R3 – PERSONAL DEBT SNAPSHOT WAVE 22

Methodology: ComRes interviewed 2,022 GB adults online between the 14th and 15th August 2017. 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.

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Personal Debt Tracking Survey
ONLINE Fieldwork: 14th-15th August 2017

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)	18-44 (i)	25-44 (j)	55+ (k)	AB (l)	C1 (m)	C2 (n)	DE (o)	Public (p)	Private (q)
Unweighted base		2022	1016	1006	263	364	340	357	275	423	967	704	698	575	584	341	522	281	790
Weighted base		2022	987	1035	226	348	326	360	297	465	900	673	762	541	564	416	501	314	851
NET: Worried		823 41%	371 38%	452 44%A	103 46%GHK	195 56%CfGHK	197 60%CFGHK	176 49%GHK	89 30%HK	62 13%	495 55%CfGHK	392 58%CFGHK	151 20%H	197 36%	228 40%	170 41%	228 46%L	168 53%	410 48%
NET: Extremely/ very worried		279 14%	128 13%	151 15%	38 17%GHK	74 21%GHK	74 23%fGHK	60 17%GHK	23 8%Hk	11 2%	185 21%GHK	147 22%fGHK	34 4%	70 13%	61 11%	61 15%	87 17%IM	52 17%	148 17%
Extremely worried	(4)	120 6%	61 6%	59 6%	16 7%gHK	32 9%GHK	33 10%GHK	25 7%gHK	10 3%H	4 1%	81 9%GHK	65 10%GHK	14 2%	30 5%	24 4%	27 6%	40 8%M	23 7%	61 7%
Very worried	(3)	159 8%	67 7%	92 9%	22 10%GHK	42 12%GHK	40 12%GHK	35 10%GHK	13 4%H	7 2%	104 12%GHK	82 12%GHK	20 3%	40 7%	37 7%	34 8%	47 9%	29 9%	87 10%
Fairly worried	(2)	544 27%	243 25%	301 29%A	66 29%HK	121 35%GHK	123 38%CGHK	116 32%GHK	66 22%HK	51 11%	310 34%GHK	245 36%cGHK	117 15%h	127 23%	166 30%L	109 26%	141 28%	115 37%	262 31%
Not at all worried	(1)	1199 59%	616 62%B	583 56%	123 54%DEIJ	153 44%	129 40%	184 51%dEiJ	208 70%CDEFIJ JK	403 87%CDEFGI	404 45%	281 42%	611 80%CDEFGI J	345 64%O	336 60%	246 59%	273 54%	146 47%	440 52%
Mean		1.60	1.57	1.64a	1.69GHK	1.86CfGHK	1.93CFGHK	1.72GHK	1.41HK	1.17	1.85CfGHK	1.90CFGHK	1.26H	1.55	1.55	1.62	1.71LM	1.78	1.73
Standard deviation		0.87	0.87	0.87	0.91	0.95	0.96	0.90	0.73	0.48	0.95	0.96	0.60	0.85	0.80	0.89	0.93	0.90	0.91
Standard error		0.02	0.03	0.03	0.06	0.05	0.05	0.05	0.04	0.02	0.03	0.04	0.02	0.04	0.03	0.05	0.04	0.05	0.03

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

Personal Debt Tracking Survey
ONLINE Fieldwork: 14th-15th August 2017

Absolutes/col percents

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

		Total	England (a)	Scot-land (b)	North East (c)	North West (d)	York-shire & Humb-erside (e)	West Mid-lands (f)	East Mid-lands (g)	Wales (h)	East-ern (i)	London (j)	South East (k)	South West (l)	North East/ York-shire & Humb-erside (m)	East/ West Mid-lands (n)	Wales/ South West (o)	NET: Work-ing (p)	Work-ing full time (q)	Work-ing part time (r)	NET: Not work-ing (s)	Not working seeking work (t)	Not working and not seeking work (u)	Retired on a state pension only (v)	Retired with a private pension (w)	House person (x)
Unweighted base		2022	1710	200	83	213	186	168	153	112	217	252	265	173	269	321	285	1071	738	333	951	102	210	136	343	160
Weighted base		2022	1743	178	85*	233	170	182	152	101*	194	269	281	178	255	334	279	1165	918	247	857	74*	155	157	345	125
NET: Worried		823 41%	702 40%	71 40%	33 38%	100 43%	72 43%	69 38%	56 37%	50 49%fgi ln	71 37%	125 46%gil N	110 39%	67 37%	105 41%	125 37%	116 42%	578 50%S	479 52%RuV W	100 40%VW	244 29%	41 55%RVW	68 44%VW	32 20%W	40 12%	64 51%RVW
NET: Extremely/ very worried		279 14%	233 13%	24 13%	10 12%	33 14%	21 13%	25 14%	15 10%	22 22%Abc efGIKM N	24 12%	53 20%eGiK MN	27 9%	26 14%	31 12%	40 12%	48 17%gK	201 17%S	173 19%RVW	28 11%vW	78 9%	15 21%RVW	24 15%VW	9 6%W	4 1%	26 20%RVW
Extremely worried	(4)	120 6%	107 6%	9 5%	3 4%	11 5%	8 5%	11 6%	7 4%	4 4%	11 6%	26 10%bdgk Mn	14 5%	16 9%m	11 4%	18 5%	20 7%	84 7%S	73 8%rVW	11 5%W	36 4%	7 10%rVW	12 8%VW	4 2%	3 1%	10 8%VW
Very worried	(3)	159 8%	126 7%	15 8%	7 8%	22 9%k	13 8%	13 7%	9 6%	18 18%ABcD EFGIjKL MNo	13 7%	27 10%K	12 4%	10 5%	20 8%	22 7%	28 10%K	116 10%S	99 11%rVW	17 7%W	42 5%	8 11%VW	12 8%W	5 3%W	2 *	15 12%rVW
Fairly worried	(2)	544 27%	469 27%	48 27%	23 27%	67 29%	51 30%	44 24%	40 26%	27 27%	47 24%	72 27%	83 30%	41 23%	74 29%	84 25%	68 24%	378 32%S	306 33%VW	72 29%VW	166 19%	25 34%VW	44 28%VW	23 15%	36 10%	38 31%VW
Not at all worried	(1)	1199 59%	1041 60%	107 60%	52 62%	133 57%	98 57%q	113 62%h	96 63%hj	51 51%	123 63%hj	144 54%	171 61%	111 63%hj	150 59%	209 63%hJ	163 58%	586 50%	439 48%	147 60%QTX	613 71%P	34 45%	87 56%q	125 80%QRTU X	305 88%QRTU VX	61 49%
Mean		1.60	1.60	1.58	1.54	1.62	1.60	1.58	1.51	1.75Gi Kn	1.54	1.76bc fGIKMN	1.54	1.61	1.58	1.55	1.66	1.74S	1.79RV W	1.56VW	1.42	1.85RVW	1.67VW	1.29W	1.14	1.80RVW
Standard deviation		0.87	0.87	0.84	0.80	0.84	0.83	0.88	0.80	0.89	0.85	0.98	0.80	0.94	0.82	0.84	0.93	0.91	0.93	0.81	0.77	0.97	0.92	0.65	0.41	0.95
Standard error		0.02	0.02	0.06	0.09	0.06	0.06	0.07	0.06	0.08	0.06	0.06	0.05	0.07	0.05	0.05	0.05	0.03	0.03	0.04	0.02	0.10	0.06	0.06	0.02	0.08

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

Personal Debt Tracking Survey
ONLINE Fieldwork: 14th-15th August 2017

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 mort-gage (c)	NET: Rent-ers (d)	Coun-cil Rent (e)	HA Rent (f)	Other rent (g)	Rent free (h)	Extr-emely worr-ied (i)	Very worr-ied (j)	Fairly worr-ied (k)	Not at all worr-ied (l)
Unweighted base	2022	1159	648	511	813	198	254	361	50	120	165	567	1170
Weighted base	2022	1310	730	580	675	263	161	251	37*	120*	159	544	1199
NET: Worried	823	435	124	311	371	142	93	135	17	120	159	544	-
	41%	33%B	17%	54%AB	55%AB	54%AB	58%AB	54%AB	46%B	100%L	100%L	100%L	-
NET: Extremely/ very worried	279	131	32	99	139	62	32	44	9	120	159	-	-
	14%	10%B	4%	17%AB	21%AB	24%ABc	20%AB	18%AB	24%AB	100%KL	100%KL	-	-
Extremely worried (4)	120	45	14	31	71	35	15	22	4	120	-	-	-
	6%	3%b	2%	5%B	11%ABC	13%ABC	9%ABc	9%ABc	10%AB	100%JKL	-	-	-
Very worried (3)	159	86	18	68	68	27	18	23	5	-	159	-	-
	8%	7%B	2%	12%AB	10%AB	10%aB	11%AB	9%B	13%B	-	100%IKL	-	-
Fairly worried (2)	544	304	91	213	232	80	61	91	8	-	-	544	-
	27%	23%B	13%	37%ABh	34%AB	31%AB	38%ABh	36%ABh	22%b	-	-	100%IJL	-
Not at all worried (1)	1199	875	606	269	304	121	68	116	20	-	-	-	1199
	59%	67%CDEF G	83%ACDE FGH	46%	45%	46%	42%	46%	54%	-	-	-	100%IJK
Mean	1.60	1.47B	1.23	1.76AB	1.86ABc	1.91ABc	1.87AB	1.80AB	1.80AB	4.00	3.00	2.00	1.00
Standard deviation	0.87	0.77	0.59	0.86	0.98	1.04	0.94	0.93	1.04	0.00	0.00	0.00	0.00
Standard error	0.02	0.02	0.02	0.04	0.03	0.07	0.06	0.05	0.15	0.00	0.00	0.00	0.00

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

Personal Debt Tracking Survey
ONLINE Fieldwork: 14th-15th August 2017

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)	18-44 (i)	25-44 (j)	55+ (k)	AB (l)	C1 (m)	C2 (n)	DE (o)	Public (p)	Private (q)
Unweighted base	852	384	468	126	210	204	174	81	57	540	414	138	218	247	145	242	150	394
Weighted base	823	371	452	103*	195	197	176	89*	62*	495	392	151	197	228	170	228	168	410
Credit cards	411 50%	186 50%	225 50%	17 16%	89 46%C	119 60%CDI	102 58%CDI	52 59%Cdl	32 52%C	225 45%C	208 53%CI	84 56%CI	99 50%	116 51%	84 50%	113 50%	87 52%	220 54%
Overdraft	168 20%	89 24%B	79 18%	23 23%	38 20%	42 21%	37 21%	13 14%	15 24%	104 21%	81 21%	27 18%	30 15%	50 22%l	37 22%	50 22%l	33 20%	91 22%
Bank loans	150 18%	80 22%B	70 16%	7 7%	43 22%Ck	32 16%C	46 26%CEGIjK	11 13%	10 16%c	83 17%C	75 19%C	21 14%	36 18%	52 23%O	33 19%	29 13%	40 24%	86 21%
Mortgage repayments	135 16%	71 19%b	64 14%	6 5%	34 17%CHK	40 20%CHK	42 24%CGHIK	10 12%	3 5%	79 16%CHk	73 19%CHK	13 9%	43 22%O	44 19%O	25 15%	24 10%	28 16%	81 20%
Loans from friends or family	114 14%	48 13%	65 14%	21 20%fHK	33 17%HK	27 14%h	20 11%	10 11%	3 4%	81 16%HK	60 15%Hk	13 8%	31 16%	35 16%	19 11%	29 13%	30 18%	55 13%
Student loans	110 13%	47 13%	63 14%	67 65%DEFGHIJK	30 15%EFGHK	11 6%FGhK	1 1%	- -	- -	109 22%dEFGHJK	42 11%eFGHK	- -	47 24%MNO	32 14%O	18 11%	13 5%	23 14%	46 11%
Rent arrears	63 8%	32 9%	31 7%	5 4%	28 14%CeFGHK	15 8%HK	12 7%hk	3 3%	- -	48 10%cgHK	44 11%cgHK	3 2%	11 6%	15 7%	14 8%	23 10%	10 6%	41 10%
Tax due to HMRC	55 7%	24 7%	30 7%	7 6%	17 9%	14 7%	9 5%	3 4%	5 8%	37 8%	31 8%	8 5%	20 10%M	10 4%	11 6%	14 6%	13 7%	31 8%
'Payday' or other similar short-term, high interest loan	44 5%	18 5%	26 6%	4 4%	18 9%fhK	11 6%	6 4%	4 4%	1 2%	33 7%	29 7%	5 3%	7 4%	10 4%	5 3%	22 10%LMN	7 4%	22 5%
Debts related to childcare costs	31 4%	14 4%	17 4%	3 3%	12 6%hK	10 5%k	5 3%	1 2%	- -	24 5%k	21 5%hK	1 1%	12 6%NO	14 6%NO	1 *	4 2%	10 6%	18 4%
None of these	78 10%	26 7%	52 12%A	7 7%	8 4%	18 9%d	13 7%	19 22%CDEFIJ	12 20%CDEFIJ	34 7%	27 7%	31 21%CDEFIJ	14 7%	13 6%	21 12%m	31 13%LM	8 5%	32 8%

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

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Personal Debt Tracking Survey
ONLINE Fieldwork: 14th-15th August 2017

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

	Total	England (a)	Scot-land (b)	North East (c)	North West (d)	York-shire & Humb-erside (e)	West Mid-lands (f)	East Mid-lands (g)	Wales (h)	East-ern (i)	London (j)	South East (k)	South West (l)	North East/ York-shire & Humb-erside (m)	East/ West Mid-lands (n)	Wales/ South West (o)	NET: Work-ing (p)	Work-ing full time (q)	Work-ing part time (r)	NET: Not work-ing (s)	Not working seeking work (t)	Not working and not seeking work (u)	Retired on a state pension only (v)	Retired with a private pension (w)	House person (x)
							Region													Which of the following best describes your current working status?					
Unweighted base	852	718	77	34	93	85	68	60	57	84	120	109	65	119	128	122	544	396	148	308	58	95	28	44	83
Weighted base	823	702	71*	33**	100*	72*	69*	56*	50*	71*	125*	110*	67*	105*	125	116*	578	479	100	244	41*	68*	32**	40*	64*
Credit cards	411 50%	350 50%	32 44%	18 56%	49 49%	31 43%	31 45%	28 51%	30 60%e	33 47%	68 54%	56 51%	35 53%	49 47%	60 48%	65 56%	307 53%S	264 55%RTU	44 44%U	104 43%	14 35%	20 30%	19 58%	22 56%TU	29 46%U
Overdraft	168 20%	142 20%	14 19%	8 24%	25 25%	15 21%	10 14%	12 22%	12 25%	19 26%fk	27 22%	17 15%	10 15%	23 22%	22 17%	22 19%	124 21%	104 22%W	20 20%W	44 18%	8 21%W	13 20%W	11 35%	2 5%	9 14%
Bank loans	150 18%	125 18%	13 18%	7 20%	18 18%	13 17%	13 19%	7 13%	12 25%	11 16%	26 21%	19 18%	11 16%	19 18%	20 16%	23 20%	126 22%S	116 24%RTUx	10 10%U	25 10%	3 8%u	1 2%	5 16%	6 14%U	9 14%U
Mortgage repayments	135 16%	117 17%	10 13%	9 29%	12 12%	11 16%	17 25%DJ	10 18%	8 17%	14 20%	15 12%	18 17%	10 14%	21 20%	27 22%dj	18 15%	108 19%S	92 19%tU	17 17%u	27 11%	3 8%	5 8%	-	6 14%	13 20%tU
Loans from friends or family	114 14%	103 15%h	8 12%	4 11%	19 19%EHMO	7 7%O	12 17%ehm	6 11%	2 5%	9 13%	30 24%bEgHiKLMnO	12 11%	6 9%	9 8%	18 14%ho	8 7%	85 15%	70 15%W	15 15%W	29 12%	7 16%W	9 13%W	1 4%	-	12 19%W
Student loans	110 13%	100 14%	7 10%	9 27%	18 18%hLO	10 14%lo	12 17%LO	7 13%	3 6%	8 11%	18 15%lO	14 13%o	3 5%	19 18%hLO	19 15%lO	7 6%	69 12%	52 11%Wx	17 17%qWX	41 17%p	8 20%qWX	31 46%QRTWX	-	-	2 3%
Rent arrears	63 8%	53 8%	8 11%Ko	1 4%	5 5%	5 6%	7 10%k	6 10%k	2 4%	5 7%	18 15%dhKlMO	3 3%	3 5%	6 6%	13 10%K	5 4%	51 9%s	45 9%Wx	6 6%	12 5%	6 14%WX	5 7%w	-	-	2 3%
Tax due to HMRC	55 7%	46 7%	5 7%	2 8%	5 5%	6 8%	11 16%DGIKLO	3 3%	4 7%	2 4%	10 8%	5 5%	3 4%	8 8%	12 10%	6 5%	43 8%	35 7%U	8 8%U	11 5%	2 5%u	* 1%	3 8%	2 6%u	4 6%u
'Payday' or other similar short-term, high interest loan	44 5%	36 5%	4 6%	1 3%	8 8%	3 5%	4 6%	1 2%	3 7%	4 5%	8 7%	3 3%	3 5%	4 4%	5 4%	7 6%	29 5%	22 5%	7 7%w	15 6%	3 8%w	5 7%w	1 3%	-	6 10%qW
Debts related to childcare costs	31 4%	27 4%	3 4%	1 3%	4 4%	3 4%	4 5%lo	2 4%	1 2%	3 5%lo	6 5%o	4 4%	-	4 4%	6 5%	1 1%	28 5%S	24 5%	5 5%	3 1%	-	1 1%	-	-	2 3%

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

Prepared by ComRes

Personal Debt Tracking Survey
ONLINE Fieldwork: 14th-15th August 2017

Absolutes/col percents

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

	Total					Region														Which of the following best describes your current working status?							
		England (a)	Scot-land (b)	North East (c)	North West (d)	York-shire & Humb-erside (e)	West Mid-lands (f)	East Mid-lands (g)	Wales (h)	East-ern (i)	London (j)	South East (k)	South West (l)	North East/ York-shire & Humb-erside (m)	East/ West Mid-lands (n)	Wales/ South West (o)	NET: Work-ing (p)	Work-ing full time (q)	Work-ing part time (r)	NET: Not work-ing (s)	Not working seeking work (t)	Not working and not seeking work (u)	Retired on a state pension only (v)	Retired with a private pension (w)	House person (x)
Weighted base	823	702	71*	33**	100*	72*	69*	56*	50*	71*	125*	110*	67*	105*	125	116*	578	479	100	244	41*	68*	32**	40*	64*
None of these	78	67	6	3	8	7	7	6	5	7	9	11	8	10	13	13	41	28	12	38	5	5	4	12	11
	10%	10%	8%	10%	8%	10%	11%	11%	11%	10%	8%	10%	11%	10%	11%	11%	7%	6%	13%Q	15%P	13%q	8%	13%	30%QRtU	18%Qu

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

Prepared by ComRes

Personal Debt Tracking Survey
ONLINE Fieldwork: 14th-15th August 2017

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 mort-gage (c)	NET: Rent-ers (d)	Coun-cil Rent (e)	HA Rent (f)	Other rent (g)	Rent free (h)	Extr-emely worr-ied (i)	Very worr-ied (j)	Fairly worr-ied (k)	Not at all worr-ied (l)
Unweighted base	852	382	107	275	445	106	144	195	25	120	165	567	-
Weighted base	823	435	124*	311	371	142*	93	135	17**	120*	159	544	-**
Credit cards	411 50%	212 49%	60 49%	152 49%	195 53%	74 52%	46 50%	74 55%	5 29%	71 59%K	85 53%	255 47%	-
Overdraft	168 20%	90 21%	27 22%	64 20%	73 20%	24 17%	19 21%	30 22%	5 28%	36 30%K	38 24%k	94 17%	-
Bank loans	150 18%	90 21%de	18 15%	72 23%bDE	58 16%	18 13%	15 16%	25 19%	2 14%	36 30%jK	30 19%	85 16%	-
Mortgage repayments	135 16%	127 29%BDEFG	3 3%	124 40%ABDEFG	8 2%	3 2%	* *	5 3%f	- -	23 19%	24 15%	88 16%	-
Loans from friends or family	114 14%	45 10%	16 13%	28 9%	65 17%AC	27 19%AC	16 17%AC	22 16%AC	4 26%	33 27%jK	26 16%K	55 10%	-
Student loans	110 13%	57 13%E	17 14%E	40 13%E	43 12%E	6 4%	7 8%	30 22%ACDEF	10 59%	19 15%	21 13%	71 13%	-
Rent arrears	63 8%	12 3%	3 2%	9 3%	51 14%ABC	27 19%ABCG	12 13%ABC	12 9%ABC	* 3%	13 11%K	22 14%K	28 5%	-
Tax due to HMRC	55 7%	24 6%	7 6%	17 5%	29 8%	14 10%	4 5%	10 8%	1 8%	16 13%K	15 9%K	24 4%	-
'Payday' or other similar short-term, high interest loan	44 5%	8 2%	3 3%	4 1%	36 10%ABC	14 10%AbC	11 12%ABC	10 8%AC	* 3%	12 10%K	13 8%K	20 4%	-
Debts related to childcare costs	31 4%	20 5%	2 2%	18 6%g	11 3%	6 4%	2 2%	3 2%	- -	6 5%	11 7%K	14 3%	-
None of these	78 10%	34 8%c	21 17%ACG	13 4%	44 12%aCG	22 15%ACG	14 15%ACG	8 6%	- -	10 8%	8 5%	60 11%J	-

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

Prepared by ComRes

Personal Debt Tracking Survey
ONLINE Fieldwork: 14th-15th August 2017

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

	Total	Gender		Age									Social Grade				Employment Sector	
		Male (a)	Female (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	18-44 (i)	25-44 (j)	55+ (k)	AB (l)	C1 (m)	C2 (n)	DE (o)	Public (p)	Private (q)
Unweighted base	2022	1016	1006	263	364	340	357	275	423	967	704	698	575	584	341	522	281	790
Weighted base	2022	987	1035	226	348	326	360	297	465	900	673	762	541	564	416	501	314	851
I do not have any savings at all at the moment	490 24%	208 21%	282 27%A	47 21%HK	98 28%cGHK	127 39%CDGHIK	123 34%CGHK	54 18%HK	40 9%	273 30%CGHK	225 33%CGHK	94 12%h	85 16%	123 22%L	98 23%L	185 37%LMN	79 25%	226 27%
I think my personal financial situation will improve over the next six months	436 22%	238 24%B	198 19%	75 33%EFGHK	121 35%EFGHiJK	63 19%HK	80 22%HK	53 18%Hk	44 9%	259 29%EFGHK	184 27%EGHK	97 13%	125 23%O	136 24%O	93 22%o	82 16%	98 31%	218 26%
I have contributed to my pension in the last month	391 19%	212 22%B	179 17%	41 18%HK	102 29%CeGHiK	76 23%HK	114 32%CEGHIK	54 18%HK	5 1%	219 24%cgHK	178 26%CGHK	59 8%H	100 18%O	156 28%LNO	81 20%O	54 11%	149 48%Q	235 28%
I think my personal financial situation will worsen over the next six months	388 19%	194 20%	195 19%	34 15%	59 17%	81 25%CDHIK	75 21%ch	70 24%CdH	70 15%	174 19%h	140 21%cH	140 18%	98 18%	111 20%	72 17%	107 21%	60 19%	167 20%
I am paying off the interest charges on my credit card or overdraft, but am not reducing the debt itself	165 8%	75 8%	90 9%	13 6%H	40 12%CGHK	43 13%CGHK	41 11%CGHK	18 6%H	9 2%	97 11%CGHK	84 12%CGHK	27 4%	44 8%	43 8%	26 6%	52 10%n	31 10%	93 11%
I have borrowed £100 or more from family or friends in the last month	163 8%	78 8%	85 8%	35 15%GHK	39 11%GHK	37 12%GHK	43 12%GHK	8 3%H	1 *	111 12%GHK	76 11%GHK	9 1%	49 9%	39 7%	30 7%	45 9%	33 11%	81 9%
I am currently making debt repayments through a 'debt management plan' (excluding Individual Voluntary Arrangements (IVAs), Debt Relief Orders (DROs), and bankruptcy)	101 5%	50 5%	52 5%	2 1%	19 5%CHK	31 9%CdGHIK	31 8%CGHK	10 3%c	9 2%	52 6%CHK	50 7%CGHK	19 2%	15 3%	25 4%	31 7%Lm	30 6%L	22 7%	56 7%
I have missed the deadline for payment of a scheduled debt in the last month	76 4%	32 3%	44 4%	9 4%Hk	14 4%Hk	20 6%gHK	19 5%HK	8 3%	6 1%	43 5%HK	34 5%HK	14 2%	15 3%	16 3%	11 3%	34 7%LMN	12 4%	36 4%

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: 14th-15th August 2017

Absolutes/col percents

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

	Total	Gender		Age									Social Grade				Employment Sector	
		Male (a)	Female (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	18-44 (i)	25-44 (j)	55+ (k)	AB (l)	C1 (m)	C2 (n)	DE (o)	Public (p)	Pri- vate (q)
Weighted base	2022	987	1035	226	348	326	360	297	465	900	673	762	541	564	416	501	314	851
I have taken on a payday loan in the past six months	45 2%	26 3%	18 2%	4 2%	14 4%GHK	11 3%GHK	11 3%gHK	2 1%	3 1%	29 3%GHK	25 4%GHK	5 1%	16 3%	12 2%	6 1%	11 2%	11 3%	27 3%
I am likely to take out a payday loan within the next sixth months	40 2%	27 3%B	12 1%	8 3%GHK	13 4%fGHK	10 3%GHK	5 1%	2 1%	2 *	31 3%fGHK	23 3%fGHK	3 *	14 3%	9 2%	8 2%	9 2%	8 3%	25 3%
I have borrowed money using a guarantor loan in the past six months (a guarantor loan is a type of loan that requires a guarantor to co-sign the credit agreement)	10 1%	8 1%	2 *	6 2%DFGHJK	* *	4 1%dfgHK	- -	- -	- -	10 1%fHK	5 1%K	- -	4 1%	2 *	4 1%	* *	4 1%	4 1%
None of these	684 34%	311 31%	374 36%A	55 24%j	64 18%	60 19%	71 20%	120 40%CDEFIJ	315 68%CDEFGI JK	179 20%	124 18%	435 57%CDEFGI J	210 39%MO	169 30%	150 36%m	155 31%	41 13%	205 24%P

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

Personal Debt Tracking Survey
ONLINE Fieldwork: 14th-15th August 2017

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

	Total	England (a)	Scot-land (b)	North East (c)	North West (d)	York-shire & Humb-erside (e)	West Mid-lands (f)	East Mid-lands (g)	Wales (h)	East-ern (i)	London (j)	South East (k)	South West (l)	North East/ York-shire & Humb-erside (m)	East/ West Mid-lands (n)	Wales/ South West (o)	NET: Work-ing (p)	Work-ing full time (q)	Work-ing part time (r)	NET: Not work-ing (s)	Not working seeking work (t)	Not working and not seeking work (u)	Retired on a state pension only (v)	Retired with a private pension (w)	House person (x)
									Region											Which of the following best describes your current working status?					
Unweighted base	2022	1710	200	83	213	186	168	153	112	217	252	265	173	269	321	285	1071	738	333	951	102	210	136	343	160
Weighted base	2022	1743	178	85*	233	170	182	152	101*	194	269	281	178	255	334	279	1165	918	247	857	74*	155	157	345	125
I do not have any savings at all at the moment	490 24%	420 24%	42 24%	17 21%	56 24%	39 23%	34 19%	32 21%	29 28%fn	48 25%	75 28%fN	65 23%	53 30%FN	56 22%	66 20%	82 29%Fgm N	305 26%S	242 26%VW	63 26%VW	185 22%	33 44%QRVW	59 38%QRVW	24 15%W	21 6%	48 38%QRVW
I think my personal financial situation will improve over the next six months	436 22%	357 20%	52 29%ACd efiJLM	13 15%	47 20%	34 20%	38 21%	37 25%	28 27%cm	40 21%	51 19%	63 22%	35 19%	47 18%	75 23%	62 22%	315 27%S	261 28%rTU VWX	54 22%VWX	121 14%	13 18%v	32 21%VWx	15 10%	44 13%	16 13%
I have contributed to my pension in the last month	391 19%	331 19%	38 22%L	15 18%	58 25%fLN O	42 25%fLn O	30 17%	26 17%	22 22%L	36 19%iI	49 18%I	53 19%L	20 11%	57 22%Lo	57 17%	42 15%	384 33%S	342 37%RTU VWX	43 17%TUVW X	7 1%	- -	2 1%	- -	3 1%	2 2%
I think my personal financial situation will worsen over the next six months	388 19%	328 19%	34 19%g	19 22%G	41 17%	38 22%Gn	34 19%g	17 11%	26 26%GN	35 18%	49 18%g	62 22%Gn	34 19%g	57 22%Gn	51 15%	60 21%Gn	228 20%	174 19%	54 22%W	161 19%	18 24%W	34 22%w	27 17%	51 15%	32 25%qW
I am paying off the interest charges on my credit card or overdraft, but am not reducing the debt itself	165 8%	143 8%	9 5%	4 5%	19 8%	17 10%	13 7%	13 8%	12 12%B	20 10%	22 8%	21 7%	15 9%	21 8%	26 8%	28 10%b	123 11%S	107 12%RUVW	16 7%vW	42 5%	6 8%vW	9 6%W	4 2%	5 1%	19 15%RtUVW
I have borrowed £100 or more from family or friends in the last month	163 8%	147 8%	11 6%	6 8%	21 9%	13 8%	14 8%	7 4%	5 5%	13 7%	31 12%bGhN o	26 9%	14 8%	20 8%	20 6%	19 7%	114 10%S	91 10%VW	22 9%VW	49 6%	11 14%VW	22 14%rVW	1 1%	2 *	13 11%VW
I am currently making debt repayments through a 'debt management plan' (excluding Individual Voluntary Arrangements (IVAs), Debt Relief Orders (DROs), and bankruptcy)	101 5%	85 5%	7 4%	6 7%	9 4%	9 5%	5 3%	12 8%f	9 9%abdF k	8 4%	13 5%	12 4%	9 5%	15 6%	17 5%	18 7%f	78 7%S	67 7%uW	11 4%W	23 3%	2 3%	5 3%	6 4%w	4 1%	6 5%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

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Personal Debt Tracking Survey
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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)	Scot-land (b)	North East (c)	North West (d)	York-shire & Humb-erside (e)	West Mid-lands (f)	East Mid-lands (g)	Wales (h)	East-ern (i)	London (j)	South East (k)	South West (l)	North East/ York-shire & Humb-erside (m)	East/ West Mid-lands (n)	Wales/ South West (o)	NET: Work-ing (p)	Work-ing full time (q)	Work-ing part time (r)	NET: Not work-ing (s)	Not working seeking work (t)	Not working and not seeking work (u)	Retired on a state pension only (v)	Retired with a private pension (w)	House person (x)
Weighted base	2022	1743	178	85*	233	170	182	152	101*	194	269	281	178	255	334	279	1165	918	247	857	74*	155	157	345	125
I have missed the deadline for payment of a scheduled debt in the last month	76 4%	63 4%	4 2%	2 2%	8 3%	6 4%k	14 8%BdGKlm	3 2%	9 9%ABcdGiKIM	7 4%k	14 5%K	3 1%	6 3%	8 3%	17 5%K	15 5%K	48 4%	40 4%W	8 3%W	28 3%	6 8%rW	8 5%W	6 4%W	2 1%	7 6%W
I have taken on a payday loan in the past six months	45 2%	41 2%	1 1%	2 2%	4 2%	2 1%	4 2%	4 3%	2 2%	4 2%	12 4%Bem	6 2%	3 2%	4 2%	8 2%	6 2%	38 3%S	35 4%RWX	3 1%	7 1%	1 1%	3 2%W	2 1%	1 *	* *
I am likely to take out a payday loan within the next sixth months	40 2%	31 2%	4 2%	2 2%	2 1%	5 3%	8 4%djK	2 2%	5 5%ADJKl	4 2%	3 1%	2 1%	2 1%	7 3%	10 3%k	7 3%	34 3%S	32 3%RWx	2 1%	6 1%	1 1%	3 2%w	1 1%	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)	10 1%	9 1%	- -	- -	1 *	1 *	4 2%bK	- -	1 1%	* *	3 1%	- -	1 *	1 *	4 1%	1 *	8 1%	7 1%	1 *	2 *	* *	2 1%W	- -	- -	- -
None of these	684 34%	606 35%H	54 30%	33 39%H	88 38%eH	48 28%	57 31%	56 37%H	24 24%	72 37%eH	90 33%	92 33%	71 40%bEH	81 32%	113 34%h	95 34%h	246 21%	170 19%	76 31%Q	438 51%P	21 28%Q	44 28%Q	98 62%QRTU X	233 68%QRTU X	42 34%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

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Absolutes/col percents

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

| | Total | Tenure | | | | | | | | How worried or otherwise are you about your current level of debt? | | | |
		NET: Home-owners (a)	Owned out-right (b)	Owned with mort-gage (c)	NET: Rent-ers (d)	Coun-cil Rent (e)	HA Rent (f)	Other rent (g)	Rent free (h)	Extr-emely worr-ied (i)	Very worr-ied (j)	Fairly worr-ied (k)	Not at all worr-ied (l)
Unweighted base	2022	1159	648	511	813	198	254	361	50	120	165	567	1170
Weighted base	2022	1310	730	580	675	263	161	251	37*	120*	159	544	1199
I do not have any savings at all at the moment	490 24%	216 16%B	69 9%	148 25%AB	267 40%ABCGH	114 43%ABCGH	75 47%ABCdGH	77 31%AB	7 20%B	71 59%jKL	75 47%L	233 43%L	111 9%
I think my personal financial situation will improve over the next six months	436 22%	256 20%B	105 14%	151 26%ABe	167 25%AB	50 19%	34 21%B	84 33%ABCDEF	13 36%ABEF	21 17%	24 15%	146 27%IJL	246 20%
I have contributed to my pension in the last month	391 19%	270 21%BDEF	85 12%	186 32%ABDEFg	109 16%BEf	26 10%	18 11%	65 26%ABDEF	12 31%BDEF	22 19%	30 19%	103 19%	236 20%
I think my personal financial situation will worsen over the next six months	388 19%	240 18%	117 16%	122 21%B	143 21%B	56 21%	41 25%ABg	46 18%	6 17%	50 41%jKL	48 30%L	131 24%L	159 13%
I am paying off the interest charges on my credit card or overdraft, but am not reducing the debt itself	165 8%	76 6%B	18 3%	57 10%ABh	89 13%ABcH	42 16%ABCH	17 10%ABh	31 12%ABH	* 1%	43 36%jKL	39 24%KL	75 14%L	9 1%
I have borrowed £100 or more from family or friends in the last month	163 8%	68 5%B	20 3%	48 8%AB	89 13%ABC	40 15%ABCg	25 15%ABCG	25 10%AB	6 15%AB	36 30%JKL	27 17%L	77 14%L	23 2%
I am currently making debt repayments through a 'debt management plan' (excluding Individual Voluntary Arrangements (IVAs), Debt Relief Orders (DROs), and bankruptcy)	101 5%	44 3%B	7 1%	37 6%AB	57 8%AB	23 9%AB	11 7%AB	23 9%AB	* 1%	14 12%L	25 16%KL	48 9%L	14 1%

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

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

	Total	Tenure								How worried or otherwise are you about your current level of debt?			
		NET: Home-owners (a)	Owned out-right (b)	Owned with mort-gage (c)	NET: Rent-ers (d)	Coun-cil Rent (e)	HA Rent (f)	Other rent (g)	Rent free (h)	Extr-emely worr-ied (i)	Very worr-ied (j)	Fairly worr-ied (k)	Not at all worr-ied (l)
Weighted base	2022	1310	730	580	675	263	161	251	37*	120*	159	544	1199
I have missed the deadline for payment of a scheduled debt in the last month	76 4%	29 2%	13 2%	15 3%	47 7%ABC	19 7%ABC	16 10%ABCG	12 5%ABc	1 2%	26 22%JKL	18 11%KL	28 5%L	3 *
I have taken on a payday loan in the past six months	45 2%	16 1%b	2 *	14 2%B	29 4%ABc	13 5%AB	6 4%AB	10 4%AB	- -	12 10%KL	12 8%KL	14 3%L	6 1%
I am likely to take out a payday loan within the next sixth months	40 2%	21 2%	7 1%	14 2%b	18 3%B	5 2%	8 5%ABceg	5 2%	- -	12 10%KL	13 8%KL	9 2%L	5 *
I have borrowed money using a guarantor loan in the past six months (a guarantor loan is a type of loan that requires a guarantor to co-sign the credit agreement)	10 1%	8 1%	5 1%	2 *	2 *	1 *	- -	2 1%	- -	2 2%L	3 2%KL	2 *	3 *
None of these	684 34%	522 40%CDEFGH	406 56%ACDEFGH	116 20%	155 23%	63 24%	36 22%	56 22%	7 20%	8 7%	12 8%	69 13%i	596 50%IJK

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

Prepared by ComRes

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

	Total	Gender		Age									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)	18-44 (i)	25-44 (j)	55+ (k)	AB (l)	C1 (m)	C2 (n)	DE (o)	Public (p)	Pri-vate (q)
Unweighted base	2022	1016	1006	263	364	340	357	275	423	967	704	698	575	584	341	522	281	790
Weighted base	2022	987	1035	226	348	326	360	297	465	900	673	762	541	564	416	501	314	851
NET: Often/ Sometimes struggle to make it to payday	809 40%	376 38%	433 42%	88 39%GHK	211 61%CFGHK	197 60%CFGHK	183 51%CGHK	88 30%HK	42 9%	496 55%CGHK	407 61%CFGHIK	130 17%H	195 36%	244 43%L	164 39%	206 41%	194 62%q	465 55%
I often struggle to make it to payday	253 13%	109 11%	144 14%a	25 11%HK	61 18%CGHK	62 19%CGHK	69 19%CGHK	22 7%H	15 3%	148 16%cGHK	123 18%CGHK	36 5%	54 10%	69 12%	51 12%	79 16%L	57 18%	141 17%
I sometimes struggle to make it to payday	556 27%	267 27%	289 28%	63 28%HK	149 43%CFGHK	135 41%CFGHK	115 32%GHK	66 22%HK	28 6%	347 39%CFGHK	284 42%CFGHK	94 12%H	141 26%	174 31%lo	113 27%	127 25%	138 44%	324 38%
I never struggle to make it to payday	609 30%	340 34%B	269 26%	70 31%H	106 31%H	96 29%h	123 34%Hk	106 36%HK	108 23%	272 30%H	202 30%H	214 28%h	177 33%O	182 32%O	160 39%mO	90 18%	120 38%	379 45%p
I am not currently employed	604 30%	270 27%	334 32%A	68 30%DEFIJ	31 9%	33 10%	54 15%DeJ	104 35%DEFIJ	315 68%CDEFGIJK	132 15%DeJ	64 10%	418 55%CDEFGIJ	170 31%MN	138 24%	91 22%	205 41%LMN	-	7 1%

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

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

	Total	England (a)	Scot-land (b)	North East (c)	North West (d)	York-shire & Humb-erside (e)	West Mid-lands (f)	East Mid-lands (g)	Wales (h)	East-ern (i)	London (j)	South East (k)	South West (l)	North East/York-shire & Humb-erside (m)	East/West Mid-lands (n)	Wales/South West (o)	NET: Work-ing (p)	Work-ing full time (q)	Work-ing part time (r)	NET: Not work-ing (s)	Not working seeking work (t)	Not working and not seeking work (u)	Retired on a state pension only (v)	Retired with a private pension (w)	House person (x)
Unweighted base	2022	1710	200	83	213	186	168	153	112	217	252	265	173	269	321	285	1071	738	333	951	102	210	136	343	160
Weighted base	2022	1743	178	85*	233	170	182	152	101*	194	269	281	178	255	334	279	1165	918	247	857	74*	155	157	345	125
NET: Often/ Sometimes struggle to make it to payday	809 40%	681 39%	74 42%I	34 40%	94 41%I	69 41%i	65 36%	56 37%	54 53%Abc deFGIK LMNo	59 30%	129 48%Fgl kLN	112 40%I	63 35%	103 40%I	121 36%	117 42%I	659 57%S	538 59%RTU VWX	121 49%TUV WX	150 17%	21 28%VW	40 26%VW	22 14%W	22 6%	45 36%uVW
I often struggle to make it to payday	253 13%	215 12%	24 14%n	12 14%	32 14%n	20 12%	16 9%	11 8%	14 14%n	21 11%	47 18%FGi KN	29 10%	26 15%gN	32 13%	27 8%	40 14%gN	198 17%S	161 18%tUV W	37 15%VW	55 6%	7 10%W	16 10%W	9 6%W	6 2%	16 13%VW
I sometimes struggle to make it to payday	556 27%	466 27%	50 28%i	22 25%	63 27%i	49 29%I	49 27%	45 30%I	39 39%Abc dfILmn O	37 19%	82 30%IL	83 29%Il	37 21%	71 28%i	94 28%I	76 27%i	461 40%S	377 41%rTU VWX	85 34%TUV WX	95 11%	14 18%VW	24 16%vW	13 8%	15 4%	28 23%VW
I never struggle to make it to payday	609 30%	534 31%H	58 33%H	23 27%	61 26%h	58 34%Hj	52 28%H	47 31%H	16 16%	77 40%cDF HJkNO	70 26%h	85 30%H	61 34%Hj	81 32%H	99 30%H	77 28%H	498 43%S	378 41%TUV WX	120 49%QTU VWX	111 13%	1 2%	7 5%	17 11%Tu	73 21%TUVX	13 10%Tu
I am not currently employed	604 30%	528 30%	45 25%	28 34%	78 33%	42 25%	65 36%BEJ	48 32%	31 31%	59 30%	70 26%	84 30%	54 30%	71 28%	113 34%bej	85 31%	7 1%	2 *	5 2%Q	597 70%P	52 70%QRX	108 70%QRX	119 75%QRX	251 73%QRX	67 54%QR

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

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Personal Debt Tracking Survey
ONLINE Fieldwork: 14th-15th August 2017

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

											How worried or otherwise are you about your current level of debt?			
		Tenure												
	Total	NET: Home-owners (a)	Owned out-right (b)	Owned with mort-gage (c)	NET: Rent-ers (d)	Coun-cil Rent (e)	HA Rent (f)	Other rent (g)	Rent free (h)	Extr-emely worr-ied (i)	Very worr-ied (j)	Fairly worr-ied (k)	Not at all worr-ied (l)
Unweighted base	2022	1159	648	511	813	198	254	361	50	120	165	567	1170
Weighted base	2022	1310	730	580	675	263	161	251	37*	120*	159	544	1199
NET: Often/ Sometimes struggle to make it to payday	809 40%	428 33%B	114 16%	314 54%ABH	368 54%ABH	139 53%ABh	94 58%ABH	135 54%ABH	13 36%B	103 86%KL	132 83%KL	372 68%L	202 17%
I often struggle to make it to payday	253 13%	116 9%B	32 4%	84 14%AB	135 20%ABCH	54 21%ABcH	38 24%ABcG H	42 17%ABh	2 6%	78 65%JKL	66 41%KL	90 17%L	19 2%
I sometimes struggle to make it to payday	556 27%	312 24%B	82 11%	230 40%ABde	233 35%AB	85 32%AB	56 35%AB	93 37%AB	11 30%B	25 21%	66 42%IL	282 52%IJL	183 15%
I never struggle to make it to payday	609 30%	451 34%DEF	255 35%DEF	196 34%DEF	143 21%F	46 18%	22 14%	74 30%DEF	15 40%DEF	5 4%	10 6%	75 14%IJ	520 43%IJK
I am not currently employed	604 30%	431 33%CDG FGH	360 49%ACDE FGH	71 12%	164 24%CG	78 30%CG	45 28%CG	42 17%c	9 24%C	12 10%	17 11%	97 18%ij	478 40%IJK

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

Prepared by ComRes

Personal Debt Tracking Survey
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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)	18-44 (i)	25-44 (j)	55+ (k)	AB (l)	C1 (m)	C2 (n)	DE (o)	Public (p)	Private (q)
Unweighted base	815	379	436	94	221	207	172	83	38	522	428	121	208	251	139	217	173	447
Weighted base	809	376	433	88*	211	197	183	88*	42*	496	407	130	195	244	164	206	194	465
The cost of food	453 56%	207 55%	247 57%	31 35%	108 51%C	123 62%CDI	113 62%Cdi	54 61%C	25 60%C	261 53%C	231 57%C	79 61%C	94 48%	130 53%	95 58%	134 65%LM	93 48%	259 56%
Household energy costs (excluding petrol and diesel)	320 40%	140 37%	180 42%	13 15%	75 36%C	87 44%CI	88 48%CDI	35 40%C	22 51%Cdi	176 35%C	162 40%C	56 43%C	68 35%	80 33%	81 49%LM	91 44%lM	54 28%	198 43%P
Fuel or transport costs (e.g. train fares)	270 33%	120 32%	150 35%	35 39%dGK	58 28%	81 41%DGK	64 35%Gk	19 21%	14 32%	174 35%dGk	139 34%Gk	32 25%	57 29%	78 32%	66 40%l	70 34%	63 32%	166 36%
Making credit card repayments	249 31%	114 30%	135 31%	17 19%	59 28%	74 38%CdHi	62 34%C	29 34%C	8 20%	150 30%C	133 33%C	38 29%	54 28%	78 32%	50 31%	67 32%	60 31%	149 32%
Spending on going out or on non-essentials (e.g. clothes, entertainment subscriptions, presents, etc.)	212 26%	93 25%	119 28%	37 42%EFGHiJK	72 34%EFgHK	41 21%	37 20%	20 23%	5 12%	150 30%EFHK	113 28%efhk	25 19%	61 31%O	67 27%	42 25%	43 21%	72 37%Q	114 24%
Paying for rent	189 23%	90 24%	99 23%	32 37%DFGHiJK	45 22%	53 27%gK	37 20%	15 17%	7 16%	131 26%gK	99 24%k	21 16%	34 18%	49 20%	37 22%	69 33%LMN	31 16%	129 28%P
Wage freezes	132 16%	76 20%B	56 13%	9 10%h	37 18%H	35 18%H	34 19%cH	18 20%cH	-	81 16%H	72 18%cH	18 14%H	32 17%	45 19%o	31 19%o	24 11%	45 23%q	78 17%
Making mortgage repayments	116 14%	55 15%	61 14%	7 8%	33 16%chK	33 17%chK	34 18%CgHK	8 9%	2 4%	73 15%chK	66 16%chK	10 7%	28 14%	39 16%	27 16%	22 11%	30 15%	74 16%
Recent cuts to welfare benefits	72 9%	39 10%	33 8%	6 7%	16 7%	25 13%f	12 7%	11 12%	3 7%	46 9%	40 10%	14 11%	11 5%	18 7%	7 5%	36 18%LMN	9 5%	26 6%
Childcare costs	58 7%	28 8%	29 7%	4 5%	20 9%F	22 11%F	5 3%	5 6%	2 4%	46 9%F	41 10%F	7 5%	13 7%	23 9%	12 7%	11 5%	17 9%	40 9%
Paying a Debt Management Plan	55 7%	29 8%	26 6%	2 2%	10 5%	13 7%	21 12%CDIJ	6 6%	3 6%	25 5%	23 6%	8 6%	9 5%	14 6%	16 10%	16 8%	8 4%	36 8%

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

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Personal Debt Tracking Survey
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Table 13
Q.5 Which of the following, if any, apply to you? Leading up to payday, I struggle financially as a result of ...?
Base: All respondents who often or sometimes struggle to make it to payday

	Total	Gender		Age									Social Grade				Employment Sector	
		Male (a)	Female (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	18-44 (i)	25-44 (j)	55+ (k)	AB (l)	C1 (m)	C2 (n)	DE (o)	Public (p)	Private (q)
Weighted base	809	376	433	88*	211	197	183	88*	42*	496	407	130	195	244	164	206	194	465
Making payments on a 'payday' loan or some other similar short-term, high interest loan	35 4%	21 5%	15 3%	10 11%dEFGiJK	11 5%	7 4%	4 2%	1 1%	2 5%	28 6%g	18 4%	3 2%	3 2%	6 2%	11 7%Lm	15 7%LM	2 1%	25 5%P
None of these	63 8%	31 8%	32 7%	6 7%	22 10%e	11 5%	10 6%	9 10%	5 11%	39 8%	33 8%	13 10%	17 9%	14 6%	16 10%	16 8%	20 10%	33 7%

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

	Total	England (a)	Scot-land (b)	North East (c)	North West (d)	York-shire & Humb-erside (e)	West Mid-lands (f)	East Mid-lands (g)	Wales (h)	East-ern (i)	London (j)	South East (k)	South West (l)	North East/York-shire & Humb-erside (m)	East/West Mid-lands (n)	Wales/South West (o)	NET: Work-ing (p)	Work-ing full time (q)	Work-ing part time (r)	NET: Not work-ing (s)	Not working seeking work (t)	Not working and not seeking work (u)	Retired on a state pension only (v)	Retired with a private pension (w)	House person (x)
Unweighted base	815	675	84	35	89	76	63	55	56	72	119	108	58	111	118	114	620	443	177	195	29	56	21	26	63
Weighted base	809	681	74*	34**	94*	69*	65*	56*	54*	59*	129*	112*	63*	103*	121*	117*	659	538	121	150	21**	40*	22**	22**	45*
The cost of food	453 56%	378 56%	44 60%Gn	24 72%	55 58%G	36 52%	36 55%g	20 35%	31 57%G	37 64%GjN	62 48%	64 57%G	44 69%eGJN	60 59%Gn	56 46%	75 64%GJN	352 53%	282 52%	70 57%	101 68%P	13 63%	24 60%	13 59%	13 59%	38 85%QRU
Household energy costs (excluding petrol and diesel)	320 40%	260 38%	35 47%Gkn	18 53%	36 38%	30 43%g	27 42%g	13 24%	24 45%G	23 39%	50 39%	38 34%	25 40%	48 47%Gkn	41 34%	50 42%G	252 38%	195 36%	57 47%Q	68 45%	8 39%	14 35%	13 58%	8 36%	25 56%QU
Fuel or transport costs (e.g. train fares)	270 33%	223 33%	24 33%g	18 54%	32 34%g	24 35%g	22 34%g	10 18%	22 42%Gjn	20 33%g	34 26%	37 33%g	27 42%Gjn	42 41%GJN	32 27%	49 42%GJN	228 35%	186 35%	43 35%	42 28%	4 20%	11 27%	7 33%	4 16%	16 36%
Making credit card repayments	249 31%	210 31%	21 28%	11 32%	31 33%e	12 18%	23 35%Egm	19 19%	19 36%Egm	24 42%EGkMn	44 34%Egm	31 28%	23 37%Egm	33 22%	42 36%EGM		209 32%	176 33%u	33 27%	40 27%	6 30%	8 19%	5 21%	6 30%	15 34%
Spending on going out or on non-essentials (e.g. clothes, entertainment subscriptions, presents, etc.)	212 26%	172 25%	26 35%Ikl	11 32%	30 32%il	16 23%	20 31%i	14 24%	15 29%	10 17%	36 28%	23 21%	11 18%	27 26%	34 28%	27 23%	186 28%S	151 28%	35 28%	27 18%	6 30%	7 18%	1 4%	4 19%	8 19%
Paying for rent	189 23%	154 23%	21 28%Ekm	9 28%	22 23%e	7 11%	13 20%	10 17%	14 26%E	12 21%	46 36%dEFGiKMN	18 16%	17 26%E	17 16%	22 19%	31 26%Ek	160 24%	137 25%	23 19%	29 19%	5 25%	10 25%	4 20%	2 9%	7 16%
Wage freezes	132 16%	104 15%	18 24%alm	4 11%	16 17%	10 14%	9 14%	8 14%	11 20%	11 19%	22 17%	17 15%	6 10%	14 13%	17 14%	17 15%	124 19%S	109 20%RU	14 12%u	9 6%	1 2%	1 2%	-	1 3%	7 15%U
Making mortgage repayments	116 14%	99 14%	12 16%	7 20%	20 22%jKLO	9 13%	14 21%kLO	11 19%lo	7 11%	7 11%	15 12%	12 10%	5 7%	16 16%	24 20%kLO	10 9%	105 16%S	87 16%U	18 15%u	12 8%	2 8%	2 5%	-	2 8%	6 14%
Recent cuts to welfare benefits	72 9%	62 9%	7 9%	5 14%	11 11%	6 9%	9 14%i	6 11%	4 7%	3 4%	11 9%	8 7%	3 5%	11 11%	15 12%	7 6%	35 5%	29 5%	6 5%	37 25%P	6 29%	13 32%QR	2 11%	2 11%	14 30%QR

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

Prepared by ComRes

Personal Debt Tracking Survey
ONLINE Fieldwork: 14th-15th August 2017

Absolutes/col percents

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

	Total	England (a)	Scot-land (b)	North East (c)	North West (d)	York-shire & Humb-erside (e)	West Mid-lands (f)	East Mid-lands (g)	Wales (h)	East-ern (i)	London (j)	South East (k)	South West (l)	North East/ York-shire & Humb-erside (m)	East/ West Mid-lands (n)	Wales/ South West (o)	NET: Work-ing (p)	Work-ing full time (q)	Work-ing part time (r)	NET: Not work-ing (s)	Not working seeking work (t)	Not working and not seeking work (u)	Retired on a state pension only (v)	Retired with a private pension (w)	House person (x)
Weighted base	809	681	74*	34**	94*	69*	65*	56*	54*	59*	129*	112*	63*	103*	121*	117*	659	538	121	150	21**	40*	22**	22**	45*
Childcare costs	58	55	1	1	12	2	6	4	2	2	18	10	-	3	10	2	57	48	9	1	1	-	-	-	-
	7%	8%b	2%	3%	13%BEhiLMO	2%	10%BLmO	7%lo	3%	4%	14%BEHiLMO	9%bLmO	-	3%	8%bLmO	1%	9%S	9%UX	8%uX	*	3%	-	-	-	-
Paying a Debt Management Plan	55	45	4	3	4	7	4	7	6	3	7	6	3	10	11	9	44	36	8	10	3	1	3	2	3
	7%	7%	5%	10%	5%	9%	6%	13%	11%	5%	6%	6%	5%	10%	9%	8%	7%	7%	7%	7%	12%	2%	12%	9%	6%
Making payments on a 'payday' loan or some other similar short-term, high interest loan	35	32	2	-	6	3	6	3	1	4	7	-	2	3	9	4	27	23	4	9	2	3	2	-	1
	4%	5%	3%k	-	7%K	5%K	9%K	6%K	3%	7%K	6%K	-	3%k	3%K	7%K	3%	4%	4%	3%	6%	12%	8%	10%	-	2%
None of these	63	54	4	1	4	7	3	11	4	6	9	8	6	8	14	11	52	42	10	11	2	2	3	2	1
	8%	8%	6%	2%	4%	10%	4%	20%BDFJ KMo	8%	10%	7%	7%	10%	7%	12%d	9%	8%	8%	8%x	7%	11%	6%	12%	10%	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

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Table 15
Q.5 Which of the following, if any, apply to you? Leading up to payday, I struggle financially as a result of ...?
Base: All respondents who often or sometimes struggle to make it to payday

| | Total | Tenure | | | | | | | | How worried or otherwise are you about your current level of debt? | | | |
		NET: Home-owners (a)	Owned out-right (b)	Owned with mort-gage (c)	NET: Rent-ers (d)	Coun-cil Rent (e)	HA Rent (f)	Other rent (g)	Rent free (h)	Extr-emely worr-ied (i)	Very worr-ied (j)	Fairly worr-ied (k)	Not at all worr-ied (l)
Unweighted base	815	368	97	271	429	101	141	187	18	101	134	378	202
Weighted base	809	428	114*	314	368	139*	94	135	13**	103*	132	372	202
The cost of food	453 56%	215 50%	59 52%	156 50%	227 62%AbCg	91 66%AbCg	63 67%ABCG	73 54%	11 79%	70 68%L	77 58%L	214 58%L	92 46%
Household energy costs (excluding petrol and diesel)	320 40%	159 37%	42 37%	117 37%	157 43%	59 42%	45 48%Ac	53 40%	4 31%	44 42%	57 43%	151 41%	68 34%
Fuel or transport costs (e.g. train fares)	270 33%	151 35%	39 34%	112 36%	116 32%	36 26%	34 36%	45 34%	4 29%	44 42%jL	40 30%	129 35%	58 29%
Making credit card repayments	249 31%	128 30%	33 29%	96 30%	117 32%	50 36%	29 31%	37 27%	4 32%	52 50%KL	56 43%kL	124 33%L	17 9%
Spending on going out or on non-essentials (e.g. clothes, entertainment subscriptions, presents, etc.)	212 26%	109 25%	22 19%	87 28%	94 26%	32 23%	24 25%	39 29%b	9 69%	27 27%	26 19%	97 26%	63 31%J
Paying for rent	189 23%	25 6%	10 9%	14 5%	162 44%ABC	52 37%ABC	39 42%ABC	71 53%ABCdEf	2 17%	32 31%L	31 23%	91 24%l	35 17%
Wage freezes	132 16%	75 18%	15 13%	60 19%f	57 16%	19 13%	11 12%	28 21%f	- -	18 17%	25 19%	62 17%	27 13%
Making mortgage repayments	116 14%	115 27%BDEFG	5 4%Deg	110 35%ABDEFG	2 *	- -	1 1%	1 1%	- -	12 12%	27 21%L	56 15%	21 10%
Recent cuts to welfare benefits	72 9%	26 6%	7 6%	19 6%	44 12%AC	21 15%AbC	12 13%AC	11 8%	2 17%	22 21%JKL	9 7%	33 9%L	8 4%
Childcare costs	58 7%	35 8%b	3 2%	32 10%Bdg	23 6%	10 7%	6 6%	7 5%	- -	10 10%	15 11%L	24 7%	9 4%

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

Prepared by ComRes

Personal Debt Tracking Survey
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Table 15
Q.5 Which of the following, if any, apply to you? Leading up to payday, I struggle financially as a result of ...?
Base: All respondents who often or sometimes struggle to make it to payday

| | Total | Tenure | | | | | | | | How worried or otherwise are you about your current level of debt? | | | |
		NET: Home-owners (a)	Owned out-right (b)	Owned with mort-gage (c)	NET: Rent-ers (d)	Coun-cil Rent (e)	HA Rent (f)	Other rent (g)	Rent free (h)	Extr-emely worr-ied (i)	Very worr-ied (j)	Fairly worr-ied (k)	Not at all worr-ied (l)
Weighted base	809	428	114*	314	368	139*	94	135	13**	103*	132	372	202
Paying a Debt Management Plan	55 7%	29 7%b	2 2%	27 9%B	26 7%b	12 9%B	5 5%	9 7%b	- -	8 8%L	20 15%KL	25 7%L	2 1%
Making payments on a 'payday' loan or some other similar short-term, high interest loan	35 4%	10 2%	8 7%AC	2 1%	25 7%AC	10 7%AC	9 10%ACg	6 5%C	* 3%	12 12%KL	8 6%I	11 3%	4 2%
None of these	63 8%	36 8%	14 12%	22 7%	26 7%	12 8%	6 6%	9 7%	- -	2 2%	4 3%	25 7%i	33 16%IJK

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

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Personal Debt Tracking Survey
ONLINE Fieldwork: 14th-15th August 2017

Table 16
Q.6 If the interest rates of the following credit products were to rise by 1 percentage point, which of the following statements would best apply to you?
If the interest rate of the following product increased by 1% I would ...
Summary Table
Base: All respondents

			Products			
	Mortgage	Outstanding credit card payments	Overdraft	Bank loan (excluding mortgage)	Personal Contract Purchase loan for your car	Payday loans
Unweighted base	2022	2022	2022	2022	2022	2022
Weighted base	2022	2022	2022	2022	2022	2022
NET: Very/fairly easy	307 15%	596 29%	311 15%	156 8%	147 7%	58 3%
Find it very easy to afford repayments	104 5%	258 13%	136 7%	44 2%	51 3%	22 1%
Find it fairly easy to afford repayments	203 10%	338 17%	175 9%	113 6%	96 5%	37 2%
Find it fairly difficult to afford repayments	172 8%	241 12%	175 9%	127 6%	87 4%	58 3%
Find it very difficult to afford repayments	61 3%	109 5%	76 4%	55 3%	45 2%	42 2%
No longer be able to afford repayments	14 1%	29 1%	26 1%	21 1%	16 1%	30 1%
NET: Very/fairly difficult/No longer able to afford	247 12%	379 19%	277 14%	203 10%	148 7%	131 6%
I don't have this credit product	1369 68%	945 47%	1310 65%	1551 77%	1623 80%	1735 86%
Don't know	98 5%	102 5%	124 6%	112 6%	104 5%	98 5%

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Table 17
Q.6 If the interest rates of the following credit products were to rise by 1 percentage point, which of the following statements would best apply to you?
If the interest rate of the following product increased by 1% I would ...
Mortgage
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)	18-44 (i)	25-44 (j)	55+ (k)	AB (l)	C1 (m)	C2 (n)	DE (o)	Public (p)	Private (q)
Unweighted base	2022	1016	1006	263	364	340	357	275	423	967	704	698	575	584	341	522	281	790
Weighted base	2022	987	1035	226	348	326	360	297	465	900	673	762	541	564	416	501	314	851
NET: Very/fairly easy	307 15%	173 18%B	134 13%	21 9%H	75 22%CHK	73 22%CgHK	70 19%CHK	48 16%CHK	20 4%	169 19%CHK	148 22%CgHK	68 9%H	110 20%mO	88 16%O	77 18%O	32 6%	75 24%	176 21%
Find it very easy to afford repayments	104 5%	70 7%B	33 3%	8 4%	20 6%H	18 6%H	18 5%h	28 9%CfHIjK	11 2%	46 5%H	38 6%H	39 5%H	38 7%O	30 5%O	23 6%O	12 2%	23 7%	59 7%
Find it fairly easy to afford repayments	203 10%	103 10%	101 10%	13 6%H	55 16%CGHK	55 17%CGHK	52 14%CGHK	20 7%Hk	9 2%	123 14%CGHK	110 16%CGHK	29 4%h	72 13%O	58 10%O	54 13%O	20 4%	52 17%	117 14%
Find it fairly difficult to afford repayments	172 8%	93 9%	78 8%	14 6%HK	44 13%CGHK	41 13%CGHK	55 15%CGHiK	10 3%	8 2%	99 11%CGHK	85 13%CGHK	18 2%	47 9%	49 9%	43 10%o	32 6%	40 13%	110 13%
Find it very difficult to afford repayments	61 3%	29 3%	33 3%	7 3%HK	15 4%gHK	21 6%cfGHK	11 3%HK	5 2%	3 1%	42 5%GHK	36 5%GHK	8 1%	19 4%	19 3%	8 2%	15 3%	13 4%	35 4%
No longer be able to afford repayments	14 1%	6 1%	8 1%	3 1%FHK	4 1%fHK	6 2%FgHK	-	1 *	-	13 1%FHK	10 1%FHK	1 *	3 1%	6 1%	4 1%	1 *	8 2%Q	5 1%
NET: Very/fairly difficult/No longer able to afford	247 12%	128 13%	119 11%	24 11%GHK	62 18%CGHK	68 21%CGHK	66 18%CGHK	16 5%h	11 2%	154 17%CGHK	130 19%CGHK	27 3%	70 13%	74 13%o	55 13%	48 10%	60 19%	151 18%
I don't have this credit product	1369 68%	645 65%	724 70%A	153 68%DEflJ	187 54%	167 51%	213 59%ej	226 76%CDEFIJK	422 91%CDEFGIJK	507 56%	354 53%	649 85%CDEFGIJ	333 62%	386 69%L	265 64%	385 77%LMN	166 53%	480 56%
Don't know	98 5%	40 4%	58 6%	28 13%DEFGHIJK	23 7%FGHK	18 5%gHK	10 3%	7 2%	12 3%	69 8%FGHK	41 6%FGHK	19 2%	28 5%M	15 3%	19 5%	37 7%M	13 4%	44 5%

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

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Personal Debt Tracking Survey
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Table 18
Q.6 If the interest rates of the following credit products were to rise by 1 percentage point, which of the following statements would best apply to you?
If the interest rate of the following product increased by 1% I would ...
Mortgage
Base: All respondents

	Total	England (a)	Scot- land (b)	North East (c)	North West (d)	York- shire & Humb- erside (e)	West Mid- lands (f)	East Mid- lands (g)	Wales (h)	East- ern (i)	London (j)	South East (k)	South West (l)	North East/ York- shire & Humb- erside (m)	East/ West Mid- lands (n)	Wales/ South West (o)	NET: Work- ing (p)	Work- ing full time (q)	Work- ing part time (r)	NET: Not work- ing (s)	Not working seeking work (t)	Not working and not seeking work (u)	Retired on a state pension only (v)	Retired with a private pension (w)	House person (x)
										Region											Which of the following best describes your current working status?				
Unweighted base	2022	1710	200	83	213	186	168	153	112	217	252	265	173	269	321	285	1071	738	333	951	102	210	136	343	160
Weighted base	2022	1743	178	85*	233	170	182	152	101*	194	269	281	178	255	334	279	1165	918	247	857	74*	155	157	345	125
NET: Very/fairly easy	307 15%	271 16%	25 14%	15 18%Io	41 18%JLO	33 20%hJLO	33 18%JLO	19 12%	11 11%	34 18%JLO	28 10%	50 18%JLO	17 9%	49 19%hJLO	52 16%jlo	28 10%	252 22%S	208 23%TUV WX	44 18%TUVW	56 6%	4 5%	11 7%	7 4%	18 5%	16 13%tuVW
Find it very easy to afford repayments	104 5%	93 5%	8 5%lo	9 10%HJLO	16 7%JLO	13 8%hJLO	17 9%HJLO	7 5%	2 2%	10 5%jIO	5 2%	15 5%jIO	2 1%	22 8%HJLO	24 7%hJLO x	5 2%	83 7%S	67 7%tUVW x	15 6%Uvw	21 2%	1 2%	2 1%	4 2%	11 3%	4 3%
Find it fairly easy to afford repayments	203 10%	178 10%	17 9%	7 8%	25 11%	20 12%	17 9%	12 8%	9 9%	24 12%	23 9%	35 13%	14 8%	27 11%	28 9%	23 8%	169 15%S	140 15%TUV W	29 12%TUVW	34 4%	2 3%	9 6%vW	3 2%	7 2%	13 10%tVW
Find it fairly difficult to afford repayments	172 8%	138 8%	18 10%I	5 6%	28 12%Ikl	14 8%	13 7%	14 10%i	16 16%AceF IKLMN	8 4%	25 9%i	19 7%	11 6%	19 8%	28 8%i	27 10%I	151 13%S	134 15%RTUV WX	17 7%UVW	21 2%	2 2%	3 2%	1 1%	5 1%	10 8%tUVW
Find it very difficult to afford repayments	61 3%	55 3%	4 2%	4 5%	3 1%	5 3%	7 4%	4 3%	2 2%	8 4%d	4 2%	10 4%	9 5%dj	9 4%	11 3%	12 4%	48 4%S	37 4%W	11 5%W	13 2%	2 2%	4 3%w	2 2%	2 1%	3 2%
No longer be able to afford repayments	14 1%	12 1%	2 1%	1 1%	* *	1 1%	1 1%	5 3%DhIJ LmO	- -	- -	1 *	4 1%o	- -	1 1%	6 2%iO	- -	12 1%S	10 1%w	2 1%w	2 *	1 1%w	* *	- -	- -	1 *
NET: Very/fairly difficult/No longer able to afford	247 12%	205 12%	23 13%	10 12%	31 14%	20 12%	21 12%	24 16%i	18 18%aI	16 8%	30 11%	33 12%	20 11%	30 12%	45 13%	38 14%i	211 18%S	181 20%RTU VWX	30 12%tUVW	36 4%	4 5%w	8 5%w	4 2%	7 2%	14 11%UVW
I don't have this credit product	1369 68%	1183 68%	118 66%	56 66%	151 65%	110 65%	119 65%	98 65%	68 68%	126 65%	201 75%bDE fgIKMN	185 66%	137 77%BDE FGIKMN	166 65%	217 65%	205 73%def gikmN	646 55%	489 53%	157 64%Q	724 84%P	60 80%QRX	123 79%QRX	141 89%QRtU X	315 91%QRTU X	85 68%Q
Don't know	98 5%	83 5%	11 6%I	3 4%	9 4%	7 4%	9 5%	11 7%Io	4 4%	17 9%DeJk LMO	10 4%	13 5%	4 2%	10 4%	20 6%	8 3%	57 5%	41 4%W	16 7%W	42 5%	7 9%qW	14 9%QvW	6 4%	5 1%	10 8%qW

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

Prepared by ComRes

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Table 19
Q.6 If the interest rates of the following credit products were to rise by 1 percentage point, which of the following statements would best apply to you?
If the interest rate of the following product increased by 1% I would ...
Mortgage
Base: All respondents

| | Total | Tenure | | | | | | | | How worried or otherwise are you about your current level of debt? | | | |
		NET: Home-owners (a)	Owned out-right (b)	Owned with mort-gage (c)	NET: Rent-ers (d)	Coun-cil Rent (e)	HA Rent (f)	Other rent (g)	Rent free (h)	Extr-emely worr-ied (i)	Very worr-ied (j)	Fairly worr-ied (k)	Not at all worr-ied (l)
Unweighted base	2022	1159	648	511	813	198	254	361	50	120	165	567	1170
Weighted base	2022	1310	730	580	675	263	161	251	37*	120*	159	544	1199
NET: Very/fairly easy	307 15%	292 22%BDEFG H	12 2%	280 48%ABDEF GH	14 2%	3 1%	1 1%	9 4%beF	1 4%	12 10%	23 14%	78 14%	194 16%
Find it very easy to afford repayments	104 5%	101 8%BDEFG h	5 1%	96 16%ABDEF GH	3 *	- -	1 *	3 1%	- -	1 1%	8 5%iK	10 2%	85 7%IK
Find it fairly easy to afford repayments	203 10%	191 15%BDEFG h	7 1%	184 32%ABDEF GH	11 2%	3 1%	1 *	7 3%Bf	1 4%bf	11 9%	14 9%	69 13%L	109 9%
Find it fairly difficult to afford repayments	172 8%	158 12%BDEFG H	7 1%	151 26%ABDEF GH	14 2%	5 2%	3 2%	6 2%	- -	14 12%L	37 23%IKL	82 15%L	39 3%
Find it very difficult to afford repayments	61 3%	52 4%BDeFg	4 1%	47 8%ABDEF G	9 1%	3 1%	1 1%	5 2%b	* 1%	16 14%KL	16 10%KL	22 4%L	8 1%
No longer be able to afford repayments	14 1%	9 1%	1 *	9 1%B	4 1%	2 1%	1 1%	1 *	* 1%	4 3%L	2 1%	6 1%L	2 *
NET: Very/fairly difficult/No longer able to afford	247 12%	219 17%BDEFG H	13 2%	207 36%ABDEF GH	27 4%B	10 4%b	5 3%	11 4%B	1 2%	34 28%kL	54 34%KL	110 20%L	49 4%
I don't have this credit product	1369 68%	740 56%C	680 93%ACDE G	60 10%	596 88%AC	230 88%AC	147 91%AC	218 87%AC	34 90%AC	66 55%	75 48%	318 59%J	910 76%IJK
Don't know	98 5%	59 4%	25 3%	34 6%b	38 6%b	19 7%B	7 4%	13 5%	1 3%	8 7%	6 4%	37 7%L	47 4%

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

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Table 20
Q.6 If the interest rates of the following credit products were to rise by 1 percentage point, which of the following statements would best apply to you?
If the interest rate of the following product increased by 1% I would ...
Outstanding credit card payments
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)	18-44 (i)	25-44 (j)	55+ (k)	AB (l)	C1 (m)	C2 (n)	DE (o)	Public (p)	Pri-vate (q)
Unweighted base	2022	1016	1006	263	364	340	357	275	423	967	704	698	575	584	341	522	281	790
Weighted base	2022	987	1035	226	348	326	360	297	465	900	673	762	541	564	416	501	314	851
NET: Very/fairly easy	596	318	277	43	110	88	95	95	165	241	198	260	185	187	117	106	111	261
	29%	32%B	27%	19%	32%C	27%C	26%c	32%C	35%CEFIJ	27%C	29%C	34%CEFIj	34%nO	33%O	28%O	21%	35%	31%
Find it very easy to afford repayments	258	145	113	16	34	33	37	55	82	83	67	137	89	81	52	36	36	110
	13%	15%B	11%	7%	10%	10%	10%	19%CDEFIJ	18%CDEFIJ	9%	10%	18%CDEFIJ	16%O	14%O	12%O	7%	12%	13%
Find it fairly easy to afford repayments	338	173	165	27	75	55	58	39	83	158	130	122	97	106	65	71	74	151
	17%	18%	16%	12%	22%CfGK	17%	16%	13%	18%c	18%c	19%CG	16%	18%	19%o	16%	14%	24%q	18%
Find it fairly difficult to afford repayments	241	128	113	14	48	66	69	24	20	128	114	44	56	64	59	62	41	137
	12%	13%	11%	6%	14%CGHK	20%CDGHIK	19%CdGHiK	8%h	4%	14%CGHK	17%CGHK	6%	10%	11%	14%	12%	13%	16%
Find it very difficult to afford repayments	109	53	56	4	26	32	28	15	4	62	58	19	20	31	19	38	25	63
	5%	5%	5%	2%	8%CHK	10%CGHK	8%CHK	5%cHk	1%	7%CHK	9%CgHK	2%h	4%	6%	5%	8%L	8%	7%
No longer be able to afford repayments	29	14	14	3	8	10	5	2	-	21	19	2	11	7	2	9	4	15
	1%	1%	1%	1%H	2%HK	3%gHK	1%Hk	1%h	-	2%HK	3%gHK	*	2%n	1%	1%	2%	1%	2%
NET: Very/fairly difficult/No longer able to afford	379	195	184	20	83	108	102	41	24	212	191	65	87	103	80	110	70	215
	19%	20%	18%	9%h	24%CGHK	33%CDGHIK	28%CGHK	14%HK	5%	24%CGHK	28%CGHIK	9%H	16%	18%	19%	22%L	22%	25%
I don't have this credit product	945	433	512	132	132	113	150	152	266	377	245	418	242	249	201	253	116	333
	47%	44%	49%A	58%DEFIJ	38%	35%	42%e	51%DEFIJ	57%DEFIJ	42%EJ	36%	55%DEFIJ	45%	44%	48%	51%lm	37%	39%
Don't know	102	41	62	31	24	16	12	9	10	71	40	19	28	25	18	32	18	42
	5%	4%	6%a	14%DEFGHIJK	7%fgHK	5%Hk	3%	3%	2%	8%eFGHK	6%HK	3%	5%	4%	4%	6%	6%	5%

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

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Table 21
Q.6 If the interest rates of the following credit products were to rise by 1 percentage point, which of the following statements would best apply to you?
If the interest rate of the following product increased by 1% I would ...
Outstanding credit card payments
Base: All respondents

	Total	England (a)	Scotland (b)	North East (c)	North West (d)	Yorkshire & Humberside (e)	West Midlands (f)	East Midlands (g)	Wales (h)	Eastern (i)	London (j)	South East (k)	South West (l)	North East/Yorkshire & Humberside (m)	East/West Midlands (n)	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	2022	1710	200	83	213	186	168	153	112	217	252	265	173	269	321	285	1071	738	333	951	102	210	136	343	160
Weighted base	2022	1743	178	85*	233	170	182	152	101*	194	269	281	178	255	334	279	1165	918	247	857	74*	155	157	345	125
NET: Very/fairly easy	596 29%	519 30%	48 27%	18 21%	74 32%	55 33%c	54 29%	45 30%	29 28%	54 28%	84 31%	86 31%	48 27%	74 29%	99 30%	77 28%	372 32%S	301 33%TUX	71 29%TUx	224 26%	6 8%	21 14%	52 33%TUX	119 35%TUX	25 20%T
Find it very easy to afford repayments	258 13%	228 13%	19 11%	9 11%	32 14%	23 14%	19 11%	20 13%	11 11%	27 14%	34 13%	39 14%	23 13%	33 13%	39 12%	34 12%	147 13%	118 13%TU	28 11%TU	111 13%	2 2%	7 5%	21 14%TU	70 20%QRTUX	11 9%t
Find it fairly easy to afford repayments	338 17%	291 17%	29 16%	9 10%	42 18%	32 19%	34 19%	26 17%	18 18%	27 14%	49 18%	48 17%	25 14%	41 16%	60 18%	43 15%	225 19%SX	183 20%TUW	42 17%TU	113 13%	5 6%	14 9%	31 20%TUx	49 14%tu	14 11%
Find it fairly difficult to afford repayments	241 12%	196 11%	24 14%	7 9%	23 10%	17 10%	15 8%	15 10%	21 21%ACD EFGlkM N	19 10%	40 15%fN	37 13%	23 13%	25 10%	30 9%	44 16%Fim N	178 15%S	153 17%RtU VW	25 10%W	63 7%	6 9%	14 9%w	10 6%	17 5%	17 13%vW
Find it very difficult to afford repayments	109 5%	95 5%	9 5%	6 7%	17 7%fn	5 3%	5 3%	6 4%	5 5%	16 8%eFN	18 7%fn	14 5%	9 5%	11 4%	10 3%	14 5%	87 7%S	72 8%UVW	15 6%vW	22 3%	4 5%W	5 3%W	3 2%	3 1%	7 6%W
No longer be able to afford repayments	29 1%	26 2%	2 1%	1 1%	2 1%	2 1%	2 1%	3 2%	1 1%	5 3%	4 1%	6 2%	2 1%	3 1%	4 1%	3 1%	19 2%	16 2%w	3 1%	10 1%	3 4%VW	4 3%vW	-	1 *	2 2%w
NET: Very/fairly difficult/No longer able to afford	379 19%	318 18%	35 19%fn	14 17%	42 18%	25 15%	21 12%	23 15%	27 26%aEF GMN	40 20%FN	62 23%eFM N	57 20%FN	34 19%f	39 15%	44 13%	60 22%eFm N	284 24%S	241 26%RtU VW	43 17%VW	95 11%	13 18%VW	23 15%W	13 8%	20 6%	26 21%VW
I don't have this credit product	945 47%	819 47%	84 47%	50 59%bDH IJKo	105 45%	82 48%	100 55%dhi JK	74 49%	43 42%	87 45%	112 42%	120 43%	88 49%	132 52%Jk	175 52%JK	131 47%	449 39%	331 36%	118 48%Q	496 58%P	48 65%QRx	95 61%QR	88 56%Q	200 58%QR	65 52%Q
Don't know	102 5%	88 5%	12 7%	3 3%	12 5%	7 4%	7 4%	8 6%	3 3%	13 7%	11 4%	18 7%	8 5%	10 4%	15 5%	11 4%	60 5%	45 5%W	15 6%W	42 5%	7 9%VW	16 11%QrVW	4 3%	6 2%	9 7%vW

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

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Table 22
Q.6 If the interest rates of the following credit products were to rise by 1 percentage point, which of the following statements would best apply to you?
If the interest rate of the following product increased by 1% I would ...
Outstanding credit card payments
Base: All respondents

| | Total | Tenure | | | | | | | | How worried or otherwise are you about your current level of debt? | | | |
		NET: Home-owners (a)	Owned out-right (b)	Owned with mort-gage (c)	NET: Rent-ers (d)	Coun-cil Rent (e)	HA Rent (f)	Other rent (g)	Rent free (h)	Extr-emely worr-ied (i)	Very worr-ied (j)	Fairly worr-ied (k)	Not at all worr-ied (l)
Unweighted base	2022	1159	648	511	813	198	254	361	50	120	165	567	1170
Weighted base	2022	1310	730	580	675	263	161	251	37*	120*	159	544	1199
NET: Very/fairly easy	596 29%	443 34%DEFg H	247 34%DEFg H	196 34%DEFH	150 22%H	50 19%h	30 18%h	71 28%DEFH	3 7%	15 12%	22 14%	141 26%IJ	417 35%IJK
Find it very easy to afford repayments	258 13%	207 16%DEFG H	130 18%cDEF GH	77 13%DEFH	50 7%	14 5%	9 5%	27 11%dEFh	1 1%	6 5%j	2 1%	23 4%	226 19%IJK
Find it fairly easy to afford repayments	338 17%	236 18%dfh	117 16%	119 21%bDEF H	100 15%	36 14%	21 13%	43 17%h	2 6%	8 7%	20 13%	118 22%IJL	191 16%I
Find it fairly difficult to afford repayments	241 12%	151 11%B	41 6%	109 19%ABDe Fg	88 13%B	33 13%B	20 12%B	35 14%B	3 8%	24 20%L	60 38%IKL	135 25%L	23 2%
Find it very difficult to afford repayments	109 5%	50 4%B	10 1%	40 7%AB	57 8%ABg	30 11%ABcG	14 8%AB	13 5%B	1 4%	33 28%jKL	28 17%KL	43 8%L	6 *
No longer be able to afford repayments	29 1%	7 1%	2 *	5 1%	20 3%ABC	8 3%ABc	6 4%ABC	7 3%ABC	1 4%ABc	13 11%JKL	4 2%L	11 2%L	1 *
NET: Very/fairly difficult/No longer able to afford	379 19%	208 16%B	54 7%	154 27%AB	165 24%AB	71 27%AB	39 24%AB	55 22%AB	6 16%b	71 59%KL	91 58%KL	188 35%L	29 2%
I don't have this credit product	945 47%	601 46%C	407 56%ACDe fG	194 33%	317 47%C	128 49%C	79 49%C	110 44%C	27 73%ABCD EFG	27 23%	38 24%	169 31%i	711 59%IJK
Don't know	102 5%	58 4%	21 3%	37 6%B	43 6%aB	14 5%	13 8%AB	15 6%B	1 3%	7 6%	7 4%	45 8%L	43 4%

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

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Table 23
Q.6 If the interest rates of the following credit products were to rise by 1 percentage point, which of the following statements would best apply to you?
If the interest rate of the following product increased by 1% I would ...
Overdraft
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)	18-44 (i)	25-44 (j)	55+ (k)	AB (l)	C1 (m)	C2 (n)	DE (o)	Public (p)	Private (q)
Unweighted base	2022	1016	1006	263	364	340	357	275	423	967	704	698	575	584	341	522	281	790
Weighted base	2022	987	1035	226	348	326	360	297	465	900	673	762	541	564	416	501	314	851
NET: Very/fairly easy	311 15%	176 18%B	135 13%	45 20%HK	63 18%HK	57 18%HK	60 17%HK	46 16%Hk	39 8%	166 18%HK	121 18%HK	85 11%	83 15%	96 17%O	72 17%O	59 12%	54 17%	167 20%
Find it very easy to afford repayments	136 7%	84 8%B	52 5%	17 7%H	25 7%H	22 7%H	28 8%H	30 10%HK	15 3%	63 7%H	47 7%H	45 6%h	39 7%o	46 8%O	29 7%	22 4%	27 9%	79 9%
Find it fairly easy to afford repayments	175 9%	93 9%	82 8%	29 13%GHK	38 11%GHK	36 11%GHK	32 9%hH	17 6%	24 5%	102 11%GHK	74 11%GHK	40 5%	45 8%	50 9%	43 10%	38 7%	27 8%	88 10%
Find it fairly difficult to afford repayments	175 9%	95 10%	80 8%	31 14%FGHK	35 10%HK	49 15%dFGHK	28 8%HK	21 7%Hk	10 2%	115 13%FGHK	84 12%FGHK	32 4%	50 9%	49 9%	35 8%	41 8%	41 13%	93 11%
Find it very difficult to afford repayments	76 4%	35 4%	40 4%	8 4%ghK	18 5%GHK	22 7%GHK	18 5%GHK	3 1%	7 1%	48 5%GHK	40 6%GHK	10 1%	13 2%	23 4%	14 3%	26 5%L	14 5%	45 5%
No longer be able to afford repayments	26 1%	14 1%	12 1%	5 2%gHK	10 3%GHK	6 2%HK	4 1%HK	1 *	- -	21 2%gHK	16 2%gHK	1 *	7 1%	9 2%	4 1%	6 1%	3 1%	15 2%
NET: Very/fairly difficult/No longer able to afford	277 14%	144 15%	133 13%	45 20%fGHK	63 18%GHK	77 24%FGHK	50 14%gHK	25 9%H	17 4%	185 21%FGHK	140 21%FGHK	42 6%	70 13%	81 14%	52 13%	73 15%	58 19%	153 18%
I don't have this credit product	1310 65%	610 62%	700 68%A	100 44%	197 57%C	177 54%C	228 63%CEIJ	209 70%CDEIJ	400 86%CDEFGI JK	473 53%C	374 55%C	609 80%CDEFGI J	356 66%	357 63%	267 64%	330 66%	181 58%	477 56%
Don't know	124 6%	56 6%	68 7%	37 16%DEFGHIJ K	25 7%HK	14 4%h	22 6%Hk	17 6%H	9 2%	76 8%EHjK	39 6%HK	26 3%	32 6%	29 5%	25 6%	38 8%	21 7%	54 6%

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

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Table 24
Q.6 If the interest rates of the following credit products were to rise by 1 percentage point, which of the following statements would best apply to you?
If the interest rate of the following product increased by 1% I would ...
Overdraft
Base: All respondents

	Total	England (a)	Scotland (b)	North East (c)	North West (d)	Yorkshire & Humberside (e)	West Midlands (f)	East Midlands (g)	Wales (h)	Eastern (i)	London (j)	South East (k)	South West (l)	North East/ Yorkshire & Humberside (m)	East/ West Midlands (n)	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	2022	1710	200	83	213	186	168	153	112	217	252	265	173	269	321	285	1071	738	333	951	102	210	136	343	160
Weighted base	2022	1743	178	85*	233	170	182	152	101*	194	269	281	178	255	334	279	1165	918	247	857	74*	155	157	345	125
NET: Very/fairly easy	311 15%	264 15%	27 15%	14 16%	38 16%	29 17%	23 13%	26 17%	20 20%k	31 16%	49 18%kl	33 12%	21 12%	43 17%	50 15%	41 15%	221 19%S	180 20%tVW x	40 16%vW	90 11%	8 11%	23 15%W	15 9%	28 8%	17 13%w
Find it very easy to afford repayments	136 7%	118 7%	9 5%	7 8%	17 7%	12 7%	8 4%	15 10%f	8 8%	11 5%	18 7%	19 7%	13 7%	18 7%	23 7%	21 8%	106 9%S	87 10%UVWX	19 8%UvwX	29 3%	4 5%	4 3%	5 3%	14 4%	3 2%
Find it fairly easy to afford repayments	175 9%	146 8%	18 10%kl	7 8%	21 9%	17 10%kl	16 9%	12 8%	12 11%KL	20 11%KL	31 12%KLo	14 5%	8 4%	25 10%kl	27 8%	19 7%	114 10%S	93 10%W	22 9%W	61 7%	5 6%	19 12%vW	9 6%	14 4%	14 11%W
Find it fairly difficult to afford repayments	175 9%	148 8%	15 8%i	7 8%	23 10%l	17 10%l	11 6%	17 11%l	12 12%ll	7 4%	24 9%l	32 11%ll	10 6%	24 9%l	28 8%i	22 8%i	134 12%S	117 13%RVWx	17 7%W	45 5%	4 7%W	15 9%vW	7 4%w	5 1%	9 7%W
Find it very difficult to afford repayments	76 4%	58 3%	12 7%Adfg KN	3 4%	7 3%	8 5%k	5 3%	4 2%	5 5%k	7 3%	13 5%K	4 1%	8 5%k	11 4%k	9 3%	13 5%K	59 5%S	48 5%UW	11 5%uW	17 2%	4 6%uW	2 2%w	4 2%W	1 *	5 4%W
No longer be able to afford repayments	26 1%	23 1%	- -	1 1%	2 1%	2 1%	2 1%	2 2%	2 2%b	3 2%b	3 1%	6 2%b	2 1%	2 1%	4 1%	5 2%	18 2%	15 2%W	3 1%w	8 1%	3 3%VW	3 2%W	-	-	3 2%vW
NET: Very/fairly difficult/No longer able to afford	277 14%	230 13%	27 15%i	11 12%	32 14%	27 16%i	18 10%	23 15%	19 19%Fln	17 9%	40 15%i	42 15%i	21 12%	37 15%i	41 12%	40 14%i	211 18%S	180 20%RUV W	31 12%vW	66 8%	12 17%VW	20 13%vW	11 7%W	6 2%	17 14%vW
I don't have this credit product	1310 65%	1142 66%h	111 62%	60 70%hj	153 66%	106 63%	129 71%bgH J	92 61%	57 57%	130 67%hj	158 59%	187 67%	125 70%HJ	166 65%	222 66%hj	183 65%	658 57%	502 55%	156 63%Q	652 76%P	45 60%	92 59%	128 81%QRTU X	305 88%QRTU vX	82 66%Q
Don't know	124 6%	106 6%	13 7%Cm	1 1%	9 4%	8 5%	11 6%c	10 7%c	5 5%	15 8%CM	21 8%CM	20 7%cm	11 6%c	9 3%	21 6%c	15 6%	75 6%	55 6%W	20 8%VW	50 6%	9 12%QVW	21 13%QrVWx	4 3%	6 2%	9 7%vW

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

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Table 25
Q.6 If the interest rates of the following credit products were to rise by 1 percentage point, which of the following statements would best apply to you?
If the interest rate of the following product increased by 1% I would ...
Overdraft
Base: All respondents

| | Total | Tenure | | | | | | | | How worried or otherwise are you about your current level of debt? | | | |
		NET: Home-owners (a)	Owned out-right (b)	Owned with mort-gage (c)	NET: Rent-ers (d)	Coun-cil Rent (e)	HA Rent (f)	Other rent (g)	Rent free (h)	Extr-emely worr-ied (i)	Very worr-ied (j)	Fairly worr-ied (k)	Not at all worr-ied (l)
Unweighted base	2022	1159	648	511	813	198	254	361	50	120	165	567	1170
Weighted base	2022	1310	730	580	675	263	161	251	37*	120*	159	544	1199
NET: Very/fairly easy	311 15%	217 17%BdEF	85 12%	132 23%ABDE Fh	90 13%	25 10%	15 10%	50 20%BDEF	4 11%	11 9%	20 12%	96 18%I	184 15%
Find it very easy to afford repayments	136 7%	98 8%EF	44 6%F	55 9%BDEFh	37 5%F	8 3%	3 2%	25 10%BDEFh	* 1%	2 2%	5 3%	20 4%	109 9%IJK
Find it fairly easy to afford repayments	175 9%	118 9%B	41 6%	77 13%ABDEF	53 8%	17 6%	12 7%	24 10%B	3 9%	9 7%	15 9%	76 14%iL	75 6%
Find it fairly difficult to afford repayments	175 9%	103 8%B	28 4%	76 13%AB	66 10%B	26 10%B	16 10%B	24 10%B	6 16%aB	25 21%L	48 30%KL	81 15%L	21 2%
Find it very difficult to afford repayments	76 4%	42 3%B	10 1%	32 5%AB	34 5%aB	14 5%B	8 5%B	11 4%B	1 1%	23 19%KL	20 12%KL	28 5%L	6 *
No longer be able to afford repayments	26 1%	12 1%	4 1%	7 1%	13 2%aB	5 2%	4 2%aB	4 2%b	1 4%aB	5 5%KL	4 3%L	7 1%	9 1%
NET: Very/fairly difficult/No longer able to afford	277 14%	157 12%B	42 6%	115 20%AB	112 17%AB	45 17%aB	28 17%AB	39 16%aB	8 21%B	53 44%KL	72 45%KL	116 21%L	36 3%
I don't have this credit product	1310 65%	869 66%CdG	575 79%ACDE FGH	294 51%C	419 62%C	169 64%C	106 66%Cg	144 58%c	22 60%	49 41%	56 35%	283 52%IJ	923 77%IJK
Don't know	124 6%	68 5%	28 4%	40 7%B	53 8%AB	24 9%aB	12 7%B	17 7%B	3 8%	8 6%	12 7%	49 9%L	56 5%

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

COMRES

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Table 26
Q.6 If the interest rates of the following credit products were to rise by 1 percentage point, which of the following statements would best apply to you?
If the interest rate of the following product increased by 1% I would ...
Bank loan (excluding mortgage)
Base: All respondents

	Total	Gender Male (a)	Female (b)	Age 18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	18-44 (i)	25-44 (j)	55+ (k)	Social Grade AB (l)	C1 (m)	C2 (n)	DE (o)	Employment Sector Public (p)	Pri-vate (q)
Unweighted base	2022	1016	1006	263	364	340	357	275	423	967	704	698	575	584	341	522	281	790
Weighted base	2022	987	1035	226	348	326	360	297	465	900	673	762	541	564	416	501	314	851
NET: Very/fairly easy	156 8%	97 10%B	59 6%	18 8%	41 12%FGHK	34 10%fgHK	22 6%	18 6%	23 5%	93 10%FgHK	75 11%FGHK	41 5%	58 11%NO	51 9%O	27 6%	21 4%	39 12%	80 9%
Find it very easy to afford repayments	44 2%	35 4%B	9 1%	8 4%Hk	9 3%	8 2%	7 2%	6 2%	6 1%	25 3%	17 2%	12 2%	22 4%MO	10 2%	8 2%	3 1%	10 3%	24 3%
Find it fairly easy to afford repayments	113 6%	62 6%	50 5%	9 4%	32 9%CFGHK	26 8%cfgHK	15 4%	12 4%	17 4%	68 8%cfgHK	59 9%CFGHK	29 4%	36 7%O	41 7%O	19 4%	17 3%	29 9%	56 7%
Find it fairly difficult to afford repayments	127 6%	72 7%	55 5%	13 6%HK	34 10%cGHK	34 10%cGHK	28 8%GHK	10 3%	8 2%	81 9%GHK	68 10%cGHK	19 2%	33 6%	30 5%	30 7%	34 7%	25 8%	84 10%
Find it very difficult to afford repayments	55 3%	31 3%	24 2%	7 3%HK	19 5%GHK	12 4%gHK	13 4%gHK	3 1%	1 *	38 4%GHK	31 5%GHK	4 *	22 4%O	14 3%	11 3%	7 1%	12 4%	37 4%
No longer be able to afford repayments	21 1%	11 1%	10 1%	2 1%hK	7 2%GHK	8 2%GHK	4 1%HK	-	-	16 2%GHK	15 2%GHK	-	7 1%	7 1%	2 *	5 1%	5 1%	10 1%
NET: Very/fairly difficult/No longer able to afford	203 10%	114 12%b	89 9%	21 9%GHK	60 17%CGHK	54 17%CGHK	45 12%GHK	13 4%h	9 2%	136 15%CGHK	114 17%CfGHK	22 3%	62 12%	51 9%	43 10%	46 9%	42 13%	131 15%
I don't have this credit product	1551 77%	731 74%	820 79%A	150 66%	223 64%	222 68%	279 77%CDEIJ	255 86%CDEFIJ	422 91%CDEFglJ	596 66%	445 66%	677 89%CDEFIJ	391 72%	441 78%L	326 78%l	394 79%L	217 69%	593 70%
Don't know	112 6%	45 5%	67 6%a	37 16%DEFGHIJK	23 7%HK	16 5%h	14 4%	10 4%	11 2%	76 8%eFGHjK	39 6%HK	22 3%	31 6%	20 4%	21 5%	40 8%M	16 5%	47 6%

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

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Table 27
Q.6 If the interest rates of the following credit products were to rise by 1 percentage point, which of the following statements would best apply to you?
If the interest rate of the following product increased by 1% I would ...
Bank loan (excluding mortgage)
Base: All respondents

	Total	England (a)	Scotland (b)	North East (c)	North West (d)	Yorkshire & Humberside (e)	West Midlands (f)	East Midlands (g)	Wales (h)	Eastern (i)	London (j)	South East (k)	South West (l)	North East/Yorkshire & Humberside (m)	East/West Midlands (n)	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	2022	1710	200	83	213	186	168	153	112	217	252	265	173	269	321	285	1071	738	333	951	102	210	136	343	160
Weighted base	2022	1743	178	85*	233	170	182	152	101*	194	269	281	178	255	334	279	1165	918	247	857	74*	155	157	345	125
NET: Very/fairly easy	156 8%	131 7%	19 11%ELmO	7 8%	20 8%I	7 4%	17 9%eLo	15 10%eLo	6 6%	17 9%lo	23 9%lo	19 7%	6 4%	14 6%	32 9%eLO	13 5%	119 10%S	109 12%RTUVWX	10 4%	37 4%	3 4%	8 5%	6 4%	14 4%	6 5%
Find it very easy to afford repayments	44 2%	40 2%	3 1%	4 5%eLO	7 3%LO	2 1%	3 1%	7 5%beLO	1 1%	5 2%lo	6 2%lo	7 2%lo	-	6 2%lo	10 3%LO	1 *	34 3%S	30 3%W	4 2%	10 1%	1 2%	3 2%	1 1%	3 1%	1 1%
Find it fairly easy to afford repayments	113 6%	90 5%	17 9%AEKLMO	3 3%	13 5%	5 3%	14 8%em	7 5%	6 6%	12 6%	17 6%	12 4%	6 4%	8 3%	21 6%	12 4%	85 7%S	79 9%RTUVWx	6 2%	27 3%	1 2%	6 4%	4 3%	10 3%	5 4%
Find it fairly difficult to afford repayments	127 6%	108 6%	9 5%	3 3%	15 6%i	16 9%In	9 5%	7 4%	10 10%cIn	4 2%	24 9%In	21 7%I	9 5%	19 7%I	16 5%	19 7%I	110 9%S	94 10%rTUVWX	16 6%tUW	17 2%	1 1%	3 2%	5 3%	4 1%	4 3%
Find it very difficult to afford repayments	55 3%	46 3%	4 2%	2 2%	6 3%	3 2%	6 3%	2 1%	4 4%	8 4%	9 3%	5 2%	5 3%	5 2%	8 3%	9 3%	49 4%S	40 4%UVW	9 3%uVW	6 1%	2 3%VW	1 1%	-	1 *	2 2%w
No longer be able to afford repayments	21 1%	17 1%	3 1%	-	3 1%	2 1%	1 *	-	1 1%	2 1%	3 1%	5 2%n	*	2 1%	1 *	2 1%	14 1%	11 1%w	3 1%W	6 1%	1 2%vW	2 1%W	-	-	2 2%vW
NET: Very/fairly difficult/No longer able to afford	203 10%	171 10%	16 9%	4 5%	24 10%	21 12%g	16 9%	9 6%	15 15%CGiN	15 8%	36 13%cGiN	31 11%	15 8%	26 10%	25 7%	30 11%	173 15%S	146 16%rTUVWX	28 11%UVW	29 3%	4 6%W	6 4%w	5 3%	5 1%	9 7%W
I don't have this credit product	1551 77%	1349 77%	127 72%	72 85%Bj	176 76%	134 79%	138 76%	120 79%	75 74%	147 76%	200 74%	212 75%	150 84%BdfhiJK	206 81%B	258 77%	225 81%B	809 69%	616 67%	193 78%Q	742 87%P	60 80%Q	122 79%Q	140 89%QRtUX	322 93%QRTUX	98 79%Q
Don't know	112 6%	93 5%	15 8%CJMo	1 2%	13 6%	8 5%	11 6%	8 5%	4 4%	16 8%cjMo	10 4%	19 7%	7 4%	9 4%	19 6%	11 4%	63 5%	47 5%W	15 6%W	49 6%	7 10%qW	18 12%QRVW	7 4%w	5 1%	12 9%QW

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

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Table 28
Q.6 If the interest rates of the following credit products were to rise by 1 percentage point, which of the following statements would best apply to you?
If the interest rate of the following product increased by 1% I would ...
Bank loan (excluding mortgage)
Base: All respondents

		Tenure								How worried or otherwise are you about your current level of debt?			
	Total	NET: Home-owners (a)	Owned out-right (b)	Owned with mort-gage (c)	NET: Rent-ers (d)	Coun-cil Rent (e)	HA Rent (f)	Other rent (g)	Rent free (h)	Extr-emely worr-ied (i)	Very worr-ied (j)	Fairly worr-ied (k)	Not at all worr-ied (l)
Unweighted base	2022	1159	648	511	813	198	254	361	50	120	165	567	1170
Weighted base	2022	1310	730	580	675	263	161	251	37*	120*	159	544	1199
NET: Very/fairly easy	156 8%	119 9%BDEF	39 5%	80 14%ABDEF GH	37 5%	11 4%	5 3%	20 8%F	1 2%	8 7%	18 11%L	56 10%L	74 6%
Find it very easy to afford repayments	44 2%	35 3%BdEF	8 1%	27 5%aBDEF	9 1%	-	* *	8 3%BDEF	* 1%	1 1%	3 2%	5 1%	34 3%K
Find it fairly easy to afford repayments	113 6%	84 6%bdf	31 4%	53 9%aBDEF G	28 4%	11 4%	5 3%	12 5%	* 1%	7 6%	15 9%L	51 9%L	40 3%
Find it fairly difficult to afford repayments	127 6%	85 6%B	19 3%	66 11%ABDEF G	39 6%B	14 5%b	8 5%b	17 7%B	4 10%B	20 16%L	32 20%KL	59 11%L	16 1%
Find it very difficult to afford repayments	55 3%	33 2%b	9 1%	24 4%B	22 3%B	9 3%b	5 3%b	9 3%B	-	17 14%KL	18 11%KL	15 3%L	5 *
No longer be able to afford repayments	21 1%	7 1%	2 *	5 1%	13 2%AB	8 3%ABc	2 1%b	4 2%aB	* 1%	8 7%JKL	2 1%L	8 1%L	3 *
NET: Very/fairly difficult/No longer able to afford	203 10%	124 9%B	29 4%	95 16%ABDF g	74 11%B	30 11%B	15 9%B	30 12%B	4 11%B	45 37%KL	52 33%KL	82 15%L	24 2%
I don't have this credit product	1551 77%	998 76%C	634 87%ACDE FG	363 63%	523 77%C	204 77%C	131 81%C	188 75%C	31 83%C	59 49%	76 48%	359 66%IJ	1057 88%IJK
Don't know	112 6%	70 5%	28 4%	42 7%B	41 6%b	18 7%b	10 6%	13 5%	1 3%	9 7%I	13 8%L	46 9%L	44 4%

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

COMRES

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Table 29
Q.6 If the interest rates of the following credit products were to rise by 1 percentage point, which of the following statements would best apply to you?
If the interest rate of the following product increased by 1% I would ...
Personal Contract Purchase loan for your car
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)	18-44 (i)	25-44 (j)	55+ (k)	AB (l)	C1 (m)	C2 (n)	DE (o)	Public (p)	Pri-vate (q)
Unweighted base	2022	1016	1006	263	364	340	357	275	423	967	704	698	575	584	341	522	281	790
Weighted base	2022	987	1035	226	348	326	360	297	465	900	673	762	541	564	416	501	314	851
NET: Very/fairly easy	147 7%	92 9%B	55 5%	14 6%	39 11%cfGHK	34 10%cGHK	24 7%g	9 3%	27 6%	87 10%GHK	73 11%CFGHK	37 5%	66 12%MNO	46 8%O	24 6%O	12 2%	36 11%	74 9%
Find it very easy to afford repayments	51 3%	35 4%B	16 2%	6 3%G	11 3%G	7 2%g	13 4%G	1 *	14 3%G	24 3%G	18 3%G	15 2%g	26 5%NO	18 3%O	7 2%O	1 *	6 2%	30 4%
Find it fairly easy to afford repayments	96 5%	57 6%b	39 4%	8 3%	28 8%CFGHK	27 8%CFGHK	11 3%	9 3%	13 3%	63 7%cFGHK	55 8%CFGHK	22 3%	41 7%nO	28 5%O	17 4%	11 2%	29 9%Q	44 5%
Find it fairly difficult to afford repayments	87 4%	38 4%	48 5%	12 5%GHK	25 7%GHK	26 8%GHK	18 5%GHK	3 1%	3 1%	63 7%GHK	51 8%GHK	5 1%	24 4%	23 4%	15 4%	25 5%	23 7%	52 6%
Find it very difficult to afford repayments	45 2%	24 2%	21 2%	9 4%GHK	16 4%GHK	10 3%GHK	8 2%HK	2 1%	1 *	34 4%GHK	26 4%GHK	2 *	11 2%	13 2%	9 2%	13 3%	12 4%	26 3%
No longer be able to afford repayments	16 1%	5 1%	11 1%	6 2%fGHK	3 1%hK	5 1%gHK	2 1%k	-	-	14 2%gHK	8 1%HK	-	5 1%n	9 2%NO	-	2 *	7 2%Q	4 *
NET: Very/fairly difficult/No longer able to afford	148 7%	67 7%	80 8%	26 12%GHK	44 13%fGHK	41 12%fGHK	29 8%GHK	4 1%	3 1%	111 12%FGHK	85 13%FGHK	8 1%	40 7%	45 8%	24 6%	39 8%	42 13%	82 10%
I don't have this credit product	1623 80%	777 79%	846 82%	155 68%	243 70%	238 73%	293 81%CDEIJ	269 91%CDEFIJ	425 91%CDEFIJ	636 71%	481 71%	694 91%CDEFIJ	408 75%	453 80%l	350 84%L	413 82%L	224 71%	642 76%
Don't know	104 5%	51 5%	54 5%	32 14%DEFGHIJK	22 6%HK	13 4%	15 4%	14 5%h	9 2%	66 7%efHK	35 5%Hk	23 3%	28 5%	20 4%	19 4%	38 8%M	13 4%	52 6%

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

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Absolutes/col percents

Table 30
Q.6 If the interest rates of the following credit products were to rise by 1 percentage point, which of the following statements would best apply to you?
If the interest rate of the following product increased by 1% I would ...
Personal Contract Purchase loan for your car
Base: All respondents

	Total	England (a)	Scot-land (b)	North East (c)	North West (d)	York-shire & Humb-erside (e)	West Mid-lands (f)	East Mid-lands (g)	Wales (h)	East-ern (i)	London (j)	South East (k)	South West (l)	North East/ York-shire & Humb-erside (m)	East/ West Mid-lands (n)	Wales/ South West (o)	NET: Work-ing (p)	Work-ing full time (q)	Work-ing part time (r)	NET: Not work-ing (s)	Not working seeking work (t)	Not working and not seeking work (u)	Retired on a state pension only (v)	Retired with a private pension (w)	House person (x)
Unweighted base	2022	1710	200	83	213	186	168	153	112	217	252	265	173	269	321	285	1071	738	333	951	102	210	136	343	160
Weighted base	2022	1743	178	85*	233	170	182	152	101*	194	269	281	178	255	334	279	1165	918	247	857	74*	155	157	345	125
NET: Very/fairly easy	147 7%	132 8%h	13 7%h	7 8%h	22 10%H	15 9%H	14 8%h	17 11%HjO	2 2%	12 6%	15 5%	18 7%	13 7%	22 8%H	31 9%H	15 5%	110 9%S	93 10%TUVx	17 7%TV	37 4%	1 1%	5 3%	1 1%	24 7%TuV	6 5%v
Find it very easy to afford repayments	51 3%	48 3%	3 1%	3 3%	7 3%	5 3%	8 5%i	7 5%i	1 1%	2 1%	6 2%	5 2%	5 3%	7 3%	15 5%blk	6 2%	37 3%s	29 3%uv	8 3%uv	14 2%	-	1 *	* *	12 3%tUv	1 1%
Find it fairly easy to afford repayments	96 5%	84 5%	10 6%h	4 5%	15 6%h	10 6%h	6 3%	10 7%h	1 1%	10 5%	9 3%	13 5%	8 4%	14 6%	16 5%	9 3%	73 6%S	64 7%rTUV W	9 4%v	23 3%	1 1%	4 3%	1 1%	12 4%	5 4%v
Find it fairly difficult to afford repayments	87 4%	69 4%	9 5%	6 7%i	11 5%	6 4%	7 4%	6 4%	8 8%alKl	4 2%	15 6%	8 3%	6 3%	12 5%	13 4%	14 5%	75 6%S	66 7%RUVW x	9 3%W	12 1%	2 3%w	2 2%	1 1%	2 1%	4 3%w
Find it very difficult to afford repayments	45 2%	41 2%	3 2%	3 3%	3 1%	4 2%	8 4%dklO	6 4%ko	1 1%	6 3%	6 2%	3 1%	2 1%	7 3%	14 4%dKlO	3 1%	38 3%S	34 4%rUVW	4 1%	7 1%	1 1%	1 1%	-	1 *	4 3%uVW
No longer be able to afford repayments	16 1%	12 1%	3 1%	- -	* *	2 1%	2 1%	2 2%	1 1%	1 1%	1 *	4 1%	- -	2 1%	4 1%	1 *	11 1%	10 1%w	2 1%	5 1%	-	2 1%W	-	-	3 2%vW
NET: Very/fairly difficult/No longer able to afford	148 7%	122 7%	15 8%	9 10%l	15 6%	12 7%	16 9%	14 10%l	10 10%l	11 6%	22 8%	15 5%	7 4%	21 8%	30 9%l	18 6%	124 11%S	110 12%RTUV W	14 6%VW	24 3%	3 4%vW	5 3%w	1 1%	4 1%	11 8%UVW
I don't have this credit product	1623 80%	1402 80%	138 77%	68 80%	186 80%	135 79%	145 80%	117 77%	83 82%	156 80%	216 80%	230 82%	150 84%	203 80%	262 78%	233 83%	866 74%	666 73%	201 81%Q	757 88%P	64 85%Q	130 84%Q	149 95%QRTU X	314 91%QRUX	100 80%q
Don't know	104 5%	87 5%	12 7%gn	2 2%	9 4%	8 5%	7 4%	4 2%	5 5%	15 8%GmN	16 6%	18 6%	8 4%	10 4%	11 3%	13 5%	65 6%	49 5%W	16 6%W	40 5%	7 10%vW	15 10%QVW	6 4%w	4 1%	8 6%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

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Table 31
Q.6 If the interest rates of the following credit products were to rise by 1 percentage point, which of the following statements would best apply to you?
If the interest rate of the following product increased by 1% I would ...
Personal Contract Purchase loan for your car
Base: All respondents

| | Total | Tenure | | | | | | | | How worried or otherwise are you about your current level of debt? | | | |
		NET: Home-owners (a)	Owned out-right (b)	Owned with mort-gage (c)	NET: Rent-ers (d)	Coun-cil Rent (e)	HA Rent (f)	Other rent (g)	Rent free (h)	Extr-emely worr-ied (i)	Very worr-ied (j)	Fairly worr-ied (k)	Not at all worr-ied (l)
Unweighted base	2022	1159	648	511	813	198	254	361	50	120	165	567	1170
Weighted base	2022	1310	730	580	675	263	161	251	37*	120*	159	544	1199
NET: Very/fairly easy	147 7%	116 9%BDEF	35 5%	81 14%ABDEF Gh	30 4%	9 3%	5 3%	17 7%f	1 4%	10 8%	15 10%	43 8%	79 7%
Find it very easy to afford repayments	51 3%	41 3%dE	17 2%e	24 4%DEF	11 2%	1 *	2 1%	8 3%dE	- -	2 1%	7 4%K	8 1%	35 3%k
Find it fairly easy to afford repayments	96 5%	75 6%BDF	18 2%	57 10%ABDEF G	20 3%	8 3%	3 2%	9 3%	1 4%	8 6%	9 5%	36 7%L	44 4%
Find it fairly difficult to afford repayments	87 4%	57 4%B	15 2%	42 7%ABDFg	28 4%B	13 5%b	5 3%	10 4%b	1 4%	14 11%L	20 13%kL	42 8%L	10 1%
Find it very difficult to afford repayments	45 2%	28 2%B	4 *	25 4%AB	17 2%B	7 3%B	5 3%B	5 2%B	- -	9 7%kL	15 10%KL	17 3%L	4 *
No longer be able to afford repayments	16 1%	10 1%	3 *	7 1%g	6 1%	5 2%bG	1 *	- -	- -	4 3%KL	4 3%kL	4 1%	3 *
NET: Very/fairly difficult/No longer able to afford	148 7%	96 7%B	22 3%	73 13%ABDFG	50 7%B	24 9%B	10 6%B	16 6%B	1 4%	26 22%KL	40 25%KL	64 12%L	17 1%
I don't have this credit product	1623 80%	1036 79%C	646 89%ACDE G	389 67%	554 82%C	212 81%C	137 85%AC	205 82%C	33 89%C	73 61%	93 58%	396 73%IJ	1061 88%IJK
Don't know	104 5%	63 5%	26 4%	37 6%B	40 6%b	18 7%b	9 5%	13 5%	1 3%	11 9%L	10 7%l	40 7%L	42 4%

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

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Table 32
Q.6 If the interest rates of the following credit products were to rise by 1 percentage point, which of the following statements would best apply to you?
If the interest rate of the following product increased by 1% I would ...
Payday loans
Base: All respondents

	Total	Gender Male (a)	Female (b)	Age 18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	18-44 (i)	25-44 (j)	55+ (k)	Social Grade AB (l)	C1 (m)	C2 (n)	DE (o)	Employment Sector Public (p)	Pri-vate (q)
Unweighted base	2022	1016	1006	263	364	340	357	275	423	967	704	698	575	584	341	522	281	790
Weighted base	2022	987	1035	226	348	326	360	297	465	900	673	762	541	564	416	501	314	851
NET: Very/fairly easy	58 3%	44 4%B	14 1%	14 6%fGHK	19 6%GHK	11 3%GHK	10 3%GHK	1 *	3 1%	44 5%GHK	30 5%GHK	4 1%	24 4%O	16 3%	10 2%	8 2%	9 3%	38 4%
Find it very easy to afford repayments	22 1%	17 2%B	5 *	6 3%GHK	5 1%gHK	3 1%hK	8 2%GHK	-	-	14 2%gHK	7 1%HK	-	11 2%nO	6 1%	2 1%	2 *	3 1%	14 2%
Find it fairly easy to afford repayments	37 2%	27 3%B	10 1%	7 3%FGHK	15 4%FGHK	8 3%fGHK	2 1%	1 *	3 1%	30 3%FGHK	23 3%FGHK	4 1%	13 2%	10 2%	8 2%	6 1%	6 2%	24 3%
Find it fairly difficult to afford repayments	58 3%	31 3%	27 3%	9 4%fGHK	21 6%FGHK	21 6%FGHK	5 1%K	1 *	1 *	51 6%FGHK	42 6%FGHK	2 *	19 4%	15 3%	10 2%	14 3%	13 4%	36 4%
Find it very difficult to afford repayments	42 2%	25 3%	17 2%	3 1%Hk	15 4%cGHK	11 3%GHK	11 3%GHK	2 1%	1 *	29 3%GHK	26 4%GHK	2 *	8 2%	10 2%	9 2%	15 3%	8 3%	30 3%
No longer be able to afford repayments	30 1%	17 2%	13 1%	8 4%eGHK	11 3%GHK	4 1%gK	6 2%gHK	-	1 *	23 3%GHK	15 2%GHK	1 *	5 1%	11 2%	6 1%	9 2%	7 2%	12 1%
NET: Very/fairly difficult/No longer able to afford	131 6%	73 7%	58 6%	21 9%GHK	48 14%FGHK	35 11%FGHK	22 6%GHK	2 1%	3 1%	104 12%FGHK	83 12%FGHK	5 1%	32 6%	35 6%	26 6%	38 8%	27 9%	78 9%
I don't have this credit product	1735 86%	826 84%	909 88%A	163 72%	262 75%	263 81%C	316 88%CDEIJ	284 96%CDEFIJ	447 96%CDEFIJ	687 76%	524 78%c	732 96%CDEFIJ	457 84%	494 88%o	365 88%	418 83%	269 86%	687 81%
Don't know	98 5%	44 4%	54 5%	29 13%DEFGHIJK	19 6%HK	17 5%hk	12 3%	10 3%	12 2%	65 7%FGHK	36 5%HK	21 3%	28 5%	18 3%	15 4%	37 7%MN	9 3%	48 6%p

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

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Table 33
Q.6 If the interest rates of the following credit products were to rise by 1 percentage point, which of the following statements would best apply to you?
If the interest rate of the following product increased by 1% I would ...
Payday loans
Base: All respondents

						Region													Which of the following best describes your current working status?						
	Total	England (a)	Scot-land (b)	North East (c)	North West (d)	York-shire & Humb-erside (e)	West Mid-lands (f)	East Mid-lands (g)	Wales (h)	East-ern (i)	London (j)	South East (k)	South West (l)	North East/York-shire & Humb-erside (m)	East/West Mid-lands (n)	Wales/South West (o)	NET: Work-ing (p)	Work-ing full time (q)	Work-ing part time (r)	NET: Not work-ing (s)	Not working seeking work (t)	Not working and not seeking work (u)	Retired on a state pension only (v)	Retired with a private pension (w)	House person (x)
Unweighted base	2022	1710	200	83	213	186	168	153	112	217	252	265	173	269	321	285	1071	738	333	951	102	210	136	343	160
Weighted base	2022	1743	178	85*	233	170	182	152	101*	194	269	281	178	255	334	279	1165	918	247	857	74*	155	157	345	125
NET: Very/fairly easy	58 3%	48 3%	7 4%cLMo	-	8 4%Lm	2 1%	11 6%CELMO	5 3%Lm	3 3%Lm	5 3%l	7 3%l	9 3%Lm	-	2 1%	16 5%ceLM	3 1%	47 4%S	41 4%vW	6 2%W	12 1%	1 1%w	6 4%vW	1 1%	-	4 3%W
Find it very easy to afford repayments	22 1%	17 1%	3 2%	-	3 1%	* *	4 2%lm	1 1%	2 2%lm	2 1%	3 1%	4 1%	-	* *	5 1%	2 1%	17 1%s	15 2%W	2 1%	5 1%	-	3 2%W	-	-	2 2%W
Find it fairly easy to afford repayments	37 2%	31 2%	4 2%l	-	6 2%l	2 1%	7 4%LMO	4 3%Lo	2 2%	3 2%	4 1%	5 2%l	-	2 1%	11 3%LMO	2 1%	30 3%S	25 3%W	4 2%W	7 1%	1 1%w	3 2%W	1 1%	-	2 1%W
Find it fairly difficult to afford repayments	58 3%	46 3%	8 5%IK	3 3%K	6 3%K	7 4%iK	6 3%K	3 2%k	4 4%K	4 2%K	15 6%IKn	1 *	4 2%k	10 4%iK	9 3%K	8 3%K	48 4%S	46 5%RuVW	1 1%w	10 1%	3 4%rW	3 2%W	1 1%	-	3 2%W
Find it very difficult to afford repayments	42 2%	35 2%	7 4%Ko	1 1%	4 2%	4 2%	5 3%	2 1%	1 1%	6 3%	9 3%k	3 1%	2 1%	5 2%	7 2%	3 1%	37 3%S	33 4%VW	5 2%W	5 1%	1 1%	2 1%	-	1 *	1 1%
No longer be able to afford repayments	30 1%	28 2%	2 1%	1 1%	4 2%	2 1%	2 1%	7 4%bfKLmO	1 1%	5 2%k	6 2%	1 *	1 1%	3 1%	8 3%k	2 1%	19 2%	17 2%W	2 1%w	11 1%	1 2%W	4 3%W	1 1%	-	4 3%rW
NET: Very/fairly difficult/No longer able to afford	131 6%	108 6%	17 10%KIO	4 5%	14 6%K	13 7%K	12 7%K	12 8%K	5 5%k	13 7%K	30 11%dKLO	4 2%	7 4%	17 7%K	24 7%K	12 4%k	105 9%S	96 10%RuVW	9 4%W	26 3%	5 7%VW	9 6%vW	2 2%	1 *	8 7%VW
I don't have this credit product	1735 86%	1507 86%B	141 79%	79 93%BfiJn	199 86%	149 88%B	151 83%	129 85%	87 86%	163 84%	219 81%	253 90%BfiJn	164 92%BdFglJN	228 90%BfJn	281 84%	251 90%BfiJn	956 82%	743 81%	213 86%q	779 91%P	61 82%	126 81%	147 93%QRTUX	339 98%QRTUVX	105 84%
Don't know	98 5%	80 5%	13 7%m	2 2%	12 5%	6 3%	8 4%	5 4%	5 5%	13 7%m	13 5%	15 5%	7 4%	8 3%	13 4%	12 4%	57 5%	38 4%W	19 8%QW	41 5%	8 10%QvW	14 9%QW	7 4%w	5 1%	8 6%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

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Table 34
Q.6 If the interest rates of the following credit products were to rise by 1 percentage point, which of the following statements would best apply to you?
If the interest rate of the following product increased by 1% I would ...
Payday loans
Base: All respondents

	Total	Tenure								How worried or otherwise are you about your current level of debt?			
		NET: Home-owners (a)	Owned out-right (b)	Owned with mort-gage (c)	NET: Rent-ers (d)	Coun-cil Rent (e)	HA Rent (f)	Other rent (g)	Rent free (h)	Extr-emely worr-ied (i)	Very worr-ied (j)	Fairly worr-ied (k)	Not at all worr-ied (l)
Unweighted base	2022	1159	648	511	813	198	254	361	50	120	165	567	1170
Weighted base	2022	1310	730	580	675	263	161	251	37*	120*	159	544	1199
NET: Very/fairly easy	58 3%	38 3%B	7 1%	31 5%ABdf	20 3%B	7 3%	4 2%	10 4%B	-	6 5%L	7 5%l	20 4%l	24 2%
Find it very easy to afford repayments	22 1%	17 1%	4 *	14 2%BDf	5 1%	2 1%	* *	2 1%	-	2 1%	2 1%	6 1%	13 1%
Find it fairly easy to afford repayments	37 2%	21 2%b	4 1%	17 3%aB	15 2%B	4 2%	3 2%B	8 3%aB	-	5 4%L	6 4%L	15 3%L	11 1%
Find it fairly difficult to afford repayments	58 3%	38 3%b	10 1%	28 5%aBe	21 3%B	4 2%	6 4%B	10 4%B	-	11 9%KL	26 17%KL	18 3%L	3 *
Find it very difficult to afford repayments	42 2%	17 1%B	1 *	16 3%aB	24 4%AB	13 5%AB	4 2%B	7 3%aB	1 2%B	13 11%jKL	8 5%L	20 4%L	1 *
No longer be able to afford repayments	30 1%	12 1%	4 *	8 1%	18 3%AB	7 3%aB	6 4%ABC	6 2%AB	* 1%	10 9%KL	7 4%KL	8 2%L	5 *
NET: Very/fairly difficult/No longer able to afford	131 6%	66 5%B	14 2%	52 9%AB	63 9%AB	24 9%AB	16 10%AB	23 9%AB	1 3%	35 29%KL	41 26%KL	46 8%L	9 1%
I don't have this credit product	1735 86%	1153 88%CDEFG	684 94%ACDEFG	469 81%	548 81%	210 80%	133 83%	205 82%	35 93%cdeg	67 56%	101 63%	442 81%IJ	1125 94%IJK
Don't know	98 5%	53 4%	24 3%	29 5%	44 6%AB	22 8%AB	9 5%	13 5%	1 3%	12 10%L	10 6%	35 6%L	42 3%

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

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Table 35
Q.6 If the interest rates of the following credit products were to rise by 1 percentage point, which of the following statements would best apply to you?
If the interest rate of the following product increased by 1% I would ...
Summary Table
Base: All respondents who have the product

			Products			
	Mortgage	Outstanding credit card payments	Overdraft	Bank loan (excluding mortgage)	Personal Contract Purchase loan for your car	Payday loans
Unweighted base	602	1052	720	455	392	300
Weighted base	653	1077	712	471	399	287
NET: Very/fairly easy	307 47%	596 55%	311 44%	156 33%	147 37%	58 20%
Find it very easy to afford repayments	104 16%	258 24%	136 19%	44 9%	51 13%	22 8%
Find it fairly easy to afford repayments	203 31%	338 31%	175 25%	113 24%	96 24%	37 13%
Find it fairly difficult to afford repayments	172 26%	241 22%	175 25%	127 27%	87 22%	58 20%
Find it very difficult to afford repayments	61 9%	109 10%	76 11%	55 12%	45 11%	42 15%
No longer be able to afford repayments	14 2%	29 3%	26 4%	21 4%	16 4%	30 11%
NET: Very/fairly difficult/No longer able to afford	247 38%	379 35%	277 39%	203 43%	148 37%	131 46%
Don't know	98 15%	102 10%	124 17%	112 24%	104 26%	98 34%

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Table 36
Q.6 If the interest rates of the following credit products were to rise by 1 percentage point, which of the following statements would best apply to you?
If the interest rate of the following product increased by 1% I would ...
Mortgage
Base: All respondents who have the product

| | 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)	18-44 (i)	25-44 (j)	55+ (k)	AB (l)	C1 (m)	C2 (n)	DE (o)	Public (p)	Pri-vate (q)
Unweighted base	602	316	286	72	150	152	130	58	40	374	302	98	212	166	108	116	121	326
Weighted base	653	341	311	74*	161	159	146	71*	43*	393	319	113*	208	177	151*	116*	148*	371
NET: Very/fairly easy	307 47%	173 51%b	134 43%	21 29%	75 47%C	73 46%C	70 48%C	48 67%CDEFhI J	20 47%c	169 43%C	148 46%C	68 60%CdeIJ	110 53%O	88 50%O	77 51%O	32 27%	75 51%	176 48%
Find it very easy to afford repayments	104 16%	70 21%B	33 11%	8 11%	20 13%	18 11%	18 13%	28 39%CDEFIJ	11 27%cDEFIJ	46 12%	38 12%	39 35%CDEFIJ	38 18%o	30 17%	23 15%	12 11%	23 16%	59 16%
Find it fairly easy to afford repayments	203 31%	103 30%	101 32%	13 18%	55 34%C	55 35%C	52 35%C	20 28%	9 20%	123 31%C	110 34%Ch	29 25%	72 35%O	58 33%O	54 36%O	20 17%	52 35%	117 32%
Find it fairly difficult to afford repayments	172 26%	93 27%	78 25%	14 19%	44 27%gk	41 26%k	55 37%CeGHIJ K	10 15%	8 18%	99 25%k	85 27%gk	18 16%	47 23%	49 28%	43 29%	32 27%	40 27%	110 30%
Find it very difficult to afford repayments	61 9%	29 8%	33 11%	7 9%	15 9%	21 13%	11 8%	5 6%	3 7%	42 11%	36 11%	8 7%	19 9%	19 11%	8 6%	15 13%n	13 9%	35 10%
No longer be able to afford repayments	14 2%	6 2%	8 2%	3 4%F	4 2%	6 4%F	-	1 1%	-	13 3%f	10 3%f	1 1%	3 2%	6 3%	4 2%	1 1%	8 5%Q	5 1%
NET: Very/fairly difficult/No longer able to afford	247 38%	128 38%	119 38%	24 32%	62 39%GK	68 43%GhK	66 45%GHK	16 22%	11 26%	154 39%GK	130 41%GhK	27 24%	70 34%	74 42%	55 37%	48 41%	60 41%	151 41%
Don't know	98 15%	40 12%	58 19%A	28 39%DEFGIJ K	23 14%f	18 11%	10 7%	7 10%	12 27%dEFGJ	69 18%eF	41 13%	19 17%F	28 14%	15 8%	19 12%	37 32%LMN	13 9%	44 12%

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

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Personal Debt Tracking Survey
ONLINE Fieldwork: 14th-15th August 2017

Table 37
Q.6 If the interest rates of the following credit products were to rise by 1 percentage point, which of the following statements would best apply to you?
If the interest rate of the following product increased by 1% I would ...
Mortgage
Base: All respondents who have the product

						Region											Which of the following best describes your current working status?								
	Total	England (a)	Scot-land (b)	North East (c)	North West (d)	York-shire & Humb-erside (e)	West Mid-lands (f)	East Mid-lands (g)	Wales (h)	East-ern (i)	London (j)	South East (k)	South West (l)	North East/York-shire & Humb-erside (m)	East/West Mid-lands (n)	Wales/South West (o)	NET: Work-ing (p)	Work-ing full time (q)	Work-ing part time (r)	NET: Not work-ing (s)	Not working seeking work (t)	Not working and not seeking work (u)	Retired on a state pension only (v)	Retired with a private pension (w)	House person (x)
Unweighted base	602	507	60	26	67	63	56	45	35	68	64	80	38	89	101	73	447	329	118	155	20	39	15	33	48
Weighted base	653	560	60*	28**	81*	60*	63*	53*	33**	68*	68*	96*	41*	89*	117*	74*	519	429	90*	134	15**	33*	17**	30**	40*
NET: Very/fairly easy	307 47%	271 48%	25 42%	15 53%	41 51%	33 56%go	33 53%	19 35%	11 33%	34 50%	28 41%	50 52%o	17 41%	49 55%gO	52 45%	28 37%	252 48%	208 48%	44 49%	56 42%	4 26%	11 35%	7 40%	18 59%	16 41%
Find it very easy to afford repayments	104 16%	93 17%	8 14%	9 30%	16 19%jlO	13 22%JIO	17 26%JLO	7 13%	2 7%	10 15%	5 7%	15 15%	2 6%	22 24%JLO	24 20%JIO	5 6%	83 16%	67 16%	15 17%	21 16%	1 9%	2 6%	4 22%	11 36%	4 9%
Find it fairly easy to afford repayments	203 31%	178 32%	17 28%	7 23%	25 31%	20 34%	17 27%	12 22%	9 26%	24 35%	23 34%	35 37%	14 35%	27 30%	28 24%	23 31%	169 33%	140 33%	29 32%	34 26%	2 17%	9 28%	3 18%	7 23%	13 32%
Find it fairly difficult to afford repayments	172 26%	138 25%	18 30%I	5 19%	28 34%Ik	14 23%	13 21%	14 27%i	16 48%	8 12%	25 37%fIKm	19 20%	11 27%i	19 22%	28 24%i	27 36%fIKm	151 29%S	134 31%RU	17 19%	21 16%	2 12%	3 9%	1 8%	5 17%	10 25%u
Find it very difficult to afford repayments	61 9%	55 10%	4 7%	4 14%	3 4%	5 8%	7 10%	4 8%	2 8%	8 12%	4 7%	10 10%	9 22%bDegJn	9 10%	11 9%	12 16%D	48 9%	37 9%	11 13%	13 10%	2 11%	4 13%	2 15%	2 7%	3 7%
No longer be able to afford repayments	14 2%	12 2%	2 3%	1 2%	* *	1 2%	1 2%	5 9%DIjlmO	- -	- -	1 1%	4 4%	- -	1 2%	6 5%io	- -	12 2%	10 2%	2 2%	2 1%	1 5%	* 1%	- -	- -	1 1%
NET: Very/fairly difficult/No longer able to afford	247 38%	205 37%	23 39%i	10 36%	31 39%	20 33%	21 33%	24 44%i	18 55%	16 24%	30 44%I	33 34%	20 49%I	30 34%	45 38%i	38 52%EflKM	211 41%S	181 42%U	30 34%	36 27%	4 28%	8 23%	4 22%	7 24%	14 34%
Don't know	98 15%	83 15%	11 19%	3 11%	9 11%	7 12%	9 14%	11 21%	4 12%	17 26%DekIMO	10 14%	13 14%	4 10%	10 12%	20 17%	8 11%	57 11%	41 9%	16 18%Q	42 31%P	7 46%	14 42%QR	6 38%	5 17%	10 25%Q

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

Prepared by ComRes

Personal Debt Tracking Survey
ONLINE Fieldwork: 14th-15th August 2017

Table 38
Q.6 If the interest rates of the following credit products were to rise by 1 percentage point, which of the following statements would best apply to you?
If the interest rate of the following product increased by 1% I would ...
Mortgage
Base: All respondents who have the product

| | Total | Tenure | | | | | | | | How worried or otherwise are you about your current level of debt? | | | |
		NET: Home-owners (a)	Owned out-right (b)	Owned with mort-gage (c)	NET: Rent-ers (d)	Coun-cil Rent (e)	HA Rent (f)	Other rent (g)	Rent free (h)	Extr-emely worr-ied (i)	Very worr-ied (j)	Fairly worr-ied (k)	Not at all worr-ied (l)
Unweighted base	602	500	43	457	96	24	27	45	6	50	77	213	262
Weighted base	653	570	50*	520	79*	33**	14**	33*	4**	54*	83*	226	290
NET: Very/fairly easy	307 47%	292 51%BDG	12 24%	280 54%BDG	14 17%	3 10%	1 10%	9 28%	1 41%	12 23%	23 27%	78 35%	194 67%IJK
Find it very easy to afford repayments	104 16%	101 18%D	5 10%	96 18%Dg	3 4%	- -	1 5%	3 8%	- -	1 2%	8 10%k	10 4%	85 29%IJK
Find it fairly easy to afford repayments	203 31%	191 34%BDg	7 14%	184 35%BDg	11 13%	3 10%	1 6%	7 20%	1 41%	11 20%	14 17%	69 31%J	109 38%IJ
Find it fairly difficult to afford repayments	172 26%	158 28%bd	7 15%	151 29%bD	14 17%	5 15%	3 23%	6 17%	- -	14 26%L	37 45%iL	82 36%L	39 13%
Find it very difficult to afford repayments	61 9%	52 9%	4 9%	47 9%	9 12%	3 10%	1 9%	5 15%	* 11%	16 30%KL	16 19%kL	22 10%L	8 3%
No longer be able to afford repayments	14 2%	9 2%	1 2%	9 2%	4 5%ac	2 7%	1 7%	1 2%	* 13%	4 7%L	2 2%	6 3%	2 1%
NET: Very/fairly difficult/No longer able to afford	247 38%	219 38%	13 26%	207 40%b	27 34%	10 32%	5 40%	11 34%	1 24%	34 63%L	54 65%KL	110 49%L	49 17%
Don't know	98 15%	59 10%c	25 50%AC	34 6%	38 49%AC	19 58%	7 50%	13 38%AC	1 35%	8 14%	6 7%	37 17%j	47 16%j

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

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Personal Debt Tracking Survey
ONLINE Fieldwork: 14th-15th August 2017

Table 39
Q.6 If the interest rates of the following credit products were to rise by 1 percentage point, which of the following statements would best apply to you?
If the interest rate of the following product increased by 1% I would ...
Outstanding credit card payments
Base: All respondents who have the product

| | | 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)	18-44 (i)	25-44 (j)	55+ (k)	AB (l)	C1 (m)	C2 (n)	DE (o)	Public (p)	Pri-vate (q)
Unweighted base	1052	556	496	96	229	213	201	131	182	538	442	313	311	314	173	254	171	475
Weighted base	1077	554	523	95*	216	212	210	145*	199	523	428	344	300	314	215	248	198	518
NET: Very/fairly easy	596 55%	318 57%	277 53%	43 45%	110 51%e	88 41%	95 45%	95 65%CDEFIJ Jk	165 83%CDEFGI	241 46%	198 46%	260 75%CDEFgl J	185 62%O	187 59%O	117 54%O	106 43%	111 56%	261 50%
Find it very easy to afford repayments	258 24%	145 26%	113 22%	16 17%	34 16%	33 16%	37 18%	55 38%CDEFIJ	82 41%CDEFIJ	83 16%	67 16%	137 40%CDEFIJ	89 30%O	81 26%O	52 24%O	36 14%	36 18%	110 21%
Find it fairly easy to afford repayments	338 31%	173 31%	165 32%	27 29%	75 35%e	55 26%	58 28%	39 27%	83 42%cEFGIJ	158 30%	130 30%	122 36%Ef	97 32%	106 34%	65 30%	71 28%	74 37%q	151 29%
Find it fairly difficult to afford repayments	241 22%	128 23%	113 22%	14 15%	48 22%HK	66 31%CdGHiK	69 33%CDGHIK	24 16%	20 10%	128 25%cgHK	114 27%CGHK	44 13%	56 19%	64 20%	59 27%I	62 25%I	41 21%	137 26%
Find it very difficult to afford repayments	109 10%	53 10%	56 11%	4 4%	26 12%CHK	32 15%CHK	28 13%CHK	15 10%H	4 2%	62 12%CHK	58 14%CHK	19 6%h	20 7%	31 10%	19 9%	38 15%Lmn	25 12%	63 12%
No longer be able to afford repayments	29 3%	14 3%	14 3%	3 3%H	8 4%HK	10 5%HK	5 2%h	2 2%	-	21 4%HK	19 4%HK	2 1%	11 4%	7 2%	2 1%	9 4%	4 2%	15 3%
NET: Very/fairly difficult/No longer able to afford	379 35%	195 35%	184 35%	20 21%h	83 38%CgHK	108 51%CDGHIK	102 49%CdGHiK	41 28%Hk	24 12%	212 40%CGHK	191 45%CGHK	65 19%h	87 29%	103 33%	80 37%I	110 44%LM	70 35%	215 41%
Don't know	102 10%	41 7%	62 12%A	31 33%DEFGHI JK	24 11%fHK	16 8%	12 6%	9 6%	10 5%	71 14%EFGHjK	40 9%hk	19 6%	28 9%	25 8%	18 9%	32 13%m	18 9%	42 8%

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

Prepared by ComRes

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Personal Debt Tracking Survey
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Absolutes/col percents

Table 40
Q.6 If the interest rates of the following credit products were to rise by 1 percentage point, which of the following statements would best apply to you?
If the interest rate of the following product increased by 1% I would ...
Outstanding credit card payments
Base: All respondents who have the product

	Total	England (a)	Scot-land (b)	North East (c)	North West (d)	York-shire & Humb-erside (e)	West Mid-lands (f)	East Mid-lands (g)	Wales (h)	East-ern (i)	London (j)	South East (k)	South West (l)	North East/ York-shire & Humb-erside (m)	East/ West Mid-lands (n)	Wales/ South West (o)	NET: Work-ing (p)	Work-ing full time (q)	Work-ing part time (r)	NET: Not work-ing (s)	Not working seeking work (t)	Not working and not seeking work (u)	Retired on a state pension only (v)	Retired with a private pension (w)	House person (x)
Unweighted base	1052	888	101	34	115	93	75	75	63	114	147	149	86	127	150	149	646	474	172	406	39	78	60	150	79
Weighted base	1077	924	94*	35**	128*	88*	82*	77*	58*	107*	157	161	90*	122*	159	148	716	587	129	361	26*	60*	70*	145	60*
NET: Very/fairly easy	596 55%	519 56%	48 51%	18 52%	74 58%	55 63%	54 66%bhio	45 59%	29 49%	54 51%	84 53%	86 54%	48 54%	74 60%	99 62%bi	77 52%	372 52%	301 51%TU	71 55%TUx	224 62%P	6 24%	21 35%	52 75%QRTUX	119 82%QRTUX	25 42%t
Find it very easy to afford repayments	258 24%	228 25%	19 20%	9 27%	32 25%	23 27%	19 24%	20 26%	11 18%	27 25%	34 22%	39 24%	23 26%	33 27%	39 25%	34 23%	147 20%	118 20%T	28 22%Tu	111 31%P	2 6%	7 12%	21 31%qTU	70 48%QRTUVX	11 18%
Find it fairly easy to afford repayments	338 31%	291 32%	29 30%	9 25%	42 33%	32 37%	34 42%Iklo	26 33%	18 31%	27 25%	49 31%	48 29%	25 28%	41 33%	60 38%i	43 29%	225 31%	183 31%	42 33%t	113 31%	5 18%	14 23%	31 44%qTUX	49 34%t	14 24%
Find it fairly difficult to afford repayments	241 22%	196 21%	24 26%	7 21%	23 18%	17 20%	15 18%	15 19%	21 36%ADeFglkMN	19 18%	40 26%	37 23%	23 25%	25 20%	30 19%	44 29%dfin	178 25%S	153 26%vW	25 19%w	63 18%	6 25%W	14 23%W	10 14%	17 11%	17 28%vW
Find it very difficult to afford repayments	109 10%	95 10%	9 9%	6 18%	17 13%	5 6%	5 6%	6 7%	5 9%	16 15%efn	18 11%	14 9%	9 10%	11 9%	10 7%	14 9%	87 12%S	72 12%W	15 12%W	22 6%	4 15%vW	5 8%W	3 5%	3 2%	7 12%W
No longer be able to afford repayments	29 3%	26 3%	2 2%	1 2%	2 2%	2 3%	2 2%	3 3%	1 1%	5 5%	4 2%	6 4%	2 2%	3 2%	4 3%	3 2%	19 3%	16 3%	3 2%	10 3%	3 11%QRVW	4 7%qvW	- -	1 *	2 3%w
NET: Very/fairly difficult/No longer able to afford	379 35%	318 34%	35 37%	14 41%	42 33%	25 28%	21 26%	23 30%	27 46%eFgmN	40 37%	62 39%fn	57 35%	34 37%	39 32%	44 28%	60 41%eFN	284 40%eFN	241 41%VW	43 33%vW	95 26%	13 51%rVW	23 38%VW	13 19%	20 14%	26 43%VW
Don't know	102 10%	88 9%	12 13%	3 7%	12 9%	7 8%	7 8%	8 11%	3 5%	13 12%	11 7%	18 11%	8 9%	10 8%	15 10%	11 7%	60 8%	45 8%	15 12%W	42 12%p	7 26%QRVW	16 27%QRVW	4 6%	6 4%	9 15%QvW

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

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ONLINE Fieldwork: 14th-15th August 2017

Table 41
Q.6 If the interest rates of the following credit products were to rise by 1 percentage point, which of the following statements would best apply to you?
If the interest rate of the following product increased by 1% I would ...
Outstanding credit card payments
Base: All respondents who have the product

| | | | | | | Tenure | | | | | How worried or otherwise are you about your current level of debt? | | | |
	Total	NET: Home-owners (a)	Owned out-right (b)	Owned with mort-gage (c)	NET: Rent-ers (d)	Coun-cil Rent (e)	HA Rent (f)	Other rent (g)	Rent free (h)	Extr-emely worr-ied (i)	Very worr-ied (j)	Fairly worr-ied (k)	Not at all worr-ied (l)
Unweighted base	1052	614	278	336	424	95	131	198	14	88	121	378	465
Weighted base	1077	709	322	387	358	135*	82	141	10**	93*	121*	374	489
NET: Very/fairly easy	596 55%	443 62%CDEFG	247 77%ACDEFG	196 51%DEF	150 42%	50 37%	30 36%	71 50%dEF	3 27%	15 16%	22 19%	141 38%IJ	417 85%IJK
Find it very easy to afford repayments	258 24%	207 29%CDEFG	130 40%ACDEFG	77 20%dEF	50 14%	14 10%	9 11%	27 19%eF	1 5%	6 7%j	2 2%	23 6%j	226 46%IJK
Find it fairly easy to afford repayments	338 31%	236 33%	117 36%Df	119 31%	100 28%	36 26%	21 26%	43 31%	2 22%	8 9%	20 17%	118 31%IJ	191 39%IJK
Find it fairly difficult to afford repayments	241 22%	151 21%B	41 13%	109 28%AB	88 24%B	33 25%B	35 24%B	35 25%B	3 31%	24 26%L	60 50%IKL	135 36%L	23 5%
Find it very difficult to afford repayments	109 10%	50 7%B	10 3%	40 10%B	57 16%ABCG	30 22%ABCG	14 17%ABcg	13 10%B	1 15%	33 36%jKL	28 23%KL	43 11%L	6 1%
No longer be able to afford repayments	29 3%	7 1%	2 1%	5 1%	20 6%ABC	8 6%ABC	6 7%ABC	7 5%ABC	1 14%	13 14%JKL	4 3%L	11 3%L	1 *
NET: Very/fairly difficult/No longer able to afford	379 35%	208 29%B	54 17%	154 40%AB	165 46%AB	71 53%ABCG	39 47%AB	55 39%AB	6 60%	71 76%KL	91 76%KL	188 50%L	29 6%
Don't know	102 10%	58 8%	21 7%	37 9%	43 12%aB	14 11%	13 16%ABC	15 11%	1 13%	7 8%	7 6%	45 12%j	43 9%

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

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Personal Debt Tracking Survey
ONLINE Fieldwork: 14th-15th August 2017

Table 42
Q.6 If the interest rates of the following credit products were to rise by 1 percentage point, which of the following statements would best apply to you?
If the interest rate of the following product increased by 1% I would ...
Overdraft
Base: All respondents who have the product

| | 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)	18-44 (i)	25-44 (j)	55+ (k)	AB (l)	C1 (m)	C2 (n)	DE (o)	Public (p)	Pri- vate (q)
Unweighted base	720	389	331	137	174	152	123	75	59	463	326	134	195	217	124	184	117	349
Weighted base	712	376	335	127	151	149	132	88*	65*	427	300	153	185	206	150	171	133*	373
NET: Very/fairly easy	311 44%	176 47%	135 40%	45 36%	63 42%	57 39%	60 46%	46 53%Ceij	39 59%CDEIJ	166 39%	121 40%	85 55%CDEIJ	83 45%o	96 47%O	72 48%O	59 35%	54 41%	167 45%
Find it very easy to afford repayments	136 19%	84 22%B	52 16%	17 13%	25 16%	22 15%	28 21%	30 34%CDEflJ	15 23%	63 15%	47 16%	45 29%CDEIJ	39 21%o	46 22%O	29 20%	22 13%	27 21%	79 21%
Find it fairly easy to afford repayments	175 25%	93 25%	82 25%	29 22%	38 25%	36 24%	32 25%	17 19%	24 36%ceGij	102 24%	74 25%	40 26%	45 24%	50 24%	43 29%	38 22%	27 20%	88 24%
Find it fairly difficult to afford repayments	175 25%	95 25%	80 24%	31 25%	35 23%	49 33%dFHK	28 21%	21 24%	10 16%	115 27%h	84 28%h	32 21%	50 27%	49 24%	35 23%	41 24%	41 31%	93 25%
Find it very difficult to afford repayments	76 11%	35 9%	40 12%	8 6%	18 12%g	22 15%CGK	18 14%cGk	3 3%	7 10%	48 11%g	40 13%cGK	10 6%	13 7%	23 11%	14 9%	26 15%L	14 11%	45 12%
No longer be able to afford repayments	26 4%	14 4%	12 4%	5 4%k	10 7%ghK	6 4%	4 3%	1 1%	- -	21 5%K	16 5%hK	1 1%	7 4%	9 4%	4 3%	6 4%	3 2%	15 4%
NET: Very/fairly difficult/No longer able to afford	277 39%	144 38%	133 40%	45 35%	63 42%gHK	77 52%CFGHK	50 38%	25 29%	17 26%	185 43%GHK	140 47%CGHK	42 28%	70 38%	81 39%	52 35%	73 43%	58 44%	153 41%
Don't know	124 17%	56 15%	68 20%a	37 29%DEFHIJK	25 17%	14 10%	22 17%	17 19%e	9 15%	76 18%E	39 13%	26 17%	32 17%	29 14%	25 17%	38 22%m	21 16%	54 14%

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

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Table 43
Q.6 If the interest rates of the following credit products were to rise by 1 percentage point, which of the following statements would best apply to you?
If the interest rate of the following product increased by 1% I would ...
Overdraft
Base: All respondents who have the product

	Total	England (a)	Scot-land (b)	North East (c)	North West (d)	York-shire & Humb-erside (e)	West Mid-lands (f)	East Mid-lands (g)	Wales (h)	East-ern (i)	London (j)	South East (k)	South West (l)	North East/York-shire & Humb-erside (m)	East/West Mid-lands (n)	Wales/South West (o)	NET: Work-ing (p)	Work-ing full time (q)	Work-ing part time (r)	NET: Not work-ing (s)	Not working seeking work (t)	Not working and not seeking work (u)	Retired on a state pension only (v)	Retired with a private pension (w)	House person (x)
Unweighted base	720	598	74	26	74	68	52	58	48	71	108	89	52	94	110	100	466	342	124	254	43	86	25	43	57
Weighted base	712	601	67*	25**	80*	63*	53*	59*	44*	64*	111*	94*	52*	89*	112*	96*	506	416	91*	205	30*	63*	29**	40*	43*
NET: Very/fairly easy	311 44%	264 44%	27 40%	14 55%	38 48%	29 46%	23 45%	26 45%	20 45%	31 49%	49 45%	33 35%	21 40%	43 48%k	50 45%	41 42%	221 44%	180 43%t	40 45%t	90 44%	8 28%	23 36%	15 49%	28 70%QRTUX	17 39%
Find it very easy to afford repayments	136 19%	118 20%	9 14%	7 27%	17 22%	12 18%	8 15%	15 25%	8 19%	11 17%	18 16%	19 20%	13 25%	18 21%	23 20%	21 22%	106 21%S	87 21%UX	19 21%UX	29 14%	4 12%	4 6%	5 17%	14 35%qrTUX	3 7%
Find it fairly easy to afford repayments	175 25%	146 24%	18 26%	7 28%	21 26%	17 27%k	16 30%k	12 20%	12 27%	20 32%KI	31 28%KI	14 15%	8 15%	25 28%k	27 24%	19 20%	114 23%	93 22%	22 24%	61 30%p	5 16%	19 29%	9 32%	14 35%qt	14 32%t
Find it fairly difficult to afford repayments	175 25%	148 25%	15 22%	7 26%	23 29%I	17 27%I	11 21%	17 28%I	12 28%I	7 11%	24 22%	32 34%Ij	10 19%	24 27%I	28 25%I	22 23%i	134 27%s	118 28%rW	17 18%	41 20%	5 18%	15 23%	7 23%	5 12%	9 21%
Find it very difficult to afford repayments	76 11%	58 10%	12 18%agKn	3 13%	7 8%	8 12%	5 9%	4 6%	5 12%	7 11%	13 12%k	4 4%	8 16%K	11 12%k	9 8%	13 14%K	59 12%	48 11%uw	11 12%uw	17 8%	4 14%uW	2 4%	4 13%	1 2%	5 13%uw
No longer be able to afford repayments	26 4%	23 4%	- -	1 2%	2 3%	2 3%	2 3%	2 4%	2 5%b	3 5%b	3 3%	6 6%b	2 5%	2 2%	4 4%	5 5%b	18 3%	15 4%	3 3%	8 4%	3 9%w	3 4%	- -	- -	3 6%w
NET: Very/fairly difficult/No longer able to afford	277 39%	230 38%	27 40%	11 42%	32 41%	27 42%	18 34%	23 38%	19 44%i	17 27%	40 36%	42 44%I	21 40%	37 42%i	41 36%	40 42%i	211 42%S	180 43%ruW	31 34%W	66 32%	12 41%W	20 31%W	11 36%	6 14%	17 40%W
Don't know	124 17%	106 18%	13 20%	1 3%	9 12%	8 12%	11 21%m	10 17%	5 10%	15 24%dhM	21 19%m	20 21%m	11 21%	9 10%	21 19%	15 16%	75 15%	55 13%	20 22%Q	50 24%P	9 31%Q	21 33%Qw	4 14%	6 16%	9 21%

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

Prepared by ComRes

ComRes

Personal Debt Tracking Survey
ONLINE Fieldwork: 14th-15th August 2017

Table 44
Q.6 If the interest rates of the following credit products were to rise by 1 percentage point, which of the following statements would best apply to you?
If the interest rate of the following product increased by 1% I would ...
Overdraft
Base: All respondents who have the product

| | | | | Tenure | | | | | | How worried or otherwise are you about your current level of debt? | | | |
	Total	NET: Home-owners (a)	Owned out-right (b)	Owned with mort-gage (c)	NET: Rent-ers (d)	Coun-cil Rent (e)	HA Rent (f)	Other rent (g)	Rent free (h)	Extr-emely worr-ied (i)	Very worr-ied (j)	Fairly worr-ied (k)	Not at all worr-ied (l)
Unweighted base	720	386	131	255	313	69	94	150	21	72	105	272	271
Weighted base	712	442	155	287	255	93*	56*	106	15**	71*	103*	260	277
NET: Very/fairly easy	311 44%	217 49%DEF	85 55%DEF	132 46%DEF	90 35%	25 27%	15 28%	50 47%DEF	4 27%	11 15%	20 19%	96 37%IJ	184 67%IJKL
Find it very easy to afford repayments	136 19%	98 22%DEF	44 28%cDEF	55 19%eF	37 14%f	8 9%	3 6%	25 24%DEF	* 3%	2 3%	5 5%	20 8%	109 39%IJK
Find it fairly easy to afford repayments	175 25%	118 27%	41 27%	77 27%	53 21%	17 18%	12 22%	24 23%	3 24%	9 12%	15 14%	76 29%IJ	75 27%IJ
Find it fairly difficult to afford repayments	175 25%	103 23%	28 18%	76 26%b	66 26%b	26 28%	16 30%b	24 23%	6 39%	25 35%L	48 46%KL	81 31%L	21 8%
Find it very difficult to afford repayments	76 11%	42 9%	10 6%	32 11%	34 13%b	14 15%b	8 15%B	11 10%	1 3%	23 32%jKL	20 19%kL	28 11%L	6 2%
No longer be able to afford repayments	26 4%	12 3%	4 3%	7 3%	13 5%	5 5%	4 6%ac	4 4%	1 9%	5 8%k	4 4%	7 3%	9 3%
NET: Very/fairly difficult/No longer able to afford	277 39%	157 35%	42 27%	115 40%B	112 44%AB	45 48%aB	28 51%ABcG	39 37%	8 52%	53 74%KL	72 70%KL	116 44%L	36 13%
Don't know	124 17%	68 15%	28 18%	40 14%	53 21%c	24 25%aC	12 22%	17 16%	3 21%	8 11%	12 11%	49 19%	56 20%ij

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

COMRES

Personal Debt Tracking Survey
ONLINE Fieldwork: 14th-15th August 2017

Table 45
Q.6 If the interest rates of the following credit products were to rise by 1 percentage point, which of the following statements would best apply to you?
If the interest rate of the following product increased by 1% I would ...
Bank loan (excluding mortgage)
Base: All respondents who have the product

| | | 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)	18-44 (i)	25-44 (j)	55+ (k)	AB (l)	C1 (m)	C2 (n)	DE (o)	Public (p)	Private (q)
Unweighted base	455	251	204	76	131	103	72	36	37	310	234	73	150	119	76	110	81	236
Weighted base	471	256	215	76*	125	104*	81*	42**	43*	304	228	85*	151	123*	90*	107*	97*	258
NET: Very/fairly easy	156 33%	97 38%B	59 27%	18 23%	41 33%	34 32%	22 27%	18 43%	23 53%CDEFIJ	93 31%	75 33%	41 48%CdeFIJ	58 38%O	51 42%O	27 30%	21 20%	39 40%	80 31%
Find it very easy to afford repayments	44 9%	35 14%B	9 4%	8 11%	9 7%	8 7%	7 8%	6 15%	6 13%	25 8%	17 7%	12 14%	22 14%O	10 9%	8 9%	3 3%	10 10%	24 9%
Find it fairly easy to afford repayments	113 24%	62 24%	50 23%	9 12%	32 26%C	26 25%c	15 19%	12 28%	17 40%CFIj	68 22%c	59 26%C	29 34%Cfi	36 24%	41 33%nO	19 21%	17 16%	29 30%	56 22%
Find it fairly difficult to afford repayments	127 27%	72 28%	55 26%	13 17%	34 27%	34 33%C	28 34%C	10 24%	8 19%	81 27%	68 30%c	19 22%	33 22%	30 25%	30 33%	34 32%l	25 26%	84 33%
Find it very difficult to afford repayments	55 12%	31 12%	24 11%	7 9%	19 15%HK	12 12%h	13 16%HK	3 7%	1 2%	38 13%hk	31 14%HK	4 4%	22 15%o	14 12%	11 13%	7 6%	12 13%	37 14%
No longer be able to afford repayments	21 4%	11 4%	10 5%	2 2%	7 5%k	8 8%K	4 5%k	-	-	16 5%k	15 6%K	-	7 5%	7 5%	2 2%	5 4%	5 5%	10 4%
NET: Very/fairly difficult/No longer able to afford	203 43%	114 44%	89 41%	21 28%	60 48%CHK	54 52%CHK	45 55%CHK	13 32%	9 21%	136 45%CHK	114 50%CHK	22 26%	62 41%	51 42%	43 48%	46 43%	42 43%	131 51%
Don't know	112 24%	45 18%	67 31%A	37 48%DEFHIJK	23 19%	16 15%	14 18%	10 25%	11 26%	76 25%ej	39 17%	22 25%	31 20%	20 17%	21 23%	40 37%LMn	16 16%	47 18%

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

Personal Debt Tracking Survey
ONLINE Fieldwork: 14th-15th August 2017

Absolutes/col percents

Table 46
Q.6 If the interest rates of the following credit products were to rise by 1 percentage point, which of the following statements would best apply to you?
If the interest rate of the following product increased by 1% I would ...
Bank loan (excluding mortgage)
Base: All respondents who have the product

	Total	Region England (a)	Scot- land (b)	North East (c)	North West (d)	York- shire & Humb- erside (e)	West Mid- lands (f)	East Mid- lands (g)	Wales (h)	East- ern (i)	London (j)	South East (k)	South West (l)	North East/ York- shire & Humb- erside (m)	East/ West Mid- lands (n)	Wales/ South West (o)	Which of the following best describes your current working status? NET: Work- ing (p)	Work- ing full time (q)	Work- ing part time (r)	NET: Not work- ing (s)	Not working seeking work (t)	Not working and not seeking work (u)	Retired on a state pension only (v)	Retired with a private pension (w)	House person (x)
Unweighted base	455	378	48	14	52	38	40	34	29	46	65	61	28	52	74	57	317	242	75	138	21	41	16	24	36
Weighted base	471	394	50*	13**	56*	36**	44*	32**	26**	47*	69*	69*	28**	49*	76*	54*	355	302	53*	115	15**	33*	18**	23**	27**
NET: Very/fairly easy	156 33%	131 33%	19 39%	7 55%	20 35%	7 20%	17 38%	15 46%	6 25%	17 35%	23 34%	19 27%	6 22%	14 29%	32 42%o	13 24%	119 34%	109 36%R	10 19%	37 32%	3 19%	8 26%	6 32%	14 59%	6 23%
Find it very easy to afford repayments	44 9%	40 10%	3 5%	4 33%	7 12%O	2 5%	3 6%	7 24%	1 3%	5 10%	6 9%	7 10%	-	6 12%O	10 13%O	1 2%	34 10%	30 10%	4 8%	10 8%	1 9%	3 8%	1 8%	3 15%	1 4%
Find it fairly easy to afford repayments	113 24%	90 23%	17 33%	3 22%	13 23%	5 15%	14 32%	7 23%	6 22%	12 26%	17 25%	12 18%	6 22%	8 17%	21 28%	12 22%	85 24%	79 26%R	6 11%	27 24%	1 10%	6 18%	4 24%	10 44%	5 20%
Find it fairly difficult to afford repayments	127 27%	108 27%	9 18%	3 21%	15 26%i	16 44%	9 21%	7 21%	10 39%	4 9%	24 35%bIn	21 30%I	9 32%	19 38%bIn	16 21%	19 36%bIn	110 31%S	94 31%U	16 30%U	17 15%	1 7%	3 8%	5 29%	4 18%	4 15%
Find it very difficult to afford repayments	55 12%	46 12%	4 8%	2 14%	6 11%	3 8%	6 14%	2 7%	4 16%	8 17%	9 13%	5 8%	5 19%	5 9%	8 11%	9 18%	49 14%S	40 13%	9 16%u	6 5%	2 13%	1 4%	-	1 3%	2 8%
No longer be able to afford repayments	21 4%	17 4%	3 5%	-	3 5%	2 6%	1 2%	-	1 4%	2 5%	3 4%	5 8%n	1 2%	2 5%	1 1%	2 3%	14 4%	11 4%	3 6%	6 5%	1 9%	2 7%	-	-	2 9%
NET: Very/fairly difficult/No longer able to afford	203 43%	171 43%	16 32%	4 34%	24 42%	21 58%	16 37%	9 28%	15 60%	15 31%	36 52%bIN	31 45%	15 53%	26 52%bin	25 33%	30 56%BfIN	173 49%S	146 48%U	28 52%U	29 25%	4 30%	6 19%	5 29%	5 21%	9 32%
Don't know	112 24%	93 24%	15 30%j	1 10%	13 23%	8 22%	11 25%	8 26%	4 16%	16 34%J	10 14%	19 27%	7 25%	9 19%	19 25%	11 20%	63 18%	47 16%	15 29%Q	49 42%P	7 51%	18 55%QR	7 39%	5 20%	12 44%

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

Prepared by ComRes

ComRes

Personal Debt Tracking Survey
ONLINE Fieldwork: 14th-15th August 2017

Table 47
Q.6 If the interest rates of the following credit products were to rise by 1 percentage point, which of the following statements would best apply to you?
If the interest rate of the following product increased by 1% I would ...
Bank loan (excluding mortgage)
Base: All respondents who have the product

| | Total | Tenure | | | | | | | | How worried or otherwise are you about your current level of debt? | | | |
		NET: Home-owners (a)	Owned out-right (b)	Owned with mort-gage (c)	NET: Rent-ers (d)	Coun-cil Rent (e)	HA Rent (f)	Other rent (g)	Rent free (h)	Extr-emely worr-ied (i)	Very worr-ied (j)	Fairly worr-ied (k)	Not at all worr-ied (l)
Unweighted base	455	266	81	185	180	42	52	86	9	56	85	176	138
Weighted base	471	313	96*	217	152	59*	30*	62*	6**	62*	83*	184	142
NET: Very/fairly easy	156 33%	119 38%DEF	39 40%DEF	80 37%DEF	37 24%	11 19%	5 18%	20 32%f	1 14%	8 13%	18 21%	56 31%I	74 52%IJK
Find it very easy to afford repayments	44 9%	35 11%dEF	8 8%e	27 12%DEF	9 6%	- -	* 1%	8 13%DEF	* 6%	1 2%	3 4%	5 3%	34 24%IJK
Find it fairly easy to afford repayments	113 24%	84 27%d	31 32%Dfg	53 25%	28 19%	11 19%	5 17%	12 19%	* 8%	7 11%	15 18%	51 28%I	40 28%I
Find it fairly difficult to afford repayments	127 27%	85 27%	19 19%	66 31%b	39 25%	14 23%	8 26%	17 28%	4 59%	20 32%L	32 39%L	59 32%L	16 11%
Find it very difficult to afford repayments	55 12%	33 10%	9 9%	24 11%	22 15%	9 15%	5 17%	9 14%	- -	17 28%KL	18 22%KL	15 8%	5 4%
No longer be able to afford repayments	21 4%	7 2%	2 2%	5 2%	13 9%AbC	8 13%ABC	2 7%a	4 6%a	* 7%	8 13%JKL	2 2%	8 4%	3 2%
NET: Very/fairly difficult/No longer able to afford	203 43%	124 40%	29 31%	95 44%b	74 49%aB	30 50%B	15 49%B	30 47%B	4 66%	45 73%KL	52 63%KL	82 44%L	24 17%
Don't know	112 24%	70 22%	28 29%	42 19%	41 27%	18 30%	10 33%C	13 21%	1 20%	9 14%	13 15%	46 25%	44 31%IJ

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

Personal Debt Tracking Survey
ONLINE Fieldwork: 14th-15th August 2017

Table 48
Q.6 If the interest rates of the following credit products were to rise by 1 percentage point, which of the following statements would best apply to you?
If the interest rate of the following product increased by 1% I would ...
Personal Contract Purchase loan for your car
Base: All respondents who have the product

	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
		(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)
Unweighted base	392	213	179	70	111	88	60	26	37	269	199	63	137	106	60	89	74	197
Weighted base	399	210	189	72*	105*	87*	67*	28**	40*	264	192	68*	134	111*	66*	88*	90*	208
NET: Very/fairly easy	147	92	55	14	39	34	24	9	27	87	73	37	66	46	24	12	36	74
	37%	44%B	29%	19%	37%C	39%C	35%c	34%	69%CDEFIJ	33%c	38%C	54%CDeflJ	49%O	41%O	36%O	13%	40%	36%
Find it very easy to afford repayments	51	35	16	6	11	7	13	1	14	24	18	15	26	18	7	1	6	30
	13%	17%B	9%	8%	11%	8%	19%eij	3%	35%CDEIJ	9%	9%	22%cdEIJ	19%O	16%O	10%O	1%	7%	15%
Find it fairly easy to afford repayments	96	57	39	8	28	27	11	9	13	63	55	22	41	28	17	11	29	44
	24%	27%	21%	11%	27%C	31%Cf	17%	31%	34%Cf	24%C	29%Cf	33%Cf	30%O	25%O	25%o	12%	32%q	21%
Find it fairly difficult to afford repayments	87	38	48	12	25	26	18	3	3	63	51	5	24	23	15	25	23	52
	22%	18%	26%	17%	24%HK	29%HK	27%HK	10%	6%	24%HK	26%HK	8%	18%	21%	23%	28%	25%	25%
Find it very difficult to afford repayments	45	24	21	9	16	10	8	2	1	34	26	2	11	13	9	13	12	26
	11%	11%	11%	12%h	15%HK	12%hk	12%	6%	2%	13%hK	13%hK	4%	8%	12%	13%	14%	13%	13%
No longer be able to afford repayments	16	5	11	6	3	5	2	-	-	14	8	-	5	9	-	2	7	4
	4%	3%	6%	8%K	3%	5%k	3%			5%k	4%		4%	8%No	-	2%	8%Q	2%
NET: Very/fairly difficult/No longer able to afford	148	67	80	26	44	41	29	4	3	111	85	8	40	45	24	39	42	82
	37%	32%	42%a	37%HK	42%HK	46%HK	43%HK	16%	8%	42%HK	44%HK	11%	30%	41%	36%	44%I	46%	39%
Don't know	104	51	54	32	22	13	15	14	9	66	35	23	28	20	19	38	13	52
	26%	24%	28%	44%DEFhIJ	21%	15%	22%	51%	23%	25%e	18%	34%dEJ	21%	18%	28%	43%LM	14%	25%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; ** very small base (under 30) ineligible for sig testing

ComRes

Personal Debt Tracking Survey
ONLINE Fieldwork: 14th-15th August 2017

Absolutes/col percents

Table 49
Q.6 If the interest rates of the following credit products were to rise by 1 percentage point, which of the following statements would best apply to you?
If the interest rate of the following product increased by 1% I would ...
Personal Contract Purchase loan for your car
Base: All respondents who have the product

	Total	England (a)	Scot-land (b)	North East (c)	North West (d)	York-shire & Humb-erside (e)	West Mid-lands (f)	East Mid-lands (g)	Wales (h)	East-ern (i)	London (j)	South East (k)	South West (l)	North East/ York-shire & Humb-erside (m)	East/ West Mid-lands (n)	Wales/ South West (o)	NET: Work-ing (p)	Work-ing full time (q)	Work-ing part time (r)	NET: Not work-ing (s)	Not working seeking work (t)	Not working and not seeking work (u)	Retired on a state pension only (v)	Retired with a private pension (w)	House person (x)
Unweighted base	392	330	40	15	44	39	33	37	22	38	47	51	26	54	70	48	271	204	67	121	16	32	9	32	32
Weighted base	399	341	40*	17**	46*	35*	37**	35**	18**	38*	53*	51*	28**	52*	72*	46*	298	252	46*	101	11**	25**	8**	32**	25**
NET: Very/fairly easy	147 37%	132 39%	13 32%	7 39%	22 48%j	15 43%	14 37%	17 48%	2 12%	12 30%	15 28%	18 36%	13 45%	22 42%	31 43%	15 32%	110 37%	93 37%	17 36%	37 37%	1 6%	5 20%	1 18%	24 76%	6 25%
Find it very easy to afford repayments	51 13%	48 14%	3 6%	3 16%	7 16%	5 13%	8 22%	7 20%	1 5%	2 5%	6 12%	5 10%	5 18%	7 14%	15 21%bi	6 13%	37 12%	29 12%	8 16%	14 14%	-	1 3%	* 4%	12 38%	1 6%
Find it fairly easy to afford repayments	96 24%	84 25%	10 26%	4 23%	15 33%	10 29%	6 15%	10 29%	1 7%	10 25%	9 16%	13 26%	8 27%	14 27%	16 22%	9 20%	73 24%	64 25%	9 19%	23 23%	1 6%	4 17%	1 13%	12 38%	5 19%
Find it fairly difficult to afford repayments	87 22%	69 20%	9 23%	6 33%	11 24%	6 18%	7 18%	6 17%	8 47%	4 11%	15 29%i	8 16%	6 20%	12 23%	13 18%	14 30%i	75 25%S	66 26%	8 18%	12 12%	2 20%	2 9%	1 17%	2 7%	4 15%
Find it very difficult to afford repayments	45 11%	41 12%	3 8%	3 17%	3 6%	4 12%	8 21%	6 17%	1 6%	6 15%	6 12%	3 6%	2 6%	7 14%	14 19%dko	3 6%	38 13%	34 14%	4 8%	7 7%	1 9%	1 3%	-	1 4%	4 17%
No longer be able to afford repayments	16 4%	12 4%	3 6%	-	* 1%	2 5%	2 4%	2 7%	1 6%	1 4%	1 2%	4 8%	-	2 3%	4 5%	1 2%	11 4%	10 4%	2 4%	5 5%	-	2 7%	-	-	3 12%
NET: Very/fairly difficult/No longer able to afford	148 37%	122 36%	15 37%	9 50%	15 31%	12 35%	16 43%	14 41%	10 58%	11 30%	22 42%	15 30%	7 26%	21 40%	30 42%	18 39%	124 41%S	110 44%r	14 30%	24 24%	3 29%	5 20%	1 17%	4 12%	11 43%
Don't know	104 26%	87 25%	12 31%n	2 11%	9 20%	8 23%	7 19%	4 11%	5 30%	15 40%dMN	16 30%n	18 34%N	8 28%	10 19%	11 15%	13 29%	65 22%	49 19%	16 34%Q	40 39%P	7 65%	15 60%	6 65%	4 12%	8 32%

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

Prepared by ComRes

Personal Debt Tracking Survey
ONLINE Fieldwork: 14th-15th August 2017

Table 50
Q.6 If the interest rates of the following credit products were to rise by 1 percentage point, which of the following statements would best apply to you?
If the interest rate of the following product increased by 1% I would ...
Personal Contract Purchase loan for your car
Base: All respondents who have the product

| | Total | Tenure | | | | | | | | How worried or otherwise are you about your current level of debt? | | | |
		NET: Home-owners (a)	Owned out-right (b)	Owned with mort-gage (c)	NET: Rent-ers (d)	Coun-cil Rent (e)	HA Rent (f)	Other rent (g)	Rent free (h)	Extr-emely worr-ied (i)	Very worr-ied (j)	Fairly worr-ied (k)	Not at all worr-ied (l)
Unweighted base	392	243	77	166	142	37	42	63	7	41	66	145	140
Weighted base	399	275	83*	191	120	51*	24*	46*	4**	47*	66*	147	139
NET: Very/fairly easy	147 37%	116 42%DEF	35 42%DEF	81 42%DEF	30 25%	9 17%	5 20%	17 36%ef	1 35%	10 20%	15 23%	43 29%	79 57%IJK
Find it very easy to afford repayments	51 13%	41 15%E	17 20%DE	24 12%e	11 9%	1 1%	2 8%	8 18%dE	-	2 4%	7 10%	8 5%	35 25%IJK
Find it fairly easy to afford repayments	96 24%	75 27%Df	18 22%	57 30%DF	20 16%	8 16%	3 12%	9 19%	1 35%	8 16%	9 13%	36 24%	44 31%iJ
Find it fairly difficult to afford repayments	87 22%	57 21%	15 18%	42 22%	28 23%	13 25%	5 21%	10 23%	1 34%	14 29%L	20 31%L	42 29%L	10 7%
Find it very difficult to afford repayments	45 11%	28 10%	4 4%	25 13%b	17 14%B	7 13%	5 19%B	5 12%	-	9 18%L	15 23%kL	17 12%L	4 3%
No longer be able to afford repayments	16 4%	10 4%	3 4%	7 4%	6 5%	5 10%g	1 3%	-	-	4 8%	4 7%	4 3%	3 2%
NET: Very/fairly difficult/No longer able to afford	148 37%	96 35%	22 27%	73 38%	50 42%B	24 48%B	10 43%b	16 34%	1 34%	26 56%L	40 61%KL	64 43%L	17 13%
Don't know	104 26%	63 23%	26 31%c	37 20%	40 33%aC	18 35%c	9 37%aC	13 29%	1 30%	11 24%	10 16%	40 27%	42 31%J

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

Personal Debt Tracking Survey
ONLINE Fieldwork: 14th-15th August 2017

Table 51
Q.6 If the interest rates of the following credit products were to rise by 1 percentage point, which of the following statements would best apply to you?
If the interest rate of the following product increased by 1% I would ...
Payday loans
Base: All respondents who have the product

| | | 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)	18-44 (i)	25-44 (j)	55+ (k)	AB (l)	C1 (m)	C2 (n)	DE (o)	Public (p)	Pri-vate (q)
Unweighted base	300	166	134	64	99	68	43	11	15	231	167	26	88	76	46	90	42	159
Weighted base	287	161	126	64*	86*	63*	44*	13**	18**	213	149	31**	84*	69*	51*	83*	45*	163
NET: Very/fairly easy	58 20%	44 27%B	14 11%	14 21%	19 22%	11 18%	10 24%	1 8%	3 17%	44 21%	30 20%	4 13%	24 28%O	16 23%O	10 20%	8 10%	9 20%	38 23%
Find it very easy to afford repayments	22 8%	17 11%b	5 4%	6 10%	5 5%	3 4%	8 19%DEIJ	-	-	14 6%	7 5%	-	11 13%O	6 9%o	2 5%	2 2%	3 8%	14 8%
Find it fairly easy to afford repayments	37 13%	27 17%B	10 8%	7 11%	15 17%f	8 13%	2 5%	1 8%	3 17%	30 14%	23 15%	4 13%	13 15%	10 14%	8 15%	6 8%	6 12%	24 15%
Find it fairly difficult to afford repayments	58 20%	31 19%	27 22%	9 15%	21 25%	21 33%CF	5 11%	1 5%	1 8%	51 24%	42 28%cF	2 6%	19 23%	15 21%	10 20%	14 17%	13 28%	36 22%
Find it very difficult to afford repayments	42 15%	25 16%	17 13%	3 5%	15 18%C	11 17%c	11 25%C	2 12%	1 4%	29 14%	26 17%C	2 7%	8 10%	10 14%	9 18%	15 18%	8 18%	30 18%
No longer be able to afford repayments	30 11%	17 10%	13 11%	8 13%	11 13%	4 6%	6 14%	-	1 6%	23 11%	15 10%	1 3%	5 6%	11 15%I	6 12%	9 11%	7 15%	12 8%
NET: Very/fairly difficult/No longer able to afford	131 46%	73 46%	58 46%	21 33%	48 55%C	35 56%C	22 50%	2 17%	3 18%	104 49%C	83 56%C	5 17%	32 38%	35 51%	26 50%	38 45%	27 61%	78 47%
Don't know	98 34%	44 27%	54 43%A	29 46%DEfIJ	19 22%	17 26%	12 27%	10 75%	12 65%	65 31%	36 24%	21 69%	28 33%	18 26%	15 30%	37 45%M	9 19%	48 30%

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

Prepared by ComRes

COMRES

Personal Debt Tracking Survey
ONLINE Fieldwork: 14th-15th August 2017

Absolutes/col percents

Table 52
Q.6 If the interest rates of the following credit products were to rise by 1 percentage point, which of the following statements would best apply to you?
If the interest rate of the following product increased by 1% I would ...
Payday loans
Base: All respondents who have the product

	Total	England (a)	Scot-land (b)	North East (c)	North West (d)	York-shire & Humb-erside (e)	West Mid-lands (f)	East Mid-lands (g)	Wales (h)	East-ern (i)	London (j)	South East (k)	South West (l)	North East/ York-shire & Humb-erside (m)	East/ West Mid-lands (n)	Wales/ South West (o)	NET: Work-ing (p)	Work-ing full time (q)	Work-ing part time (r)	NET: Not work-ing (s)	Not working seeking work (t)	Not working and not seeking work (u)	Retired on a state pension only (v)	Retired with a private pension (w)	House person (x)
										Region										Which of the following best describes your current working status?					
Unweighted base	300	241	38	7	36	26	28	22	21	30	47	31	14	33	50	35	201	150	51	99	20	35	9	6	29
Weighted base	287	236	37**	6**	34*	21**	31**	22**	14**	31**	50*	28**	14**	27**	53*	28**	208	175	34*	79*	13**	29**	10**	6**	20**
NET: Very/fairly easy	58 20%	48 20%	7 19%	-	8 25%	2 10%	11 35%	5 24%	3 25%	5 16%	7 14%	9 33%	-	2 8%	16 30%j	3 12%	47 22%	41 23%	6 18%	12 15%	1 4%	6 21%	1 12%	-	4 19%
Find it very easy to afford repayments	22 8%	17 7%	3 8%	-	3 8%	* 2%	4 12%	1 4%	2 13%	2 6%	3 7%	4 14%	-	* 2%	5 9%	2 7%	17 8%	15 9%	2 5%	5 6%	-	3 9%	-	-	2 11%
Find it fairly easy to afford repayments	37 13%	31 13%	4 12%	-	6 17%	2 8%	7 22%	4 19%	2 12%	3 10%	4 7%	5 19%	-	2 6%	11 21%j	2 6%	30 14%	25 14%	4 13%	7 9%	1 4%	3 12%	1 12%	-	2 8%
Find it fairly difficult to afford repayments	58 20%	46 19%	8 23%	3 42%	6 18%	7 34%	6 18%	3 14%	4 26%	2 6%	15 31%	1 2%	4 27%	10 36%	9 17%	8 27%	48 23%s	46 26%R	2 7%	10 13%	3 21%	3 10%	1 13%	-	3 15%
Find it very difficult to afford repayments	42 15%	35 15%	7 19%	1 16%	4 12%	4 18%	5 15%	2 8%	1 4%	6 20%	9 18%	3 9%	2 16%	5 17%	7 12%	3 10%	37 18%S	33 19%	5 14%	5 6%	1 7%	2 7%	-	1 12%	1 6%
No longer be able to afford repayments	30 11%	28 12%	2 4%	1 9%	4 11%	2 10%	2 6%	7 30%	1 7%	5 16%	6 11%	1 4%	1 8%	3 10%	8 16%	2 7%	19 9%	17 10%	2 7%	11 14%	1 10%	4 14%	1 10%	-	4 21%
NET: Very/fairly difficult/No longer able to afford	131 46%	108 46%	17 46%	4 67%	14 41%	13 62%	12 40%	12 52%	5 38%	13 42%	30 60%	4 15%	7 51%	17 63%	24 45%	12 44%	105 50%S	96 55%R	9 28%	26 33%	5 39%	9 31%	2 23%	1 12%	8 42%
Don't know	98 34%	80 34%	13 34%	2 33%	12 34%	6 29%	8 26%	5 25%	5 37%	13 42%	13 26%	15 52%	7 49%	8 29%	13 25%	12 43%	57 27%	38 22%	19 55%Q	41 52%P	8 57%	14 48%	7 66%	5 88%	8 39%

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

Prepared by ComRes

Personal Debt Tracking Survey
ONLINE Fieldwork: 14th-15th August 2017

Table 53
Q.6 If the interest rates of the following credit products were to rise by 1 percentage point, which of the following statements would best apply to you?
If the interest rate of the following product increased by 1% I would ...
Payday loans
Base: All respondents who have the product

| | Total | Tenure | | | | | | | | How worried or otherwise are you about your current level of debt? | | | |
		NET: Home-owners (a)	Owned out-right (b)	Owned with mort-gage (c)	NET: Rent-ers (d)	Coun-cil Rent (e)	HA Rent (f)	Other rent (g)	Rent free (h)	Extr-emely worr-ied (i)	Very worr-ied (j)	Fairly worr-ied (k)	Not at all worr-ied (l)
Unweighted base	300	144	41	103	150	40	49	61	6	49	66	108	77
Weighted base	287	158	46*	112*	127	53*	28*	46*	3**	53*	58*	101*	75*
NET: Very/fairly easy	58 20%	38 24%	7 16%	31 28%Def	20 16%	7 13%	4 13%	10 21%	-	6 12%	7 13%	20 20%	24 32%IJk
Find it very easy to afford repayments	22 8%	17 11%Df	4 8%	14 12%Df	5 4%	2 5%	* 1%	2 4%	-	2 3%	2 3%	6 5%	13 17%IJK
Find it fairly easy to afford repayments	37 13%	21 13%	4 8%	17 15%	15 12%	4 8%	3 11%	8 17%	-	5 9%	6 10%	15 15%	11 15%
Find it fairly difficult to afford repayments	58 20%	38 24%E	10 21%	28 25%E	21 16%	4 8%	6 21%e	10 23%e	-	11 21%L	26 45%IKL	18 18%L	3 4%
Find it very difficult to afford repayments	42 15%	17 11%b	1 2%	16 15%B	24 19%aB	13 25%AB	4 14%B	7 15%B	1 33%	13 25%L	8 13%L	20 20%L	1 2%
No longer be able to afford repayments	30 11%	12 7%	4 8%	8 7%	18 14%a	7 12%	6 21%AbC	6 13%	* 17%	10 20%kL	7 12%	8 8%	5 6%
NET: Very/fairly difficult/No longer able to afford	131 46%	66 42%	14 31%	52 47%	63 50%B	24 46%	16 56%B	23 51%b	1 51%	35 66%KL	41 71%KL	46 45%L	9 12%
Don't know	98 34%	53 34%	24 53%ACDfG	29 26%	44 34%	22 41%	9 31%	13 28%	1 49%	12 22%	10 17%	35 34%J	42 56%IJK

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

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Personal Debt Tracking Survey
ONLINE Fieldwork: 14th-15th August 2017

Table 54
Gender
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)	18-44 (i)	25-44 (j)	55+ (k)	AB (l)	C1 (m)	C2 (n)	DE (o)	Public (p)	Pri-vate (q)
Unweighted base	2022	1016	1006	263	364	340	357	275	423	967	704	698	575	584	341	522	281	790
Weighted base	2022	987	1035	226	348	326	360	297	465	900	673	762	541	564	416	501	314	851
Male	987 49%	987 100%B	-	101 45%	170 49%	157 48%	199 55%CeHIjK	158 53%cH	202 43%	428 48%	327 48%	360 47%	303 56%MO	249 44%	218 52%MO	218 43%	144 46%	470 55%P
Female	1035 51%	-	1035 100%A	125 55%Fg	178 51%	169 52%f	161 45%	139 47%	263 57%FG	472 52%F	347 52%f	402 53%F	238 44%	315 56%LN	199 48%	283 57%LN	170 54%Q	381 45%

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: 14th-15th August 2017

Table 55
Gender
Base: All respondents

	Total					Region															Which of the following best describes your current working status?					
		England (a)	Scot-land (b)	North East (c)	North West (d)	York-shire & Humb-erside (e)	West Mid-lands (f)	East Mid-lands (g)	Wales (h)	East-ern (i)	London (j)	South East (k)	South West (l)	North East/ York-shire & Humb-erside (m)	East/ West Mid-lands (n)	Wales/ South West (o)	NET: Work-ing (p)	Work-ing full time (q)	Work-ing part time (r)	NET: Not work-ing (s)	Not working seeking work (t)	Not working and not seeking work (u)	Retired on a state pension only (v)	Retired with a private pension (w)	House person (x)
Unweighted base	2022	1710	200	83	213	186	168	153	112	217	252	265	173	269	321	285	1071	738	333	951	102	210	136	343	160
Weighted base	2022	1743	178	85*	233	170	182	152	101*	194	269	281	178	255	334	279	1165	918	247	857	74*	155	157	345	125
Male	987 49%	851 49%	85 48%	34 40%	112 48%	84 50%	89 49%	83 55%ck	51 51%	101 52%c	128 48%	127 45%	92 52%	118 46%	172 52%c	143 51%c	614 53%S	543 59%RuVX	70 29%X	373 44%	43 57%RVX	79 51%RVX	41 26%X	194 56%RVX	17 13%
Female	1035 51%	892 51%	93 52%	51 60%gino	121 52%	85 50%	93 51%	69 45%	50 49%	93 48%	141 52%	154 55%g	86 48%	136 54%	161 48%	136 49%	551 47%	375 41%	176 71%QTUW	484 56%P	32 43%	76 49%q	117 74%QTUW	151 44%	108 87%QRTUVW

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

Personal Debt Tracking Survey
ONLINE Fieldwork: 14th-15th August 2017

Table 56
Gender
Base: All respondents

		Tenure								How worried or otherwise are you about your current level of debt?			
	Total	NET: Home-owners (a)	Owned out-right (b)	Owned with mort-gage (c)	NET: Rent-ers (d)	Coun-cil Rent (e)	HA Rent (f)	Other rent (g)	Rent free (h)	Extr-emely worr-ied (i)	Very worr-ied (j)	Fairly worr-ied (k)	Not at all worr-ied (l)
Unweighted base	2022	1159	648	511	813	198	254	361	50	120	165	567	1170
Weighted base	2022	1310	730	580	675	263	161	251	37*	120*	159	544	1199
Male	987 49%	643 49%	334 46%	309 53%BdF	323 48%	130 49%	70 44%	123 49%	20 54%	61 51%	67 42%	243 45%	616 51%jK
Female	1035 51%	667 51%	395 54%C	272 47%	351 52%c	133 51%	91 56%C	127 51%	17 46%	59 49%	92 58%l	301 55%L	583 49%

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

Personal Debt Tracking Survey
ONLINE Fieldwork: 14th-15th August 2017

Table 57
Age
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)	18-44 (i)	25-44 (j)	55+ (k)	AB (l)	C1 (m)	C2 (n)	DE (o)	Public (p)	Private (q)
Unweighted base	2022	1016	1006	263	364	340	357	275	423	967	704	698	575	584	341	522	281	790
Weighted base	2022	987	1035	226	348	326	360	297	465	900	673	762	541	564	416	501	314	851
18-24	226 11%	101 10%	125 12%	226 100%DEFGHIJK	- -	-	-	-	-	226 25%DEFGHJK	-	-	83 15%NO	70 12%No	29 7%	43 9%	31 10%	103 12%
25-34	348 17%	170 17%	178 17%	- -	348 100%CEFGHIJK	-	-	-	-	348 39%CEFGHK	348 52%CEFGHIK	-	104 19%O	99 17%O	82 20%O	63 13%	97 31%Q	188 22%
35-44	326 16%	157 16%	169 16%	-	-	326 100%CDFGHIJK	-	-	-	326 36%CDFGHK	326 48%CDFGHIK	-	70 13%	88 16%	78 19%L	90 18%L	68 22%	198 23%
45-54	360 18%	199 20%B	161 16%	-	-	-	360 100%CDEGHIJK	-	-	-	-	-	72 13%	102 18%L	82 20%L	104 21%L	64 21%	217 25%
55-64	297 15%	158 16%	139 13%	-	-	-	-	297 100%CDEFHIJK	-	-	-	297 39%CDEFHIJ	65 12%	78 14%	69 17%I	85 17%L	48 15%	108 13%
65+	465 23%	202 20%	263 25%A	-	-	-	-	-	465 100%CDEFGIJK	-	-	465 61%CDEFGIJ	147 27%mN	127 22%	76 18%	115 23%	6 2%	38 4%p
NET: 55+	762 38%	360 36%	402 39%	-	-	-	-	297 100%CDEFIJ	465 100%CDEFIJ	-	-	762 100%CDEFIJ	212 39%	204 36%	145 35%	200 40%	54 17%	146 17%
Average age	47.84	48.00	47.69	21.74	29.93C	39.19CDIJ	49.65CDEIJ	59.59CDEFGIJK	71.12CDEFGIJK	31.22CD	34.41CDI	66.62CDEFGIJ	47.35	47.41	47.27	49.35lmn	40.19	41.67

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

Prepared by ComRes

Personal Debt Tracking Survey
ONLINE Fieldwork: 14th-15th August 2017

Absolutes/col percents

Table 58
Age
Base: All respondents

	Total	England (a)	Scot-land (b)	North East (c)	North West (d)	York-shire & Humb-erside (e)	West Mid-lands (f)	East Mid-lands (g)	Wales (h)	East-ern (i)	London (j)	South East (k)	South West (l)	North East/ York-shire & Humb-erside (m)	East/ West Mid-lands (n)	Wales/ South West (o)	NET: Work-ing (p)	Work-ing full time (q)	Work-ing part time (r)	NET: Not work-ing (s)	Not working seeking work (t)	Not working and not seeking work (u)	Retired on a state pension only (v)	Retired with a private pension (w)	House person (x)
														Region							Which of the following best describes your current working status?				
Unweighted base	2022	1710	200	83	213	186	168	153	112	217	252	265	173	269	321	285	1071	738	333	951	102	210	136	343	160
Weighted base	2022	1743	178	85*	233	170	182	152	101*	194	269	281	178	255	334	279	1165	918	247	857	74*	155	157	345	125
18-24	226 11%	196 11%	21 12%	9 11%	27 11%	22 13%	22 12%	20 13%	10 9%	18 9%	35 13%	30 11%	14 8%	31 12%	42 13%	23 8%	134 12%	111 12%VWX	23 9%VWX	92 11%	16 21%QRVW X	73 47%QRTVW X	- -	- -	4 3%VW
25-34	348 17%	291 17%	41 23%Adg iLnO	20 23%LO	36 16%	29 17%	31 17%	22 15%	16 16%	30 15%	50 18%Lo	55 20%LO	19 11%	49 19%Lo	53 16%	35 12%	284 24%S	242 26%RUV W	42 17%UVW	63 7%	22 30%RUVW	16 10%VW	- -	- -	26 21%UVW
35-44	326 16%	275 16%	31 17%	12 15%	44 19%i	32 19%i	28 15%	23 15%	20 20%i	23 12%	40 15%	44 16%	28 16%	45 18%	51 15%	48 17%	266 23%S	226 25%RUV W	40 16%UVW	59 7%	16 21%UVW	14 9%VW	* *	* *	29 23%rUVW
45-54	360 18%	309 18%	29 17%	12 14%	42 18%	31 18%	35 19%	25 17%	21 21%	48 25%bcg JKmn	44 16%	41 14%	31 18%	43 17%	60 18%	52 19%	281 24%S	230 25%UVW	51 21%VW	79 9%	15 20%VW	26 17%VW	* *	5 1%	33 26%UVW
55-64	297 15%	260 15%	22 12%	14 17%	28 12%	25 15%	25 14%	25 17%	15 15%	28 15%	47 17%	47 17%	21 12%	40 16%	50 15%	36 13%	156 13%	101 11%V	55 22%QTV	142 17%p	5 6%	27 17%QTV	7 4%	76 22%QTV	27 22%QTV
65+	465 23%	412 24%	34 19%	18 21%	56 24%	31 18%	42 23%	36 24%	19 19%	47 24%	54 20%	64 23%	66 37%BCD EFGHIJ KMN	48 19%	78 23%	85 30%BEHJ kMn	43 4%	8 1%	36 14%QTU X	422 49%P	1 1%	- -	150 95%QRTU WX	265 77%QRTUX	6 5%QU
NET: 55+	762 38%	672 39%b	56 31%	32 38%	83 36%	56 33%	66 37%	61 40%	35 34%	75 39%	100 37%	111 40%b	86 48%BDE FHiJkM N	88 35%	127 38%	121 43%BEm	199 17%	109 12%	90 37%QTU x	563 66%P	6 8%	27 17%qT	157 99%QRTU X	340 99%QRTU X	34 27%QTU
Average age	47.84	48.14b	45.39	46.17	47.70	45.86	47.43	48.03	47.05	49.55B eM	46.87	48.10	53.10B CDEFGH iJKMN	45.96	47.70	50.91B CdEfhJ kMN	41.27	39.70T U	47.09Q TU	56.78P	36.94	34.72	69.79QR TUX	69.21QR TUX	45.23QTU

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

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Personal Debt Tracking Survey
ONLINE Fieldwork: 14th-15th August 2017

Table 59
Age
Base: All respondents

			Tenure							How worried or otherwise are you about your current level of debt?			
	Total	NET: Home-owners (a)	Owned out-right (b)	Owned with mort-gage (c)	NET: Rent-ers (d)	Coun-cil Rent (e)	HA Rent (f)	Other rent (g)	Rent free (h)	Extr-emely worr-ied (i)	Very worr-ied (j)	Fairly worr-ied (k)	Not at all worr-ied (l)
Unweighted base	2022	1159	648	511	813	198	254	361	50	120	165	567	1170
Weighted base	2022	1310	730	580	675	263	161	251	37*	120*	159	544	1199
18-24	226 11%	130 10%	59 8%	71 12%BE	74 11%be	17 6%	16 10%	41 16%ABDEF	23 61%ABCDEFG	16 13%	22 14%	66 12%	123 10%
25-34	348 17%	174 13%B	42 6%	132 23%AB	165 24%ABf	51 20%AB	29 18%aB	84 34%ABCDEF	9 24%aB	32 26%L	42 26%L	121 22%L	153 13%
35-44	326 16%	182 14%B	40 6%	141 24%ABH	142 21%ABH	55 21%ABH	33 21%ABH	54 21%ABH	2 6%	33 28%L	40 26%L	123 23%L	129 11%
45-54	360 18%	221 17%BH	83 11%h	138 24%ABGH	139 21%aBgH	62 24%ABGH	38 24%ABGH	38 15%bH	1 2%	25 20%	35 22%L	116 21%L	184 15%
55-64	297 15%	215 16%CDGH	153 21%ACDeGH	62 11%G	81 12%G	39 15%Gh	28 17%CDGH	14 6%	1 4%	10 8%	13 8%	66 12%	208 17%IJK
65+	465 23%	389 30%CDEFGH	353 48%ACDEFGH	36 6%	75 11%C	39 15%CGh	16 10%c	20 8%	1 3%	4 4%	7 4%	51 9%ij	403 34%IJK
NET: 55+	762 38%	604 46%CDEFGH	506 69%ACDEFGH	98 17%	156 23%CGH	78 30%CdGH	44 27%CGH	34 13%	2 6%	14 12%	20 12%	117 22%IJ	611 51%IJK
Average age	47.84	50.94CDEFGH	58.55ACDEFGH	41.37GH	42.93cGH	46.10CDGH	44.88Cd GH	38.34H	28.01	39.60	39.55	42.63iJ	52.13IJK

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

Personal Debt Tracking Survey
ONLINE Fieldwork: 14th-15th August 2017

Table 60
Social Grade
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)	18-44 (i)	25-44 (j)	55+ (k)	AB (l)	C1 (m)	C2 (n)	DE (o)	Public (p)	Pri-vate (q)
Unweighted base	2022	1016	1006	263	364	340	357	275	423	967	704	698	575	584	341	522	281	790
Weighted base	2022	987	1035	226	348	326	360	297	465	900	673	762	541	564	416	501	314	851
AB	541	303	238	83	104	70	72	65	147	257	174	212	541	-	-	-	102	219
	27%	31%B	23%	37%EFGIJK	30%EFG	21%	20%	22%	32%EFGj	29%EFg	26%f	28%EFg	100%MNO				33%Q	26%
C1	564	249	315	70	99	88	102	78	127	257	186	204	-	564	-	-	143	228
	28%	25%	30%A	31%	28%	27%	28%	26%	27%	29%	28%	27%		100%LNO			45%Q	27%
C2	416	218	199	29	82	78	82	69	76	189	160	145	-	-	416	-	41	239
	21%	22%	19%	13%	24%CH	24%CHk	23%CH	23%CH	16%	21%Ch	24%CHk	19%C			100%LMO		13%	28%P
DE	501	218	283	43	63	90	104	85	115	197	153	200	-	-	-	501	28	165
	25%	22%	27%A	19%	18%	28%CDI	29%CDIj	29%CDIj	25%D	22%	23%	26%CDi				100%LMN	9%	19%P
NET: ABC1	1105	552	553	154	203	158	174	143	274	514	360	417	541	564	-	-	245	446
	55%	56%	53%	68%DEFGHI JK	58%EFG	48%	48%	48%	59%EFG	57%EFG	54%	55%efg	100%NO	100%NO			78%Q	52%
NET: C2DE	917	435	482	73	145	168	186	154	191	386	313	345	-	-	416	501	69	405
	45%	44%	47%	32%	42%C	52%CDHIk	52%CDHIk	52%CDHIk	41%C	43%C	46%C	45%C			100%LM	100%LM	22%	48%P

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

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Personal Debt Tracking Survey
ONLINE Fieldwork: 14th-15th August 2017

Table 61
Social Grade
Base: All respondents

	Total	England (a)	Scot-land (b)	North East (c)	North West (d)	York-shire & Humb-erside (e)	West Mid-lands (f)	East Mid-lands (g)	Wales (h)	East-ern (i)	London (j)	South East (k)	South West (l)	North East/ York-shire & Humb-erside (m)	East/ West Mid-lands (n)	Wales/ South West (o)	NET: Work-ing (p)	Work-ing full time (q)	Work-ing part time (r)	NET: Not work-ing (s)	Not working seeking work (t)	Not working and not seeking work (u)	Retired on a state pension only (v)	Retired with a private pension (w)	House person (x)
Unweighted base	2022	1710	200	83	213	186	168	153	112	217	252	265	173	269	321	285	1071	738	333	951	102	210	136	343	160
Weighted base	2022	1743	178	85*	233	170	182	152	101*	194	269	281	178	255	334	279	1165	918	247	857	74*	155	157	345	125
AB	541 27%	484 28%bh	39 22%	24 29%	56 24%	44 26%	58 32%BHI o	40 26%	19 18%	39 20%	85 32%BHI O	93 33%BdH IO	46 26%	68 27%	98 29%bHI	64 23%	321 28%	259 28%TVX	62 25%TVX	220 26%	8 11%	38 24%TVx	16 10%	139 40%QRTU VX	20 16%
C1	564 28%	474 27%	64 36%AeF GiKN	26 31%Fn	66 28%Fn	45 26%f	31 17%	37 24%	26 26%f	52 27%F	83 31%FN	73 26%F	60 34%FN	71 28%Fn	68 20%	86 31%FN	370 32%S	291 32%TUV X	80 32%TUV X	193 23%	9 12%	32 20%V	17 11%	118 34%TUVX	17 14%
C2	416 21%	355 20%	36 20%	10 12%	48 21%c	45 27%CJk l	41 23%c	36 24%C	26 25%Cj	46 24%Cj	44 16%	52 19%	32 18%	55 22%c	77 23%Cj	58 21%c	280 24%S	220 24%UvW	60 24%UvW	136 16%	12 16%U	10 7%	27 17%U	60 17%U	27 22%U
DE	501 25%	430 25%	40 23%	24 29%	62 27%	36 21%	52 29%j	39 26%	30 30%j	57 29%j	56 21%	63 22%	41 23%	61 24%	91 27%	71 25%	193 17%	148 16%W	45 18%W	308 36%P	45 61%QRuW x	76 49%QRW	98 62%QRUWX	28 8%	60 48%QRW
NET: ABC1	1105 55%	958 55%h	102 57%hi	51 60%hi	122 53%	88 52%	89 49%	77 50%	45 44%	91 47%	169 63%DEF GHImNo	166 59%fHI N	106 59%fHI n	139 55%	165 50%	151 54%	691 59%S	550 60%TUV X	141 57%TUV X	414 48%	17 23%	69 45%TVX	33 21%	257 74%QRTU VX	37 30%v
NET: C2DE	917 45%	785 45%	76 43%	34 40%	110 47%J	82 48%J	93 51%Jkl	75 50%J	56 56%abc JKL	103 53%bcJ KL	100 37%	115 41%	72 41%	116 45%j	168 50%JKl	129 46%j	473 41%	368 40%W	105 43%W	444 52%P	57 77%QRUW	86 55%QRW	125 79%QRUW x	88 26%	88 70%QRUW

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: 14th-15th August 2017

Absolutes/col percents

Table 62
Social Grade
Base: All respondents

		Tenure								How worried or otherwise are you about your current level of debt?			
	Total	NET: Home-owners (a)	Owned out-right (b)	Owned with mort-gage (c)	NET: Rent-ers (d)	Coun-cil Rent (e)	HA Rent (f)	Other rent (g)	Rent free (h)	Extr-emely worr-ied (i)	Very worr-ied (j)	Fairly worr-ied (k)	Not at all worr-ied (l)
Unweighted base	2022	1159	648	511	813	198	254	361	50	120	165	567	1170
Weighted base	2022	1310	730	580	675	263	161	251	37*	120*	159	544	1199
AB	541 27%	427 33%DEFG	236 32%DEFG	190 33%DEFG	99 15%E	18 7%	20 13%e	60 24%DEF	16 43%DEFG	30 25%	40 25%	127 23%	345 29%K
C1	564 28%	389 30%DeF	216 30%DeF	173 30%deF	166 25%	60 23%	32 20%	74 30%dF	8 23%	24 20%	37 23%	166 31%l	336 28%i
C2	416 21%	286 22%dg	154 21%	132 23%dg	124 18%	51 19%	29 18%	44 17%	7 18%	27 22%	34 21%	109 20%	246 20%
DE	501 25%	208 16%	124 17%	85 15%	286 42%ABCG H	134 51%ABCD GH	80 50%ABCd GH	73 29%ABC	6 16%	40 33%L	47 30%l	141 26%	273 23%
NET: ABC1	1105 55%	816 62%DEFG	452 62%DEFG	364 63%DEFG	265 39%Ef	78 30%	52 32%	134 53%DEF	25 66%DEF	54 45%	77 49%	294 54%i	681 57%lj
NET: C2DE	917 45%	494 38%	278 38%	217 37%	410 61%ABCG H	184 70%ABCD GH	109 68%ABCd GH	117 47%ABC	13 34%	67 55%kL	81 51%l	250 46%	519 43%

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

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Personal Debt Tracking Survey
ONLINE Fieldwork: 14th-15th August 2017

Table 63
GO Region
Base: All respondents

	Total	Gender Male (a)	Female (b)	Age 18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	18-44 (i)	25-44 (j)	55+ (k)	Social Grade AB (l)	C1 (m)	C2 (n)	DE (o)	Employment Sector Public (p)	Private (q)
Unweighted base	2022	1016	1006	263	364	340	357	275	423	967	704	698	575	584	341	522	281	790
Weighted base	2022	987	1035	226	348	326	360	297	465	900	673	762	541	564	416	501	314	851
Scotland	178 9%	85 9%	93 9%	21 9%	41 12%HK	31 9%	29 8%	22 7%	34 7%	93 10%hk	72 11%HK	56 7%	39 7%	64 11%L	36 9%	40 8%	29 9%	74 9%
North East	85 4%	34 3%	51 5%	9 4%	20 6%	12 4%	12 3%	14 5%	18 4%	41 5%	32 5%	32 4%	24 4%	26 5%	10 2%	24 5%n	10 3%	34 4%
North West	233 11%	112 11%	121 12%	27 12%	36 10%	44 13%	42 12%	28 9%	56 12%	107 12%	80 12%	83 11%	56 10%	66 12%	48 12%	62 12%	42 13%	85 10%
Yorkshire & Humberside	170 8%	84 9%	85 8%	22 10%	29 8%	32 10%	31 9%	25 8%	31 7%	83 9%	61 9%	56 7%	44 8%	45 8%	45 11%o	36 7%	33 11%	74 9%
West Midlands	182 9%	89 9%	93 9%	22 10%	31 9%	28 9%	35 10%	25 8%	42 9%	81 9%	59 9%	66 9%	58 11%M	31 5%	41 10%M	52 10%M	29 9%	75 9%
East Midlands	152 8%	83 8%	69 7%	20 9%	22 6%	23 7%	25 7%	25 8%	36 8%	65 7%	45 7%	61 8%	40 7%	37 7%	36 9%	39 8%	26 8%	64 7%
Wales	101 5%	51 5%	50 5%	10 4%	16 5%	20 6%	21 6%	15 5%	19 4%	45 5%	36 5%	35 5%	19 3%	26 5%	26 6%l	30 6%l	12 4%	45 5%
Eastern	194 10%	101 10%	93 9%	18 8%	30 9%	23 7%	48 13%cdEIJ	28 10%	47 10%	71 8%	53 8%	75 10%	39 7%	52 9%	46 11%l	57 11%L	27 8%	82 10%
London	269 13%	128 13%	141 14%	35 15%	50 14%	40 12%	44 12%	47 16%	54 12%	125 14%	90 13%	100 13%	85 16%NO	83 15%	44 11%	56 11%	49 16%	127 15%
South East	281 14%	127 13%	154 15%	30 13%	55 16%	44 13%	41 11%	47 16%	64 14%	129 14%	99 15%	111 15%	93 17%mno	73 13%	52 13%	63 13%	37 12%	116 14%
South West	178 9%	92 9%	86 8%	14 6%	19 5%	28 9%	31 9%	21 7%	66 14%CDEFGIJ	60 7%	47 7%	86 11%CDgIJ	46 8%	60 11%	32 8%	41 8%	21 7%	73 9%

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

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Personal Debt Tracking Survey
ONLINE Fieldwork: 14th-15th August 2017

Absolutes/col percents

Table 64
GO Region
Base: All respondents

							Region											Which of the following best describes your current working status?								
	Total	England (a)	Scot-land (b)	North East (c)	North West (d)	York-shire & Humb-erside (e)	West Mid-lands (f)	East Mid-lands (g)	Wales (h)	East-ern (i)	London (j)	South East (k)	South West (l)	North East/ York-shire & Humb-erside (m)	East/ West Mid-lands (n)	Wales/ South West (o)	NET: Work-ing (p)	Work-ing full time (q)	Work-ing part time (r)	NET: Not work-ing (s)	Not working seeking work (t)	Not working and not seeking work (u)	Retired on a state pension only (v)	Retired with a private pension (w)	House person (x)
Unweighted base	2022	1710	200	83	213	186	168	153	112	217	252	265	173	269	321	285	1071	738	333	951	102	210	136	343	160
Weighted base	2022	1743	178	85*	233	170	182	152	101*	194	269	281	178	255	334	279	1165	918	247	857	74*	155	157	345	125
Scotland	178 9%	- -	178 100%ACDE FGHIJKLM NO	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	104 9%	85 9%	18 7%	74 9%	5 7%	21 13%RVw	10 6%	28 8%	11 9%
North East	85 4%	85 5%BH	- -	85 100%BDEF GHIJKLMN O	- -	- -	- -	- -	- -	- -	- -	- -	- -	85 33%BDEF GHIJKLN O	- -	- -	44 4%	39 4%	5 2%	41 5%	2 2%	4 3%	7 5%	13 4%	15 12%QRTUVW
North West	233 11%	233 13%BH	- -	- -	233 100%BCEF GHIJKLMN O	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	128 11%	108 12%x	20 8%	105 12%	13 18%RvX	23 15%RX	15 10%	46 13%RX	8 7%
Yorkshire & Humberside	170 8%	170 10%BH	- -	- -	- -	170 100%BCDF GHIJKLMN O	- -	- -	- -	- -	- -	- -	- -	170 67%BCDF GHIJKLN O	- -	- -	107 9%	83 9%	24 10%	63 7%	3 4%	11 7%	8 5%	29 8%	12 9%
West Midlands	182 9%	182 10%BH	- -	- -	- -	- -	182 100%BCDE GHIJKLMN O	- -	- -	- -	- -	- -	- -	- -	182 55%BCDE GHIJKLM O	- -	104 9%	83 9%	21 8%	78 9%	7 10%	13 9%	19 12%	29 8%	10 8%
East Midlands	152 8%	152 9%BH	- -	- -	- -	- -	- -	152 100%BCDE FHIJKLMN O	- -	- -	- -	- -	- -	- -	152 45%BCDE FHIJKLM O	- -	90 8%	73 8%t	16 6%	62 7%	2 2%	12 8%t	14 9%t	24 7%	10 8%t
Wales	101 5%	- -	- -	- -	- -	- -	- -	- -	101 100%ABCD EFGIJKLM NO	- -	- -	- -	- -	- -	- -	101 36%BCDE FGIJKLM N	57 5%	48 5%	9 4%	44 5%	6 8%rW	8 5%	9 6%	11 3%	10 8%RW

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

Prepared by ComRes

ComRes

Personal Debt Tracking Survey
ONLINE Fieldwork: 14th-15th August 2017

Absolutes/col percents

Table 64
GO Region
Base: All respondents

	Total	England (a)	Scot-land (b)	North East (c)	North West (d)	York-shire & Humb-erside (e)	West Mid-lands (f)	East Mid-lands (g)	Wales (h)	East-ern (i)	London (j)	South East (k)	South West (l)	North East/ York-shire & Humb-erside (m)	East/ West Mid-lands (n)	Wales/ South West (o)	NET: Work-ing (p)	Work-ing full time (q)	Work-ing part time (r)	NET: Not work-ing (s)	Not working seeking work (t)	Not working and not seeking work (u)	Retired on a state pension only (v)	Retired with a private pension (w)	House person (x)
Weighted base	2022	1743	178	85*	233	170	182	152	101*	194	269	281	178	255	334	279	1165	918	247	857	74*	155	157	345	125
Eastern	194 10%	194 11%BH	-	-	-	-	-	-	-	194 100%BCDE FGHJKLMN O	-	-	-	-	-	-	109 9%	83 9%	26 10%	86 10%	7 10%	12 8%	19 12%	29 8%	17 14%quw
London	269 13%	269 15%BH	-	-	-	-	-	-	-	-	269 100%BCDE FGHIKLMN O	-	-	-	-	-	176 15%S	143 16%X	33 14%X	93 11%	7 9%x	21 14%X	16 10%X	45 13%X	4 3%
South East	281 14%	281 16%BH	-	-	-	-	-	-	-	-	-	281 100%BCDE FGHIJLMN O	-	-	-	-	153 13%	111 12%	42 17%q	128 15%	15 20%Qw	23 15%	24 16%	43 13%	22 18%q
South West	178 9%	178 10%BH	-	-	-	-	-	-	-	-	-	-	178 100%BCDE FGHIJKMN O	-	-	178 64%BCDE FGHIJKM N	94 8%	61 7%	33 13%QUX	84 10%	7 10%	8 5%	15 10%	48 14%QUX	6 5%

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

Prepared by ComRes

Personal Debt Tracking Survey
ONLINE Fieldwork: 14th-15th August 2017

Table 65
GO Region
Base: All respondents

		Tenure									How worried or otherwise are you about your current level of debt?			
	Total	NET: Home-owners (a)	Owned out-right (b)	Owned with mort-gage (c)	NET: Rent-ers (d)	Coun-cil Rent (e)	HA Rent (f)	Other rent (g)	Rent free (h)	Extr-emely worr-ied (i)	Very worr-ied (j)	Fairly worr-ied (k)	Not at all worr-ied (l)
Unweighted base	2022	1159	648	511	813	198	254	361	50	120	165	567	1170
Weighted base	2022	1310	730	580	675	263	161	251	37*	120*	159	544	1199
Scotland	178 9%	99 8%	49 7%	50 9%	74 11%AB	39 15%ABCG	15 9%	20 8%	5 15%b	9 7%	15 9%	48 9%	107 9%
North East	85 4%	59 5%	31 4%	28 4%	26 4%	11 4%	6 3%	10 4%	- -	3 3%	7 4%	23 4%	52 4%
North West	233 11%	164 13%dEg	90 12%E	74 13%dE	64 10%	16 6%	26 16%DEG	23 9%	4 11%	11 9%	22 14%	67 12%	133 11%
Yorkshire & Humberside	170 8%	123 9%dF	65 9%F	58 10%dF	45 7%f	18 7%	5 3%	22 9%F	2 6%	8 7%	13 8%	51 9%	98 8%
West Midlands	182 9%	118 9%	67 9%	51 9%	59 9%	27 10%	15 9%	18 7%	4 11%	11 9%	13 8%	44 8%	113 9%
East Midlands	152 8%	98 7%f	52 7%	46 8%f	50 7%f	18 7%	7 4%	25 10%F	4 10%	7 6%	9 6%	40 7%	96 8%
Wales	101 5%	66 5%	34 5%	32 5%	34 5%	10 4%	11 7%	12 5%	1 3%	4 3%	18 11%IKL	27 5%	51 4%
Eastern	194 10%	136 10%G	81 11%G	54 9%G	57 9%g	25 10%g	19 12%G	13 5%	1 3%	11 9%	13 8%	47 9%	123 10%
London	269 13%	150 11%	88 12%	62 11%	116 17%ABCF	58 22%ABCFh	15 9%	43 17%ABCF	3 9%	26 21%KL	27 17%	72 13%	144 12%
South East	281 14%	183 14%	94 13%	89 15%e	88 13%	26 10%	27 17%E	35 14%	10 27%ABcDEG	14 12%	12 8%	83 15%J	171 14%J
South West	178 9%	115 9%	78 11%CE	38 6%	61 9%	15 6%	16 10%e	30 12%CE	2 6%	16 13%jk	10 6%	41 8%	111 9%

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

ComRes

Personal Debt Tracking Survey
ONLINE Fieldwork: 14th-15th August 2017

Table 66
Have you taken a foreign holiday in the last 3 years?
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)	18-44 (i)	25-44 (j)	55+ (k)	AB (l)	C1 (m)	C2 (n)	DE (o)	Public (p)	Pri-vate (q)
Unweighted base	2022	1016	1006	263	364	340	357	275	423	967	704	698	575	584	341	522	281	790
Weighted base	2022	987	1035	226	348	326	360	297	465	900	673	762	541	564	416	501	314	851
Yes	1264 62%	640 65%b	624 60%	183 81%DEFGHIJK	240 69%EFGHK	195 60%	191 53%	171 58%	284 61%F	618 69%EFGHK	435 65%Fgk	455 60%f	403 74%NO	395 70%NO	255 61%O	211 42%	235 75%Q	554 65%
No	758 38%	347 35%	412 40%a	44 19%	107 31%C	131 40%CDI	169 47%CDHIJk	126 42%CDIj	181 39%CDI	282 31%C	238 35%C	307 40%CDIj	138 26%	169 30%	161 39%LM	290 58%LMN	78 25%	297 35%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

COMRES

Personal Debt Tracking Survey
ONLINE Fieldwork: 14th-15th August 2017

Absolutes/col percents

Table 67
Have you taken a foreign holiday in the last 3 years?
Base: All respondents

	Total	England (a)	Scot-land (b)	North East (c)	North West (d)	York-shire & Humb-erside (e)	West Mid-lands (f)	East Mid-lands (g)	Wales (h)	East-ern (i)	London (j)	South East (k)	South West (l)	North East/ York-shire & Humb-erside (m)	East/ West Mid-lands (n)	Wales/ South West (o)	NET: Work-ing (p)	Work-ing full time (q)	Work-ing part time (r)	NET: Not work-ing (s)	Not working seeking work (t)	Not working and not seeking work (u)	Retired on a state pension only (v)	Retired with a private pension (w)	House person (x)
Unweighted base	2022	1710	200	83	213	186	168	153	112	217	252	265	173	269	321	285	1071	738	333	951	102	210	136	343	160
Weighted base	2022	1743	178	85*	233	170	182	152	101*	194	269	281	178	255	334	279	1165	918	247	857	74*	155	157	345	125
Yes	1264 62%	1093 63%	112 63%c	43 50%	150 64%C	109 64%c	114 63%c	89 59%	59 58%	114 59%	200 74%BCDEFGHIKLMNO	172 61%	103 58%	152 60%	203 61%	162 58%	790 68%SVX	645 70%RTU	145 59%TVX	474 55%	27 36%	88 57%TvX	74 47%	239 69%RTUVX	46 37%
No	758 38%	650 37%	66 37%J	42 50%bDefJ	83 36%J	61 36%J	68 37%J	62 41%J	42 42%J	81 41%J	69 26%	109 39%J	75 42%J	103 40%J	130 39%J	117 42%J	375 32%	273 30%	102 41%QW	383 45%P	48 64%QRUW	67 43%QW	84 53%QRuW	106 31%	78 63%QRUW

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

Prepared by ComRes

Personal Debt Tracking Survey
ONLINE Fieldwork: 14th-15th August 2017

Table 68
Have you taken a foreign holiday in the last 3 years?
Base: All respondents

| | Total | Tenure | | | | | | | | How worried or otherwise are you about your current level of debt? | | | |
		NET: Home-owners (a)	Owned out-right (b)	Owned with mort-gage (c)	NET: Rent-ers (d)	Coun-cil Rent (e)	HA Rent (f)	Other rent (g)	Rent free (h)	Extr-emely worr-ied (i)	Very worr-ied (j)	Fairly worr-ied (k)	Not at all worr-ied (l)
Unweighted base	2022	1159	648	511	813	198	254	361	50	120	165	567	1170
Weighted base	2022	1310	730	580	675	263	161	251	37*	120*	159	544	1199
Yes	1264 62%	891 68%DEFg	472 65%DEF	419 72%BDEF G	347 51%f	117 45%	72 45%	157 63%DEF	27 72%DEF	68 56%	96 60%	346 64%	754 63%
No	758 38%	420 32%	258 35%C	162 28%	328 49%ABCG H	145 55%ABCG H	89 55%ABCd GH	93 37%aC	11 28%	52 44%	63 40%	197 36%	446 37%

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

Personal Debt Tracking Survey
ONLINE Fieldwork: 14th-15th August 2017

Absolutes/col percents

Table 69
Tenure
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)	18-44 (i)	25-44 (j)	55+ (k)	AB (l)	C1 (m)	C2 (n)	DE (o)	Public (p)	Private (q)
Unweighted base	2022	1016	1006	263	364	340	357	275	423	967	704	698	575	584	341	522	281	790
Weighted base	2022	987	1035	226	348	326	360	297	465	900	673	762	541	564	416	501	314	851
NET: Homeowners	1310 65%	643 65%	667 64%	130 57%	174 50%	182 56%	221 61%DIJ	215 72%CDEFIJ	389 84%CDEFGIJk	486 54%	356 53%	604 79%CDEFGIJ	427 79%MNO	389 79%MNO	286 69%O	208 69%O	200 64%	532 63%
Owned outright - without mortgage	730 36%	334 34%	395 38%a	59 26%DEIJ	42 12%	40 12%	83 23%DEIJ	153 52%CDEFIJ	353 76%CDEFGIJ	141 16%j	82 12%	506 66%CDEFGIJ	236 44%mnO	216 38%O	154 37%O	124 25%	59 19%	207 24%p
Owned with a mortgage or loan	580 29%	309 31%B	272 26%	71 31%GHK	132 38%GHK	141 43%CGHK	138 38%GHK	62 21%HK	36 8%	345 38%cGHK	274 41%CGHK	98 13%H	190 35%O	173 31%O	132 32%O	85 17%	142 45%q	326 38%
NET: Renters	675 33%	323 33%	351 34%	74 33%HK	165 47%CFGHK	142 44%CGHK	139 39%GHK	81 27%HK	75 16%	380 42%CGHK	306 45%CfGHK	156 20%h	99 18%	166 29%L	124 30%L	286 57%LMN	105 33%	303 36%
Rented from the council	263 13%	130 13%	133 13%	17 7%	51 15%CHK	55 17%CHK	62 17%CHK	39 13%ch	39 8%	123 14%CHk	106 16%CHK	78 10%	18 3%	60 11%L	51 12%L	134 27%LMN	40 13%	103 12%
Rented from a housing association	161 8%	70 7%	91 9%	16 7%H	29 8%H	33 10%HK	38 11%HK	28 9%Hk	16 3%	79 9%HK	62 9%HK	44 6%	20 4%	32 6%	29 7%l	80 16%LMN	19 6%	65 8%
Rented from someone else	251 12%	123 13%	127 12%	41 18%FGHK	84 24%EFGHK	54 17%FGHK	38 11%GHK	14 5%	20 4%	179 20%FGHK	138 20%FGHK	34 4%	60 11%	74 13%	44 10%	73 15%	46 15%	135 16%
Rent free	37 2%	20 2%	17 2%	23 10%DEFGHIJK	9 3%eFgHK	2 1%	1 *	1 *	1 *	34 4%EFGHJK	11 2%fHK	2 *	16 3%o	8 2%	7 2%	6 1%	8 3%	16 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: 14th-15th August 2017

Table 70
Tenure
Base: All respondents

	Total	England (a)	Scot-land (b)	North East (c)	North West (d)	York-shire & Humb-erside (e)	West Mid-lands (f)	East Mid-lands (g)	Wales (h)	East-ern (i)	London (j)	South East (k)	South West (l)	North East/ York-shire & Humb-erside (m)	East/ West Mid-lands (n)	Wales/ South West (o)	NET: Work-ing (p)	Work-ing full time (q)	Work-ing part time (r)	NET: Not work-ing (s)	Not working seeking work (t)	Not working and not seeking work (u)	Retired on a state pension only (v)	Retired with a private pension (w)	House person (x)
Unweighted base	2022	1710	200	83	213	186	168	153	112	217	252	265	173	269	321	285	1071	738	333	951	102	210	136	343	160
Weighted base	2022	1743	178	85*	233	170	182	152	101*	194	269	281	178	255	334	279	1165	918	247	857	74*	155	157	345	125
NET: Homeowners	1310 65%	1145 66%B	99 55%	59 69%BJ	164 71%BJ	123 72%BJ	118 65%bj	98 65%	66 65%	136 70%BJ	150 56%	183 65%bj	115 65%bj	182 71%BJ	216 65%bJ	181 65%bJ	733 63%	569 62%TUX	163 66%TUX	578 67%p	30 40%	65 42%	103 65%TUX	319 92%QRTU VX	61 49%
Owned outright - without mortgage	730 36%	647 37%B	49 27%	31 36%	90 39%B	65 38%B	67 37%b	52 35%	34 34%	81 42%Bjk	88 33%	94 33%	78 44%BJK	96 38%B	120 36%b	112 40%B	266 23%	176 19%	89 36%QUX	464 54%P	21 28%Q	30 19%	89 57%QRTU X	294 85%QRTU VX	30 24%
Owned with a mortgage or loan	580 29%	499 29%	50 28%	28 33%jl	74 32%jL	58 34%JLo	51 28%	46 30%	32 31%i	54 28%	62 23%	89 32%JL	38 21%	86 34%JLO	97 29%i	69 25%	467 40%S	393 43%RTU VWX	74 30%TuV W	113 13%	9 12%	35 23%TVW	14 9%	25 7%	31 24%TVW
NET: Renters	675 33%	567 33%	74 41%ADE IKMn	26 31%	64 28%	45 26%	59 33%	50 33%	34 33%	57 30%	116 43%cDE fglKIM NO	88 31%	61 34%	71 28%	110 33%	94 34%	408 35%s	330 36%W	78 32%W	267 31%	42 56%QRVW	82 53%QRVW	54 34%W	25 7%	64 51%QRVW
Rented from the council	263 13%	214 12%	39 22%ADE GHIKLM NO	11 13%	16 7%	18 10%	27 15%Dlo	18 12%	10 10%	25 13%d	58 22%DEGH IKLMNO	26 9%	15 8%	29 11%	45 13%D	25 9%	143 12%	111 12%W	32 13%W	120 14%	19 25%QRW	38 25%QRW	29 18%qW	9 3%	25 20%QrW
Rented from a housing association	161 8%	135 8%	15 8%Em	6 7%	26 11%EGjM n	5 3%	15 8%e	7 4%	11 11%Egj M	19 10%EgM	15 6%	27 10%EgM	16 9%Em	11 4%	22 6%	27 10%EgjM	84 7%	63 7%W	22 9%W	77 9%	9 12%qW	29 18%QRVW	13 8%W	6 2%	21 17%QRVW
Rented from someone else	251 12%	219 13%	20 11%	10 11%	23 10%	22 13%i	18 10%	25 17%dfl	12 12%	13 7%	43 16%dfl	35 13%i	30 17%dfl	32 12%i	43 13%I	42 15%I	181 16%S W	156 17%RUV W	25 10%W	70 8%	14 18%RUVW	15 10%W	12 8%W	10 3%	18 15%vW
Rent free	37 2%	31 2%	5 3%i	-	4 2%	2 1%	4 2%	4 2%	1 1%	1 1%	3 1%	10 4%imo	2 1%	2 1%	8 2%	3 1%	24 2%	19 2%W	5 2%Wx	13 2%	3 4%VWX	9 6%QrVWX	1 *	1 *	-

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

COMRES

Personal Debt Tracking Survey
ONLINE Fieldwork: 14th-15th August 2017

Table 71
Tenure
Base: All respondents

		Tenure								How worried or otherwise are you about your current level of debt?			
	Total	NET: Home-owners (a)	Owned out-right (b)	Owned with mort-gage (c)	NET: Rent-ers (d)	Coun-cil Rent (e)	HA Rent (f)	Other rent (g)	Rent free (h)	Extr-emely worr-ied (i)	Very worr-ied (j)	Fairly worr-ied (k)	Not at all worr-ied (l)
Unweighted base	2022	1159	648	511	813	198	254	361	50	120	165	567	1170
Weighted base	2022	1310	730	580	675	263	161	251	37*	120*	159	544	1199
NET: Homeowners	1310 65%	1310 100%DEF GH	730 100%DEF GH	580 100%DEFGH	- -	- -	- -	- -	- -	45 38%	86 54%I	304 56%I	875 73%IJK
Owned outright - without mortgage	730 36%	730 56%CDE FGH	730 100%ACDEF GH	- -	- -	- -	- -	- -	- -	14 12%	18 11%	91 17%	606 51%IJK
Owned with a mortgage or loan	580 29%	580 44%BDEFG H	- -	580 100%ABDEF GH	- -	- -	- -	- -	- -	31 26%	68 43%IL	213 39%IL	269 22%
NET: Renters	675 33%	- -	- -	- -	675 100%ABC H	263 100%ABC H	161 100%ABC H	251 100%ABCH	- -	71 59%JKL	68 43%L	232 43%L	304 25%
Rented from the council	263 13%	- -	- -	- -	263 39%ABC FGH	263 100%ABCDF GH	- -	- -	- -	35 29%JKL	27 17%L	80 15%L	121 10%
Rented from a housing association	161 8%	- -	- -	- -	161 24%ABCEG H	- -	161 100%ABCDE GH	- -	- -	15 12%L	18 11%L	61 11%L	68 6%
Rented from someone else	251 12%	- -	- -	- -	251 37%ABCEF H	- -	- -	251 100%ABCDE FH	- -	22 18%L	23 14%I	91 17%L	116 10%
Rent free	37 2%	- -	- -	- -	- -	- -	- -	- -	37 100%ABCDE FG	4 3%	5 3%	8 2%	20 2%

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

COMRES

Personal Debt Tracking Survey
ONLINE Fieldwork: 14th-15th August 2017

Table 72
What is the highest educational level that you have achieved to date?
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)	18-44 (i)	25-44 (j)	55+ (k)	AB (l)	C1 (m)	C2 (n)	DE (o)	Public (p)	Private (q)
Unweighted base	2022	1016	1006	263	364	340	357	275	423	967	704	698	575	584	341	522	281	790
Weighted base	2022	987	1035	226	348	326	360	297	465	900	673	762	541	564	416	501	314	851
No formal education	17	10	7	*	6	-	1	1	8	6	6	9	2	3	4	7	-	6
	1%	1%	1%	*	2%E	-	*	*	2%E	1%	1%	1%e	*	1%	1%	1%I	-	1%
Primary	13	7	6	1	3	4	3	-	2	8	7	2	2	4	2	6	1	5
	1%	1%	1%	*	1%	1%g	1%	-	1%	1%	1%	*	*	1%	*	1%	*	1%
Secondary school, high school, 6th form/ college, GCSE's, A-Levels, BTEC, NVQ levels 1 to 3, etc.	1312	587	725	86	171	228	268	230	329	484	399	559	230	360	306	417	165	539
	65%	59%	70%A	38%	49%C	70%CDIJ	75%CDIJ	77%CDehIJ	71%CDIJ	54%C	59%CDi	73%CDIJ	42%	64%L	74%LM	83%LMN	53%	63%P
University degree or equivalent professional qualification, NVQ level 4, etc.	453	247	205	75	116	63	53	53	93	253	178	147	185	146	71	51	85	217
	22%	25%B	20%	33%EFGHjK	33%EFGHJK	19%	15%	18%	20%f	28%EFGHK	27%EFGHK	19%f	34%MNO	26%NO	17%O	10%	27%	26%
Higher university degree, doctorate, MBA, NVQ level 5, etc.	166	102	64	26	44	31	30	9	26	101	75	35	105	33	19	10	56	71
	8%	10%B	6%	11%GHK	13%fGHK	9%GhK	8%GK	3%	6%	11%GHK	11%GHK	5%	19%MNO	6%O	4%o	2%	18%Q	8%
Still in full time education	43	23	20	36	5	-	*	-	1	41	5	1	16	14	9	4	4	5
	2%	2%	2%	16%DEFGHIJK	1%efgK	-	*	-	*	5%DEFGHJK	1%	*	3%O	3%O	2%	1%	1%	1%
Don't know	6	4	2	1	-	-	2	1	2	1	-	2	1	2	1	2	1	1
	*	*	*	*j	-	-	1%j	*	*	*	-	*	*	*	*	*	*	*
Prefer not to answer	13	8	6	2	3	*	2	3	3	5	4	6	2	2	5	5	1	6
	1%	1%	1%	1%	1%	*	1%	1%	1%	1%	1%	1%	*	*	1%	1%	*	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: 14th-15th August 2017

Absolutes/col percents

Table 73
What is the highest educational level that you have achieved to date?
Base: All respondents

	Total	England (a)	Scot-land (b)	North East (c)	North West (d)	York-shire & Humb-erside (e)	West Mid-lands (f)	East Mid-lands (g)	Wales (h)	East-ern (i)	London (j)	South East (k)	South West (l)	North East/ York-shire & Humb-erside (m)	East/ West Mid-lands (n)	Wales/ South West (o)	NET: Work-ing (p)	Work-ing full time (q)	Work-ing part time (r)	NET: Not work-ing (s)	Not working seeking work (t)	Not working and not seeking work (u)	Retired on a state pension only (v)	Retired with a private pension (w)	House person (x)
Unweighted base	2022	1710	200	83	213	186	168	153	112	217	252	265	173	269	321	285	1071	738	333	951	102	210	136	343	160
Weighted base	2022	1743	178	85*	233	170	182	152	101*	194	269	281	178	255	334	279	1165	918	247	857	74*	155	157	345	125
No formal education	17 1%	12 1%	3 2%adJ	1 1%j	* *	1 1%	2 1%	2 1%	1 1%	2 1%	- -	2 1%	1 1%	2 1%	4 1%	2 1%	6 1%	3 *	3 1%	11 1%p	2 2%Qw	1 1%	5 3%QW	1 *	1 1%
Primary	13 1%	12 1%	- -	- -	1 *	1 1%	- -	- -	1 1%N	2 1%n	5 2%bN	2 1%	- -	1 1%	- -	1 1%	6 1%	5 1%	1 *	7 1%	3 4%QRWX	2 1%	2 1%	1 *	- -
Secondary school, high school, 6th form/ college, GCSE's, A-Levels, BTEC, NVQ levels 1 to 3, etc.	1312 65%	1129 65%	107 60%	53 62%	148 64%j	122 72%BFJn	109 60%	100 66%J	76 75%aBcdFJN	142 73%BcdFJN	147 55%	188 67%J	121 68%J	175 69%bfJ	209 63%j	197 71%BFJn	704 60%	542 59%	162 66%qU	608 71%P	50 68%U	83 54%	133 85%QRTUW	235 68%QU	106 85%QRTUW
University degree or equivalent professional qualification, NVQ level 4, etc.	453 22%	389 22%	45 25%el	20 24%	60 26%el	29 17%	52 28%EhlkM	31 21%	18 18%	29 15%	72 27%Elm	56 20%	41 23%i	49 19%	83 25%el	60 21%i	302 26%S	246 27%TUVX	56 23%VX	150 18%	12 16%V	29 19%Vx	11 7%	84 24%tVX	14 12%
Higher university degree, doctorate, MBA, NVQ level 5, etc.	166 8%	147 8%h	16 9%ho	8 9%h	19 8%h	11 6%	13 7%	9 6%	3 3%	11 6%	37 14%dEfGHILMNO	28 10%HO	9 5%	19 7%	23 7%	12 4%	128 11%S	109 12%rUVWX	18 7%VX	38 4%	5 7%VX	8 5%x	3 2%	20 6%vX	2 1%
Still in full time education	43 2%	35 2%	6 4%	2 2%	4 2%	4 2%	4 2%	5 4%	1 1%	4 2%	5 2%	5 2%	2 1%	6 2%	10 3%	3 1%	9 1%	3 *	6 2%QvWx	34 4%P	1 2%qv	31 20%QRTVWX	- -	1 *	- -
Don't know	6 *	6 *	- -	- -	- -	- -	1 1%	4 2%bDeiKIMO	- -	- -	1 *	- -	- -	- -	5 1%kmo	- -	2 *	2 *	- -	3 *	- -	- -	- -	2 1%	1 1%
Prefer not to answer	13 1%	13 1%	* *	1 2%dk	- -	2 1%	1 1%	- -	- -	4 2%DgKn	2 1%	- -	2 1%k	3 1%k	1 *	2 1%	7 1%	6 1%	1 *	7 1%	1 2%w	* *	3 2%w	1 *	1 1%

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

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Personal Debt Tracking Survey
ONLINE Fieldwork: 14th-15th August 2017

Absolutes/col percents

Table 74
What is the highest educational level that you have achieved to date?
Base: All respondents

	Total	Tenure								How worried or otherwise are you about your current level of debt?			
		NET: Home-owners (a)	Owned out-right (b)	Owned with mort-gage (c)	NET: Rent-ers (d)	Coun-cil Rent (e)	HA Rent (f)	Other rent (g)	Rent free (h)	Extr-emely worr-ied (i)	Very worr-ied (j)	Fairly worr-ied (k)	Not at all worr-ied (l)
Unweighted base	2022	1159	648	511	813	198	254	361	50	120	165	567	1170
Weighted base	2022	1310	730	580	675	263	161	251	37*	120*	159	544	1199
No formal education	17 1%	4 *	3 *	2 *	12 2%ABC	6 2%ABC	3 2%ABC	3 1%Ac	* 1%	3 3%kl	1 1%	3 1%	9 1%
Primary	13 1%	4 *	4 1%	-	9 1%AC	5 2%AbC	2 1%aC	2 1%C	-	2 1%L	4 2%L	5 1%L	2 *
Secondary school, high school, 6th form/ college, GCSE's, A-Levels, BTEC, NVQ levels 1 to 3, etc.	1312 65%	824 63%Gh	478 66%cGH	346 60%	470 70%ACGH GH	209 80%ABCD GH	122 76%ABCd GH	139 55%	17 47%	71 59%	98 61%	350 64%	793 66%
University degree or equivalent professional qualification, NVQ level 4, etc.	453 22%	318 24%DEF	172 24%DEF	146 25%DEF	120 18%E	29 11%	23 14%	68 27%DEF	14 39%ABcD EF	24 20%	35 22%	125 23%	268 22%
Higher university degree, doctorate, MBA, NVQ level 5, etc.	166 8%	126 10%DEF	57 8%EF	69 12%BDEF	37 6%ef	6 2%	4 3%	27 11%DEF	2 7%	13 11%	19 12%l	43 8%	90 8%
Still in full time education	43 2%	24 2%	9 1%	15 3%	16 2%	4 2%	4 3%	8 3%B	2 6%aBe	4 4%	1 1%	12 2%	25 2%
Don't know	6 *	5 *	4 1%	1 *	1 *	1 *	-	-	-	-	-	1 *	5 *
Prefer not to answer	13 1%	5 *	2 *	2 *	8 1%Ab	1 1%	3 2%ABC	4 1%AB	-	2 2%I	1 1%	4 1%	6 *

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

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Personal Debt Tracking Survey
ONLINE Fieldwork: 14th-15th August 2017

Table 75
Thinking about your household's food and grocery shopping, are you personally responsible for selecting half or more of the items to be bought from supermarkets and food shops?
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)	18-44 (i)	25-44 (j)	55+ (k)	AB (l)	C1 (m)	C2 (n)	DE (o)	Public (p)	Private (q)
Unweighted base	2022	1016	1006	263	364	340	357	275	423	967	704	698	575	584	341	522	281	790
Weighted base	2022	987	1035	226	348	326	360	297	465	900	673	762	541	564	416	501	314	851
Yes - responsible for half or more of the items bought	1842 91%	847 86%	995 96%A	160 71%	324 93%CI	314 96%CdHIK	340 94%ChI	282 95%ChI	421 91%C	798 89%C	638 95%CHIk	703 92%CI	474 88%	511 91%	386 93%L	470 94%Lm	294 94%	781 92%
No - not responsible for most of the items bought	180 9%	140 14%B	40 4%	66 29%DEFGHIJK	24 7%e	12 4%	20 6%	15 5%	44 9%EfgJ	102 11%DEFGJK	35 5%	59 8%Ej	67 12%NO	52 9%o	30 7%	31 6%	20 6%	70 8%

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

Prepared by ComRes

Personal Debt Tracking Survey
ONLINE Fieldwork: 14th-15th August 2017

Absolutes/col percents

Table 76
Thinking about your household's food and grocery shopping, are you personally responsible for selecting half or more of the items to be bought from supermarkets and food shops?
Base: All respondents

| | Total | Region | | | | | | | | | | | | | | | Which of the following best describes your current working status? | | | | | | | | |
		England (a)	Scot-land (b)	North East (c)	North West (d)	York-shire & Humb-erside (e)	West Mid-lands (f)	East Mid-lands (g)	Wales (h)	East-ern (i)	London (j)	South East (k)	South West (l)	North East/ York-shire & Humb-erside (m)	East/ West Mid-lands (n)	Wales/ South West (o)	NET: Work-ing (p)	Work-ing full time (q)	Work-ing part time (r)	NET: Not work-ing (s)	Not working seeking work (t)	Not working and not seeking work (u)	Retired on a state pension only (v)	Retired with a private pension (w)	House person (x)
Unweighted base	2022	1710	200	83	213	186	168	153	112	217	252	265	173	269	321	285	1071	738	333	951	102	210	136	343	160
Weighted base	2022	1743	178	85*	233	170	182	152	101*	194	269	281	178	255	334	279	1165	918	247	857	74*	155	157	345	125
Yes - responsible for half or more of the items bought	1842 91%	1580 91%	169 95%aEG KLmo	80 94%	213 92%	149 88%	170 93%k	134 88%	92 91%	176 91%	253 94%EgK lo	247 88%	158 89%	229 90%	304 91%	250 90%	1075 92%S	845 92%Uw	230 93%Uw	766 89%	65 88%U	120 77%	151 96%TUW	306 89%U	123 99%QRTUW
No - not responsible for most of the items bought	180 9%	163 9%b	9 5%	5 6%	19 8%	21 12%BJ	12 7%	18 12%Bj	9 9%	18 9%	16 6%	34 12%BfJ	20 11%Bj	26 10%b	30 9%	29 10%bj	89 8%	73 8%X	17 7%X	91 11%P	9 12%VX	36 23%QRTVW X	6 4%	39 11%qrVX	1 1%

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

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Personal Debt Tracking Survey
ONLINE Fieldwork: 14th-15th August 2017

Table 77
Thinking about your household's food and grocery shopping, are you personally responsible for selecting half or more of the items to be bought from supermarkets and food shops?
Base: All respondents

						Tenure				How worried or otherwise are you about your current level of debt?			
	Total	NET: Home-owners (a)	Owned out-right (b)	Owned with mort-gage (c)	NET: Rent-ers (d)	Coun-cil Rent (e)	HA Rent (f)	Other rent (g)	Rent free (h)	Extr-emely worr-ied (i)	Very worr-ied (j)	Fairly worr-ied (k)	Not at all worr-ied (l)
Unweighted base	2022	1159	648	511	813	198	254	361	50	120	165	567	1170
Weighted base	2022	1310	730	580	675	263	161	251	37*	120*	159	544	1199
Yes - responsible for half or more of the items bought	1842 91%	1175 90%H	649 89%H	526 91%H	644 95%ABCH	254 96%ABCH	151 94%aBH	239 95%ABCH	23 61%	113 94%	150 94%	501 92%	1078 90%
No - not responsible for most of the items bought	180 9%	135 10%DEfG	81 11%DEFG	54 9%DEG	31 5%	9 4%	10 6%	12 5%	14 39%ABCDE FG	7 6%	9 6%	42 8%	122 10%

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

Prepared by ComRes

Personal Debt Tracking Survey
ONLINE Fieldwork: 14th-15th August 2017

Table 78
How many cars are there in your household?
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)	18-44 (i)	25-44 (j)	55+ (k)	AB (l)	C1 (m)	C2 (n)	DE (o)	Public (p)	Private (q)
Unweighted base	2022	1016	1006	263	364	340	357	275	423	967	704	698	575	584	341	522	281	790
Weighted base	2022	987	1035	226	348	326	360	297	465	900	673	762	541	564	416	501	314	851
No cars in the household	424 21%	181 18%	244 24%A	39 17%	84 24%cHk	73 23%h	83 23%H	66 22%	78 17%	197 22%H	158 23%cHk	144 19%	69 13%	114 20%LN	58 14%	184 37%LMN	58 19%	175 21%
NET: Any	1598 79%	806 82%B	792 76%	187 83%dj	264 76%	252 77%	276 77%	231 78%	387 83%DeFIJ	703 78%	516 77%	618 81%dj	472 87%MO	450 80%O	358 86%MO	317 63%	256 81%	676 79%
1	820 41%	421 43%b	399 39%	42 18%	143 41%C	152 47%CFGI	130 36%C	112 38%C	241 52%CDFGIJk	338 38%C	296 44%CFI	353 46%CFGI	214 40%	229 41%	177 42%	200 40%	107 34%	340 40%
2	592 29%	285 29%	307 30%	62 28%	104 30%	91 28%	115 32%	86 29%	134 29%	257 29%	195 29%	220 29%	188 35%mO	164 29%O	136 33%O	103 21%	103 33%	253 30%
3+	186 9%	100 10%	86 8%	83 37%DEFGHIJK	16 5%	9 3%	32 9%dEHJ	34 11%DEHJK	12 3%	108 12%DEHJK	25 4%	46 6%EHj	70 13%O	57 10%O	46 11%O	13 3%	45 14%q	84 10%

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: 14th-15th August 2017

Table 79
How many cars are there in your household?
Base: All respondents

	Total	England (a)	Scotland (b)	North East (c)	North West (d)	Yorkshire & Humberside (e)	West Midlands (f)	East Midlands (g)	Wales (h)	Eastern (i)	London (j)	South East (k)	South West (l)	North East/Yorkshire & Humberside (m)	East/West Midlands (n)	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	2022	1710	200	83	213	186	168	153	112	217	252	265	173	269	321	285	1071	738	333	951	102	210	136	343	160
Weighted base	2022	1743	178	85*	233	170	182	152	101*	194	269	281	178	255	334	279	1165	918	247	857	74*	155	157	345	125
No cars in the household	424 21%	361 21%	46 26%CflLmNO	11 13%	53 23%cILO	36 21%ILO	31 17%	27 18%il	18 17%	21 11%	110 41%BCDEFGHIKLMNO	55 19%ILo	19 10%	46 18%IL	58 17%il	36 13%	233 20%	190 21%W	43 18%w	192 22%	30 40%QRWX	49 32%QRWX	50 32%QRWX	42 12%	21 17%
NET: Any	1598 79%	1382 79%	132 74%J	74 87%BdJ	180 77%J	134 79%J	151 83%bJ	125 82%J	84 83%J	173 89%BDEgJKMn	159 59%	226 81%J	159 90%BDEgJKMn	209 82%bJ	276 83%BJ	243 87%BDEJk	932 80%	728 79%TUV	203 82%TUV	666 78%	45 60%	106 68%	108 68%	304 88%QrTUV	103 83%TUV
1	820 41%	703 40%	79 44%ei	46 54%DEFHIJKMN	93 40%	58 34%	70 38%	67 44%	38 37%	67 35%	103 38%	114 41%	86 48%Eflj	104 41%	136 41%	124 44%EI	447 38%	364 40%rtU	83 34%u	373 43%P	22 30%	40 26%	72 46%RTUx	183 53%QRTU	55 44%RTU
2	592 29%	514 29%B	39 22%	22 26%	71 31%bJ	57 34%BJ	63 34%BgJ	38 25%	39 38%aBcGJ	73 38%BcGJn	48 18%	84 30%bJ	60 34%BJ	79 31%bJ	100 30%bJ	99 35%BGJ	356 31%	266 29%tU	89 36%QTUV	236 28%	15 20%	32 21%	36 23%	109 32%TUv	44 35%TUV
3+	186 9%	164 9%	14 8%J	6 7%	16 7%	20 12%J	19 11%J	21 14%dJo	7 7%	33 17%BcDHJKLmO	9 3%	28 10%J	13 7%j	26 10%J	40 12%dJo	20 7%j	129 11%S	98 11%VWX	31 13%VWX	57 7%	7 10%VWX	40 22%QRTVWX	-	12 3%V	4 3%V

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
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Table 80
How many cars are there in your household?
Base: All respondents

					Tenure						How worried or otherwise are you about your current level of debt?			
	Total	NET: Home-owners (a)	Owned out-right (b)	Owned with mort-gage (c)	NET: Rent-ers (d)	Coun-cil Rent (e)	HA Rent (f)	Other rent (g)	Rent free (h)	Extr-emely worr-ied (i)	Very worr-ied (j)	Fairly worr-ied (k)	Not at all worr-ied (l)
Unweighted base	2022	1159	648	511	813	198	254	361	50	120	165	567	1170
Weighted base	2022	1310	730	580	675	263	161	251	37*	120*	159	544	1199
No cars in the household	424 21%	146 11%	95 13%C	52 9%	275 41%ABCH	118 45%ABCfH	57 35%ABCH	100 40%ABCH	3 9%	30 25%	45 28%L	117 22%	232 19%
NET: Any	1598 79%	1164 89%DEFG	635 87%DEFG	529 91%BDEFG	400 59%	145 55%	104 65%e	150 60%	34 91%DEFG	90 75%	114 72%	427 78%	967 81%J
1	820 41%	543 41%H	306 42%H	237 41%H	269 40%H	101 38%h	72 45%H	96 38%H	8 21%	47 39%	59 37%	231 43%	483 40%
2	592 29%	477 36%DEFGh	256 35%DEFGh	221 38%DEFGH	106 16%	39 15%	26 16%	42 17%	8 21%	31 26%	50 31%	151 28%	359 30%
3+	186 9%	143 11%DEFG	73 10%DEFG	70 12%DEFG	24 4%	6 2%	6 4%	13 5%e	18 49%ABCDEFG	12 10%j	6 4%	44 8%j	125 10%J

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

Prepared by ComRes

Personal Debt Tracking Survey
ONLINE Fieldwork: 14th-15th August 2017

Table 81
To which of the following ethnic groups do you consider you belong?
Base: All respondents

	Total	Gender Male (a)	Female (b)	Age 18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	18-44 (i)	25-44 (j)	55+ (k)	Social Grade AB (l)	C1 (m)	C2 (n)	DE (o)	Employment Sector Public (p)	Private (q)
Unweighted base	2022	1016	1006	263	364	340	357	275	423	967	704	698	575	584	341	522	281	790
Weighted base	2022	987	1035	226	348	326	360	297	465	900	673	762	541	564	416	501	314	851
White	1867 92%	906 92%	961 93%	190 84%	303 87%	290 89%c	335 93%CDIJ	291 98%CDEFIJ	459 99%CDEFIJ	783 87%	593 88%	750 98%CDEFIJ	495 91%	514 91%	387 93%	472 94%lm	274 87%	773 91%
NET: BAME	141 7%	75 8%	66 6%	34 15%eFGHK	41 12%FGHK	32 10%GHK	23 6%GHK	5 2%	5 1%	107 12%FGHK	72 11%FGHK	11 1%	43 8%	44 8%	26 6%	28 5%	34 11%	74 9%
Mixed	29 1%	16 2%	13 1%	6 3%FHK	12 3%FgHK	6 2%hk	2 *	2 1%	2 *	24 3%FHK	17 3%FHK	4 1%	10 2%	8 1%	5 1%	6 1%	5 1%	19 2%
Asian	68 3%	41 4%b	27 3%	20 9%dFGHJK	17 5%GHK	17 5%GHK	10 3%GhK	-	4 1%	54 6%FGHK	34 5%GHK	4 1%	24 4%m	14 2%	11 3%	19 4%	14 4%	34 4%
Black	34 2%	13 1%	21 2%	5 2%HK	8 2%HK	9 3%HK	10 3%HK	3 1%h	-	21 2%HK	16 2%HK	3 *	4 1%	19 3%LO	9 2%O	2 *	14 5%Q	15 2%
Chinese	6 *	3 *	4 *	2 1%hK	4 1%fHK	1 *	-	-	-	6 1%K	5 1%K	-	3 1%	2 *	2 *	-	2 1%	4 1%
Other ethnic group	3 *	3 *	1 *	2 1%hJK	-	-	2 1%jk	-	-	2 *	-	-	2 *	1 *	-	*	-	2 *
Prefer not to answer	14 1%	6 1%	8 1%	2 1%	4 1%hK	4 1%k	2 1%	1 *	1 *	10 1%hK	8 1%hK	2 *	4 1%	6 1%	3 1%	1 *	6 2%q	4 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

COMRES

Personal Debt Tracking Survey
ONLINE Fieldwork: 14th-15th August 2017

Absolutes/col percents

Table 82
To which of the following ethnic groups do you consider you belong?
Base: All respondents

	Total	England (a)	Scot-land (b)	North East (c)	North West (d)	York-shire & Humb-erside (e)	West Mid-lands (f)	East Mid-lands (g)	Wales (h)	East-ern (i)	London (j)	South East (k)	South West (l)	North East/York-shire & Humb-erside (m)	East/West Mid-lands (n)	Wales/South West (o)	NET: Work-ing (p)	Work-ing full time (q)	Work-ing part time (r)	NET: Not work-ing (s)	Not working seeking work (t)	Not working and not seeking work (u)	Retired on a state pension only (v)	Retired with a private pension (w)	House person (x)
Unweighted base	2022	1710	200	83	213	186	168	153	112	217	252	265	173	269	321	285	1071	738	333	951	102	210	136	343	160
Weighted base	2022	1743	178	85*	233	170	182	152	101*	194	269	281	178	255	334	279	1165	918	247	857	74*	155	157	345	125
White	1867 92%	1598 92%	171 96%aFJn	82 97%FJ	222 95%FJ	166 98%FJN	160 88%J	147 97%FJn	98 97%aFJn	187 96%FJn	195 73%	267 95%FJ	173 97%FJN	248 97%FJN	307 92%J	271 97%FJN	1047 90%	822 90%	225 91%	821 96%P	69 93%	136 88%	154 98%QRtU	344 100%QRTUVX	118 94%qU
NET: BAME	141 7%	131 8%b	6 4%	2 3%	9 4%	4 2%	19 11%BcDEGHIKLMO	5 3%	3 3%	7 4%	68 25%BCDEFGHIKLMNO	14 5%	3 2%	7 3%	24 7%ELMO	6 2%	108 9%S	88 10%VW	20 8%VW	33 4%	5 7%vW	17 11%VWx	4 2%W	-	7 5%W
Mixed	29 1%	28 2%	1 1%	2 2%n	* *	1 *	1 *	-	-	2 1%	15 6%BDEFGHIkLMNO	6 2%dN	2 1%	2 1%	1 *	2 1%	23 2%S	19 2%W	4 2%W	6 1%	2 2%vW	4 2%vW	-	-	1 1%
Asian	68 3%	60 3%	4 2%	1 1%	6 2%	3 2%	15 8%BCDEgIKLMO	5 3%I	3 3%	3 1%	23 9%BCDEghIKLMO	4 2%	1 *	4 2%	20 6%bcdeIKLMO	4 1%	47 4%s	37 4%W	10 4%W	20 2%	3 4%W	8 5%W	4 2%W	-	6 5%W
Black	34 2%	33 2%	* *	-	3 1%o	* *	3 2%o	-	-	2 1%	23 8%BCDEFGHIKLMNO	2 1%	-	* *	3 1%	-	29 3%S	24 3%vW	5 2%W	5 1%	1 1%	4 2%vW	-	-	* *
Chinese	6 *	6 *	1 *	-	-	-	1 *	-	-	1 *	3 1%o	1 *	-	-	1 *	-	6 1%s	5 1%	1 *	* *	-	* *	-	-	-
Other ethnic group	3 *	3 *	-	-	-	-	* *	-	-	-	3 1%	-	-	-	* *	-	2 *	2 *	-	2 *	-	2 1%rw	-	-	-
Prefer not to answer	14 1%	13 1%	1 *	-	2 1%	-	3 1%m	-	-	* *	6 2%egiKM	* *	2 1%	-	3 1%	2 1%	10 1%	9 1%	2 1%	4 *	-	2 2%	-	1 *	* *

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

Prepared by ComRes

Personal Debt Tracking Survey
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Table 83
To which of the following ethnic groups do you consider you belong?
Base: All respondents

						Tenure					How worried or otherwise are you about your current level of debt?			
	Total	NET: Home-owners (a)	Owned out-right (b)	Owned with mort-gage (c)	NET: Rent-ers (d)	Coun-cil Rent (e)	HA Rent (f)	Other rent (g)	Rent free (h)	Extr-emely worr-ied (i)	Very worr-ied (j)	Fairly worr-ied (k)	Not at all worr-ied (l)
Unweighted base	2022	1159	648	511	813	198	254	361	50	120	165	567	1170
Weighted base	2022	1310	730	580	675	263	161	251	37*	120*	159	544	1199
White	1867 92%	1220 93%CE	698 96%ACDE GH	522 90%	616 91%	233 89%	153 95%CdEh	230 92%	32 86%	93 77%	139 88%I	494 91%I	1141 95%IJK
NET: BAME	141 7%	86 7%B	29 4%	57 10%ABF	49 7%B	25 9%Bf	7 4%	18 7%B	5 14%aBF	23 19%KL	18 11%L	47 9%L	52 4%
Mixed	29 1%	18 1%	6 1%	12 2%b	11 2%	7 2%b	2 1%	3 1%	* 1%	5 5%jL	2 1%	10 2%	12 1%
Asian	68 3%	48 4%df	17 2%	31 5%BDFg	15 2%	6 2%	2 1%	7 3%	4 12%ABcD EFG	14 11%KL	10 6%L	29 5%L	15 1%
Black	34 2%	14 1%	4 1%	10 2%b	19 3%AB	11 4%ABc	3 2%b	5 2%b	* 1%	4 3%	5 3%	8 1%	17 1%
Chinese	6 *	4 *	2 *	3 *	2 *	- -	1 *	1 1%	- -	- -	1 1%k	- -	5 *
Other ethnic group	3 *	1 *	- -	1 *	2 *	1 *	* *	1 1%aB	- -	- -	- -	* *	3 *
Prefer not to answer	14 1%	4 *	3 *	1 *	10 1%AbC	5 2%ABC	1 1%	3 1%AC	- -	4 4%KL	2 1%	2 *	6 *

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

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Personal Debt Tracking Survey
ONLINE Fieldwork: 14th-15th August 2017

Table 84
To which of the following religious groups do you consider yourself to be a member of?
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)	18-44 (i)	25-44 (j)	55+ (k)	AB (l)	C1 (m)	C2 (n)	DE (o)	Public (p)	Private (q)
Unweighted base	2022	1016	1006	263	364	340	357	275	423	967	704	698	575	584	341	522	281	790
Weighted base	2022	987	1035	226	348	326	360	297	465	900	673	762	541	564	416	501	314	851
Christian	1058 52%	482 49%	575 56%A	70 31%	122 35%	146 45%CDI	190 53%CDeIJ	203 68%CDEFIJ	327 70%CDEFIJ	338 38%c	268 40%C	530 69%CDEFIJ	280 52%	290 52%	233 56%	255 51%	156 50%	402 47%
NET: Other	111 6%	59 6%	53 5%	29 13%DEFGHIJK	22 6%GHK	21 6%GHK	22 6%GHK	6 2%	12 3%	72 8%GHK	43 6%GHK	18 2%	39 7%N	27 5%	15 4%	31 6%	20 6%	51 6%
Muslim	44 2%	30 3%B	14 1%	16 7%DeFGHiJK	8 2%GHK	10 3%GHK	8 2%GHK	1 *	1 *	34 4%GHK	18 3%GHK	2 *	20 4%MN	7 1%	2 *	16 3%MN	10 3%	18 2%
Hindu	11 1%	8 1%	3 *	2 1%	6 2%EfGHK	-	1 *	-	1 *	8 1%k	6 1%k	1 *	5 1%	1 *	3 1%	2 *	2 1%	5 1%
Jewish	9 *	3 *	6 1%	- -	2 1%	1 *	1 *	2 1%	3 1%	3 *	3 *	5 1%	2 *	3 *	2 *	2 *	- -	4 *
Sikh	5 *	3 *	2 *	3 1%EFgHjK	2 1%k	-	-	-	-	5 1%k	2 *	-	-	-	3 1%lm	2 *	-	3 *
Buddhist	12 1%	4 *	8 1%	3 1%gHjK	1 *	1 *	7 2%dEGHIJK	-	-	5 1%k	2 *	-	5 1%o	7 1%nO	-	-	4 1%	6 1%
Other	31 2%	12 1%	20 2%	5 2%	2 1%	9 3%D	5 1%	4 1%	6 1%	17 2%	11 2%	10 1%	7 1%	9 2%	6 1%	9 2%	3 1%	15 2%
None	818 40%	432 44%B	386 37%	123 54%FGHK	192 55%eFGHK	153 47%fGHK	144 40%GHK	84 28%	122 26%	468 52%FGHK	345 51%FGHK	206 27%	207 38%	235 42%	166 40%	210 42%	129 41%	383 45%
Prefer not to say	35 2%	14 1%	21 2%	4 2%	12 3%fHK	6 2%	4 1%	4 1%	5 1%	22 2%hk	18 3%hk	9 1%	16 3%No	11 2%n	2 *	6 1%	9 3%	15 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
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Absolutes/col percents

Table 85
To which of the following religious groups do you consider yourself to be a member of?
Base: All respondents

	Total	England (a)	Scotland (b)	North East (c)	North West (d)	York-shire & Humb-erside (e)	West Mid-lands (f)	East Mid-lands (g)	Wales (h)	East-ern (i)	London (j)	South East (k)	South West (l)	North East/York-shire & Humb-erside (m)	East/West Mid-lands (n)	Wales/South West (o)	NET: Work-ing (p)	Work-ing full time (q)	Work-ing part time (r)	NET: Not work-ing (s)	Not working seeking work (t)	Not working and not seeking work (u)	Retired on a state pension only (v)	Retired with a private pension (w)	House person (x)
Unweighted base	2022	1710	200	83	213	186	168	153	112	217	252	265	173	269	321	285	1071	738	333	951	102	210	136	343	160
Weighted base	2022	1743	178	85*	233	170	182	152	101*	194	269	281	178	255	334	279	1165	918	247	857	74*	155	157	345	125
Christian	1058 52%	920 53%	86 48%	48 56%i	149 64%BeGHIJKlmNO	91 54%i	101 56%I	75 49%	51 50%	85 44%	132 49%	144 51%	96 54%i	139 55%I	176 53%i	147 53%i	559 48%	425 46%TU	133 54%QTU	499 58%P	26 34%	56 36%	118 75%QRTUX	232 67%QRTUX	67 54%TU
NET: Other	111 6%	103 6%	5 3%	2 3%	9 4%	5 3%	22 12%BCDEGHKLMO	6 4%	3 3%	13 7%ImO	30 11%BCDEGHKLMO	11 4%	4 2%	7 3%	28 9%BcdEhKLMO	7 2%	71 6%	55 6%W	16 7%W	41 5%	4 6%w	16 10%qVW	5 3%	7 2%	8 7%W
Muslim	44 2%	43 2%	1 1%	1 1%	4 2%	3 2%	12 6%BcDeGHIKLMO	1 1%	-	3 1%	17 6%BcDeGHIKLMO	2 1%	1 *	4 1%	13 4%BghKLO	1 *	28 2%	24 3%W	4 2%W	16 2%	2 3%W	7 4%rvW	1 1%	1 *	5 4%W
Hindu	11 1%	8 *	2 1%	1 1%	1 1%	-	1 1%	* *	* *	1 1%	3 1%	1 *	-	1 *	2 1%	* *	7 1%	5 1%	2 1%	4 *	1 1%W	2 1%W	1 1%	-	-
Jewish	9 *	9 *	-	-	-	-	-	-	-	3 1%kmNo	6 2%bDefKIMNO	-	-	-	-	-	4 *	3 *	1 1%	5 1%	-	-	2 1%	3 1%	-
Sikh	5 *	5 *	-	-	-	-	2 1%	2 1%	-	-	2 1%	-	-	-	3 1%	-	3 *	3 *	-	2 *	-	-	-	-	2 1%qRW
Buddhist	12 1%	12 1%	-	-	2 1%	1 1%	1 *	2 1%ko	-	3 2%bKIO	2 1%	-	-	1 *	3 1%	-	10 1%s	9 1%w	1 *	2 *	-	2 1%w	-	-	-
Other	31 2%	27 2%	3 2%	1 1%	2 1%	1 1%	6 4%eJM	1 1%	2 2%j	3 2%	1 *	8 3%Jm	3 2%	2 1%	8 2%j	6 2%j	18 2%	10 1%	8 3%Qvw	13 2%	1 2%	5 3%Qvw	1 1%	4 1%	2 1%
None	818 40%	687 39%	85 48%ADFJN	33 39%	73 31%	73 43%DF	55 30%	64 42%dF	46 46%DFn	93 48%DFJN	100 37%	122 43%DFn	74 42%dF	106 42%DF	119 36%	121 43%DFn	512 44%S	421 46%RVWx	91 37%Vw	306 36%	43 58%QRVWX	80 51%RVWX	33 21%	104 30%v	47 37%V
Prefer not to say	35 2%	32 2%	1 1%	2 2%	2 1%	* *	4 2%	6 4%bDEm	1 1%	3 2%	7 2%	4 2%	4 2%	2 1%	10 3%de	5 2%	23 2%	17 2%	6 2%	12 1%	1 2%	4 2%	1 1%	3 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

Prepared by ComRes

Personal Debt Tracking Survey
ONLINE Fieldwork: 14th-15th August 2017

Table 86
To which of the following religious groups do you consider yourself to be a member of?
Base: All respondents

	Total	Tenure								How worried or otherwise are you about your current level of debt?			
		NET: Home-owners (a)	Owned out-right (b)	Owned with mort-gage (c)	NET: Rent-ers (d)	Coun-cil Rent (e)	HA Rent (f)	Other rent (g)	Rent free (h)	Extr-emely worr-ied (i)	Very worr-ied (j)	Fairly worr-ied (k)	Not at all worr-ied (l)
Unweighted base	2022	1159	648	511	813	198	254	361	50	120	165	567	1170
Weighted base	2022	1310	730	580	675	263	161	251	37*	120*	159	544	1199
Christian	1058 52%	736 56%DfGH GH	436 60%CDeF GH	300 52%dGH	311 46%GH	137 52%GH	80 50%GH	94 37%	10 27%	48 40%	84 53%l	273 50%i	653 54%l
NET: Other	111 6%	70 5%	28 4%	42 7%Bf	37 5%	15 6%	6 4%	16 6%b	5 13%ABdF	15 12%jL	9 5%	49 9%L	39 3%
Muslim	44 2%	31 2%f	10 1%	21 4%BDF	11 2%	5 2%	1 *	5 2%	2 6%BDeF	10 8%KL	7 4%L	16 3%L	11 1%
Hindu	11 1%	9 1%	3 *	5 1%	2 *	-	*	1 1%	* 1%	-	2 1%	6 1%L	3 *
Jewish	9 *	6 *	4 1%	2 *	3 *	-	1 1%	2 1%	-	-	-	3 1%	6 *
Sikh	5 *	3 *	-	3 1%b	2 *	2 1%b	-	-	-	2 2%L	-	3 1%L	-
Buddhist	12 1%	7 1%	2 *	5 1%	5 1%	1 *	2 1%	2 1%b	-	-	-	5 1%	7 1%
Other	31 2%	14 1%	9 1%	6 1%	15 2%a	8 3%ac	2 1%	5 2%	2 6%ABC	3 2%j	-	16 3%JL	12 1%
None	818 40%	483 37%	257 35%	226 39%	316 47%ABC	106 40%	73 45%AB	137 55%ABCD EF	20 55%ABc	54 45%	62 39%	212 39%	490 41%
Prefer not to say	35 2%	21 2%	9 1%	12 2%	11 2%	5 2%	2 1%	4 2%	2 6%aBdf	3 3%	4 3%	10 2%	18 1%

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

Personal Debt Tracking Survey
ONLINE Fieldwork: 14th-15th August 2017

Table 87
Which of the following best describes where you live?
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)	18-44 (i)	25-44 (j)	55+ (k)	AB (l)	C1 (m)	C2 (n)	DE (o)	Public (p)	Private (q)
Unweighted base	2022	1016	1006	263	364	340	357	275	423	967	704	698	575	584	341	522	281	790
Weighted base	2022	987	1035	226	348	326	360	297	465	900	673	762	541	564	416	501	314	851
NET: Urban	1627 80%	796 81%	831 80%	189 84%GK	297 85%GHK	274 84%GhK	289 80%G	213 72%	365 79%g	760 84%GHK	571 85%GHK	578 76%	437 81%	454 80%	322 77%	415 83%n	252 80%	691 81%
Urban - Population over 10,000	876 43%	470 48%B	405 39%	110 49%GHK	176 51%GHK	154 47%GHK	158 44%HK	110 37%	167 36%	441 49%GHK	330 49%GHK	277 36%	249 46%nO	266 47%NO	165 40%	196 39%	146 47%	403 47%
Town and Fringe	751 37%	326 33%	426 41%A	79 35%	120 35%	120 37%	131 36%	104 35%	198 42%cDgIJ	319 35%	240 36%	301 40%	188 35%	188 33%	157 38%	219 44%LM	106 34%	288 34%
NET: Rural	395 20%	191 19%	204 20%	37 16%	51 15%	52 16%	71 20%	84 28%CDEFhIJ	100 21%DeIJ	140 16%	103 15%	184 24%CDEIJ	104 19%	110 20%	94 23%o	86 17%	62 20%	160 19%
Village	344 17%	174 18%	171 16%	31 14%	47 14%	49 15%	63 18%	69 23%CDEIJ	84 18%i	127 14%	96 14%	154 20%CDeIJ	94 17%	93 16%	82 20%	76 15%	56 18%	136 16%
Hamlet & Isolated Dwelling	51 3%	17 2%	33 3%a	6 3%ej	4 1%	2 1%	8 2%	15 5%DEfIJ	16 3%dEIJ	13 1%	6 1%	30 4%DEIJ	10 2%	18 3%	13 3%	10 2%	6 2%	23 3%

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

Personal Debt Tracking Survey
ONLINE Fieldwork: 14th-15th August 2017

Absolutes/col percents

Table 88
Which of the following best describes where you live?
Base: All respondents

	Total	England (a)	Scot-land (b)	North East (c)	North West (d)	York-shire & Humb-erside (e)	West Mid-lands (f)	East Mid-lands (g)	Wales (h)	East-ern (i)	London (j)	South East (k)	South West (l)	North East/York-shire & Humb-erside (m)	East/West Mid-lands (n)	Wales/South West (o)	NET: Work-ing (p)	Work-ing full time (q)	Work-ing part time (r)	NET: Not work-ing (s)	Not working seeking work (t)	Not working and not seeking work (u)	Retired on a state pension only (v)	Retired with a private pension (w)	House person (x)
												Region								Which of the following best describes your current working status?					
Unweighted base	2022	1710	200	83	213	186	168	153	112	217	252	265	173	269	321	285	1071	738	333	951	102	210	136	343	160
Weighted base	2022	1743	178	85*	233	170	182	152	101*	194	269	281	178	255	334	279	1165	918	247	857	74*	155	157	345	125
NET: Urban	1627 80%	1434 82%BH	132 74%H	74 88%BGH ILO	201 87%BeG HILO	134 79%HiO	157 86%BGH ILO	114 75%H	61 60%	136 70%	264 98%BCD EFGHIK LMNO	229 81%bHI LO	126 71%	208 82%bHI LO	270 81%bHI LO	187 67%	943 81%	762 83%RW	181 73%	685 80%	63 85%R	130 84%Rw	129 82%r	266 77%	96 77%
Urban - Population over 10,000	876 43%	772 44%H KO	80 45%dHI KO	31 37%h	82 35%h	77 45%dHI KO	86 47%DHI KIO	66 43%HIK O	24 24%	59 30%	213 79%BCD EFGHIK LMNO	92 33%	66 37%H	108 42%HIK O	152 46%DHI KIO	90 32%	549 47%S WX	450 49%RTV	98 40%	327 38%	25 34%	75 48%rTVW X	51 33%	134 39%	41 33%
Town and Fringe	751 37%	663 38%B	52 29%J	43 51%BEf GhJLMN O	119 51%BEF GHIJLM NO	57 33%J	70 39%bJ	48 32%J	37 36%J	77 40%BJ	51 19%	137 49%BEf GHiJLM NO	60 34%J	100 39%BJ	118 35%J	97 35%J	394 34%	311 34%	82 33%	358 42%P	38 51%QRUW	55 36%	78 49%QRUW	132 38%	55 44%QR
NET: Rural	395 20%	309 18%	46 26%ACD FJkmn	11 12%J	31 13%J	36 21%dJ	25 14%J	38 25%CDF J	40 40%ABC DEFGJK MN	58 30%CDeF JKMN	5 2%	52 19%J	52 29%CDF JKMN	47 18%J	63 19%J	92 33%CDE FJKMN	222 19%	156 17%	66 27%QTU v	173 20%	11 15%	25 16%	29 18%	79 23%Qu	29 23%
Village	344 17%	273 16%	35 20%DfJ	10 12%J	25 11%J	36 21%cDf J	23 13%J	37 24%CDF J	35 35%ABC DEFGJK LMN	51 26%CDFIJ KMN	5 2%	48 17%dJ	39 22%cDF J	46 18%DJ	60 18%DJ	74 27%CDF JKMN	192 17%	141 15%	51 21%Qt	152 18%	9 12%	23 15%	25 16%	68 20%	27 22%qt
Hamlet & Isolated Dwelling	51 3%	35 2%	11 6%AcEF GJKMN	1 1%	6 3%eJM	- -	2 1%	1 1%	5 5%aEfg JMN	7 3%EJMn	- -	5 2%j	13 8%CDEF GJKMN	1 *	3 1%	18 6%cdEF GJKMN	30 3%	15 2%	15 6%QUX	21 2%	2 3%	2 1%	4 2%	12 3%q	1 1%

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

COMRES

Personal Debt Tracking Survey
ONLINE Fieldwork: 14th-15th August 2017

Absolutes/col percents

Table 89
Which of the following best describes where you live?
Base: All respondents

		Tenure								How worried or otherwise are you about your current level of debt?			
	Total	NET: Home-owners (a)	Owned out-right (b)	Owned with mort-gage (c)	NET: Rent-ers (d)	Coun-cil Rent (e)	HA Rent (f)	Other rent (g)	Rent free (h)	Extr-emely worr-ied (i)	Very worr-ied (j)	Fairly worr-ied (k)	Not at all worr-ied (l)
Unweighted base	2022	1159	648	511	813	198	254	361	50	120	165	567	1170
Weighted base	2022	1310	730	580	675	263	161	251	37*	120*	159	544	1199
NET: Urban	1627 80%	1028 78%	561 77%	467 80%	571 85%ABc	221 84%aB	133 83%b	216 86%ABCh	28 75%	101 84%	137 87%kl	434 80%	954 80%
Urban - Population over 10,000	876 43%	540 41%	286 39%	254 44%h	326 48%ABfH	126 48%BH	66 41%	135 54%ABCFH	10 28%	52 44%	84 53%kL	237 44%	502 42%
Town and Fringe	751 37%	489 37%	275 38%	213 37%	245 36%	96 36%	68 42%G	81 32%	18 48%g	49 41%	53 33%	197 36%	453 38%
NET: Rural	395 20%	282 22%DeG	168 23%DEfG	113 20%dG	104 15%	41 16%	28 17%	35 14%	9 25%g	19 16%	21 13%	110 20%j	245 20%j
Village	344 17%	245 19%DG	139 19%DG	106 18%DG	92 14%	39 15%	26 16%g	27 11%	8 21%g	17 14%	21 13%	101 18%	205 17%
Hamlet & Isolated Dwelling	51 3%	37 3%c	29 4%CDef	8 1%	12 2%	3 1%	2 1%	7 3%	1 4%	2 2%	- -	9 2%	40 3%Jk

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

Prepared by ComRes

COMRES

Personal Debt Tracking Survey
ONLINE Fieldwork: 14th-15th August 2017

Table 90
Which of the following best describes your current working status?
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)	18-44 (i)	25-44 (j)	55+ (k)	AB (l)	C1 (m)	C2 (n)	DE (o)	Public (p)	Private (q)
Unweighted base	2022	1016	1006	263	364	340	357	275	423	967	704	698	575	584	341	522	281	790
Weighted base	2022	987	1035	226	348	326	360	297	465	900	673	762	541	564	416	501	314	851
NET: Working	1165 58%	614 62%B	551 53%	134 59%HK	284 82%CGHiK	266 82%CGHiK	281 78%CGHK	156 52%HK	43 9%	685 76%CGHK	550 82%CGHIK	199 26%H	321 59%O	370 66%LO	280 67%LO	193 39%	314 100%	851 100%
Working full time - working 30 hours per week or more	918 45%	543 55%B	375 36%	111 49%GHK	242 70%CGHK	226 70%CGHK	230 64%CGHK	101 34%HK	8 2%	580 64%CGHK	469 70%CfGHIK	109 14%H	259 48%O	291 52%O	220 53%O	148 30%	258 82%	660 78%
Working part time - working between 8 and 29 hours per week	247 12%	70 7%	176 17%A	23 10%	42 12%h	40 12%H	51 14%H	55 18%CdeHIJK	36 8%	105 12%H	82 12%H	90 12%H	62 11%	80 14%O	60 14%O	45 9%	56 18%	191 22%
NET: Not working	857 42%	373 38%	484 47%A	92 41%DEFIJ	63 18%	59 18%	79 22%	142 48%DEFIJ	422 91%CDEFGIJK	215 24%deJ	123 18%	563 74%CDEFGIJ	220 41%MN	193 34%	136 33%	308 61%LMN	-	-
Not working but seeking work or temporarily unemployed or sick	74 4%	43 4%	32 3%	16 7%GHK	22 6%GHK	16 5%GHK	15 4%gHK	5 2%h	1 *	53 6%GHK	38 6%GHK	6 1%	8 1%	9 2%	12 3%	45 9%LMN	-	-
Not working and not seeking work/ student	155 8%	79 8%	76 7%	73 32%DEFGHIJK	16 4%H	14 4%H	26 7%HjK	27 9%DEHJK	-	102 11%DEfHJK	29 4%H	27 4%H	38 7%N	32 6%N	10 2%	76 15%LMN	-	-
Retired on a state pension only	157 8%	41 4%	117 11%A	-	-	*	*	7 2%CDEFIJ	150 32%CDEFGIJK	*	*	157 21%CDEFGIJ	16 3%	17 3%	27 6%LM	98 20%LMN	-	-
Retired with a private pension	345 17%	194 20%B	151 15%	-	-	*	5 1%dIJ	76 25%CDEFIJ	265 57%CDEFGIJK	*	*	340 45%CDEFGIJ	139 26%mNO	118 21%NO	60 14%O	28 6%	-	-
House person, housewife, househusband, etc.	125 6%	17 2%	108 10%A	4 2%	26 7%CHk	29 9%CHK	33 9%CHK	27 9%CHK	6 1%	59 7%CHk	55 8%CHK	34 4%cH	20 4%	17 3%	27 7%IM	60 12%LMN	-	-

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

Prepared by ComRes

Personal Debt Tracking Survey
ONLINE Fieldwork: 14th-15th August 2017

Absolutes/col percents

Table 91
Which of the following best describes your current working status?
Base: All respondents

	Total	England (a)	Scot-land (b)	North East (c)	North West (d)	York-shire & Humb-erside (e)	West Mid-lands (f)	East Mid-lands (g)	Wales (h)	East-ern (i)	London (j)	South East (k)	South West (l)	North East/York-shire & Humb-erside (m)	East/West Mid-lands (n)	Wales/South West (o)	NET: Work-ing (p)	Work-ing full time (q)	Work-ing part time (r)	NET: Not work-ing (s)	Not working seeking work (t)	Not working and not seeking work (u)	Retired on a state pension only (v)	Retired with a private pension (w)	House person (x)
Unweighted base	2022	1710	200	83	213	186	168	153	112	217	252	265	173	269	321	285	1071	738	333	951	102	210	136	343	160
Weighted base	2022	1743	178	85*	233	170	182	152	101*	194	269	281	178	255	334	279	1165	918	247	857	74*	155	157	345	125
NET: Working	1165 58%	1004 58%	104 58%	44 52%	128 55%	107 63%lo	104 57%	90 59%	57 57%	109 56%	176 65%CDiKLO	153 54%	94 53%	151 59%	194 58%	151 54%	1165 100%S	918 100%TUVWX	247 100%TUVW	-	-	-	-	-	-
Working full time - working 30 hours per week or more	918 45%	784 45%	85 48%Lo	39 46%	108 46%L	83 49%kLo	83 46%l	73 48%L	48 48%L	83 43%	143 53%IKLO	111 40%	61 34%	122 48%kLo	157 47%Lo	110 39%	918 79%S	918 100%RTUVWX	-	-	-	-	-	-	-
Working part time - working between 8 and 29 hours per week	247 12%	220 13%	18 10%	5 6%	20 9%	24 14%c	21 11%	16 11%	9 9%	26 13%	33 12%	42 15%cd	33 18%BCDfgHmN	29 11%	37 11%	42 15%cd	247 21%S	-	247 100%QTUVWX	-	-	-	-	-	-
NET: Not working	857 42%	739 42%	74 42%	41 48%J	105 45%J	63 37%	78 43%	62 41%	44 43%	86 44%j	93 35%	128 46%J	84 47%eJ	104 41%	140 42%	128 46%eJ	-	-	-	857 100%P	74 100%QR	155 100%QR	157 100%QR	345 100%QR	125 100%QR
Not working but seeking work or temporarily unemployed or sick	74 4%	64 4%	5 3%	2 2%	13 6%eGm	3 2%	7 4%	2 1%	6 6%Gm	7 4%	7 2%	15 5%gm	7 4%	5 2%	9 3%	13 5%g	-	-	-	74 9%P	74 100%QRUVWX	-	-	-	-
Not working and not seeking work/ student	155 8%	127 7%	21 12%aiLMO	4 5%	23 10%l	11 6%	13 7%	12 8%	8 8%	12 6%	21 8%	23 8%	8 4%	15 6%	25 8%	15 5%	-	-	-	155 18%P	-	155 100%QRTVWX	-	-	-
Retired on a state pension only	157 8%	138 8%	10 5%	7 9%	15 6%	8 5%	19 10%e	14 9%	9 9%	19 10%e	16 6%	24 9%	15 8%	16 6%	33 10%e	24 9%	-	-	-	157 18%P	-	-	157 100%QRTUWX	-	-
Retired with a private pension	345 17%	306 18%	28 16%	13 15%	46 20%h	29 17%	29 16%	24 16%	11 11%	29 15%	45 17%	43 15%	48 27%BcEFGHIJKMN	42 16%	53 16%	58 21%H	-	-	-	345 40%P	-	-	-	345 100%QRTUVX	-
House person, housewife, househusband, etc.	125 6%	104 6%	11 6%J	15 17%BDEFGiJKLNO	8 4%	12 7%J	10 5%J	10 7%J	10 10%DJL	17 9%DJL	4 1%	22 8%dJl	6 3%	26 10%DfJLno	20 6%J	16 6%J	-	-	-	125 15%P	-	-	-	-	125 100%QRTUVW

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

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

Personal Debt Tracking Survey
ONLINE Fieldwork: 14th-15th August 2017

Table 92
Which of the following best describes your current working status?
Base: All respondents

		Tenure								How worried or otherwise are you about your current level of debt?			
	Total	NET: Home-owners (a)	Owned out-right (b)	Owned with mort-gage (c)	NET: Rent-ers (d)	Coun-cil Rent (e)	HA Rent (f)	Other rent (g)	Rent free (h)	Extr-emely worr-ied (i)	Very worr-ied (j)	Fairly worr-ied (k)	Not at all worr-ied (l)
Unweighted base	2022	1159	648	511	813	198	254	361	50	120	165	567	1170
Weighted base	2022	1310	730	580	675	263	161	251	37*	120*	159	544	1199
NET: Working	1165 58%	733 56%B	266 36%	467 80%ABDE FGH	408 60%aBF	143 54%B	84 52%B	181 72%ABDE F	24 65%B	84 70%L	116 73%L	378 69%L	586 49%
Working full time - working 30 hours per week or more	918 45%	569 43%B	176 24%	393 68%ABDE FH	330 49%ABF	111 42%B	63 39%B	156 62%ABDE F	19 50%B	73 61%L	99 63%L	306 56%L	439 37%
Working part time - working between 8 and 29 hours per week	247 12%	163 12%	89 12%	74 13%	78 12%	32 12%	22 13%	25 10%	5 14%	11 9%	17 11%	72 13%	147 12%
NET: Not working	857 42%	578 44%CdG FGH	464 64%ACDE	113 20%	267 40%CG	120 46%CG	77 48%CDG	70 28%C	13 35%C	36 30%	42 27%	166 31%	613 51%IJK
Not working but seeking work or temporarily unemployed or sick	74 4%	30 2%	21 3%	9 1%	42 6%ABC	19 7%ABC	9 6%AbC	14 5%ABC	3 8%AbC	7 6%I	8 5%	25 5%I	34 3%
Not working and not seeking work/ student	155 8%	65 5%	30 4%	35 6%	82 12%ABCG	38 15%ABCG	29 18%ABCDG	15 6%	9 23%ABCd G	12 10%	12 7%	44 8%	87 7%
Retired on a state pension only	157 8%	103 8%Cg	89 12%ACDfG h	14 2%	54 8%Cg	29 11%CGh	13 8%C	12 5%c	1 1%	4 3%	5 3%	23 4%	125 10%IJK
Retired with a private pension	345 17%	319 24%CDEF GH	294 40%ACDEF GH	25 4%	25 4%	9 3%	6 3%	10 4%	1 2%	3 2%	2 1%	36 7%iJ	305 25%IJK
House person, housewife, househusband, etc.	125 6%	61 5%	30 4%	31 5%	64 9%ABCh	25 9%ABch	21 13%ABCGH	18 7%aBh	-	10 9%	15 10%L	38 7%	61 5%

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

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Personal Debt Tracking Survey
ONLINE Fieldwork: 14th-15th August 2017

Table 93
Do you work in any of the following occupations?
Base: All respondents who work

	Total	Male (a)	Female (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	18-44 (i)	25-44 (j)	55+ (k)	AB (l)	C1 (m)	C2 (n)	DE (o)	Public (p)	Private (q)
		Gender		**Age**									**Social Grade**				**Employment Sector**	
Unweighted base	1071	568	503	133	272	258	249	122	37	663	530	159	326	360	215	170	281	790
Weighted base	1165	614	551	134	284	266	281	156*	43*	685	550	199	321	370	280	193	314	851
NET: Public Sector	314 27%	144 23%	170 31%A	31 23%	97 34%CeFH	68 26%	64 23%	48 31%h	6 13%	196 29%h	165 30%fh	54 27%	102 32%NO	143 39%NO	41 15%	28 14%	314 100%Q	- -
Central government including all administrative departments and central government agencies such as the Bank of England	30 3%	17 3%	13 2%	5 3%	5 2%	12 4%	5 2%	3 2%	- -	22 3%	17 3%	3 2%	20 6%MNO	7 2%	3 1%	- -	30 9%Q	- -
HM Forces	5 *	5 1%b	- -	- -	3 1%	2 1%	- -	- -	- -	5 1%	5 1%	- -	1 *	- -	4 1%m	- -	5 2%Q	- -
National Health Service	62 5%	22 4%	40 7%A	5 3%	24 8%hk	13 5%	15 5%	6 4%	- -	42 6%	37 7%	6 3%	16 5%	29 8%N	7 2%	11 6%	62 20%Q	- -
Universities and Academies funded by government	38 3%	21 3%	17 3%	4 3%	15 5%eF	5 2%	3 1%	8 5%F	3 8%eF	24 4%f	20 4%f	12 6%eF	19 6%nO	11 3%	7 2%	1 1%	38 12%Q	- -
Courts service	2 *	2 *	- -	- -	- -	1 *	1 *	- -	- -	1 *	1 *	- -	1 *	1 *	- -	- -	2 *q	- -
Local government administration	40 3%	15 2%	25 4%	7 5%	14 5%f	10 4%	6 2%	3 2%	- -	31 5%	24 4%	3 2%	7 2%No	33 9%LNO	- -	- -	40 13%Q	- -
Police service	12 1%	9 1%	4 1%	2 1%	5 2%	3 1%	2 1%	1 *	- -	10 1%	8 1%	1 *	2 1%	10 3%lNo	- -	- -	12 4%Q	- -
Public sector housing	6 *	3 1%	2 *	1 *	2 1%	2 1%	1 *	- -	- -	5 1%	4 1%	- -	2 1%	2 1%	- -	1 *	6 2%Q	- -
Teaching employed by local education authority including voluntary aided schools and foundation schools	57 5%	15 2%	41 7%A	7 5%	12 4%	9 4%	13 4%	15 9%dEIJ	1 2%	29 4%	22 4%	15 8%j	24 7%NO	25 7%NO	6 2%	2 1%	57 18%Q	- -

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

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Personal Debt Tracking Survey
ONLINE Fieldwork: 14th-15th August 2017

Table 93
Do you work in any of the following occupations?
Base: All respondents who work

	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)	18-44 (i)	25-44 (j)	55+ (k)	AB (l)	C1 (m)	C2 (n)	DE (o)	Public (p)	Private (q)
Weighted base	1165	614	551	134	284	266	281	156*	43*	685	550	199	321	370	280	193	314	851
Public corporations such as the Royal Mail or British Nuclear fuels or Driving Standards agency	24 2%	16 3%	7 1%	- -	3 1%	4 1%	12 4%CDeIJ	4 3%	1 2%	7 1%	7 1%	5 2%	2 1%	10 3%l	3 1%	9 5%Ln	24 8%Q	- -
Bradford and Bingley or Northern Rock Building societies	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Other public sector occupation (please specify as much detail as possible)	39 3%	18 3%	21 4%	1 1%	13 5%c	8 3%	8 3%	8 5%c	1 2%	22 3%	21 4%	9 4%	9 3%	15 4%	12 4%	4 2%	39 12%Q	- -
None of the above (Private Sector)	851 73%	470 77%B	381 69%	103 77%D	188 66%	198 74%d	217 77%Dj	108 69%	38 87%Dgij	489 71%	386 70%	146 73%	219 68%	228 61%	239 85%LM	165 86%LM	- -	851 100%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
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Absolutes/col percents

Table 94
Do you work in any of the following occupations?
Base: All respondents who work

	Total	England (a)	Scot- land (b)	North East (c)	North West (d)	York- shire & Humb- erside (e)	West Mid- lands (f)	East Mid- lands (g)	Wales (h)	East- ern (i)	London (j)	South East (k)	South West (l)	North East/ York- shire & Humb- erside (m)	East/ West Mid- lands (n)	Wales/ South West (o)	NET: Work- ing (p)	Work- ing full time (q)	Work- ing part time (r)	NET: Not work- ing (s)	Not working seeking work (t)	Not working and not seeking work (u)	Retired on a state pension only (v)	Retired with a private pension (w)	House person (x)
Unweighted base	1071	911	106	39	106	106	95	81	54	110	156	131	87	145	176	141	1071	738	333	-	-	-	-	-	-
Weighted base	1165	1004	104*	44*	128*	107*	104*	90*	57*	109*	176	153	94*	151	194	151	1165	918	247	-**	-**	-**	-**	-**	-**
NET: Public Sector	314 27%	273 27%	29 28%	10 22%	42 33%o	33 31%	29 27%	26 29%	12 21%	27 25%	49 28%	37 24%	21 22%	43 28%	54 28%	33 22%	314 27%	258 28%r	56 23%	-	-	-	-	-	-
Central government including all administrative departments and central government agencies such as the Bank of England	30 3%	27 3%	3 3%	1 3%i	6 5%i	3 3%	5 5%I	1 1%	-	-	5 3%	2 1%	3 3%	5 3%	6 3%	3 2%	30 3%	28 3%R	2 1%	-	-	-	-	-	-
HM Forces	5 *	3 *	2 2%a	-	-	-	-	2 2%	-	1 1%	-	-	-	-	2 1%	-	5 *	5 1%	-	-	-	-	-	-	-
National Health Service	62 5%	48 5%	11 10%AefJ IM	1 2%	9 7%	3 3%	3 3%	6 7%	4 7%	8 7%	6 3%	9 6%	3 3%	4 3%	9 5%	7 5%	62 5%	52 6%	10 4%	-	-	-	-	-	-
Universities and Academies funded by government	38 3%	35 3%	2 2%	1 2%	2 2%	7 6%	2 2%	4 4%	1 2%	3 3%	5 3%	6 4%	6 6%	7 5%	6 3%	7 4%	38 3%	29 3%	9 4%	-	-	-	-	-	-
Courts service	2 *	1 *	-	-	-	-	-	1 1%	1 2%A	-	-	-	-	-	1 *	1 1%	2 *	2 *	-	-	-	-	-	-	-
Local government administration	40 3%	37 4%	2 2%	1 3%	3 3%	7 6%	3 3%	4 4%	2 3%	2 2%	10 6%	4 3%	2 3%	8 5%	7 3%	4 3%	40 3%	37 4%R	3 1%	-	-	-	-	-	-
Police service	12 1%	12 1%	1 1%	-	4 3%No	1 1%	-	-	-	3 3%no	1 *	3 2%n	-	1 1%	-	-	12 1%	12 1%	1 *	-	-	-	-	-	-
Public sector housing	6 *	5 *	1 1%	-	2 1%	1 1%	1 1%	-	-	1 1%	-	-	1 1%	1 1%	1 *	1 1%	6 *	5 1%	1 *	-	-	-	-	-	-

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

Prepared by ComRes

Personal Debt Tracking Survey
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Absolutes/col percents

Table 94
Do you work in any of the following occupations?
Base: All respondents who work

	Total	England (a)	Scot-land (b)	North East (c)	North West (d)	York-shire & Humb-erside (e)	West Mid-lands (f)	East Mid-lands (g)	Wales (h)	East-ern (i)	London (j)	South East (k)	South West (l)	North East/ York-shire & Humb-erside (m)	East/ West Mid-lands (n)	Wales/ South West (o)	NET: Work-ing (p)	Work-ing full time (q)	Work-ing part time (r)	NET: Not work-ing (s)	Not working seeking work (t)	Not working and not seeking work (u)	Retired on a state pension only (v)	Retired with a private pension (w)	House person (x)
Weighted base	1165	1004	104*	44*	128*	107*	104*	90*	57*	109*	176	153	94*	151	194	151	1165	918	247	-**	-**	-**	-**	-**	-**
Teaching employed by local education authority including voluntary aided schools and foundation schools	57 5%	55 5%B	1 *	2 5%	5 4%	4 4%	9 8%Bk	7 8%B	1 2%	4 3%	14 8%Bk	4 3%	5 6%b	7 4%	16 8%Bk	7 4%	57 5%	43 5%	14 6%	- -	- -	- -	- -	- -	- -
Public corporations such as the Royal Mail or British Nuclear fuels or Driving Standards agency	24 2%	19 2%	3 3%	3 6%fLN	3 3%	2 2%	* *	1 1%	2 4%l	4 4%n	3 2%	3 2%	- -	5 3%	1 1%	2 1%	24 2%	20 2%	3 1%	- -	- -	- -	- -	- -	- -
Bradford and Bingley or Northern Rock Building societies	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Other public sector occupation (please specify as much detail as possible)	39 3%	33 3%	6 5%o	- -	7 6%o	5 5%	6 5%o	1 1%	1 1%	1 1%	6 3%	5 3%	1 1%	5 4%	7 3%	2 1%	39 3%	26 3%	14 6%Q	- -	- -	- -	- -	- -	- -
None of the above (Private Sector)	851 73%	731 73%	74 72%	34 78%	85 67%	74 69%	75 73%	64 71%	45 79%	82 75%	127 72%	116 76%	73 78%	108 72%	139 72%	118 78%d	851 73%	660 72%	191 77%q	- -	- -	- -	- -	- -	- -

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

Prepared by ComRes

Personal Debt Tracking Survey
ONLINE Fieldwork: 14th-15th August 2017

Table 95
Do you work in any of the following occupations?
Base: All respondents who work

				Tenure							How worried or otherwise are you about your current level of debt?			
	Total	NET: Home-owners (a)	Owned out-right (b)	Owned with mort-gage (c)	NET: Rent-ers (d)	Coun-cil Rent (e)	HA Rent (f)	Other rent (g)	Rent free (h)	Extr-emely worr-ied (i)	Very worr-ied (j)	Fairly worr-ied (k)	Not at all worr-ied (l)
Unweighted base	1071	590	205	385	454	96	119	239	27	76	111	357	527
Weighted base	1165	733	266	467	408	143*	84	181	24**	84*	116*	378	586
NET: Public Sector	314 27%	200 27%	59 22%	142 30%b	105 26%	40 28%	19 23%	46 25%	8 35%	23 28%	29 25%	115 31%l	146 25%
Central government including all administrative departments and central government agencies such as the Bank of England	30 3%	23 3%	9 3%	14 3%	7 2%	1 1%	1 1%	4 2%	- -	1 1%	6 5%	7 2%	16 3%
HM Forces	5 *	5 1%	- -	5 1%d	- -	- -	- -	- -	- -	- -	- -	3 1%	2 *
National Health Service	62 5%	33 4%	5 2%	27 6%b	30 7%aB	15 10%AB	4 5%	11 6%B	- -	5 5%	6 5%	31 8%L	21 4%
Universities and Academies funded by government	38 3%	25 3%e	8 3%	17 4%e	12 3%e	- -	4 5%E	8 4%E	1 6%	2 2%	1 1%	17 5%	18 3%
Courts service	2 *	- -	- -	- -	2 *	- -	1 1%AbC	1 *	- -	- -	- -	1 *	1 *
Local government administration	40 3%	30 4%F	6 2%	24 5%dFg	9 2%	6 4%f	- -	4 2%	1 4%	7 8%kL	3 2%	13 3%	18 3%
Police service	12 1%	10 1%d	2 1%	8 2%D	1 *	- -	- -	1 *	2 7%	- -	1 *	3 1%	8 1%
Public sector housing	6 *	3 *	2 1%	1 *	3 1%	- -	1 2%C	2 1%	- -	2 2%KL	1 1%	1 *	1 *
Teaching employed by local education authority including voluntary aided schools and foundation schools	57 5%	36 5%	16 6%	20 4%	17 4%	4 3%	2 3%	11 6%	3 13%	2 3%	9 8%	18 5%	28 5%

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

Prepared by ComRes

Personal Debt Tracking Survey
ONLINE Fieldwork: 14th-15th August 2017

Table 95
Do you work in any of the following occupations?
Base: All respondents who work

				Tenure							How worried or otherwise are you about your current level of debt?			
	Total	NET: Home-owners (a)	Owned out-right (b)	Owned with mort-gage (c)	NET: Rent-ers (d)	Coun-cil Rent (e)	HA Rent (f)	Other rent (g)	Rent free (h)	Extr-emely worr-ied (i)	Very worr-ied (j)	Fairly worr-ied (k)	Not at all worr-ied (l)
Weighted base	1165	733	266	467	408	143*	84	181	24**	84*	116*	378	586
Public corporations such as the Royal Mail or British Nuclear fuels or Driving Standards agency	24 2%	17 2%	6 2%	11 2%	6 2%	2 2%	1 1%	3 2%	- -	1 1%	- -	11 3%	12 2%
Bradford and Bingley or Northern Rock Building societies	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Other public sector occupation (please specify as much detail as possible)	39 3%	19 3%	4 1%	15 3%	19 5%bG	12 9%ABCG	4 5%bg	2 1%	1 5%	4 4%	3 3%	11 3%	21 4%
None of the above (Private Sector)	851 73%	532 73%	207 78%c	326 70%	303 74%	103 72%	65 77%	135 75%	16 65%	61 72%	87 75%	262 69%	440 75%k

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

Prepared by ComRes

Personal Debt Tracking Survey
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Absolutes/col percents

Table 96
Do you have any children aged 18 or under? If so, how old are they?
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)	18-44 (i)	25-44 (j)	55+ (k)	AB (l)	C1 (m)	C2 (n)	DE (o)	Public (p)	Private (q)
Unweighted base	2022	1016	1006	263	364	340	357	275	423	967	704	698	575	584	341	522	281	790
Weighted base	2022	987	1035	226	348	326	360	297	465	900	673	762	541	564	416	501	314	851
No children aged 18 or under	1481 73%	737 75%	744 72%	206 91%DEFIJ	187 54%E	144 44%	220 61%dEJ	268 90%DEFIJ	456 98%CDEFGIJK	536 60%dEJ	331 49%	724 95%CDEFGIJ	401 74%	424 75%n	288 69%	368 73%	198 63%	538 63%
NET: Yes	536 26%	248 25%	288 28%	20 9%HK	161 46%CfGHiK	179 55%CDFGHIK	138 38%CGHK	29 10%HK	9 2%	360 40%CGHK	340 50%CFGHIK	38 5%H	140 26%	134 24%	128 31%M	133 27%	116 37%	309 36%
NET: Any 11-18	291 14%	139 14%	152 15%	8 3%	32 9%CHK	101 31%CDGHIJK	118 33%CDGHIJK	25 8%CHK	8 2%	140 16%CDGHK	133 20%CDGHiK	33 4%H	62 11%	74 13%	70 17%L	85 17%L	55 18%	174 20%
Yes - children aged under 5 years old	183 9%	72 7%	111 11%A	13 6%fGHiJK	107 31%CEFGHIJK	51 16%CFGHK	9 3%HK	3 1%h	-	171 19%CFGHK	158 23%CEFGHIK	3 *	64 12%Mo	35 6%	42 10%m	42 8%	35 11%	101 12%
Yes - children aged 5 to 10 years old	239 12%	108 11%	131 13%	10 4%GHK	88 25%CFGHK	100 31%CFGHIK	36 10%CGHK	2 1%	3 1%	198 22%CFGHK	188 28%CFGHIK	5 1%	68 13%	58 10%	55 13%	58 12%	50 16%	133 16%
Yes - children aged 11 to 15 years old	217 11%	98 10%	119 11%	8 3%H	32 9%CGHK	81 25%CDGHIJK	81 23%CDGHIJK	12 4%H	3 1%	120 13%CdGHK	113 17%CDGHiK	15 2%	44 8%	59 10%	49 12%I	65 13%L	42 13%	130 15%
Yes - children aged 16 to 18 years old	121 6%	52 5%	70 7%	-	*	43 13%CDGHIJK	57 16%CDGHIJK	15 5%CDH	6 1%d	44 5%CDHK	44 7%CDHK	21 3%CD	22 4%	30 5%	31 7%L	38 8%L	18 6%	73 9%
Refused	6 *	2 *	4 *	1 *	-	3 1%hK	2 1%k	-	-	4 *	3 *	-	-	5 1%Lno	-	*	-	4 1%

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

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Personal Debt Tracking Survey
ONLINE Fieldwork: 14th-15th August 2017

Table 97
Do you have any children aged 18 or under? If so, how old are they?
Base: All respondents

	Total	England (a)	Scotland (b)	North East (c)	North West (d)	Yorkshire & Humberside (e)	West Midlands (f)	East Midlands (g)	Wales (h)	Eastern (i)	London (j)	South East (k)	South West (l)	North East/Yorkshire & Humberside (m)	East/West Midlands (n)	Wales/South West (o)	NET: Working (p)	Working full time (q)	Working part time (r)	NET: Not working (s)	Not working seeking work (t)	Not working and not seeking work (u)	Retired on a state pension only (v)	Retired with a private pension (w)	House person (x)
												Region								Which of the following best describes your current working status?					
Unweighted base	2022	1710	200	83	213	186	168	153	112	217	252	265	173	269	321	285	1071	738	333	951	102	210	136	343	160
Weighted base	2022	1743	178	85*	233	170	182	152	101*	194	269	281	178	255	334	279	1165	918	247	857	74*	155	157	345	125
No children aged 18 or under	1481 73%	1289 74%b	121 68%	60 71%	170 73%	124 73%	125 69%	118 78%bf	71 71%	141 72%	206 77%b	207 74%	138 77%b	184 72%	243 73%	209 75%	735 63%	566 62%X	170 69%QX	745 87%P	59 79%QrX	142 91%QRTX	152 97%QRTuX	344 100%QRTUVX	48 39%
NET: Yes	536 26%	449 26%	57 32%agJl	25 29%	59 25%	45 27%	57 31%gjl	34 22%	30 29%	53 27%	62 23%	74 26%	40 22%	71 28%	90 27%	70 25%	425 36%S	348 38%rTUVW	77 31%tUVW	111 13%	16 21%UVW	12 8%W	5 3%W	1 *	76 61%QRTUVW
NET: Any 11-18	291 14%	246 14%	28 16%	13 16%	32 14%	26 15%	38 21%dGJkLo	16 10%	16 16%	30 16%	31 12%	38 14%	21 12%	39 15%	54 16%	37 13%	229 20%S	194 21%RTUVW	36 15%TUVW	61 7%	3 5%W	11 7%W	5 3%W	1 *	41 33%QRTUVW
Yes - children aged under 5 years old	183 9%	148 9%	24 13%ADGln	9 11%	15 7%	16 9%	18 10%	9 6%	10 10%	15 8%	25 9%	28 10%	13 7%	25 10%	27 8%	23 8%	136 12%S	109 12%UVW	28 11%UVW	46 5%	7 9%UVW	2 1%w	-	-	38 30%QRTUVW
Yes - children aged 5 to 10 years old	239 12%	203 12%	24 14%l	10 12%	28 12%	20 12%	28 15%Lo	16 11%	11 11%	27 14%lo	30 11%	31 11%	13 7%	31 12%	44 13%l	24 9%	183 16%S	148 16%UVW	35 14%UVW	56 6%	12 16%UVW	3 2%W	3 2%W	-	39 31%QRTUVW
Yes - children aged 11 to 15 years old	217 11%	188 11%	19 11%	13 16%G	23 10%	24 14%G	26 15%Gjlo	8 5%	10 10%	19 10%	24 9%	36 13%G	15 8%	37 14%Gjlo	35 10%	25 9%	172 15%S	147 16%RTUVW	24 10%UVW	45 5%	3 5%W	7 5%vW	2 1%	1 *	31 25%QRTUVW
Yes - children aged 16 to 18 years old	121 6%	102 6%	12 7%	8 9%jk	13 6%	12 7%	14 8%j	10 7%	7 7%	14 7%	10 4%	11 4%	10 6%	20 8%jk	24 7%j	17 6%	92 8%S	75 8%TUVW	16 7%tuvW	30 3%	1 1%	4 3%W	4 3%W	* *	20 16%QRTUVW
Refused	6 *	6 *	-	-	4 2%kmn	-	-	-	-	* *	1 *	-	* *	-	-	* *	4 *	4 *	-	1 *	-	1 1%	-	-	-

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

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Personal Debt Tracking Survey
ONLINE Fieldwork: 14th-15th August 2017

Table 98
Do you have any children aged 18 or under? If so, how old are they?
Base: All respondents

| | | | | | Tenure | | | | | | | How worried or otherwise are you about your current level of debt? | | |
	Total	NET: Home-owners (a)	Owned out-right (b)	Owned with mort-gage (c)	NET: Rent-ers (d)	Coun-cil Rent (e)	HA Rent (f)	Other rent (g)	Rent free (h)	Extr-emely worr-ied (i)	Very worr-ied (j)	Fairly worr-ied (k)	Not at all worr-ied (l)
Unweighted base	2022	1159	648	511	813	198	254	361	50	120	165	567	1170
Weighted base	2022	1310	730	580	675	263	161	251	37*	120*	159	544	1199
No children aged 18 or under	1481 73%	995 76%CDEFg	669 92%ACDEFG	325 56%	452 67%C	171 65%C	103 64%c	179 71%Cf	33 90%ACDEFG	55 46%	77 48%	342 63%IJ	1007 84%IJK
NET: Yes	536 26%	312 24%Bh	59 8%	253 44%ABDefGH	220 33%ABH	92 35%ABH	58 36%ABgH	70 28%BH	4 10%	65 54%KL	81 51%KL	199 37%L	190 16%
NET: Any 11-18	291 14%	177 14%BGH	45 6%	132 23%ABDGH	114 17%aBGH	59 22%ABdG	35 22%ABGH	20 8%h	- -	37 31%KL	48 30%KL	106 19%L	99 8%
Yes - children aged under 5 years old	183 9%	99 8%B	13 2%	87 15%ABe	80 12%AB	25 9%B	18 11%aB	37 15%ABe	4 10%B	20 17%L	27 17%L	69 13%L	66 6%
Yes - children aged 5 to 10 years old	239 12%	135 10%B	18 2%	117 20%ABDFGh	101 15%AB	44 17%AB	22 14%B	35 14%aB	3 9%B	25 21%L	39 25%KL	86 16%L	88 7%
Yes - children aged 11 to 15 years old	217 11%	138 11%BGH	34 5%	104 18%ABDGH	79 12%BGH	39 15%aBGH	24 15%aBGH	15 6%	- -	24 20%L	40 25%KL	75 14%L	78 7%
Yes - children aged 16 to 18 years old	121 6%	68 5%b	23 3%	44 8%aBGh	54 8%ABGH	32 12%ABcdGH	13 8%aBGh	9 3%	- -	18 15%kL	18 11%L	49 9%L	36 3%
Refused	6 *	4 *	2 *	2 *	2 *	- -	* *	2 1%	- -	- -	* *	3 *	2 *

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

Personal Debt Tracking Survey
ONLINE Fieldwork: 14th-15th August 2017

Table 99
Which of the following ITV regions do you live in?
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)	18-44 (i)	25-44 (j)	55+ (k)	AB (l)	C1 (m)	C2 (n)	DE (o)	Public (p)	Private (q)
Unweighted base	2022	1016	1006	263	364	340	357	275	423	967	704	698	575	584	341	522	281	790
Weighted base	2022	987	1035	226	348	326	360	297	465	900	673	762	541	564	416	501	314	851
Anglia	213 11%	113 11%	101 10%	25 11%	37 11%	26 8%	46 13%e	27 9%	52 11%	89 10%	64 9%	78 10%	45 8%	59 10%	47 11%	62 12%L	31 10%	86 10%
Border	22 1%	6 1%	16 2%a	3 1%j	1 *	1 *	8 2%dEIJ	1 *	8 2%eiJ	5 1%	2 *	9 1%j	3 1%	3 1%	10 2%LM	6 1%	1 *	8 1%
Central	288 14%	151 15%	137 13%	35 15%	42 12%	47 14%	53 15%	46 16%	65 14%	124 14%	89 13%	111 15%	87 16%M	59 10%	65 16%M	78 15%M	43 14%	127 15%
Granada	228 11%	114 12%	113 11%	25 11%	39 11%	44 13%	39 11%	28 9%	55 12%	107 12%	82 12%	82 11%	58 11%	67 12%	43 10%	59 12%	43 14%	85 10%
London	373 18%	169 17%	204 20%	44 20%	62 18%	48 15%	66 18%	68 23%EiJ	84 18%	155 17%	110 16%	152 20%e	129 24%MNO	100 18%	65 16%	79 16%	57 18%	170 20%
Meridian	187 9%	87 9%	100 10%	19 8%	38 11%	38 12%f	26 7%	27 9%	38 8%	95 11%	76 11%f	65 9%	52 10%	59 10%	33 8%	43 9%	30 10%	80 9%
STV	167 8%	79 8%	88 9%	20 9%	39 11%gHK	30 9%	28 8%	21 7%	29 6%	89 10%HK	69 10%HK	49 6%	35 7%	61 11%L	32 8%	39 8%	29 9%	70 8%
Tyne Tees	83 4%	35 4%	48 5%	8 3%	19 5%	12 4%	12 3%	15 5%	18 4%	38 4%	31 5%	33 4%	25 5%n	26 5%n	8 2%	23 5%n	10 3%	33 4%
Wales	100 5%	50 5%	50 5%	10 4%	16 5%	20 6%	20 6%	15 5%	19 4%	45 5%	36 5%	35 5%	19 3%	26 5%	24 6%	30 6%l	12 4%	44 5%
West	57 3%	34 3%	23 2%	7 3%	8 2%	10 3%	9 3%	6 2%	17 4%	25 3%	18 3%	23 3%	16 3%	14 3%	8 2%	18 4%	7 2%	20 2%
Westcountry	111 5%	53 5%	58 6%	9 4%	13 4%	16 5%	18 5%	15 5%	41 9%CDEfgIJ	37 4%	28 4%	56 7%cDIJ	25 5%	41 7%IO	25 6%	19 4%	16 5%	46 5%
Yorkshire	191 9%	93 9%	98 9%	23 10%	30 9%	34 10%	35 10%	29 10%	40 9%	87 10%	64 10%	69 9%	47 9%	48 8%	53 13%lmo	44 9%	35 11%	79 9%
UTV	3 *	2 *	1 *	- -	3 1%hK	- -	- -	- -	- -	3 *	3 *k	- -	- -	- -	2 1%	1 *	- -	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

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Personal Debt Tracking Survey
ONLINE Fieldwork: 14th-15th August 2017

Absolutes/col percents

Table 100
Which of the following ITV regions do you live in?
Base: All respondents

	Total	England (a)	Scot-land (b)	North East (c)	North West (d)	York-shire & Humb-erside (e)	West Mid-lands (f)	East Mid-lands (g)	Wales (h)	East-ern (i)	London (j)	South East (k)	South West (l)	North East/York-shire & Humb-erside (m)	East/West Mid-lands (n)	Wales/South West (o)	NET: Work-ing (p)	Work-ing full time (q)	Work-ing part time (r)	NET: Not work-ing (s)	Not working seeking work (t)	Not working and not seeking work (u)	Retired on a state pension only (v)	Retired with a private pension (w)	House person (x)
Unweighted base	2022	1710	200	83	213	186	168	153	112	217	252	265	173	269	321	285	1071	738	333	951	102	210	136	343	160
Weighted base	2022	1743	178	85*	233	170	182	152	101*	194	269	281	178	255	334	279	1165	918	247	857	74*	155	157	345	125
Anglia	213 11%	213 12%BH	- -	1 1%	- -	- -	- -	18 12%BCDE FHJLMNO	- -	172 89%BCDE FGHJKLM NO	- -	22 8%BCDE FHJLMO	- -	1 *	18 5%BcDE FHJLMO	- -	117 10%	88 10%	29 12%	97 11%	9 12%	13 8%	19 12%	33 10%	23 18%QrUW
Border	22 1%	13 1%	9 5%AEFG HIJKLM NO	2 2%fiJK INO	11 5%EFGH IJKLMN O	- -	- -	- -	- -	- -	- -	- -	- -	2 1%	- -	- -	9 1%	6 1%	4 1%	12 1%	1 2%	2 1%	2 1%	5 2%	1 1%
Central	288 14%	286 16%BH	2 1%jo	- -	- -	- -	175 96%BCD EGHIJK LMNO	110 73%BCDE HIJKLMO	- -	- -	- -	1 *	- -	- -	285 85%BCDE GHIJKLM O	- -	170 15%	139 15%	31 12%	118 14%	8 11%	23 15%	28 18%	44 13%	15 12%
Granada	228 11%	227 13%BH	- -	- -	220 95%BCEF GHIJKLM NO	- -	1 1%	- -	1 1%j	- -	- -	5 2%bijm	- -	1 *	1 *	1 *	128 11%	110 12%Rx	18 7%	100 12%	12 16%RvX	21 13%RX	14 9%	46 13%RX	8 6%
London	373 18%	373 21%BH	- -	- -	- -	- -	1 *	- -	- -	21 11%BC DEFGH LMNO	269 100%BCD EFGHIKL MNO	83 29%BCDE FGHILMN O	- -	1 *	- -	- -	227 20%	178 19%X	49 20%x	146 17%	11 15%	28 18%	28 18%	64 18%x	15 12%
Meridian	187 9%	187 11%BH	- -	- -	- -	- -	- -	3 2%bdfi JM	- -	- -	- -	168 60%BCDE FGHIJLM NO	16 9%BCDE FGHIJM N	- -	3 1%	16 6%BCDE FGHIJMN	110 9%	79 9%	31 13%qW	76 9%	11 15%qWx	17 11%	16 10%	24 7%	9 7%
STV	167 8%	- -	167 94%ACDE FGHIJKL MNO	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	99 9%	82 9%	17 7%	68 8%	5 7%	20 13%RVW	9 6%	24 7%	10 8%

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

ComRes

Personal Debt Tracking Survey
ONLINE Fieldwork: 14th-15th August 2017

Absolutes/col percents

Table 100
Which of the following ITV regions do you live in?
Base: All respondents

	Total	England (a)	Scot-land (b)	North East (c)	North West (d)	York-shire & Humb-erside (e)	West Mid-lands (f)	East Mid-lands (g)	Wales (h)	East-ern (i)	London (j)	South East (k)	South West (l)	North East/ York-shire & Humb-erside (m)	East/ West Mid-lands (n)	Wales/ South West (o)	NET: Work-ing (p)	Work-ing full time (q)	Work-ing part time (r)	NET: Not work-ing (s)	Not working seeking work (t)	Not working and not seeking work (u)	Retired on a state pension only (v)	Retired with a private pension (w)	House person (x)
Weighted base	2022	1743	178	85*	233	170	182	152	101*	194	269	281	178	255	334	279	1165	918	247	857	74*	155	157	345	125
Tyne Tees	83 4%	83 5%BH	- -	82 96%BDEF GHIJKLM NO	- -	1 1%	- -	- -	- -	- -	- -	- -	- -	83 33%BDEF GHIJKLN O	- -	- -	42 4%	39 4%R	3 1%	41 5%	2 2%	4 3%	7 5%r	14 4%r	13 11%QRTUvW
Wales	100 5%	- -	- -	- -	- -	- -	- -	- -	100 99%ABCD EFGIJKL MNO	- -	- -	- -	- -	- -	- -	100 36%BCDE FGIJKLM N	56 5%	47 5%	9 4%	44 5%	6 8%rW	8 5%	9 6%	11 3%	10 8%RW
West	57 3%	57 3%Bh	- -	- *	* *	- -	5 3%BDeg IJKM	- -	- -	- -	- -	- -	- -	52 29%BCDE FGHIJKM NO	- -	5 1%jkm	52 19%BCDE FGHIJKM N	27 2%	20 2%	7 3%	30 4%	3 4%	3 2%	5 3%	17 5%Qx	2 1%
Westcountry	111 5%	111 6%BH	- -	- -	- -	- -	1 *	- -	- -	- -	- -	- -	- -	110 62%BCDE FGHIJKM NO	- -	1 *	110 39%BCDE FGHIJKM N	62 5%	38 4%	24 10%QtUv X	48 6%	3 4%	4 3%	7 5%	29 8%QUx	5 4%
Yorkshire	191 9%	191 11%BH	- -	* 1%	1 *	168 99%BCDF GHIJKLM NO	- -	20 13%BCDF HIJKLNO	- -	1 *	- -	- -	- -	169 66%BCDF GHIJKLN O	20 6%BcDF HIJKLO	- -	114 10%	89 10%	25 10%t	77 9%	3 4%	13 8%	13 8%	34 10%	14 11%t
UTV	3 *	3 *	- -	1 1%	- -	- -	- -	- -	- -	- -	- -	2 1%	- -	1 *	- -	- -	2 *	2 *	- -	1 *	- -	- -	- -	- -	1 *

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

Personal Debt Tracking Survey
ONLINE Fieldwork: 14th-15th August 2017

Table 101
Which of the following ITV regions do you live in?
Base: All respondents

| | Total | Tenure | | | | | | | | How worried or otherwise are you about your current level of debt? | | | |
		NET: Home-owners (a)	Owned out-right (b)	Owned with mort-gage (c)	NET: Rent-ers (d)	Coun-cil Rent (e)	HA Rent (f)	Other rent (g)	Rent free (h)	Extr-emely worr-ied (i)	Very worr-ied (j)	Fairly worr-ied (k)	Not at all worr-ied (l)
Unweighted base	2022	1159	648	511	813	198	254	361	50	120	165	567	1170
Weighted base	2022	1310	730	580	675	263	161	251	37*	120*	159	544	1199
Anglia	213 11%	145 11%h	84 12%h	60 10%	68 10%	26 10%	20 13%h	21 9%	1 2%	11 9%	13 8%	48 9%	142 12%k
Border	22 1%	16 1%c	15 2%Cde	2 *	5 1%	- -	3 2%CE	3 1%	* 1%	1 1%	1 1%	2 *	18 1%k
Central	288 14%	193 15%	105 14%	88 15%	87 13%	32 12%	20 12%	36 14%	7 20%	15 12%	18 12%	76 14%	178 15%
Granada	228 11%	163 12%DEg	89 12%dE	74 13%dEg	62 9%	16 6%	24 15%DEG	22 9%	3 9%	11 9%	21 13%	67 12%	129 11%
London	373 18%	221 17%	132 18%	89 15%	144 21%AC	67 25%ABCF	26 16%	51 20%c	8 21%	31 26%L	29 19%	107 20%	206 17%
Meridian	187 9%	121 9%	54 7%	66 11%B	63 9%	23 9%	16 10%	24 10%	3 9%	14 12%	10 6%	55 10%	107 9%
STV	167 8%	91 7%	43 6%	49 8%	71 10%AB	37 14%ABCG	14 9%	19 8%	5 14%b	6 5%	14 9%	48 9%	98 8%
Tyne Tees	83 4%	58 4%	30 4%	28 5%	25 4%	11 4%	6 3%	8 3%	- -	3 3%	7 4%	21 4%	52 4%
Wales	100 5%	66 5%	34 5%	32 5%	33 5%	10 4%	11 7%	11 4%	1 3%	4 3%	18 11%IKL	26 5%	51 4%
West	57 3%	28 2%	20 3%	8 1%	27 4%AC	11 4%C	7 4%aC	10 4%aC	2 6%C	4 3%	6 4%	13 2%	35 3%
Westcountry	111 5%	77 6%E	50 7%E	27 5%	33 5%e	5 2%	19 6%E	10 7%cE	* 1%	9 8%	8 5%	27 5%	67 6%
Yorkshire	191 9%	132 10%F	73 10%F	58 10%F	56 8%F	26 10%F	5 3%	26 10%F	3 8%	11 9%	13 8%	54 10%	113 9%
UTV	3 *	- -	- -	- -	1 *	- -	- -	1 *a	2 7%ABCDEFG	- -	- -	1 *	2 *

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

Prepared by ComRes

COMRES

Personal Debt Tracking Survey
ONLINE Fieldwork: 14th-15th August 2017

Table 102
Marital Status
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)	18-44 (i)	25-44 (j)	55+ (k)	AB (l)	C1 (m)	C2 (n)	DE (o)	Public (p)	Private (q)
Unweighted base	2022	1016	1006	263	364	340	357	275	423	967	704	698	575	584	341	522	281	790
Weighted base	2022	987	1035	226	348	326	360	297	465	900	673	762	541	564	416	501	314	851
Single	600	332	267	188	135	111	96	46	23	435	246	69	168	173	106	152	102	302
	30%	34%B	26%	83%DEFGHIJK	39%FGHK	34%fGHK	27%GHK	16%HK	5%	48%DEFGHJK	37%FGHK	9%H	31%n	31%	25%	30%	32%	36%
NET: Married/ Civil partnership/ co habiting	1143	562	580	35	210	194	214	190	300	438	403	490	319	299	279	245	181	473
	57%	57%	56%	15%	60%CI	59%CI	60%CI	64%CI	65%CI	49%C	60%CI	64%CI	59%mO	53%	67%LMO	49%	58%	56%
Married	819	426	393	12	103	114	164	151	275	229	217	426	250	195	203	171	122	298
	41%	43%B	38%	5%	30%C	35%CI	46%CDEIJ	51%CDEIJ	59%CDEFGIJ	25%C	32%CI	56%CDEFIJ	46%MO	35%	49%MO	34%	39%	35%
Civil Partnership	27	15	11	1	7	9	2	4	4	17	16	8	9	5	7	5	4	15
	1%	2%	1%	*	2%c	3%Cfhk	1%	1%	1%	2%c	2%cfhk	1%	2%	1%	2%	1%	1%	2%
Co Habiting	297	121	176	22	99	71	48	36	21	192	170	57	60	98	69	69	55	159
	15%	12%	17%A	10%H	29%CeFGHIK	22%CFGHK	13%HK	12%HK	5%	21%CFGHK	25%CFGHiK	8%h	11%	17%L	17%L	14%	18%	19%
NET: Widowed/ separated/ divorced	274	90	183	-	3	19	50	60	142	22	22	202	52	90	29	102	28	75
	14%	9%	18%A	-	1%	6%CDIj	14%CDEIJ	20%CDEfIJ	31%CDEFGIJ	2%Cd	3%CD	26%CDEFgIJ	10%	16%LN	7%	20%LmN	9%	9%
Widowed	90	27	63	-	1	3	7	13	66	4	4	79	19	35	7	29	9	13
	4%	3%	6%A	-	*	1%	2%cdlj	4%CDEIJ	14%CDEFGIJk	*	1%	10%CDEFGIJ	4%	6%IN	2%	6%N	3%	2%
Separated	25	14	11	-	1	3	5	9	7	4	4	16	7	5	6	7	2	10
	1%	1%	1%	-	*	1%	1%ci	3%CDIJ	1%ci	*	1%	2%CdIJ	1%	1%	1%	1%	1%	1%
Divorced	158	49	109	-	1	13	37	38	69	14	14	107	25	50	16	67	17	52
	8%	5%	11%A	-	*	4%CDlj	10%CDEIJ	13%CDEIJ	15%CDEIJ	2%cd	2%CD	14%CDEIJ	5%	9%LN	4%	13%LMN	6%	6%
Prefer not to answer	6	2	4	3	-	1	*	1	-	5	1	1	2	2	1	1	3	1
	*	*	*	2%DfHJK	-	*	*	*	-	1%	*	*	*	*	*	*	1%q	*

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

ComRes

Personal Debt Tracking Survey
ONLINE Fieldwork: 14th-15th August 2017

Absolutes/col percents

Table 103
Marital Status
Base: All respondents

	Total	England (a)	Scot-land (b)	North East (c)	North West (d)	York-shire & Humb-erside (e)	West Mid-lands (f)	East Mid-lands (g)	Wales (h)	East-ern (i)	London (j)	South East (k)	South West (l)	North East/ York-shire & Humb-erside (m)	East/ West Mid-lands (n)	Wales/ South West (o)	NET: Work-ing (p)	Work-ing full time (q)	Work-ing part time (r)	NET: Not work-ing (s)	Not working seeking work (t)	Not working and not seeking work (u)	Retired on a state pension only (v)	Retired with a private pension (w)	House person (x)
Unweighted base	2022	1710	200	83	213	186	168	153	112	217	252	265	173	269	321	285	1071	738	333	951	102	210	136	343	160
Weighted base	2022	1743	178	85*	233	170	182	152	101*	194	269	281	178	255	334	279	1165	918	247	857	74*	155	157	345	125
Single	600 30%	518 30%	51 29%	16 19%	62 27%	56 33%Cil	52 29%	39 26%	30 30%	47 24%	115 43%BCD eFGHIK LMNO	88 31%C	43 24%	72 28%	92 27%	73 26%	404 35%S	331 36%rVW X	73 29%VWX	196 23%	49 66%QRVW X	102 66%QRVWX	5 3%	27 8%v	12 10%V
NET: Married/ Civil partnership/ co habiting	1143 57%	979 56%	102 58%J	57 67%JkL o	137 59%J	100 59%J	103 57%J	92 60%J	61 61%J	128 66%JKL O	116 43%	154 55%J	92 52%	157 62%Jl	195 58%J	153 55%J	654 56%	522 57%TU	132 53%TU	489 57%	19 26%	35 23%	90 57%TU	238 69%QRTU V	107 85%QRTUVW
Married	819 41%	714 41%	62 35%	39 46%bJ	95 41%J	79 46%BJ	74 41%J	62 41%J	43 43%J	96 50%BJn	77 29%	117 42%J	75 42%J	118 46%BJ	136 41%J	118 42%J	420 36%	322 35%TU	98 40%TU	399 47%P	8 11%	21 13%	79 50%QrTU	213 62%QRTU V	78 63%QRTUV
Civil Partnership	27 1%	23 1%	3 2%IO	1 1%	1 *	2 1%	2 1%	4 3%dIO	-	4 2%dIO	7 3%dIO	3 1%	-	2 1%	6 2%O	-	19 2%	17 2%	3 1%	7 1%	2 3%uw	1 *	1 1%	2 1%	1 1%
Co Habiting	297 15%	242 14%	37 21%AEi JKLmO	17 20%kL	42 18%kL	20 12%	27 15%	26 17%l	18 18%l	27 14%	33 12%	33 12%	17 9%	36 14%	53 16%l	35 13%	214 18%S	183 20%RUV W	32 13%vW	83 10%	9 12%w	14 9%	10 6%	22 6%	27 22%RtUVW
NET: Widowed/ separated/ divorced	274 14%	242 14%	22 12%	12 14%	33 14%e	14 8%	26 14%e	21 14%	9 9%	19 10%	36 14%	40 14%e	41 23%BDE fGHIJK MN	26 10%	47 14%e	51 18%EhIM	103 9%	62 7%	41 17%QTu X	171 20%P	6 8%	16 10%qX	62 39%QRTU WX	81 23%QrTUX	5 4%
Widowed	90 4%	76 4%	12 7%ik	4 5%	13 5%	6 3%	6 3%	6 4%	3 3%	5 3%	14 5%	8 3%	15 8%efhl KmN	10 4%	11 3%	17 6%i	22 2%	10 1%	12 5%QT	69 8%P	-	4 3%	21 14%QRTU X	41 12%QRTUX	2 2%
Separated	25 1%	25 1%	-	1 1%	5 2%b	1 *	2 1%	3 2%b	-	5 3%Bo	4 2%	3 1%	1 1%	2 1%	5 2%	1 1%	12 1%	8 1%	4 2%	13 1%	3 4%QUx	*	4 3%	5 1%	1 1%
Divorced	158 8%	141 8%	10 6%	7 8%	15 7%	7 4%	18 10%ei	12 8%	7 7%	9 5%	19 7%	29 10%Eim IJM	25 14%BDEh IJM	14 6%	30 9%e	32 11%BdEI M	69 6%	43 5%	26 10%QtX	89 10%P	3 4%	12 8%X	37 23%QRTU WX	35 10%QX	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

COMRES

Personal Debt Tracking Survey
ONLINE Fieldwork: 14th-15th August 2017

Absolutes/col percents

Table 103
Marital Status
Base: All respondents

							Region												Which of the following best describes your current working status?							
	Total	England (a)	Scot-land (b)	North East (c)	North West (d)	York-shire & Humb-erside (e)	West Mid-lands (f)	East Mid-lands (g)	Wales (h)	East-ern (i)	London (j)	South East (k)	South West (l)	North East/ York-shire & Humb-erside (m)	East/ West Mid-lands (n)	Wales/ South West (o)	NET: Work-ing (p)	Work-ing full time (q)	Work-ing part time (r)	NET: Not work-ing (s)	Not working seeking work (t)	Not working and not seeking work (u)	Retired on a state pension only (v)	Retired with a private pension (w)	House person (x)
Weighted base	2022	1743	178	85*	233	170	182	152	101*	194	269	281	178	255	334	279	1165	918	247	857	74*	155	157	345	125
Prefer not to answer	6	4	2	-	-	*	-	-	-	*	1	-	2	*	-	2	4	4	1	2	-	1	-	-	*
	*	*	1%AkN	-	-	*	-	-	-	*	*	-	1%n	*	-	1%	*	*	*	*	-	1%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

Prepared by ComRes

Personal Debt Tracking Survey
ONLINE Fieldwork: 14th-15th August 2017

Table 104
Marital Status
Base: All respondents

				Tenure						How worried or otherwise are you about your current level of debt?			
	Total	NET: Home-owners (a)	Owned out-right (b)	Owned with mort-gage (c)	NET: Rent-ers (d)	Coun-cil Rent (e)	HA Rent (f)	Other rent (g)	Rent free (h)	Extr-emely worr-ied (i)	Very worr-ied (j)	Fairly worr-ied (k)	Not at all worr-ied (l)
Unweighted base	2022	1159	648	511	813	198	254	361	50	120	165	567	1170
Weighted base	2022	1310	730	580	675	263	161	251	37*	120*	159	544	1199
Single	600 30%	317 24%	168 23%	149 26%	254 38%ABC	97 37%ABC	53 33%ABC	104 41%ABCf	29 77%ABCD EFG	45 37%l	49 31%	165 30%	341 28%
NET: Married/ Civil partnership/ co habiting	1143 57%	822 63%DEFG H	443 61%DEFG H	379 65%DEFG H	315 47%H	120 45%H	82 51%H	113 45%H	5 14%	60 50%	92 58%	308 57%	682 57%
Married	819 41%	657 50%DEFG H	381 52%DEFG H	276 48%DEFG H	161 24%H	67 26%H	41 26%H	53 21%H	1 2%	38 32%	59 37%	197 36%	525 44%IK
Civil Partnership	27 1%	10 1%	3 *	8 1%b	16 2%AB	10 4%ABc	3 2%B	4 2%B	-	7 5%KL	4 2%	5 1%	12 1%
Co Habiting	297 15%	155 12%B	59 8%	95 16%AB	138 20%ABc	43 16%B	39 24%ABCe h	57 23%ABCe	4 11%	15 13%	30 19%L	106 19%L	146 12%
NET: Widowed/ separated/ divorced	274 14%	169 13%C	118 16%aC	51 9%	102 15%C	45 17%C	25 15%C	33 13%c	3 7%	14 11%	17 11%	70 13%	173 14%
Widowed	90 4%	72 5%CDFG	64 9%ACDFG	8 1%	18 3%	14 5%CFG	1 1%	3 1%	* 1%	3 3%	4 2%	16 3%	67 6%K
Separated	25 1%	12 1%	5 1%	7 1%	13 2%aB	3 1%	4 2%aB	6 3%AB	-	2 1%	3 2%	7 1%	13 1%
Divorced	158 8%	86 7%	49 7%	36 6%	71 10%ABC	27 10%ac	20 12%ABC	23 9%a	2 6%	9 7%	10 6%	46 8%	93 8%
Prefer not to answer	6 *	3 *	1 *	2 *	3 *	1 1%	* *	1 *	1 3%ABCdg	2 1%	- -	1 *	3 *

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

Prepared by ComRes

Personal Debt Tracking Survey
ONLINE Fieldwork: 14th-15th August 2017

Table 105
Which of the following cities do you live in, or nearest to?
Base: All respondents

	Total	Gender Male (a)	Female (b)	Age 18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	18-44 (i)	25-44 (j)	55+ (k)	Social Grade AB (l)	C1 (m)	C2 (n)	DE (o)	Employment Sector Public (p)	Private (q)
Unweighted base	2022	1016	1006	263	364	340	357	275	423	967	704	698	575	584	341	522	281	790
Weighted base	2022	987	1035	226	348	326	360	297	465	900	673	762	541	564	416	501	314	851
Glasgow	97 5%	42 4%	55 5%	13 6%k	23 7%gHK	18 6%k	18 5%	9 3%	15 3%	55 6%gHK	41 6%gHK	24 3%	24 4%	28 5%	18 4%	27 5%	15 5%	38 5%
Edinburgh	70 3%	37 4%	33 3%	8 4%	15 4%	13 4%	7 2%	11 4%	16 3%	36 4%	28 4%	27 3%	13 2%	32 6%LO	13 3%	12 2%	12 4%	32 4%
Newcastle	85 4%	33 3%	52 5%a	8 4%	18 5%	12 4%	14 4%	14 5%	19 4%	38 4%	30 4%	33 4%	22 4%	27 5%n	10 2%	26 5%n	11 3%	33 4%
Leeds	83 4%	41 4%	42 4%	13 6%	17 5%	14 4%	14 4%	11 4%	14 3%	44 5%	31 5%	26 3%	24 4%	16 3%	23 6%m	20 4%	16 5%	37 4%
Hull	32 2%	13 1%	19 2%	4 2%	4 1%	7 2%	7 2%	5 2%	5 1%	14 2%	10 2%	10 1%	5 1%	11 2%	7 2%	8 2%	7 2%	13 2%
Sheffield	68 3%	35 4%	33 3%	8 4%	10 3%	13 4%	11 3%	13 4%	13 3%	32 4%	24 3%	25 3%	15 3%	21 4%	20 5%	13 3%	11 4%	28 3%
Manchester	158 8%	85 9%	73 7%	16 7%	19 5%	30 9%d	29 8%	24 8%	41 9%d	64 7%	48 7%	65 9%	39 7%	44 8%	37 9%	38 8%	27 9%	58 7%
Liverpool	86 4%	39 4%	47 5%	12 5%G	20 6%GK	17 5%Gk	15 4%g	5 2%	17 4%	49 5%GK	37 6%GK	22 3%	21 4%	25 5%	16 4%	24 5%	18 6%	37 4%
Nottingham	83 4%	44 4%	39 4%	12 5%d	9 2%	13 4%	14 4%	18 6%dj	18 4%	33 4%	21 3%	36 5%	27 5%	18 3%	15 4%	23 5%	15 5%	32 4%
Birmingham	166 8%	81 8%	85 8%	22 10%	28 8%	28 8%	28 8%	24 8%	36 8%	78 9%	56 8%	60 8%	57 11%M	29 5%	38 9%M	42 8%M	27 8%	71 8%
Norwich	106 5%	53 5%	54 5%	12 5%	15 4%	14 4%	29 8%delJk	14 5%	23 5%	40 4%	28 4%	37 5%	19 3%	28 5%	27 7%l	32 6%L	14 5%	48 6%
Milton Keynes	64 3%	38 4%	26 3%	7 3%	13 4%	7 2%	9 2%	11 4%	17 4%	27 3%	20 3%	29 4%	17 3%	18 3%	17 4%	13 3%	11 3%	25 3%
Brighton	51 3%	27 3%	24 2%	2 1%	8 2%	7 2%	13 4%c	9 3%	11 2%	18 2%	16 2%	20 3%	10 2%	13 2%	12 3%	16 3%	5 2%	19 2%
Oxford	19 1%	5 1%	14 1%a	2 1%	10 3%cEFHiK	* *	- -	6 2%EFh	2 *	12 1%ef	10 2%eFh	7 1%	3 1%	8 1%O	7 2%O	1 *	10 3%Q	4 *

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: 14th-15th August 2017

Table 105
Which of the following cities do you live in, or nearest to?
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)	18-44 (i)	25-44 (j)	55+ (k)	AB (l)	C1 (m)	C2 (n)	DE (o)	Public (p)	Private (q)
Weighted base	2022	987	1035	226	348	326	360	297	465	900	673	762	541	564	416	501	314	851
London	463 23%	215 22%	248 24%	53 23%	84 24%	71 22%	79 22%	77 26%	99 21%	208 23%	155 23%	176 23%	155 29%mNO	133 24%o	79 19%	96 19%	75 24%	216 25%
Southampton	56 3%	29 3%	26 3%	8 3%	8 2%	14 4%FG	5 1%	4 1%	17 4%g	30 3%	22 3%	21 3%	22 4%N	15 3%	5 1%	13 3%	4 1%	25 3%
Bristol	77 4%	41 4%	36 4%	8 4%	7 2%	17 5%Df	9 3%	8 3%	27 6%DFgi	33 4%	24 4%	36 5%d	20 4%	25 4%	13 3%	18 4%	6 2%	30 4%
Plymouth	64 3%	35 4%	29 3%	3 1%	10 3%	6 2%	13 4%	9 3%	24 5%CEIJ	18 2%	15 2%	33 4%celj	15 3%	23 4%	14 3%	11 2%	13 4%	26 3%
Cardiff	79 4%	38 4%	41 4%	9 4%	14 4%	16 5%	17 5%	10 3%	12 3%	40 4%	30 5%	22 3%	16 3%	23 4%	21 5%	18 4%	9 3%	36 4%
None of these	113 6%	56 6%	58 6%	7 3%	17 5%	8 2%	27 8%CEIJ	16 5%	38 8%CEIJ	32 4%	25 4%	54 7%CEIJ	17 3%	24 4%	22 5%	50 10%LMN	8 3%	42 5%

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

COMRES

Personal Debt Tracking Survey
ONLINE Fieldwork: 14th-15th August 2017

Absolutes/col percents

Table 106
Which of the following cities do you live in, or nearest to?
Base: All respondents

	Total	England (a)	Scot-land (b)	North East (c)	North West (d)	York-shire & Humb-erside (e)	West Mid-lands (f)	East Mid-lands (g)	Wales (h)	East-ern (i)	London (j)	South East (k)	South West (l)	North East/ York-shire & Humb-erside (m)	East/ West Mid-lands (n)	Wales/ South West (o)	NET: Work-ing (p)	Work-ing full time (q)	Work-ing part time (r)	NET: Not work-ing (s)	Not working seeking work (t)	Not working and not seeking work (u)	Retired on a state pension only (v)	Retired with a private pension (w)	House person (x)
Unweighted base	2022	1710	200	83	213	186	168	153	112	217	252	265	173	269	321	285	1071	738	333	951	102	210	136	343	160
Weighted base	2022	1743	178	85*	233	170	182	152	101*	194	269	281	178	255	334	279	1165	918	247	857	74*	155	157	345	125
Glasgow	97 5%	- -	97 55%ACDE FGHIJKL MNO	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	53 5%	42 5%	11 4%	44 5%	3 4%	13 8%QrW	8 5%	11 3%	10 8%W
Edinburgh	70 3%	1 *	69 39%ACDE FGHIJKL MNO	1 1%	- -	- -	- -	- -	- -	- -	- -	- -	- -	1 *	- -	- -	45 4%	38 4%x	7 3%	25 3%	2 2%	6 4%	2 1%	14 4%x	1 1%
Newcastle	85 4%	85 5%BH	- -	81 95%BDEF GHIJKLM NO	4 2%ijkN O	- -	- -	- -	- -	- -	- -	- -	- -	81 32%BDEF GHIJKLN O	- -	- -	43 4%	37 4%	6 2%	42 5%	2 2%	5 4%	9 6%	13 4%	13 10%QRTUW
Leeds	83 4%	83 5%BH	- -	1 1%	- -	82 49%BCDF GHIJKLM NO	- -	- -	- -	- -	- -	- -	- -	83 33%BCDF GHIJKLN O	- -	- -	52 4%	43 5%	10 4%	31 4%	2 3%	6 4%	6 4%	12 3%	5 4%
Hull	32 2%	32 2%b	- -	- -	- -	26 15%BCDF GHIJKLN O	- -	6 4%BcDF hIJKLO	- -	- -	- -	- -	- -	26 10%BCDF gHIJKLN O	6 2%bdiJ KO	- -	20 2%	16 2%	4 2%	12 1%	1 1%	2 1%	2 1%	5 2%	3 2%
Sheffield	68 3%	68 4%Bh	- -	* 1%	- -	57 33%BCDF GHIJKLM NO	- -	11 7%BCDF HIJKLn O	- -	*	- -	- -	- -	57 22%BCDF GHIJKLN O	11 3%BDFh IJKLO	- -	39 3%	30 3%	9 4%	29 3%	1 1%	4 3%	3 2%	14 4%	7 5%
Manchester	158 8%	158 9%BH	- -	- -	147 63%BCEF GHIJKLM NO	2 1%	8 5%BceG IJKLMO	1 *	1 1%	- -	- -	- -	- -	2 1%	9 3%BIJK LO	1 *	84 7%	71 8%	14 6%	74 9%	8 11%rx	13 8%	12 8%	35 10%Rx	6 5%

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

Prepared by ComRes

Personal Debt Tracking Survey
ONLINE Fieldwork: 14th-15th August 2017

Table 106
Which of the following cities do you live in, or nearest to?
Base: All respondents

	Total	England (a)	Scot-land (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)	North East/ Yorkshire & Humberside (m)	East/West Midlands (n)	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	2022	1743	178	85*	233	170	182	152	101*	194	269	281	178	255	334	279	1165	918	247	857	74*	155	157	345	125
Liverpool	86	73	-	-	72	-	1	-	13	-	-	-	-	-	1	13	55	48	7	31	4	8	2	13	4
	4%	4%B	-	-	31%BCEFGHIJKLMNO	-	*	-	13%ABCEFGIJKLMNO	-	-	-	-	-	*	5%BcEFGIJKLMN	5%	5%V	3%	4%	6%V	5%v	1%	4%	3%
Nottingham	83	83	-	-	-	1	1	81	-	*	-	-	-	1	82	-	48	41	7	35	1	8	7	14	5
	4%	5%BH	-	-	-	*	*	53%BCDEFHIJKLMNO	-	*	-	-	-	*	24%BCDEFHIJKLMNO	-	4%	4%	3%	4%	1%	5%t	5%	4%	4%
Birmingham	166	164	-	-	-	-	152	11	1	1	-	-	-	-	163	1	98	77	20	68	6	14	16	25	8
	8%	9%BH	-	-	-	-	84%BCDEGHIJKLMNO	7%BCDEhIJKLMO	1%djkm	1%	-	-	-	-	49%BCDEGHIJKLMO	1%	8%	8%	8%	8%	8%	9%	10%	7%	6%
Norwich	106	106	-	1	-	-	-	1	-	103	-	2	-	1	1	-	63	46	17	44	6	3	12	12	11
	5%	6%BH	-	1%	-	-	-	*	-	53%BCDEFGHJKLMNO	-	1%	-	*	*	-	5%	5%	7%Uw	5%	8%Uw	2%	8%Uw	3%	9%qUW
Milton Keynes	64	64	-	-	-	-	-	19	-	24	-	21	-	-	19	-	36	28	8	28	2	4	4	15	3
	3%	4%Bh	-	-	-	-	-	12%BCDEFHJLMNO	-	13%BCDEFHJkLMNO	-	8%BCDEFHJLMO	-	-	6%BCDEFHJLMO	-	3%	3%	3%	3%	3%	2%	2%	4%	3%
Brighton	51	51	-	-	-	-	-	-	-	-	-	51	*	-	-	*	24	14	10	27	2	5	1	12	6
	3%	3%B	-	-	-	-	-	-	-	-	-	18%BCDEFGHIJLMNO	*	-	-	*	2%	2%	4%Qv	3%	3%	3%	1%	4%Q	5%QV
Oxford	19	19	-	-	-	-	-	3	-	-	-	15	2	-	3	2	14	12	2	6	1	1	1	2	*
	1%	1%	-	-	-	-	-	2%bdfiJM	-	-	-	5%BcDEFHIJLMNO	1%	-	1%	1%	1%	1%	1%	1%	1%	*	1%	1%	*
London	463	463	-	-	-	-	2	-	-	46	269	144	2	-	2	2	291	230	61	172	14	32	34	71	22
	23%	27%BH	-	-	-	-	1%	-	-	24%BCDEFGHLMNO	100%BCDEFGHIKLMNO	51%BCDEFGHILMNO	1%	-	1%	1%	25%S	25%x	25%x	20%	18%	21%	21%	20%	17%

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

Prepared by ComRes

Personal Debt Tracking Survey
ONLINE Fieldwork: 14th-15th August 2017

Absolutes/col percents

Table 106
Which of the following cities do you live in, or nearest to?
Base: All respondents

	Total	England (a)	Scot-land (b)	North East (c)	North West (d)	York-shire & Humb-erside (e)	West Mid-lands (f)	East Mid-lands (g)	Wales (h)	East-ern (i)	London (j)	South East (k)	South West (l)	North East/York-shire & Humb-erside (m)	East/West Mid-lands (n)	Wales/South West (o)	NET: Work-ing (p)	Work-ing full time (q)	Work-ing part time (r)	NET: Not work-ing (s)	Not working seeking work (t)	Not working and not seeking work (u)	Retired on a state pension only (v)	Retired with a private pension (w)	House person (x)
Weighted base	2022	1743	178	85*	233	170	182	152	101*	194	269	281	178	255	334	279	1165	918	247	857	74*	155	157	345	125
Southampton	56 3%	56 3%Bh	-	-	-	-	-	-	-	-	-	38 14%BCDEFGHIJMNO	18 10%BCDEFGHIJMN	-	-	18 6%BCDEFGHIJMN	30 3%	21 2%	9 3%	26 3%	3 4%	6 4%	8 5%qw	7 2%	2 2%
Bristol	77 4%	77 4%BH	-	-	-	-	-	-	-	-	-	1 *	76 43%BCDEFGHIJKMNO	-	-	76 27%BCDEFGHIJKMN	36 3%	28 3%	7 3%	42 5%p	5 6%ux	3 2%	7 5%	25 7%QRUX	2 2%
Plymouth	64 3%	64 4%Bh	-	-	-	-	-	-	-	-	-	-	64 36%BCDEFGHIJKMNO	-	-	64 23%BCDEFGHIJKMN	39 3%	23 2%	17 7%QUVX	24 3%	2 2%	3 2%	2 1%	15 4%	2 2%
Cardiff	79 4%	2 *	-	-	-	-	1 1%	-	77 76%ABCDEFGIJKLMNO	-	-	-	* *	-	1 *	78 28%BCDEFGIJKLMN	45 4%	38 4%	7 3%	34 4%	6 8%qRW	6 4%	5 3%	9 3%	8 6%w
None of these	113 6%	93 5%	12 6%EJM	2 2%	9 4%J	2 1%	17 9%CdEJKM	20 13%bCDEJKM	8 8%cEJkM	18 9%CdEJKM	* *	9 3%J	16 9%cdEJKM	4 1%	37 11%CDEJKM	24 9%CdEJKM	50 4%	36 4%	14 6%	64 7%P	4 6%	14 9%Q	17 11%Qrw	20 6%	8 7%

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

Prepared by ComRes

Personal Debt Tracking Survey
ONLINE Fieldwork: 14th-15th August 2017

Table 107
Which of the following cities do you live in, or nearest to?
Base: All respondents

	Total	Tenure								How worried or otherwise are you about your current level of debt?			
		NET: Home-owners (a)	Owned out-right (b)	Owned with mort-gage (c)	NET: Rent-ers (d)	Coun-cil Rent (e)	HA Rent (f)	Other rent (g)	Rent free (h)	Extr-emely worr-ied (i)	Very worr-ied (j)	Fairly worr-ied (k)	Not at all worr-ied (l)
Unweighted base	2022	1159	648	511	813	198	254	361	50	120	165	567	1170
Weighted base	2022	1310	730	580	675	263	161	251	37*	120*	159	544	1199
Glasgow	97 5%	48 4%	21 3%	27 5%	45 7%AB	23 9%ABC	8 5%	13 5%b	4 12%ABc	6 5%	10 6%	27 5%	54 5%
Edinburgh	70 3%	45 3%	25 3%	20 3%	24 4%	10 4%	7 4%	7 3%	1 3%	3 3%	5 3%	15 3%	47 4%
Newcastle	85 4%	60 5%	31 4%	28 5%	25 4%	11 4%	6 4%	9 3%	- -	3 3%	7 4%	20 4%	55 5%
Leeds	83 4%	60 5%F	35 5%F	25 4%F	23 3%f	11 4%f	1 1%	11 4%F	- -	2 1%	3 2%	27 5%	52 4%
Hull	32 2%	24 2%	9 1%	15 3%d	8 1%	2 1%	1 1%	5 2%	- -	3 3%	7 4%L	10 2%	12 1%
Sheffield	68 3%	48 4%	25 3%	23 4%	18 3%	8 3%	3 2%	7 3%	2 6%f	6 5%	3 2%	16 3%	44 4%
Manchester	158 8%	115 9%DE	72 10%DEf	43 7%	39 6%	10 4%	10 6%	19 8%e	4 10%	3 2%	17 11%I	37 7%i	102 9%I
Liverpool	86 4%	57 4%	22 3%	35 6%BG	28 4%	8 3%	14 9%ABDEG	7 3%	* 1%	8 7%I	5 3%	35 6%L	38 3%
Nottingham	83 4%	56 4%	34 5%e	22 4%	24 4%	5 2%	4 2%	16 6%cDEF	2 5%	2 2%	4 3%	27 5%	50 4%
Birmingham	166 8%	104 8%	59 8%	45 8%	57 8%	25 10%	15 10%	16 6%	5 13%	14 12%	12 8%	43 8%	97 8%
Norwich	106 5%	75 6%g	43 6%g	32 6%	31 5%	14 5%	10 6%g	8 3%	- -	2 2%	6 4%	27 5%	71 6%i
Milton Keynes	64 3%	42 3%	21 3%	22 4%	21 3%	5 2%	6 4%	10 4%	1 3%	5 4%	3 2%	11 2%	45 4%k
Brighton	51 3%	32 2%	18 3%	13 2%	19 3%	8 3%	5 3%	6 3%	* 1%	5 4%j	1 1%	15 3%	30 3%

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

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Personal Debt Tracking Survey
ONLINE Fieldwork: 14th-15th August 2017

Table 107
Which of the following cities do you live in, or nearest to?
Base: All respondents

				Tenure						How worried or otherwise are you about your current level of debt?			
	Total	NET: Home-owners (a)	Owned out-right (b)	Owned with mort-gage (c)	NET: Rent-ers (d)	Coun-cil Rent (e)	HA Rent (f)	Other rent (g)	Rent free (h)	Extr-emely worr-ied (i)	Very worr-ied (j)	Fairly worr-ied (k)	Not at all worr-ied (l)
Weighted base	2022	1310	730	580	675	263	161	251	37*	120*	159	544	1199
Oxford	19	13	6	8	6	3	*	3	-	-	-	7	12
	1%	1%	1%	1%	1%	1%	*	1%	-	-	-	1%	1%
London	463	280	155	124	174	80	32	62	9	35	37	128	263
	23%	21%	21%	21%	26%Abf	30%ABCF	20%	25%	25%	29%	24%	24%	22%
Southampton	56	38	24	14	15	2	9	5	2	6	3	15	33
	3%	3%	3%e	2%	2%	1%	5%aCDEG	2%	6%E	5%	2%	3%	3%
Bristol	77	46	29	17	29	7	7	16	2	5	7	12	53
	4%	4%	4%	3%	4%	3%	4%	6%ACe	4%	4%	4%	2%	4%K
Plymouth	64	43	28	15	21	4	7	10	-	7	2	22	33
	3%	3%	4%	3%	3%	1%	4%e	4%e	-	6%jl	1%	4%	3%
Cardiff	79	57	31	25	22	6	7	9	1	4	17	18	40
	4%	4%	4%	4%	3%	2%	4%	4%	2%	3%	11%IKL	3%	3%
None of these	113	67	40	27	43	22	9	12	3	3	9	33	69
	6%	5%	5%	5%	6%	8%ac	6%	5%	8%	2%	5%	6%	6%

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

Personal Debt Tracking Survey
ONLINE Fieldwork: 14th-15th August 2017

Table 108
What is the combined annual income of your household, prior to tax being deducted?
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)	18-44 (i)	25-44 (j)	55+ (k)	AB (l)	C1 (m)	C2 (n)	DE (o)	Public (p)	Private (q)
Unweighted base		2022	1016	1006	263	364	340	357	275	423	967	704	698	575	584	341	522	281	790
Weighted base		2022	987	1035	226	348	326	360	297	465	900	673	762	541	564	416	501	314	851
Up to £7,000	(3.5)	63	32	31	10	9	14	12	13	6	32	23	19	4	13	5	41	*	15
		3%	3%	3%	4%H	3%	4%H	3%h	4%H	1%	4%H	3%H	2%	1%	2%l	1%	8%LMN	*	2%p
£7,001 to £14,000	(10.5)	299	124	175	18	44	44	55	59	79	106	88	138	22	69	40	168	20	88
		15%	13%	17%A	8%	13%c	14%C	15%C	20%CDeIJ	17%CIj	12%	13%C	18%CDeIJ	4%	12%L	10%L	34%LMN	6%	10%p
£14,001 to £21,000	(17.5)	351	134	217	18	48	56	54	63	112	123	104	174	48	121	73	109	41	135
		17%	14%	21%A	8%	14%C	17%C	15%C	21%CDflj	24%CDEFIJ	14%C	15%C	23%CDeFIJ	9%	22%L	17%L	22%L	13%	16%
£21,001 to £28,000	(24.5)	350	175	175	21	61	74	54	37	103	156	135	140	86	98	85	80	57	147
		17%	18%	17%	9%	17%C	23%CFGI	15%c	13%	22%CFGi	17%Cg	20%CfG	18%CG	16%	17%	21%	16%	18%	17%
£28,001 to £34,000	(31)	271	144	127	18	48	53	59	42	51	119	101	93	85	78	63	46	48	142
		13%	15%	12%	8%	14%C	16%CH	16%CHk	14%C	11%	13%C	15%Ch	12%c	16%O	14%O	15%O	9%	15%	17%
£34,001 to £41,000	(37.5)	216	130	85	20	38	31	47	35	45	89	69	79	89	61	49	16	41	105
		11%	13%B	8%	9%	11%	10%	13%	12%	10%	10%	10%	10%	16%MnO	11%O	12%O	3%	13%	12%
£41,001 to £48,000	(44.5)	108	62	45	14	33	14	24	4	19	61	47	22	48	31	21	7	27	57
		5%	6%b	4%	6%GK	9%EGHK	4%G	7%GK	1%	4%g	7%GhK	7%GhK	3%	9%MnO	6%O	5%O	1%	9%	7%
£48,001 to £55,000	(51.5)	121	64	57	18	33	18	24	17	13	68	51	29	42	38	36	4	30	73
		6%	7%	5%	8%HK	9%eHK	5%h	7%Hk	6%h	3%	8%HK	8%HK	4%	8%O	7%O	9%O	1%	10%	9%
£55,001 to £62,000	(58.5)	40	24	16	8	13	9	7	3	1	29	22	4	22	10	4	4	16	19
		2%	2%	2%	3%gHK	4%gHK	3%HK	2%Hk	1%	*	3%gHK	3%gHK	*	4%MNO	2%	1%	1%	5%Q	2%
£62,001 to £69,000	(65.5)	29	14	14	11	7	2	5	2	1	20	9	3	18	7	2	2	10	12
		1%	1%	1%	5%dEFGHIJK	2%HK	1%	1%h	1%	*	2%eHK	1%	*	3%MNO	1%	1%	*	3%q	1%
£69,001 to £76,000	(72.5)	14	9	5	4	5	-	3	1	-	9	5	1	12	1	1	-	2	10
		1%	1%	*	2%EHK	1%EHK	-	1%h	*	-	1%eHK	1%h	*	2%MNO	*	*	-	1%	1%
£76,001 to £83,000	(79.5)	16	12	5	9	-	-	-	6	2	9	-	8	8	2	7	-	1	10
		1%	1%	*	4%DEFHIJK	-	-	-	2%DEFHJ	*	1%dJ	-	1%defJ	1%mO	*	2%MO	-	*	1%
£83,001 or more	(86)	24	12	12	16	3	-	2	2	1	19	3	4	18	2	4	-	7	10
		1%	1%	1%	7%DEFGHIJK	1%	-	1%	1%	*	2%EfHJK	*	*	3%MNO	*	1%o	-	2%	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: 14th-15th August 2017

Table 108
What is the combined annual income of your household, prior to tax being deducted?
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)	18-44 (i)	25-44 (j)	55+ (k)	AB (l)	C1 (m)	C2 (n)	DE (o)	Public (p)	Private (q)
Weighted base	2022	987	1035	226	348	326	360	297	465	900	673	762	541	564	416	501	314	851
Prefer not to answer	122 6%	50 5%	71 7%	42 19%DEFGHIJK	6 2%	11 3%	14 4%	14 5%d	34 7%DEfJ	60 7%DefJ	18 3%	48 6%DeJ	40 7%	32 6%	25 6%	25 5%	14 4%	29 3%
Average income (£000's)	28.51	30.37B	26.70	40.46DEFGHIJK	31.42EFGHJK	26.31H	28.67egHK	26.09	24.17	31.49EFGHJK	28.97EGHK	24.93	37.73MNO	27.91O	30.07mO	18.18	34.95Q	31.38

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: 14th-15th August 2017

Table 109
What is the combined annual income of your household, prior to tax being deducted?
Base: All respondents

		Total	England (a)	Scot-land (b)	North East (c)	North West (d)	York-shire & Humb-erside (e)	West Mid-lands (f)	East Mid-lands (g)	Wales (h)	East-ern (i)	London (j)	South East (k)	South West (l)	North East/ York-shire & Humb-erside (m)	East/ West Mid-lands (n)	Wales/ South West (o)	NET: Work-ing (p)	Work-ing full time (q)	Work-ing part time (r)	NET: Not work-ing (s)	Not working seeking work (t)	Not working and not seeking work (u)	Retired on a state pension only (v)	Retired with a private pension (w)	House person (x)
Unweighted base		2022	1710	200	83	213	186	168	153	112	217	252	265	173	269	321	285	1071	738	333	951	102	210	136	343	160
Weighted base		2022	1743	178	85*	233	170	182	152	101*	194	269	281	178	255	334	279	1165	918	247	857	74*	155	157	345	125
Up to £7,000	(3.5)	63 3%	51 3%	5 3%	2 2%	8 3%	7 4%	4 2%	3 2%	7 7%Afgi LN	4 2%	9 3%	10 4%	3 2%	9 4%	7 2%	10 4%	16 1%	2 *	13 5%QW	47 5%P	14 18%QRVW X	19 12%QRVWX	7 4%QW	2 1%	5 4%QW
£7,001 to £14,000	(10.5)	299 15%	256 15%	23 13%	16 19%d	25 11%	23 13%	32 18%d	33 22%bDe IJ	20 19%dj	23 12%	32 12%	42 15%	31 17%	39 15%	65 19%DIJ	50 18%Dij	108 9%	66 7%	42 17%Qw	191 22%P	24 32%QRW	41 26%QRW	54 34%QRW	40 11%Q	33 26%QRW
£14,001 to £21,000	(17.5)	351 17%	299 17%	33 18%	16 18%	39 17%	28 16%	25 14%	23 15%	19 19%	44 23%FN	45 17%	47 17%	32 18%	44 17%	48 14%	51 18%	176 15%	130 14%	46 19%qU	175 20%P	9 12%	16 10%	43 28%QrTU	82 24%QTU	25 20%qU
£21,001 to £28,000	(24.5)	350 17%	287 16%	41 23%ADGjn	14 16%	27 12%	33 20%d	34 18%d	20 13%	22 21%D	34 18%	43 16%	50 18%d	31 18%	47 19%d	54 16%	53 19%D	204 17%	172 19%RTU	32 13%	146 17%	6 8%	14 9%	27 17%tu	79 23%RTUx	19 15%tu
£28,001 to £34,000	(31)	271 13%	232 13%	27 15%	15 18%jk	31 13%	28 16%k	24 13%	19 13%	12 11%	28 14%	28 11%	28 10%	30 17%jK	43 17%jK	44 13%	42 15%	190 16%S	153 17%UVx	37 15%UV	81 9%	9 12%UV	5 3%	7 4%	48 14%UV	13 10%Uv
£34,001 to £41,000	(37.5)	216 11%	191 11%	15 9%	5 6%	37 16%BCi KM	18 11%	18 10%	18 12%	10 10%	19 10%	35 13%ck	21 8%	20 11%	23 9%	36 11%	30 11%	145 12%S	119 13%TUV	27 11%TuV	71 8%	2 2%	8 5%	5 3%	43 13%TUV	12 9%TV
£41,001 to £48,000	(44.5)	108 5%	95 5%	9 5%	6 7%	16 7%	6 4%	10 6%	8 5%	3 3%	10 5%	13 5%	15 5%	10 6%	12 5%	18 5%	13 5%	84 7%S	69 8%TUVw	15 6%tUV	24 3%	1 1%	* *	1 1%	16 5%UV	6 5%UV
£48,001 to £55,000	(51.5)	121 6%	108 6%	9 5%c	- -	15 7%C	12 7%C	7 4%c	10 6%C	4 4%c	10 5%c	13 5%c	33 12%BCdF hIJLMNO	9 5%c	12 5%c	17 5%c	13 5%c	103 9%S	94 10%RTUV WX	9 4%	18 2%	2 3%	2 2%	2 2%	9 3%	2 2%
£55,001 to £62,000	(58.5)	40 2%	38 2%	2 1%o	2 3%LO	6 3%IO	3 2%o	4 2%IO	2 1%	- -	5 3%LO	10 4%hLO	6 2%IO	- -	5 2%IO	6 2%O	- -	34 3%S	33 4%RVWX	2 1%	5 1%	* 1%	4 3%rVWX	- -	1 *	- -
£62,001 to £69,000	(65.5)	29 1%	25 1%	3 2%	3 4%eFkL NO	3 1%	1 1%	1 1%	- -	2 1%	1 1%	2 1%	2 1%	- -	5 2%	2 1%	1 *	22 2%S	21 2%rvWx	1 1%	6 1%	- -	5 3%RtVWX	- -	1 *	- -

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

Personal Debt Tracking Survey
ONLINE Fieldwork: 14th-15th August 2017

Absolutes/col percents

Table 109
What is the combined annual income of your household, prior to tax being deducted?
Base: All respondents

							Region											Which of the following best describes your current working status?							
	Total	England (a)	Scot-land (b)	North East (c)	North West (d)	York-shire & Humb-erside (e)	West Mid-lands (f)	East Mid-lands (g)	Wales (h)	East-ern (i)	London (j)	South East (k)	South West (l)	North East/ York-shire & Humb-erside (m)	East/ West Mid-lands (n)	Wales/ South West (o)	NET: Work-ing (p)	Work-ing full time (q)	Work-ing part time (r)	NET: Not work-ing (s)	Not working seeking work (t)	Not working and not seeking work (u)	Retired on a state pension only (v)	Retired with a private pension (w)	House person (x)
Weighted base	2022	1743	178	85*	233	170	182	152	101*	194	269	281	178	255	334	279	1165	918	247	857	74*	155	157	345	125
£69,001 to £76,000 (72.5)	14	13	-	2	1	1	4	-	1	1	2	1	1	3	4	2	12	12	-	2	-	2	-	-	-
	1%	1%	-	2%bg	*	*	2%bk	-	1%	1%	1%	*	*	1%	1%	1%	1%S	1%rw	-	*	-	1%rW	-	-	-
£76,001 to £83,000 (79.5)	16	14	2	-	7	-	2	-	-	2	3	1	-	-	2	-	11	9	2	5	-	2	-	4	-
	1%	1%	1%	-	3%EgkL MnO	-	1%o	-	-	1%	1%	*	-	-	1%	-	1%	1%	1%	1%	-	1%	-	1%	-
£83,001 or more (86)	24	22	2	-	1	4	-	1	-	2	6	7	2	4	1	2	16	13	4	8	1	5	-	1	-
	1%	1%	1%	-	1%	2%fn	-	1%	-	1%	2%fn	2%fn	1%	1%	*	1%	1%	1%	1%	1%	2%	4%qVWX	-	*	-
Prefer not to answer	122	113	6	4	16	6	18	12	2	9	21	19	10	9	30	12	43	25	17	79	7	32	11	19	10
	6%	6%	4%	4%	7%	3%	10%BEHi MO	8%ehm	2%	5%	8%ehm	7%	5%	4%	9%BEHi MO	4%	4%	3%	7%Q	9%P	10%Q	20%QRTVW X	7%Q	6%Q	8%Q
Average income (£000's)	28.51	28.88H	27.70h	27.16	31.24b fGHLmN O	28.21H	27.79h	26.76	23.87	28.33H o	31.03b GHLmNO	29.55H IO	26.49	27.86H	27.32h	25.52	32.34S	33.91R TUVWX	26.21T VX	23.00	17.83	24.45TV	17.72	26.40TV X	21.56tV

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

Personal Debt Tracking Survey
ONLINE Fieldwork: 14th-15th August 2017

Table 110
What is the combined annual income of your household, prior to tax being deducted?
Base: All respondents

		Total	Tenure								How worried or otherwise are you about your current level of debt?			
			NET: Home-owners (a)	Owned out-right (b)	Owned with mort-gage (c)	NET: Rent-ers (d)	Coun-cil Rent (e)	HA Rent (f)	Other rent (g)	Rent free (h)	Extr-emely worr-ied (i)	Very worr-ied (j)	Fairly worr-ied (k)	Not at all worr-ied (l)
Unweighted base		2022	1159	648	511	813	198	254	361	50	120	165	567	1170
Weighted base		2022	1310	730	580	675	263	161	251	37*	120*	159	544	1199
Up to £7,000	(3.5)	63 3%	20 2%c	18 2%C	3 *	41 6%ABC	14 5%AbC	12 8%ABC	15 6%ABC	1 2%	8 7%KI	4 2%	14 3%	37 3%
£7,001 to £14,000	(10.5)	299 15%	136 10%C	95 13%C	41 7%	158 23%ABCGH	85 32%ABCDGH	41 25%ABCG	32 13%C	5 13%	22 18%	28 18%	76 14%	173 14%
£14,001 to £21,000	(17.5)	351 17%	201 15%Ch	142 20%ACH	59 10%	148 22%ACH	66 25%ACgH	37 23%ACH	45 18%CH	2 5%	25 21%	28 18%	101 19%	197 16%
£21,001 to £28,000	(24.5)	350 17%	225 17%	133 18%	92 16%	122 18%	49 19%	25 16%	47 19%	3 9%	20 17%	24 15%	108 20%	199 17%
£28,001 to £34,000	(31)	271 13%	200 15%DE	93 13%	107 18%BDEFGH	69 10%	22 8%	18 11%	30 12%	2 5%	17 14%	29 18%K	63 12%	162 13%
£34,001 to £41,000	(37.5)	216 11%	176 13%DEFGh	87 12%DEFg	89 15%DEFGh	39 6%	10 4%	9 6%	20 8%e	1 3%	8 7%	8 5%	65 12%J	134 11%J
£41,001 to £48,000	(44.5)	108 5%	82 6%DEF	39 5%E	43 7%DEF	25 4%E	- -	4 3%E	21 8%bDEF	1 2%e	2 2%	7 4%	27 5%	71 6%
£48,001 to £55,000	(51.5)	121 6%	96 7%DEF	43 6%DEF	52 9%bDEFG	21 3%	5 2%	4 2%	12 5%	4 12%DEFg	4 4%	8 5%	33 6%	75 6%
£55,001 to £62,000	(58.5)	40 2%	30 2%Bdf	4 1%	26 4%ABDEFG	7 1%	2 1%	1 *	4 2%	2 6%BDEF	3 2%	7 4%kL	10 2%	20 2%
£62,001 to £69,000	(65.5)	29 1%	21 2%ef	7 1%	14 2%bdEF	7 1%	- -	- -	7 3%BDEF	1 4%EF	3 3%	4 3%	6 1%	16 1%
£69,001 to £76,000	(72.5)	14 1%	12 1%	2 *	10 2%BDe	2 *	- -	1 1%	1 *	- -	2 2%	1 1%	5 1%	6 1%

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

Prepared by ComRes

COMRES

Personal Debt Tracking Survey
ONLINE Fieldwork: 14th-15th August 2017

Table 110
What is the combined annual income of your household, prior to tax being deducted?
Base: All respondents

					Tenure						How worried or otherwise are you about your current level of debt?			
	Total	NET: Home-owners (a)	Owned out-right (b)	Owned with mort-gage (c)	NET: Rent-ers (d)	Coun-cil Rent (e)	HA Rent (f)	Other rent (g)	Rent free (h)	Extr-emely worr-ied (i)	Very worr-ied (j)	Fairly worr-ied (k)	Not at all worr-ied (l)
Weighted base	2022	1310	730	580	675	263	161	251	37*	120*	159	544	1199
£76,001 to (79.5)	16	14	6	8	1	-	-	1	2	-	1	3	12
£83,000	1%	1%D	1%d	1%D	*	-	-	*	4%aBDEF G	-	1%	1%	1%
£83,001 or more (86)	24	15	7	8	4	1	-	3	5	-	2	3	19
	1%	1%	1%	1%	1%	1%	-	1%	14%ABCDE FG	-	1%	1%	2%
Prefer not to answer	122	83	53	30	31	8	9	13	7	6	7	28	80
	6%	6%	7%de	5%	5%	3%	5%	5%	20%ABCDE FG	5%	5%	5%	7%
Average income (£000's)	28.51	31.16BD EFG	27.82DE F	35.27AB DEFG	22.71Ef	19.13	20.53	27.96DE F	44.87	24.88	28.79i	28.05i	29.05l

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

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Personal Debt Tracking Survey
ONLINE Fieldwork: 14th-15th August 2017

Table 111
**Do you have a longstanding physical or mental condition or disability that has lasted or is likely to last 12 months
and which has a substantial adverse effect on your ability to carry out day-to-day activities?**
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)	18-44 (i)	25-44 (j)	55+ (k)	AB (l)	C1 (m)	C2 (n)	DE (o)	Public (p)	Pri-vate (q)
Unweighted base	2022	1016	1006	263	364	340	357	275	423	967	704	698	575	584	341	522	281	790
Weighted base	2022	987	1035	226	348	326	360	297	465	900	673	762	541	564	416	501	314	851
NET: Yes	444	232	212	29	45	66	95	90	120	140	111	210	85	87	81	191	43	115
	22%	24%	20%	13%	13%	20%CDi	26%CDeIJ	30%CDEIJ	26%CDIJ	16%	16%	28%CDEIJ	16%	15%	19%	38%LMN	14%	14%
Yes - physical condition	278	160	118	7	15	28	63	69	97	50	43	165	54	55	51	117	24	68
	14%	16%B	11%	3%	4%	9%CDi	17%CDEIJ	23%CDEIJ	21%CDEIJ	6%	6%c	22%CDEIJ	10%	10%	12%	23%LMN	8%	8%
Yes - mental condition	166	87	79	22	32	39	43	24	6	93	71	30	27	35	25	79	15	60
	8%	9%	8%	10%HK	9%HK	12%HK	12%HK	8%HK	1%	10%HK	11%HK	4%H	5%	6%	6%	16%LMN	5%	7%
Yes - disability	149	84	66	3	8	24	30	34	50	36	32	84	26	29	18	77	6	20
	7%	8%	6%	1%	2%	7%CDI	8%CDIJ	11%CDIJ	11%CDIJ	4%c	5%Cd	11%CDIJ	5%	5%	4%	15%LMN	2%	2%
Yes - other	27	15	12	5	5	3	5	6	4	13	8	10	1	5	8	14	2	4
	1%	2%	1%	2%	1%	1%	1%	2%	1%	1%	1%	1%	*	1%	2%L	3%LM	1%	*
No	1536	731	805	191	297	256	252	201	339	744	553	540	448	464	330	294	261	718
	76%	74%	78%a	84%FGHK	85%EFGHK	79%FGhK	70%	68%	73%	83%FGHK	82%FGHK	71%	83%O	82%O	79%O	59%	83%	84%
Prefer not to say	41	23	18	7	6	3	13	6	7	16	9	13	8	12	6	16	10	17
	2%	2%	2%	3%e	2%	1%	4%EhiJk	2%	1%	2%	1%	2%	1%	2%	1%	3%I	3%	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

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Personal Debt Tracking Survey
ONLINE Fieldwork: 14th-15th August 2017

Absolutes/col percents

Table 112
Do you have a longstanding physical or mental condition or disability that has lasted or is likely to last 12 months
and which has a substantial adverse effect on your ability to carry out day-to-day activities?
Base: All respondents

	Total	England (a)	Scot-land (b)	North East (c)	North West (d)	York-shire & Humb-erside (e)	West Mid-lands (f)	East Mid-lands (g)	Wales (h)	East-ern (i)	London (j)	South East (k)	South West (l)	North East/ York-shire & Humb-erside (m)	East/ West Mid-lands (n)	Wales/ South West (o)	NET: Work-ing (p)	Work-ing full time (q)	Work-ing part time (r)	NET: Not work-ing (s)	Not working seeking work (t)	Not working and not seeking work (u)	Retired on a state pension only (v)	Retired with a private pension (w)	House person (x)
Unweighted base	2022	1710	200	83	213	186	168	153	112	217	252	265	173	269	321	285	1071	738	333	951	102	210	136	343	160
Weighted base	2022	1743	178	85*	233	170	182	152	101*	194	269	281	178	255	334	279	1165	918	247	857	74*	155	157	345	125
NET: Yes	444 22%	377 22%	43 24%fjn	26 30%FgJN	56 24%fjn	37 22%	28 15%	30 20%	25 25%f	42 22%	45 17%	62 22%	50 28%FJN	63 25%FJN	58 17%	75 27%FJN	158 14%	119 13%	39 16%	286 33%P	33 45%QRVWX	72 46%QRVW	49 31%QR	88 25%QR	44 35%QRW
Yes - physical condition	278 14%	239 14%	24 14%j	18 21%FgJN	34 15%j	24 14%j	20 11%	16 11%	15 14%	29 15%J	22 8%	43 15%J	33 19%fgJN	41 16%Jn	36 11%	48 17%fJN	93 8%	65 7%	27 11%Q	186 22%P	15 20%QR	41 26%QRW	40 26%QRw	64 18%QR	26 21%QR
Yes - mental condition	166 8%	134 8%	20 11%GN	8 9%	23 10%g	11 7%	13 7%	6 4%	12 12%Gn	14 7%	19 7%	24 9%	16 9%	19 7%	19 6%	28 10%gn	75 6%	58 6%VW	17 7%VW	91 11%P	19 26%QRVWX	43 28%QRVWX	1 1%	9 3%	18 14%QRVW
Yes - disability	149 7%	129 7%	13 8%	8 10%j	21 9%J	8 5%	14 8%	10 7%	7 7%	14 7%	11 4%	20 7%	22 12%EJm	16 6%	25 7%	28 10%eJ	25 2%	17 2%	8 3%	124 14%P	9 12%QR	30 19%QRw	21 13%QR	44 13%QR	21 17%QR
Yes - other	27 1%	24 1%	3 1%	2 3%d	1 *	1 1%	2 1%	5 3%Dk	* *	4 2%	3 1%	2 1%	6 3%Dk	3 1%	7 2%	6 2%	6 1%	5 1%	1 *	21 2%P	3 5%QR	5 3%QR	2 1%	7 2%Qr	4 3%QR
No	1536 76%	1329 76%	132 74%	58 68%	173 74%	130 77%	151 83%bCd hiLMO	115 76%	75 74%	146 75%	219 82%bCd LmO	214 76%	123 69%	188 74%	266 80%CLO	198 71%	979 84%S	779 85%TUV WX	201 81%TUV WX	557 65%	40 54%	77 50%	105 67%tU	257 74%TUX	78 62%U
Prefer not to say	41 2%	37 2%	3 2%	1 1%	3 1%	3 1%	3 2%	7 4%m	2 1%	6 3%	4 2%	6 2%	5 3%	3 1%	10 3%	6 2%	27 2%	20 2%W	6 3%W	15 2%	1 1%	6 4%W	3 2%w	1 *	3 3%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: 14th-15th August 2017

Table 113
**Do you have a longstanding physical or mental condition or disability that has lasted or is likely to last 12 months
and which has a substantial adverse effect on your ability to carry out day-to-day activities?**
Base: All respondents

	Total	NET: Home-owners (a)	Owned out-right (b)	Owned with mort-gage (c)	NET: Rent-ers (d)	Coun-cil Rent (e)	HA Rent (f)	Other rent (g)	Rent free (h)	Extr-emely worr-ied (i)	Very worr-ied (j)	Fairly worr-ied (k)	Not at all worr-ied (l)
Unweighted base	2022	1159	648	511	813	198	254	361	50	120	165	567	1170
Weighted base	2022	1310	730	580	675	263	161	251	37*	120*	159	544	1199
NET: Yes	444 22%	219 17%C	147 20%aC	72 12%	220 33%ABCGH	104 39%ABCdGH	66 41%ABCDGH	51 20%C	5 12%	43 36%JKL	32 20%	134 25%L	235 20%
Yes - physical condition	278 14%	149 11%Ch	109 15%ACH	41 7%	128 19%AbCGH	61 23%ABCGH	40 25%ABCdGH	28 11%ch	* 1%	25 21%JKl	15 10%	71 13%	167 14%
Yes - mental condition	166 8%	64 5%	32 4%	32 6%	99 15%ABCg	41 16%ABC	31 19%ABCdGh	26 11%ABC	3 8%	25 20%jKL	18 11%L	59 11%L	65 5%
Yes - disability	149 7%	68 5%	46 6%c	21 4%	81 12%ABCGh	35 13%ABCGh	32 20%ABCDeGH	15 6%	1 2%	14 12%	9 6%	40 7%	87 7%
Yes - other	27 1%	13 1%	9 1%	3 1%	13 2%c	6 2%c	5 3%ABCG	2 1%	1 4%aCg	7 6%JKL	* *	8 1%	12 1%
No	1536 76%	1066 81%DEF	573 78%DEF	493 85%BDEFG	440 65%eF	153 58%	92 57%	195 78%DEF	30 82%DEF	75 63%	123 77%l	392 72%i	946 79%IK
Prefer not to say	41 2%	25 2%	10 1%	15 3%	14 2%	6 2%	4 2%	4 2%	2 6%B	2 1%	4 2%	18 3%L	18 2%

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

	Page	Table	Title	Base Description	Base
●	1	1	Q.1 How worried or otherwise are you about your current level of debt?	Base: All respondents	2022
●	2	2	Q.1 How worried or otherwise are you about your current level of debt?	Base: All respondents	2022
●	3	3	Q.1 How worried or otherwise are you about your current level of debt?	Base: All respondents	2022
●	4	4	Q.2 What kind of debt is worrying you?	Base: All respondents who are worried about their current level of debt	852
●	5	5	Q.2 What kind of debt is worrying you?	Base: All respondents who are worried about their current level of debt	852
●	6	5	Q.2 What kind of debt is worrying you?	Base: All respondents who are worried about their current level of debt	823
●	7	6	Q.2 What kind of debt is worrying you?	Base: All respondents who are worried about their current level of debt	852
●	8	7	Q.3 Which of the following, if any, apply to you?	Base: All respondents	2022
●	9	7	Q.3 Which of the following, if any, apply to you?	Base: All respondents	2022
●	10	8	Q.3 Which of the following, if any, apply to you?	Base: All respondents	2022
●	11	8	Q.3 Which of the following, if any, apply to you?	Base: All respondents	2022
●	12	9	Q.3 Which of the following, if any, apply to you?	Base: All respondents	2022
●	13	9	Q.3 Which of the following, if any, apply to you?	Base: All respondents	2022
●	14	10	Q.4 Which of the following applies to you?	Base: All respondents	2022
●	15	11	Q.4 Which of the following applies to you?	Base: All respondents	2022

	Page	Table	Title	Base Description	Base
●	16	12	Q.4 Which of the following applies to you?	Base: All respondents	2022
●	17	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	815
●	18	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	809
●	19	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	815
●	20	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	809
●	21	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	815
●	22	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	809
	23	16	Q.6 If the interest rates of the following credit products were to rise by 1 percentage point, which of the following statements would best apply to you? If the interest rate of the following product increased by 1% I would ... Summary Table	Base: All respondents	2022
●	24	17	Q.6 If the interest rates of the following credit products were to rise by 1 percentage point, which of the following statements would best apply to you? If the interest rate of the following product increased by 1% I would ... Mortgage	Base: All respondents	2022

	Page	Table	Title	Base Description	Base
●	25	18	Q.6 If the interest rates of the following credit products were to rise by 1 percentage point, which of the following statements would best apply to you? If the interest rate of the following product increased by 1% I would ... Mortgage	Base: All respondents	2022
●	26	19	Q.6 If the interest rates of the following credit products were to rise by 1 percentage point, which of the following statements would best apply to you? If the interest rate of the following product increased by 1% I would ... Mortgage	Base: All respondents	2022
●	27	20	Q.6 If the interest rates of the following credit products were to rise by 1 percentage point, which of the following statements would best apply to you? If the interest rate of the following product increased by 1% I would ... Outstanding credit card payments	Base: All respondents	2022
●	28	21	Q.6 If the interest rates of the following credit products were to rise by 1 percentage point, which of the following statements would best apply to you? If the interest rate of the following product increased by 1% I would ... Outstanding credit card payments	Base: All respondents	2022
●	29	22	Q.6 If the interest rates of the following credit products were to rise by 1 percentage point, which of the following statements would best apply to you? If the interest rate of the following product increased by 1% I would ... Outstanding credit card payments	Base: All respondents	2022

	Page	Table	Title	Base Description	Base
●	30	23	Q.6 If the interest rates of the following credit products were to rise by 1 percentage point, which of the following statements would best apply to you? If the interest rate of the following product increased by 1% I would ... Overdraft	Base: All respondents	2022
●	31	24	Q.6 If the interest rates of the following credit products were to rise by 1 percentage point, which of the following statements would best apply to you? If the interest rate of the following product increased by 1% I would ... Overdraft	Base: All respondents	2022
●	32	25	Q.6 If the interest rates of the following credit products were to rise by 1 percentage point, which of the following statements would best apply to you? If the interest rate of the following product increased by 1% I would ... Overdraft	Base: All respondents	2022
●	33	26	Q.6 If the interest rates of the following credit products were to rise by 1 percentage point, which of the following statements would best apply to you? If the interest rate of the following product increased by 1% I would ... Bank loan (excluding mortgage)	Base: All respondents	2022
●	34	27	Q.6 If the interest rates of the following credit products were to rise by 1 percentage point, which of the following statements would best apply to you? If the interest rate of the following product increased by 1% I would ... Bank loan (excluding mortgage)	Base: All respondents	2022

	Page	Table	Title	Base Description	Base
●	35	28	Q.6 If the interest rates of the following credit products were to rise by 1 percentage point, which of the following statements would best apply to you? If the interest rate of the following product increased by 1% I would ... Bank loan (excluding mortgage)	Base: All respondents	2022
●	36	29	Q.6 If the interest rates of the following credit products were to rise by 1 percentage point, which of the following statements would best apply to you? If the interest rate of the following product increased by 1% I would ... Personal Contract Purchase loan for your car	Base: All respondents	2022
●	37	30	Q.6 If the interest rates of the following credit products were to rise by 1 percentage point, which of the following statements would best apply to you? If the interest rate of the following product increased by 1% I would ... Personal Contract Purchase loan for your car	Base: All respondents	2022
●	38	31	Q.6 If the interest rates of the following credit products were to rise by 1 percentage point, which of the following statements would best apply to you? If the interest rate of the following product increased by 1% I would ... Personal Contract Purchase loan for your car	Base: All respondents	2022
●	39	32	Q.6 If the interest rates of the following credit products were to rise by 1 percentage point, which of the following statements would best apply to you? If the interest rate of the following product increased by 1% I would ... Payday loans	Base: All respondents	2022

	Page	Table	Title	Base Description	Base
●	40	33	Q.6 If the interest rates of the following credit products were to rise by 1 percentage point, which of the following statements would best apply to you? If the interest rate of the following product increased by 1% I would ... Payday loans	Base: All respondents	2022
●	41	34	Q.6 If the interest rates of the following credit products were to rise by 1 percentage point, which of the following statements would best apply to you? If the interest rate of the following product increased by 1% I would ... Payday loans	Base: All respondents	2022
	42	35	Q.6 If the interest rates of the following credit products were to rise by 1 percentage point, which of the following statements would best apply to you? If the interest rate of the following product increased by 1% I would ... Summary Table	Base: All respondents who have the product	602
●	43	36	Q.6 If the interest rates of the following credit products were to rise by 1 percentage point, which of the following statements would best apply to you? If the interest rate of the following product increased by 1% I would ... Mortgage	Base: All respondents who have the product	602
●	44	37	Q.6 If the interest rates of the following credit products were to rise by 1 percentage point, which of the following statements would best apply to you? If the interest rate of the following product increased by 1% I would ... Mortgage	Base: All respondents who have the product	602

	Page	Table	Title	Base Description	Base
●	45	38	Q.6 If the interest rates of the following credit products were to rise by 1 percentage point, which of the following statements would best apply to you? If the interest rate of the following product increased by 1% I would ... Mortgage	Base: All respondents who have the product	602
●	46	39	Q.6 If the interest rates of the following credit products were to rise by 1 percentage point, which of the following statements would best apply to you? If the interest rate of the following product increased by 1% I would ... Outstanding credit card payments	Base: All respondents who have the product	1052
●	47	40	Q.6 If the interest rates of the following credit products were to rise by 1 percentage point, which of the following statements would best apply to you? If the interest rate of the following product increased by 1% I would ... Outstanding credit card payments	Base: All respondents who have the product	1052
●	48	41	Q.6 If the interest rates of the following credit products were to rise by 1 percentage point, which of the following statements would best apply to you? If the interest rate of the following product increased by 1% I would ... Outstanding credit card payments	Base: All respondents who have the product	1052
●	49	42	Q.6 If the interest rates of the following credit products were to rise by 1 percentage point, which of the following statements would best apply to you? If the interest rate of the following product increased by 1% I would ... Overdraft	Base: All respondents who have the product	720

	Page	Table	Title	Base Description	Base
●	50	43	Q.6 If the interest rates of the following credit products were to rise by 1 percentage point, which of the following statements would best apply to you? If the interest rate of the following product increased by 1% I would ... Overdraft	Base: All respondents who have the product	720
●	51	44	Q.6 If the interest rates of the following credit products were to rise by 1 percentage point, which of the following statements would best apply to you? If the interest rate of the following product increased by 1% I would ... Overdraft	Base: All respondents who have the product	720
●	52	45	Q.6 If the interest rates of the following credit products were to rise by 1 percentage point, which of the following statements would best apply to you? If the interest rate of the following product increased by 1% I would ... Bank loan (excluding mortgage)	Base: All respondents who have the product	455
●	53	46	Q.6 If the interest rates of the following credit products were to rise by 1 percentage point, which of the following statements would best apply to you? If the interest rate of the following product increased by 1% I would ... Bank loan (excluding mortgage)	Base: All respondents who have the product	455
●	54	47	Q.6 If the interest rates of the following credit products were to rise by 1 percentage point, which of the following statements would best apply to you? If the interest rate of the following product increased by 1% I would ... Bank loan (excluding mortgage)	Base: All respondents who have the product	455

	Page	Table	Title	Base Description	Base
●	55	48	Q.6 If the interest rates of the following credit products were to rise by 1 percentage point, which of the following statements would best apply to you? If the interest rate of the following product increased by 1% I would ... Personal Contract Purchase loan for your car	Base: All respondents who have the product	392
●	56	49	Q.6 If the interest rates of the following credit products were to rise by 1 percentage point, which of the following statements would best apply to you? If the interest rate of the following product increased by 1% I would ... Personal Contract Purchase loan for your car	Base: All respondents who have the product	392
●	57	50	Q.6 If the interest rates of the following credit products were to rise by 1 percentage point, which of the following statements would best apply to you? If the interest rate of the following product increased by 1% I would ... Personal Contract Purchase loan for your car	Base: All respondents who have the product	392
●	58	51	Q.6 If the interest rates of the following credit products were to rise by 1 percentage point, which of the following statements would best apply to you? If the interest rate of the following product increased by 1% I would ... Payday loans	Base: All respondents who have the product	300
●	59	52	Q.6 If the interest rates of the following credit products were to rise by 1 percentage point, which of the following statements would best apply to you? If the interest rate of the following product increased by 1% I would ... Payday loans	Base: All respondents who have the product	300

	Page	Table	Title	Base Description	Base
●	60	53	Q.6 If the interest rates of the following credit products were to rise by 1 percentage point, which of the following statements would best apply to you? If the interest rate of the following product increased by 1% I would ... Payday loans	Base: All respondents who have the product	300
●	61	54	Gender	Base: All respondents	2022
●	62	55	Gender	Base: All respondents	2022
●	63	56	Gender	Base: All respondents	2022
●	64	57	Age	Base: All respondents	2022
●	65	58	Age	Base: All respondents	2022
●	66	59	Age	Base: All respondents	2022
●	67	60	Social Grade	Base: All respondents	2022
●	68	61	Social Grade	Base: All respondents	2022
●	69	62	Social Grade	Base: All respondents	2022
●	70	63	GO Region	Base: All respondents	2022
●	71	64	GO Region	Base: All respondents	2022
●	72	64	GO Region	Base: All respondents	2022
●	73	65	GO Region	Base: All respondents	2022
●	74	66	Have you taken a foreign holiday in the last 3 years?	Base: All respondents	2022
●	75	67	Have you taken a foreign holiday in the last 3 years?	Base: All respondents	2022
●	76	68	Have you taken a foreign holiday in the last 3 years?	Base: All respondents	2022
●	77	69	Tenure	Base: All respondents	2022

	Page	Table	Title	Base Description	Base
●	78	70	Tenure	Base: All respondents	2022
●	79	71	Tenure	Base: All respondents	2022
●	80	72	What is the highest educational level that you have achieved to date?	Base: All respondents	2022
●	81	73	What is the highest educational level that you have achieved to date?	Base: All respondents	2022
●	82	74	What is the highest educational level that you have achieved to date?	Base: All respondents	2022
●	83	75	Thinking about your household's food and grocery shopping, are you personally responsible for selecting half or more of the items to be bought from supermarkets and food shops?	Base: All respondents	2022
●	84	76	Thinking about your household's food and grocery shopping, are you personally responsible for selecting half or more of the items to be bought from supermarkets and food shops?	Base: All respondents	2022
●	85	77	Thinking about your household's food and grocery shopping, are you personally responsible for selecting half or more of the items to be bought from supermarkets and food shops?	Base: All respondents	2022
●	86	78	How many cars are there in your household?	Base: All respondents	2022
●	87	79	How many cars are there in your household?	Base: All respondents	2022
●	88	80	How many cars are there in your household?	Base: All respondents	2022
●	89	81	To which of the following ethnic groups do you consider you belong?	Base: All respondents	2022
●	90	82	To which of the following ethnic groups do you consider you belong?	Base: All respondents	2022

	Page	Table	Title	Base Description	Base
●	91	83	To which of the following ethnic groups do you consider you belong?	Base: All respondents	2022
●	92	84	To which of the following religious groups do you consider yourself to be a member of?	Base: All respondents	2022
●	93	85	To which of the following religious groups do you consider yourself to be a member of?	Base: All respondents	2022
●	94	86	To which of the following religious groups do you consider yourself to be a member of?	Base: All respondents	2022
●	95	87	Which of the following best describes where you live?	Base: All respondents	2022
●	96	88	Which of the following best describes where you live?	Base: All respondents	2022
●	97	89	Which of the following best describes where you live?	Base: All respondents	2022
●	98	90	Which of the following best describes your current working status?	Base: All respondents	2022
●	99	91	Which of the following best describes your current working status?	Base: All respondents	2022
●	100	92	Which of the following best describes your current working status?	Base: All respondents	2022
●	101	93	Do you work in any of the following occupations?	Base: All respondents who work	1071
●	102	93	Do you work in any of the following occupations?	Base: All respondents who work	1165
●	103	94	Do you work in any of the following occupations?	Base: All respondents who work	1071
●	104	94	Do you work in any of the following occupations?	Base: All respondents who work	1165

	Page	Table	Title	Base Description	Base
●	105	95	Do you work in any of the following occupations?	Base: All respondents who work	1071
●	106	95	Do you work in any of the following occupations?	Base: All respondents who work	1165
●	107	96	Do you have any children aged 18 or under? If so, how old are they?	Base: All respondents	2022
●	108	97	Do you have any children aged 18 or under? If so, how old are they?	Base: All respondents	2022
●	109	98	Do you have any children aged 18 or under? If so, how old are they?	Base: All respondents	2022
●	110	99	Which of the following ITV regions do you live in?	Base: All respondents	2022
●	111	100	Which of the following ITV regions do you live in?	Base: All respondents	2022
●	112	100	Which of the following ITV regions do you live in?	Base: All respondents	2022
●	113	101	Which of the following ITV regions do you live in?	Base: All respondents	2022
●	114	102	Marital Status	Base: All respondents	2022
●	115	103	Marital Status	Base: All respondents	2022
●	116	103	Marital Status	Base: All respondents	2022
●	117	104	Marital Status	Base: All respondents	2022
●	118	105	Which of the following cities do you live in, or nearest to?	Base: All respondents	2022
●	119	105	Which of the following cities do you live in, or nearest to?	Base: All respondents	2022
●	120	106	Which of the following cities do you live in, or nearest to?	Base: All respondents	2022

	Page	Table	Title	Base Description	Base
●	121	106	Which of the following cities do you live in, or nearest to?	Base: All respondents	2022
●	122	106	Which of the following cities do you live in, or nearest to?	Base: All respondents	2022
●	123	107	Which of the following cities do you live in, or nearest to?	Base: All respondents	2022
●	124	107	Which of the following cities do you live in, or nearest to?	Base: All respondents	2022
●	125	108	What is the combined annual income of your household, prior to tax being deducted?	Base: All respondents	2022
●	126	108	What is the combined annual income of your household, prior to tax being deducted?	Base: All respondents	2022
●	127	109	What is the combined annual income of your household, prior to tax being deducted?	Base: All respondents	2022
●	128	109	What is the combined annual income of your household, prior to tax being deducted?	Base: All respondents	2022
●	129	110	What is the combined annual income of your household, prior to tax being deducted?	Base: All respondents	2022
●	130	110	What is the combined annual income of your household, prior to tax being deducted?	Base: All respondents	2022
●	131	111	Do you have a longstanding physical or mental condition or disability that has lasted or is likely to last 12 months and which has a substantial adverse effect on your ability to carry out day-to-day activities?	Base: All respondents	2022

	Page	Table	Title	Base Description	Base
●	132	112	Do you have a longstanding physical or mental condition or disability that has lasted or is likely to last 12 months and which has a substantial adverse effect on your ability to carry out day-to-day activities?	Base: All respondents	2022
●	133	113	Do you have a longstanding physical or mental condition or disability that has lasted or is likely to last 12 months and which has a substantial adverse effect on your ability to carry out day-to-day activities?	Base: All respondents	2022