	58 37%	5 51%	63 55%	73 39%	121 36%	68 35%
Rising fuel or transport costs (e.g. train fares)	242 29%	147 31%	24 17%	123 38%	91 26%	31 26%	23 33%	37 24%	4 39%	47 42%	55 29%	92 28%	47 24%
Making credit card repayments	238 29%	150 32%	34 24%	116 35%	87 25%	38 31%	14 20%	36 23%	1 11%	47 42%	67 36%	106 32%	18 9%
Paying for rent	209 25%	46 10%	14 9%	32 10%	160 46%	43 36%	29 42%	88 57%	3 31%	37 33%	59 32%	76 23%	36 19%
Wage freezes	196 24%	145 31%	39 27%	106 32%	50 15%	16 13%	8 12%	26 17%	1 10%	33 29%	55 29%	73 22%	35 18%
Spending on going out or on non-essentials (e.g. clothes, DVDs, presents, etc.)	152 18%	82 17%	24 16%	59 18%	69 20%	23 19%	11 16%	35 23%	1 12%	26 23%	35 19%	57 17%	34 17%
Making mortgage repayments	121 15%	117 25%	10 7%	107 33%	4 1%	- -	- -	4 3%	- -	33 29%	31 17%	44 13%	12 6%
Paying off bank loans	105 13%	56 12%	18 12%	38 12%	47 14%	17 14%	10 15%	20 13%	2 22%	29 26%	27 15%	39 12%	10 5%
Paying a Debt Management Plan	65 8%	36 8%	11 8%	25 8%	29 8%	12 10%	4 6%	13 9%	- -	26 23%	20 11%	16 5%	3 2%
Making payments on a 'payday' loan or some other similar short-term, high interest loan	37 4%	12 3%	8 6%	3 1%	23 7%	10 8%	6 8%	8 5%	2 19%	14 13%	8 4%	13 4%	2 1%

## Personal Debt Survey

### ONLINE Fieldwork: 13th-15th March 2015

Absolutes/col percents

Table 27

**Q.8 Which of the following, if any, apply to you? Leading up to payday, I struggle financially as a result of ...?**

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

	Total	Tenure								How worried or otherwise are you about your current level of debt?			
		NET: Home-owners	Owned out-right	Owned with mortgage	NET: Rent-ers	Coun-cil Rent	HA Rent	Other rent	Rent free	Extremely worried	Very worried	Fairly worried	Not at all worried
Weighted base	827	471	145	326	345	121	69	156	10	114	186	334	194
Debt arising as a result of gambling	33 4%	19 4%	5 3%	15 4%	14 4%	6 5%	1 2%	7 4%	-	7 6%	8 4%	16 5%	3 1%
None of these	75 9%	40 9%	24 17%	16 5%	34 10%	12 10%	5 7%	16 10%	1 6%	1 1%	8 4%	28 8%	37 19%