

## R3 – PERSONAL DEBT SNAPSHOT WAVE 24

Methodology: ComRes interviewed 2042 GB adults online between 17<sup>th</sup> and 18<sup>th</sup> October 2018. Data were weighted to be demographically representative of all GB adults. ComRes is a member of the British Polling Council and abides by its rules.

*All press releases or other publications must be checked with ComRes before use. ComRes requires 48 hours to check a press release unless otherwise agreed.*

For information about commissioning research please contact [info@comresglobal.com](mailto:info@comresglobal.com) or call +44 (0)20 7871 8660.

### REPUTATION | COMMUNICATIONS | PUBLIC POLICY

Four Millbank | London | SW1P 3JA | T. +44 (0)20 7871 8660

Rond-Point Schuman / Schumanplein 6 | Box 5 | 1040 Bruxelles | T. +32 (0)2 234 63 82

51/F Raffles City | No.268 Xi Zang Middle Road | HuangPu District Shanghai | 200001 China | T. +86 (0)21 2312 7674

**Personal Debt Tracking Survey**  
**ONLINE Fieldwork: 17th-18th October 2018**

Absolutes/col percents

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

	Total	Gender		Age							Social Grade				Employment Sector			
		Male (a)	Female (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	18-34 (i)	35-54 (j)	55+ (k)	AB (l)	C1 (m)	C2 (n)	DE (o)	Public (p)	Private (q)
Unweighted base	2042	1019	1023	235	322	351	313	315	506	557	664	821	594	579	329	540	329	790
Weighted base	2042	996	1046	227	353	326	361	302	472	580	688	775	557	574	415	496	361	818
NET: Worried	749 37%	328 33%	421 40%A	88 39%GHK	171 48%CGHK	167 51%CGHIK	165 46%GHK	85 28%HK	73 15%	259 45%GHK	331 48%CGHK	158 20%H	193 35%	218 38%	138 33%	200 40%ln	163 45%	352 43%
NET: Extremely/ very worried	280 14%	121 12%	159 15%a	25 11%HK	60 17%cGHK	79 24%CDGHIK	70 19%CGHK	33 11%HK	14 3%	85 15%HK	149 22%CGHIK	47 6%H	67 12%	85 15%	48 12%	81 16%ln	76 21%Q	121 15%
Extremely worried	(4) 126 6%	53 5%	73 7%	10 4%H	27 8%HK	34 11%CGHIK	34 9%CgHK	15 5%HK	6 1%	36 6%HK	68 10%CGHIK	21 3%	23 4%	44 8%L	21 5%	38 8%L	35 10%Q	45 6%
Very worried	(3) 154 8%	68 7%	86 8%	15 7%HK	34 10%HK	44 14%CGHIK	36 10%gHK	18 6%HK	7 2%	49 8%HK	80 12%CGHIK	25 3%h	44 8%	41 7%	26 6%	43 9%	41 11%	76 9%
Fairly worried	(2) 469 23%	207 21%	261 25%A	63 28%GHK	111 31%GHK	88 27%GHK	95 26%GHK	52 17%h	59 13%	174 30%GHK	183 27%GHK	112 14%	126 23%	133 23%	90 22%	119 24%	87 24%	231 28%
Not at all worried	(1) 1293 63%	668 67%B	625 60%	138 61%DEJ	182 52%	160 49%	196 54%	217 72%CDEFUJ	399 85%CDEFGI JK	321 55%e	356 52%	616 80%CDEFGI J	364 65%o	356 62%	277 67%o	296 60%	198 55%	465 57%
Mean	1.57	1.50	1.62A	1.54HK	1.73CGHK	1.86CGHIK	1.74CGHK	1.44HK	1.20	1.66GHK	1.80CGHIK	1.29H	1.51	1.60I	1.50	1.64LN	1.76q	1.63
Standard deviation	0.88	0.84	0.91	0.80	0.92	1.01	0.98	0.82	0.52	0.88	1.00	0.66	0.81	0.92	0.83	0.93	1.00	0.87
Standard error	0.02	0.03	0.03	0.05	0.05	0.05	0.06	0.05	0.02	0.04	0.04	0.02	0.03	0.04	0.05	0.04	0.05	0.03

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

## Personal Debt Tracking Survey ONLINE Fieldwork: 17th-18th October 2018

Absolutes/col percents

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

	Region														Which of the following best describes your current working status?										
	Total	England (a)	Scotland (b)	North East (c)	North West (d)	Yorkshire & Humber (e)	West Midlands (f)	East Midlands (g)	Wales (h)	East of London (i)	London (j)	South East (k)	South West (l)	NET: North East/ Yorkshire & Humber (m)	NET: East Midlands/ West Midlands (n)	NET: Wales/ South West (o)	NET: Working (p)	Working full time (q)	Working part time (r)	NET: Not working (s)	Not working seeking work (t)	Not working and not seeking work (u)	Retired on a state pension only (v)	Retired with a private pension (w)	House person (x)
Unweighted base	2042	1731	203	90	202	180	199	156	108	176	245	312	171	270	355	279	1119	792	327	923	71	183	153	357	159
Weighted base	2042	1762	178	86*	235	172	182	149	102*	196	276	286	182	257	331	284	1178	931	247	864	67*	163	140	339	155
NET: Worried	749 37%	644 37%	64 36%	47 55% BDE FGHJK LMNO	70 30%	48 28%	65 36%	60 40% dE	42 41% dE	79 40% dE	112 41% dEI	106 37% e	57 31%	95 37% e	125 38% dE	99 35%	515 44% S	415 45% uVW	101 41% VW	233 27%	33 50% uVW	59 36% VW	34 24% W	38 11%	69 45% VW
NET: Extremely/ very worried	280 14%	246 14%	20 11% d	26 30% BDEF GHIJKLM NO	14 6%	20 11% d	24 13% D	26 17% D	14 14% D	30 15% D	48 17% bD	39 13% D	22 12% d	45 18% bD	49 15% D	36 13% D	197 17% S	162 17% uVW	35 14% VW	83 10%	21 32% QRUV Wx	19 12% VW	7 5% w	6 2%	30 19% uVW
Extremely worried	(4) 126 6%	106 6%	12 6% D	10 12% DEFG KLNO	5 2%	7 4%	10 6% d	7 5%	9 8% DI	15 8% D	30 11% DEfg KLNO	16 6% d	3 3%	17 7% D	17 5%	15 5%	80 7%	70 8% RVW	10 4% W	46 5%	12 18% QRUVW	11 7% W	4 3% w	2 1%	17 11% RVW
Very worried	(3) 154 8%	140 8%	8 5%	15 18% BDEF HIJKLnO	9 4%	13 7%	14 7%	19 13% BDhj	6 6%	15 7%	18 7%	22 8% d	16 9% d	28 11% BD	32 10% bD	21 8%	117 10% S	92 10% UVW	26 10% UVW	37 4%	9 14% UVW	8 5% W	3 2%	4 1%	13 9% VW
Fairly worried	(2) 469 23%	397 23%	44 25% e	21 25%	56 24%	28 17%	42 23%	34 23%	27 27% e	49 25% e	64 23%	67 23% e	35 19%	50 19%	76 23%	63 22%	318 27% S	253 27% vW	65 26% W	150 17%	12 18% w	40 25% W	27 19% W	32 10%	39 25% W
Not at all worried	(1) 1293 63%	1119 63%	114 64% C	39 45%	165 70% Cgh iJn	123 72% CGH IjkmN	117 64% C	89 60% C	61 59% c	117 60% C	164 59% C	180 63% C	125 69% Cj	162 63% C	206 62% C	185 65% C	663 56%	516 55%	146 59%	630 73% P	34 50%	104 64% qt	106 76% QRTU X	301 89% QRTU VX	86 55%
Mean	1.57	1.56	1.54d	1.97BD EFGHI KLMNO	1.38	1.44	1.54D	1.62De	1.63De	1.63De	1.69DE Lo	1.56D	1.47	1.61De	1.58De	1.53d	1.67S W	1.69uV W	1.59VW	1.42	1.99QRU VW	1.55VW	1.32W	1.14	1.75uVW
Standard deviation	0.88	0.88	0.86	1.06	0.66	0.80	0.86	0.88	0.92	0.92	1.00	0.86	0.79	0.93	0.86	0.84	0.91	0.93	0.83	0.81	1.17	0.87	0.65	0.42	1.01
Standard error	0.02	0.02	0.06	0.11	0.05	0.06	0.06	0.07	0.09	0.07	0.06	0.05	0.06	0.05	0.05	0.03	0.03	0.03	0.03	0.14	0.06	0.05	0.02	0.08	

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

**Personal Debt Tracking Survey**  
**ONLINE Fieldwork: 17th-18th October 2018**

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?					
	Total	NET: Home-owners (a)	Owned out-right (b)	Owned with mortgage (c)	NET: Rent-ers (d)	Coun-cil Rent (e)	HA Rent (f)	Other rent (g)	Rent free (h)	Extrem-ely wor-ried (i)	Very wor-ried (j)	Fairly wor-ried (k)	Not at all wor-ried (l)	NET: Wor-ried (m)	NET: Extrem-ely/ very wor-ried (n)
Unweighted base	2042	1226	686	540	781	170	225	386	35	128	163	472	1279	763	291
Weighted base	2042	1323	737	586	693	265	150	278	26*	126	154	469	1293	749	280
NET: Worried	749 37%	385 29%B	116 16%	269 46%ABH	357 52%ABCh	126 47%ABH	77 52%ABH	154 55%ABCH	6 24%	126 100%L	154 100%L	469 100%L	-	749 100%L	280 100%L
NET: Extremely/ very worried	280 14%	116 9%B	35 5%	82 14%AB	160 23%ABC	57 22%ABC	34 23%ABC	69 25%ABC	4 14%B	126 100%KLM	154 100%KLM	-	-	280 37%KL	280 100%KLM
Extremely worried (4)	126 6%	53 4%b	17 2%	36 6%aB	71 10%ABC	26 10%AB	13 9%AB	32 11%ABC	2 8%B	126 100%JKLMN	-	-	-	126 17%JKL	126 45%JKLM
Very worried (3)	154 8%	64 5%B	18 2%	46 8%AB	89 13%ABC	31 12%AB	20 14%ABC	38 14%ABC	1 5%	-	154 100%IKLMN	-	-	154 21%IKL	154 55%IKLM
Fairly worried (2)	469 23%	269 20%B	82 11%	188 32%ABH	197 28%ABH	69 26%Bh	43 29%ABH	85 30%ABH	3 10%	-	-	469 100%IJLMN	-	469 63%IJLN	-
Not at all worried (1)	1293 63%	938 71%CDEF G	621 84%ACDE FG	317 54%dG	336 48%	139 53%	73 48%	124 45%	20 76%CDEFG	-	-	-	1293 100%IJKMN	-	-
Mean	1.57	1.42B	1.23	1.66AB	1.85ABC H	1.79AB	1.83ABC h	1.92ABC H	1.47B	4.00MN	3.00M	2.00	1.00	2.54KL	3.45JKLM
Standard deviation	0.88	0.76	0.60	0.87	1.00	1.00	0.98	1.02	0.95	0.00	0.00	0.00	0.00	0.76	0.50
Standard error	0.02	0.02	0.02	0.04	0.04	0.08	0.07	0.05	0.16	0.00	0.00	0.00	0.00	0.03	0.03

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

**Personal Debt Tracking Survey**  
**ONLINE Fieldwork: 17th-18th October 2018**

Absolutes/col percents

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

	Total	Gender		Age								Social Grade				Employment Sector		
		Male (a)	Female (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	18-34 (i)	35-54 (j)	55+ (k)	AB (l)	C1 (m)	C2 (n)	DE (o)	Public (p)	Private (q)
Unweighted base	763	332	431	100	163	184	146	88	82	263	330	170	209	221	117	216	151	348
Weighted base	749	328	421	88*	171	167	165	85*	73*	259	331	158	193	218	138*	200	163	352
Credit cards	358 48%	155 47%	203 48%	13 15%	91 53%CI	88 53%CI	82 50%C	45 52%CI	39 54%CI	105 40%C	170 51%CI	84 53%CI	104 54%o	101 46%	66 48%	87 44%	100 62%Q	167 47%
Bank loans	138 18%	79 24%B	60 14%	10 12%	36 21%c	33 20%	33 20%	12 15%	14 19%	46 18%	65 20%	27 17%	39 20%	49 22%n	18 13%	32 16%	40 24%	68 19%
Overdraft	127 17%	50 15%	77 18%	11 12%	29 17%	30 18%	35 22%c	11 13%	11 15%	40 15%	65 20%	22 14%	32 16%	40 18%	25 18%	31 15%	27 17%	62 18%
Mortgage repayments	113 15%	49 15%	64 15%	6 7%	31 18%CK	30 18%CK	29 17%C	10 12%	7 10%	37 14%c	59 18%CK	17 11%	38 20%o	29 13%	22 16%	24 12%	34 21%	61 17%
Student loans	91 12%	45 14%	47 11%	46 53%DEFGHI JK	28 16%EFGHJK	8 5%h	6 4%	3 3%	-	74 29%DEFGHJK	14 4%h	3 2%	33 17%O	33 15%O	14 10%	12 6%	22 14%	36 10%
Loans from friends or family	85 11%	35 11%	50 12%	17 20%egHJK	20 12%	17 10%	19 12%	7 9%	3 5%	38 14%HK	37 11%	11 7%	24 12%	23 11%	11 8%	27 14%	16 10%	43 12%
Rent arrears	60 8%	30 9%	30 7%	2 2%	9 5%h	19 11%CdHIk	22 13%CDHIK	9 10%CHI	-	11 4%h	41 12%CDHIK	9 5%h	5 3%	18 8%L	12 9%L	26 13%L	11 6%	31 9%
Payday or other similar short-term, high interest loan	55 7%	27 8%	28 7%	1 1%	15 9%C	16 10%C	11 7%C	8 9%C	4 5%	16 6%c	28 8%C	11 7%C	10 5%	17 8%	7 5%	22 11%L	11 7%	29 8%
Tax due to HMRC	37 5%	19 6%	19 4%	6 7%h	9 5%	7 4%	9 5%	5 6%	1 1%	16 6%	16 5%	6 4%	10 5%	7 3%	11 8%m	10 5%	10 6%	20 6%
Debts related to childcare costs	23 3%	12 4%	11 3%	3 3%	5 3%	12 7%FGHIK	1 1%	-	1 1%	8 3%	14 4%fgk	1 1%	11 6%M	2 1%	4 3%	5 3%	13 8%Q	7 2%
None of these	88 12%	38 12%	50 12%	3 4%	9 5%	24 14%CDI	25 15%CDI	13 15%CDI	14 19%CDI	13 5%	49 15%CDI	27 17%CDI	7 4%	23 11%L	20 15%L	38 19%LM	7 4%	38 11%P

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

## Personal Debt Tracking Survey ONLINE Fieldwork: 17th-18th October 2018

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 (a)	Scotland (b)	North East (c)	North West (d)	Yorkshire & Humber (e)	West Midlands (f)	East Midlands (g)	Wales (h)	East of England (i)	London (j)	South East (k)	South West (l)	NET: North East/ Yorkshire & Humber (m)	NET: East Midlands/ West Midlands (n)	NET: Wales/ South West (o)	NET: Working (p)	Working full time (q)	Working part time (r)	NET: Not working (s)	Not working seeking work (t)	Not working and not seeking work (u)	Retired on a state pension only (v)	Retired with a private pension (w)	House person (x)
Unweighted base	763	651	72	47	62	55	72	61	40	70	107	118	59	102	133	99	499	360	139	264	38	73	36	44	73
Weighted base	749	644	64*	47*	70*	48*	65*	60*	42*	79*	112*	106*	57*	95*	125	99*	515	415	101	233	33*	59*	34**	38*	69*
Credit cards	358 48%	314 49%	29 45%	23 48%	40 58%hjl O	24 50%	32 50%	29 48%	15 37%	41 53%o	46 41%	56 53%O	22 39%	47 49%	61 49%	38 38%	267 52%S	225 54%RTU	42 42%U	91 39%	12 36%	12 20%	18 52%	20 54%U	30 43%U
Bank loans	138 18%	115 18%	13 20%	5 10%	17 25%ckm	7 15%	13 20%	15 25%ckm	10 24%	19 23%k	17 16%	13 12%	9 16%	12 13%	28 22%ckm	19 19%	107 21%S	91 22%tUx	16 16%	31 13%	2 7%	6 10%	3 9%	11 30%TUX	8 12%
Overdraft	127 17%	108 17%	10 16%	6 14%	13 19%N	12 25%fgj N	8 12%	7 12%	9 22%	12 15%	12 11%	26 24%fgj N	12 20%	18 19%	15 21%jn	21 17%	89 18%	73 18%	15 15%	38 16%	5 16%	8 13%	6 17%	5 14%	14 21%
Mortgage repayments	113 15%	94 15%	8 13%	5 10%	13 19%j	7 14%	14 21%J	11 18%kj	11 27%Abc JKIM	17 21%J	9 8%	12 12%	7 12%	12 12%	25 20%J	18 18%J	95 18%S	73 18%Ux	21 21%tUwX	19 8%	2 6%	3 6%	4 12%	3 8%	6 8%
Student loans	91 12%	80 12%	8 13%	6 13%	4 6%	3 7%	10 15%	4 6%	3 7%	12 15%	26 24%DEGH KLMNO	10 9%	4 8%	9 10%	13 11%	7 8%	58 11%	52 13%rW	6 6%	33 14%	2 6%	27 46%QRTWX	-	-	4 6%
Loans from friends or family	85 11%	74 12%	8 12%	7 15%	6 8%	4 8%	7 11%	9 14%	3 7%	6 8%	13 12%	17 16%	5 9%	11 12%	16 13%	8 8%	59 11%	45 11%	14 14%	26 11%	5 15%	7 12%	1 2%	4 11%	9 13%
Rent arrears	60 8%	49 8%	9 14%aDo	2 5%	1 2%	4 8%	5 8%	5 9%	2 5%	5 6%	12 11%d	11 10%d	3 6%	6 6%	11 9%	5 5%	41 8%	35 9%w	6 6%	19 8%	10 29%QRUW X	6 10%W	-	-	3 5%
Payday or other similar short-term, high interest loan	55 7%	52 8%h	3 4%	3 7%	6 9%ho	2 3%	3 5%	8 14%befH ImO	-	7 9%ho	13 11%HO	8 8%ho	2 3%	5 5%	11 9%hO	2 2%	40 8%	34 8%	6 6%	14 6%	5 16%ruX	2 4%	1 2%	4 10%	2 4%
Tax due to HMRC	37 5%	30 5%	6 9%i	1 2%	7 11%ikm	2 4%	2 3%	4 7%	2 4%	1 2%	5 4%	4 3%	3 6%	3 3%	6 5%	5 5%	30 6%	21 5%	8 8%wx	7 3%	4 12%qWX	2 4%	-	-	1 2%
Debts related to childcare costs	23 3%	22 3%	1 2%	1 2%	1 2%	3 5%lO	4 6%lO	7 11%bcdh JKLmO	-	2 3%	2 2%	2 2%	-	3 4%o	10 8%hjkL O	-	20 4%S	17 4%	3 3%	3 1%	-	1 1%	-	1 3%	1 2%

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



**Personal Debt Tracking Survey**  
**ONLINE Fieldwork: 17th-18th October 2018**

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 (a)	Scotland (b)	North East (c)	North West (d)	Yorkshire & Humber (e)	West Midlands (f)	East Midlands (g)	Wales (h)	East of London (i)	London (j)	South East (k)	South West (l)	NET: North East/ Yorkshire & Humber (m)	NET: East Midlands/ West Midlands (n)	NET: Wales/ South West (o)	NET: Working (p)	Working full time (q)	Working part time (r)	NET: Not working (s)	Not working seeking work (t)	Not working and not seeking work (u)	Retired on a state pension only (v)	Retired with a private pension (w)	House person (x)
Weighted base	749	644	64*	47*	70*	48*	65*	60*	42*	79*	112*	106*	57*	95*	125	99*	515	415	101	233	33*	59*	34**	38*	69*
None of these	88	72	9	8	3	5	2	8	7	7	11	16	11	13	10	18	45	31	14	43	7	5	8	6	17
	12%	11%	15% <sup>dF</sup>	18% <sup>DFn</sup>	5%	9%	4%	13% <sup>f</sup>	18% <sup>dFn</sup>	9%	10%	16% <sup>dFn</sup>	19% <sup>DFn</sup>	13% <sup>F</sup>	8%	18% <sup>DFn</sup>	9%	7%	14% <sup>Q</sup>	19% <sup>P</sup>	23% <sup>QU</sup>	8%	25%	15%	25% <sup>QrU</sup>

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

**Personal Debt Tracking Survey**  
**ONLINE Fieldwork: 17th-18th October 2018**

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 (a)	Owned out-right (b)	Owned with mortgage (c)	NET: Renters (d)	Council Rent (e)	HA Rent (f)	Other rent (g)	Rent free (h)	Extremely worried (i)	Very worried (j)	Fairly worried (k)	Not at all worried (l)	NET: Worried (m)	NET: Extremely/very worried (n)
Unweighted base	763	354	102	252	400	77	111	212	9	128	163	472	-	763	291
Weighted base	749	385	116*	269	357	126*	77*	154	6**	126	154	469	-**	749	280
Credit cards	358 48%	178 46%	47 41%	131 49%	179 50%	56 44%	41 54%b	82 53%b	1 24%	77 61%KM	81 53%K	200 43%	-	358 48%	158 56%KM
Bank loans	138 18%	77 20%F	25 22%F	52 19%F	61 17%F	26 21%F	6 7%	29 19%F	-	29 23%k	35 23%k	74 16%	-	138 18%	64 23%K
Overdraft	127 17%	50 13%	9 8%	40 15%b	76 21%ABc	26 20%B	13 17%b	37 24%ABC	2 29%	37 30%KM	34 22%K	56 12%	-	127 17%K	71 25%KM
Mortgage repayments	113 15%	112 29%BDEFG	2 1%	110 41%ABDEF G	1 *	-	-	1 1%	-	18 14%	13 8%	83 18%JN	-	113 15%J	31 11%
Student loans	91 12%	44 11%	15 13%	29 11%	45 13%	8 7%	12 15%e	25 16%cE	2 39%	20 16%	18 11%	53 11%	-	91 12%	38 13%
Loans from friends or family	85 11%	32 8%	5 4%	27 10%	51 14%AB	17 14%B	11 15%aB	22 14%AB	2 34%	25 20%KM	19 12%	41 9%	-	85 11%	44 16%Km
Rent arrears	60 8%	3 1%	-	3 1%	57 16%ABCG FG	33 26%ABCD	9 12%ABC	14 9%ABC	1 9%	16 13%K	18 12%K	26 6%	-	60 8%	34 12%Km
Payday or other similar short-term, high interest loan	55 7%	11 3%	5 4%	7 2%	42 12%ABC	17 14%ABC	10 13%ABC	14 9%AC	2 30%	14 11%k	15 9%	27 6%	-	55 7%	28 10%K
Tax due to HMRC	37 5%	13 3%	3 3%	9 3%	23 7%a	7 5%	9 11%ABCG	8 5%	1 19%	6 5%	14 9%Km	18 4%	-	37 5%	20 7%k
Debts related to childcare costs	23 3%	18 5%DF	8 7%DFG	10 4%f	5 1%	2 2%	-	3 2%	-	6 5%K	9 6%K	7 2%	-	23 3%	15 6%Km
None of these	88 12%	44 12%g	23 19%aCdG	22 8%	43 12%g	24 19%aCG	9 11%	10 6%	1 17%	8 6%	11 7%	70 15%IJN	-	88 12%iN	18 7%

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



## Personal Debt Tracking Survey ONLINE Fieldwork: 17th-18th October 2018

Absolutes/col percents

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

	Gender			Age								Social Grade				Employment Sector		
	Total	Male (a)	Female (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	18-34 (i)	35-54 (j)	55+ (k)	AB (l)	C1 (m)	C2 (n)	DE (o)	Public (p)	Private (q)
Unweighted base	2042	1019	1023	235	322	351	313	315	506	557	664	821	594	579	329	540	329	790
Weighted base	2042	996	1046	227	353	326	361	302	472	580	688	775	557	574	415	496	361	818
I do not have any savings at all at the moment	428 21%	171 17%	257 25%A	34 15%h	94 27%CGHK	95 29%CGHIK	105 29%CGHIK	53 18%HK	47 10%	128 22%CHK	201 29%CGHIK	100 13%	79 14%	127 22%L	81 20%I	142 29%LMN	94 26%	178 22%
I think my personal financial situation will improve over the next six months	422 21%	230 23%B	192 18%	78 34%EFGHJK	117 33%EFGHJK	57 17%HK	73 20%HK	45 15%	53 11%	195 34%EFGHJK	130 19%HK	98 13%	133 24%O	124 22%O	93 22%O	73 15%	85 23%	221 27%
I have contributed to my pension in the last month	384 19%	219 22%B	164 16%	37 17%HK	108 31%CGHK	89 27%CGHK	101 28%CGHK	42 14%HK	6 1%	146 25%CGHK	190 28%CGHK	48 6%H	135 24%nO	126 22%O	77 19%O	46 9%	132 37%Q	240 29%
I think my personal financial situation will worsen over the next six months	325 16%	150 15%	175 17%	27 12%	51 14%	49 15%	76 21%CdeHIK	65 22%CDEHIK	57 12%	78 14%	125 18%cHI	122 16%h	78 14%	98 17%n	51 12%	99 20%LN	68 19%Q	103 13%
I am paying off the interest charges on my credit card or overdraft, but am not reducing the debt itself	135 7%	57 6%	79 8%	6 3%	28 8%CHK	33 10%CGHIK	39 11%CGHIK	17 6%H	12 2%	34 6%CHK	72 11%CGHIK	28 4%	38 7%	42 7%n	17 4%	37 8%n	37 10%	60 7%
I have borrowed £100 or more from family or friends in the last month	133 6%	54 5%	79 8%a	27 12%FGHK	35 10%GHK	35 11%GHK	25 7%GHK	7 2%h	3 1%	62 11%fGHK	61 9%GHK	10 1%	30 5%	41 7%	25 6%	37 7%	22 6%	68 8%
I am currently making debt repayments through a 'debt management plan' (excluding Individual Voluntary Arrangements (IVAs), Debt Relief Orders (DROs), and bankruptcy)	86 4%	40 4%	45 4%	5 2%	10 3%	20 6%CDI	17 5%	15 5%i	18 4%	15 3%	37 5%cdI	33 4%	11 2%	18 3%	21 5%L	35 7%LM	23 6%q	30 4%
I have missed the deadline for payment of a scheduled debt in the last month	55 3%	23 2%	32 3%	1 1%	12 3%CHK	17 5%GHIK	15 4%CHK	7 2%H	3 1%	13 2%H	32 5%CHIK	10 1%	8 1%	19 3%I	9 2%	19 4%L	13 3%	27 3%

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

Prepared by ComRes



**Personal Debt Tracking Survey**  
**ONLINE Fieldwork: 17th-18th October 2018**

Absolutes/col percents

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

	Gender		Age							Social Grade				Employment Sector				
	Total	Male (a)	Female (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	18-34 (i)	35-54 (j)	55+ (k)	AB (l)	C1 (m)	C2 (n)	DE (o)	Public (p)	Private (q)
Weighted base	2042	996	1046	227	353	326	361	302	472	580	688	775	557	574	415	496	361	818
I have taken on a payday loan in the past six months	32 2%	18 2%	15 1%	- -	10 3%CHK	5 2%ch	11 3%CHK	5 2%cH	2 *	10 2%cH	16 2%CHK	7 1%	8 1%	11 2%	4 1%	10 2%	8 2%	20 3%
I am likely to take out a payday loan within the next six months	24 1%	13 1%	10 1%	1 *	8 2%HK	5 1%hk	7 2%HK	2 1%	2 *	9 1%hk	12 2%HK	3 *	6 1%	4 1%	3 1%	11 2%M	6 2%	12 1%
I have borrowed money using a guarantor loan in the past six months (a guarantor loan is a type of loan that requires a guarantor to co-sign the credit agreement)	16 1%	11 1%	6 1%	3 1%hk	5 1%HK	6 2%gHK	1 *	1 *	1 *	8 1%HK	7 1%hk	1 *	5 1%	9 2%no	1 *	2 *	3 1%	12 1%
None of these	823 40%	397 40%	426 41%	75 33%d	91 26%	94 29%	98 27%	141 47%CDEFIJ	324 69%CDEFGIJK	166 29%	192 28%	465 60%CDEFGIJK	231 42%	226 39%	167 40%	198 40%	89 25%	259 32%P

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

## Personal Debt Tracking Survey ONLINE Fieldwork: 17th-18th October 2018

Absolutes/col percents

Table 8  
**Q.3 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 (a)	Scotland (b)	North East (c)	North West (d)	Yorkshire & Humber (e)	West Midlands (f)	East Midlands (g)	Wales (h)	East of England (i)	London (j)	South East (k)	South West (l)	NET: North East/ Yorkshire & Humber (m)	NET: East Midlands/ West Midlands (n)	NET: Wales/ South West (o)	NET: Working (p)	Working full time (q)	Working part time (r)	NET: Not working (s)	Not working seeking work (t)	Not working and not seeking work (u)	Retired on a state pension only (v)	Retired with a private pension (w)	House person (x)
Unweighted base	2042	1731	203	90	202	180	199	156	108	176	245	312	171	270	355	279	1119	792	327	923	71	183	153	357	159
Weighted base	2042	1762	178	86*	235	172	182	149	102*	196	276	286	182	257	331	284	1178	931	247	864	67*	163	140	339	155
I do not have any savings at all at the moment	428 21%	364 21%	34 19%	25 29% bEi j	46 20%	28 17%	45 25% e	33 22%	30 30% Abd ElJm	36 18%	53 19%	61 21%	37 20%	53 21%	78 23% e	67 24% e	273 23% S	209 22% W	64 26% vW	156 18%	28 41% QRUV Wx	38 23% W	25 18% W	21 6%	43 28% vW
I think my personal financial situation will improve over the next six months	422 21%	362 21%	42 23% d	14 16%	36 15%	38 22%	38 21%	39 26% DII o	18 18%	32 16%	62 22% d	70 25% Dio	32 18%	52 20%	77 23% Di	51 18%	306 26% S	261 28% RTU VWX	45 18% V	116 13%	12 18%	25 16%	13 9%	45 13%	20 13%
I have contributed to my pension in the last month	384 19%	325 18% h	47 27% AEF gHIKLM NO	16 18%	56 24% HIL O	29 17%	31 17%	27 18%	11 11%	27 14%	66 24% HIL mnO	52 18% O	22 12%	44 17% o	57 17% o	33 12%	372 32% S	334 36% RTU VWX	38 16% TUVW X	12 1%	1 2%	3 2%	2 2%	2 *	4 2% w
I think my personal financial situation will worsen over the next six months	325 16%	274 16%	32 18%	12 14%	44 19%	22 13%	28 16%	25 17%	20 19%	37 19%	43 16%	41 14%	22 12%	33 13%	53 16%	41 15%	171 15%	127 14% W	45 18% qW	154 18% p	20 31% QRVW	44 27% QRvW	24 17% W	30 9%	35 23% QW
I am paying off the interest charges on my credit card or overdraft, but am not reducing the debt itself	135 7%	122 7%	8 4%	9 11% bl	12 5%	10 6%	14 8%	8 5%	6 6%	8 4%	28 10% Bdl	20 7%	12 7%	19 7%	22 7%	18 6%	97 8% S	78 8% vW	19 8% W	38 4%	6 8% W	9 6% W	5 4%	6 2%	13 8% W
I have borrowed £100 or more from family or friends in the last month	133 6%	112 6%	9 5%	5 6%	11 5%	8 5%	10 5%	7 5%	11 11% gabde fgimN	10 5%	24 9%	28 10% bdeg iMN	10 5%	13 5%	17 5%	21 7%	89 8% S	67 7% vW	22 9% vW	43 5%	8 12% vW	15 9% vW	-	3 1%	17 11% vW

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

## Personal Debt Tracking Survey ONLINE Fieldwork: 17th-18th October 2018

Absolutes/col percents

Table 8  
**Q.3 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 (a)	Scotland (b)	North East (c)	North West (d)	Yorkshire & Humberside (e)	West Midlands (f)	East Midlands (g)	Wales (h)	East-ern (i)	London (j)	South East (k)	South West (l)	NET: North East/ Yorkshire & Humberside (m)	NET: East Midlands/ West Midlands (n)	NET: Wales/ South West (o)	NET: Working (p)	Working full time (q)	Working part time (r)	NET: Not working (s)	Not working seeking work (t)	Not working and not seeking work (u)	Retired on a state pension only (v)	Retired with a private pension (w)	House person (x)
Weighted base	2042	1762	178	86*	235	172	182	149	102*	196	276	286	182	257	331	284	1178	931	247	864	67*	163	140	339	155
I am currently making debt repayments through a 'debt management plan' (excluding Individual Voluntary Arrangements (IVAs), Debt Relief Orders (DROs), and bankruptcy)	86 4%	76 4%	8 4%	8 10%DFgH KLNO	7 3%	13 8%dfHk INO	3 2%	5 3%	2 2%	11 6%fn	13 5%	10 3%	6 3%	22 8%DFgH KLNO	8 2%	7 3%	53 4%	39 4%	14 6%W	33 4%	4 7%w	4 3%	10 7%uW	8 2%	6 4%
I have missed the deadline for payment of a scheduled debt in the last month	55 3%	48 3%	6 3%	2 2%	2 1%	1 1%	6 3%e	5 3%e	2 2%	4 2%	9 3%	15 5%DEIM o	4 2%	3 1%	11 3%de	6 2%	40 3%S	33 4%vW	7 3%W	15 2%	5 7%VW	6 3%W	1 1%	-	4 2%W
I have taken on a payday loan in the past six months	32 2%	32 2%b	-	2 2%B	3 1%	1 1%	2 1%	2 1%	-	6 3%BhO	11 4%Befh klmNO	3 1%	2 1%	3 1%	4 1%	2 1%	29 2%S	23 3%W	6 2%W	4 *	1 1%w	1 1%	1 *	-	1 1%
I am likely to take out a payday loan within the next six months	24 1%	22 1%	1 *	-	5 2%	1 *	2 1%	2 1%	1 1%	3 2%	6 2%	3 1%	1 *	1 *	4 1%	2 1%	17 1%	15 2%W	3 1%w	6 1%	3 5%qrUWx	* *	2 1%w	-	1 1%
I have borrowed money using a guarantor loan in the past six months (a guarantor loan is a type of loan that requires a guarantor to co-sign the credit agreement)	16 1%	14 1%	3 1%d	1 1%d	-	1 1%	* *	1 1%	-	* *	7 3%Dfik No	2 1%	1 1%	2 1%	1 *	1 *	15 1%S	12 1%W	2 1%w	2 *	-	1 1%	-	-	* *
None of these	823 40%	717 41%	64 36%	30 35%	99 42%	73 43%	75 42%	56 38%	42 41%	87 44%	100 36%	116 41%	81 44%	103 40%	131 40%	122 43%	348 30%	252 27%	95 39%Qt	475 55%P	18 27%	65 40%Qt	82 58%QRTU X	250 74%QRTU VX	60 38%Q

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



## Personal Debt Tracking Survey ONLINE Fieldwork: 17th-18th October 2018

Absolutes/col percents

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

	Tenure								How worried or otherwise are you about your current level of debt?						
	Total	NET: Home-owners (a)	Owned out-right (b)	Owned with mortgage (c)	NET: Rent-ers (d)	Coun-til Rent (e)	HA Rent (f)	Other rent (g)	Rent free (h)	Extremely worried (i)	Very worried (j)	Fairly worried (k)	Not at all worried (l)	NET: Worried (m)	NET: Extremely/very worried (n)
Unweighted base	2042	1226	686	540	781	170	225	386	35	128	163	472	1279	763	291
Weighted base	2042	1323	737	586	693	265	150	278	26*	126	154	469	1293	749	280
I do not have any savings at all at the moment	428 21%	182 14%B	51 7%	131 22%AB	242 35%ABCh	99 37%ABCh	54 36%ABCh	88 32%ABC	5 19%B	69 55%KLM	79 51%KLm	171 37%L	109 8%	319 43%kL	148 53%KLM
I think my personal financial situation will improve over the next six months	422 21%	275 21%Be	116 16%	159 27%ABDE F	141 20%B	39 15%	28 19%	74 27%ABDE F	6 23%	15 12%	35 23%l	130 28%ILN	242 19%l	180 24%lLn	50 18%
I have contributed to my pension in the last month	384 19%	275 21%BDEF	94 13%	181 31%ABDE FG	101 15%	31 12%	17 11%	54 19%BdEF	7 28%BDEF	22 17%	26 17%	93 20%	243 19%	141 19%	48 17%
I think my personal financial situation will worsen over the next six months	325 16%	179 14%	93 13%	86 15%	143 21%ABC	67 25%ABCG h	27 18%aB	48 17%aB	3 10%	52 41%JKLM	42 27%L	107 23%L	124 10%	201 27%L	94 33%KLm
I am paying off the interest charges on my credit card or overdraft, but am not reducing the debt itself	135 7%	56 4%b	18 2%	39 7%aB	78 11%ABC	30 11%ABc	18 12%ABC	30 11%ABC	1 5%	34 27%KLM	34 22%KL	59 13%L	9 1%	127 17%kL	68 24%KLM
I have borrowed £100 or more from family or friends in the last month	133 6%	46 4%b	14 2%	33 6%aB	84 12%ABC	38 14%ABC	14 9%ABc	33 12%ABC	2 9%B	24 19%KL	34 22%KLM	51 11%L	24 2%	109 14%kL	58 21%KLM
I am currently making debt repayments through a 'debt management plan' (excluding Individual Voluntary Arrangements (IVAs), Debt Relief Orders (DROs), and bankruptcy)	86 4%	35 3%	11 1%	24 4%B	50 7%ABC	25 9%ABC	10 7%AB	15 5%AB	1 5%	20 16%KLm	21 14%KL	33 7%L	11 1%	74 10%L	41 15%KLm

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

\* small base

Prepared by ComRes



## Personal Debt Tracking Survey ONLINE Fieldwork: 17th-18th October 2018

Absolutes/col percents

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

	Tenure								How worried or otherwise are you about your current level of debt?						
	Total	NET: Home-owners (a)	Owned outright (b)	Owned with mortgage (c)	NET: Rent-ers (d)	Coun-cil Rent (e)	HA Rent (f)	Other rent (g)	Rent free (h)	Extrem-ely worried (i)	Very worried (j)	Fairly worried (k)	Not at all worried (l)	NET: Worried (m)	NET: Extrem-ely/very worried (n)
Weighted base	2042	1323	737	586	693	265	150	278	26*	126	154	469	1293	749	280
I have missed the deadline for payment of a scheduled debt in the last month	55 3%	9 1%	2 *	8 1%B	44 6%ABC	19 7%ABC	11 7%ABC	14 5%ABC	1 5%AB	21 16%KLM	19 12%KLM	10 2%L	6 *	49 7%KL	40 14%KLM
I have taken on a payday loan in the past six months	32 2%	9 1%	3 *	6 1%	23 3%ABC	11 4%ABC	6 4%ABC	6 2%AB	1 3%b	8 6%L	6 4%L	15 3%L	3 *	30 4%L	14 5%L
I am likely to take out a payday loan within the next six months	24 1%	10 1%	2 *	8 1%B	14 2%AB	4 1%b	6 4%ABCg	4 1%B	-	7 5%KL	5 3%L	9 2%L	3 *	21 3%L	11 4%L
I have borrowed money using a guarantor loan in the past six months (a guarantor loan is a type of loan that requires a guarantor to co-sign the credit agreement)	16 1%	6 *	1 *	5 1%	9 1%AB	3 1%	* *	6 2%ABcf	1 4%ABcF	4 4%KL	5 3%KL	3 1%	4 *	12 2%L	9 3%KL
None of these	823 40%	607 46% CDEF G	437 59% ACDE FG	170 29%	204 29%	74 28%	52 35%	78 28%	12 45% cdeG	13 10%	13 9%	94 20% JUN	703 54% IJKM N	120 16% JN	26 9%

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

**Personal Debt Tracking Survey**  
**ONLINE Fieldwork: 17th-18th October 2018**

Absolutes/col percents

Table 10  
**Q.4 Which of the following applies to you?**  
**Base: All respondents**

	Gender			Age							Social Grade				Employment Sector			
	Total	Male (a)	Female (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	18-34 (i)	35-54 (j)	55+ (k)	AB (l)	C1 (m)	C2 (n)	DE (o)	Public (p)	Private (q)
Unweighted base	2042	1019	1023	235	322	351	313	315	506	557	664	821	594	579	329	540	329	790
Weighted base	2042	996	1046	227	353	326	361	302	472	580	688	775	557	574	415	496	361	818
NET: Often/ Sometimes struggle to make it to payday	759 37%	320 32%	439 42%A	94 41%GHK	178 50%cGHK	179 55%CFGHK	171 47%GHK	94 31%HK	43 9%	272 47%GHK	351 51%CGHK	137 18%H	169 30%	229 40%L	157 38%L	203 41%L	189 53%	407 50%
I often struggle to make it to payday	220 11%	83 8%	137 13%A	18 8%hk	47 13%cHK	66 20%CDfGHI K	53 15%CGHK	27 9%HK	9 2%	65 11%HK	119 17%CGHIK	36 5%H	40 7%	66 12%L	44 11%	70 14%L	51 14%	106 13%
I sometimes struggle to make it to payday	539 26%	237 24%	302 29%A	76 33%GHK	131 37%GHK	113 35%GHK	119 33%GHK	67 22%HK	33 7%	207 36%GHK	232 34%GHK	100 13%H	129 23%	163 28%l	114 27%	133 27%	138 38%	301 37%
I never struggle to make it to payday	712 35%	431 43%B	281 27%	77 34%H	143 40%HK	123 38%HK	143 40%HK	108 36%HK	118 25%	219 38%HK	266 39%HK	226 29%	250 45%MnO	200 35%O	156 38%O	106 21%	171 47%	401 49%
I am not currently employed	571 28%	245 25%	326 31%A	56 25%DEFIJ	32 9%	24 7%	47 13%E	100 33%cDEFIJ JK	311 66%CDEFGI JK	89 15%DEJ	71 10%	412 53%CDEFGI J	138 25%	145 25%	101 24%	188 38%LMN	*	10 1%

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

## Personal Debt Tracking Survey ONLINE Fieldwork: 17th-18th October 2018

Absolutes/col percents

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

	Region													Which of the following best describes your current working status?											
	Total	England (a)	Scotland (b)	North East (c)	North West (d)	Yorkshire & Humberside (e)	West Midlands (f)	East Midlands (g)	Wales (h)	Eastern (i)	London (j)	South East (k)	South West (l)	NET: North East/ Yorkshire & Humberside (m)	NET: East Midlands/ West Midlands (n)	NET: Wales/ South West (o)	NET: Working (p)	Working full time (q)	Working part time (r)	NET: Not working (s)	Not working seeking work (t)	Not working and not seeking work (u)	Retired on a state pension only (v)	Retired with a private pension (w)	House person (x)
Unweighted base	2042	1731	203	90	202	180	199	156	108	176	245	312	171	270	355	279	1119	792	327	923	71	183	153	357	159
Weighted base	2042	1762	178	86*	235	172	182	149	102*	196	276	286	182	257	331	284	1178	931	247	864	67*	163	140	339	155
NET: Often/ Sometimes struggle to make it to payday	759 37%	657 37%	61 35%	47 55%BDE FghJK LmNO	67 28%	63 37%	65 36%	62 41%Di	41 40%d	62 32%	113 41%Di	115 40%Di	64 35%	110 43%DI	127 38%D	104 37%d	596 51%S	469 50%tUV WX	128 52%tUV WX	163 19%	26 38%UVW	38 23%vW	21 15%W	18 5%	60 39%UVW
I often struggle to make it to payday	220 11%	191 11%	13 7%	18 21%BDEF GJklmN	18 8%	16 9%	20 11%	16 11%	16 15%BD	18 9%	27 10%	35 12%	22 12%	34 13%bd	36 11%	38 13%bd	158 13%S	116 12%vW	42 17%qUVW	62 7%	14 21%qUVW	16 10%vW	6 4%W	2 1%	24 16%VW
I sometimes struggle to make it to payday	539 26%	466 26%	48 27%	29 34%Dil o	49 21%	47 27%	44 24%	46 31%D	25 24%	44 22%	86 31%Dio	79 28%d	42 23%	76 30%D	91 27%	67 24%	439 37%S	353 38%TUV WX	86 35%TUV WX	100 12%	11 17%W	22 14%W	15 11%W	15 5%	36 23%UVW
I never struggle to make it to payday	712 35%	604 34%	78 44%ACg HIKLMn O	17 19%	96 41%Chk LmO	64 37%C	66 36%C	50 33%C	31 30%	67 34%C	98 36%C	91 32%C	54 30%c	81 31%C	116 35%C	85 30%c	572 49%S	458 49%TUV WX	113 46%TUV WX	140 16%	1 2%	25 15%T	18 13%T	78 23%TuVX	18 12%T
I am not currently employed	571 28%	502 28%b	39 22%	22 26%	72 31%b	44 26%	51 28%	38 25%	31 30%	67 34%Bjm	65 23%	80 28%	64 35%Beg Jmn	67 26%	88 27%	94 33%Bjm	10 1%	4 *	6 2%Q	561 65%P	40 60%QR	100 61%QRX	101 72%QRuX	243 72%QRtU X	77 50%QR

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



## Personal Debt Tracking Survey ONLINE Fieldwork: 17th-18th October 2018

Absolutes/col percents

Table 12  
**Q.4 Which of the following applies to you?**  
Base: All respondents

	Tenure								How worried or otherwise are you about your current level of debt?						
	Total	NET: Home-owners (a)	Owned outright (b)	Owned with mortgage (c)	NET: Rent-ers (d)	Coun-til Rent (e)	HA Rent (f)	Other rent (g)	Rent free (h)	Extremely worried (i)	Very worried (j)	Fairly worried (k)	Not at all worried (l)	NET: Worried (m)	NET: Extremely/very worried (n)
Unweighted base	2042	1226	686	540	781	170	225	386	35	128	163	472	1279	763	291
Weighted base	2042	1323	737	586	693	265	150	278	26*	126	154	469	1293	749	280
NET: Often/ Sometimes struggle to make it to payday	759 37%	374 28%B	116 16%	259 44%ABH	379 55%ABCH	144 54%ABCH	77 51%ABcH	158 57%ABCH	6 22%	105 83%KLM	130 84%KLM	312 67%L	212 16%	547 73%KL	234 84%KLM
I often struggle to make it to payday	220 11%	77 6%B	23 3%	53 9%ABh	143 21%ABCH	57 21%ABCH	27 18%ABCH	60 22%ABCH	-	75 60%JKLM	63 41%KLM	66 14%L	16 1%	204 27%KL	138 49%KLM
I sometimes struggle to make it to payday	539 26%	298 22%B	92 13%	205 35%AB	236 34%AB	87 33%AB	50 34%AB	98 35%AB	6 22%	30 24%L	67 43%ILn	246 53%IJLM	196 15%	343 46%ILN	97 34%IL
I never struggle to make it to payday	712 35%	549 42%DEFG	279 38%DEFG	271 46%aBDE FG	152 22%	52 20%	26 17%	74 27%eF	11 42%DEFg	6 5%	13 8%	86 18%JmN	607 47%IJKM N	105 14%IJN	19 7%
I am not currently employed	571 28%	399 30%CDG	343 47%ACDE FG	56 10%	162 23%CG	69 26%CG	47 31%CDG	46 17%C	9 36%CG	15 12%	12 7%	70 15%JN	474 37%IJKM N	97 13%j	26 9%

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

**Personal Debt Tracking Survey**  
**ONLINE Fieldwork: 17th-18th October 2018**

Absolutes/col percents

Table 13

**Q.5 Which of the following, if any, apply to you? Leading up to payday, I struggle financially as a result of ...**

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

	Total	Gender		Age								Social Grade				Employment Sector			
		Male (a)	Female (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	18-34 (i)	35-54 (j)	55+ (k)	AB (l)	C1 (m)	C2 (n)	DE (o)	Public (p)	Private (q)	
Unweighted base	758	316	442	97	162	198	150	99	52	259	348	151	183	230	128	217	172	406	
Weighted base	759	320	439	94*	178	179	171	94*	43*	272	351	137	169	229	157	203	189	407	
The cost of food	376 50%	142 44%	234 53%A	43 46%	85 48%	87 48%	89 52%	49 52%	24 55%	128 47%	175 50%	72 53%	72 43%	110 48%	24 50%	79 56%L	114 46%	88 45%	185
Household energy costs (excluding petrol and diesel)	281 37%	102 32%	179 41%A	23 24%	52 29%	64 36%ci	72 42%CDI	43 46%CDI	27 64%CDEFgl J	74 27%	136 39%CdI	70 52%CDEIJ	52 31%	76 33%	67 43%l	87 43%Lm	56 29%	140 29%	34%
Fuel or transport costs (e.g. train fares)	239 31%	106 33%	133 30%	27 29%	56 31%	54 30%	59 35%h	34 36%h	9 21%	83 30%	113 32%	43 31%	49 29%	88 38%lmo	42 27%	59 29%	69 36%	133 33%	
Making credit card repayments	215 28%	85 27%	130 30%	13 14%	57 32%C	56 31%C	48 28%C	30 32%C	11 26%c	70 26%C	104 30%C	41 30%C	57 34%O	70 31%O	48 31%O	40 20%	56 30%	120 29%	
Paying for rent	195 26%	79 25%	116 26%	27 29%hk	47 26%	47 26%	48 28%hk	20 21%	6 14%	74 27%hk	95 27%hk	26 19%	30 18%	62 27%l	36 23%	66 33%Ln	41 22%	98 24%	
Spending on going out or on non-essentials (e.g. clothes, entertainment subscriptions, presents, etc.)	162 21%	55 17%	108 24%A	32 34%EFGJK	49 28%EFJ	29 16%	24 14%	18 19%	10 23%	81 30%EFgjk	53 15%	28 21%	33 20%	55 24%	37 24%	37 18%	47 25%	89 22%	
Wage freezes	100 13%	58 18%B	42 10%	3 4%	14 8%	27 15%CdI	35 21%CDhI	17 19%CDhI	3 8%	17 6%	62 18%CDhI	21 15%CdI	21 13%	36 16%	20 13%	22 11%	28 15%	65 16%	
Making mortgage repayments	79 10%	30 9%	49 11%	5 5%	22 12%c	25 14%C	13 8%	11 12%	3 8%	26 10%	38 11%	15 11%	35 21%MNO	23 10%o	11 7%	10 5%	23 12%	48 12%	
Recent cuts to welfare benefits	74 10%	33 10%	41 9%	5 5%	9 5%	17 10%l	28 17%CDehl	13 14%cDI	2 5%	14 5%	46 13%cDI	15 11%dl	5 3%	16 7%	19 12%L	35 17%LM	9 5%	32 8%	
Paying a Debt Management Plan	69 9%	33 10%	36 8%	2 2%	17 9%C	15 9%C	17 10%C	12 13%CI	6 14%CI	18 7%	32 9%C	18 13%CI	6 4%	17 8%	24 15%LM	21 10%L	18 10%	26 6%	
Childcare costs	51 7%	22 7%	29 7%	4 4%g	19 11%cGhK	19 10%cfGhK	9 5%gK	-	1 2%	22 8%GK	27 8%GK	1 1%	17 10%O	16 7%	11 7%	7 4%	13 7%	32 8%	
Making payments on a payday loan or some other similar short-term, high interest loan	36 5%	19 6%	18 4%	1 1%	12 7%c	8 4%	10 6%	5 6%	1 1%	13 5%	17 5%	6 4%	9 5%	15 6%n	3 2%	10 5%	9 5%	23 6%	

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

\* small base

Prepared by ComRes

**Personal Debt Tracking Survey**  
**ONLINE Fieldwork: 17th-18th October 2018**

Absolutes/col percents

Table 13

**Q.5 Which of the following, if any, apply to you? Leading up to payday, I struggle financially as a result of ...**

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

	Gender			Age									Social Grade				Employment Sector	
	Total	Male (a)	Female (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	18-34 (i)	35-54 (j)	55+ (k)	AB (l)	C1 (m)	C2 (n)	DE (o)	Public (p)	Private (q)
Weighted base	759	320	439	94*	178	179	171	94*	43*	272	351	137	169	229	157	203	189	407
None of these	85 11%	47 15%B	38 9%	11 11%	22 12%	22 12%	14 8%	12 13%	5 12%	33 12%	35 10%	17 12%	16 10%	29 12%	16 10%	24 12%	17 9%	54 13%

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

\* small base

## Personal Debt Tracking Survey ONLINE Fieldwork: 17th-18th October 2018

Absolutes/col percents

Table 14  
**Q.5 Which of the following, if any, apply to you? Leading up to payday, I struggle financially as a result of ...**  
Base: All respondents who often or sometimes struggle to make it to payday

	Region													Which of the following best describes your current working status?											
	Total	England (a)	Scotland (b)	North East (c)	North West (d)	Yorkshire & Humber (e)	West Midlands (f)	East Midlands (g)	Wales (h)	East of England (i)	London (j)	South East (k)	South West (l)	NET: North East/ Yorkshire & Humber (m)	NET: East Midlands/ West Midlands (n)	NET: Wales/ South West (o)	NET: Working (p)	Working full time (q)	Working part time (r)	NET: Not working (s)	Not working seeking work (t)	Not working and not seeking work (u)	Retired on a state pension only (v)	Retired with a private pension (w)	House person (x)
Unweighted base	758	645	70	44	62	66	70	61	43	55	103	119	65	110	131	108	578	403	175	180	23	46	26	22	63
Weighted base	759	657	61*	47*	67*	63*	65*	62*	41*	62*	113*	115*	64*	110*	127	104*	596	469	128	163	26**	38*	21**	18**	60*
The cost of food	376 50%	315 48%	38 62%ace gJLMo	21 44%	39 58%jm	27 43%	38 58%jm	28 45%	23 56%	29 46%	48 43%	27 51%	48 42%	48 44%	65 51%	50 48%	273 46%	210 45%	63 49%	103 63%P	17 65%	27 71%QR	15 70%	6 35%	38 64%Qr
Household energy costs (excluding petrol and diesel)	281 37%	245 37%	22 36%	17 37%	26 39%	22 35%	34 52%beg hJKm	21 34%	14 34%	26 42%j	29 26%	40 34%	31 48%Jk	39 36%	55 43%J	45 43%J	196 33%	147 31%	49 38%	85 53%P	12 48%	19 49%Q	16 75%	11 63%	27 46%Q
Fuel or transport costs (e.g. train fares)	239 31%	202 31%	21 35%	10 21%	18 27%	17 27%	24 38%cm	21 34%	15 37%	22 35%	33 30%	39 34%	17 27%	27 24%	46 36%cm	32 31%	202 34%S	162 34%x	41 32%	36 22%	4 16%	12 32%	4 17%	4 22%	13 21%
Making credit card repayments	215 28%	182 28%	22 37%lmo	11 23%	18 27%	14 22%	20 31%	15 24%	10 25%	29 46%CdE GHJKLM NO	30 26%	33 28%	14 21%	25 23%	35 28%	24 23%	176 29%	141 30%u	34 27%	39 24%	6 22%	6 15%	4 18%	6 31%	19 31%u
Paying for rent	195 26%	164 25%	18 29%d	9 20%	9 14%	15 23%	15 23%	15 24%	13 33%D	12 20%	42 37%cDe fILMNo	33 29%D	13 20%	24 22%	30 23%	26 25%	139 23%	109 23%	31 24%	55 34%P	13 50%	16 43%QR	3 16%	5 26%	18 30%
Spending on going out or on non-essentials (e.g. clothes, entertainment subscriptions, presents, etc.)	162 21%	142 22%h	17 28%cGH nO	6 12%	23 35%CFG HJLMNO	16 25%gHO	13 20%	7 11%	3 8%	14 23%h	24 21%h	30 26%cGH nO	9 15%	22 20%	19 15%	13 12%	136 23%S	104 22%X	32 25%X	26 16%	5 18%	9 25%X	5 23%	2 9%	5 9%
Wage freezes	100 13%	88 13%	7 11%	7 15%	11 17%	8 13%	15 23%Gjko	4 7%	5 12%	9 14%	12 11%	13 12%	8 12%	15 14%	19 15%	13 12%	93 16%S	78 17%Ux	15 12%U	6 4%	1 2%	- -	2 9%	- -	4 7%
Making mortgage repayments	79 10%	67 10%	7 12%	2 5%	11 17%cejM	3 5%	10 16%ceM	7 11%	5 13%	9 14%m	8 7%	10 9%	6 10%	6 5%	17 13%M	11 11%	71 12%S	59 12%U	13 10%U	8 5%	2 8%	- -	3 12%	- -	3 5%
Recent cuts to welfare benefits	74 10%	64 10%	5 9%	2 5%	6 8%	7 12%	10 16%	6 10%	5 12%	4 6%	9 8%	11 10%	9 14%	10 9%	16 13%	14 13%	41 7%	30 6%	11 9%	33 20%P	8 30%	11 28%QR	1 4%	1 4%	13 23%QR

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



## Personal Debt Tracking Survey ONLINE Fieldwork: 17th-18th October 2018

Absolutes/col percents

Table 14  
**Q.5 Which of the following, if any, apply to you? Leading up to payday, I struggle financially as a result of ...**  
**Base: All respondents who often or sometimes struggle to make it to payday**

	Region														Which of the following best describes your current working status?										
	Total	England (a)	Scotland (b)	North East (c)	North West (d)	Yorkshire & Humberside (e)	West Midlands (f)	East Midlands (g)	Wales (h)	East-ern (i)	London (j)	South East (k)	South West (l)	NET: North East/ Yorkshire & Humberside (m)	NET: East Midlands/ West Midlands (n)	NET: Wales/ South West (o)	NET: Working (p)	Working full time (q)	Working part time (r)	NET: Not working (s)	Not working seeking work (t)	Not working and not seeking work (u)	Retired on a state pension only (v)	Retired with a private pension (w)	House person (x)
Weighted base	759	657	61*	47*	67*	63*	65*	62*	41*	62*	113*	115*	64*	110*	127	104*	596	469	128	163	26**	38*	21**	18**	60*
Paying a Debt Management Plan	69	61	6	5	6	7	2	6	2	6	11	11	6	13	8	8	45	38	6	24	3	3	4	4	11
	9%	9%	10%	11% <sup>f</sup>	10%	11% <sup>f</sup>	3%	10%	4%	9%	10%	10% <sup>f</sup>	9%	11% <sup>f</sup>	6%	7%	7%	8%	5%	15% <sup>P</sup>	11%	8%	18%	20%	18% <sup>QR</sup>
Childcare costs	51	41	7	-	6	3	6	3	2	7	8	6	2	3	10	4	45	39	6	6	-	1	1	-	5
	7%	6%	12% <sup>c</sup>	12% <sup>c</sup>	9% <sup>c</sup>	5%	9% <sup>c</sup>	6%	6%	11% <sup>c</sup>	7%	5%	3%	3%	8% <sup>c</sup>	4%	8% <sup>s</sup>	8%	5%	4%	-	1%	4%	-	8%
Making payments on a payday loan or some other similar short-term, high interest loan	36	32	1	3	3	-	2	2	3	6	13	2	1	3	4	3	32	28	4	4	1	1	1	-	2
	5%	5%	2%	6% <sup>e</sup>	5%	-	3%	4%	7% <sup>E</sup>	10% <sup>b</sup>	12% <sup>B</sup>	2%	1%	3%	3%	5%	6%	3%	3%	4%	2%	2%	-	3%	
None of these	85	75	5	6	4	5	6	10	5	5	15	9	15	11	16	20	70	56	14	15	1	4	2	2	6
	11%	11%	8%	12%	6%	8%	10%	15%	12%	8%	14%	8%	24% <sup>BDE</sup>	10% <sup>f</sup>	13%	19% <sup>b</sup>	12%	12%	11%	9%	3%	10%	8%	14%	11%

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

## Personal Debt Tracking Survey

### ONLINE Fieldwork: 17th-18th October 2018

Absolutes/col percents

Table 15

**Q.5 Which of the following, if any, apply to you? Leading up to payday, I struggle financially as a result of ...**  
**Base: All respondents who often or sometimes struggle to make it to payday**

	Tenure									How worried or otherwise are you about your current level of debt?					
	Total	NET: Home-owners (a)	Owned out-right (b)	Owned with mortgage (c)	NET: Renters (d)	Council Rent (e)	HA Rent (f)	Other rent (g)	Rent free (h)	Extremely worried (i)	Very worried (j)	Fairly worried (k)	Not at all worried (l)	NET: Worried (m)	NET: Extremely/very worried (n)
Unweighted base	758	341	103	238	408	88	110	210	9	105	132	313	208	550	237
Weighted base	759	374	116*	259	379	144*	77*	158	6**	105*	130	312	212	547	234
The cost of food	376 50%	174 46%	51 44%	123 48%	199 53%	76 52%	40 51%	84 53%	3 51%	68 65%JKLM	63 49%	154 49%	91 43%	285 52%L	131 56%L
Household energy costs (excluding petrol and diesel)	281 37%	130 35%	40 35%	90 35%	150 40%	53 37%	35 45%ac	63 40%	1 10%	48 46%L	55 43%L	118 38%L	60 28%	222 40%L	103 44%L
Fuel or transport costs (e.g. train fares)	239 31%	125 33%	32 28%	92 36%	111 29%	38 26%	25 32%	49 31%	2 41%	41 39%	38 29%	97 31%	63 30%	176 32%	79 34%
Making credit card repayments	215 28%	107 29%	30 26%	77 30%	107 28%	35 24%	19 24%	53 33%	1 26%	50 48%KLM	49 38%L	101 32%L	15 7%	200 37%L	99 42%KL
Paying for rent	195 26%	23 6%	5 4%	18 7%	171 45%ABC	62 43%ABC	30 39%ABC	79 50%ABCf	1 16%	40 39%KLM	41 32%kL	70 23%	42 20%	152 28%L	82 35%KLm
Spending on going out or on non-essentials (e.g. clothes, entertainment subscriptions, presents, etc.)	162 21%	100 27%DEF	35 30%DEF	65 25%DEF	59 16%e	12 8%	11 14%	37 24%DEF	3 48%	20 19%	30 23%	59 19%	53 25%	109 20%	50 21%
Wage freezes	100 13%	59 16%de	15 13%	44 17%DE	41 11%	11 8%	11 14%	19 12%	-	18 17%	13 10%	42 13%	27 13%	72 13%	30 13%
Making mortgage repayments	79 10%	77 21%BDEFG	1 1%	76 29%ABDEF	2 1%	-	1 1%	1 1%	-	13 12%l	13 10%	42 14%L	12 5%	68 12%L	25 11%l
Recent cuts to welfare benefits	74 10%	20 5%	9 8%	10 4%	54 14%AC	27 19%AbC	9 12%AC	18 12%AC	-	17 17%KL	14 11%	27 9%	16 8%	58 11%	31 13%l
Paying a Debt Management Plan	69 9%	21 6%	4 3%	17 7%	47 12%ABC	26 18%ABCG	8 10%b	13 8%	1 20%	18 17%KL	25 19%KLm	23 8%L	2 1%	66 12%kL	43 18%KLM

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

**Personal Debt Tracking Survey**  
**ONLINE Fieldwork: 17th-18th October 2018**

Absolutes/col percents

Table 15

**Q.5 Which of the following, if any, apply to you? Leading up to payday, I struggle financially as a result of ...**

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

	Tenure								How worried or otherwise are you about your current level of debt?						
	Total	NET: Home-owners (a)	Owned out-right (b)	Owned with mortgage (c)	NET: Renters (d)	Council Rent (e)	HA Rent (f)	Other rent (g)	Rent free (h)	Extremely worried (i)	Very worried (j)	Fairly worried (k)	Not at all worried (l)	NET: Worried (m)	NET: Extremely/very worried (n)
Weighted base	759	374	116*	259	379	144*	77*	158	6**	105*	130	312	212	547	234
Childcare costs	51 7%	29 8%B	2 2%	27 10%BDg	20 5%	8 6%	4 5%	9 5%	1 20%	11 10%L	9 7%	23 7%	8 4%	43 8%l	20 8%l
Making payments on a payday loan or some other similar short-term, high interest loan	36 5%	11 3%	5 5%	6 2%	24 6%aC	11 8%aC	5 6%c	8 5%	1 20%	12 12%KL	9 7%L	14 5%L	*	36 7%L	22 9%KL
None of these	85 11%	49 13%g	19 17%DG	30 11%	34 9%	15 10%	7 9%	12 8%	2 36%	2 2%	5 4%	39 13%lJmN	39 18%LJMN	46 8%lN	7 3%

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

**\* small base; \*\* very small base (under 30) ineligible for sig testing**

**Personal Debt Tracking Survey**  
**ONLINE Fieldwork: 17th-18th October 2018**

Absolutes/col percents

Table 16

**Q.6 Without assistance from an external source (e.g. friends, family, a financial institution), how difficult, if at all, would you find it to pay immediately an unexpected bill for the following amount?**

**Base: All respondents**

**Summary table**

	£20	£50	£100	£250	£500
Unweighted base	2042	2042	2042	2042	2042
Weighted base	2042	2042	2042	2042	2042
Not at all difficult	1607 79%	1314 64%	1040 51%	793 39%	643 31%
Somewhat difficult	285 14%	351 17%	394 19%	370 18%	303 15%
Very difficult	67 3%	199 10%	283 14%	376 18%	395 19%
Impossible	50 2%	136 7%	287 14%	471 23%	674 33%
NET: Somewhat difficult/ Very difficult/ Impossible	401 20%	687 34%	963 47%	1218 60%	1372 67%
NET: Very difficult/ Impossible	117 6%	335 16%	569 28%	847 41%	1069 52%
Don't know	34 2%	41 2%	39 2%	32 2%	27 1%



**Personal Debt Tracking Survey**  
**ONLINE Fieldwork: 17th-18th October 2018**

Absolutes/col percents

Table 17  
**Q.6 Without assistance from an external source (e.g. friends, family, a financial institution), how difficult, if at all, would you find it to pay immediately an unexpected bill for the following amount?**  
**Base: All respondents**  
**£20**

	Gender		Age							Social Grade				Employment Sector				
	Total	Male (a)	Female (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	18-34 (i)	35-54 (j)	55+ (k)	AB (l)	C1 (m)	C2 (n)	DE (o)	Public (p)	Private (q)
Unweighted base	2042	1019	1023	235	322	351	313	315	506	557	664	821	594	579	329	540	329	790
Weighted base	2042	996	1046	227	353	326	361	302	472	580	688	775	557	574	415	496	361	818
Not at all difficult	1607 79%	823 83%B	784 75%	182 80% <sup>dEJ</sup>	257 73%E	209 64%	282 78% <sup>Ej</sup>	236 78% <sup>EJ</sup>	440 JK	439 93% <sup>CDEFGI</sup>	491 76%E	677 87% <sup>CDEFGI</sup>	480 86% <sup>MnO</sup>	465 81% <sup>O</sup>	335 81% <sup>O</sup>	326 66%	273 76%	651 80%
Somewhat difficult	285 14%	113 11%	172 16%A	29 13% <sup>HK</sup>	61 17% <sup>HK</sup>	77 23% <sup>CdFGHIK</sup>	52 14% <sup>HK</sup>	45 15% <sup>HK</sup>	21 4%	90 16% <sup>HK</sup>	128 19% <sup>cHK</sup>	66 9% <sup>H</sup>	56 10%	71 12%	52 12%	106 21% <sup>LMN</sup>	51 14%	125 15%
Very difficult	67 3%	31 3%	36 3%	6 3%	16 4% <sup>HK</sup>	18 5% <sup>gHK</sup>	15 4% <sup>HK</sup>	7 2%	5 1%	22 4% <sup>HK</sup>	32 5% <sup>HK</sup>	12 2%	8 1%	16 3%	14 3% <sup>l</sup>	29 6% <sup>LM</sup>	15 4%	20 2%
Impossible	50 2%	14 1%	36 3%A	1 1%	15 4% <sup>CHK</sup>	15 5% <sup>CHK</sup>	9 3% <sup>H</sup>	8 3% <sup>cH</sup>	1 *	16 3% <sup>cHK</sup>	24 4% <sup>CHK</sup>	9 1%	6 1%	19 3% <sup>LN</sup>	4 1%	21 4% <sup>LN</sup>	17 5% <sup>Q</sup>	12 1%
NET: Somewhat difficult/ Very difficult/ Impossible	401 20%	158 16%	244 23%A	36 16% <sup>HK</sup>	92 26% <sup>CgHK</sup>	110 34% <sup>CDFGHIJK</sup>	76 21% <sup>HK</sup>	60 20% <sup>HK</sup>	28 6%	128 22% <sup>cHK</sup>	185 27% <sup>CfGHlK</sup>	88 11% <sup>H</sup>	71 13%	105 18% <sup>L</sup>	70 17%	156 31% <sup>LMN</sup>	83 23%	157 19%
NET: Very difficult/ Impossible	117 6%	45 4%	72 7%A	8 3% <sup>h</sup>	31 9% <sup>CgHK</sup>	33 10% <sup>CGHIK</sup>	24 7% <sup>HK</sup>	15 5% <sup>HK</sup>	6 1%	38 7% <sup>HK</sup>	57 8% <sup>CgHK</sup>	22 3%	14 3%	34 6% <sup>L</sup>	18 4%	50 10% <sup>LMN</sup>	31 9% <sup>Q</sup>	32 4%
Don't know	34 2%	16 2%	18 2%	8 3% <sup>fHK</sup>	5 1%	8 2%	4 1%	6 2%	4 1%	12 2%	11 2%	10 1%	7 1%	3 1%	9 2% <sup>m</sup>	15 3% <sup>IM</sup>	6 2%	10 1%

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



## Personal Debt Tracking Survey ONLINE Fieldwork: 17th-18th October 2018

Absolutes/col percents

Table 18  
**Q.6 Without assistance from an external source (e.g. friends, family, a financial institution), how difficult, if at all, would you find it to pay immediately an unexpected bill for the following amount?**  
Base: All respondents  
£20

	Region														Which of the following best describes your current working status?										
	Total	England (a)	Scotland (b)	North East (c)	North West (d)	Yorkshire & Humberside (e)	West Midlands (f)	East Midlands (g)	Wales (h)	East of England (i)	London (j)	South East (k)	South West (l)	NET: North East/ Yorkshire & Humberside (m)	NET: East Midlands/ West Midlands (n)	NET: Wales/ South West (o)	NET: Working (p)	Working full time (q)	Working part time (r)	NET: Not working (s)	Not working seeking work (t)	Not working and not seeking work (u)	Retired on a state pension only (v)	Retired with a private pension (w)	House person (x)
Unweighted base	2042	1731	203	90	202	180	199	156	108	176	245	312	171	270	355	279	1119	792	327	923	71	183	153	357	159
Weighted base	2042	1762	178	86*	235	172	182	149	102*	196	276	286	182	257	331	284	1178	931	247	864	67*	163	140	339	155
Not at all difficult	1607 79%	1383 78%	145 82% <sup>c</sup>	60 69%	193 82% <sup>c</sup>	134 78%	139 77%	114 77%	79 77%	160 82% <sup>c</sup>	215 78%	219 77%	148 82% <sup>c</sup>	194 75%	253 77%	227 80% <sup>c</sup>	924 78%	730 78% <sup>TUX</sup>	194 78% <sup>TUX</sup>	683 79%	29 43%	111 68% <sup>T</sup>	119 85% <sup>qTUX</sup>	326 96% <sup>QRTU</sup>	98 63% <sup>T</sup>
Somewhat difficult	285 14%	245 14%	24 13%	16 18%	26 11%	28 16%	30 17%	20 13%	16 16%	23 12%	40 14%	36 13%	27 15%	44 17% <sup>d</sup>	50 15%	43 15%	176 15%	134 14% <sup>W</sup>	41 17% <sup>VW</sup>	109 13%	18 28% <sup>QrVW</sup>	33 20% <sup>qVW</sup>	13 9% <sup>W</sup>	10 3%	35 23% <sup>QVW</sup>
Very difficult	67 3%	62 4%	3 2%	6 7% <sup>bDhL</sup>	4 2%	4 2%	7 4%	8 6% <sup>dLO</sup>	1 1%	5 3%	10 4%	14 5% <sup>dLO</sup>	3 2%	10 4%	15 5% <sup>O</sup>	4 2%	35 3%	26 3% <sup>W</sup>	9 4% <sup>W</sup>	32 4%	7 10% <sup>QRW</sup>	12 7% <sup>QW</sup>	5 4% <sup>W</sup>	-	8 5% <sup>W</sup>
Impossible	50 2%	42 2%	4 2%	2 3%	3 1%	2 1%	2 1%	7 4% <sup>def</sup>	4 4% <sup>def</sup>	6 3%	8 3%	10 4% <sup>df</sup>	3 1%	4 2%	8 3%	7 2%	28 2%	26 3% <sup>rW</sup>	2 1%	22 3%	8 11% <sup>QRUVW</sup>	4 3% <sup>W</sup>	1 1% <sup>w</sup>	-	8 5% <sup>RW</sup>
NET: Somewhat difficult/ Very difficult/ Impossible	401 20%	348 20%	31 17%	24 28% <sup>bDi</sup>	32 14%	34 20%	39 21% <sup>d</sup>	35 23% <sup>D</sup>	22 22% <sup>d</sup>	34 17%	58 21% <sup>d</sup>	61 21% <sup>D</sup>	32 18%	58 22% <sup>D</sup>	73 22% <sup>D</sup>	54 19%	239 20%	187 20% <sup>vW</sup>	52 21% <sup>vW</sup>	162 19%	33 49% <sup>QRUV</sup>	49 30% <sup>QRVW</sup>	19 14% <sup>W</sup>	10 3%	52 33% <sup>QRVW</sup>
NET: Very difficult/ Impossible	117 6%	104 6%	7 4%	8 9% <sup>bDeL</sup>	7 3%	6 3%	9 5%	15 10% <sup>BDEF</sup>	6 6%	11 6%	18 6%	25 9% <sup>bDEL</sup>	6 3%	14 5%	24 7% <sup>dl</sup>	11 4%	63 5%	53 6% <sup>W</sup>	11 4% <sup>W</sup>	53 6%	14 21% <sup>QRUV</sup>	16 10% <sup>qRVW</sup>	6 5% <sup>W</sup>	-	17 11% <sup>QRW</sup>
Don't know	34 2%	31 2%	1 1%	2 3%	9 4% <sup>bGij</sup>	4 2%	4 2%	* *	1 1%	2 1%	3 1%	6 2%	1 1%	6 2%	4 1%	3 1%	16 1%	14 2%	1 1%	19 2%	5 8% <sup>QRUVW</sup>	4 2%	2 1%	2 1%	5 4% <sup>RW</sup>

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

## Personal Debt Tracking Survey ONLINE Fieldwork: 17th-18th October 2018

Absolutes/col percents

Table 19  
**Q.6 Without assistance from an external source (e.g. friends, family, a financial institution), how difficult, if at all, would you find it to pay immediately an unexpected bill for the following amount?**  
**Base: All respondents**  
**£20**

	Tenure								How worried or otherwise are you about your current level of debt?						NET: Extr- emely/ very worried (n)
	Total	NET: Home- owners (a)	Owned out- right (b)	Owned with mort- gage (c)	NET: Rent- ers (d)	Coun- cil Rent (e)	HA Rent (f)	Other rent (g)	Rent free (h)	Extr- emely worried (i)	Very worried (j)	Fairly worried (k)	Not at all worried (l)	NET: Worried (m)	
Unweighted base	2042	1226	686	540	781	170	225	386	35	128	163	472	1279	763	291
Weighted base	2042	1323	737	586	693	265	150	278	26*	126	154	469	1293	749	280
Not at all difficult	1607 79%	1170 88% GH	687 93% CDEFGH	483 83% ACDEFGH	417 60%	151 57%	90 60%	177 64%	19 74% e	37 29%	63 41% i	310 66% IJMN	1198 93% IJKMN	409 55% IJN	100 36%
Somewhat difficult	285 14%	105 8% B	31 4%	75 13% AB	176 25% ABC	69 26% ABC	36 24% ABC	71 26% ABC	3 13% B	47 37% KL	55 35% KL	121 26% L	62 5%	222 30% L	102 36% KLm
Very difficult	67 3%	18 1%	8 1%	10 2%	47 7% ABC	25 9% ABCg	10 6% ABC	13 5% ABC	2 6% AB	19 15% KLM	20 13% KLM	18 4% L	9 1%	57 8% KL	40 14% KLM
Impossible	50 2%	13 1%	4 1%	9 1%	37 5% ABC	16 6% ABC	7 5% ABC	14 5% ABC	-	21 17% KLM	16 11% KLM	10 2% L	3 *	47 6% KL	37 13% KLM
NET: Somewhat difficult/ Very difficult/ Impossible	401 20%	136 10% B	43 6%	94 16% AB	260 37% ABCH	110 41% ABCH	52 35% ABCh	98 35% ABCh	5 19% B	87 69% KLM	91 59% KLM	149 32% L	74 6%	327 44% KL	178 64% KLM
NET: Very difficult/ Impossible	117 6%	31 2%	12 2%	19 3% b	84 12% ABC	41 15% ABCg	17 11% ABC	26 9% ABC	2 6% b	40 32% KLM	36 24% KLM	28 6% L	12 1%	105 14% KL	77 27% KLM
Don't know	34 2%	17 1%	8 1%	9 1%	16 2%	5 2%	7 5% ABCDG	3 1%	2 7% ABCG	2 2%	1 *	10 2%	22 2%	13 2%	2 1%

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

**Personal Debt Tracking Survey**  
**ONLINE Fieldwork: 17th-18th October 2018**

Absolutes/col percents

Table 20  
**Q.6 Without assistance from an external source (e.g. friends, family, a financial institution), how difficult, if at all, would you find it to pay immediately an unexpected bill for the following amount?**  
**Base: All respondents**  
**£50**

	Gender		Age									Social Grade				Employment Sector		
	Total	Male (a)	Female (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	18-34 (i)	35-54 (j)	55+ (k)	AB (l)	C1 (m)	C2 (n)	DE (o)	Public (p)	Private (q)
Unweighted base	2042	1019	1023	235	322	351	313	315	506	557	664	821	594	579	329	540	329	790
Weighted base	2042	996	1046	227	353	326	361	302	472	580	688	775	557	574	415	496	361	818
Not at all difficult	1314 64%	692 69%B	622 60%	133 59%E	192 55%	158 48%	223 62%dEj	204 68%ccDEJ	403 85%CDEFGIJK	325 56%E	381 55%e	608 78%CDEFGIJK	427 77%MN	368 64%O	275 66%O	244 49%	214 59%	517 63%
Somewhat difficult	351 17%	149 15%	203 19%A	58 26%fGHJK	78 22%GHK	68 21%GHK	68 19%HK	41 14%H	38 8%	136 23%GHK	136 20%GHK	79 10%	75 13%	112 20%L	68 16%	96 19%L	73 20%	159 19%
Very difficult	199 10%	86 9%	112 11%	17 8%H	49 14%CHK	52 16%CFGHK	38 11%HK	29 9%HK	13 3%	66 11%HK	91 13%CHK	42 5%H	31 6%	47 8%l	40 10%L	81 16%LMN	30 8%	89 11%
Impossible	136 7%	47 5%	89 9%A	9 4%	29 8%cHK	38 12%CHK	28 8%HK	23 8%HK	9 2%	38 7%hk	66 10%CHK	32 4%H	16 3%	39 7%L	21 5%	60 12%LMN	37 10%Q	39 5%
NET: Somewhat difficult/ Very difficult/ Impossible	687 34%	283 28%	404 39%A	85 37%HK	156 44%GHK	159 49%CFGHijK	134 37%HK	93 31%HK	60 13%	241 42%GHK	293 43%GHK	153 20%H	122 22%	199 35%L	129 31%L	238 48%LMN	140 39%	287 35%
NET: Very difficult/ Impossible	335 16%	134 13%	201 19%A	27 12%H	78 22%CHK	91 28%CFGHIK	66 18%cCHK	52 17%HK	22 5%	104 18%cHK	157 23%CGHIK	74 10%H	47 8%	86 15%L	61 15%L	141 28%LMN	67 19%	128 16%
Don't know	41 2%	22 2%	19 2%	9 4%dFK	5 1%	9 3%	4 1%	5 2%	9 2%	14 2%	13 2%	14 2%	8 1%	7 1%	11 3%	15 3%M	7 2%	14 2%

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



## Personal Debt Tracking Survey

### ONLINE Fieldwork: 17th-18th October 2018

Absolutes/col percents

Table 21  
**Q.6 Without assistance from an external source (e.g. friends, family, a financial institution), how difficult, if at all, would you find it to pay immediately an unexpected bill for the following amount?**  
**Base: All respondents**  
**£50**

	Region														Which of the following best describes your current working status?										
	Total	England (a)	Scotland (b)	North East (c)	North West (d)	Yorkshire & Humberside (e)	West Midlands (f)	East Midlands (g)	Wales (h)	East of London (i)	London (j)	South East (k)	South West (l)	NET: North East/ Yorkshire & Humberside (m)	NET: East Midlands/ West Midlands (n)	NET: Wales/ South West (o)	NET: Working (p)	Working full time (q)	Working part time (r)	NET: Not working (s)	Not working seeking work (t)	Not working and not seeking work (u)	Retired on a state pension only (v)	Retired with a private pension (w)	House person (x)
Unweighted base	2042	1731	203	90	202	180	199	156	108	176	245	312	171	270	355	279	1119	792	327	923	71	183	153	357	159
Weighted base	2042	1762	178	86*	235	172	182	149	102*	196	276	286	182	257	331	284	1178	931	247	864	67*	163	140	339	155
Not at all difficult	1314 64%	1128 64%	127 72%ACF gHMNo	40 47%	155 66%C	114 67%C	110 61%C	91 61%C	59 58%	137 70%CFh mn	177 64%C	184 64%C	121 66%C	154 60%C	201 61%C	180 63%C	730 62%	583 63%TUX	147 60%TuX	584 68%P	25 37%	81 50%	101 72%QRTU X	311 92%QRTU VX	65 42%
Somewhat difficult	351 17%	301 17%	25 14%	21 25%BEK	38 16%	22 13%	37 21%e	26 17%	25 25%aBd Eikm	31 16%	49 18%	45 16%	31 17%	43 17%	63 19%e	57 20%e	232 20%S	179 19%tVW	53 21%TVW	120 14%	7 10%	34 21%tVW	17 12%W	18 5%	44 28%QTVW
Very difficult	199 10%	175 10%	14 8%	11 12%	23 10%	15 9%	26 14%bi	13 8%	10 9%	16 8%	27 10%	26 9%	18 10%	25 10%	38 12%	28 10%	119 10%	88 9%W	31 12%vW	80 9%	10 15%vW	29 18%QVW	9 6%W	4 1%	28 18%QVW
Impossible	136 7%	122 7%	9 5%	11 12%BDFI jIO	12 5%	13 8%f	6 3%	16 11%bdFI o	6 6%	11 6%	18 6%	24 8%F	10 5%	24 9%F	23 7%	16 6%	76 6%	63 7%W	13 5%W	60 7%	20 30%QRUVW X	15 9%W	9 6%W	1 *	15 10%rW
NET: Somewhat difficult/ Very difficult/ Impossible	687 34%	598 34%b	48 27%	42 49%BDE fgJKL MnO	74 32%	50 29%	69 38%Be	55 37%b	41 40%Be	58 30%	94 34%	95 33%	60 33%	93 36%b	124 38%Be	100 35%b	427 36%S	330 35%VW	97 39%VW	260 30%	37 55%QRVW	78 48%QrVW	35 25%W	23 7%	87 56%QRVW
NET: Very difficult/ Impossible	335 16%	296 17%	23 13%	21 25%Bdl jo	36 15%	28 17%	32 18%	29 19%	15 15%	27 14%	45 16%	50 18%	28 16%	50 19%	61 18%	44 15%	195 17%	151 16%W	44 18%W	140 16%	30 45%QRUV WX	44 27%QRVW	18 13%W	5 1%	43 28%QRVW
Don't know	41 2%	36 2%	2 1%	3 4%il	6 3%	7 4%llo	3 1%	3 2%	2 2%	1 1%	5 2%	7 2%	1 1%	10 4%llo	6 2%	4 1%	21 2%	18 2%	3 1%	20 2%	5 8%QRuWX	4 3%	4 3%	4 1%	3 2%

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

## Personal Debt Tracking Survey ONLINE Fieldwork: 17th-18th October 2018

Absolutes/col percents

Table 22

**Q.6 Without assistance from an external source (e.g. friends, family, a financial institution), how difficult, if at all, would you find it to pay immediately an unexpected bill for the following amount?  
Base: All respondents  
£50**

	Tenure								How worried or otherwise are you about your current level of debt?						
	NET: Home-owners (a)	Owned out-right (b)	Owned with mortgage (c)	NET: Renters (d)	Council Rent (e)	HA Rent (f)	Other rent (g)	Rent free (h)	Extremely worried (i)	Very worried (j)	Fairly worried (k)	Not at all worried (l)	NET: Worried (m)	NET: Extremely/very worried (n)	
Unweighted base	2042	1226	686	540	781	170	225	386	35	128	163	472	1279	763	291
Weighted base	2042	1323	737	586	693	265	150	278	26*	126	154	469	1293	749	280
Not at all difficult	1314 64%	1022 77% GH	624 85% CDEF FGH	398 68% ACDE DEFG	277 40%	98 37%	58 39%	121 44%	16 60% DEFg	14 11%	29 19%	182 39% IJMN	1090 84% IJKM N	224 30% IJN	43 15%
Somewhat difficult	351 17%	185 14% B	70 10%	115 20% AB	161 23% AB	56 21% AB	37 25% AB	69 25% ABc	5 21% B	32 26% L	46 30% L	158 34% L	115 9%	236 32% L	78 28% L
Very difficult	199 10%	58 4% B	18 2%	40 7% aB	138 20% ABC	56 21% ABC	28 18% ABC	55 20% ABC	3 10% B	35 28% KL	38 25% L	85 18% L	41 3%	157 21% L	73 26% KL
Impossible	136 7%	36 3%	14 2%	23 4% B	99 14% ABCg H	50 19% ABCG	20 14% ABC	29 10% ABC	1 4%	42 33% KLM	41 27% KLM	37 8% L	17 1%	119 16% KL	83 30% KLM
NET: Somewhat difficult/ Very difficult/ Impossible	687 34%	279 21% B	102 14%	177 30% AB	399 58% ABCH	161 61% ABCH	85 57% ABCH	153 55% ABCH	9 35% aB	109 86% KLM	125 81% KLM	279 60% L	174 13%	513 68% KL	234 83% KLM
NET: Very difficult/ Impossible	335 16%	94 7% B	32 4%	62 11% AB	238 34% ABCH H	106 40% ABCG	48 32% ABCH	84 30% ABCh	4 14% B	76 61% KLM	79 51% KLM	121 26% L	59 5%	277 37% KL	156 55% KLM
Don't know	41 2%	22 2%	11 2%	11 2%	17 2%	7 2%	7 5% ABCd	3 1%	1 5% g	3 3%	1 1%	8 2%	29 2%	12 2%	4 1%

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

**Personal Debt Tracking Survey**  
**ONLINE Fieldwork: 17th-18th October 2018**

Absolutes/col percents

Table 23

**Q.6 Without assistance from an external source (e.g. friends, family, a financial institution), how difficult, if at all, would you find it to pay immediately an unexpected bill for the following amount?**

**Base: All respondents  
 £100**

	Gender		Age									Social Grade				Employment Sector		
	Total	Male (a)	Female (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	18-34 (i)	35-54 (j)	55+ (k)	AB (l)	C1 (m)	C2 (n)	DE (o)	Public (p)	Private (q)
Unweighted base	2042	1019	1023	235	322	351	313	315	506	557	664	821	594	579	329	540	329	790
Weighted base	2042	996	1046	227	353	326	361	302	472	580	688	775	557	574	415	496	361	818
Not at all difficult	1040 51%	580 58%B	460 44%	91 40%	147 42%	119 37%	164 45%E	161 53%CDEFJ JK	358 76%CDEFGI JK	238 41%	283 41%	519 67%CDEFGI J	337 60%MO	294 51%O	236 57%O	174 35%	165 46%	394 48%
Somewhat difficult	394 19%	161 16%	233 22%A	70 31%DEFGHI JK	67 19%h	55 17%	74 20%H	63 21%H	66 14%	136 23%EHJK	129 19%H	129 17%	122 22%N	113 20%N	56 14%	103 21%N	74 21%	175 21%
Very difficult	283 14%	126 13%	157 15%	40 18%GHK	68 19%GHK	65 20%GHK	54 15%HK	33 11%HK	21 4%	109 19%GHK	120 17%GHK	54 7%h	52 9%	80 14%L	67 16%L	84 17%L	50 14%	131 16%
Impossible	287 14%	108 11%	178 17%A	19 8%h	65 18%CgHK	77 24%CFGHIK	65 18%CgHK	38 13%GHK	23 5%	84 14%CHK	142 21%CGHIK	61 8%H	41 7%	82 14%L	47 11%l	117 24%LMN	62 17%	107 13%
NET: Somewhat difficult/ Very difficult/ Impossible	963 47%	395 40%	568 54%A	129 57%GHK	199 57%GHK	197 60%GHK	193 53%GHK	135 45%HK	109 23%	328 57%GHK	391 57%GHK	244 32%H	214 38%	275 48%Ln	170 41%	304 61%LMN	186 52%	413 51%
NET: Very difficult/ Impossible	569 28%	234 23%	335 32%A	59 26%HK	133 38%CGHK	143 44%CFGHIK	119 33%GHK	71 24%GHK	44 9%	192 33%cGHK	262 38%CGHK	115 15%H	92 17%	162 28%L	114 27%L	201 41%LMN	112 31%	238 29%
Don't know	39 2%	22 2%	17 2%	7 3%	6 2%	10 3%h	5 1%	7 2%	5 1%	13 2%	14 2%	12 2%	6 1%	5 1%	9 2%	18 4%LM	10 3%	10 1%

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

## Personal Debt Tracking Survey

### ONLINE Fieldwork: 17th-18th October 2018

Absolutes/col percents

Table 24  
**Q.6 Without assistance from an external source (e.g. friends, family, a financial institution), how difficult, if at all, would you find it to pay immediately an unexpected bill for the following amount?**  
**Base: All respondents**  
**£100**

	Region														Which of the following best describes your current working status?										
	Total	England (a)	Scotland (b)	North East (c)	North West (d)	Yorkshire & Humberside (e)	West Midlands (f)	East Midlands (g)	Wales (h)	East-ern (i)	London (j)	South East (k)	South West (l)	NET: North East/ Yorkshire & Humberside (m)	NET: East Midlands/ West Midlands (n)	NET: Wales/ South West (o)	NET: Working (p)	Working full time (q)	Working part time (r)	NET: Not working (s)	Not working seeking work (t)	Not working and not seeking work (u)	Retired on a state pension only (v)	Retired with a private pension (w)	House person (x)
Unweighted base	2042	1731	203	90	202	180	199	156	108	176	245	312	171	270	355	279	1119	792	327	923	71	183	153	357	159
Weighted base	2042	1762	178	86*	235	172	182	149	102*	196	276	286	182	257	331	284	1178	931	247	864	67*	163	140	339	155
Not at all difficult	1040 51%	892 51%h	105 59%ACf GHkMNO	28 32%	128 54%Chm	87 51%C	89 49%C	68 46%c	43 42%	106 54%Chm	143 52%C	143 50%C	100 55%CHm	115 45%c	157 47%C	143 50%C	559 47%	449 48%TUX	109 44%TUX	481 56%P	15 22%	55 34%	77 55%RTUX	289 85%QRTU VX	46 30%
Somewhat difficult	394 19%	340 19%	29 16%	17 19%	38 16%	35 20%	28 16%	32 21%	25 25%f	45 23%	52 19%	63 22%f	31 17%	51 20%	60 18%	56 20%	250 21%S	195 21%W	54 22%W	145 17%	11 16%	38 23%W	32 23%W	34 10%	30 19%W
Very difficult	283 14%	243 14%	18 10%	20 23%BdE IJK	33 14%	19 11%	36 20%BEI JK	23 16%	21 21%aBE IJK	22 11%	29 10%	35 12%	27 15%	39 15%	59 18%Bei JK	48 17%bJ	181 15%S	136 15%VW	45 18%VW	102 12%	8 12%W	29 18%VW	11 8%W	8 3%	45 29%QRTUVW
Impossible	287 14%	251 14%	24 14%	20 23%bDf HIkLnO	27 11%	25 14%	22 15%	12 12%	22 11%	46 17%	41 14%	23 13%	44 17%d	47 14%	35 12%	169 14%	133 14%W	35 14%W	118 14%	28 42%QRUV WX	35 22%QrVW	17 12%W	6 2%	31 20%qVW	
NET: Somewhat difficult/ Very difficult/ Impossible	963 47%	834 47%b	71 40%	56 66%BDE FGIJKL MNO	98 42%	79 46%	89 49%b	77 51%bd	58 57%aBD eij	89 45%	127 46%	139 49%b	80 44%	135 52%BD	166 50%Bd	138 49%b	599 51%S	464 50%W	135 55%VW	364 42%	47 70%QRVW	102 63%QVW	60 43%W	49 14%	106 68%QRVW
NET: Very difficult/ Impossible	569 28%	494 28%	42 24%	40 46%BDE fGhIJK LMNO	59 25%	44 26%	61 34%Bdl	45 30%	33 32%i	44 22%	74 27%	76 27%	50 27%	84 33%bl	106 32%bl	83 29%	350 30% <sub>s</sub>	269 29%VW	81 33%VW	219 25%	36 54%QRuV W	65 40%QVW	28 20%W	15 4%	76 49%QRVW
Don't know	39 2%	36 2%	1 1%	2 2%	9 4%bkl O	5 3%i	4 2%	4 3%	1 1%	1 1%	6 2%	3 1%	1 1%	7 3%	8 2%	3 1%	20 2%	18 2%W	3 1%	18 2%	5 8%QRvWx	6 4%rW	3 2%W	1 *	3 2%W

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



**Personal Debt Tracking Survey**  
**ONLINE Fieldwork: 17th-18th October 2018**

Absolutes/col percents

Table 25

**Q.6 Without assistance from an external source (e.g. friends, family, a financial institution), how difficult, if at all, would you find it to pay immediately an unexpected bill for the following amount?**

**Base: All respondents  
 £100**

	Tenure								How worried or otherwise are you about your current level of debt?						
	Total	NET: Home-owners (a)	Owned out-right (b)	Owned with mortgage (c)	NET: Renters (d)	Council Rent (e)	HA Rent (f)	Other rent (g)	Rent free (h)	Extremely worried (i)	Very worried (j)	Fairly worried (k)	Not at all worried (l)	NET: Worried (m)	NET: Extremely/very worried (n)
Unweighted base	2042	1226	686	540	781	170	225	386	35	128	163	472	1279	763	291
Weighted base	2042	1323	737	586	693	265	150	278	26*	126	154	469	1293	749	280
Not at all difficult	1040 51%	842 64% CDEF GH	536 73% ACDE FGH	306 52% DEFG	186 27%	60 22%	41 27%	85 31% e	12 46% DEFG	5 4%	13 9%	96 21% IJMN	925 72% IJKM N	115 15% IJN	19 7%
Somewhat difficult	394 19%	250 19%	118 16%	132 23% B	138 20% b	51 19%	25 17%	61 22% B	6 23%	16 12%	24 16%	138 29% IJLM N	216 17%	178 24% IJLN	40 14%
Very difficult	283 14%	140 11% B	49 7%	91 16% AB	140 20% ABc	51 19% AB	33 22% ABC	56 20% ABc	3 11%	25 20% L	48 31% IL	133 28% IL	76 6%	206 28% IL	73 26% L
Impossible	287 14%	73 6% b	25 3%	48 8% aB	211 30% ABCH H	95 36% ABCG	43 29% ABCH	73 26% ABCh	3 13% aB	76 60% JKLM	68 44% KLM	93 20% L	50 4%	237 32% KL	144 51% KLM
NET: Somewhat difficult/ Very difficult/ Impossible	963 47%	463 35% B	192 26%	271 46% AB	488 70% ABCH	197 74% ABCH	101 67% ABCH	190 69% ABCH	12 47% B	116 93% KLM	141 91% KLM	364 78% L	342 26%	621 83% KL	257 92% KLM
NET: Very difficult/ Impossible	569 28%	213 16% B	74 10%	138 24% AB	350 51% ABCH H	146 55% ABCG	76 50% ABCH	129 46% ABCH	6 24% B	101 80% KLM	116 75% KLM	226 48% L	126 10%	443 59% KL	217 77% KLM
Don't know	39 2%	18 1%	9 1%	9 2%	19 3% abG	9 3% abg	8 5% ABCdG	2 1%	2 8% ABCG	4 3% j	*	8 2%	26 2%	13 2%	5 2%

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

**Personal Debt Tracking Survey**  
**ONLINE Fieldwork: 17th-18th October 2018**

Absolutes/col percents

Table 26

**Q.6 Without assistance from an external source (e.g. friends, family, a financial institution), how difficult, if at all, would you find it to pay immediately an unexpected bill for the following amount?**

**Base: All respondents  
 £250**

	Gender		Age									Social Grade				Employment Sector		
	Total	Male (a)	Female (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	18-34 (i)	35-54 (j)	55+ (k)	AB (l)	C1 (m)	C2 (n)	DE (o)	Public (p)	Private (q)
Unweighted base	2042	1019	1023	235	322	351	313	315	506	557	664	821	594	579	329	540	329	790
Weighted base	2042	996	1046	227	353	326	361	302	472	580	688	775	557	574	415	496	361	818
Not at all difficult	793 39%	456 46%B	337 32%	63 28%	93 26%	95 29%	118 33%	135 45% CDEFIJ	288 61% CDEFGIJK	156 27%	213 31%	423 55% CDEFGIJK	267 48% MN	232 40% O	168 41% O	125 25%	118 33%	288 35%
Somewhat difficult	370 18%	168 17%	202 19%	55 24% EFGJK	69 20% E	43 13%	61 17%	47 15%	95 20% EJ	124 21% EGJ	104 15%	142 18% E	116 21% O	97 17%	82 20%	75 15%	70 19%	157 19%
Very difficult	376 18%	163 16%	212 20%A	70 31% DEFGHJK	77 22% HK	59 18% HK	75 21% HK	52 17% HK	42 9%	147 25% EGHJK	134 20% HK	94 12% h	99 18%	110 19%	63 15%	104 21% n	76 21%	172 21%
Impossible	471 23%	191 19%	281 27%A	36 16% H	106 30% CGHK	123 38% CdFGHIK	103 29% CgHK	65 21% HK	40 8%	141 24% CHK	226 33% CGHIK	104 13% H	71 13%	130 23% L	93 22% L	178 36% LMN	93 26%	189 23%
NET: Somewhat difficult/ Very difficult/ Impossible	1218 60%	522 52%	696 67%A	160 71% GHK	252 72% GHK	225 69% GHK	239 66% GHK	163 54% HK	177 37%	413 71% GHK	465 68% GHK	340 44% H	287 51%	336 59% L	238 57%	356 72% LMN	240 66%	518 63%
NET: Very difficult/ Impossible	847 41%	354 36%	493 47%A	106 47% gHK	183 52% GHK	183 56% CGHK	178 49% GHK	116 39% HK	82 17%	288 50% GHK	361 52% GHK	198 26% H	171 31%	240 42% L	156 38% L	281 57% LMN	170 47%	362 44%
Don't know	32 2%	19 2%	13 1%	3 1%	7 2%	6 2%	4 1%	4 1%	8 2%	10 2%	10 1%	12 1%	3 1%	5 1%	8 2% l	15 3% LM	3 1%	11 1%

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

## Personal Debt Tracking Survey

### ONLINE Fieldwork: 17th-18th October 2018

Absolutes/col percents

Table 27

**Q.6 Without assistance from an external source (e.g. friends, family, a financial institution), how difficult, if at all, would you find it to pay immediately an unexpected bill for the following amount?**

**Base: All respondents  
£250**

	Region														Which of the following best describes your current working status?										
	Total	England (a)	Scotland (b)	North East (c)	North West (d)	Yorkshire & Humberside (e)	West Midlands (f)	East Midlands (g)	Wales (h)	East-em (i)	London (j)	South East (k)	South West (l)	NET: North East/ Yorkshire & Humberside (m)	NET: East Midlands/ West Midlands (n)	NET: Wales/ South West (o)	NET: Working (p)	Working full time (q)	Working part time (r)	NET: Not working (s)	Not working seeking work (t)	Not working and not seeking work (u)	Retired on a state pension only (v)	Retired with a private pension (w)	House person (x)
Unweighted base	2042	1731	203	90	202	180	199	156	108	176	245	312	171	270	355	279	1119	792	327	923	71	183	153	357	159
Weighted base	2042	1762	178	86*	235	172	182	149	102*	196	276	286	182	257	331	284	1178	931	247	864	67*	163	140	339	155
Not at all difficult	793 39%	682 39%	79 44%CHJkn	26 30%	103 44%CHJk	71 41%c	68 37%	52 35%	32 32%	84 43%ch	96 35%	102 36%	80 44%chj	97 38%	120 36%	112 39%	406 34%	328 35%TUX	78 32%Tx	387 45%P	10 16%	40 24%	55 39%TUX	247 73%QRTU VX	35 22%
Somewhat difficult	370 18%	316 18%	37 21%C	8 9%	36 15%	31 18%c	30 17%	28 19%c	17 17%	37 19%c	62 23%CdM	51 18%c	31 17%	39 15%	59 18%c	49 17%c	227 19%	182 20%Tx	44 18%t	144 17%	5 8%	27 16%	38 27%QRTU WX	53 16%	20 13%
Very difficult	376 18%	326 18%	25 14%	18 21%	36 15%	31 18%	35 19%	26 18%	25 24%Bd	33 17%	51 18%	65 23%Bd	32 17%	49 19%	61 18%	57 20%	249 21%S	194 21%vVW	54 22%vVW	127 15%	12 18%W	39 24%vVW	16 11%	26 8%	36 23%vVW
Impossible	471 23%	408 23%	37 21%	31 37%BDE fJUKLm nO	53 23%	36 21%	45 25%	39 26%	26 26%	39 20%	60 22%	66 23%	38 21%	67 26%	84 25%	64 23%	283 24%	216 23%w	66 27%w	189 22%	34 51%QRUV W	55 34%QVW	28 20%W	10 3%	61 39%QRVW
NET: Somewhat difficult/ Very difficult/ Impossible	1218 60%	1050 60%	99 56%	58 67%bDI	125 53%	97 57%	110 61%	93 63%	69 67%bDe il	109 56%	174 63% d	182 64%D	101 55%	155 60%	204 62% d	170 60%	758 64%S	593 64%w	165 67%w	460 53%	51 77%QVW	121 74%QVW	82 58%W	89 26%	117 75%QrVW
NET: Very difficult/ Impossible	847 41%	734 42%	62 35%	50 58%BDE FgJkL mNO	89 38%	66 39%	80 44%b	65 44%	51 50%aBD ell	72 37%	111 40%	131 46%Bi	70 38%	116 45%B	145 44%b	121 43%	531 45%S	411 44%vVW	121 49%vVW	316 37%	46 69%QRVW	94 58%QrVW	44 31%W	36 11%	97 62%QRVW
Don't know	32 2%	31 2%b	-	2 3%B	6 3%B	3 2%b	3 2%b	3 2%b	1 1%	3 1%	6 2%b	2 1%	1 1%	5 2%b	7 2%b	2 1%	14 1%	10 1%	4 2%	17 2%	5 8%QRUVx	3 2%	4 3%w	2 1%	3 2%

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

## Personal Debt Tracking Survey

### ONLINE Fieldwork: 17th-18th October 2018

Absolutes/col percents

Table 28  
**Q.6 Without assistance from an external source (e.g. friends, family, a financial institution), how difficult, if at all, would you find it to pay immediately an unexpected bill for the following amount?**  
**Base: All respondents**  
**£250**

	Tenure								How worried or otherwise are you about your current level of debt?						
	Total	NET: Home-owners (a)	Owned out-right (b)	Owned with mortgage (c)	NET: Rent-ers (d)	Coun-til Rent (e)	HA Rent (f)	Other rent (g)	Rent free (h)	Extrem-ely worr-ied (i)	Very worr-ied (j)	Fairly worr-ied (k)	Not at all worr-ied (l)	NET: Worr-ied (m)	NET: Extr-emely/ very worr-ied (n)
Unweighted base	2042	1226	686	540	781	170	225	386	35	128	163	472	1279	763	291
Weighted base	2042	1323	737	586	693	265	150	278	26*	126	154	469	1293	749	280
Not at all difficult	793 39%	660 50% Gh	445 60% CDEF FGH	215 37% ACDE DEFG	125 18% 14%	38 14%	27 18%	60 22% E	8 33% DEF	5 4%	7 4%	38 8% N	743 57% LJKMN	50 7%	11 4%
Somewhat difficult	370 18%	260 20% DFg	124 17% f	136 23% BDeF G	103 15% 16%	43 16%	17 12%	43 15%	7 27% dFg	2 2%	15 10% l	95 20% IJMN	259 20% IJMN	112 15% IN	17 6% i
Very difficult	376 18%	233 18%	107 15%	125 21% aB	139 20% B	43 16%	32 21% B	64 23% ABe	4 16%	19 15%	28 18%	159 34% IJLM N	170 13%	206 27% IJLN	47 17%
Impossible	471 23%	152 11% B	51 7%	100 17% AB	316 46% ABCG H	142 54% ABCd fGH	66 44% ABCH	108 39% ABCH	4 14%	98 78% jKLM	105 68% KLM	173 37% L	96 7%	375 50% KL	203 72% KLM
NET: Somewhat difficult/ Very difficult/ Impossible	1218 60%	645 49% B	283 38%	362 62% AB	558 81% ABCH 86% ABCF GH	228 77% ABCH	115 77% ABCH	215 77% ABCH	15 58% B	119 95% L	147 95% L	426 91% L	525 41%	693 92% L	266 95% kL
NET: Very difficult/ Impossible	847 41%	384 29% B	159 22%	225 38% AB	455 66% ABCH 70% ABCg H	185 70% ABCg H	98 65% ABCH	172 62% ABCH	8 31%	117 93% jKLM	132 86% KLM	332 71% L	266 21%	581 78% KL	249 89% KLM
Don't know	32 2%	19 1%	9 1%	10 2% e	10 1%	-	8 5% ABCDE G	2 1%	3 10% ABCDE G	2 2%	*	4 1%	25 2% m	6 1%	3 1%

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

**Personal Debt Tracking Survey**  
**ONLINE Fieldwork: 17th-18th October 2018**

Absolutes/col percents

Table 29

**Q.6 Without assistance from an external source (e.g. friends, family, a financial institution), how difficult, if at all, would you find it to pay immediately an unexpected bill for the following amount?**

**Base: All respondents  
£500**

	Gender		Age									Social Grade				Employment Sector		
	Total	Male (a)	Female (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	18-34 (i)	35-54 (j)	55+ (k)	AB (l)	C1 (m)	C2 (n)	DE (o)	Public (p)	Private (q)
Unweighted base	2042	1019	1023	235	322	351	313	315	506	557	664	821	594	579	329	540	329	790
Weighted base	2042	996	1046	227	353	326	361	302	472	580	688	775	557	574	415	496	361	818
Not at all difficult	643 31%	386 39%B	256 25%	46 20%	73 21%	72 22%	79 22%	117 39% CDEFIJ JK	255 54% CDEFGI Jk	119 20%	151 22%	372 48% CDEFGI J	221 40% mNO	193 34% O	123 30% O	106 21%	95 26%	216 26%
Somewhat difficult	303 15%	148 15%	155 15%	33 14%	52 15%	40 12%	61 17%	38 12%	80 17% e	84 15%	101 15%	117 15%	101 18% MO	72 13%	79 19% MO	51 10%	47 13%	138 17%
Very difficult	395 19%	172 17%	224 21%A	78 34% DEFGHI JK	73 21% HK	53 16%	77 21% HK	51 17%	64 14%	151 26% EGHJK	130 19% Hk	115 15%	110 20%	111 19%	84 20%	91 18%	79 22%	173 21%
Impossible	674 33%	274 28%	400 38%A	69 31% HK	147 42% CGHK	156 48% CFGHIK	139 38% cgHK	94 31% HK	69 15%	217 37% gHK	295 43% CGHIK	163 21% H	121 22%	193 34% L	125 30% L	235 47% LMN	136 38%	280 34%
NET: Somewhat difficult/ Very difficult/ Impossible	1372 67%	593 60%	779 74%A	180 79% GHK	272 77% GHK	249 76% GHK	277 77% GHK	183 60% HK	212 45%	452 78% GHK	525 76% GHK	395 51% H	332 60%	375 65% l	287 69% L	377 76% LMn	262 73%	591 72%
NET: Very difficult/ Impossible	1069 52%	446 45%	623 60%A	147 65% GHK	220 62% GHK	209 64% GHK	215 60% GHK	145 48% HK	133 28%	367 63% GHK	424 62% GHK	278 36% H	231 42%	303 53% L	208 50% L	326 66% LMN	215 60%	453 55%
Don't know	27 1%	17 2%	11 1%	1 1%	8 2%	5 2%	6 2%	2 1%	5 1%	9 2%	11 2%	7 1%	4 1%	5 1%	4 1%	14 3% LM	3 1%	10 1%

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

## Personal Debt Tracking Survey ONLINE Fieldwork: 17th-18th October 2018

Absolutes/col percents

Table 30  
**Q.6 Without assistance from an external source (e.g. friends, family, a financial institution), how difficult, if at all, would you find it to pay immediately an unexpected bill for the following amount?**  
Base: All respondents  
£500

	Region														Which of the following best describes your current working status?										
	Total	England (a)	Scotland (b)	North East (c)	North West (d)	Yorkshire & Humber (e)	West Midlands (f)	East Midlands (g)	Wales (h)	East of London (i)	London (j)	South East (k)	South West (l)	NET: North East/ Yorkshire & Humber (m)	NET: East Midlands/ West Midlands (n)	NET: Wales/ South West (o)	NET: Working (p)	Working full time (q)	Working part time (r)	NET: Not working (s)	Not working seeking work (t)	Not working and not seeking work (u)	Retired on a state pension only (v)	Retired with a private pension (w)	House person (x)
Unweighted base	2042	1731	203	90	202	180	199	156	108	176	245	312	171	270	355	279	1119	792	327	923	71	183	153	357	159
Weighted base	2042	1762	178	86*	235	172	182	149	102*	196	276	286	182	257	331	284	1178	931	247	864	67*	163	140	339	155
Not at all difficult	643 31%	561 32%h	58 33%h	21 25%	89 38%CH kno	58 34%h	51 28%	45 30%	23 23%	68 35%h	85 31%	83 29%	60 33%	79 31%	96 29%	83 29%	311 26%	252 27%TuX	60 24%Tx	331 38%P	4 7%	32 20%T	44 31%TUX	225 67%QRTU VX	25 16%t
Somewhat difficult	303 15%	246 14%	40 23%ACDE gJKMN	7 8%	31 13%	21 12%	29 16%	21 14%	16 16%	29 15%	36 13%	43 15%	30 16%c	28 11%	50 15%	46 16%cm	185 16%	153 16%x	32 13%	117 14%	7 10%	19 12%	24 17%	51 15%	16 10%
Very difficult	395 19%	351 20%b	26 14%	12 14%	31 13%	40 23%BD	33 18%	28 19%	18 18%	45 23%bD	59 21%bD	65 23%BD	39 21%d	52 20%d	61 18%	57 20%d	251 21%S	193 21%tW	58 23%TW	144 17%	8 11%	37 23%TW	27 19%W	36 11%	37 24%tW
Impossible	674 33%	578 33%	53 30%	43 50%BDE FGJKL MNO	80 34%	51 30%	66 36%i	52 35%	43 42%aBe iJL	52 26%	88 32%	93 33%	53 29%	94 37%i	118 36%i	96 34%	417 35%S	324 35%W	93 38%W	257 30%	44 65%QRUV WX	72 44%QVW	43 30%W	24 7%	74 48%QRVW
NET: Somewhat difficult/ Very difficult/ Impossible	1372 67%	1176 67%	118 67%	62 73%d	141 60%	112 66%	128 70%h	101 68%	78 76%aDe ij	126 64%	183 66%	201 70%D	122 67%	175 68%	229 69%D	200 70%D	853 72%S	670 72%W	183 74%W	519 60%	58 87%QRVW	128 79%qVW	94 67%W	112 33%	127 82%QrVW
NET: Very difficult/ Impossible	1069 52%	930 53%B	78 44%	55 64%BDI j	110 47%	91 53%	99 54%b	80 54%b	61 60%BD	97 49%	147 53%b	158 55%Bd	92 51%	146 57%Bd	179 54%B	154 54%B	668 57%S	517 56%W	151 61%VW	401 46%	51 77%QRVW	109 67%QVW	70 50%W	61 18%	111 72%QRVW
Don't know	27 1%	25 1%	1 1%	2 3%Lo	5 2%i	1 1%	3 1%	3 2%i	1 1%	3 1%	7 3%IO	2 1%	- -	3 1%	6 2%	1 *	14 1%	9 1%	4 2%	14 2%	4 7%QRuvW x	3 2%	2 2%	2 1%	3 2%

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

## Personal Debt Tracking Survey

### ONLINE Fieldwork: 17th-18th October 2018

Absolutes/col percents

Table 31  
**Q.6 Without assistance from an external source (e.g. friends, family, a financial institution), how difficult, if at all, would you find it to pay immediately an unexpected bill for the following amount?**  
**Base: All respondents**  
**£500**

	Tenure								How worried or otherwise are you about your current level of debt?						
	NET: Home-owners (a)	Owned out-right (b)	Owned with mortgage (c)	NET: Renters (d)	Council Rent (e)	HA Rent (f)	Other rent (g)	Rent free (h)	Extremely worried (i)	Very worried (j)	Fairly worried (k)	Not at all worried (l)	NET: Worried (m)	NET: Extremely/very worried (n)	
Unweighted base	2042	1226	686	540	781	170	225	386	35	128	163	472	1279	763	291
Weighted base	2042	1323	737	586	693	265	150	278	26*	126	154	469	1293	749	280
Not at all difficult	643 31%	535 40% CDEF GH	373 51% ACDE FGH	162 28% DEFG	102 15%	36 14%	21 14%	45 16%	5 19%	5 4%	6 4%	18 4%	614 47% IJKMN	29 4%	10 4%
Somewhat difficult	303 15%	236 18% DEFG	128 17% DEFG	108 18% DEFG	61 9%	20 7%	11 8%	30 11%	6 23% DEFG	1 1%	7 4%	48 10% IJN	247 19% IJKMN	56 7% IN	8 3%
Very difficult	395 19%	266 20%	127 17%	139 24% BDEF	121 17%	40 15%	24 16%	57 20%	9 34% aBDEF g	11 9%	22 14%	137 29% IJLM N	225 17% IN	171 23% IJLN	34 12%
Impossible	674 33%	268 20% B	101 14%	167 29% AB	401 58% ABCg H	170 64% ABCG H	88 59% ABCH	143 52% ABCH	4 17%	107 85% jKLM	118 76% KLM	259 55% L	189 15%	485 65% KL	225 80% KLM
NET: Somewhat difficult/ Very difficult/ Impossible	1372 67%	770 58% B	356 48%	414 71% AB	583 84% ABC	229 86% ABCh	124 82% ABC	230 83% ABC	19 73% aB	120 95% L	147 95% L	445 95% L	661 51%	711 95% L	267 95% L
NET: Very difficult/ Impossible	1069 52%	534 40% B	229 31%	306 52% AB	522 75% ABCH	209 79% ABCH	112 75% ABCH	200 72% ABCH	13 51% B	119 94% KLM	140 91% kL	396 85% L	414 32%	655 88% L	259 92% KLM
Don't know	27 1%	18 1%	8 1%	10 2% e	8 1%	-	5 3% ABDEG	2 1%	2 8% ABCDE G	2 1%	1 1%	6 1%	19 1%	9 1%	3 1%

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