

R3 – PERSONAL DEBT SNAPSHOT WAVE 23

Methodology: ComRes interviewed 2,004 GB adults online between the 18th and 19th April 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: 18th-19th April 2018

Absolutes/col percents

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

	Total	Gender		Age									Social Grade				Employment Sector	
		Male (a)	Female (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	18-44 (i)	25-44 (j)	55+ (k)	AB (l)	C1 (m)	C2 (n)	DE (o)	Public (p)	Private (q)
Unweighted base	2004	851	1153	179	231	336	392	392	474	746	567	866	709	546	317	432	314	795
Weighted base	2004	978	1026	224	344	322	356	295	462	891	667	756	536	558	412	497	295	860
NET: Worried	681 34%	290 30%	391 38%A	86 38%GHK	161 47%GHK	137 43%GHK	149 42%GHK	69 24%H	78 17%	385 43%GHK	299 45%GHK	147 19%	145 27%	170 30%	162 39%LM	205 41%LM	120 41%	338 39%
NET: Extremely/ very worried	244 12%	113 12%	131 13%	33 15%gHK	61 18%GHK	61 19%fGHK	48 13%gHK	26 9%HK	15 3%	155 17%GHK	122 18%fGHK	41 5%h	53 10%	54 16%LM	64 15%LM	73 12%	36 12%	125 15%
Extremely worried	(4) 120 6%	56 6%	64 6%	16 7%gHK	29 8%GHK	34 11%FGHK	21 6%HK	10 3%	9 2%	79 9%fGHK	64 10%fGHK	19 3%	21 4%	23 4%	38 9%LM	37 7%Lm	20 7%	59 7%
Very worried	(3) 124 6%	57 6%	67 7%	17 8%HK	32 9%HK	26 8%HK	27 8%HK	16 5%HK	6 1%	75 8%HK	58 9%gHK	22 3%h	32 6%	30 5%	26 6%	36 7%	16 5%	65 8%
Fairly worried	(2) 437 22%	177 18%	260 25%A	53 24%GHK	100 29%GHK	77 24%GHK	101 28%GHK	43 15%	63 14%	230 26%GHK	177 27%GHK	106 14%	92 17%	116 21%	97 24%L	131 26%Lm	84 28%	213 25%
Not at all worried	(1) 1323 66%	688 70%B	636 62%	139 62%	183 53%	185 57%	208 58%	225 76%CDEFIJ	384 83%CDEFGI J	507 57%	368 55%	609 81%CDEFIJ	392 73%NO	389 70%NO	251 61%	292 59%	175 59%	522 61%
Mean	1.52	1.47	1.57A	1.60GHK	1.73GHK	1.72GHK	1.61GHK	1.36hk	1.22	1.69GHK	1.73fGHK	1.28	1.41	1.44	1.64LM	1.63LM	1.60	1.61
Standard deviation	0.86	0.84	0.87	0.91	0.95	1.00	0.86	0.74	0.57	0.96	0.97	0.64	0.77	0.78	0.96	0.91	0.87	0.90
Standard error	0.02	0.03	0.03	0.07	0.06	0.05	0.04	0.04	0.03	0.04	0.04	0.02	0.03	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: 18th-19th April 2018

Absolutes/col percents

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

	Region											Which of the following best describes your current working status?													
	Total	England (a)	Scotland (b)	North East (c)	North West (d)	Yorkshire & Humberside (e)	West Midlands (f)	East Midlands (g)	Wales (h)	East-ern (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	2004	1737	162	111	233	179	172	144	105	201	211	280	206	290	316	311	1109	745	364	895	60	148	119	401	167
Weighted base	2004	1727	176	84*	230	168	180	150	100*	192	267	279	176	253	331	277	1154	910	244	850	70*	154	123	351	152
NET: Worried	681	587	62	34	79	56	55	47	32	49	121	90	58	90	102	90	458	364	94	222	27	58	31	40	66
	34%	34%	35%i	40%ln	34%i	33%	30%	31%	32%	25%	45%bDE FGHIKL mNO	32%	33%	36%i	31%	32%	40%S	40%vVW	38%VW	26%	40%vW	38%vW	25%W	11%	43%VW
NET: Extremely/ very worried	244	215	21	14	29	25	26	16	8	13	48	25	19	40	43	26	161	135	26	83	18	21	7	12	26
	12%	12%	12%	17%hIK o	12%i	15%lko	14%l	11%	8%	7%	18%HIKI O	9%	11%	16%hIK O	13%i	10%	14%S	15%VW	11%vW	10%	26%QRuV W	14%VW	5%	3%	17%rVW
Extremely worried	(4)	120	109	9	7	14	14	10	1	9	28	8	8	21	24	9	80	71	9	40	5	9	7	6	14
	6%	6%h	5%	8%HKo	5%	9%HKO	8%HKo	7%hk	1%	5%	11%DHIK LO	3%	4%	8%HKO	7%HKO	3%	7% s	8%RW	4%	5%	7%W	6%W	5%W	2%	9%RW
Very worried	(3)	124	106	11	7	11	12	6	6	4	20	17	11	19	18	17	81	64	17	43	13	12	-	6	12
	6%	6%	6%i	9%l	8%l	7%i	7%i	4%	6%i	2%	7%l	6%i	6%i	7%l	6%	6%i	7% s	7%VW	7%VW	5%	19%QRUVV X	8%VW	-	2%	8%VW
Fairly worried	(2)	437	372	41	20	50	29	31	24	36	72	65	39	50	59	63	297	230	68	140	10	37	25	28	40
	22%	22%	23%	24%	22%	18%	16%	20%	24%	19%	27%eFi N	23%f	22%	20%	18%	23%f	26%S	25%tW	28%TW	16%	14%	24%W	20%W	8%	27%tW
Not at all worried	(1)	1323	1140	115	50	152	112	126	103	69	146	118	118	163	229	187	696	546	150	627	42	96	92	312	86
	66%	66%	65%j	60%	66%J	67%J	70%J	69%J	68%J	75%bCd JM	55%	68%J	67%J	64%j	69%cJ	68%J	60%	60%	62%	74%P	60%	62%	75%QRtu X	89%QRTU VX	57%
Mean	1.52	1.53	1.52	1.65HI KO	1.51i	1.57l	1.52	1.49	1.41	1.37	1.74BD fGHIKL NO	1.44	1.48	1.60hl Ko	1.51i	1.45	1.61S	1.63VW	1.53vW	1.41	1.72VW	1.57vW	1.36W	1.16	1.69vW
Standard deviation	0.86	0.87	0.84	0.94	0.83	0.95	0.92	0.87	0.67	0.74	0.99	0.73	0.80	0.94	0.90	0.76	0.89	0.92	0.78	0.79	1.00	0.87	0.75	0.52	0.96
Standard error	0.02	0.02	0.07	0.09	0.05	0.07	0.07	0.07	0.07	0.05	0.07	0.04	0.06	0.06	0.05	0.04	0.03	0.03	0.03	0.03	0.13	0.07	0.07	0.03	0.07

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: 18th-19th April 2018

Absolutes/col percents

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

	Total	Tenure								How worried or otherwise are you about your current level of debt?			
		NET: Home-owners (a)	Owned out-right (b)	Owned with mortgage (c)	NET: Rent-ers (d)	Coun-cil Rent (e)	HA Rent (f)	Other rent (g)	Rent free (h)	Extrem-ely worr-ied (i)	Very worr-ied (j)	Fairly worr-ied (k)	Not at all worr-ied (l)
Unweighted base	2004	1328	749	579	638	139	177	322	38	103	130	433	1338
Weighted base	2004	1299	724	575	671	260	139	272	34*	120*	124	437	1323
NET: Worried	681 34%	335 26%B	110 15%	226 39%AB	330 49%ABC	123 47%AB	65 47%AB	142 52%ABC	15 45%AB	120 100%L	124 100%L	437 100%L	-
NET: Extremely/ very worried	244 12%	101 8%B	32 4%	69 12%AB	140 21%ABCh	56 22%ABCh	32 23%ABCh	52 19%ABC	3 8%	120 100%KL	124 100%KL	-	-
Extremely worried	(4) 120 6%	46 4%	16 2%	30 5%B	74 11%ABCh	36 14%ABCh	16 12%ABCh	22 8%ABh	-	120 100%JKL	-	-	-
Very worried	(3) 124 6%	56 4%B	17 2%	39 7%AB	66 10%AB	20 8%aB	16 11%ABc	30 11%ABc	3 8%b	-	124 100%IKL	-	-
Fairly worried	(2) 437 22%	234 18%B	77 11%	157 27%AB	190 28%AB	67 26%AB	33 24%aB	90 33%ABcF	13 37%AB	-	-	437 100%JL	-
Not at all worried	(1) 1323 66%	964 74%CDEF GH	614 85%ACDE FGH	349 61%DG	341 51%	137 53%	74 53%	130 48%	19 55%	-	-	-	1323 100%LJK
Mean	1.52	1.37B	1.22	1.56AB	1.81ABC	1.83ABC	1.81ABC	1.79ABC	1.52B	4.00	3.00	2.00	1.00
Standard deviation	0.86	0.73	0.59	0.83	1.01	1.06	1.04	0.93	0.65	0.00	0.00	0.00	0.00
Standard error	0.02	0.02	0.02	0.03	0.04	0.09	0.08	0.05	0.10	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: 18th-19th April 2018

Absolutes/col percents

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

	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	666	242	424	77	109	150	161	95	74	336	259	169	185	172	129	180	132	314
Weighted base	681	290	391	86*	161*	137	149	69*	78*	385	299	147	145	170	162	205	120	338
Credit cards	331 49%	146 50%	185 47%	20 23%	86 54% C	62 45% C	80 54% Ci	38 55% Ci	44 57% Ci	168 44% C	149 50% C	82 56% Cel	76 52%	87 52%	74 46%	93 46%	63 52%	174 52%
Overdraft	136 20%	63 22%	73 19%	20 23% d	20 12%	36 26% Dg	35 24% D	11 16%	15 19%	76 20%	56 19%	26 17%	28 19%	46 27% InO	29 18%	34 16%	23 19%	67 20%
Mortgage repayments	105 15%	51 18%	54 14%	8 9%	29 18%	20 15%	25 17%	12 18%	11 14%	57 15%	49 17%	23 16%	29 20% mO	20 12%	34 21% mO	22 11%	19 16%	70 21%
Bank loans	100 15%	43 15%	57 15%	5 6%	17 10%	28 20% Cdi	25 17% C	11 16% c	14 18% C	50 13%	45 15% c	25 17% C	20 14%	32 19% O	29 18% o	20 10%	18 15%	57 17%
Student loans	78 11%	32 11%	45 12%	37 43% DEFGHIJK	24 15% FGHK	14 10% FGHK	3 2%	- -	- -	75 19% EFGHJK	38 13% FGHK	- -	23 16% O	25 14% O	24 15% O	6 3%	15 13%	36 11%
Loans from friends or family	70 10%	32 11%	39 10%	12 14% HK	14 9% h	20 14% HK	16 11% H	7 11% H	1 1%	46 12% Hk	33 11% Hk	9 6%	9 6%	15 9%	25 15% L	21 10%	10 8%	40 12%
Rent arrears	55 8%	40 14% B	15 4%	7 8% H	16 10% H	13 10% H	12 8% H	7 10% H	- -	36 9% Hk	29 10% Hk	7 4% h	7 5%	9 5%	13 8%	27 13% LM	7 6%	31 9%
'Payday' or other similar short-term, high interest loan	50 7%	22 8%	27 7%	4 4%	10 6%	22 16% CDFGHK	10 6% h	4 6% h	1 1%	35 9% HK	32 11% HK	5 3%	4 3%	9 5%	17 10% L	20 10% L	7 6%	26 8%
Tax due to HMRC	44 6%	18 6%	26 7%	2 3%	24 15% CEFHJK	5 3%	7 5% h	6 8% H	- -	31 8% H	29 10% cEHK	6 4%	9 6%	10 6%	14 9%	11 5%	9 7%	32 9%
Debts related to childcare costs	17 3%	10 3%	8 2%	- -	9 6% cfk	5 4%	2 1%	* 1%	1 1%	14 4%	14 5% cfk	1 1%	4 3%	2 1%	8 5% m	3 1%	7 5%	9 3%
None of these	74 11%	28 10%	46 12%	8 9%	10 6%	12 9%	19 13% j	10 15% dij	14 18% DeJ	30 8%	22 7%	24 17% DeJ	9 6%	14 8%	17 10%	34 17% LM	8 6%	25 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 ONLINE Fieldwork: 18th-19th April 2018

Absolutes/col percents

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

	Region														Which of the following best describes your current working status?										
	Total	England (a)	Scotland (b)	North East (c)	North West (d)	Yorkshire & Humberside (e)	West Midlands (f)	East Midlands (g)	Wales (h)	East-ern (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)	Work-ing full time (q)	Work-ing 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	666	574	60	45	76	57	50	44	32	55	86	89	72	102	94	104	446	304	142	220	26	56	27	45	66
Weighted base	681	587	62*	34*	79*	56*	55*	47*	32**	49*	121*	90*	58*	90*	102*	90*	458	364	94	222	27**	58*	31**	40*	66*
Credit cards	331	298	27	22	34	28	30	25	6	25	61	41	31	50	55	37	237	190	47	93	8	17	16	27	26
	49%	51%	44%	65% ^b	44%	50%	55%	53%	19%	52%	51%	46%	54%	56% ^o	54%	41%	52% ^s	52% ^u	50% ^u	42%	29%	30%	50%	68% ^{qr}	39%
Overdraft	136	119	13	7	21	9	6	10	5	5	26	17	19	15	16	24	90	72	19	46	3	18	7	9	9
	20%	20%	20%	20%	27% ^{fl}	15%	11%	22%	16%	10%	21%	19%	32% ^{EFI}	17%	16%	26% ^{fl}	20%	20%	20%	21%	11%	32% ^{qX}	22%	22%	14%
Mortgage repayments	105	85	13	5	12	6	8	6	7	8	20	11	8	11	15	15	89	72	17	16	2	2	1	4	7
	15%	14%	21%	14%	15%	12%	15%	13%	24%	15%	17%	13%	14%	12%	15%	17%	20% ^s	20% ^{Ux}	18% ^U	7%	9%	3%	3%	11%	10%
Bank loans	100	85	12	10	11	13	6	7	3	8	19	7	5	23	13	7	76	64	11	25	2	2	8	6	6
	15%	14%	20% ^{klo}	30% ^{DFj}	14%	23% ^{KLO}	11%	15%	9%	16%	16%	7%	8%	26% ^{dfK}	13%	8%	16% ^s	18% ^U	12%	11%	8%	4%	25%	15% ^u	9%
Student loans	78	70	6	3	12	4	4	1	2	4	23	15	4	8	5	6	51	44	7	26	5	21	-	-	1
	11%	12%	9%	10%	15% ^{GN}	8%	6%	2%	5%	8%	19% ^{FGI}	16% ^{GNo}	8%	8%	4%	7%	11%	12% ^{WX}	7% ^{wx}	12%	18%	36% ^{QRWX}	-	-	1%
Loans from friends or family	70	66	4	3	10	6	9	3	*	4	14	13	4	9	12	5	50	38	12	20	3	8	1	1	7
	10%	11%	7%	8%	12%	11%	16% ^o	7%	1%	7%	12%	15% ^O	7%	10%	12%	5%	11%	10% ^w	13% ^W	9%	12%	14% ^w	3%	2%	11%
Rent arrears	55	46	8	2	8	2	5	2	2	*	23	2	2	4	6	4	38	34	4	17	8	6	-	-	4
	8%	8%	12% ^{IKlo}	6%	10% ^{ik}	3%	9%	3%	6%	1%	19% ^{cEGI}	2%	3%	4%	6%	4%	8%	9% ^w	5%	8%	28%	10% ^w	-	-	6%
'Payday' or other similar short-term, high interest loan	50	42	4	4	8	3	3	3	3	7	6	3	6	6	9	9	33	25	8	17	5	4	-	-	8
	7%	7%	7%	11%	10%	5%	5%	7%	9%	15% ^{ijKn}	5%	3%	10%	7%	6%	10%	7%	7%	8% ^w	7%	18%	7%	-	-	11% ^W
Tax due to HMRC	44	42	1	3	6	3	5	3	*	*	10	7	6	5	8	7	40	33	7	4	1	-	-	-	3
	6%	7%	2%	8% ⁱ	8%	5%	10% ⁱ	6%	1%	1%	8%	7%	11% ^{bl}	6%	8%	7%	9% ^S	9% ^{Uw}	8% ^{Uw}	2%	3%	-	-	-	4%
Debts related to childcare costs	17	17	-	*	2	-	2	3	-	-	4	3	2	*	5	2	16	11	5	2	-	-	-	1	1
	3%	3%	-	1%	3%	-	3%	7% ^{beiM}	-	-	3%	3%	4%	1%	5%	3%	3% ^s	3%	5%	1%	-	-	-	3%	1%

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



Personal Debt Tracking Survey
ONLINE Fieldwork: 18th-19th April 2018

Absolutes/col percents

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

	Region															Which of the following best describes your current working status?									
	Total	England (a)	Scotland (b)	North East (c)	North West (d)	Yorkshire & 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	681	587	62*	34*	79*	56*	55*	47*	32**	49*	121*	90*	58*	90*	102*	90*	458	364	94	222	27**	58*	31**	40*	66*
None of these	74	60	3	4	9	7	6	5	12	5	7	9	7	10	11	19	33	24	41	4	7	7	6	17	
	11%	10%	4%	11%	12%	11%	11%	38%	11%	6%	10%	13%	12%	11%	21%	7%	6%	10%	18%P	14%	13%	23%	14%q	25%QR	

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

Personal Debt Tracking Survey
ONLINE Fieldwork: 18th-19th April 2018

Absolutes/col percents

Table 6
Q.2 What kind of debt is worrying you?
Base: All respondents who are worried about their current level of debt

	Total	Tenure								How worried or otherwise are you about your current level of debt?			
		NET: Home-owners (a)	Owned outright (b)	Owned with mortgage (c)	NET: Renters (d)	Council Rent (e)	HA Rent (f)	Other rent (g)	Rent free (h)	Extremely worried (i)	Very worried (j)	Fairly worried (k)	Not at all worried (l)
Unweighted base	666	329	101	228	320	68	83	169	17	103	130	433	-
Weighted base	681	335	110*	226	330	123*	65*	142	15**	120*	124	437	**
Credit cards	331 49%	168 50%	59 54%f	109 48%	158 48%	53 43%	26 40%	79 56%F	5 31%	76 64%K	69 55%K	186 43%	-
Overdraft	136 20%	56 17%	16 15%	40 18%	79 24%Ab	23 19%	16 25%ab	39 28%ABC	2 11%	35 29%K	27 22%	74 17%	-
Mortgage repayments	105 15%	96 29%BDEFG	9 8%DF	87 38%ABDEFG	9 3%	5 4%	-	4 3%	1 4%	18 15%	19 15%	69 16%	-
Bank loans	100 15%	50 15%	9 8%	41 18%B	49 15%	19 15%	9 14%	21 15%	1 5%	33 28%JK	15 12%	52 12%	-
Student loans	78 11%	29 9%e	7 7%	22 10%E	43 13%E	2 2%	12 19%ABCE	29 20%ABCD	5 34%	12 10%	10 8%	55 13%	-
Loans from friends or family	70 10%	24 7%	5 5%	19 8%	43 13%AB	11 9%	15 23%ABCD	18 13%ab	3 19%	25 21%JK	12 10%	33 8%	-
Rent arrears	55 8%	4 1%	-	4 2%	51 16%ABCG	31 25%ABCG	15 23%ABCG	6 4%AB	-	24 20%K	14 11%K	17 4%	-
'Payday' or other similar short-term, high interest loan	50 7%	6 2%	3 2%	3 2%	43 13%ABCG	24 19%ABCG	11 17%ABCG	8 6%AC	1 7%	18 15%K	11 9%k	21 5%	-
Tax due to HMRC	44 6%	20 6%	10 9%	10 5%	23 7%	6 5%	6 10%	11 8%	1 6%	10 8%	11 9%	24 5%	-
Debts related to childcare costs	17 3%	11 3%	6 5%e	5 2%	7 2%	-	3 4%E	4 3%	-	10 8%K	3 3%	4 1%	-
None of these	74 11%	36 11%	16 15%	20 9%	36 11%	16 13%	5 8%	15 10%	2 14%	8 7%	7 6%	59 13%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: 18th-19th April 2018

Absolutes/col percents

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

	Gender		Age									Social Grade				Employment Sector		
	Total	Male (a)	Female (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	18-44 (i)	25-44 (j)	55+ (k)	AB (l)	C1 (m)	C2 (n)	DE (o)	Public (p)	Private (q)
Unweighted base	2004	851	1153	179	231	336	392	392	474	746	567	866	709	546	317	432	314	795
Weighted base	2004	978	1026	224	344	322	356	295	462	891	667	756	536	558	412	497	295	860
I think my personal financial situation will improve over the next six months	415 21%	211 22%	204 20%	64 29%efGHK	96 28%efGHK	66 20%k	71 20%k	47 16%	72 16%	225 25%fGHK	161 24%GHK	118 16%	120 22%O	141 25%NO	75 18%	78 16%	85 29%	208 24%
I have contributed to my pension in the last month	393 20%	201 21%	192 19%	45 20%HK	88 26%HK	92 29%cGHK	96 27%gHK	62 21%HK	8 2%	226 25%HK	181 27%gHK	70 9%H	135 25%nO	125 22%O	79 19%O	54 11%	121 41%Q	263 31%
I do not have any savings at all at the moment	389 19%	152 15%	237 23%A	53 24%GHK	74 21%GHK	88 27%GHK	89 25%GHK	39 13%	45 10%	215 24%GHK	162 24%GHK	84 11%	57 11%	104 19%L	99 24%L	129 26%LM	67 23%	162 19%
I think my personal financial situation will worsen over the next six months	290 14%	144 15%	147 14%	28 12%	56 16%Hk	58 18%HK	59 17%HK	44 15%H	45 10%	143 16%HK	115 17%HK	89 12%	59 11%	75 13%	69 17%L	88 18%Lm	46 16%	118 14%
I have borrowed £100 or more from family or friends in the last month	113 6%	44 5%	69 7%a	25 11%fGHK	29 8%GHK	25 8%GHK	21 6%HK	11 4%HK	2 *	79 9%GHK	55 8%GHK	13 2%h	18 3%	31 6%l	31 8%L	32 7%L	24 8%	55 6%
I am paying off the interest charges on my credit card or overdraft, but am not reducing the debt itself	111 6%	53 5%	58 6%	8 4%	33 10%cfGHK	28 9%cGHK	20 6%HK	10 3%	12 3%	70 8%cGHK	61 9%cfGHK	22 3%	33 6%	30 5%	25 6%	22 4%	22 7%	64 7%
I have missed the deadline for payment of a scheduled debt in the last month	71 4%	37 4%	34 3%	6 3%H	27 8%cGHK	14 4%HK	16 4%HK	7 2%H	2 *	47 5%GHK	41 6%GHK	9 1%	8 1%	13 2%	25 6%LM	26 5%LM	13 4%	29 3%
I am currently making debt repayments through a 'debt management plan' (excluding Individual Voluntary Arrangements (IVAs), Debt Relief Orders (DROs), and bankruptcy)	66 3%	29 3%	38 4%	- -	9 3%c	15 5%C	19 5%Clk	9 3%C	14 3%C	23 3%c	23 4%C	23 3%C	8 2%	11 2%	23 6%LM	24 5%LM	11 4%	25 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

Prepared by ComRes



Personal Debt Tracking Survey
ONLINE Fieldwork: 18th-19th April 2018

Absolutes/col percents

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

	Gender		Age									Social Grade				Employment Sector		
	Total	Male (a)	Female (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	18-44 (i)	25-44 (j)	55+ (k)	AB (l)	C1 (m)	C2 (n)	DE (o)	Public (p)	Private (q)
Weighted base	2004	978	1026	224	344	322	356	295	462	891	667	756	536	558	412	497	295	860
I am likely to take out a payday loan within the next six months	31 2%	23 2%B	8 1%	5 2%k	12 3%GHK	6 2%k	4 1%	1 1%	3 1%	23 3%GHK	18 3%GHK	4 1%	3 1%	13 2%L	11 3%Lo	4 1%	2 1%	23 3%p
I have taken on a payday loan in the past six months	29 1%	18 2%	11 1%	2 1%	7 2%HK	10 3%GHK	9 2%gHK	2 1%h	-	18 2%HK	17 2%gHK	2 *	6 1%	11 2%	6 1%	7 1%	5 2%	19 2%
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)	13 1%	5 1%	8 1%	5 2%GHK	3 1%K	3 1%hK	3 1%hK	-	-	11 1%gHK	6 1%hK	-	4 1%	2 *	4 1%	4 1%	2 1%	6 1%
None of these	841 42%	410 42%	431 42%	87 39%DeiJ	92 27%	97 30%	120 34%d	141 48%cDEFIJ	304 66%CDEFGIJK	276 31%	189 28%	445 59%CDEFGIJK	245 46%N	227 41%	151 37%	219 44%n	72 24%	288 33%P

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

Personal Debt Tracking Survey ONLINE Fieldwork: 18th-19th April 2018

Absolutes/col percents

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

	Region																Which of the following best describes your current working status?									
	Total	England (a)	Scotland (b)	North East (c)	North West (d)	Yorkshire & Humberside (e)	West Midlands (f)	East Midlands (g)	Wales (h)	East of London (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	2004	1737	162	111	233	179	172	144	105	201	211	280	206	290	316	311	1109	745	364	895	60	148	119	401	167	
Weighted base	2004	1727	176	84*	230	168	180	150	100*	192	267	279	176	253	331	277	1154	910	244	850	70*	154	123	351	152	
I think my personal financial situation will improve over the next six months	415 21%	361 21%	36 20%	13 16%	54 23%em	26 16%	44 24%egM	24 16%	18 18%	44 23%m	60 23%m	58 21%	37 21%	40 16%	68 21%	54 20%	293 25%S	234 26%VWX	60 24%VWX	122 14%	12 17%	34 22%VWX	12 10%	49 14%	16 10%	
I have contributed to my pension in the last month	393 20%	325 19%	45 26%adkL	17 20%	39 17%	35 21%	33 18%	30 20%	23 23%	35 18%	61 23%	47 17%	28 16%	51 20%	63 19%	51 18%	384 33%S	340 37%RTUVWX	44 18%TUVWX	8 1%	-	2 2%	1 1%	3 1%	2 1%	
I do not have any savings at all at the moment	389 19%	337 19%	35 20%	29 34%BDEFGHIJKLmNO	42 18%	32 19%	26 15%	30 20%	17 17%	41 21%	61 23%f	46 17%	30 17%	61 24%Fkn o	56 17%	48 17%	229 20%	178 20%W	51 21%W	160 19%	21 31%qvW	52 34%QRVW	22 18%W	19 5%	45 29%QrVW	
I think my personal financial situation will worsen over the next six months	290 14%	247 14%	32 18%dl	13 16%il	26 11%	31 18%dlj	30 17%il	25 17%il	12 12%	16 8%	31 12%	41 15%il	33 19%Dlj	44 18%dl	55 17%il	45 16%il	164 14%	131 14%w	33 13%	126 15%	15 22%vW	34 22%QRVW	13 10%	36 10%	28 18%vW	
I have borrowed £100 or more from family or friends in the last month	113 6%	98 6%	13 7%gl	9 11%deFGHILmNO	13 6%	5 3%	9 5%	3 2%	2 2%	4 2%	27 10%EGHILNO	20 7%eghlo	8 4%	14 6%il	13 4%	10 4%	79 7%S	64 7%VW	15 6%VW	34 4%	2 2%W	19 12%QRTVW	-	-	13 9%VW	
I am paying off the interest charges on my credit card or overdraft, but am not reducing the debt itself	111 6%	98 6%	8 5%	4 5%	11 5%	9 6%	10 6%	7 5%	5 5%	11 6%	16 6%	21 8%	8 4%	14 5%	17 5%	12 5%	86 7%S	68 8%UW	17 7%UW	26 3%	4 6%	3 2%	4 3%	7 2%	6 4%	
I have missed the deadline for payment of a scheduled debt in the last month	71 4%	58 3%	11 6%adGN o	6 8%DefGhkNO	5 2%	5 3%	5 3%	2 1%	2 2%	8 4%	12 5%	9 3%	5 3%	11 4%g	7 2%	7 3%	43 4%	34 4%vW	9 4%VW	29 3%	8 11%QRVW	11 7%qVW	-	2 1%	7 5%VW	

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



Personal Debt Tracking Survey ONLINE Fieldwork: 18th-19th April 2018

Absolutes/col percents

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

	Region																Which of the following best describes your current working status?								
	Total	England (a)	Scotland (b)	North East (c)	North West (d)	Yorkshire & Humber (e)	West Midlands (f)	East Midlands (g)	Wales (h)	East of London (i)	London (j)	South East (k)	South West (l)	North East/ Yorkshire & Humber (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	2004	1727	176	84*	230	168	180	150	100*	192	267	279	176	253	331	277	1154	910	244	850	70*	154	123	351	152
I am currently making debt repayments through a 'debt management plan' (excluding Individual Voluntary Arrangements (IVAs), Debt Relief Orders (DROs), and bankruptcy)	66 3%	56 3%	7 4%	5 6%	9 4%	4 3%	5 3%	4 3%	3 3%	6 3%	8 3%	9 3%	7 4%	9 4%	9 3%	11 4%	36 3%	27 3%	9 4%	30 4%	4 6%w	2 2%	7 5%w	7 2%	10 7%QUW
I am likely to take out a payday loan within the next six months	31 2%	27 2%	4 2%	2 2%	6 2%	1 1%	6 3%k	1 *	1 1%	2 1%	6 2%	2 1%	2 1%	3 1%	6 2%	3 1%	26 2%S	24 3%rWx	2 1%	6 1%	1 2%	2 1%	-	2 1%	-
I have taken on a payday loan in the past six months	29 1%	28 2%	-	1 1%	4 2%	1 1%	4 2%bg	-	1 1%	4 2%bg	8 3%bg	2 1%	3 2%	2 1%	4 1%	4 1%	24 2%S	21 2%Wx	3 1%W	5 1%	1 1%w	4 2%Wx	-	-	-
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)	13 1%	11 1%	1 *	* 1%	1 *	-	1 *	-	1 1%k	-	9 3%bDEfgIKLMNO	-	-	* *	1 *	1 *	8 1%	6 1%	2 1%w	5 1%	2 2%W	3 2%W	-	-	* *
None of these	841 42%	728 42%	66 38%	31 37%	108 47%j	74 44%	74 41%	65 43%	47 47%	82 43%	100 37%	116 42%	77 44%	106 42%	139 42%	124 45%	360 31%	269 30%	91 37%Q	482 57%P	31 45%Q	57 37%	77 63%QRTU X	246 70%QRTU X	70 46%Qr

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



Personal Debt Tracking Survey
ONLINE Fieldwork: 18th-19th April 2018

Absolutes/col percents

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

	Tenure									How worried or otherwise are you about your current level of debt?			
	Total	NET: Home-owners (a)	Owned outright (b)	Owned with mortgage (c)	NET: Renters (d)	Council Rent (e)	HA Rent (f)	Other rent (g)	Rent free (h)	Extremely worried (i)	Very worried (j)	Fairly worried (k)	Not at all worried (l)
Unweighted base	2004	1328	749	579	638	139	177	322	38	103	130	433	1338
Weighted base	2004	1299	724	575	671	260	139	272	34*	120*	124	437	1323
I think my personal financial situation will improve over the next six months	415 21%	244 19%	117 16%	127 22%B	163 24%ABe	43 17%	38 27%ABE	82 30%ABCd E	8 24%	17 14%	25 20%	124 28%ijL	249 19%
I have contributed to my pension in the last month	393 20%	268 21%Be	85 12%	183 32%ABDE FG	117 17%B	34 13%	24 18%b	59 22%Be	8 22%b	24 20%	23 19%	104 24%L	241 18%
I do not have any savings at all at the moment	389 19%	158 12%B	59 8%	99 17%AB	221 33%ABC	85 33%ABC	55 40%ABCG	81 30%ABC	10 30%ABc	70 58%JKL	44 36%L	173 40%L	102 8%
I think my personal financial situation will worsen over the next six months	290 14%	153 12%	76 11%	77 13%	134 20%ABCg GH	71 27%ABCf	25 18%AB	39 14%	3 9%	54 45%JKL	32 25%L	84 19%L	121 9%
I have borrowed £100 or more from family or friends in the last month	113 6%	43 3%	15 2%	28 5%B	67 10%ABC	28 11%ABC	15 11%ABC	24 9%ABC	4 10%AB	29 24%KL	21 17%KL	46 11%L	17 1%
I am paying off the interest charges on my credit card or overdraft, but am not reducing the debt itself	111 6%	52 4%B	13 2%	39 7%AB	59 9%AB	17 7%B	13 9%AB	29 11%ABch	* 1%	27 22%KL	29 23%KL	42 10%L	14 1%
I have missed the deadline for payment of a scheduled debt in the last month	71 4%	15 1%b	3 *	13 2%B	55 8%ABCG	32 12%ABCG	13 9%ABCG	11 4%AB	1 3%B	18 15%KL	20 16%KL	20 5%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

Personal Debt Tracking Survey
ONLINE Fieldwork: 18th-19th April 2018

Absolutes/col percents

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

	Tenure								How worried or otherwise are you about your current level of debt?				
	Total	NET: Home-owners (a)	Owned out-right (b)	Owned with mortgage (c)	NET: Renters (d)	Council Rent (e)	HA Rent (f)	Other rent (g)	Rent free (h)	Extremely worried (i)	Very worried (j)	Fairly worried (k)	Not at all worried (l)
Weighted base	2004	1299	724	575	671	260	139	272	34*	120*	124	437	1323
I am currently making debt repayments through a 'debt management plan' (excluding Individual Voluntary Arrangements (IVAs), Debt Relief Orders (DROs), and bankruptcy)	66 3%	24 2%	7 1%	17 3%B	41 6%ABC	16 6%AB	12 9%ABC	14 5%AB	1 2%	15 13%L	10 8%L	32 7%L	8 1%
I am likely to take out a payday loan within the next six months	31 2%	15 1%	7 1%	8 1%	17 2%ab	9 3%ab	3 2%	5 2%	-	8 7%L	7 5%L	12 3%L	4 *
I have taken on a payday loan in the past six months	29 1%	9 1%	1 *	8 1%B	19 3%AB	11 4%ABcg	5 3%ABcg	3 1%b	-	12 10%JKL	2 2%L	12 3%L	2 *
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)	13 1%	5 *	1 *	4 1%b	8 1%aB	6 2%AB	* *	2 1%b	-	6 5%KL	6 5%KL	-	1 *
None of these	841 42%	631 49%G	440 61%FGH	191 33%FG	195 29%	90 35%F	32 23%	72 27%	15 45%dFG	8 7%	10 8%	81 19%IJ	743 56%IJK

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: 18th-19th April 2018

Absolutes/col percents

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

	Gender		Age									Social Grade				Employment Sector		
	Total	Male (a)	Female (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	18-44 (i)	25-44 (j)	55+ (k)	AB (l)	C1 (m)	C2 (n)	DE (o)	Public (p)	Private (q)
Unweighted base	2004	851	1153	179	231	336	392	392	474	746	567	866	709	546	317	432	314	795
Weighted base	2004	978	1026	224	344	322	356	295	462	891	667	756	536	558	412	497	295	860
NET: Often/ Sometimes struggle to make it to payday	674 34%	271 28%	403 39%A	90 40%GHK	183 53%CeFGHK	143 44%GHK	148 42%GHK	68 23%HK	43 9%	415 47%GHK	326 49%cFGHK	111 15%H	128 24%	198 35%L	176 43%Lmo	173 35%L	143 48%	371 43%
I often struggle to make it to payday	199 10%	75 8%	124 12%A	21 9%HK	58 17%cGHK	52 16%cGHK	44 12%GHK	17 6%HK	7 2%	131 15%GHK	110 16%CGHK	24 3%	39 7%	49 9%	46 11%I	65 13%LM	41 14%	108 13%
I sometimes struggle to make it to payday	475 24%	197 20%	279 27%A	69 31%GHK	125 36%eGHK	91 28%GHK	104 29%GHK	51 17%HK	35 8%	284 32%GHK	216 32%GHK	87 11%H	89 17%	149 27%L	130 31%LO	108 22%I	102 35%	264 31%
I never struggle to make it to payday	736 37%	424 43%B	311 30%	86 38%H	117 34%H	130 40%HK	146 41%HK	140 47%ccDefHIJK	116 25%	334 37%H	248 37%H	256 34%H	250 47%MNO	222 40%O	140 34%O	123 25%	147 50%	467 54%
I am not currently employed	594 30%	282 29%	312 30%	48 22%DJ	44 13%	49 15%	63 18%	87 29%ccDEFIJK	303 66%CDEFGIJK	142 16%	93 14%	390 52%CDEFGIJK	158 30%mn	139 25%	96 23%	201 40%LMN	5 2%	21 2%

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

Personal Debt Tracking Survey ONLINE Fieldwork: 18th-19th April 2018

Absolutes/col percents

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

	Region																Which of the following best describes your current working status?									
	Total	England (a)	Scotland (b)	North East (c)	North West (d)	Yorkshire & Humberside (e)	West Midlands (f)	East Midlands (g)	Wales (h)	Eastern (i)	London (j)	South East (k)	South West (l)	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	2004	1737	162	111	233	179	172	144	105	201	211	280	206	290	316	311	1109	745	364	895	60	148	119	401	167	
Weighted base	2004	1727	176	84*	230	168	180	150	100*	192	267	279	176	253	331	277	1154	910	244	850	70*	154	123	351	152	
NET: Often/ Sometimes struggle to make it to payday	674 34%	584 34%	57 33%	39 47% Ghkl NO	68 29%	61 36% fi	48 27%	50 33%	33 33%	52 27%	109 41% DFI	100 36% fi	57 32%	101 40% DFI	98 30%	90 33%	514 45% S	413 45% x	101 UVW	160 19%	26 38% VW	45 29% VW	15 12% W	19 6%	55 36% VW	
I often struggle to make it to payday	199 10%	172 10%	17 10%	12 15% dFIK N	18 8%	26 15% DFgl KN	12 6%	12 8%	9 9%	13 7%	41 15% DFgl KNo	21 7%	18 10%	38 15% DFgl KNo	24 7%	27 10%	148 13% S	124 14% uVW	24 10% VW	51 6%	15 22% RUWVWx	11 7% W	4 3%	4 1%	17 11% VW	
I sometimes struggle to make it to payday	475 24%	411 24%	40 23%	27 32% deF lino	49 21%	36 21%	36 20%	37 25%	24 24%	40 21%	68 26%	79 28% fi	39 22%	63 25%	74 22%	63 23%	366 32% S	289 32% TUV W	77 31% TuV W	110 13%	11 15% W	34 22% VW	11 9% w	16 4%	38 25% VW	
I never struggle to make it to payday	736 37%	621 36%	72 41% Cm	18 22%	81 35% C	60 35% C	67 37% C	60 40% Cm	42 42% Cm	70 37% C	100 38% C	97 35% C	68 38% C	78 31%	127 38% Cm	110 40% CM	614 53% S	477 52% TUV WX	138 56% TUV WX	121 14%	5 8%	17 11% x	12 10%	80 23% TUVX	7 5%	
I am not currently employed	594 30%	523 30%	47 27%	27 32% j	82 35% hJo	47 28%	65 36% bhJ o	41 27%	25 24%	70 36% bhJ o	58 22%	82 29% j	52 29%	74 29% j	106 32% J	76 28%	26 2%	20 2%	6 2%	568 67% P	38 55% QR	93 60% QR	96 78% QRTU X	252 72% QRTU X	90 59% QR	

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

Personal Debt Tracking Survey
ONLINE Fieldwork: 18th-19th April 2018

Absolutes/col percents

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

	Total	Tenure							How worried or otherwise are you about your current level of debt?				
		NET: Home-owners (a)	Owned out-right (b)	Owned with mortgage (c)	NET: Renters (d)	Council Rent (e)	HA Rent (f)	Other rent (g)	Rent free (h)	Extremely worried (i)	Very worried (j)	Fairly worried (k)	Not at all worried (l)
Unweighted base	2004	1328	749	579	638	139	177	322	38	103	130	433	1338
Weighted base	2004	1299	724	575	671	260	139	272	34*	120*	124	437	1323
NET: Often/ Sometimes struggle to make it to payday	674 34%	317 24%B	96 13%	221 38%AB	346 52%ABCH	130 50%ABCh	77 55%ABCH	140 51%ABCH	11 33%B	91 76%KL	102 82%KL	260 59%L	221 17%
I often struggle to make it to payday	199 10%	70 5%B	20 3%	50 9%AB	125 19%ABC	59 22%ABC	25 18%ABC	42 15%ABC	4 11%B	76 63%JKL	52 42%KL	51 12%L	21 2%
I sometimes struggle to make it to payday	475 24%	247 19%B	76 10%	171 30%AB	221 33%AB	71 27%AB	52 37%ABce h	98 36%ABce h	7 21%b	15 13%	50 41%IL	209 48%IL	200 15%
I never struggle to make it to payday	736 37%	557 43%DEFG	287 40%DEFG	270 47%BDEF G	162 24%	50 19%	27 19%	85 31%DEF	16 48%DEFg	6 5%	4 4%	96 22%J	629 48%IJK
I am not currently employed	594 30%	425 33%CDFG	341 47%ACDE FGH	84 15%	163 24%CG	81 31%CG	35 25%CG	46 17%	7 19%	23 19%	18 14%	81 18%	473 36%IJK

Proportions/Mean: 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: 18th-19th April 2018

Absolutes/col percents

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

	Gender		Age									Social Grade				Employment Sector		
	Total	Male (a)	Female (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	18-44 (i)	25-44 (j)	55+ (k)	AB (l)	C1 (m)	C2 (n)	DE (o)	Public (p)	Private (q)
Unweighted base	645	217	428	75	122	153	160	91	44	350	275	135	166	190	129	160	150	337
Weighted base	674	271	403	90*	183*	143	148	68*	43*	415	326	111	128	198	176*	173	143	371
The cost of food	355 53%	118 43%	237 59%A	50 56%	85 47%	69 48%	87 59%deiJ	39 58%	25 58%	204 49%	154 47%	64 58%j	51 40%	98 49%l	96 54%L	111 64%LM	63 44%	178 48%
Household energy costs (excluding petrol and diesel)	262 39%	90 33%	172 43%A	14 16%	84 46%CEI	42 29%c	72 48%CEIj	27 39%C	23 53%CEIj	140 34%C	126 39%Ce	49 44%CEi	39 31%	74 37%	66 37%	82 48%Lm	47 33%	147 40%
Fuel or transport costs (e.g. train fares)	190 28%	68 25%	122 30%	34 38%GhK	47 26%	42 29%	45 30%k	14 21%	8 19%	123 30%k	89 27%	22 20%	31 24%	63 32%	52 29%	45 26%	44 31%	118 32%
Making credit card repayments	180 27%	62 23%	118 29%	13 15%	52 29%c	41 29%C	42 28%C	19 28%c	13 29%c	106 26%c	93 29%C	32 28%C	36 28%	50 25%	50 29%	44 25%	39 27%	110 30%
Paying for rent	177 26%	69 26%	107 27%	31 35%FGHK	69 37%eFGHK	37 26%fGhK	25 17%	9 14%	5 13%	137 33%FGHK	105 32%FGHK	15 13%	29 23%	61 31%	43 24%	44 25%	33 23%	103 28%
Spending on going out or on non-essentials (e.g. clothes, entertainment subscriptions, presents, etc.)	160 24%	50 19%	110 27%A	39 44%DEFGJ K	42 23%g	35 24%fG	23 16%	8 12%	13 30%FG	116 28%FGK	76 23%fG	21 19%	32 25%	53 27%	42 24%	33 19%	46 32%Q	76 21%
Recent cuts to welfare benefits	87 13%	44 16%	44 11%	2 3%	35 19%cf	23 16%C	15 10%c	9 13%C	3 8%	60 14%C	58 18%cf	12 11%C	7 6%	18 9%	21 12%l	41 24%LMN	13 9%	41 11%
Wage freezes	84 12%	39 14%	45 11%	5 5%	19 11%h	22 15%ch	21 14%ch	17 24%CDfHJ	1 1%	46 11%h	41 13%H	17 15%CH	16 13%	29 15%	20 11%	19 11%	30 21%Q	45 12%
Making mortgage repayments	59 9%	22 8%	37 9%	4 4%	15 8%	10 10%	12 8%	4 15%ci	4 10%	33 8%	29 9%	14 13%c	13 11%	14 7%	21 12%	11 6%	11 7%	44 12%
Paying a Debt Management Plan	52 8%	17 6%	36 9%	2 3%	20 11%c	9 6%	12 8%	4 6%	6 14%C	30 7%	28 9%	10 9%c	8 6%	7 4%	23 13%im	14 8%	4 3%	29 8%p
Making payments on a 'payday' loan or some other similar short-term, high interest loan	31 5%	15 6%	16 4%	4 4%	7 4%	7 5%	7 4%	4 7%	1 3%	18 4%	14 4%	6 5%	3 3%	10 5%	9 5%	9 5%	7 5%	17 5%

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



Personal Debt Tracking Survey
ONLINE Fieldwork: 18th-19th April 2018

Absolutes/col percents

Table 13

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

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

	Gender		Age							Social Grade				Employment Sector				
	Total	Male (a)	Female (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	18-44 (i)	25-44 (j)	55+ (k)	AB (l)	C1 (m)	C2 (n)	DE (o)	Public (p)	Pri- vate (q)
Weighted base	674	271	403	90*	183*	143	148	68*	43*	415	326	111	128	198	176*	173	143	371
Childcare costs	30 5%	10 4%	21 5%	2 3%	16 9%GK	6 4%g	5 4%	- -	1 2%	24 6%GK	22 7%GK	1 1%	11 9%mo	7 4%	7 4%	5 3%	6 4%	24 6%
None of these	73 11%	33 12%	39 10%	10 11%	16 9%	11 8%	18 12%	12 18%deIJ	5 12%	37 9%	27 8%	17 16%eiJ	15 12%	22 11%	16 9%	19 11%	14 10%	42 11%

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

* small base

Personal Debt Tracking Survey ONLINE Fieldwork: 18th-19th April 2018

Absolutes/col percents

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

	Region															Which of the following best describes your current working status?									
	Total	England (a)	Scotland (b)	North East (c)	North West (d)	Yorkshire & Humberside (e)	West Midlands (f)	East Midlands (g)	Wales (h)	East-ern (i)	London (l)	South East (k)	South West (l)	North East/ Yorkshire & Humberside (m)	East/ West Midlands (n)	Wales/ South West (o)	NET: Working (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	645	559	54	47	67	58	42	47	32	56	82	96	64	105	89	96	487	336	151	158	22	44	14	24	54
Weighted base	674	584	57*	39*	68*	61*	48*	50*	33**	52*	109*	100*	57*	101*	98*	90*	514	413	101	160	26**	45*	15**	19**	55*
The cost of food	355 53%	312 54%	27 47%	22 57%	33 48%	31 51%	30 61%j	27 55%	15 46%	30 58%	45 41%	63 63%J	31 55%	53 53%	57 58%j	47 52%	242 47%	189 46%	52 52%	113 70%P	19 73%	31 69%Qr	10 66%	12 61%	42 75%QR
Household energy costs (excluding petrol and diesel)	262 39%	231 40%	21 36%	13 33%	21 30%	18 30%	23 48%r	18 36%	10 30%	20 39%	49 45%r	46 46%dem	23 41%	31 31%	41 42%	33 37%	194 38%	150 36%	45 44%	67 42%	14 54%	13 29%	11 70%	6 32%	23 43%
Fuel or transport costs (e.g. train fares)	190 28%	171 29%	14 24%	11 29%	19 28%	16 25%	11 24%	13 26%	5 14%	10 19%	33 30%	35 35%i	24 42%blm n	27 27%	24 25%	28 31%	162 31%S	136 33%	26 25%	28 18%	3 12%	10 22%	2 12%	2 11%	11 21%
Making credit card repayments	180 27%	162 28%	13 23%	17 42%bJo	17 26%	16 25%	13 27%	16 31%	5 16%	13 25%	22 21%	30 30%	18 32%	32 32%	28 29%	24 26%	149 29%S	117 28%u	32 32%U	31 19%	2 7%	7 15%	4 27%	5 25%	14 25%
Paying for rent	177 26%	153 26%	16 28%g	8 21%	16 24%	12 20%	10 20%	6 12%	8 23%	8 15%	51 46%bCD EFGIKL MNO	29 29%Gn	13 23%	20 20%	16 16%	21 23%	136 27%	110 27%	27 26%	40 25%	9 33%	16 36%	2 16%	1 5%	12 22%
Spending on going out or on non-essentials (e.g. clothes, entertainment subscriptions, presents, etc.)	160 24%	137 23%	17 30%	10 25%	23 34%FJL nO	19 31%fo	7 14%	13 25%	7 19%	10 19%	20 19%	26 26%	9 16%	29 29%f	19 20%	16 18%	122 24%	96 23%	26 26%	38 24%	2 8%	18 40%Qx	5 36%	2 12%	11 19%
Recent cuts to welfare benefits	87 13%	76 13%	8 14%	4 11%	5 7%	11 18%g	9 18%g	2 5%	3 8%	5 9%	26 24%DGiK LnO	9 9%	5 8%	15 15%	11 12%	8 8%	54 10%	42 10%	12 12%	33 21%P	8 29%	14 31%QR	2 13%	1 3%	9 17%
Wage freezes	84 12%	69 12%	11 19%DF	4 10%	3 4%	12 19%DF	2 3%	8 17%Df	4 12%	8 16%df	16 15%df	12 12%	4 7%	16 16%Df	10 10%	8 9%	75 15%S	65 16%X	10 10%x	9 6%	2 6%	5 12%x	-	2 8%	1 2%
Making mortgage repayments	59 9%	45 8%	10 17%aJK	4 10%	7 10%	7 11%	7 14%j	4 7%	5 15%	3 5%	4 4%	7 7%	3 6%	11 11%	10 11%	8 9%	55 11%S	42 10%u	13 12%U	4 3%	1 4%	-	* 3%	1 3%	3 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; ** very small base (under 30) ineligible for sig testing

Personal Debt Tracking Survey
ONLINE Fieldwork: 18th-19th April 2018

Absolutes/col percents

Table 14

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

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

	Region															Which of the following best describes your current working status?										
	Total	England (a)	Scotland (b)	North East (c)	North West (d)	Yorkshire & Humber (e)	West Midlands (f)	East Midlands (g)	Wales (h)	East of London (i)	London (j)	South East (k)	South West (l)	North East/ Yorkshire & Humber (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	674	584	57*	39*	68*	61*	48*	50*	33**	52*	109*	100*	57*	101*	98*	90*	514	413	101	160	26**	45*	15**	19**	55*	
Paying a Debt Management Plan	52 8%	44 7%	7 12% ^e K	6 15% ^E K	4 6%	1 2%	7 15% ^E K	7 14% ^E K	2 6%	3 5%	9 8%	2 2%	5 8%	7 7%	14 14% ^E K	7 7%	33 6%	30 7%	3 3%	19 12% ^p	3 11%	3 7%	3 20%	3 15%	7 13% ^R	
Making payments on a 'payday' loan or some other similar short-term, high interest loan	31 5%	29 5%	-	4 11% ^{Bg} K	3 4%	4 6%	4 8% ^{bi}	1 2%	1 4%	-	7 7%	2 2%	4 7% ^{bi}	8 8% ^{bik}	5 5%	6 6%	24 5%	21 5%	3 3%	7 4%	1 5%	2 5%	*	2 10%	*	1%
Childcare costs	30 5%	28 5%	3 5%	1 2%	7 11% ^j O	4 7%	2 4%	3 7%	-	1 2%	3 3%	4 4%	1 2%	5 5%	5 6%	1 1%	30 6% ^S	20 5%	11 11% ^{QUX}	-	-	-	-	-	-	
None of these	73 11%	62 11%	7 11%	4 10%	8 11%	8 13%	3 6%	3 6%	5 14%	8 15%	11 10%	10 10%	8 14%	12 12%	6 6%	12 14%	56 11%	47 11%	9 9%	16 10%	4 14%	4 8%	1 9%	4 20%	4 7%	

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

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

Personal Debt Tracking Survey
ONLINE Fieldwork: 18th-19th April 2018

Absolutes/col percents

Table 15

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

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

	Total	Tenure								How worried or otherwise are you about your current level of debt?			
		NET: Home-owners (a)	Owned out-right (b)	Owned with mortgage (c)	NET: Renters (d)	Council Rent (e)	HA Rent (f)	Other rent (g)	Rent free (h)	Extremely worried (i)	Very worried (j)	Fairly worried (k)	Not at all worried (l)
Unweighted base	645	300	88	212	332	70	93	169	13	77	110	258	200
Weighted base	674	317	96*	221	346	130*	77*	140	11**	91*	102*	260	221
The cost of food	355 53%	141 44%	51 53% ^c	89 41%	209 60% ^{AC}	92 70% ^{AbCG}	44 58% ^{AC}	73 52% ^C	5 49%	53 58%	57 55%	140 54%	105 48%
Household energy costs (excluding petrol and diesel)	262 39%	108 34%	36 38%	72 32%	152 44% ^{AC}	66 51% ^{AC}	30 39%	55 40%	2 19%	44 48% ^l	37 36%	104 40%	77 35%
Fuel or transport costs (e.g. train fares)	190 28%	91 29%	26 27%	64 29%	95 28%	35 27%	24 31%	37 26%	4 34%	36 39% ^{JI}	23 23%	74 29%	57 26%
Making credit card repayments	180 27%	92 29%	27 28%	65 30%	87 25%	30 23%	20 26%	37 26%	1 9%	44 49% ^{KL}	42 41% ^{KL}	67 26% ^L	27 12%
Paying for rent	177 26%	23 7%	4 4%	19 9%	152 44% ^{ABC}	52 40% ^{ABC}	27 36% ^{ABC}	73 52% ^{ABCF}	2 14%	33 37% ^L	32 31% ^L	70 27% ^l	41 19%
Spending on going out or on non-essentials (e.g. clothes, entertainment subscriptions, presents, etc.)	160 24%	69 22%	20 20%	50 22%	89 26%	34 26%	25 32% ^{abcg}	30 22%	2 15%	22 25% ^J	10 10%	68 26% ^J	60 27% ^J
Recent cuts to welfare benefits	87 13%	26 8%	14 15% ^C	12 5%	61 18% ^{AC}	31 24% ^{ACg}	13 17% ^{AC}	17 12% ^C	-	24 26% ^{KL}	16 15% ^l	30 12%	17 8%
Wage freezes	84 12%	42 13% ^f	9 9%	33 15% ^f	40 11%	14 11%	5 6%	21 15% ^f	2 21%	12 13%	13 13%	39 15%	20 9%
Making mortgage repayments	59 9%	56 18% ^{BDEFG}	6 6% ^{DEF}	51 23% ^{BDEFG}	3 1%	-	-	3 2%	-	9 10% ^l	13 13% ^L	30 12% ^L	7 3%
Paying a Debt Management Plan	52 8%	19 6%	5 5%	14 7%	32 9%	15 11%	7 10%	10 7%	1 6%	14 15% ^{JL}	5 5%	28 11% ^L	5 2%

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: 18th-19th April 2018

Absolutes/col percents

Table 15

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

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

	Tenure								How worried or otherwise are you about your current level of debt?				
	NET: Home-owners (a)	Owned out-right (b)	Owned with mortgage (c)	NET: Renters (d)	Council Rent (e)	HA Rent (f)	Other rent (g)	Rent free (h)	Extremely worried (i)	Very worried (j)	Fairly worried (k)	Not at all worried (l)	
Weighted base	674	317	96*	221	346	130*	77*	140	11**	91*	102*	260	221
Making payments on a 'payday' loan or some other similar short-term, high interest loan	31 5%	10 3%	4 5%	5 2%	21 6%c	7 5%	8 11%ACg	6 4%	-	7 8%L	9 9%L	13 5%L	1 *
Childcare costs	30 5%	14 5%	1 1%	13 6%	16 5%	6 5%	2 2%	8 6%	-	5 5%l	6 6%L	17 7%L	2 1%
None of these	73 11%	42 13%De	15 16%DE	27 12%d	26 7%	6 5%	7 10%	12 8%	5 42%	1 1%	6 6%	22 8%i	44 20%LJK

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: 18th-19th April 2018

Absolutes/col percents

Table 16

Q.6 Thinking about your credit card balance, which of the following statements apply to any of the credit cards you own? When answering please think about all the credit cards you own and select all that apply, including if you have a credit card with no outstanding balance. I currently have a credit card(s) which has had an outstanding balance for...

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	2004	851	1153	179	231	336	392	392	474	746	567	866	709	546	317	432	314	795
Weighted base	2004	978	1026	224	344	322	356	295	462	891	667	756	536	558	412	497	295	860
Less than 6 months	253 13%	111 11%	142 14%	29 13%	61 18%FGHK	41 13%	44 12%	33 11%	44 10%	132 15%HK	103 15%HK	77 10%	67 13%	73 13%	51 12%	62 12%	48 16%	139 16%
At least 6 months but less than 1 year	125 6%	61 6%	64 6%	7 3%	37 11%CFGHK	27 8%CGHK	21 6%	12 4%	20 4%	72 8%CGHK	65 10%CFGHK	32 4%	31 6%	32 7%	31 7%	31 6%	39 13%Q	51 6%
At least 1 year but less than 18 months	115 6%	71 7%B	44 4%	5 2%	31 9%CGHK	26 8%CGhK	21 6%c	10 3%	21 5%	63 7%CGK	58 9%CGHK	32 4%	37 7%n	38 7%n	15 4%	25 5%	18 6%	68 8%
At least 18 months but less than 2 years	76 4%	31 3%	45 4%	6 3%	30 9%CEFGHK	11 4%	13 4%h	8 3%	8 2%	47 5%gHK	41 6%cGHK	16 2%	22 4%	24 4%	11 3%	18 4%	20 7%	39 5%
At least 2 years but less than 5 years	106 5%	49 5%	57 6%	13 6%	12 4%	22 7%H	26 7%dHK	17 6%	16 4%	47 5%	35 5%	33 4%	23 4%	30 5%	32 8%Lo	21 4%	19 7%	53 6%
5 years or more	73 4%	33 3%	40 4%	1 *	4 1%	25 8%CDgHIJK	16 5%CD	12 4%Cd	15 3%c	30 3%c	29 4%CD	27 4%Cd	21 4%	13 2%	24 6%M	15 3%	16 5%	35 4%
I have a credit card(s) with no outstanding balance to pay	752 38%	403 41%B	349 34%	28 12%	74 22%C	90 28%CI	113 32%CDIJ	157 53%CDEFIJ	290 63%CDEFGI	192 22%C	164 25%C	447 59%CDEFGI	280 52%MMNO	223 40%NO	131 32%O	119 24%	91 31%	272 32%
I do not own a credit card	525 26%	236 24%	290 28%a	128 57%DEFGHIJK	89 26%gHK	85 27%GHK	101 28%GHK	56 19%h	67 14%	302 34%DEFGHJ	174 26%GHK	123 16%	81 15%	124 22%L	115 28%Lm	206 41%LMN	53 18%	209 24%P
Don't know	72 4%	34 3%	38 4%	17 7%eFGHK	28 8%EFGHK	10 3%HK	9 2%hk	5 2%	3 1%	55 6%eFGHK	38 6%FGHK	8 1%	10 2%	22 4%l	20 5%L	20 4%l	6 2%	47 5%P
NET: Have a credit card(s) with an outstanding balance	678 34%	315 32%	363 35%	52 23%	155 45%CGHK	141 44%CGHK	136 38%CGHK	80 27%	113 24%	348 39%CGHK	296 44%CFGHK	193 26%	173 32%	196 35%	151 37%	158 32%	148 50%Q	343 40%
NET: Have a credit card(s) with an outstanding balance for at least 6 months	441 22%	213 22%	228 22%	25 11%	97 28%CGHK	103 32%CGHIK	94 26%CGHK	48 16%	74 16%	225 25%CGHK	200 30%CGHIK	122 16%	113 21%	127 23%	102 25%	99 20%	103 35%Q	212 25%

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



Personal Debt Tracking Survey ONLINE Fieldwork: 18th-19th April 2018

Absolutes/col percents

Table 17

Q.6 Thinking about your credit card balance, which of the following statements apply to any of the credit cards you own? When answering please think about all the credit cards you own and select all that apply, including if you have a credit card with no outstanding balance. I currently have a credit card(s) which has had an outstanding balance for...

Base: All respondents

	Region														Which of the following best describes your current working status?											
	Total	England (a)	Scotland (b)	North East (c)	North West (d)	Yorkshire & Humberside (e)	West Midlands (f)	East Midlands (g)	Wales (h)	East-ern (i)	London (j)	South East (k)	South West (l)	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	2004	1737	162	111	233	179	172	144	105	201	211	280	206	290	316	311	1109	745	364	895	60	148	119	401	167	
Weighted base	2004	1727	176	84*	230	168	180	150	100*	192	267	279	176	253	331	277	1154	910	244	850	70*	154	123	351	152	
Less than 6 months	253 13%	222 13%	19 11%	15 17%EF1	32 14%	15 9%	16 9%	22 14%	12 12%	16 8%	41 15%efi	39 14%i	27 15%efi	29 12%	37 11%	39 14%i	187 16%S	148 16%TUVWX	38 16%TUVWX	66 8%	3 4%	13 8%	8 6%	32 9%	11 7%	
At least 6 months but less than 1 year	125 6%	112 6%	10 6%E	8 9%EIM	11 5%E	1 1%	15 9%EIM	10 7%E	4 4%	6 3%	25 10%EHIm	25 9%EIMo	10 5%E	9 4%	25 8%Eim	13 5%E	90 8%S	72 8%vW	18 7%vw	35 4%	4 6%	7 4%	3 3%	14 4%	6 4%	
At least 1 year but less than 18 months	115 6%	101 6%	10 6%	4 5%	14 6%	12 7%	8 5%	10 7%	4 4%	7 3%	19 7%	14 5%	12 7%	17 7%	19 6%	15 6%	86 7%S	66 7%Uwx	20 8%UWX	29 3%	2 2%	1 1%	7 5%U	15 4%U	5 3%	
At least 18 months but less than 2 years	76 4%	69 4%	3 2%	4 5%d	3 1%	4 2%	6 4%	5 3%	3 3%	7 4%	20 8%BDEm	13 5%D	7 4%d	8 3%	11 3%	11 4%d	60 5%S	47 5%UW	13 5%UW	16 2%	4 6%uw	1 1%	2 2%	5 2%	3 2%	
At least 2 years but less than 5 years	106 5%	92 5%	8 4%	6 7%	11 5%	6 3%	6 3%	8 5%	6 6%	10 5%	21 8%f	17 6%	9 5%	12 5%	14 4%	14 5%	72 6%S	54 6%w	17 7%vW	34 4%	5 7%	6 4%	3 3%	12 3%	8 6%	
5 years or more	73 4%	60 3%	10 6%el	5 6%el	10 4%	3 2%	8 4%	6 4%	3 3%	3 1%	9 3%	9 3%	8 4%i	8 3%	14 4%	11 4%	51 4%S	41 5%W	10 4%w	22 3%	1 1%	2 1%	4 3%	6 2%	8 5%uW	
I have a credit card(s) with no outstanding balance to pay	752 38%	642 37%	68 39%	25 30%	87 38%	62 37%	66 37%	60 40%	42 42%	84 44%CJm	86 32%	99 36%	72 41%c	87 34%	127 38%	113 41%cj	363 31%	275 30%TU	88 36%qTU	389 46%P	8 12%	28 18%	58 47%QrTU	248 71%QRTU	47 31%TU	
I do not own a credit card	525 26%	447 26%	46 26%	23 27%	62 27%l	65 38%BcD FGIJKL NO	49 27%	35 23%	32 31%L	52 27%l	60 23%	68 24%	34 19%	88 35%dGJ KLNO	84 25%	65 24%	261 23%	206 23%W	55 23%W	264 31%P	39 57%QRVW	96 62%QRVW	40 32%QrW	29 8%	29 8%	60 39%QRW
Don't know	72 4%	66 4%	3 2%	2 2%	11 5%m	3 2%	9 5%m	6 4%	3 3%	10 5%m	10 4%	12 4%	3 2%	4 2%	15 5%m	6 2%	52 5%S	41 5%W	11 5%W	19 2%	4 6%W	4 2%	2 2%	2 1%	8 5%W	

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



Personal Debt Tracking Survey
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Table 17

Q.6 Thinking about your credit card balance, which of the following statements apply to any of the credit cards you own? When answering please think about all the credit cards you own and select all that apply, including if you have a credit card with no outstanding balance. I currently have a credit card(s) which has had an outstanding balance for...

Base: All respondents

	Region													Which of the following best describes your current working status?											
	Total	England (a)	Scotland (b)	North East (c)	North West (d)	Yorkshire & Humberside (e)	West Midlands (f)	East Midlands (g)	Wales (h)	East of London (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	2004	1727	176	84*	230	168	180	150	100*	192	267	279	176	253	331	277	1154	910	244	850	70*	154	123	351	152
NET: Have a credit card(s) with an outstanding balance	678 34%	594 34%h	58 33%e	36 43% dEH IM	73 32%	40 24%	59 33%e	54 36% EI	25 25%	47 24%	114 43% DEF HIMno	103 37% EHI	68 39% EHI	76 30%	113 34% EI	93 34% EI	492 43% S	393 43% TUV WX	99 41% tUV WX	186 22%	18 26%	28 18%	25 20%	77 22%	38 25%
NET: Have a credit card(s) with an outstanding balance for at least 6 months	441 22%	387 22%h	39 22%	23 27% EHI	46 20%	25 15%	43 24% ehi	34 22%	14 14%	31 16%	74 28% dEH IMO	69 25% EhI	42 24% ehi	48 19%	77 23% ehi	57 20%	315 27% S	250 28% UVVW X	65 26% UVVW x	126 15%	15 21% u	16 11%	18 15%	49 14%	28 18% u

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: 18th-19th April 2018

Absolutes/col percents

Table 18

Q.6 Thinking about your credit card balance, which of the following statements apply to any of the credit cards you own? When answering please think about all the credit cards you own and select all that apply, including if you have a credit card with no outstanding balance. I currently have a credit card(s) which has had an outstanding balance for...

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 mortgage (c)	NET: Renters (d)	Council Rent (e)	HA Rent (f)	Other rent (g)	Rent free (h)	Extremely worried (i)	Very worried (j)	Fairly worried (k)	Not at all worried (l)
Unweighted base	2004	1328	749	579	638	139	177	322	38	103	130	433	1338
Weighted base	2004	1299	724	575	671	260	139	272	34*	120*	124	437	1323
Less than 6 months	253 13%	152 12%	76 11%	76 13%	95 14%b	44 17%b	14 10%	38 14%	6 17%	18 15%	18 15%	73 17%L	144 11%
At least 6 months but less than 1 year	125 6%	72 6%	29 4%	43 8%B	53 8%aB	18 7%	14 10%ABh	21 8%B	- -	12 10%L	17 13%L	41 9%L	55 4%
At least 1 year but less than 18 months	115 6%	62 5%b	22 3%	40 7%aB	52 8%AB	18 7%b	15 11%AB	18 7%B	1 3%	9 8%L	20 16%iL	44 10%L	42 3%
At least 18 months but less than 2 years	76 4%	47 4%B	12 2%	35 6%AB	28 4%B	9 3%	8 6%B	12 4%B	- -	9 7%L	15 12%L	34 8%L	18 1%
At least 2 years but less than 5 years	106 5%	60 5%B	17 2%	43 7%AB	45 7%B	13 5%	10 7%B	21 8%AB	1 3%	17 14%L	22 18%KL	35 8%L	33 3%
5 years or more	73 4%	47 4%	22 3%	25 4%	26 4%	4 1%	7 5%e	15 5%be	* 1%	23 19%KL	14 11%KL	18 4%L	18 1%
I have a credit card(s) with no outstanding balance to pay	752 38%	632 49%G	440 61%FGH	191 33%ACDE	109 16%	36 14%	20 15%	53 19%	11 32%DEF	2 2%	6 5%	70 16%J	674 51%IJK
I do not own a credit card	525 26%	239 18%	123 17%	116 20%	271 40%ABC	120 46%ABCg	56 40%ABC	96 35%ABC	16 45%ABC	28 24%	34 28%	131 30%i	332 25%
Don't know	72 4%	46 4%b	14 2%	32 6%aB	25 4%b	10 4%	3 2%	12 5%B	7 2%	6%J	- -	22 5%J	42 3%j
NET: Have a credit card(s) with an outstanding balance	678 34%	400 31%B	159 22%	241 42%ABH	269 40%ABh	97 37%B	61 44%ABH	112 41%ABh	8 24%	82 69%KL	85 69%KL	220 50%L	290 22%
NET: Have a credit card(s) with an outstanding balance for at least 6 months	441 22%	256 20%Bh	87 12%	169 29%ABeH	182 27%ABH	55 21%Bh	50 36%ABDE	78 29%ABH	2 7%	64 53%KL	72 58%KL	154 35%L	151 11%

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

