

R3 – Personal Debt Snapshot Wave 18 – January 2016

METHODOLOGY NOTE

ComRes interviewed 2013 British adults online between 8th and 10th January 2015. Data were weighted by age, gender, region and socio-economic grade to be representative of all GB adults. ComRes is a member of the British Polling Council and abides by its rules.

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Personal Debt Tracking Survey Survey

ONLINE Fieldwork: 8th-10th January 2016

Absolutes/col percents

Table 1

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

		Gender		Age									Social Grade				Employment Sector		
		Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	18-44	25-44	55+	AB	C1	C2	DE	Public	Private
Unweighted base		2013	897	1116	172	312	344	384	297	504	828	656	801	604	567	338	504	271	812
Weighted base		2013	981	1032	234	349	331	359	290	451	913	679	741	541	542	439	491	276	863
NET: Worried		781 39%	351 36%	430 42%	104 44%	175 50%	173 52%	152 42%	99 34%	77 17%	452 50%	349 51%	176 24%	190 35%	216 40%	160 37%	215 44%	131 48%	379 44%
NET: Extremely/ very worried		253 13%	109 11%	144 14%	35 15%	66 19%	67 20%	51 14%	22 7%	12 3%	168 18%	133 20%	34 5%	69 13%	61 11%	55 13%	68 14%	41 15%	136 16%
Extremely worried	(4)	111 5%	50 5%	60 6%	17 7%	21 6%	37 11%	21 6%	12 4%	2 *	76 8%	58 9%	14 2%	20 4%	25 5%	33 8%	32 6%	19 7%	57 7%
Very worried	(3)	142 7%	59 6%	84 8%	17 7%	45 13%	30 9%	30 8%	10 3%	11 2%	92 10%	75 11%	20 3%	48 9%	36 7%	22 5%	37 7%	23 8%	79 9%
Fairly worried	(2)	528 26%	242 25%	286 28%	69 29%	109 31%	107 32%	101 28%	77 27%	65 14%	285 31%	216 32%	143 19%	121 22%	155 29%	105 24%	147 30%	90 33%	243 28%
Not at all worried	(1)	1232 61%	630 64%	602 58%	130 56%	173 50%	157 48%	207 58%	191 66%	374 83%	461 50%	330 49%	565 76%	352 65%	326 60%	279 63%	276 56%	145 52%	484 56%
Mean		1.57	1.52	1.61	1.67	1.75	1.84	1.63	1.46	1.20	1.76	1.80	1.30	1.51	1.56	1.57	1.64	1.69	1.66
Standard deviation		0.85	0.82	0.87	0.91	0.90	0.99	0.87	0.75	0.48	0.94	0.95	0.61	0.81	0.81	0.89	0.88	0.89	0.90
Standard error		0.02	0.03	0.03	0.07	0.05	0.05	0.04	0.04	0.02	0.03	0.04	0.02	0.03	0.03	0.05	0.04	0.05	0.03

Personal Debt Tracking Survey Survey

ONLINE Fieldwork: 8th-10th January 2016

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?								
														North East/ Yorkshire & Humber- side									
	Total	England	Scot- land	North East	North West	York- shire & Humb- erside	West Mid- lands	East Mid- lands	Wales	East- ern	London	South East	South West		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	2013	1739	165	87	237	198	173	152	109	193	225	275	199	285	1083	718	365	930	76	136	133	389	196
Weighted base	2013	1735	175	84	231	171	181	149	103	195	265	282	177	255	1139	902	238	874	78	145	126	345	180
NET: Worried	781 39%	691 40%	57 32%	38 45%	90 39%	60 35%	65 36%	66 44%	33 32%	76 39%	114 43%	109 39%	71 40%	98 38%	510 45%	406 45%	105 44%	270 31%	45 58%	60 41%	29 23%	49 14%	87 48%
NET: Extremely/ very worried	253 13%	226 13%	11 6%	15 17%	37 16%	19 11%	20 11%	17 12%	16 16%	22 12%	41 15%	29 10%	25 14%	33 13%	178 16%	145 16%	32 14%	75 9%	14 18%	18 12%	6 5%	9 3%	28 15%
Extremely worried	(4) 111 5%	102 6%	5 3%	10 11%	14 6%	8 5%	12 7%	9 6%	3 3%	10 5%	18 7%	9 3%	12 7%	17 7%	75 7%	66 7%	10 4%	35 4%	9 12%	9 6%	1 *	3 1%	13 7%
Very worried	(3) 142 7%	124 7%	6 3%	5 6%	24 10%	11 6%	7 4%	8 6%	13 12%	12 6%	23 9%	20 7%	13 8%	16 6%	102 9%	80 9%	22 9%	40 5%	5 6%	9 6%	5 4%	6 2%	15 8%
Fairly worried	(2) 528 26%	465 27%	45 26%	23 28%	53 23%	42 24%	45 25%	49 33%	17 17%	54 28%	74 28%	80 28%	46 26%	65 25%	333 29%	260 29%	73 31%	195 22%	31 40%	42 29%	23 18%	40 12%	59 33%
Not at all worried	(1) 1232 61%	1044 60%	118 68%	46 55%	141 61%	111 65%	116 64%	83 56%	69 68%	119 61%	151 57%	172 61%	106 60%	157 62%	629 55%	496 55%	133 56%	603 69%	33 42%	85 59%	97 77%	296 86%	93 52%
Mean	1.57	1.59	1.42	1.74	1.61	1.51	1.54	1.62	1.51	1.56	1.65	1.53	1.61	1.58	1.67	1.68	1.62	1.44	1.88	1.60	1.28	1.18	1.71
Standard deviation	0.85	0.86	0.71	1.01	0.90	0.81	0.86	0.85	0.84	0.83	0.90	0.77	0.89	0.88	0.89	0.91	0.82	0.76	0.98	0.86	0.57	0.49	0.90
Standard error	0.02	0.02	0.05	0.11	0.06	0.06	0.07	0.07	0.08	0.06	0.06	0.05	0.06	0.05	0.03	0.03	0.04	0.02	0.11	0.07	0.05	0.02	0.06

Personal Debt Tracking Survey Survey

ONLINE Fieldwork: 8th-10th January 2016

Absolutes/col percents

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: 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	2013	1260	669	591	716	160	201	355	37	109	148	523	1233
Weighted base	2013	1284	663	622	691	297	133	261	38	111	142	528	1232
NET: Worried	781 39%	417 33%	124 19%	293 47%	347 50%	138 47%	65 49%	144 55%	17 44%	111 100%	142 100%	528 100%	- -
NET: Extremely/ very worried	253 13%	135 11%	29 4%	106 17%	112 16%	43 15%	24 18%	45 17%	6 15%	111 100%	142 100%	- -	- -
Extremely worried	(4) 5%	111 5%	63 5%	14 2%	48 8%	44 6%	16 5%	10 8%	17 7%	4 10%	111 100%	- -	- -
Very worried	(3) 7%	142 7%	72 6%	14 2%	58 9%	68 10%	27 9%	13 10%	27 11%	2 5%	- -	142 100%	- -
Fairly worried	(2) 26%	528 26%	283 22%	96 14%	187 30%	234 34%	95 32%	41 31%	99 38%	11 29%	- -	528 100%	- -
Not at all worried	(1) 61%	1232 61%	867 67%	538 81%	328 53%	344 50%	159 53%	68 51%	117 45%	21 56%	- -	- -	1232 100%
Mean	1.57	1.48	1.25	1.72	1.73	1.67	1.74	1.79	1.70	4.00	3.00	2.00	1.00
Standard deviation	0.85	0.81	0.60	0.92	0.88	0.86	0.93	0.88	0.98	0.00	0.00	0.00	0.00
Standard error	0.02	0.02	0.02	0.04	0.03	0.07	0.07	0.05	0.16	0.00	0.00	0.00	0.00

Personal Debt Tracking Survey Survey

ONLINE Fieldwork: 8th-10th January 2016

Absolutes/col percents

Table 4

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

	Gender			Age									Social Grade				Employment Sector	
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	18-44	25-44	55+	AB	C1	C2	DE	Public	Private
Unweighted base	780	319	461	84	158	179	174	98	87	421	337	185	208	223	129	220	129	365
Weighted base	781	351	430	104	175	173	152	99	77	452	349	176	190	216	160	215	131	379
Credit cards	363 47%	173 49%	191 44%	21 20%	71 40%	96 55%	81 54%	44 45%	50 65%	188 41%	167 48%	94 53%	97 51%	108 50%	83 52%	75 35%	76 58%	179 47%
Overdraft	167 21%	76 22%	91 21%	32 31%	51 29%	36 21%	26 17%	7 8%	13 17%	119 26%	87 25%	21 12%	37 19%	48 22%	31 19%	51 24%	32 25%	88 23%
Mortgage repayments	134 17%	73 21%	61 14%	9 9%	28 16%	34 20%	31 20%	22 22%	11 14%	71 16%	62 18%	32 18%	48 25%	34 16%	28 18%	24 11%	30 23%	81 21%
Bank loans	122 16%	65 18%	58 13%	6 6%	35 20%	37 22%	25 16%	10 11%	9 11%	78 17%	72 21%	19 11%	34 18%	27 12%	34 21%	27 13%	16 12%	74 19%
Student loans	111 14%	41 12%	70 16%	70 68%	26 15%	7 4%	5 4%	2 2%	- -	104 23%	33 10%	2 1%	36 19%	40 18%	15 10%	20 9%	19 14%	48 13%
Loans from friends or family	102 13%	37 11%	65 15%	17 16%	28 16%	22 13%	18 12%	10 10%	7 9%	67 15%	51 15%	16 9%	33 17%	28 13%	8 5%	34 16%	18 13%	49 13%
Tax due to HMRC	53 7%	28 8%	25 6%	7 7%	10 6%	19 11%	10 7%	2 2%	4 6%	36 8%	29 8%	6 3%	11 6%	13 6%	18 11%	10 5%	14 11%	25 7%
Rent arrears	51 7%	22 6%	29 7%	7 7%	12 7%	15 8%	11 7%	6 6%	* *	34 8%	27 8%	6 3%	9 5%	13 6%	11 7%	18 9%	6 5%	27 7%
'Payday' or other similar short-term, high interest loan	43 6%	19 5%	25 6%	6 6%	14 8%	14 8%	4 3%	2 2%	2 2%	35 8%	29 8%	4 2%	3 2%	18 8%	6 4%	16 7%	5 4%	30 8%
Debts related to guarantor loans	24 3%	14 4%	10 2%	3 3%	4 2%	6 4%	3 2%	8 8%	- -	13 3%	11 3%	8 4%	9 5%	2 1%	8 5%	6 3%	3 2%	15 4%
None of these	79 10%	30 8%	49 11%	5 4%	18 10%	15 9%	16 11%	17 17%	7 10%	38 8%	33 10%	25 14%	7 4%	17 8%	14 9%	40 19%	10 8%	21 6%

Personal Debt Tracking Survey Survey

ONLINE Fieldwork: 8th-10th January 2016

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 & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	North East/ Yorkshire & Humberside	NET: Working	Working full time	Working part time	NET: Not working	Not working seeking work	Not working and not seeking work	Retired on a state pension only	Retired with a private pension	House person	
Unweighted base	780	694	52	37	91	75	62	66	34	73	101	110	79	112	494	334	160	286	45	61	30	57	93	
Weighted base	781	691	57	38	90	60	65	66	33	76	114	109	71	98	510	406	105	270	45	60	29	49	87	
Credit cards	363 47%	323 47%	22 39%	19 49%	40 45%	30 51%	31 47%	32 48%	19 56%	40 52%	49 43%	47 43%	36 50%	49 50%	255 50%	203 50%	52 49%	109 40%	15 33%	11 18%	17 57%	33 67%	34 39%	
Overdraft	167 21%	154 22%	4 7%	9 24%	23 25%	12 20%	18 28%	6 10%	9 28%	15 20%	32 28%	21 19%	18 25%	21 22%	121 24%	101 25%	20 19%	46 17%	3 6%	17 28%	5 16%	7 15%	14 16%	
Mortgage repayments	134 17%	123 18%	9 15%	3 7%	18 20%	17 29%	16 25%	10 16%	3 9%	10 14%	17 15%	21 19%	9 13%	20 20%	111 22%	89 22%	22 21%	23 9%	2 4%	2 4%	3 12%	5 9%	11 13%	
Bank loans	122 16%	108 16%	7 12%	6 16%	15 17%	11 19%	9 14%	8 12%	8 23%	12 16%	21 18%	17 15%	9 12%	18 18%	89 17%	76 19%	14 13%	33 12%	4 8%	5 9%	2 6%	10 19%	13 14%	
Student loans	111 14%	109 16%	1 2%	5 12%	12 13%	6 9%	11 17%	12 18%	1 2%	6 8%	32 28%	22 20%	5 7%	10 11%	67 13%	52 13%	15 14%	44 16%	3 7%	39 65%	- -	- -	2 2%	
Loans from friends or family	102 13%	88 13%	7 13%	6 15%	11 13%	8 14%	6 9%	14 20%	7 20%	9 12%	21 18%	9 9%	4 5%	14 15%	67 13%	47 12%	20 19%	35 13%	9 19%	8 13%	3 11%	4 8%	12 14%	
Tax due to HMRC	53 7%	41 6%	8 14%	3 7%	2 3%	1 1%	7 10%	5 7%	4 13%	3 4%	12 11%	3 2%	6 8%	3 3%	39 8%	30 7%	9 8%	14 5%	- -	1 2%	- -	3 6%	9 11%	
Rent arrears	51 7%	46 7%	5 9%	1 4%	10 11%	5 8%	5 8%	3 4%	- -	* 1%	13 11%	3 3%	5 8%	6 7%	33 6%	22 5%	11 11%	19 7%	7 16%	4 6%	- -	3 6%	5 5%	
'Payday' or other similar short-term, high interest loan	43 6%	38 6%	2 4%	2 6%	6 7%	2 4%	* 1%	6 9%	2 7%	* 1%	6 5%	8 7%	8 11%	5 5%	35 7%	32 8%	3 3%	8 3%	2 5%	- -	2 8%	- -	4 4%	
Debts related to guarantor loans	24 3%	21 3%	- -	1 2%	4 4%	3 6%	4 6%	3 5%	3 8%	1 2%	2 1%	3 2%	1 1%	4 4%	18 4%	16 4%	2 2%	6 2%	- -	3 5%	- -	1 2%	2 3%	
None of these	79 10%	64 9%	10 18%	4 11%	9 10%	3 5%	7 11%	3 4%	5 14%	10 14%	10 9%	11 10%	6 8%	7 7%	31 6%	25 6%	6 6%	48 18%	12 28%	6 9%	6 20%	2 4%	22 25%	

Personal Debt Tracking Survey Survey

ONLINE Fieldwork: 8th-10th January 2016

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: Rent-ers	Coun-cil Rent	HA Rent	Other rent	Rent free	Extremely worried	Very worried	Fairly worried	Not at all worried
Unweighted base	780	395	112	283	368	74	95	199	17	109	148	523	-
Weighted base	781	417	124	293	347	138	65	144	17	111	142	528	-
Credit cards	363 47%	219 52%	64 52%	155 53%	140 40%	49 36%	25 39%	65 45%	4 25%	59 54%	81 57%	223 42%	-
Overdraft	167 21%	75 18%	15 12%	60 20%	89 26%	33 24%	15 23%	42 29%	3 17%	45 40%	37 26%	85 16%	-
Mortgage repayments	134 17%	128 31%	4 4%	124 42%	6 2%	3 2%	-	3 2%	-	24 22%	29 20%	81 15%	-
Bank loans	122 16%	75 18%	21 17%	54 18%	43 12%	16 12%	7 11%	20 14%	4 25%	33 30%	30 21%	59 11%	-
Student loans	111 14%	51 12%	16 13%	35 12%	57 16%	16 11%	10 15%	31 22%	3 16%	20 18%	19 13%	72 14%	-
Loans from friends or family	102 13%	43 10%	14 12%	28 10%	55 16%	24 17%	7 11%	24 17%	4 23%	19 18%	30 21%	52 10%	-
Tax due to HMRC	53 7%	22 5%	11 9%	11 4%	31 9%	18 13%	4 6%	9 6%	-	14 13%	5 4%	33 6%	-
Rent arrears	51 7%	6 1%	-	6 2%	45 13%	27 19%	10 15%	9 6%	-	18 16%	9 6%	24 5%	-
'Payday' or other similar short-term, high interest loan	43 6%	13 3%	8 6%	5 2%	30 9%	12 9%	6 9%	11 8%	1 3%	10 9%	15 11%	18 3%	-
Debts related to guarantor loans	24 3%	13 3%	4 3%	9 3%	9 3%	4 3%	2 4%	2 2%	2 15%	6 5%	9 6%	10 2%	-
None of these	79 10%	25 6%	10 8%	15 5%	51 15%	30 22%	9 14%	12 8%	3 19%	4 4%	8 5%	67 13%	-

Personal Debt Tracking Survey Survey

ONLINE Fieldwork: 8th-10th January 2016

Absolutes/col percents

Table 7
Q.3 Roughly how often do you do the following?
Summary
Base: All respondents

	Actions					
	Check the balance on your current account(s)	Check the interest rate on your financial products (e.g. savings, mortgage, credit card)	Shop around for different financial products (e.g. mortgage, current account, etc.)	Make a budget for your household finances	Consult an independent financial adviser (IFA)	Go through your recent spending (e.g. by checking your receipts)
Unweighted base	2013	2013	2013	2013	2013	2013
Weighted base	2013	2013	2013	2013	2013	2013
NET: Ever	1993 99%	1507 75%	1504 75%	1581 79%	562 28%	1723 86%
NET: At least weekly	1617 80%	159 8%	115 6%	411 20%	40 2%	768 38%
NET: At least monthly	1945 97%	477 24%	255 13%	938 47%	66 3%	1334 66%
Daily	524 26%	31 2%	29 1%	61 3%	12 1%	164 8%
Weekly	1093 54%	129 6%	85 4%	350 17%	28 1%	604 30%
Monthly	328 16%	318 16%	141 7%	527 26%	26 1%	566 28%
A few times a year	39 2%	570 28%	488 24%	354 18%	75 4%	247 12%
Annually	4 *	209 10%	230 11%	147 7%	124 6%	27 1%
Less frequently than once a year	4 *	251 12%	531 26%	143 7%	297 15%	115 6%
Never	20 1%	506 25%	509 25%	432 21%	1451 72%	290 14%

Personal Debt Tracking Survey Survey

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Absolutes/col percents

Table 8
Q.3 Roughly how often do you do the following?
Check the balance on your current account(s)
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	55+	AB	C1	C2	DE	Public	Private
Unweighted base	2013	897	1116	172	312	344	384	297	504	828	656	801	604	567	338	504	271	812
Weighted base	2013	981	1032	234	349	331	359	290	451	913	679	741	541	542	439	491	276	863
NET: Ever	1993 99%	970 99%	1022 99%	229 98%	343 98%	328 99%	355 99%	287 99%	450 100%	901 99%	672 99%	737 99%	536 99%	535 99%	435 99%	485 99%	272 98%	857 99%
NET: At least weekly	1617 80%	787 80%	830 80%	184 79%	287 82%	281 85%	296 83%	222 77%	346 77%	752 82%	568 84%	568 77%	421 78%	431 80%	348 79%	416 85%	225 81%	716 83%
NET: At least monthly	1945 97%	948 97%	997 97%	222 95%	327 94%	321 97%	350 98%	280 97%	444 98%	870 95%	648 95%	724 98%	524 97%	525 97%	422 96%	474 97%	267 97%	834 97%
Daily	524 26%	273 28%	251 24%	60 26%	100 29%	103 31%	100 28%	66 23%	95 21%	262 29%	202 30%	161 22%	132 24%	151 28%	119 27%	122 25%	71 26%	239 28%
Weekly	1093 54%	514 52%	579 56%	124 53%	187 54%	178 54%	196 55%	156 54%	251 56%	490 54%	366 54%	407 55%	290 53%	280 52%	230 52%	294 60%	154 56%	477 55%
Monthly	328 16%	161 16%	167 16%	38 16%	40 12%	40 12%	54 15%	58 20%	98 22%	118 13%	80 12%	156 21%	102 19%	94 17%	73 17%	58 12%	43 15%	118 14%
A few times a year	39 2%	20 2%	19 2%	5 2%	11 3%	6 2%	4 1%	6 2%	6 1%	23 2%	18 3%	12 2%	9 2%	10 2%	12 3%	8 2%	3 1%	18 2%
Annually	4 *	2 *	2 *	- -	3 1%	1 *	- -	- -	- -	4 *	4 1%	- -	3 1%	- -	- -	1 *	1 *	3 *
Less frequently than once a year	4 *	1 *	3 *	2 1%	1 *	* *	- -	1 *	- -	4 *	1 *	1 *	* *	- -	2 *	2 *	1 *	1 *
Never	20 1%	10 1%	10 1%	4 2%	5 2%	2 1%	4 1%	3 1%	1 *	12 1%	8 1%	4 1%	5 1%	6 1%	3 1%	6 1%	5 2%	6 1%

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ONLINE Fieldwork: 8th-10th January 2016

Absolutes/col percents

Table 9

Q.3 Roughly how often do you do the following?**Check the balance on your current account(s)****Base: All respondents**

	Region														Which of the following best describes your current working status?								
	Total	England	Scotland	North East	North West	York-shire & Humber-side	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	North East/ York-shire & Humber-side	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	2013	1739	165	87	237	198	173	152	109	193	225	275	199	285	1083	718	365	930	76	136	133	389	196
Weighted base	2013	1735	175	84	231	171	181	149	103	195	265	282	177	255	1139	902	238	874	78	145	126	345	180
NET: Ever	1993 99%	1718 99%	172 99%	84 100%	230 99%	168 98%	180 99%	148 100%	102 100%	194 100%	257 97%	280 99%	177 100%	253 99%	1129 99%	892 99%	237 100%	863 99%	77 99%	139 96%	125 99%	344 100%	179 99%
NET: At least weekly	1617 80%	1397 80%	140 80%	72 86%	191 83%	138 81%	143 79%	120 81%	81 79%	159 81%	214 81%	218 77%	142 80%	210 82%	940 83%	750 83%	190 80%	677 77%	66 85%	109 75%	95 75%	260 75%	146 81%
NET: At least monthly	1945 97%	1677 97%	170 97%	82 97%	224 97%	166 97%	173 96%	143 96%	98 95%	193 99%	251 95%	273 97%	171 97%	248 97%	1101 97%	871 97%	230 97%	844 97%	77 99%	133 92%	122 97%	337 98%	175 97%
Daily	524 26%	453 26%	50 28%	30 35%	55 24%	34 20%	52 29%	48 32%	21 20%	45 23%	67 25%	72 25%	50 29%	64 25%	310 27%	257 29%	52 22%	214 24%	28 35%	33 23%	20 16%	85 25%	49 27%
Weekly	1093 54%	944 54%	90 51%	43 51%	136 59%	104 61%	91 50%	72 49%	60 58%	114 59%	147 55%	146 52%	91 52%	146 57%	631 55%	493 55%	138 58%	463 53%	39 50%	75 52%	76 60%	176 51%	97 54%
Monthly	328 16%	281 16%	30 17%	10 11%	33 14%	28 17%	30 17%	23 16%	17 17%	34 18%	37 14%	55 19%	29 17%	38 15%	161 14%	121 13%	40 17%	167 19%	11 14%	24 17%	27 21%	77 22%	28 16%
A few times a year	39 2%	32 2%	2 1%	2 3%	4 2%	2 1%	6 3%	5 3%	4 4%	1 *	3 1%	5 2%	5 3%	4 2%	21 2%	16 2%	6 2%	17 2%	- -	4 3%	3 2%	7 2%	4 2%
Annually	4 *	4 *	- -	- -	1 *	* *	- -	- -	- -	- -	3 1%	- -	- -	* *	4 *	4 *	* *	- -	- -	- -	- -	- -	- -
Less frequently than once a year	4 *	4 *	- -	- -	1 *	- -	* *	- -	- -	1 *	- -	2 1%	* *	- -	2 *	2 *	1 *	2 *	- -	2 1%	- -	- -	- -
Never	20 1%	17 1%	3 1%	- -	1 1%	3 2%	1 1%	1 *	* *	1 *	8 3%	2 1%	* *	3 1%	10 1%	9 1%	1 *	10 1%	1 1%	6 4%	1 1%	1 *	1 1%

Personal Debt Tracking Survey Survey

ONLINE Fieldwork: 8th-10th January 2016

Absolutes/col percents

Table 10

Q.3 Roughly how often do you do the following?**Check the balance on your current account(s)****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	2013	1260	669	591	716	160	201	355	37	109	148	523	1233
Weighted base	2013	1284	663	622	691	297	133	261	38	111	142	528	1232
NET: Ever	1993 99%	1271 99%	658 99%	613 99%	685 99%	297 100%	130 98%	257 99%	37 98%	108 98%	141 99%	521 99%	1223 99%
NET: At least weekly	1617 80%	996 78%	501 76%	495 80%	593 86%	261 88%	107 81%	225 86%	28 73%	94 85%	108 76%	445 84%	969 79%
NET: At least monthly	1945 97%	1245 97%	649 98%	596 96%	666 96%	288 97%	126 95%	252 96%	35 92%	103 93%	132 93%	513 97%	1196 97%
Daily	524 26%	295 23%	142 22%	152 25%	215 31%	109 37%	38 29%	68 26%	13 35%	51 46%	43 31%	164 31%	265 21%
Weekly	1093 54%	701 55%	359 54%	343 55%	378 55%	152 51%	69 52%	157 60%	14 38%	42 38%	65 46%	281 53%	705 57%
Monthly	328 16%	249 19%	148 22%	101 16%	72 10%	27 9%	19 14%	27 10%	7 18%	9 9%	24 17%	68 13%	227 18%
A few times a year	39 2%	25 2%	9 1%	16 3%	11 2%	5 2%	2 1%	4 2%	2 6%	4 3%	6 5%	7 1%	22 2%
Annually	4 *	1 *	- -	1 *	3 *	2 1%	- -	1 *	- -	1 1%	2 2%	- -	1 *
Less frequently than once a year	4 *	- -	- -	- -	4 1%	2 1%	2 2%	- -	- -	- -	- -	* *	4 *
Never	20 1%	13 1%	4 1%	9 1%	6 1%	- -	3 2%	4 1%	1 2%	2 2%	2 1%	7 1%	9 1%

Personal Debt Tracking Survey Survey

ONLINE Fieldwork: 8th-10th January 2016

Absolutes/col percents

Table 11

Q.3 Roughly how often do you do the following?**Check the interest rate on your financial products (e.g. savings, mortgage, credit card)****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	55+	AB	C1	C2	DE	Public	Private
Unweighted base	2013	897	1116	172	312	344	384	297	504	828	656	801	604	567	338	504	271	812
Weighted base	2013	981	1032	234	349	331	359	290	451	913	679	741	541	542	439	491	276	863
NET: Ever	1507 75%	779 79%	728 71%	134 57%	249 71%	251 76%	277 77%	222 77%	373 83%	634 69%	500 74%	596 80%	466 86%	414 76%	316 72%	312 64%	218 79%	678 79%
NET: At least weekly	159 8%	85 9%	74 7%	23 10%	35 10%	31 9%	20 5%	19 7%	32 7%	88 10%	65 10%	51 7%	60 11%	39 7%	30 7%	30 6%	27 10%	75 9%
NET: At least monthly	477 24%	280 29%	197 19%	51 22%	86 25%	83 25%	76 21%	74 25%	106 24%	220 24%	169 25%	180 24%	161 30%	100 18%	115 26%	101 21%	79 29%	226 26%
Daily	31 2%	19 2%	12 1%	2 1%	5 1%	10 3%	1 *	5 2%	6 1%	18 2%	15 2%	11 2%	9 2%	6 1%	10 2%	6 1%	9 3%	10 1%
Weekly	129 6%	67 7%	62 6%	21 9%	30 8%	20 6%	18 5%	14 5%	26 6%	71 8%	50 7%	40 5%	51 9%	33 6%	21 5%	24 5%	19 7%	65 8%
Monthly	318 16%	195 20%	123 12%	28 12%	52 15%	52 16%	56 16%	55 19%	75 17%	132 14%	104 15%	129 17%	101 19%	61 11%	84 19%	71 15%	52 19%	151 17%
A few times a year	570 28%	305 31%	265 26%	44 19%	82 23%	89 27%	109 30%	87 30%	159 35%	215 24%	171 25%	246 33%	173 32%	176 33%	104 24%	116 24%	84 30%	245 28%
Annually	209 10%	82 8%	128 12%	24 10%	32 9%	34 10%	37 10%	33 11%	49 11%	90 10%	66 10%	82 11%	70 13%	60 11%	37 8%	42 9%	28 10%	84 10%
Less frequently than once a year	251 12%	113 11%	139 13%	15 7%	50 14%	44 13%	55 15%	29 10%	59 13%	109 12%	94 14%	87 12%	61 11%	77 14%	61 14%	53 11%	27 10%	123 14%
Never	506 25%	201 21%	304 29%	100 43%	100 29%	80 24%	81 23%	68 23%	78 17%	279 31%	179 26%	145 20%	76 14%	128 24%	123 28%	179 36%	59 21%	185 21%

Personal Debt Tracking Survey Survey

ONLINE Fieldwork: 8th-10th January 2016

Absolutes/col percents

Table 12

Q.3 Roughly how often do you do the following?**Check the interest rate on your financial products (e.g. savings, mortgage, credit card)****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	2013	1739	165	87	237	198	173	152	109	193	225	275	199	285	1083	718	365	930	76	136	133	389	196
Weighted base	2013	1735	175	84	231	171	181	149	103	195	265	282	177	255	1139	902	238	874	78	145	126	345	180
NET: Ever	1507 75%	1306 75%	119 68%	54 64%	154 67%	136 80%	141 78%	131 88%	82 80%	149 76%	192 73%	213 76%	135 76%	190 74%	896 79%	720 80%	176 74%	611 70%	46 59%	75 52%	79 63%	300 87%	111 62%
NET: At least weekly	159 8%	143 8%	8 5%	4 4%	23 10%	10 6%	22 12%	19 13%	7 7%	13 7%	25 9%	17 6%	10 6%	13 5%	103 9%	87 10%	16 7%	57 6%	3 4%	5 3%	5 4%	32 9%	12 7%
NET: At least monthly	477 24%	413 24%	37 21%	10 12%	58 25%	34 20%	47 26%	56 38%	27 26%	45 23%	64 24%	61 22%	39 22%	44 17%	305 27%	260 29%	45 19%	172 20%	11 14%	16 11%	18 14%	101 29%	26 15%
Daily	31 2%	26 1%	- -	- -	5 2%	1 1%	4 2%	3 2%	5 4%	2 1%	7 3%	3 1%	- -	1 1%	19 2%	18 2%	1 *	12 1%	1 1%	- -	1 *	8 2%	3 2%
Weekly	129 6%	117 7%	8 5%	4 4%	18 8%	8 5%	17 10%	16 11%	3 3%	11 6%	18 7%	14 5%	10 6%	12 5%	84 7%	69 8%	15 6%	45 5%	3 3%	5 3%	5 4%	24 7%	9 5%
Monthly	318 16%	269 16%	29 16%	6 7%	34 15%	24 14%	26 14%	36 24%	20 19%	32 16%	39 15%	44 16%	29 16%	30 12%	203 18%	173 19%	29 12%	115 13%	8 10%	11 8%	13 10%	69 20%	15 8%
A few times a year	570 28%	500 29%	39 22%	28 33%	53 23%	53 31%	55 30%	36 24%	31 31%	57 29%	68 26%	99 35%	51 29%	81 32%	329 29%	262 29%	66 28%	241 28%	21 27%	23 16%	35 28%	119 34%	43 24%
Annually	209 10%	175 10%	22 13%	11 13%	19 8%	22 13%	14 8%	20 14%	13 12%	18 9%	27 10%	23 8%	19 11%	33 13%	113 10%	87 10%	26 11%	97 11%	7 8%	19 13%	10 8%	38 11%	23 13%
Less frequently than once a year	251 12%	219 13%	21 12%	6 7%	24 10%	27 16%	25 14%	19 13%	11 11%	30 15%	33 12%	30 10%	26 15%	33 13%	149 13%	111 12%	38 16%	102 12%	7 9%	18 12%	16 13%	42 12%	18 10%
Never	506 25%	429 25%	56 32%	30 36%	77 33%	35 20%	40 22%	18 12%	20 20%	46 24%	73 27%	68 24%	42 24%	65 26%	243 21%	182 20%	62 26%	262 30%	32 41%	69 48%	47 37%	45 13%	69 38%

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Absolutes/col percents

Table 13

Q.3 Roughly how often do you do the following?**Check the interest rate on your financial products (e.g. savings, mortgage, credit card)****Base: All respondents**

		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
	Total												
Unweighted base	2013	1260	669	591	716	160	201	355	37	109	148	523	1233
Weighted base	2013	1284	663	622	691	297	133	261	38	111	142	528	1232
NET: Ever	1507	1085	569	516	400	158	67	176	22	67	103	387	950
	75%	84%	86%	83%	58%	53%	50%	67%	58%	61%	73%	73%	77%
NET: At least weekly	159	104	58	46	55	31	7	17	*	18	20	41	80
	8%	8%	9%	7%	8%	10%	5%	7%	1%	17%	14%	8%	6%
NET: At least monthly	477	353	176	177	116	52	19	45	8	29	45	111	293
	24%	27%	27%	28%	17%	18%	14%	17%	22%	26%	32%	21%	24%
Daily	31	20	12	8	11	8	1	2	-	5	6	9	11
	2%	2%	2%	1%	2%	3%	1%	1%	-	4%	4%	2%	1%
Weekly	129	84	46	38	44	22	6	15	*	13	14	32	69
	6%	7%	7%	6%	6%	8%	4%	6%	1%	12%	10%	6%	6%
Monthly	318	249	118	131	61	22	12	28	8	10	25	70	213
	16%	19%	18%	21%	9%	7%	9%	11%	20%	9%	17%	13%	17%
A few times a year	570	422	236	186	139	42	21	75	9	18	33	132	386
	28%	33%	36%	30%	20%	14%	16%	29%	24%	17%	23%	25%	31%
Annually	209	143	80	63	62	29	10	24	4	10	11	61	128
	10%	11%	12%	10%	9%	10%	7%	9%	11%	9%	8%	11%	10%
Less frequently than once a year	251	166	76	91	84	35	17	32	1	11	14	83	143
	12%	13%	11%	15%	12%	12%	13%	12%	2%	10%	10%	16%	12%
Never	506	199	94	105	291	139	66	86	16	43	39	141	282
	25%	16%	14%	17%	42%	47%	50%	33%	42%	39%	27%	27%	23%

Personal Debt Tracking Survey Survey

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Absolutes/col percents

Table 14

Q.3 Roughly how often do you do the following?**Shop around for different financial products (e.g. mortgage, current account, etc.)****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	55+	AB	C1	C2	DE	Public	Pri- vate
Unweighted base	2013	897	1116	172	312	344	384	297	504	828	656	801	604	567	338	504	271	812
Weighted base	2013	981	1032	234	349	331	359	290	451	913	679	741	541	542	439	491	276	863
NET: Ever	1504 75%	769 78%	734 71%	160 69%	284 81%	267 81%	278 77%	215 74%	299 66%	711 78%	551 81%	515 69%	451 83%	415 77%	312 71%	325 66%	233 84%	703 81%
NET: At least weekly	115 6%	74 8%	41 4%	21 9%	33 9%	29 9%	11 3%	13 5%	8 2%	83 9%	62 9%	21 3%	42 8%	29 5%	22 5%	21 4%	22 8%	76 9%
NET: At least monthly	255 13%	152 16%	103 10%	38 16%	63 18%	59 18%	42 12%	28 10%	25 6%	160 18%	122 18%	53 7%	95 17%	59 11%	56 13%	45 9%	47 17%	157 18%
Daily	29 1%	20 2%	9 1%	2 1%	10 3%	4 1%	4 1%	5 2%	3 1%	17 2%	15 2%	9 1%	12 2%	2 *	8 2%	7 1%	4 1%	19 2%
Weekly	85 4%	54 6%	32 3%	18 8%	23 7%	25 8%	7 2%	8 3%	5 1%	66 7%	48 7%	12 2%	30 6%	27 5%	13 3%	15 3%	18 7%	57 7%
Monthly	141 7%	78 8%	62 6%	18 8%	30 9%	30 9%	31 9%	15 5%	17 4%	78 9%	60 9%	32 4%	52 10%	30 6%	34 8%	24 5%	25 9%	81 9%
A few times a year	488 24%	253 26%	235 23%	42 18%	109 31%	99 30%	99 28%	56 19%	83 18%	251 27%	208 31%	139 19%	148 27%	149 28%	105 24%	86 17%	85 31%	241 28%
Annually	230 11%	119 12%	111 11%	28 12%	37 11%	36 11%	32 9%	34 12%	63 14%	102 11%	74 11%	96 13%	71 13%	69 13%	43 10%	46 9%	36 13%	97 11%
Less frequently than once a year	531 26%	245 25%	285 28%	51 22%	75 21%	72 22%	106 29%	98 34%	129 29%	198 22%	147 22%	227 31%	137 25%	137 25%	108 25%	148 30%	65 24%	208 24%
Never	509 25%	211 22%	298 29%	74 31%	65 19%	64 19%	81 23%	75 26%	152 34%	202 22%	128 19%	227 31%	91 17%	126 23%	127 29%	166 34%	43 16%	161 19%

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Absolutes/col percents

Table 15

Q.3 Roughly how often do you do the following?**Shop around for different financial products (e.g. mortgage, current account, etc.)****Base: All respondents**

	Region														Which of the following best describes your current working status?									
	Total	England	Scot-land	North East	North West	York-shire & Humb-erside	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	North East/ York-shire & Humb-erside	NET: Work-ing	Work-ing full time	Work-ing part time	NET: Not work-ing	Not working seeking work	Not working and not seeking work	Retired on a state pension only	Retired with a private pension	House person	
Unweighted base	2013	1739	165	87	237	198	173	152	109	193	225	275	199	285	1083	718	365	930	76	136	133	389	196	
Weighted base	2013	1735	175	84	231	171	181	149	103	195	265	282	177	255	1139	902	238	874	78	145	126	345	180	
NET: Ever	1504 75%	1297 75%	122 70%	60 71%	163 70%	128 75%	140 77%	123 83%	85 83%	149 76%	190 72%	210 75%	134 76%	188 74%	936 82%	752 83%	184 77%	568 65%	53 68%	81 56%	66 52%	249 72%	119 66%	
NET: At least weekly	115 6%	105 6%	2 1%	1 1%	22 10%	7 4%	16 9%	20 13%	7 7%	3 2%	15 6%	16 6%	6 3%	7 3%	98 9%	86 10%	12 5%	17 2%	1 1%	1 1%	2 1%	7 2%	7 4%	
NET: At least monthly	255 13%	226 13%	13 8%	5 6%	38 17%	15 9%	34 19%	27 18%	16 15%	16 8%	41 16%	31 11%	19 11%	20 8%	204 18%	175 19%	29 12%	51 6%	4 5%	7 5%	4 3%	25 7%	12 6%	
Daily	29 1%	25 1%	- -	- -	3 1%	- -	7 4%	4 3%	5 4%	2 1%	4 1%	5 2%	1 *	- -	23 2%	21 2%	1 *	7 1%	- -	1 1%	1 *	2 1%	3 2%	
Weekly	85 4%	80 5%	2 1%	1 1%	20 8%	7 4%	9 5%	16 11%	3 3%	2 1%	12 4%	11 4%	5 3%	7 3%	75 7%	64 7%	11 5%	10 1%	1 1%	- -	1 1%	5 1%	4 2%	
Monthly	141 7%	122 7%	11 6%	4 5%	16 7%	9 5%	18 10%	7 5%	8 8%	13 6%	26 10%	15 5%	13 8%	13 5%	106 9%	89 10%	17 7%	34 4%	3 4%	6 4%	2 1%	18 5%	5 3%	
A few times a year	488 24%	421 24%	38 22%	21 25%	43 19%	48 28%	45 25%	37 25%	29 28%	61 31%	54 20%	69 25%	42 24%	69 27%	327 29%	270 30%	57 24%	161 18%	18 23%	28 20%	11 9%	71 21%	33 18%	
Annually	230 11%	202 12%	20 12%	14 16%	32 14%	16 10%	16 9%	17 11%	8 8%	18 9%	28 11%	33 12%	27 15%	30 12%	132 12%	102 11%	30 13%	98 11%	7 9%	12 8%	13 10%	46 13%	19 10%	
Less frequently than once a year	531 26%	447 26%	51 29%	20 24%	49 21%	49 29%	44 24%	43 29%	33 32%	54 27%	66 25%	76 27%	46 26%	69 27%	273 24%	205 23%	68 29%	258 30%	24 31%	33 23%	38 30%	106 31%	56 31%	
Never	509 25%	439 25%	53 30%	25 29%	69 30%	43 25%	41 23%	25 17%	18 17%	46 24%	75 28%	72 25%	43 24%	68 26%	204 18%	150 17%	54 23%	306 35%	25 32%	64 44%	60 48%	96 28%	60 34%	

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ONLINE Fieldwork: 8th-10th January 2016

Absolutes/col percents

Table 16

Q.3 Roughly how often do you do the following?**Shop around for different financial products (e.g. mortgage, current account, etc.)****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	2013	1260	669	591	716	160	201	355	37	109	148	523	1233
Weighted base	2013	1284	663	622	691	297	133	261	38	111	142	528	1232
NET: Ever	1504 75%	1016 79%	504 76%	512 82%	459 66%	182 61%	81 61%	196 75%	29 76%	76 68%	110 78%	404 76%	914 74%
NET: At least weekly	115 6%	80 6%	32 5%	48 8%	34 5%	18 6%	6 4%	10 4%	1 2%	17 15%	18 13%	34 6%	46 4%
NET: At least monthly	255 13%	174 14%	72 11%	102 16%	74 11%	28 9%	14 11%	32 12%	7 19%	31 28%	30 21%	73 14%	121 10%
Daily	29 1%	19 1%	7 1%	12 2%	9 1%	4 2%	2 2%	2 1%	1 2%	8 7%	8 6%	* *	11 1%
Weekly	85 4%	61 5%	24 4%	36 6%	25 4%	14 5%	3 2%	8 3%	- -	9 8%	9 7%	32 6%	35 3%
Monthly	141 7%	94 7%	40 6%	54 9%	40 6%	10 3%	8 6%	22 8%	6 17%	14 13%	12 8%	39 7%	75 6%
A few times a year	488 24%	354 28%	161 24%	193 31%	124 18%	41 14%	13 10%	70 27%	10 26%	24 22%	41 29%	122 23%	300 24%
Annually	230 11%	150 12%	80 12%	70 11%	77 11%	26 9%	15 11%	36 14%	3 8%	4 4%	14 10%	69 13%	143 12%
Less frequently than once a year	531 26%	338 26%	191 29%	148 24%	183 27%	87 29%	38 29%	58 22%	9 23%	16 15%	25 17%	140 26%	350 28%
Never	509 25%	268 21%	159 24%	109 18%	232 34%	115 39%	52 39%	65 25%	9 24%	35 32%	32 22%	124 24%	318 26%

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Absolutes/col percents

Table 17
Q.3 Roughly how often do you do the following?
Make a budget for your household finances
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	55+	AB	C1	C2	DE	Public	Pri- vate
Unweighted base	2013	897	1116	172	312	344	384	297	504	828	656	801	604	567	338	504	271	812
Weighted base	2013	981	1032	234	349	331	359	290	451	913	679	741	541	542	439	491	276	863
NET: Ever	1581 79%	748 76%	833 81%	179 76%	280 80%	282 85%	289 81%	224 77%	327 72%	741 81%	562 83%	551 74%	447 83%	421 78%	330 75%	382 78%	220 80%	715 83%
NET: At least weekly	411 20%	181 18%	230 22%	54 23%	70 20%	94 28%	86 24%	48 17%	59 13%	218 24%	164 24%	107 14%	93 17%	94 17%	94 21%	130 27%	57 21%	196 23%
NET: At least monthly	938 47%	423 43%	515 50%	121 52%	191 55%	186 56%	188 53%	115 40%	135 30%	499 55%	378 56%	250 34%	238 44%	250 46%	209 48%	241 49%	139 50%	467 54%
Daily	61 3%	32 3%	29 3%	9 4%	9 3%	23 7%	9 3%	4 1%	7 2%	41 4%	32 5%	11 1%	17 3%	14 3%	12 3%	18 4%	15 5%	24 3%
Weekly	350 17%	149 15%	201 19%	45 19%	61 17%	71 21%	77 21%	44 15%	52 12%	177 19%	132 19%	96 13%	76 14%	80 15%	82 19%	112 23%	42 15%	172 20%
Monthly	527 26%	241 25%	285 28%	67 29%	121 35%	93 28%	103 29%	67 23%	76 17%	281 31%	214 31%	143 19%	145 27%	156 29%	115 26%	110 22%	82 30%	271 31%
A few times a year	354 18%	170 17%	184 18%	39 17%	51 15%	59 18%	58 16%	64 22%	82 18%	150 16%	111 16%	145 20%	109 20%	94 17%	69 16%	82 17%	56 20%	139 16%
Annually	147 7%	84 9%	63 6%	8 3%	19 5%	15 5%	19 5%	26 9%	60 13%	42 5%	34 5%	86 12%	55 10%	36 7%	27 6%	30 6%	14 5%	52 6%
Less frequently than once a year	143 7%	71 7%	71 7%	10 4%	19 5%	21 6%	24 7%	19 7%	49 11%	50 5%	40 6%	69 9%	45 8%	41 8%	26 6%	30 6%	12 4%	57 7%
Never	432 21%	233 24%	200 19%	55 24%	69 20%	49 15%	69 19%	66 23%	124 28%	173 19%	118 17%	190 26%	95 17%	120 22%	108 25%	109 22%	56 20%	148 17%

Personal Debt Tracking Survey Survey

ONLINE Fieldwork: 8th-10th January 2016

Absolutes/col percents

Table 18

Q.3 Roughly how often do you do the following?**Make a budget for your household finances****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	2013	1739	165	87	237	198	173	152	109	193	225	275	199	285	1083	718	365	930	76	136	133	389	196
Weighted base	2013	1735	175	84	231	171	181	149	103	195	265	282	177	255	1139	902	238	874	78	145	126	345	180
NET: Ever	1581 79%	1359 78%	144 82%	74 88%	173 75%	130 76%	144 79%	115 78%	78 76%	157 81%	208 78%	212 75%	145 82%	204 80%	935 82%	737 82%	198 83%	646 74%	64 82%	94 65%	87 69%	248 72%	154 85%
NET: At least weekly	411 20%	351 20%	45 26%	21 25%	46 20%	33 19%	52 29%	38 26%	14 14%	37 19%	56 21%	42 15%	27 15%	54 21%	252 22%	199 22%	53 22%	159 18%	24 30%	26 18%	22 17%	40 11%	48 27%
NET: At least monthly	938 47%	802 46%	97 55%	52 62%	112 49%	71 41%	96 53%	73 49%	39 38%	83 43%	123 46%	112 40%	79 45%	123 48%	606 53%	485 54%	120 51%	332 38%	41 53%	51 35%	42 34%	96 28%	101 56%
Daily	61 3%	59 3%	2 1%	2 3%	6 2%	7 4%	16 9%	4 3%	- -	4 2%	8 3%	6 2%	5 3%	10 4%	38 3%	30 3%	9 4%	23 3%	4 5%	3 2%	2 2%	6 2%	7 4%
Weekly	350 17%	292 17%	43 25%	19 22%	40 17%	26 15%	36 20%	34 23%	14 14%	33 17%	48 18%	35 13%	22 12%	45 17%	214 19%	170 19%	44 19%	136 16%	19 25%	23 16%	20 16%	33 10%	41 23%
Monthly	527 26%	450 26%	52 29%	31 37%	67 29%	37 22%	44 24%	35 23%	25 24%	46 24%	66 25%	70 25%	52 30%	69 27%	353 31%	286 32%	67 28%	173 20%	18 23%	25 17%	21 17%	57 16%	53 30%
A few times a year	354 18%	311 18%	24 14%	13 15%	35 15%	31 18%	24 13%	25 17%	18 18%	48 24%	42 16%	59 21%	35 20%	43 17%	195 17%	155 17%	40 17%	159 18%	16 21%	24 17%	20 16%	67 19%	31 17%
Annually	147 7%	121 7%	13 7%	6 7%	8 4%	18 10%	15 8%	7 5%	13 12%	18 9%	18 7%	19 7%	13 7%	24 9%	66 6%	45 5%	21 9%	81 9%	1 1%	8 6%	10 8%	51 15%	11 6%
Less frequently than once a year	143 7%	125 7%	9 5%	3 4%	18 8%	11 6%	8 5%	11 7%	8 8%	9 4%	24 9%	23 8%	19 11%	14 6%	69 6%	52 6%	17 7%	74 8%	5 7%	11 7%	14 11%	33 10%	10 6%
Never	432 21%	376 22%	31 18%	10 12%	58 25%	41 24%	37 21%	33 22%	25 24%	38 19%	58 22%	69 25%	31 18%	51 20%	204 18%	165 18%	40 17%	228 26%	14 18%	51 35%	39 31%	98 28%	26 15%

Personal Debt Tracking Survey Survey

ONLINE Fieldwork: 8th-10th January 2016

Absolutes/col percents

Table 19
Q.3 Roughly how often do you do the following?
Make a budget for your household finances
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	2013	1260	669	591	716	160	201	355	37	109	148	523	1233
Weighted base	2013	1284	663	622	691	297	133	261	38	111	142	528	1232
NET: Ever	1581 79%	1006 78%	479 72%	527 85%	549 79%	240 81%	97 73%	212 81%	26 68%	96 87%	129 91%	450 85%	905 73%
NET: At least weekly	411 20%	217 17%	104 16%	113 18%	187 27%	91 31%	33 25%	63 24%	7 17%	46 42%	41 29%	132 25%	192 16%
NET: At least monthly	938 47%	545 42%	226 34%	320 51%	378 55%	181 61%	62 47%	134 51%	15 39%	76 68%	85 60%	286 54%	491 40%
Daily	61 3%	29 2%	12 2%	17 3%	32 5%	17 6%	5 4%	10 4%	- -	10 9%	9 6%	23 4%	19 2%
Weekly	350 17%	188 15%	93 14%	95 15%	156 23%	74 25%	28 21%	53 20%	7 17%	36 32%	32 23%	109 21%	173 14%
Monthly	527 26%	328 26%	121 18%	207 33%	190 28%	91 31%	29 22%	70 27%	8 22%	30 27%	44 31%	154 29%	299 24%
A few times a year	354 18%	242 19%	115 17%	128 21%	105 15%	39 13%	17 13%	49 19%	6 16%	13 11%	30 21%	103 20%	207 17%
Annually	147 7%	119 9%	79 12%	40 6%	25 4%	8 3%	6 4%	11 4%	3 8%	3 2%	10 7%	30 6%	104 8%
Less frequently than once a year	143 7%	100 8%	60 9%	40 6%	41 6%	11 4%	11 8%	18 7%	2 5%	5 5%	4 3%	31 6%	102 8%
Never	432 21%	278 22%	183 28%	95 15%	142 21%	57 19%	36 27%	49 19%	12 32%	14 13%	13 9%	78 15%	327 27%

Personal Debt Tracking Survey Survey

ONLINE Fieldwork: 8th-10th January 2016

Absolutes/col percents

Table 20

Q.3 Roughly how often do you do the following?**Consult an independent financial adviser (IFA)****Base: All respondents**

	Gender			Age									Social Grade				Employment Sector	
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	18-44	25-44	55+	AB	C1	C2	DE	Public	Pri- vate
Unweighted base	2013	897	1116	172	312	344	384	297	504	828	656	801	604	567	338	504	271	812
Weighted base	2013	981	1032	234	349	331	359	290	451	913	679	741	541	542	439	491	276	863
NET: Ever	562 28%	283 29%	278 27%	54 23%	105 30%	101 31%	89 25%	82 28%	129 29%	261 29%	207 30%	211 28%	207 38%	160 30%	101 23%	94 19%	92 33%	269 31%
NET: At least weekly	40 2%	18 2%	21 2%	11 5%	17 5%	12 4%	- -	- -	- -	40 4%	29 4%	- -	17 3%	8 2%	5 1%	9 2%	7 3%	30 3%
NET: At least monthly	66 3%	38 4%	28 3%	20 8%	26 7%	15 5%	4 1%	2 1%	- -	61 7%	41 6%	2 *	26 5%	9 2%	15 3%	16 3%	18 7%	41 5%
Daily	12 1%	6 1%	6 1%	2 1%	8 2%	2 1%	- -	- -	- -	12 1%	10 1%	- -	8 1%	- -	4 1%	1 *	1 *	10 1%
Weekly	28 1%	13 1%	15 1%	9 4%	9 3%	10 3%	- -	- -	- -	28 3%	19 3%	- -	9 2%	8 2%	2 *	8 2%	6 2%	19 2%
Monthly	26 1%	20 2%	6 1%	8 4%	9 3%	4 1%	4 1%	2 1%	- -	21 2%	13 2%	2 *	9 2%	1 *	10 2%	7 1%	11 4%	12 1%
A few times a year	75 4%	40 4%	35 3%	8 3%	17 5%	12 4%	11 3%	7 2%	20 4%	37 4%	29 4%	27 4%	34 6%	17 3%	14 3%	10 2%	6 2%	45 5%
Annually	124 6%	73 7%	50 5%	15 7%	14 4%	17 5%	17 5%	21 7%	39 9%	46 5%	30 4%	61 8%	51 9%	30 6%	24 6%	18 4%	21 8%	48 6%
Less frequently than once a year	297 15%	132 13%	166 16%	12 5%	49 14%	57 17%	58 16%	52 18%	70 16%	118 13%	106 16%	122 16%	96 18%	103 19%	48 11%	50 10%	47 17%	135 16%
Never	1451 72%	697 71%	754 73%	179 77%	244 70%	229 69%	269 75%	208 72%	322 71%	652 71%	473 70%	530 72%	334 62%	382 70%	338 77%	398 81%	185 67%	594 69%

Personal Debt Tracking Survey Survey

ONLINE Fieldwork: 8th-10th January 2016

Absolutes/col percents

Table 21
Q.3 Roughly how often do you do the following?
Consult an independent financial adviser (IFA)
Base: All respondents

	Region														Which of the following best describes your current working status?									
	Total	England	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	North East/ Yorkshire & Humberside	NET: Working	Working full time	Working part time	NET: Not working	Not working seeking work	Not working and not seeking work	Retired on a state pension only	Retired with a private pension	House person	
Unweighted base	2013	1739	165	87	237	198	173	152	109	193	225	275	199	285	1083	718	365	930	76	136	133	389	196	
Weighted base	2013	1735	175	84	231	171	181	149	103	195	265	282	177	255	1139	902	238	874	78	145	126	345	180	
NET: Ever	562 28%	483 28%	44 25%	13 15%	68 29%	45 26%	56 31%	41 28%	35 34%	47 24%	79 30%	78 28%	55 31%	58 23%	361 32%	287 32%	73 31%	201 23%	14 17%	22 15%	18 14%	111 32%	36 20%	
NET: At least weekly	40 2%	38 2%	- -	- -	6 2%	1 *	3 2%	12 8%	2 2%	4 2%	9 3%	4 1%	- -	1 *	37 3%	32 4%	5 2%	3 *	- -	1 1%	- -	- -	2 1%	
NET: At least monthly	66 3%	63 4%	- -	2 2%	9 4%	2 1%	7 4%	13 9%	3 3%	5 2%	17 6%	7 3%	1 *	4 2%	59 5%	51 6%	8 3%	6 1%	- -	2 1%	- -	- -	4 2%	
Daily	12 1%	12 1%	- -	- -	- -	- -	1 *	2 1%	- -	1 *	8 3%	- -	- -	- -	11 1%	9 1%	3 1%	1 *	- -	- -	- -	- -	1 *	
Weekly	28 1%	26 1%	- -	- -	6 2%	1 *	3 1%	9 6%	2 2%	3 2%	1 *	4 1%	- -	1 *	25 2%	23 3%	2 1%	2 *	- -	1 1%	- -	- -	2 1%	
Monthly	26 1%	25 1%	- -	2 2%	3 1%	1 1%	4 2%	1 1%	1 1%	1 *	9 3%	4 1%	1 *	3 1%	23 2%	19 2%	3 1%	3 *	- -	1 1%	- -	- -	2 1%	
A few times a year	75 4%	64 4%	4 2%	2 2%	14 6%	3 2%	6 3%	6 4%	7 7%	8 4%	6 2%	11 4%	7 4%	5 2%	50 4%	39 4%	11 5%	24 3%	1 1%	2 1%	2 2%	16 5%	4 2%	
Annually	124 6%	109 6%	8 5%	3 4%	10 4%	15 9%	17 9%	3 2%	7 7%	9 5%	19 7%	22 8%	12 7%	18 7%	69 6%	56 6%	13 6%	54 6%	3 3%	9 6%	5 4%	35 10%	2 1%	
Less frequently than once a year	297 15%	248 14%	32 18%	6 7%	35 15%	24 14%	26 14%	20 13%	17 17%	26 13%	37 14%	38 13%	36 20%	31 12%	181 16%	140 16%	41 17%	116 13%	10 13%	9 7%	10 8%	60 17%	26 14%	
Never	1451 72%	1253 72%	131 75%	72 85%	164 71%	126 74%	125 69%	108 72%	68 66%	148 76%	186 70%	203 72%	121 69%	197 77%	779 68%	615 68%	164 69%	673 77%	64 83%	122 85%	108 86%	234 68%	144 80%	

Personal Debt Tracking Survey Survey

ONLINE Fieldwork: 8th-10th January 2016

Absolutes/col percents

Table 22

Q.3 Roughly how often do you do the following?**Consult an independent financial adviser (IFA)****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	2013	1260	669	591	716	160	201	355	37	109	148	523	1233
Weighted base	2013	1284	663	622	691	297	133	261	38	111	142	528	1232
NET: Ever	562 28%	438 34%	206 31%	232 37%	114 16%	41 14%	18 14%	54 21%	10 27%	32 29%	62 44%	142 27%	325 26%
NET: At least weekly	40 2%	31 2%	10 2%	20 3%	8 1%	4 1%	2 2%	2 1%	1 2%	6 6%	13 9%	11 2%	9 1%
NET: At least monthly	66 3%	47 4%	13 2%	34 6%	18 3%	7 2%	5 4%	6 2%	1 2%	15 14%	17 12%	16 3%	18 1%
Daily	12 1%	7 1%	- -	7 1%	5 1%	4 1%	1 1%	* *	- -	4 4%	3 2%	3 1%	2 *
Weekly	28 1%	24 2%	10 2%	14 2%	3 *	- -	2 1%	1 1%	1 2%	2 2%	10 7%	8 1%	8 1%
Monthly	26 1%	16 1%	2 *	14 2%	10 1%	3 1%	2 2%	5 2%	- -	9 8%	3 2%	6 1%	9 1%
A few times a year	75 4%	58 5%	33 5%	25 4%	16 2%	5 2%	1 1%	10 4%	1 1%	1 1%	16 12%	20 4%	36 3%
Annually	124 6%	100 8%	60 9%	40 6%	24 3%	13 4%	3 2%	8 3%	- -	4 3%	8 6%	23 4%	89 7%
Less frequently than once a year	297 15%	233 18%	100 15%	133 21%	56 8%	17 6%	9 7%	30 12%	9 23%	12 11%	21 14%	82 16%	182 15%
Never	1451 72%	847 66%	457 69%	390 63%	577 84%	256 86%	115 86%	207 79%	28 73%	78 71%	80 56%	386 73%	907 74%

Personal Debt Tracking Survey Survey

ONLINE Fieldwork: 8th-10th January 2016

Absolutes/col percents

Table 23

Q.3 Roughly how often do you do the following?
Go through your recent spending (e.g. by checking your receipts)

Base: All respondents

	Gender			Age									Social Grade				Employment Sector	
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	18-44	25-44	55+	AB	C1	C2	DE	Public	Pri- vate
Unweighted base	2013	897	1116	172	312	344	384	297	504	828	656	801	604	567	338	504	271	812
Weighted base	2013	981	1032	234	349	331	359	290	451	913	679	741	541	542	439	491	276	863
NET: Ever	1723 86%	830 85%	893 87%	192 82%	294 84%	293 89%	303 84%	250 86%	391 87%	779 85%	586 86%	641 87%	496 92%	467 86%	366 83%	394 80%	242 87%	739 86%
NET: At least weekly	768 38%	349 36%	419 41%	67 29%	113 32%	154 47%	158 44%	108 37%	168 37%	334 37%	267 39%	276 37%	215 40%	202 37%	160 36%	190 39%	112 41%	333 39%
NET: At least monthly	1334 66%	614 63%	719 70%	143 61%	219 63%	241 73%	243 68%	182 63%	305 68%	603 66%	460 68%	487 66%	400 74%	352 65%	280 64%	301 61%	199 72%	564 65%
Daily	164 8%	83 8%	81 8%	6 3%	20 6%	35 11%	37 10%	24 8%	42 9%	61 7%	55 8%	66 9%	48 9%	45 8%	30 7%	41 8%	20 7%	76 9%
Weekly	604 30%	266 27%	338 33%	61 26%	93 27%	119 36%	122 34%	85 29%	125 28%	272 30%	212 31%	210 28%	167 31%	158 29%	130 30%	149 30%	92 33%	257 30%
Monthly	566 28%	265 27%	301 29%	75 32%	106 30%	87 26%	85 24%	74 26%	137 30%	269 29%	194 29%	212 29%	185 34%	150 28%	120 27%	111 23%	87 31%	232 27%
A few times a year	247 12%	135 14%	111 11%	36 16%	45 13%	35 11%	34 9%	43 15%	53 12%	117 13%	80 12%	96 13%	54 10%	79 15%	61 14%	52 11%	24 9%	111 13%
Annually	27 1%	16 2%	12 1%	5 2%	8 2%	- -	5 1%	4 1%	5 1%	13 1%	8 1%	9 1%	12 2%	5 1%	2 *	8 2%	8 3%	9 1%
Less frequently than once a year	115 6%	65 7%	51 5%	8 4%	21 6%	16 5%	21 6%	20 7%	28 6%	46 5%	38 6%	49 7%	29 5%	31 6%	23 5%	32 6%	11 4%	55 6%
Never	290 14%	151 15%	139 13%	41 18%	55 16%	38 11%	56 16%	40 14%	60 13%	135 15%	93 14%	100 13%	45 8%	75 14%	73 17%	98 20%	35 13%	124 14%

Personal Debt Tracking Survey Survey

ONLINE Fieldwork: 8th-10th January 2016

Absolutes/col percents

Table 24

Q.3 Roughly how often do you do the following?
Go through your recent spending (e.g. by checking your receipts)

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	2013	1739	165	87	237	198	173	152	109	193	225	275	199	285	1083	718	365	930	76	136	133	389	196	
Weighted base	2013	1735	175	84	231	171	181	149	103	195	265	282	177	255	1139	902	238	874	78	145	126	345	180	
NET: Ever	1723 86%	1482 85%	150 86%	69 81%	190 82%	146 85%	157 87%	126 85%	91 88%	172 88%	233 88%	233 83%	157 89%	214 84%	980 86%	774 86%	207 87%	742 85%	62 79%	118 81%	102 81%	306 89%	155 86%	
NET: At least weekly	768 38%	650 37%	75 43%	31 37%	89 38%	72 42%	75 41%	61 41%	43 42%	75 38%	98 37%	92 33%	57 32%	103 40%	445 39%	357 40%	88 37%	323 37%	34 43%	49 34%	38 30%	137 40%	66 36%	
NET: At least monthly	1334 66%	1153 66%	117 67%	56 67%	149 64%	109 64%	122 67%	95 64%	64 62%	141 72%	178 67%	181 64%	122 69%	166 65%	763 67%	605 67%	158 67%	570 65%	49 63%	80 55%	72 57%	247 72%	122 68%	
Daily	164 8%	142 8%	12 7%	3 4%	20 9%	15 9%	15 8%	17 11%	11 10%	23 12%	15 6%	19 7%	16 9%	18 7%	95 8%	79 9%	16 7%	68 8%	9 11%	5 3%	10 8%	31 9%	14 8%	
Weekly	604 30%	508 29%	64 36%	28 33%	69 30%	57 33%	60 33%	44 30%	32 31%	52 26%	83 31%	73 26%	41 23%	85 33%	350 31%	278 31%	72 30%	254 29%	25 32%	44 31%	28 22%	105 31%	51 29%	
Monthly	566 28%	503 29%	41 24%	25 30%	60 26%	37 22%	47 26%	34 23%	21 21%	66 34%	80 30%	88 31%	65 37%	62 24%	318 28%	248 28%	70 30%	247 28%	15 20%	31 21%	34 27%	111 32%	56 31%	
A few times a year	247 12%	211 12%	19 11%	8 10%	22 9%	25 15%	20 11%	24 16%	16 16%	23 12%	29 11%	37 13%	21 12%	33 13%	135 12%	105 12%	30 13%	111 13%	6 8%	27 18%	16 13%	43 13%	19 10%	
Annually	27 1%	20 1%	4 2%	- -	5 2%	2 1%	5 3%	- -	4 4%	1 *	5 2%	1 1%	* *	2 1%	16 1%	12 1%	4 2%	11 1%	- -	5 3%	1 1%	3 1%	2 1%	
Less frequently than once a year	115 6%	98 6%	10 6%	4 5%	14 6%	10 6%	9 5%	7 5%	7 6%	7 3%	21 8%	14 5%	13 7%	14 5%	65 6%	51 6%	15 6%	50 6%	6 8%	6 4%	13 10%	13 4%	12 7%	
Never	290 14%	254 15%	25 14%	16 19%	42 18%	25 15%	24 13%	23 15%	12 12%	23 12%	32 12%	48 17%	20 11%	41 16%	159 14%	128 14%	31 13%	131 15%	16 21%	27 19%	24 19%	39 11%	25 14%	

Personal Debt Tracking Survey Survey

ONLINE Fieldwork: 8th-10th January 2016

Absolutes/col percents

Table 25

Q.3 Roughly how often do you do the following?**Go through your recent spending (e.g. by checking your receipts)****Base: All respondents**

		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
	Total												
Unweighted base	2013	1260	669	591	716	160	201	355	37	109	148	523	1233
Weighted base	2013	1284	663	622	691	297	133	261	38	111	142	528	1232
NET: Ever	1723 86%	1141 89%	598 90%	544 87%	553 80%	230 77%	104 79%	219 84%	29 77%	93 84%	126 89%	459 87%	1045 85%
NET: At least weekly	768 38%	493 38%	267 40%	226 36%	268 39%	125 42%	49 37%	94 36%	7 18%	52 47%	53 37%	207 39%	457 37%
NET: At least monthly	1334 66%	879 68%	458 69%	421 68%	436 63%	193 65%	79 60%	163 63%	19 50%	80 72%	99 69%	354 67%	802 65%
Daily	164 8%	111 9%	61 9%	50 8%	53 8%	26 9%	10 8%	17 7%	- -	17 16%	13 9%	32 6%	101 8%
Weekly	604 30%	383 30%	206 31%	176 28%	215 31%	99 33%	39 29%	77 29%	7 18%	35 31%	39 28%	175 33%	356 29%
Monthly	566 28%	385 30%	191 29%	194 31%	168 24%	68 23%	30 23%	70 27%	12 32%	28 25%	46 32%	147 28%	345 28%
A few times a year	247 12%	178 14%	100 15%	78 13%	65 9%	19 6%	14 10%	32 12%	4 10%	6 5%	20 14%	63 12%	157 13%
Annually	27 1%	18 1%	10 1%	8 1%	7 1%	5 2%	1 1%	1 1%	2 6%	1 1%	2 1%	5 1%	20 2%
Less frequently than once a year	115 6%	67 5%	29 4%	37 6%	45 6%	12 4%	10 8%	22 8%	4 11%	7 6%	5 4%	37 7%	66 5%
Never	290 14%	143 11%	65 10%	78 13%	138 20%	68 23%	28 21%	42 16%	9 23%	18 16%	16 11%	69 13%	187 15%

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Absolutes/col percents

Table 26

Q.4 Which of the following, if any, apply to you?**Base: All respondents**

	Total	Gender		Age								Social Grade				Employment Sector		
		Male	Female	18-24	25-34	35-44	45-54	55-64	65+	18-44	25-44	55+	AB	C1	C2	DE	Public	Private
Unweighted base	2013	897	1116	172	312	344	384	297	504	828	656	801	604	567	338	504	271	812
Weighted base	2013	981	1032	234	349	331	359	290	451	913	679	741	541	542	439	491	276	863
I think my personal financial situation will improve over the next six months	523 26%	301 31%	222 22%	72 31%	117 34%	117 35%	91 25%	49 17%	77 17%	306 34%	234 34%	126 17%	158 29%	154 28%	114 26%	97 20%	72 26%	297 34%
I do not have any savings at all at the moment	472 23%	204 21%	268 26%	55 23%	108 31%	96 29%	105 29%	63 22%	44 10%	259 28%	204 30%	107 14%	88 16%	116 21%	107 24%	161 33%	70 25%	206 24%
I think my personal financial situation will worsen over the next six months	299 15%	125 13%	173 17%	22 9%	37 11%	51 15%	77 22%	50 17%	61 14%	110 12%	88 13%	111 15%	68 12%	79 15%	69 16%	83 17%	43 15%	124 14%
I am paying off the interest charges on my credit card each month, but not reducing the debt itself	143 7%	76 8%	67 6%	10 4%	31 9%	39 12%	30 8%	20 7%	14 3%	79 9%	70 10%	34 5%	44 8%	39 7%	34 8%	26 5%	28 10%	83 10%
I am paying off the interest charges on my overdraft each month, but am not paying off the overdraft itself	92 5%	41 4%	51 5%	9 4%	25 7%	23 7%	19 5%	5 2%	11 2%	57 6%	48 7%	16 2%	26 5%	30 5%	11 2%	26 5%	17 6%	56 7%
I am currently in a Debt Management Plan	89 4%	49 5%	40 4%	2 1%	12 3%	29 9%	21 6%	11 4%	14 3%	43 5%	41 6%	25 3%	20 4%	16 3%	22 5%	31 6%	18 6%	41 5%
I am likely to go into an unauthorised overdraft position or exceed my overdraft limit this month	76 4%	37 4%	38 4%	13 6%	22 6%	20 6%	12 3%	3 1%	6 1%	55 6%	42 6%	9 1%	26 5%	19 3%	16 4%	15 3%	16 6%	40 5%
I have taken on a payday loan in the past six months	48 2%	26 3%	23 2%	9 4%	13 4%	16 5%	7 2%	2 1%	2 *	38 4%	29 4%	4 *	12 2%	18 3%	6 1%	12 2%	10 4%	29 3%
I have borrowed money using a guarantor loan in the past six months	17 1%	12 1%	5 *	5 2%	5 1%	6 2%	- -	1 *	- -	16 2%	11 2%	1 *	6 1%	6 1%	- -	5 1%	3 1%	10 1%
I have agreed to be a guarantor on a loan in the past six months	16 1%	9 1%	7 1%	5 2%	3 1%	3 1%	2 *	1 *	2 *	11 1%	6 1%	3 *	7 1%	1 *	6 1%	2 *	3 1%	7 1%

Personal Debt Tracking Survey Survey

ONLINE Fieldwork: 8th-10th January 2016

Absolutes/col percents

Table 26

Q.4 Which of the following, if any, apply to you?**Base: All respondents**

	Gender			Age									Social Grade				Employment Sector	
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	18-44	25-44	55+	AB	C1	C2	DE	Public	Private
Weighted base	2013	981	1032	234	349	331	359	290	451	913	679	741	541	542	439	491	276	863
None of these	865	408	457	100	113	108	124	143	277	320	220	421	242	232	188	203	115	308
	43%	42%	44%	43%	32%	33%	35%	49%	62%	35%	32%	57%	45%	43%	43%	41%	42%	36%

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Absolutes/col percents

Table 27

Q.4 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: 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	2013	1739	165	87	237	198	173	152	109	193	225	275	199	285	1083	718	365	930	76	136	133	389	196	
Weighted base	2013	1735	175	84	231	171	181	149	103	195	265	282	177	255	1139	902	238	874	78	145	126	345	180	
I think my personal financial situation will improve over the next six months	523 26%	458 26%	44 25%	26 30%	54 24%	35 20%	42 23%	40 27%	21 21%	42 21%	85 32%	73 26%	62 35%	60 24%	369 32%	308 34%	61 26%	154 18%	15 19%	30 20%	17 13%	62 18%	32 18%	
I do not have any savings at all at the moment	472 23%	409 24%	41 24%	29 34%	59 26%	35 21%	42 23%	28 19%	21 21%	52 27%	65 25%	62 22%	37 21%	64 25%	277 24%	222 25%	55 23%	195 22%	39 50%	41 29%	23 19%	24 7%	68 38%	
I think my personal financial situation will worsen over the next six months	299 15%	248 14%	32 18%	20 24%	35 15%	33 19%	26 14%	29 19%	19 19%	19 10%	28 11%	39 14%	19 11%	53 21%	166 15%	125 14%	42 18%	133 15%	18 23%	16 11%	21 16%	49 14%	28 16%	
I am paying off the interest charges on my credit card each month, but not reducing the debt itself	143 7%	126 7%	7 4%	6 7%	20 9%	9 5%	9 5%	14 9%	9 9%	14 7%	28 10%	15 5%	12 7%	15 6%	111 10%	89 10%	22 9%	32 4%	5 7%	2 1%	4 3%	11 3%	10 6%	
I am paying off the interest charges on my overdraft each month, but am not paying off the overdraft itself	92 5%	84 5%	3 2%	1 2%	17 7%	5 3%	9 5%	10 6%	5 5%	10 5%	17 6%	11 4%	5 3%	6 2%	74 6%	59 7%	14 6%	18 2%	1 1%	1 1%	3 2%	7 2%	7 4%	
I am currently in a Debt Management Plan	89 4%	76 4%	9 5%	5 5%	9 4%	12 7%	8 5%	4 3%	4 3%	10 5%	9 3%	11 4%	8 5%	16 6%	59 5%	48 5%	11 5%	30 3%	7 9%	4 3%	5 4%	6 2%	8 4%	
I am likely to go into an unauthorised overdraft position or exceed my overdraft limit this month	76 4%	70 4%	4 2%	1 2%	13 6%	7 4%	4 2%	4 3%	2 2%	5 3%	19 7%	12 4%	4 2%	9 4%	55 5%	45 5%	10 4%	21 2%	2 3%	6 4%	4 3%	4 1%	4 2%	
I have taken on a payday loan in the past six months	48 2%	43 2%	2 1%	- -	7 3%	2 1%	4 2%	4 2%	3 3%	5 2%	13 5%	7 2%	3 2%	2 1%	38 3%	35 4%	3 1%	10 1%	1 1%	3 2%	2 2%	- -	4 2%	
I have borrowed money using a guarantor loan in the past six months	17 1%	17 1%	- -	- -	5 2%	1 1%	2 1%	4 3%	- -	2 1%	2 1%	- -	1 1%	1 1%	13 1%	13 1%	* *	4 *	- -	2 1%	- -	- -	2 1%	

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Absolutes/col percents

Table 27

Q.4 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	2013	1735	175	84	231	171	181	149	103	195	265	282	177	255	1139	902	238	874	78	145	126	345	180
I have agreed to be a guarantor on a loan in the past six months	16 1%	13 1%	- -	1 1%	1 *	2 1%	2 1%	3 2%	2 2%	2 1%	1 1%	1 *	- -	2 1%	9 1%	8 1%	1 *	6 1%	1 1%	3 2%	- -	2 1%	1 *
None of these	865 43%	747 43%	71 41%	21 25%	96 42%	79 46%	80 44%	63 42%	47 46%	94 48%	114 43%	131 47%	69 39%	100 39%	423 37%	325 36%	99 42%	442 51%	18 23%	68 47%	71 56%	216 62%	69 39%

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Absolutes/col percents

Table 28

Q.4 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	Extremely worried	Very worried	Fairly worried	Not at all worried
Unweighted base	2013	1260	669	591	716	160	201	355	37	109	148	523	1233
Weighted base	2013	1284	663	622	691	297	133	261	38	111	142	528	1232
I think my personal financial situation will improve over the next six months	523 26%	317 25%	142 21%	176 28%	193 28%	76 26%	30 22%	87 33%	13 35%	22 20%	34 24%	185 35%	283 23%
I do not have any savings at all at the moment	472 23%	219 17%	58 9%	161 26%	242 35%	100 34%	54 41%	88 34%	11 28%	67 61%	71 50%	191 36%	143 12%
I think my personal financial situation will worsen over the next six months	299 15%	179 14%	79 12%	100 16%	116 17%	54 18%	26 20%	36 14%	4 10%	57 51%	33 23%	104 20%	106 9%
I am paying off the interest charges on my credit card each month, but not reducing the debt itself	143 7%	80 6%	22 3%	58 9%	63 9%	23 8%	12 9%	27 11%	- -	26 24%	36 25%	73 14%	8 1%
I am paying off the interest charges on my overdraft each month, but am not paying off the overdraft itself	92 5%	51 4%	14 2%	37 6%	41 6%	14 5%	9 7%	17 7%	- -	19 17%	22 16%	42 8%	10 1%
I am currently in a Debt Management Plan	89 4%	44 3%	14 2%	30 5%	45 6%	21 7%	8 6%	16 6%	- -	16 15%	22 15%	36 7%	15 1%
I am likely to go into an unauthorised overdraft position or exceed my overdraft limit this month	76 4%	41 3%	10 1%	31 5%	33 5%	11 4%	7 5%	15 6%	2 4%	21 19%	18 13%	26 5%	11 1%
I have taken on a payday loan in the past six months	48 2%	14 1%	8 1%	6 1%	33 5%	16 5%	7 6%	10 4%	1 2%	13 12%	12 8%	18 3%	6 *
I have borrowed money using a guarantor loan in the past six months	17 1%	9 1%	3 1%	5 1%	8 1%	2 1%	1 1%	5 2%	- -	3 3%	4 3%	7 1%	2 *

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Absolutes/col percents

Table 28

Q.4 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	Extrem-ely worr-ied	Very worr-ied	Fairly worr-ied	Not at all worr-ied
Weighted base	2013	1284	663	622	691	297	133	261	38	111	142	528	1232
I have agreed to be a guarantor on a loan in the past six months	16 1%	11 1%	2 *	9 1%	4 1%	2 1%	1 1%	1 *	- -	1 1%	5 3%	4 1%	6 *
None of these	865 43%	635 49%	391 59%	244 39%	214 31%	98 33%	42 32%	74 28%	15 41%	6 5%	21 15%	112 21%	726 59%

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Absolutes/col percents

Table 29

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

		Gender		Age									Social Grade				Employment Sector		
		Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	18-44	25-44	55+	AB	C1	C2	DE	Public	Pri- vate
Unweighted base		2013	897	1116	172	312	344	384	297	504	828	656	801	604	567	338	504	271	812
Weighted base		2013	981	1032	234	349	331	359	290	451	913	679	741	541	542	439	491	276	863
NET: Likely		93 5%	46 5%	47 5%	19 8%	35 10%	23 7%	10 3%	3 1%	4 1%	77 8%	58 9%	7 1%	37 7%	19 4%	16 4%	22 4%	18 6%	59 7%
Very likely	(4)	34 2%	17 2%	17 2%	4 2%	8 2%	11 3%	5 1%	2 1%	4 1%	24 3%	19 3%	6 1%	9 2%	9 2%	3 1%	13 3%	8 3%	17 2%
Fairly likely	(3)	59 3%	29 3%	30 3%	15 6%	27 8%	12 4%	5 1%	1 *	- -	53 6%	39 6%	1 *	28 5%	10 2%	12 3%	9 2%	10 4%	41 5%
Fairly unlikely	(2)	89 4%	44 5%	44 4%	23 10%	21 6%	19 6%	15 4%	8 3%	2 *	64 7%	41 6%	10 1%	17 3%	30 6%	15 3%	27 5%	15 5%	46 5%
Very unlikely	(1)	1785 89%	868 89%	917 89%	185 79%	281 81%	278 84%	324 90%	274 94%	443 98%	744 81%	559 82%	717 97%	479 88%	478 88%	406 93%	421 86%	236 85%	740 86%
NET: Unlikely		1873 93%	912 93%	961 93%	208 89%	302 87%	297 90%	339 95%	282 97%	445 99%	807 88%	599 88%	727 98%	496 92%	508 94%	421 96%	448 91%	251 91%	786 91%
Don't know		46 2%	22 2%	24 2%	7 3%	11 3%	11 3%	10 3%	5 2%	2 *	29 3%	22 3%	8 1%	8 2%	15 3%	2 1%	21 4%	7 3%	18 2%
Mean		1.16	1.16	1.15	1.28	1.30	1.24	1.11	1.06	1.03	1.27	1.27	1.04	1.19	1.15	1.11	1.18	1.22	1.21
Standard deviation		0.55	0.55	0.54	0.66	0.72	0.68	0.46	0.32	0.28	0.69	0.70	0.30	0.60	0.51	0.45	0.59	0.65	0.62
Standard error		0.01	0.02	0.02	0.05	0.04	0.04	0.02	0.02	0.01	0.02	0.03	0.01	0.02	0.02	0.02	0.03	0.04	0.02

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Absolutes/col percents

Table 30

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

Base: All respondents

	Region														Which of the following best describes your current working status?									
	Total	England	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	North East/ Yorkshire & Humberside	NET: Working	Working full time	Working part time	NET: Not working	Not working seeking work	Not working and not seeking work	Retired on a state pension only	Retired with a private pension	House person	
Unweighted base	2013	1739	165	87	237	198	173	152	109	193	225	275	199	285	1083	718	365	930	76	136	133	389	196	
Weighted base	2013	1735	175	84	231	171	181	149	103	195	265	282	177	255	1139	902	238	874	78	145	126	345	180	
NET: Likely		93 5%	86 5%	4 2%	2 3%	15 7%	3 2%	4 2%	9 6%	4 4%	9 4%	27 10%	15 5%	2 1%	6 2%	76 7%	70 8%	6 3%	17 2%	1 1%	6 4%	2 2%	3 1%	5 3%
Very likely	(4)	34 2%	29 2%	4 2%	1 2%	7 3%	1 1%	* *	3 2%	2 2%	3 2%	10 4%	2 1%	1 *	3 1%	25 2%	23 3%	2 1%	9 1%	1 1%	2 2%	2 2%	3 1%	2 1%
Fairly likely	(3)	59 3%	57 3%	- -	1 1%	9 4%	2 1%	3 2%	6 4%	2 2%	5 3%	17 6%	12 4%	1 1%	3 1%	52 5%	47 5%	4 2%	8 1%	- -	4 3%	- -	- -	3 2%
Fairly unlikely	(2)	89 4%	73 4%	8 5%	4 5%	9 4%	4 2%	11 6%	8 6%	8 8%	4 2%	18 7%	4 1%	11 6%	8 3%	61 5%	45 5%	16 7%	28 3%	2 2%	11 8%	1 1%	- -	14 8%
Very unlikely	(1)	1785 89%	1539 89%	157 90%	76 90%	198 86%	161 94%	162 89%	131 88%	88 86%	180 92%	213 80%	260 92%	158 89%	237 93%	976 86%	771 86%	205 86%	808 93%	73 93%	118 82%	123 98%	341 99%	153 85%
NET: Unlikely		1873 93%	1612 93%	165 95%	80 95%	207 90%	165 96%	173 95%	140 94%	96 94%	184 94%	231 87%	264 94%	169 95%	245 96%	1037 91%	816 91%	221 93%	836 96%	74 95%	129 89%	124 98%	341 99%	168 93%
Don't know		46 2%	38 2%	6 3%	2 3%	9 4%	3 2%	4 2%	- -	2 2%	2 1%	8 3%	3 1%	7 4%	5 2%	26 2%	15 2%	10 4%	20 2%	3 4%	9 6%	- -	1 *	7 4%
Mean		1.16	1.16	1.11	1.12	1.21	1.07	1.11	1.20	1.18	1.13	1.32	1.13	1.09	1.09	1.21	1.23	1.14	1.08	1.04	1.19	1.06	1.02	1.15
Standard deviation		0.55	0.55	0.48	0.48	0.65	0.37	0.39	0.59	0.55	0.53	0.76	0.50	0.34	0.41	0.63	0.66	0.46	0.40	0.30	0.57	0.40	0.27	0.47
Standard error		0.01	0.01	0.04	0.05	0.04	0.03	0.03	0.05	0.05	0.04	0.05	0.03	0.02	0.02	0.02	0.03	0.02	0.01	0.04	0.05	0.04	0.01	0.03

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Table 31

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

Base: All respondents

										How worried or otherwise are you about your current level of debt?			
Tenure													
		NET: Home-owners	Owned out-right	Owned with mortgage	NET: Rent-ers	Coun- cil Rent	HA Rent	Other rent	Rent free	Extrem-ely worr-ied	Very worr-ied	Fairly worr-ied	Not at all worr-ied
	Total												
Unweighted base	2013	1260	669	591	716	160	201	355	37	109	148	523	1233
Weighted base	2013	1284	663	622	691	297	133	261	38	111	142	528	1232
NET: Likely	93 5%	48 4%	16 2%	32 5%	44 6%	18 6%	10 8%	16 6%	1 4%	17 16%	30 21%	30 6%	17 1%
Very likely	(4) 34 2%	18 1%	8 1%	9 2%	16 2%	8 3%	5 4%	3 1%	1 2%	10 9%	7 5%	6 1%	11 1%
Fairly likely	(3) 59 3%	30 2%	8 1%	22 4%	29 4%	10 3%	5 4%	13 5%	1 2%	8 7%	22 16%	24 4%	6 *
Fairly unlikely	(2) 89 4%	40 3%	12 2%	28 5%	47 7%	23 8%	5 4%	19 7%	2 4%	5 5%	16 11%	44 8%	24 2%
Very unlikely	(1) 1785 89%	1175 92%	624 94%	551 89%	575 83%	252 85%	111 84%	212 81%	34 90%	82 74%	91 64%	433 82%	1178 96%
NET: Unlikely	1873 93%	1215 95%	636 96%	579 93%	623 90%	275 92%	117 88%	231 89%	36 95%	88 79%	107 75%	477 90%	1202 98%
Don't know	46 2%	21 2%	10 2%	11 2%	24 3%	5 2%	6 5%	13 5%	1 2%	6 5%	5 4%	21 4%	14 1%
Mean	1.16	1.12	1.08	1.16	1.23	1.23	1.24	1.22	1.13	1.48	1.60	1.22	1.06
Standard deviation	0.55	0.49	0.42	0.55	0.64	0.64	0.70	0.60	0.50	0.98	0.94	0.58	0.34
Standard error	0.01	0.01	0.02	0.02	0.02	0.05	0.05	0.03	0.08	0.10	0.08	0.03	0.01

Personal Debt Tracking Survey Survey

ONLINE Fieldwork: 8th-10th January 2016

Absolutes/col percents

Table 32
Q.6 Which of the following applies to you?
Base: All respondents

	Gender			Age									Social Grade				Employment Sector	
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	18-44	25-44	55+	AB	C1	C2	DE	Public	Private
Unweighted base	2013	897	1116	172	312	344	384	297	504	828	656	801	604	567	338	504	271	812
Weighted base	2013	981	1032	234	349	331	359	290	451	913	679	741	541	542	439	491	276	863
I often struggle to make it to payday	181 9%	79 8%	102 10%	17 7%	48 14%	53 16%	38 11%	21 7%	5 1%	118 13%	100 15%	26 3%	38 7%	53 10%	37 8%	54 11%	33 12%	104 12%
I sometimes struggle to make it to payday	553 27%	225 23%	328 32%	82 35%	128 37%	109 33%	124 34%	76 26%	35 8%	319 35%	237 35%	111 15%	147 27%	165 30%	109 25%	132 27%	119 43%	325 38%
I never struggle to make it to payday	655 33%	404 41%	251 24%	63 27%	137 39%	117 35%	131 36%	106 36%	102 23%	317 35%	254 37%	207 28%	182 34%	187 35%	173 40%	113 23%	125 45%	420 49%
I am not currently employed	623 31%	272 28%	351 34%	72 31%	36 10%	52 16%	67 19%	88 30%	309 69%	159 17%	88 13%	397 54%	175 32%	137 25%	120 27%	192 39%	- -	14 2%
NET: Often/ Sometimes struggle to make it to payday	735 36%	304 31%	431 42%	99 42%	176 50%	162 49%	161 45%	97 33%	40 9%	437 48%	338 50%	137 18%	185 34%	218 40%	146 33%	186 38%	151 55%	429 50%

Personal Debt Tracking Survey Survey

ONLINE Fieldwork: 8th-10th January 2016

Absolutes/col percents

Table 33
Q.6 Which of the following applies to you?
Base: All respondents

	Region														Which of the following best describes your current working status?									
	Total	England	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	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	2013	1739	165	87	237	198	173	152	109	193	225	275	199	285	1083	718	365	930	76	136	133	389	196	
Weighted base	2013	1735	175	84	231	171	181	149	103	195	265	282	177	255	1139	902	238	874	78	145	126	345	180	
I often struggle to make it to payday	181 9%	156 9%	16 9%	12 14%	26 11%	13 8%	11 6%	15 10%	9 9%	9 5%	30 11%	29 10%	12 7%	25 10%	137 12%	104 12%	33 14%	44 5%	12 16%	7 5%	2 2%	5 1%	18 10%	
I sometimes struggle to make it to payday	553 27%	487 28%	40 23%	33 39%	58 25%	46 27%	46 26%	51 34%	26 25%	55 28%	81 31%	64 23%	52 30%	79 31%	444 39%	348 39%	96 40%	110 13%	8 10%	28 20%	12 10%	20 6%	41 23%	
I never struggle to make it to payday	655 33%	564 33%	59 34%	19 23%	84 36%	59 34%	72 40%	50 34%	32 31%	70 36%	78 29%	81 29%	51 29%	78 31%	545 48%	439 49%	105 44%	110 13%	4 6%	14 9%	14 11%	66 19%	13 7%	
I am not currently employed	623 31%	528 30%	59 34%	20 24%	64 28%	53 31%	52 29%	33 22%	36 35%	60 31%	76 29%	108 38%	61 35%	73 29%	14 1%	11 1%	4 1%	609 70%	53 69%	96 66%	98 78%	255 74%	107 60%	
NET: Often/ Sometimes struggle to make it to payday	735 36%	643 37%	57 32%	45 53%	84 36%	60 35%	58 32%	66 44%	35 34%	64 33%	111 42%	92 33%	64 36%	104 41%	581 51%	452 50%	129 54%	154 18%	20 26%	35 24%	14 11%	24 7%	60 33%	

Personal Debt Tracking Survey Survey

ONLINE Fieldwork: 8th-10th January 2016

Absolutes/col percents

Table 34
Q.6 Which of the following applies to you?
Base: All respondents

		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
	Total												
Unweighted base	2013	1260	669	591	716	160	201	355	37	109	148	523	1233
Weighted base	2013	1284	663	622	691	297	133	261	38	111	142	528	1232
I often struggle to make it to payday	181 9%	74 6%	15 2%	59 9%	102 15%	42 14%	17 13%	43 16%	5 14%	57 52%	45 32%	64 12%	15 1%
I sometimes struggle to make it to payday	553 27%	310 24%	103 16%	207 33%	232 34%	87 29%	43 32%	102 39%	11 30%	28 25%	73 51%	250 47%	202 16%
I never struggle to make it to payday	655 33%	481 37%	227 34%	254 41%	165 24%	66 22%	23 17%	76 29%	9 24%	5 4%	11 7%	85 16%	555 45%
I am not currently employed	623 31%	419 33%	317 48%	102 16%	192 28%	103 35%	50 38%	40 15%	12 32%	20 18%	13 9%	129 24%	461 37%
NET: Often/ Sometimes struggle to make it to payday	735 36%	385 30%	118 18%	266 43%	334 48%	129 43%	60 45%	145 56%	17 44%	86 77%	118 83%	314 59%	217 18%

Personal Debt Tracking Survey Survey

ONLINE Fieldwork: 8th-10th January 2016

Absolutes/col percents

Table 35

Q.7 Which of the following, if any, apply to you? Leading up to payday, I struggle financially as a result of ...?**Base: All respondents who often or sometimes struggle to make it to payday**

	Gender			Age									Social Grade				Employment Sector	
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	18-44	25-44	55+	AB	C1	C2	DE	Public	Private
Unweighted base	744	274	470	78	157	179	182	99	49	414	336	148	199	229	119	197	152	428
Weighted base	735	304	431	99	176	162	161	97	40	437	338	137	185	218	146	186	151	429
Rising cost of food	361 49%	124 41%	237 55%	46 46%	78 44%	91 56%	80 50%	47 49%	20 49%	214 49%	168 50%	66 49%	88 48%	102 47%	62 43%	109 58%	78 52%	196 46%
Rising household energy costs (excluding petrol and diesel)	270 37%	101 33%	169 39%	17 17%	58 33%	61 38%	67 41%	49 51%	17 44%	137 31%	120 35%	66 49%	66 36%	75 34%	41 28%	88 47%	53 35%	144 34%
Making credit card repayments	210 29%	89 29%	121 28%	17 17%	51 29%	50 31%	51 32%	27 28%	13 34%	118 27%	101 30%	41 30%	55 30%	65 30%	51 35%	39 21%	51 34%	128 30%
Rising fuel or transport costs (e.g. train fares)	194 26%	73 24%	121 28%	18 18%	44 25%	51 31%	45 28%	28 29%	8 21%	113 26%	95 28%	36 26%	52 28%	59 27%	36 25%	46 25%	48 32%	112 26%
Paying for rent	191 26%	75 25%	116 27%	39 40%	57 33%	40 25%	36 22%	14 14%	4 11%	137 31%	98 29%	18 13%	40 22%	64 30%	35 24%	52 28%	27 18%	130 30%
Spending on going out or on non-essentials (e.g. clothes, DVDs, presents, etc.)	173 24%	70 23%	103 24%	34 35%	60 34%	26 16%	37 23%	11 12%	5 12%	120 27%	86 25%	16 12%	42 23%	56 26%	39 26%	37 20%	37 25%	102 24%
Wage freezes	108 15%	50 16%	58 13%	3 3%	28 16%	29 18%	34 21%	12 12%	1 4%	60 14%	57 17%	13 10%	33 18%	36 17%	20 14%	18 10%	34 23%	66 15%
Making mortgage repayments	105 14%	54 18%	51 12%	5 5%	15 9%	33 20%	31 19%	18 18%	4 9%	53 12%	48 14%	21 16%	38 21%	28 13%	19 13%	20 11%	35 23%	58 13%
Recent cuts to welfare benefits	88 12%	39 13%	49 11%	4 4%	21 12%	24 15%	19 12%	16 16%	4 10%	49 11%	45 13%	20 14%	22 12%	10 5%	15 10%	41 22%	9 6%	46 11%
Paying off bank loans	71 10%	36 12%	36 8%	7 7%	24 14%	21 13%	11 7%	5 5%	4 9%	52 12%	45 13%	8 6%	23 13%	18 8%	13 9%	17 9%	9 6%	47 11%
Paying a Debt Management Plan	56 8%	38 13%	18 4%	1 1%	11 6%	21 13%	15 9%	8 8%	1 4%	32 7%	31 9%	9 7%	15 8%	9 4%	16 11%	15 8%	17 11%	30 7%
Making payments on a 'payday' loan or some other similar short-term, high interest loan	36 5%	22 7%	14 3%	5 5%	9 5%	16 10%	1 1%	1 1%	3 6%	31 7%	26 8%	3 2%	7 4%	12 5%	2 1%	15 8%	3 2%	24 6%
None of these	75 10%	28 9%	47 11%	19 19%	9 5%	13 8%	11 7%	15 16%	7 17%	42 10%	22 7%	22 16%	14 7%	24 11%	21 14%	16 9%	17 11%	35 8%

Personal Debt Tracking Survey Survey

ONLINE Fieldwork: 8th-10th January 2016

Absolutes/col percents

Table 36

Q.7 Which of the following, if any, apply to you? Leading up to payday, I struggle financially as a result of ...?**Base: All respondents who often or sometimes struggle to make it to payday**

	Region														Which of the following best describes your current working status?									
	Total	England	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	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	744	656	53	44	90	77	56	67	35	66	90	95	71	121	580	380	200	164	22	34	16	27	65	
Weighted base	735	643	57	45	84	60	58	66	35	64	111	92	64	104	581	452	129	154	20	35	14	24	60	
Rising cost of food	361 49%	310 48%	33 58%	27 60%	40 48%	25 42%	29 50%	26 39%	18 52%	33 52%	48 43%	51 55%	31 48%	52 50%	274 47%	197 44%	77 60%	87 56%	14 69%	18 51%	11 79%	10 39%	34 57%	
Rising household energy costs (excluding petrol and diesel)	270 37%	235 37%	15 27%	15 34%	36 42%	24 40%	24 42%	20 30%	20 57%	21 33%	37 33%	32 35%	27 42%	39 37%	198 34%	147 33%	51 39%	72 47%	9 43%	11 30%	10 68%	12 49%	31 52%	
Making credit card repayments	210 29%	184 29%	11 19%	11 24%	21 25%	17 29%	15 26%	18 27%	15 43%	20 32%	38 34%	30 33%	14 22%	28 27%	180 31%	140 31%	40 31%	30 20%	3 17%	3 8%	3 21%	10 39%	11 19%	
Rising fuel or transport costs (e.g. train fares)	194 26%	168 26%	15 26%	10 22%	22 26%	14 24%	15 27%	17 26%	11 31%	15 23%	39 35%	20 22%	16 25%	24 23%	161 28%	126 28%	34 27%	33 21%	5 25%	6 16%	5 38%	4 15%	13 22%	
Paying for rent	191 26%	169 26%	15 27%	9 21%	26 31%	10 17%	15 27%	14 21%	7 21%	15 24%	38 35%	22 24%	18 28%	19 19%	157 27%	119 26%	38 29%	34 22%	7 33%	11 32%	2 11%	1 3%	14 24%	
Spending on going out or on non-essentials (e.g. clothes, DVDs, presents, etc.)	173 24%	153 24%	13 22%	14 31%	23 27%	16 27%	6 10%	14 21%	7 21%	6 10%	37 33%	22 24%	15 24%	30 29%	139 24%	113 25%	27 21%	34 22%	2 11%	13 38%	2 12%	6 27%	10 16%	
Wage freezes	108 15%	98 15%	7 13%	9 20%	12 14%	4 7%	12 20%	10 15%	2 7%	8 13%	16 14%	17 18%	10 16%	13 12%	100 17%	84 19%	16 13%	8 5%	1 4%	2 5%	- -	1 5%	4 7%	
Making mortgage repayments	105 14%	94 15%	5 9%	7 15%	6 8%	16 27%	10 16%	9 14%	6 18%	8 12%	16 14%	12 13%	11 16%	22 22%	93 16%	78 17%	16 12%	12 8%	2 11%	1 3%	1 5%	2 10%	5 9%	
Recent cuts to welfare benefits	88 12%	77 12%	6 11%	7 16%	18 22%	8 14%	4 8%	10 15%	5 14%	7 11%	9 8%	8 8%	5 8%	15 15%	55 9%	43 9%	12 10%	33 21%	11 56%	4 11%	3 22%	4 17%	11 18%	
Paying off bank loans	71 10%	66 10%	3 5%	3 7%	13 15%	2 4%	6 10%	3 5%	3 7%	13 20%	9 8%	12 13%	4 6%	5 5%	56 10%	52 11%	4 3%	15 10%	2 11%	4 11%	1 9%	3 12%	4 7%	
Paying a Debt Management Plan	56 8%	48 7%	5 9%	5 10%	4 5%	6 10%	3 6%	4 6%	2 6%	8 12%	6 6%	6 7%	6 10%	11 10%	47 8%	37 8%	10 8%	8 6%	3 17%	1 2%	- -	3 11%	2 3%	
Making payments on a 'payday' loan or some other similar short-term, high interest loan	36 5%	31 5%	2 3%	1 2%	6 7%	1 1%	3 5%	4 6%	2 7%	5 8%	5 5%	5 5%	2 3%	2 1%	27 5%	25 6%	2 1%	9 6%	* 2%	2 4%	2 15%	- -	4 7%	

Personal Debt Tracking Survey Survey

ONLINE Fieldwork: 8th-10th January 2016

Absolutes/col percents

Table 36

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

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

	Region														Which of the following best describes your current working status?								
	Total	England	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	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	735	643	57	45	84	60	58	66	35	64	111	92	64	104	581	452	129	154	20	35	14	24	60
None of these	75	66	7	4	7	9	5	4	1	11	11	9	4	14	51	37	15	23	1	6	2	5	10
	10%	10%	13%	10%	8%	16%	9%	7%	4%	18%	10%	10%	7%	13%	9%	8%	11%	15%	4%	16%	14%	21%	16%

Personal Debt Tracking Survey Survey

ONLINE Fieldwork: 8th-10th January 2016

Absolutes/col percents

Table 37

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

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

	Total	Tenure								How worried or otherwise are you about your current level of debt?			
		NET: Home-owners	Owned out-right	Owned with mortgage	NET: Rent-ers	Coun-cil Rent	HA Rent	Other rent	Rent free	Extremely worried	Very worried	Fairly worried	Not at all worried
Unweighted base	744	372	107	265	356	68	87	201	16	84	120	319	221
Weighted base	735	385	118	266	334	129	60	145	17	86	118	314	217
Rising cost of food	361 49%	168 44%	45 38%	124 46%	183 55%	72 56%	35 59%	76 52%	9 54%	49 58%	53 44%	163 52%	96 44%
Rising household energy costs (excluding petrol and diesel)	270 37%	134 35%	33 28%	102 38%	133 40%	57 44%	21 36%	55 38%	2 14%	36 42%	51 43%	117 37%	66 31%
Making credit card repayments	210 29%	125 33%	31 27%	94 35%	81 24%	32 25%	11 18%	38 26%	4 23%	41 48%	52 44%	102 32%	15 7%
Rising fuel or transport costs (e.g. train fares)	194 26%	104 27%	22 19%	82 31%	82 25%	30 24%	17 28%	35 24%	7 45%	28 33%	28 24%	90 29%	47 22%
Paying for rent	191 26%	27 7%	1 1%	25 10%	160 48%	55 43%	23 38%	82 57%	4 27%	34 40%	37 31%	83 26%	37 17%
Spending on going out or on non-essentials (e.g. clothes, DVDs, presents, etc.)	173 24%	89 23%	30 26%	59 22%	79 24%	36 28%	14 24%	28 19%	5 29%	19 23%	27 23%	70 22%	57 26%
Wage freezes	108 15%	60 15%	10 9%	49 18%	41 12%	19 15%	8 13%	15 10%	7 41%	11 13%	16 13%	44 14%	36 17%
Making mortgage repayments	105 14%	103 27%	- -	103 39%	2 1%	- -	- -	2 2%	- -	22 26%	22 18%	48 15%	13 6%
Recent cuts to welfare benefits	88 12%	34 9%	11 10%	23 9%	53 16%	24 18%	13 22%	16 11%	1 8%	14 17%	20 17%	33 10%	22 10%
Paying off bank loans	71 10%	43 11%	10 8%	33 12%	24 7%	6 5%	4 7%	15 10%	4 25%	21 24%	20 17%	29 9%	1 *
Paying a Debt Management Plan	56 8%	29 7%	5 4%	23 9%	25 8%	11 9%	5 9%	9 6%	2 10%	16 19%	15 13%	21 7%	3 1%
Making payments on a 'payday' loan or some other similar short-term, high interest loan	36 5%	11 3%	6 5%	6 2%	24 7%	9 7%	5 8%	10 7%	- -	12 14%	15 13%	7 2%	1 1%

Personal Debt Tracking Survey Survey

ONLINE Fieldwork: 8th-10th January 2016

Absolutes/col percents

Table 37

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

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

	Tenure									How worried or otherwise are you about your current level of debt?			
	Total	NET: Home-owners	Owned out-right	Owned with mortgage	NET: Rent-ers	Coun-cil Rent	HA Rent	Other rent	Rent free	Extremely worried	Very worried	Fairly worried	Not at all worried
Weighted base	735	385	118	266	334	129	60	145	17	86	118	314	217
None of these	75	42	18	24	32	10	8	14	-	2	6	30	37
	10%	11%	15%	9%	10%	8%	14%	10%	-	2%	5%	9%	17%

Personal Debt Tracking Survey Survey

ONLINE Fieldwork: 8th-10th January 2016

Absolutes/col percents

Table 38

Q.8 Thinking back over the last 12 months, how frequently, if at all, have you done each of the following?

Summary

Base: All respondents

	Actions							
	Put money aside to pay for specific necessities (e.g. utility bills, household repairs)	Put money aside to pay for specific luxury items (e.g. holidays, car)	Reached the limit on an overdraft for one of your current accounts	Reached the borrowing limit on one of your credit cards	Received a penalty charge for late payment of a bill	Put spare money aside to save for retirement	Borrowed money from a friend	Put money aside to save for a rainy day
Unweighted base	2013	2013	2013	2013	2013	2013	2013	2013
Weighted base	2013	2013	2013	2013	2013	2013	2013	2013
NET: Ever	1283 64%	1239 62%	504 25%	374 19%	461 23%	717 36%	392 19%	1398 69%
NET: At least monthly	823 41%	605 30%	181 9%	107 5%	92 5%	390 19%	90 4%	771 38%
Weekly	162 8%	77 4%	39 2%	26 1%	16 1%	38 2%	33 2%	97 5%
Monthly	662 33%	528 26%	142 7%	80 4%	76 4%	352 17%	57 3%	674 33%
A few times in the last year	339 17%	412 20%	186 9%	146 7%	181 9%	210 10%	167 8%	423 21%
Once in the last year	121 6%	222 11%	137 7%	122 6%	188 9%	117 6%	136 7%	204 10%
Never	730 36%	774 38%	1509 75%	1639 81%	1552 77%	1296 64%	1621 81%	615 31%

Personal Debt Tracking Survey Survey

ONLINE Fieldwork: 8th-10th January 2016

Absolutes/col percents

Table 39

Q.8 Thinking back over the last 12 months, how frequently, if at all, have you done each of the following?

Put money aside to pay for specific necessities (e.g. utility bills, household repairs)

Base: All respondents

	Gender			Age									Social Grade				Employment Sector	
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	18-44	25-44	55+	AB	C1	C2	DE	Public	Private
Unweighted base	2013	897	1116	172	312	344	384	297	504	828	656	801	604	567	338	504	271	812
Weighted base	2013	981	1032	234	349	331	359	290	451	913	679	741	541	542	439	491	276	863
NET: Ever	1283 64%	609 62%	674 65%	145 62%	259 74%	230 70%	231 64%	186 64%	232 51%	634 69%	489 72%	418 56%	345 64%	326 60%	292 66%	320 65%	201 73%	603 70%
NET: At least monthly	823 41%	394 40%	429 42%	100 43%	151 43%	155 47%	148 41%	120 41%	149 33%	407 45%	306 45%	269 36%	210 39%	216 40%	189 43%	208 42%	120 43%	396 46%
Weekly	162 8%	80 8%	82 8%	29 12%	34 10%	37 11%	24 7%	15 5%	23 5%	100 11%	71 10%	38 5%	30 6%	41 8%	47 11%	43 9%	17 6%	87 10%
Monthly	662 33%	314 32%	348 34%	71 30%	117 34%	118 36%	124 35%	105 36%	126 28%	307 34%	235 35%	231 31%	180 33%	175 32%	142 32%	165 34%	103 37%	308 36%
A few times in the last year	339 17%	164 17%	175 17%	35 15%	82 24%	60 18%	58 16%	54 19%	49 11%	177 19%	142 21%	103 14%	90 17%	75 14%	79 18%	95 19%	55 20%	159 18%
Once in the last year	121 6%	51 5%	69 7%	10 4%	25 7%	15 4%	25 7%	12 4%	34 8%	50 5%	40 6%	46 6%	44 8%	35 6%	24 5%	18 4%	26 9%	48 6%
Never	730 36%	371 38%	359 35%	88 38%	90 26%	101 30%	128 36%	104 36%	219 49%	279 31%	191 28%	323 44%	197 36%	215 40%	147 34%	171 35%	75 27%	260 30%

Personal Debt Tracking Survey Survey

ONLINE Fieldwork: 8th-10th January 2016

Absolutes/col percents

Table 40

Q.8 Thinking back over the last 12 months, how frequently, if at all, have you done each of the following?

Put money aside to pay for specific necessities (e.g. utility bills, household repairs)

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	2013	1739	165	87	237	198	173	152	109	193	225	275	199	285	1083	718	365	930	76	136	133	389	196	
Weighted base	2013	1735	175	84	231	171	181	149	103	195	265	282	177	255	1139	902	238	874	78	145	126	345	180	
NET: Ever	1283	1103	117	55	157	106	123	95	62	132	171	156	108	161	804	646	159	479	53	75	72	169	109	
	64%	64%	67%	65%	68%	62%	68%	64%	61%	67%	65%	55%	61%	63%	71%	72%	67%	55%	68%	52%	57%	49%	61%	
NET: At least monthly	823	702	87	39	106	65	74	67	34	91	98	92	71	104	515	422	94	308	34	50	47	109	68	
	41%	40%	50%	46%	46%	38%	41%	45%	33%	46%	37%	33%	40%	41%	45%	47%	39%	35%	43%	35%	38%	31%	38%	
Weekly	162	145	14	6	18	8	21	15	3	8	29	24	16	14	104	81	23	58	6	10	15	8	20	
	8%	8%	8%	7%	8%	5%	12%	10%	3%	4%	11%	9%	9%	5%	9%	9%	10%	7%	7%	7%	12%	2%	11%	
Monthly	662	557	73	33	88	57	53	52	31	83	69	67	55	90	411	341	70	250	28	41	32	101	48	
	33%	32%	42%	39%	38%	33%	29%	35%	31%	42%	26%	24%	31%	35%	36%	38%	30%	29%	36%	28%	25%	29%	27%	
A few times in the last year	339	296	23	12	37	32	41	20	20	28	50	43	32	44	214	160	54	124	20	20	19	34	32	
	17%	17%	13%	15%	16%	19%	22%	13%	19%	14%	19%	15%	18%	17%	19%	18%	23%	14%	25%	14%	15%	10%	18%	
Once in the last year	121	105	8	4	14	9	9	8	8	13	23	21	5	13	74	64	11	46	-	5	5	26	10	
	6%	6%	4%	4%	6%	5%	5%	5%	8%	7%	9%	7%	3%	5%	7%	7%	5%	5%	-	4%	4%	8%	5%	
Never	730	632	58	30	75	65	58	54	40	64	94	126	69	95	335	256	79	395	25	69	54	176	70	
	36%	36%	33%	35%	32%	38%	32%	36%	39%	33%	35%	45%	39%	37%	29%	28%	33%	45%	32%	48%	43%	51%	39%	

Personal Debt Tracking Survey Survey

ONLINE Fieldwork: 8th-10th January 2016

Absolutes/col percents

Table 41

Q.8 Thinking back over the last 12 months, how frequently, if at all, have you done each of the following?

Put money aside to pay for specific necessities (e.g. utility bills, household repairs)

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	2013	1260	669	591	716	160	201	355	37	109	148	523	1233
Weighted base	2013	1284	663	622	691	297	133	261	38	111	142	528	1232
NET: Ever	1283 64%	788 61%	364 55%	424 68%	473 68%	205 69%	89 67%	179 68%	22 58%	61 55%	98 69%	379 72%	745 60%
NET: At least monthly	823 41%	502 39%	236 36%	266 43%	308 45%	140 47%	62 47%	106 41%	13 36%	38 34%	60 42%	219 41%	507 41%
Weekly	162 8%	76 6%	35 5%	41 7%	85 12%	46 15%	16 12%	24 9%	1 2%	12 11%	9 6%	48 9%	93 8%
Monthly	662 33%	426 33%	202 30%	225 36%	223 32%	94 31%	46 35%	83 32%	13 34%	25 23%	51 36%	171 32%	414 34%
A few times in the last year	339 17%	199 15%	83 13%	116 19%	134 19%	57 19%	24 18%	52 20%	6 15%	19 17%	28 20%	122 23%	170 14%
Once in the last year	121 6%	87 7%	44 7%	42 7%	31 5%	8 3%	3 2%	20 8%	3 7%	5 4%	10 7%	38 7%	68 6%
Never	730 36%	496 39%	299 45%	198 32%	218 32%	92 31%	44 33%	83 32%	16 42%	50 45%	44 31%	149 28%	487 40%

Personal Debt Tracking Survey Survey

ONLINE Fieldwork: 8th-10th January 2016

Absolutes/col percents

Table 42

Q.8 Thinking back over the last 12 months, how frequently, if at all, have you done each of the following?

Put money aside to pay for specific luxury items (e.g. holidays, car)

Base: All respondents

	Gender			Age									Social Grade				Employment Sector	
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	18-44	25-44	55+	AB	C1	C2	DE	Public	Private
Unweighted base	2013	897	1116	172	312	344	384	297	504	828	656	801	604	567	338	504	271	812
Weighted base	2013	981	1032	234	349	331	359	290	451	913	679	741	541	542	439	491	276	863
NET: Ever	1239 62%	599 61%	641 62%	170 73%	235 67%	214 65%	213 59%	154 53%	254 56%	619 68%	449 66%	408 55%	352 65%	339 63%	277 63%	271 55%	192 69%	577 67%
NET: At least monthly	605 30%	290 30%	315 30%	81 35%	111 32%	104 31%	102 28%	77 27%	131 29%	296 32%	215 32%	208 28%	181 33%	170 31%	137 31%	117 24%	97 35%	291 34%
Weekly	77 4%	40 4%	36 4%	16 7%	17 5%	19 6%	7 2%	6 2%	11 2%	52 6%	36 5%	17 2%	19 4%	19 3%	22 5%	17 3%	13 5%	41 5%
Monthly	528 26%	250 25%	278 27%	65 28%	93 27%	85 26%	94 26%	71 25%	120 27%	243 27%	178 26%	191 26%	162 30%	151 28%	115 26%	101 20%	83 30%	250 29%
A few times in the last year	412 20%	193 20%	219 21%	66 28%	65 19%	71 22%	81 23%	53 18%	76 17%	202 22%	137 20%	129 17%	95 17%	113 21%	89 20%	115 23%	61 22%	180 21%
Once in the last year	222 11%	115 12%	107 10%	23 10%	59 17%	38 12%	30 8%	24 8%	48 11%	121 13%	97 14%	71 10%	77 14%	57 10%	50 11%	38 8%	34 12%	106 12%
Never	774 38%	382 39%	392 38%	64 27%	114 33%	117 35%	146 41%	137 47%	197 44%	295 32%	231 34%	333 45%	189 35%	202 37%	162 37%	220 45%	84 31%	286 33%

Personal Debt Tracking Survey Survey

ONLINE Fieldwork: 8th-10th January 2016

Absolutes/col percents

Table 43

Q.8 Thinking back over the last 12 months, how frequently, if at all, have you done each of the following?

Put money aside to pay for specific luxury items (e.g. holidays, car)

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	2013	1739	165	87	237	198	173	152	109	193	225	275	199	285	1083	718	365	930	76	136	133	389	196	
Weighted base	2013	1735	175	84	231	171	181	149	103	195	265	282	177	255	1139	902	238	874	78	145	126	345	180	
NET: Ever	1239	1060	115	56	152	101	117	95	64	118	154	162	105	157	769	619	150	470	40	83	67	192	88	
	62%	61%	66%	66%	66%	59%	65%	64%	63%	60%	58%	58%	59%	61%	68%	69%	63%	54%	51%	57%	53%	56%	49%	
NET: At least monthly	605	517	58	24	74	50	48	59	29	61	56	88	58	74	388	314	74	217	12	30	35	107	33	
	30%	30%	33%	28%	32%	29%	26%	40%	29%	31%	21%	31%	33%	29%	34%	35%	31%	25%	16%	20%	28%	31%	18%	
Weekly	77	65	9	*	9	7	9	9	3	6	9	7	8	8	54	42	13	22	3	5	6	4	4	
	4%	4%	5%	*	4%	4%	5%	6%	3%	3%	3%	2%	5%	3%	5%	5%	5%	3%	4%	4%	5%	1%	2%	
Monthly	528	453	49	23	65	43	39	51	26	55	47	81	50	66	334	272	62	195	10	24	29	103	28	
	26%	26%	28%	28%	28%	25%	21%	34%	26%	28%	18%	29%	28%	26%	29%	30%	26%	22%	12%	17%	23%	30%	16%	
A few times in the last year	412	354	36	27	57	29	52	18	23	36	54	52	29	56	242	193	48	171	22	40	23	52	34	
	20%	20%	20%	32%	25%	17%	29%	12%	22%	18%	20%	18%	16%	22%	21%	21%	20%	20%	28%	28%	18%	15%	19%	
Once in the last year	222	189	21	5	22	22	18	17	12	22	44	23	17	26	139	112	27	82	5	13	9	34	21	
	11%	11%	12%	6%	9%	13%	10%	12%	12%	11%	17%	8%	10%	10%	12%	12%	11%	9%	7%	9%	7%	10%	12%	
Never	774	676	60	29	79	70	64	54	38	77	112	119	72	99	370	283	87	404	38	62	59	153	92	
	38%	39%	34%	34%	34%	41%	35%	36%	37%	40%	42%	42%	41%	39%	32%	31%	37%	46%	49%	43%	47%	44%	51%	

Personal Debt Tracking Survey Survey

ONLINE Fieldwork: 8th-10th January 2016

Absolutes/col percents

Table 44

Q.8 Thinking back over the last 12 months, how frequently, if at all, have you done each of the following?

Put money aside to pay for specific luxury items (e.g. holidays, car)

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	2013	1260	669	591	716	160	201	355	37	109	148	523	1233
Weighted base	2013	1284	663	622	691	297	133	261	38	111	142	528	1232
NET: Ever	1239 62%	815 63%	391 59%	424 68%	400 58%	183 62%	64 48%	153 59%	24 65%	48 44%	79 56%	313 59%	798 65%
NET: At least monthly	605 30%	422 33%	211 32%	211 34%	173 25%	76 26%	32 24%	64 25%	10 27%	18 17%	30 21%	108 20%	449 36%
Weekly	77 4%	47 4%	22 3%	25 4%	29 4%	16 5%	4 3%	9 3%	- -	5 5%	6 4%	10 2%	56 5%
Monthly	528 26%	375 29%	189 28%	186 30%	143 21%	60 20%	28 21%	56 21%	10 27%	13 12%	24 17%	98 19%	393 32%
A few times in the last year	412 20%	268 21%	115 17%	152 25%	139 20%	65 22%	24 18%	50 19%	6 15%	20 18%	30 21%	130 25%	232 19%
Once in the last year	222 11%	125 10%	64 10%	61 10%	89 13%	42 14%	8 6%	39 15%	8 22%	10 9%	19 14%	75 14%	117 10%
Never	774 38%	470 37%	272 41%	198 32%	291 42%	114 38%	69 52%	108 41%	13 35%	62 56%	63 44%	215 41%	434 35%

Personal Debt Tracking Survey Survey

ONLINE Fieldwork: 8th-10th January 2016

Absolutes/col percents

Table 45

Q.8 Thinking back over the last 12 months, how frequently, if at all, have you done each of the following?**Reached the limit on an overdraft for one of your current accounts****Base: All respondents**

	Gender			Age									Social Grade				Employment Sector	
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	18-44	25-44	55+	AB	C1	C2	DE	Public	Pri- vate
Unweighted base	2013	897	1116	172	312	344	384	297	504	828	656	801	604	567	338	504	271	812
Weighted base	2013	981	1032	234	349	331	359	290	451	913	679	741	541	542	439	491	276	863
NET: Ever	504 25%	228 23%	276 27%	72 31%	121 35%	127 39%	99 28%	41 14%	43 9%	321 35%	249 37%	84 11%	135 25%	137 25%	112 26%	119 24%	92 33%	282 33%
NET: At least monthly	181 9%	79 8%	102 10%	17 7%	55 16%	58 17%	37 10%	10 4%	3 1%	130 14%	113 17%	14 2%	50 9%	49 9%	37 8%	45 9%	38 14%	111 13%
Weekly	39 2%	14 1%	24 2%	2 1%	14 4%	18 5%	3 1%	1 *	- -	34 4%	32 5%	1 *	10 2%	7 1%	9 2%	13 3%	6 2%	24 3%
Monthly	142 7%	65 7%	77 7%	15 7%	41 12%	40 12%	34 9%	9 3%	3 1%	96 10%	80 12%	12 2%	40 7%	42 8%	27 6%	32 7%	33 12%	88 10%
A few times in the last year	186 9%	81 8%	104 10%	29 13%	48 14%	39 12%	38 11%	14 5%	17 4%	117 13%	88 13%	30 4%	47 9%	49 9%	44 10%	46 9%	26 10%	104 12%
Once in the last year	137 7%	68 7%	70 7%	26 11%	18 5%	30 9%	24 7%	17 6%	23 5%	74 8%	48 7%	40 5%	38 7%	39 7%	31 7%	29 6%	27 10%	67 8%
Never	1509 75%	753 77%	757 73%	162 69%	227 65%	203 61%	260 72%	249 86%	408 91%	592 65%	431 63%	657 89%	407 75%	404 75%	327 74%	372 76%	184 67%	581 67%

Personal Debt Tracking Survey Survey

ONLINE Fieldwork: 8th-10th January 2016

Absolutes/col percents

Table 46

Q.8 Thinking back over the last 12 months, how frequently, if at all, have you done each of the following?

Reached the limit on an overdraft for one of your current accounts

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	2013	1739	165	87	237	198	173	152	109	193	225	275	199	285	1083	718	365	930	76	136	133	389	196	
Weighted base	2013	1735	175	84	231	171	181	149	103	195	265	282	177	255	1139	902	238	874	78	145	126	345	180	
NET: Ever	504 25%	440 25%	39 22%	25 30%	67 29%	39 23%	45 25%	41 27%	25 24%	40 21%	78 29%	60 21%	46 26%	64 25%	374 33%	310 34%	65 27%	129 15%	19 25%	33 23%	15 12%	19 5%	44 24%	
NET: At least monthly	181 9%	164 9%	10 5%	8 9%	30 13%	13 7%	18 10%	19 13%	7 7%	14 7%	28 10%	28 10%	7 4%	21 8%	150 13%	129 14%	20 9%	31 4%	4 5%	7 5%	- -	4 1%	16 9%	
Weekly	39 2%	36 2%	3 1%	1 1%	5 2%	3 2%	5 3%	4 3%	- -	3 2%	7 3%	5 2%	2 1%	4 2%	29 3%	26 3%	3 1%	9 1%	1 1%	3 2%	- -	- -	5 3%	
Monthly	142 7%	128 7%	7 4%	7 9%	25 11%	10 6%	13 7%	15 10%	7 7%	10 5%	20 8%	23 8%	5 3%	17 7%	120 11%	103 11%	17 7%	22 3%	3 4%	4 3%	- -	4 1%	10 6%	
A few times in the last year	186 9%	153 9%	20 11%	10 11%	21 9%	12 7%	15 8%	8 5%	13 12%	13 7%	26 10%	25 9%	23 13%	22 9%	131 11%	109 12%	22 9%	55 6%	11 14%	14 9%	8 6%	4 1%	19 11%	
Once in the last year	137 7%	123 7%	10 5%	8 9%	16 7%	14 8%	12 7%	13 9%	5 4%	14 7%	24 9%	7 2%	16 9%	22 9%	94 8%	72 8%	22 9%	43 5%	4 6%	12 8%	8 6%	11 3%	8 5%	
Never	1509 75%	1295 75%	136 78%	59 70%	165 71%	132 77%	136 75%	108 73%	78 76%	155 79%	188 71%	222 79%	131 74%	191 75%	765 67%	592 66%	173 73%	744 85%	59 75%	112 77%	111 88%	327 95%	136 76%	

Personal Debt Tracking Survey Survey

ONLINE Fieldwork: 8th-10th January 2016

Absolutes/col percents

Table 47

Q.8 Thinking back over the last 12 months, how frequently, if at all, have you done each of the following?

Reached the limit on an overdraft for one of your current accounts

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	2013	1260	669	591	716	160	201	355	37	109	148	523	1233
Weighted base	2013	1284	663	622	691	297	133	261	38	111	142	528	1232
NET: Ever	504 25%	286 22%	85 13%	201 32%	210 30%	85 29%	29 22%	95 36%	8 21%	77 69%	88 62%	207 39%	132 11%
NET: At least monthly	181 9%	100 8%	28 4%	72 12%	75 11%	28 9%	14 10%	34 13%	5 14%	40 36%	42 30%	68 13%	30 2%
Weekly	39 2%	19 1%	7 1%	12 2%	19 3%	10 3%	3 2%	6 2%	1 2%	17 15%	9 7%	9 2%	3 *
Monthly	142 7%	81 6%	22 3%	60 10%	56 8%	18 6%	11 8%	28 11%	5 12%	24 21%	33 23%	59 11%	27 2%
A few times in the last year	186 9%	95 7%	26 4%	69 11%	88 13%	38 13%	10 8%	39 15%	2 5%	29 26%	35 24%	76 14%	46 4%
Once in the last year	137 7%	91 7%	31 5%	60 10%	46 7%	19 6%	5 4%	22 8%	1 2%	8 7%	12 8%	63 12%	55 4%
Never	1509 75%	998 78%	578 87%	421 68%	481 70%	212 71%	103 78%	166 64%	30 79%	34 31%	54 38%	321 61%	1100 89%

Personal Debt Tracking Survey Survey

ONLINE Fieldwork: 8th-10th January 2016

Absolutes/col percents

Table 48

Q.8 Thinking back over the last 12 months, how frequently, if at all, have you done each of the following?

Reached the borrowing limit on one of your credit cards

Base: All respondents

	Gender			Age									Social Grade				Employment Sector	
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	18-44	25-44	55+	AB	C1	C2	DE	Public	Pri- vate
Unweighted base	2013	897	1116	172	312	344	384	297	504	828	656	801	604	567	338	504	271	812
Weighted base	2013	981	1032	234	349	331	359	290	451	913	679	741	541	542	439	491	276	863
NET: Ever	374 19%	189 19%	185 18%	36 16%	110 31%	97 29%	66 18%	29 10%	36 8%	243 27%	207 30%	65 9%	114 21%	102 19%	77 18%	81 17%	69 25%	207 24%
NET: At least monthly	107 5%	65 7%	42 4%	12 5%	32 9%	41 12%	16 5%	5 2%	* *	85 9%	72 11%	6 1%	34 6%	29 5%	17 4%	26 5%	21 8%	65 8%
Weekly	26 1%	13 1%	13 1%	1 1%	10 3%	12 4%	2 1%	1 *	- -	24 3%	22 3%	1 *	5 1%	9 2%	3 1%	10 2%	4 1%	19 2%
Monthly	80 4%	51 5%	29 3%	11 5%	21 6%	29 9%	14 4%	5 2%	* *	61 7%	50 7%	5 1%	29 5%	20 4%	15 3%	16 3%	17 6%	46 5%
A few times in the last year	146 7%	73 7%	73 7%	19 8%	46 13%	30 9%	28 8%	9 3%	15 3%	94 10%	75 11%	24 3%	42 8%	38 7%	32 7%	34 7%	25 9%	80 9%
Once in the last year	122 6%	52 5%	70 7%	5 2%	32 9%	27 8%	22 6%	14 5%	21 5%	65 7%	59 9%	35 5%	39 7%	34 6%	27 6%	22 4%	23 8%	63 7%
Never	1639 81%	791 81%	848 82%	197 84%	239 69%	234 71%	293 82%	261 90%	415 92%	670 73%	473 70%	676 91%	427 79%	440 81%	362 82%	410 83%	208 75%	656 76%

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ONLINE Fieldwork: 8th-10th January 2016

Absolutes/col percents

Table 49

Q.8 Thinking back over the last 12 months, how frequently, if at all, have you done each of the following?

Reached the borrowing limit on one of your credit cards

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	2013	1739	165	87	237	198	173	152	109	193	225	275	199	285	1083	718	365	930	76	136	133	389	196	
Weighted base	2013	1735	175	84	231	171	181	149	103	195	265	282	177	255	1139	902	238	874	78	145	126	345	180	
NET: Ever	374 19%	334 19%	21 12%	15 18%	47 20%	28 17%	33 18%	29 19%	20 19%	34 17%	65 24%	54 19%	29 17%	43 17%	276 24%	231 26%	45 19%	98 11%	15 19%	13 9%	13 10%	22 6%	35 19%	
NET: At least monthly	107 5%	93 5%	11 6%	5 6%	17 7%	6 4%	9 5%	10 7%	3 3%	7 4%	19 7%	16 6%	3 2%	11 4%	86 8%	78 9%	8 3%	21 2%	5 6%	1 1%	* *	3 1%	12 7%	
Weekly	26 1%	24 1%	2 1%	1 1%	10 4%	1 *	1 *	5 3%	- -	4 2%	2 1%	1 *	* *	1 1%	23 2%	22 2%	1 *	4 *	1 1%	1 1%	- -	* *	2 1%	
Monthly	80 4%	69 4%	9 5%	4 5%	7 3%	6 3%	9 5%	5 4%	3 3%	3 2%	17 6%	15 5%	3 2%	10 4%	64 6%	56 6%	7 3%	17 2%	4 5%	- -	* *	2 1%	10 6%	
A few times in the last year	146 7%	127 7%	8 5%	5 6%	13 6%	11 6%	10 6%	7 5%	11 11%	18 9%	27 10%	21 7%	15 8%	16 6%	105 9%	86 10%	19 8%	41 5%	1 2%	10 7%	8 6%	5 2%	16 9%	
Once in the last year	122 6%	114 7%	2 1%	5 6%	17 7%	11 7%	13 7%	11 7%	6 6%	8 4%	19 7%	17 6%	12 7%	17 7%	85 7%	67 7%	18 8%	37 4%	9 11%	2 2%	5 4%	15 4%	7 4%	
Never	1639 81%	1401 81%	154 88%	69 82%	184 80%	143 83%	148 82%	120 81%	83 81%	161 83%	201 76%	227 81%	148 83%	212 83%	863 76%	670 74%	193 81%	776 89%	63 81%	132 91%	113 90%	323 94%	145 81%	

Personal Debt Tracking Survey Survey

ONLINE Fieldwork: 8th-10th January 2016

Absolutes/col percents

Table 50

Q.8 Thinking back over the last 12 months, how frequently, if at all, have you done each of the following?

Reached the borrowing limit on one of your credit cards

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	2013	1260	669	591	716	160	201	355	37	109	148	523	1233
Weighted base	2013	1284	663	622	691	297	133	261	38	111	142	528	1232
NET: Ever	374 19%	203 16%	62 9%	140 23%	163 24%	71 24%	24 18%	69 26%	8 23%	61 55%	77 54%	167 32%	70 6%
NET: At least monthly	107 5%	64 5%	12 2%	52 8%	41 6%	17 6%	9 7%	15 6%	2 4%	36 32%	28 20%	28 5%	15 1%
Weekly	26 1%	12 1%	7 1%	6 1%	14 2%	6 2%	4 3%	5 2%	- -	13 12%	9 6%	2 *	1 *
Monthly	80 4%	52 4%	6 1%	46 7%	27 4%	12 4%	5 4%	11 4%	2 4%	22 20%	19 14%	25 5%	14 1%
A few times in the last year	146 7%	66 5%	20 3%	46 7%	74 11%	41 14%	8 6%	26 10%	5 13%	16 15%	30 21%	77 15%	22 2%
Once in the last year	122 6%	72 6%	30 5%	42 7%	48 7%	14 5%	7 5%	27 10%	2 5%	9 8%	18 13%	62 12%	32 3%
Never	1639 81%	1082 84%	600 91%	481 77%	528 76%	226 76%	109 82%	193 74%	29 77%	50 45%	65 46%	361 68%	1162 94%

Personal Debt Tracking Survey Survey

ONLINE Fieldwork: 8th-10th January 2016

Absolutes/col percents

Table 51

Q.8 Thinking back over the last 12 months, how frequently, if at all, have you done each of the following?

Received a penalty charge for late payment of a bill

Base: All respondents

	Gender			Age									Social Grade				Employment Sector	
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	18-44	25-44	55+	AB	C1	C2	DE	Public	Private
Unweighted base	2013	897	1116	172	312	344	384	297	504	828	656	801	604	567	338	504	271	812
Weighted base	2013	981	1032	234	349	331	359	290	451	913	679	741	541	542	439	491	276	863
NET: Ever	461 23%	215 22%	245 24%	42 18%	128 37%	119 36%	84 23%	47 16%	39 9%	290 32%	248 36%	86 12%	122 23%	125 23%	99 23%	114 23%	87 32%	245 28%
NET: At least monthly	92 5%	51 5%	40 4%	9 4%	36 10%	33 10%	6 2%	6 2%	2 1%	77 8%	69 10%	9 1%	31 6%	23 4%	16 4%	21 4%	13 5%	60 7%
Weekly	16 1%	9 1%	7 1%	- -	4 1%	11 3%	- -	1 *	- -	15 2%	15 2%	1 *	3 1%	2 *	4 1%	7 1%	2 1%	12 1%
Monthly	76 4%	43 4%	33 3%	9 4%	32 9%	21 6%	6 2%	6 2%	2 1%	62 7%	53 8%	8 1%	28 5%	21 4%	12 3%	14 3%	11 4%	48 6%
A few times in the last year	181 9%	71 7%	111 11%	23 10%	57 16%	49 15%	33 9%	13 5%	6 1%	129 14%	107 16%	19 3%	45 8%	51 9%	31 7%	55 11%	34 12%	94 11%
Once in the last year	188 9%	93 10%	94 9%	11 5%	35 10%	37 11%	45 13%	28 10%	31 7%	83 9%	73 11%	59 8%	46 8%	52 10%	52 12%	39 8%	41 15%	91 11%
Never	1552 77%	765 78%	787 76%	192 82%	220 63%	211 64%	275 77%	243 84%	412 91%	623 68%	432 64%	655 88%	420 77%	416 77%	340 77%	377 77%	189 68%	619 72%

Personal Debt Tracking Survey Survey

ONLINE Fieldwork: 8th-10th January 2016

Absolutes/col percents

Table 52

Q.8 Thinking back over the last 12 months, how frequently, if at all, have you done each of the following?

Received a penalty charge for late payment of a bill

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	2013	1739	165	87	237	198	173	152	109	193	225	275	199	285	1083	718	365	930	76	136	133	389	196	
Weighted base	2013	1735	175	84	231	171	181	149	103	195	265	282	177	255	1139	902	238	874	78	145	126	345	180	
NET: Ever	461 23%	409 24%	31 17%	20 24%	56 24%	31 18%	41 22%	41 27%	21 20%	33 17%	82 31%	70 25%	35 20%	51 20%	332 29%	270 30%	62 26%	129 15%	24 30%	21 15%	15 12%	20 6%	49 27%	
NET: At least monthly	92 5%	81 5%	6 4%	1 1%	15 7%	4 2%	8 5%	9 6%	4 4%	7 4%	22 8%	12 4%	4 2%	5 2%	72 6%	61 7%	12 5%	19 2%	6 7%	3 2%	* *	3 1%	7 4%	
Weekly	16 1%	14 1%	- -	- -	1 1%	- -	2 1%	3 2%	2 2%	3 2%	3 1%	- -	- -	- -	14 1%	13 1%	1 *	2 *	1 2%	- -	- -	- -	1 *	
Monthly	76 4%	67 4%	6 4%	1 1%	14 6%	4 2%	6 3%	5 3%	2 2%	4 2%	18 7%	12 4%	4 2%	5 2%	58 5%	47 5%	11 5%	17 2%	4 5%	3 2%	* *	3 1%	6 3%	
A few times in the last year	181 9%	161 9%	15 8%	13 16%	16 7%	12 7%	9 5%	17 12%	6 6%	13 7%	36 13%	31 11%	15 8%	25 10%	128 11%	103 11%	24 10%	54 6%	11 13%	10 7%	4 3%	2 1%	27 15%	
Once in the last year	188 9%	167 10%	10 5%	6 8%	25 11%	16 9%	23 13%	15 10%	11 10%	13 6%	25 9%	28 10%	17 10%	22 9%	132 12%	105 12%	26 11%	56 6%	8 10%	8 5%	10 8%	15 4%	15 9%	
Never	1552 77%	1326 76%	144 83%	64 76%	175 76%	140 82%	140 78%	108 73%	82 80%	163 83%	183 69%	211 75%	141 80%	204 80%	807 71%	632 70%	175 74%	745 85%	54 70%	124 85%	111 88%	325 94%	131 73%	

Personal Debt Tracking Survey Survey

ONLINE Fieldwork: 8th-10th January 2016

Absolutes/col percents

Table 53

Q.8 Thinking back over the last 12 months, how frequently, if at all, have you done each of the following?

Received a penalty charge for late payment of a bill

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	2013	1260	669	591	716	160	201	355	37	109	148	523	1233
Weighted base	2013	1284	663	622	691	297	133	261	38	111	142	528	1232
NET: Ever	461 23%	226 18%	80 12%	147 24%	222 32%	106 36%	39 29%	78 30%	12 33%	65 59%	81 57%	209 40%	106 9%
NET: At least monthly	92 5%	47 4%	13 2%	35 6%	42 6%	20 7%	7 5%	16 6%	2 6%	28 26%	25 18%	31 6%	7 1%
Weekly	16 1%	7 1%	3 *	4 1%	9 1%	7 2%	2 1%	- -	1 2%	8 7%	7 5%	- -	1 *
Monthly	76 4%	41 3%	10 1%	31 5%	33 5%	12 4%	5 4%	16 6%	2 4%	20 18%	18 13%	31 6%	6 1%
A few times in the last year	181 9%	69 5%	20 3%	48 8%	109 16%	60 20%	19 14%	29 11%	4 11%	25 22%	35 24%	93 18%	29 2%
Once in the last year	188 9%	110 9%	47 7%	63 10%	71 10%	26 9%	13 10%	32 12%	6 16%	12 11%	21 15%	85 16%	69 6%
Never	1552 77%	1058 82%	583 88%	475 76%	469 68%	192 64%	94 71%	183 70%	25 67%	46 41%	61 43%	319 60%	1127 91%

Personal Debt Tracking Survey Survey

ONLINE Fieldwork: 8th-10th January 2016

Absolutes/col percents

Table 54

Q.8 Thinking back over the last 12 months, how frequently, if at all, have you done each of the following?

Put spare money aside to save for retirement

Base: All respondents

	Gender			Age									Social Grade				Employment Sector	
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	18-44	25-44	55+	AB	C1	C2	DE	Public	Private
Unweighted base	2013	897	1116	172	312	344	384	297	504	828	656	801	604	567	338	504	271	812
Weighted base	2013	981	1032	234	349	331	359	290	451	913	679	741	541	542	439	491	276	863
NET: Ever	717 36%	377 38%	340 33%	51 22%	123 35%	131 40%	137 38%	134 46%	141 31%	305 33%	254 37%	275 37%	233 43%	194 36%	146 33%	144 29%	129 47%	370 43%
NET: At least monthly	390 19%	205 21%	185 18%	22 10%	75 21%	76 23%	65 18%	73 25%	78 17%	174 19%	151 22%	151 20%	129 24%	121 22%	67 15%	72 15%	82 30%	203 24%
Weekly	38 2%	21 2%	17 2%	1 *	12 3%	8 2%	7 2%	6 2%	5 1%	20 2%	20 3%	11 1%	9 2%	10 2%	15 3%	4 1%	8 3%	17 2%
Monthly	352 17%	184 19%	168 16%	22 9%	63 18%	69 21%	58 16%	67 23%	73 16%	153 17%	132 19%	141 19%	121 22%	111 20%	52 12%	68 14%	73 26%	186 22%
A few times in the last year	210 10%	108 11%	102 10%	25 11%	33 9%	33 10%	46 13%	36 13%	37 8%	91 10%	66 10%	73 10%	63 12%	49 9%	51 12%	47 10%	35 13%	108 12%
Once in the last year	117 6%	64 7%	53 5%	4 2%	16 5%	21 6%	26 7%	25 8%	26 6%	41 4%	37 5%	50 7%	41 8%	25 5%	27 6%	24 5%	13 5%	60 7%
Never	1296 64%	604 62%	692 67%	183 78%	225 65%	200 60%	222 62%	156 54%	310 69%	608 67%	425 63%	466 63%	308 57%	347 64%	293 67%	347 71%	147 53%	493 57%

Personal Debt Tracking Survey Survey

ONLINE Fieldwork: 8th-10th January 2016

Absolutes/col percents

Table 55

Q.8 Thinking back over the last 12 months, how frequently, if at all, have you done each of the following?

Put spare money aside to save for retirement

Base: All respondents

	Region														Which of the following best describes your current working status?									
	Total	England	Scot-land	North East	North West	York-shire & Humb-erside	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	North East/ York-shire & Humb-erside	NET: Work-ing	Work-ing full time	Work-ing part time	NET: Not work-ing	Not working seeking work	Not working and not seeking work	Retired on a state pension only	Retired with a private pension	House person	
Unweighted base	2013	1739	165	87	237	198	173	152	109	193	225	275	199	285	1083	718	365	930	76	136	133	389	196	
Weighted base	2013	1735	175	84	231	171	181	149	103	195	265	282	177	255	1139	902	238	874	78	145	126	345	180	
NET: Ever	717 36%	615 35%	64 36%	27 32%	82 35%	60 35%	74 41%	65 43%	38 37%	65 33%	98 37%	96 34%	49 28%	87 34%	500 44%	404 45%	96 40%	217 25%	18 23%	10 7%	28 23%	116 33%	45 25%	
NET: At least monthly	390 19%	334 19%	34 19%	16 19%	51 22%	31 18%	34 19%	41 28%	22 21%	40 21%	52 19%	48 17%	21 12%	46 18%	285 25%	232 26%	53 22%	105 12%	4 6%	2 1%	15 12%	66 19%	18 10%	
Weekly	38 2%	35 2%	- -	1 1%	7 3%	4 2%	5 3%	8 5%	3 2%	- -	3 1%	6 2%	3 2%	5 2%	26 2%	23 3%	3 1%	12 1%	* 1%	- -	4 3%	4 1%	4 2%	
Monthly	352 17%	299 17%	34 19%	15 18%	45 19%	27 16%	29 16%	34 23%	19 19%	40 21%	49 18%	42 15%	18 10%	42 16%	259 23%	209 23%	50 21%	93 11%	4 5%	2 1%	11 9%	62 18%	14 8%	
A few times in the last year	210 10%	181 10%	21 12%	8 10%	22 9%	14 8%	23 13%	14 9%	8 8%	15 8%	27 10%	37 13%	21 12%	22 9%	142 12%	111 12%	31 13%	68 8%	11 14%	5 4%	9 7%	28 8%	15 8%	
Once in the last year	117 6%	100 6%	9 5%	3 4%	9 4%	15 9%	17 9%	9 6%	8 7%	10 5%	19 7%	11 4%	7 4%	18 7%	73 6%	61 7%	12 5%	44 5%	3 3%	3 2%	4 3%	22 6%	13 7%	
Never	1296 64%	1120 65%	111 64%	57 68%	150 65%	111 65%	107 59%	84 57%	65 63%	130 67%	168 63%	186 66%	127 72%	168 66%	640 56%	498 55%	142 60%	656 75%	60 77%	135 93%	98 77%	230 67%	134 75%	

Personal Debt Tracking Survey Survey

ONLINE Fieldwork: 8th-10th January 2016

Absolutes/col percents

Table 56

Q.8 Thinking back over the last 12 months, how frequently, if at all, have you done each of the following?

Put spare money aside to save for retirement

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	2013	1260	669	591	716	160	201	355	37	109	148	523	1233
Weighted base	2013	1284	663	622	691	297	133	261	38	111	142	528	1232
NET: Ever	717 36%	527 41%	269 41%	258 42%	181 26%	83 28%	23 17%	75 29%	8 22%	27 25%	47 33%	146 28%	496 40%
NET: At least monthly	390 19%	284 22%	148 22%	136 22%	102 15%	44 15%	13 10%	45 17%	4 10%	10 9%	21 15%	60 11%	298 24%
Weekly	38 2%	27 2%	19 3%	7 1%	11 2%	7 2%	3 2%	2 1%	- -	4 4%	3 2%	2 *	29 2%
Monthly	352 17%	257 20%	128 19%	129 21%	91 13%	37 13%	11 8%	44 17%	4 10%	6 5%	19 13%	59 11%	269 22%
A few times in the last year	210 10%	158 12%	77 12%	81 13%	49 7%	27 9%	5 4%	16 6%	4 10%	13 12%	19 13%	50 10%	127 10%
Once in the last year	117 6%	86 7%	45 7%	41 7%	30 4%	12 4%	4 3%	14 5%	1 2%	4 4%	7 5%	35 7%	71 6%
Never	1296 64%	757 59%	394 59%	363 58%	510 74%	214 72%	110 83%	186 71%	29 78%	83 75%	95 67%	382 72%	736 60%

Personal Debt Tracking Survey Survey

ONLINE Fieldwork: 8th-10th January 2016

Absolutes/col percents

Table 57

Q.8 Thinking back over the last 12 months, how frequently, if at all, have you done each of the following?

Borrowed money from a friend

Base: All respondents

	Gender			Age									Social Grade				Employment Sector	
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	18-44	25-44	55+	AB	C1	C2	DE	Public	Private
Unweighted base	2013	897	1116	172	312	344	384	297	504	828	656	801	604	567	338	504	271	812
Weighted base	2013	981	1032	234	349	331	359	290	451	913	679	741	541	542	439	491	276	863
NET: Ever	392 19%	204 21%	188 18%	71 31%	129 37%	90 27%	58 16%	23 8%	19 4%	291 32%	220 32%	43 6%	108 20%	93 17%	77 18%	114 23%	59 21%	210 24%
NET: At least monthly	90 4%	48 5%	42 4%	19 8%	35 10%	27 8%	7 2%	2 1%	- -	81 9%	62 9%	2 *	26 5%	18 3%	20 5%	26 5%	12 4%	55 6%
Weekly	33 2%	17 2%	16 2%	5 2%	14 4%	12 4%	1 *	1 *	- -	31 3%	26 4%	1 *	6 1%	5 1%	6 1%	15 3%	4 2%	20 2%
Monthly	57 3%	31 3%	25 2%	14 6%	21 6%	15 5%	6 2%	1 *	- -	50 6%	36 5%	1 *	19 4%	12 2%	15 3%	11 2%	7 3%	35 4%
A few times in the last year	167 8%	92 9%	74 7%	34 14%	51 15%	35 11%	28 8%	11 4%	7 2%	120 13%	86 13%	18 2%	47 9%	47 9%	26 6%	47 10%	28 10%	89 10%
Once in the last year	136 7%	64 6%	72 7%	19 8%	44 13%	27 8%	23 7%	10 3%	12 3%	90 10%	71 11%	23 3%	36 7%	29 5%	31 7%	41 8%	19 7%	66 8%
Never	1621 81%	776 79%	844 82%	162 69%	219 63%	240 73%	300 84%	267 92%	432 96%	622 68%	460 68%	698 94%	433 80%	448 83%	362 82%	377 77%	218 79%	653 76%

Personal Debt Tracking Survey Survey

ONLINE Fieldwork: 8th-10th January 2016

Absolutes/col percents

Table 58

Q.8 Thinking back over the last 12 months, how frequently, if at all, have you done each of the following?

Borrowed money from a friend

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	2013	1739	165	87	237	198	173	152	109	193	225	275	199	285	1083	718	365	930	76	136	133	389	196	
Weighted base	2013	1735	175	84	231	171	181	149	103	195	265	282	177	255	1139	902	238	874	78	145	126	345	180	
NET: Ever	392 19%	346 20%	27 15%	19 23%	46 20%	22 13%	33 18%	31 21%	20 19%	28 14%	88 33%	48 17%	30 17%	41 16%	268 24%	224 25%	44 19%	124 14%	25 32%	45 31%	8 6%	8 2%	39 21%	
NET: At least monthly	90 4%	81 5%	3 1%	4 5%	12 5%	3 2%	8 5%	12 8%	6 6%	9 4%	21 8%	9 3%	3 2%	7 3%	66 6%	58 6%	8 4%	23 3%	4 6%	7 5%	- -	2 *	10 6%	
Weekly	33 2%	27 2%	1 1%	1 1%	5 2%	2 1%	* *	4 3%	4 4%	6 3%	6 2%	2 1%	1 *	2 1%	24 2%	22 2%	2 1%	9 1%	4 5%	1 1%	- -	- -	4 2%	
Monthly	57 3%	54 3%	1 1%	3 4%	7 3%	1 1%	8 4%	8 5%	2 2%	3 1%	14 5%	7 3%	3 1%	5 2%	42 4%	36 4%	7 3%	14 2%	1 1%	6 4%	- -	2 *	6 3%	
A few times in the last year	167 8%	144 8%	15 9%	9 11%	19 8%	10 6%	13 7%	13 9%	8 8%	4 2%	37 14%	24 8%	15 8%	19 8%	117 10%	99 11%	17 7%	50 6%	14 19%	20 14%	5 4%	- -	11 6%	
Once in the last year	136 7%	121 7%	9 5%	6 7%	14 6%	9 5%	12 7%	7 4%	6 6%	15 8%	31 12%	15 5%	12 7%	15 6%	86 8%	67 7%	18 8%	50 6%	6 8%	17 12%	3 3%	6 2%	18 10%	
Never	1621 81%	1390 80%	148 85%	65 77%	186 80%	149 87%	148 82%	117 79%	83 81%	167 86%	177 67%	234 83%	147 83%	214 84%	871 76%	678 75%	193 81%	750 86%	53 68%	100 69%	118 94%	338 98%	141 79%	

Personal Debt Tracking Survey Survey

ONLINE Fieldwork: 8th-10th January 2016

Absolutes/col percents

Table 59

Q.8 Thinking back over the last 12 months, how frequently, if at all, have you done each of the following?

Borrowed money from a friend

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	2013	1260	669	591	716	160	201	355	37	109	148	523	1233
Weighted base	2013	1284	663	622	691	297	133	261	38	111	142	528	1232
NET: Ever	392 19%	166 13%	50 8%	117 19%	214 31%	89 30%	37 28%	87 33%	12 32%	59 54%	72 50%	166 31%	95 8%
NET: At least monthly	90 4%	35 3%	12 2%	23 4%	51 7%	26 9%	8 6%	17 7%	4 9%	19 17%	26 18%	30 6%	14 1%
Weekly	33 2%	11 1%	6 1%	5 1%	21 3%	13 4%	3 3%	4 2%	1 2%	9 9%	11 7%	11 2%	1 *
Monthly	57 3%	24 2%	6 1%	18 3%	30 4%	13 4%	5 4%	13 5%	3 8%	10 9%	16 11%	19 4%	12 1%
A few times in the last year	167 8%	69 5%	19 3%	50 8%	91 13%	37 12%	16 12%	39 15%	6 16%	27 24%	29 21%	73 14%	37 3%
Once in the last year	136 7%	62 5%	19 3%	43 7%	71 10%	27 9%	13 10%	31 12%	2 7%	13 12%	16 11%	63 12%	44 4%
Never	1621 81%	1118 87%	613 92%	505 81%	477 69%	208 70%	95 72%	174 67%	26 68%	51 46%	70 50%	362 69%	1137 92%

Personal Debt Tracking Survey Survey

ONLINE Fieldwork: 8th-10th January 2016

Absolutes/col percents

Table 60

Q.8 Thinking back over the last 12 months, how frequently, if at all, have you done each of the following?

Put money aside to save for a rainy day

Base: All respondents

	Gender			Age									Social Grade				Employment Sector	
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	18-44	25-44	55+	AB	C1	C2	DE	Public	Private
Unweighted base	2013	897	1116	172	312	344	384	297	504	828	656	801	604	567	338	504	271	812
Weighted base	2013	981	1032	234	349	331	359	290	451	913	679	741	541	542	439	491	276	863
NET: Ever	1398 69%	706 72%	692 67%	165 71%	246 70%	230 69%	247 69%	197 68%	312 69%	641 70%	475 70%	510 69%	395 73%	382 71%	310 71%	311 63%	203 73%	638 74%
NET: At least monthly	771 38%	412 42%	359 35%	96 41%	142 41%	132 40%	131 36%	101 35%	169 37%	371 41%	275 40%	269 36%	226 42%	212 39%	176 40%	157 32%	125 45%	361 42%
Weekly	97 5%	54 6%	42 4%	22 9%	25 7%	20 6%	12 3%	5 2%	13 3%	67 7%	45 7%	18 2%	28 5%	14 2%	27 6%	29 6%	13 5%	53 6%
Monthly	674 33%	358 36%	316 31%	75 32%	117 34%	112 34%	119 33%	95 33%	156 35%	304 33%	229 34%	251 34%	198 37%	198 37%	149 34%	128 26%	112 41%	308 36%
A few times in the last year	423 21%	201 21%	222 21%	49 21%	61 17%	69 21%	83 23%	62 21%	98 22%	179 20%	130 19%	160 22%	118 22%	111 21%	94 22%	100 20%	53 19%	192 22%
Once in the last year	204 10%	93 9%	112 11%	20 8%	43 12%	28 9%	34 9%	35 12%	46 10%	91 10%	71 10%	80 11%	51 9%	59 11%	39 9%	55 11%	24 9%	85 10%
Never	615 31%	275 28%	340 33%	69 29%	103 30%	101 31%	111 31%	93 32%	139 31%	272 30%	204 30%	231 31%	147 27%	159 29%	129 29%	180 37%	74 27%	226 26%

Personal Debt Tracking Survey Survey

ONLINE Fieldwork: 8th-10th January 2016

Absolutes/col percents

Table 61

Q.8 Thinking back over the last 12 months, how frequently, if at all, have you done each of the following?

Put money aside to save for a rainy day

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	2013	1739	165	87	237	198	173	152	109	193	225	275	199	285	1083	718	365	930	76	136	133	389	196
Weighted base	2013	1735	175	84	231	171	181	149	103	195	265	282	177	255	1139	902	238	874	78	145	126	345	180
NET: Ever	1398 69%	1198 69%	130 74%	61 72%	165 71%	116 68%	131 73%	106 71%	71 69%	135 69%	183 69%	186 66%	114 64%	177 69%	840 74%	680 75%	160 67%	558 64%	41 53%	85 59%	74 59%	251 73%	107 60%
NET: At least monthly	771 38%	656 38%	76 44%	33 39%	94 41%	67 39%	62 34%	68 46%	38 37%	84 43%	88 33%	91 32%	68 38%	101 39%	486 43%	401 45%	84 36%	285 33%	16 20%	39 27%	35 27%	150 43%	47 26%
Weekly	97 5%	88 5%	6 3%	1 1%	12 5%	6 4%	13 7%	11 7%	3 3%	3 2%	15 6%	15 5%	11 6%	8 3%	65 6%	52 6%	13 6%	31 4%	2 2%	10 7%	8 6%	6 2%	7 4%
Monthly	674 33%	568 33%	71 40%	32 38%	82 35%	61 36%	49 27%	58 39%	35 34%	80 41%	73 27%	77 27%	56 32%	93 36%	421 37%	349 39%	71 30%	254 29%	14 18%	29 20%	27 21%	144 42%	40 22%
A few times in the last year	423 21%	364 21%	35 20%	21 25%	54 23%	26 15%	53 29%	27 18%	24 23%	31 16%	54 20%	65 23%	32 18%	47 19%	246 22%	190 21%	56 24%	177 20%	12 15%	34 24%	24 19%	68 20%	39 21%
Once in the last year	204 10%	177 10%	19 11%	6 7%	17 7%	23 13%	16 9%	11 7%	8 8%	20 10%	41 15%	29 10%	13 8%	29 11%	109 10%	89 10%	20 8%	95 11%	14 17%	12 9%	15 12%	33 9%	22 12%
Never	615 31%	538 31%	45 26%	24 28%	66 29%	54 32%	50 27%	43 29%	32 31%	60 31%	82 31%	96 34%	63 36%	78 31%	299 26%	222 25%	77 33%	316 36%	37 47%	59 41%	52 41%	95 27%	73 40%

Personal Debt Tracking Survey Survey

ONLINE Fieldwork: 8th-10th January 2016

Absolutes/col percents

Table 62

Q.8 Thinking back over the last 12 months, how frequently, if at all, have you done each of the following?

Put money aside to save for a rainy day

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	2013	1260	669	591	716	160	201	355	37	109	148	523	1233
Weighted base	2013	1284	663	622	691	297	133	261	38	111	142	528	1232
NET: Ever	1398 69%	927 72%	483 73%	443 71%	447 65%	193 65%	81 61%	173 66%	25 66%	42 38%	88 62%	338 64%	930 75%
NET: At least monthly	771 38%	533 41%	284 43%	249 40%	223 32%	107 36%	36 27%	80 31%	15 40%	18 17%	36 25%	141 27%	576 47%
Weekly	97 5%	59 5%	28 4%	31 5%	32 5%	14 5%	9 7%	9 3%	6 15%	4 4%	7 5%	22 4%	64 5%
Monthly	674 33%	473 37%	256 39%	218 35%	191 28%	93 31%	27 20%	71 27%	10 26%	14 13%	29 20%	119 23%	512 42%
A few times in the last year	423 21%	276 21%	138 21%	138 22%	143 21%	45 15%	35 26%	63 24%	4 10%	11 10%	31 22%	109 21%	272 22%
Once in the last year	204 10%	118 9%	61 9%	57 9%	80 12%	40 14%	10 8%	29 11%	6 15%	12 11%	21 15%	88 17%	82 7%
Never	615 31%	357 28%	179 27%	178 29%	244 35%	104 35%	52 39%	88 34%	13 34%	69 62%	54 38%	190 36%	303 25%