

R3 Personal Debt Snapshot – Wave 15, November 2014

METHODOLOGY NOTE

ComRes interviewed 2,054 GB adults online between the 14th and 16th November 2014. Data were weighted to be representative of all GB adults aged 18+.

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Personal Debt Survey

ONLINE Fieldwork: 14th-16th November 2014

Absolutes/col percents

Table 1

Q1. How worried or otherwise are you about your current level of debt?**Base: All respondents**

	Gender			Age							Social Grade				Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	18-44	25-44	AB	C1	C2	DE	Public	Private
Unweighted base	2054	1048	1006	219	344	310	390	329	462	873	654	607	619	291	537	271	811
Weighted base	2054	1007	1047	244	346	346	366	305	447	936	692	549	569	447	488	286	865
Extremely worried	168 8%	65 6%	103 10%	22 9%	28 8%	46 13%	43 12%	22 7%	7 1%	96 10%	74 11%	32 6%	41 7%	26 6%	69 14%	31 11%	72 8%
Very worried	204 10%	102 10%	102 10%	37 15%	61 18%	40 11%	40 11%	22 7%	5 1%	137 15%	101 15%	41 8%	50 9%	51 11%	61 13%	34 12%	105 12%
Fairly worried	533 26%	237 24%	296 28%	77 31%	100 29%	115 33%	124 34%	58 19%	59 13%	291 31%	215 31%	120 22%	155 27%	123 27%	135 28%	91 32%	260 30%
Not at all worried	1149 56%	602 60%	546 52%	109 45%	156 45%	146 42%	159 43%	202 66%	377 84%	411 44%	302 44%	355 65%	323 57%	247 55%	223 46%	130 46%	428 50%
NET: Extremely/ Very worried	372 18%	167 17%	205 20%	58 24%	89 26%	85 25%	83 23%	45 15%	11 3%	233 25%	175 25%	73 13%	91 16%	77 17%	130 27%	65 23%	177 20%
NET: Extremely/ Very/ Fairly worried	905 44%	404 40%	501 48%	135 55%	189 55%	200 58%	207 57%	103 34%	70 16%	525 56%	389 56%	194 35%	246 43%	200 45%	265 54%	156 54%	437 50%

Personal Debt Survey

ONLINE Fieldwork: 14th-16th November 2014

Absolutes/col percents

Table 2

Q1. How worried or otherwise are you about your current level of debt?**Base: All respondents**

	Region														Which of the following best describes your current working status?								
	Total	England	Scotland	North East	North West	Yorkshire & Humber	West Midlands	East Midlands	Wales	East of England	London	South East	South West	North East/ Yorkshire & Humber	NET: Working	Working full time	Working part time	NET: Not working	Not working seeking work	Not working and not seeking work	Retired on a state pension only	Retired with a private pension	House person
Unweighted base	2054	1741	200	88	196	195	160	151	113	233	245	303	170	283	1082	731	351	972	123	172	105	411	161
Weighted base	2054	1766	185	82	226	185	185	144	103	205	267	288	185	267	1150	904	246	904	110	156	107	381	151
Extremely worried	168 8%	148 8%	13 7%	18 22%	13 6%	17 9%	17 9%	12 8%	6 6%	11 6%	27 10%	18 6%	14 8%	36 13%	103 9%	76 8%	27 11%	65 7%	24 22%	17 11%	3 3%	6 2%	15 10%
Very worried	204 10%	166 9%	24 13%	13 16%	21 9%	10 5%	22 12%	21 15%	15 14%	14 7%	29 11%	21 7%	14 8%	23 9%	139 12%	122 13%	17 7%	65 7%	13 12%	20 13%	1 1%	8 2%	22 15%
Fairly worried	533 26%	471 27%	37 20%	20 25%	62 28%	52 28%	43 23%	39 27%	25 25%	52 25%	82 31%	75 26%	47 25%	72 27%	350 30%	282 31%	68 28%	183 20%	32 29%	46 29%	22 20%	42 11%	41 27%
Not at all worried	1149 56%	981 56%	111 60%	30 37%	130 57%	106 58%	103 56%	72 50%	56 55%	128 62%	129 48%	173 60%	110 60%	137 51%	558 49%	423 47%	135 55%	591 65%	40 37%	73 47%	81 76%	324 85%	72 48%
NET: Extremely/ Very worried	372 18%	314 18%	37 20%	32 38%	34 15%	27 15%	39 21%	33 23%	21 20%	25 12%	57 21%	39 14%	28 15%	59 22%	242 21%	198 22%	44 18%	130 14%	37 34%	37 24%	4 3%	14 4%	38 25%
NET: Extremely/ Very/ Fairly worried	905 44%	785 44%	74 40%	52 63%	96 43%	79 42%	82 44%	72 50%	46 45%	77 38%	138 52%	114 40%	75 40%	130 49%	592 51%	480 53%	112 45%	313 35%	69 63%	83 53%	25 24%	56 15%	79 52%

Personal Debt Survey

ONLINE Fieldwork: 14th-16th November 2014

Absolutes/col percents

Table 3

Q1. How worried or otherwise are you about your current level of debt?**Base: All respondents**

	Total	Tenure								How worried or otherwise are you about your current level of debt?			
		NET: Home-owners	Owned out-right	Owned with mortgage	NET: Rent-ers	Coun-cil Rent	HA Rent	Other rent	Rent free	Extremely worried	Very worried	Fairly worried	Not at all worried
Unweighted base	2054	1177	653	524	837	204	221	412	40	173	205	518	1158
Weighted base	2054	1335	678	657	689	288	132	270	30	168	204	533	1149
Extremely worried	168 8%	74 6%	17 2%	57 9%	88 13%	51 18%	13 10%	24 9%	5 18%	168 100%	-	-	-
Very worried	204 10%	103 8%	31 5%	72 11%	99 14%	35 12%	22 17%	42 16%	2 7%	-	204 100%	-	-
Fairly worried	533 26%	304 23%	84 12%	220 33%	223 32%	101 35%	39 30%	83 31%	6 22%	-	-	533 100%	-
Not at all worried	1149 56%	854 64%	546 81%	308 47%	279 40%	101 35%	57 43%	121 45%	16 54%	-	-	-	1149 100%
NET: Extremely/ Very worried	372 18%	177 13%	47 7%	130 20%	188 27%	85 30%	36 27%	66 25%	7 24%	168 100%	204 100%	-	-
NET: Extremely/ Very/ Fairly worried	905 44%	481 36%	132 19%	350 53%	410 60%	186 65%	75 57%	149 55%	14 46%	168 100%	204 100%	533 100%	-

Personal Debt Survey

ONLINE Fieldwork: 14th-16th November 2014

Absolutes/col percents

Table 4

Q2. What kind of debt is worrying you?**Base: All respondents Extremely/ Very/ Fairly worried about their current level of debt**

	Gender			Age						Social Grade				Employment Sector			
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	18-44	25-44	AB	C1	C2	DE	Public	Private
Unweighted base	896	417	479	122	194	185	217	106	72	501	379	210	264	127	295	142	414
Weighted base	905	404	501	135	189	200	207	103	70	525	389	194	246	200	265	156	437
Credit cards	429 47%	218 54%	211 42%	35 26%	88 46%	97 48%	109 53%	65 63%	35 50%	219 42%	185 47%	104 54%	119 48%	98 49%	108 41%	100 64%	212 48%
Overdraft	205 23%	85 21%	119 24%	38 28%	48 25%	46 23%	37 18%	23 22%	14 20%	131 25%	93 24%	43 22%	52 21%	46 23%	64 24%	35 22%	98 22%
Mortgage repayments	155 17%	73 18%	82 16%	15 11%	35 19%	29 14%	45 22%	20 19%	12 17%	79 15%	64 16%	45 23%	39 16%	39 20%	32 12%	30 19%	87 20%
Loans from friends or family	127 14%	49 12%	78 16%	27 20%	34 18%	29 14%	28 14%	9 9%	-	90 17%	62 16%	21 11%	26 11%	23 11%	57 21%	17 11%	55 13%
Bank loans	120 13%	63 16%	57 11%	11 8%	30 16%	34 17%	33 16%	8 8%	5 7%	75 14%	64 17%	29 15%	33 13%	28 14%	31 12%	29 19%	59 14%
Rent arrears	104 11%	49 12%	55 11%	17 13%	26 14%	29 14%	24 11%	6 6%	2 3%	72 14%	55 14%	13 7%	19 8%	29 14%	43 16%	13 9%	49 11%
Tax due to HMRC	92 10%	50 12%	42 8%	12 9%	21 11%	28 14%	17 8%	9 8%	5 7%	62 12%	49 13%	19 10%	21 9%	25 12%	28 11%	10 7%	59 14%
Student loans	85 9%	31 8%	55 11%	43 32%	20 10%	13 7%	8 4%	2 1%	-	76 15%	33 8%	22 12%	28 12%	19 9%	16 6%	15 10%	33 8%
'Payday' or other similar short-term, high interest loan	83 9%	39 10%	43 9%	16 12%	33 17%	18 9%	12 6%	3 3%	1 2%	67 13%	51 13%	18 9%	13 5%	17 8%	34 13%	9 6%	48 11%
None of these	120 13%	43 11%	77 15%	28 21%	16 8%	22 11%	23 11%	12 12%	17 25%	67 13%	39 10%	19 10%	28 11%	32 16%	41 15%	10 6%	51 12%

Personal Debt Survey

ONLINE Fieldwork: 14th-16th November 2014

Absolutes/col percents

Table 5

Q2. What kind of debt is worrying you?**Base: All respondents Extremely/ Very/ Fairly worried about their current level of debt**

	Region														Which of the following best describes your current working status?								
	Total	England	Scotland	North East	North West	Yorkshire & Humber	West Midlands	East Midlands	Wales	East of London	London	South East	South West	North East/ Yorkshire & Humber	NET: Working	Working full time	Working part time	NET: Not working	Not working seeking work	Not working and not seeking work	Retired on a state pension only	Retired with a private pension	House person
Unweighted base	896	771	81	54	86	86	68	74	44	88	124	124	67	140	556	392	164	340	79	90	24	61	86
Weighted base	905	785	74	52	96	79	82	72	46	77	138	114	75	130	592	480	112	313	69	83	25	56	79
Credit cards	429 47%	364 46%	35 48%	33 63%	47 49%	33 43%	35 42%	36 50%	30 64%	40 52%	55 40%	52 45%	32 43%	66 51%	311 53%	261 54%	51 45%	117 37%	27 40%	18 21%	16 61%	29 52%	28 35%
Overdraft	205 23%	171 22%	19 26%	16 32%	13 14%	14 17%	25 30%	14 20%	14 31%	18 23%	31 23%	25 22%	14 19%	30 23%	132 22%	111 23%	21 18%	73 23%	9 13%	19 22%	7 28%	12 22%	26 33%
Mortgage repayments	155 17%	131 17%	13 18%	3 5%	15 16%	15 20%	14 17%	13 18%	11 23%	19 25%	20 15%	23 20%	12 12%	18 14%	116 20%	96 20%	20 18%	39 12%	6 8%	4 4%	3 11%	10 19%	16 21%
Loans from friends or family	127 14%	108 14%	11 14%	6 12%	18 18%	10 13%	11 13%	8 11%	8 17%	10 12%	24 18%	15 13%	7 9%	16 13%	72 12%	55 12%	17 15%	55 18%	16 24%	20 23%	-	2 3%	17 22%
Bank loans	120 13%	99 13%	13 17%	12 23%	7 7%	10 13%	12 15%	10 14%	9 19%	16 20%	11 8%	12 10%	9 12%	22 17%	88 15%	78 16%	10 9%	32 10%	8 12%	7 8%	-	5 9%	12 15%
Rent arrears	104 11%	89 11%	11 15%	8 16%	12 13%	13 17%	6 8%	5 7%	4 9%	4 5%	29 21%	6 5%	5 7%	21 16%	62 11%	46 10%	16 14%	41 13%	16 23%	13 15%	1 3%	1 2%	11 14%
Tax due to HMRC	92 10%	82 10%	4 5%	4 8%	8 8%	7 8%	8 10%	10 14%	6 14%	7 9%	19 14%	10 9%	10 13%	11 8%	69 12%	58 12%	11 10%	23 7%	10 15%	1 1%	1 4%	3 6%	7 9%
Student loans	85 9%	76 10%	6 8%	3 6%	12 12%	5 6%	9 10%	11 16%	3 7%	7 9%	18 13%	9 8%	3 4%	8 6%	48 8%	36 7%	12 11%	37 12%	5 7%	31 37%	-	-	2 2%
'Payday' or other similar short-term, high interest loan	83 9%	68 9%	11 15%	8 16%	6 6%	7 9%	7 8%	11 15%	3 7%	5 6%	11 8%	7 6%	6 8%	15 12%	57 10%	53 11%	4 3%	26 8%	7 11%	6 7%	-	1 2%	12 15%
None of these	120 13%	108 14%	9 12%	5 10%	7 7%	7 9%	12 15%	8 11%	3 7%	8 10%	18 13%	19 17%	24 32%	12 10%	62 10%	49 10%	13 11%	58 19%	18 26%	12 15%	5 21%	12 22%	11 14%

Personal Debt Survey

ONLINE Fieldwork: 14th-16th November 2014

Absolutes/col percents

Table 6

Q2. What kind of debt is worrying you?**Base: All respondents Extremely/ Very/ Fairly worried about their current level of debt**

	Tenure									How worried or otherwise are you about your current level of debt?			
	Total	NET: Home-owners	Owned out-right	Owned with mortgage	NET: Renters	Council Rent	HA Rent	Other rent	Rent free	Extremely worried	Very worried	Fairly worried	Not at all worried
Unweighted base	896	395	118	277	483	129	129	225	18	173	205	518	-
Weighted base	905	481	132	350	410	186	75	149	14	168	204	533	-
Credit cards	429 47%	256 53%	63 48%	193 55%	169 41%	73 39%	27 36%	70 47%	3 22%	103 62%	94 46%	231 43%	-
Overdraft	205 23%	85 18%	21 16%	65 19%	115 28%	46 25%	20 27%	49 33%	4 30%	52 31%	64 31%	89 17%	-
Mortgage repayments	155 17%	149 31%	6 5%	142 41%	6 1%	2 1%	1 1%	3 2%	1 7%	25 15%	30 15%	100 19%	-
Loans from friends or family	127 14%	43 9%	14 10%	29 8%	81 20%	44 23%	18 24%	19 13%	4 27%	42 25%	32 16%	53 10%	-
Bank loans	120 13%	65 13%	7 6%	57 16%	54 13%	23 12%	9 11%	22 15%	2 14%	51 30%	35 17%	35 7%	-
Rent arrears	104 11%	15 3%	4 3%	11 3%	87 21%	53 29%	15 20%	19 13%	2 12%	44 26%	22 11%	38 7%	-
Tax due to HMRC	92 10%	42 9%	8 6%	34 10%	49 12%	20 11%	8 10%	21 14%	1 8%	25 15%	23 11%	44 8%	-
Student loans	85 9%	38 8%	14 11%	24 7%	44 11%	15 8%	5 7%	23 16%	3 23%	20 12%	25 12%	40 8%	-
'Payday' or other similar short-term, high interest loan	83 9%	24 5%	12 9%	12 3%	58 14%	36 20%	9 12%	13 9%	1 5%	27 16%	23 11%	33 6%	-
None of these	120 13%	56 12%	35 26%	22 6%	61 15%	32 17%	12 16%	17 11%	3 21%	10 6%	26 13%	84 16%	-

Personal Debt Survey

ONLINE Fieldwork: 14th-16th November 2014

Absolutes/col percents

Table 7

Q3. Thinking about all your debts (excluding mortgages and student loans, but including all other kinds of debt, e.g. credit card debt, bank account overdrafts), approximately how much do you owe?

Base: All respondents

	Gender			Age						Social Grade				Employment Sector			
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	18-44	25-44	AB	C1	C2	DE	Public	Private
Unweighted base	2054	1048	1006	219	344	310	390	329	462	873	654	607	619	291	537	271	811
Weighted base	2054	1007	1047	244	346	346	366	305	447	936	692	549	569	447	488	286	865
I do not have any debts	(0) 854	412	443	111	112	88	117	133	293	312	200	265	247	179	164	83	302
	42%	41%	42%	46%	32%	25%	32%	44%	65%	33%	29%	48%	43%	40%	34%	29%	35%
£1 - £500	209	92	117	32	37	37	35	34	36	105	73	33	53	55	68	26	86
	10%	9%	11%	13%	11%	11%	9%	11%	8%	11%	11%	6%	9%	12%	14%	9%	10%
£501 - £1,000	176	83	93	29	32	31	28	29	27	92	63	44	49	46	38	23	72
	9%	8%	9%	12%	9%	9%	8%	9%	6%	10%	9%	8%	9%	10%	8%	8%	8%
£1,001 - £2,000	128	70	58	21	22	24	20	22	19	67	46	31	33	18	46	18	56
	6%	7%	5%	8%	6%	7%	5%	7%	4%	7%	7%	6%	6%	4%	9%	6%	6%
£2,001 - £3,000	114	54	60	13	28	29	24	7	13	70	57	28	30	23	33	24	56
	6%	5%	6%	6%	8%	8%	6%	2%	3%	7%	8%	5%	5%	5%	7%	8%	6%
£3,001 - £4,000	77	34	43	7	17	18	11	16	8	42	35	14	25	16	21	12	39
	4%	3%	4%	3%	5%	5%	3%	5%	2%	4%	5%	3%	4%	4%	4%	4%	5%
£4,001 - £5,000	78	39	40	12	15	13	17	9	11	41	29	17	17	27	18	9	40
	4%	4%	4%	5%	4%	4%	5%	3%	3%	4%	4%	3%	3%	6%	4%	3%	5%
£5,001 - £7,500	94	51	43	4	17	18	32	18	6	38	34	26	25	21	22	20	50
	5%	5%	4%	2%	5%	5%	9%	6%	1%	4%	5%	5%	4%	5%	4%	7%	6%
£7,501 - £10,000	97	46	51	5	21	30	23	10	9	55	50	24	26	21	26	25	46
	5%	5%	5%	2%	6%	9%	6%	3%	2%	6%	7%	4%	4%	5%	5%	9%	5%
£10,001 - £15,000	92	47	44	3	21	24	21	12	10	49	45	23	28	20	21	14	52
	4%	5%	4%	1%	6%	7%	6%	4%	2%	5%	7%	4%	5%	4%	4%	5%	6%
£15,001 - £20,000	43	27	17	2	7	7	16	5	7	16	14	12	10	10	12	8	21
	2%	3%	2%	1%	2%	2%	4%	1%	2%	2%	2%	2%	2%	2%	2%	3%	2%
£20,001 or more (22000)	92	52	39	4	17	27	24	12	8	49	45	33	27	10	22	24	43
	4%	5%	4%	2%	5%	8%	6%	4%	2%	5%	6%	6%	5%	2%	4%	9%	5%
NET: £15,001 or more	135	79	56	6	24	34	39	16	15	65	59	44	37	21	33	32	64
	7%	8%	5%	2%	7%	10%	11%	5%	3%	7%	8%	8%	7%	5%	7%	11%	7%
Mean	3232	3526	2949	1660	3801	4802	4595	2813	1606	3612	4301	3385	3226	2880	3390	4819	3823
Standard deviation	5638	5954	5304	3737	5848	6570	6481	5248	4235	5805	6235	6071	5706	4958	5642	6722	5917
Standard error	124	184	167	253	315	373	328	289	197	196	244	246	229	291	243	408	208

Personal Debt Survey

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Absolutes/col percents

Table 8

Q3. Thinking about all your debts (excluding mortgages and student loans, but including all other kinds of debt, e.g. credit card debt, bank account overdrafts), approximately how much do you owe?

Base: All respondents

	Region														Which of the following best describes your current working status?								
	Total	England	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	North East/ Yorkshire & Humberside	NET: Working	Work- ing full time	Work- ing part time	NET: Not working	Not working seeking work	Not working and not seeking work	Retired on a state pension only	Retired with a private pension	House person
Unweighted base	2054	1741	200	88	196	195	160	151	113	233	245	303	170	283	1082	731	351	972	123	172	105	411	161
Weighted base	2054	1766	185	82	226	185	185	144	103	205	267	288	185	267	1150	904	246	904	110	156	107	381	151
I do not have any debts	(0) 854	741	74	25	97	71	68	50	39	98	104	140	88	96	385	283	102	469	32	68	68	246	55
	42%	42%	40%	31%	43%	38%	37%	34%	38%	48%	39%	49%	47%	36%	34%	31%	41%	52%	29%	44%	63%	65%	36%
£1 - £500	209	177	24	8	21	15	27	12	9	23	33	24	15	22	113	78	34	96	14	17	10	33	23
	10%	10%	13%	10%	9%	8%	14%	9%	8%	11%	12%	8%	8%	8%	10%	9%	14%	11%	12%	11%	9%	9%	16%
£501 - £1,000	176	151	22	3	19	20	12	17	3	8	33	25	14	23	95	78	17	81	13	20	3	32	13
	9%	9%	12%	3%	8%	11%	7%	12%	3%	4%	12%	9%	8%	8%	8%	9%	7%	9%	12%	13%	2%	8%	9%
£1,001 - £2,000	128	114	6	5	12	22	13	12	7	6	19	21	4	27	74	61	13	54	9	11	3	16	14
	6%	6%	3%	6%	5%	12%	7%	9%	7%	3%	7%	7%	2%	10%	6%	7%	5%	6%	9%	7%	3%	4%	9%
£2,001 - £3,000	114	93	11	4	24	4	14	6	11	10	18	8	5	8	80	65	14	34	10	8	4	6	6
	6%	5%	6%	5%	11%	2%	7%	4%	10%	5%	7%	3%	2%	3%	7%	7%	6%	4%	9%	5%	4%	2%	4%
£3,001 - £4,000	77	69	3	6	11	6	9	7	5	4	6	17	3	12	51	42	9	26	5	7	3	4	6
	4%	4%	2%	7%	5%	3%	5%	5%	5%	2%	2%	6%	1%	5%	4%	5%	4%	3%	4%	4%	3%	1%	4%
£4,001 - £5,000	78	66	9	4	4	8	8	11	3	9	8	3	10	12	50	41	8	29	8	3	4	11	3
	4%	4%	5%	5%	2%	4%	5%	8%	3%	4%	3%	1%	5%	5%	4%	5%	3%	3%	7%	2%	4%	3%	2%
£5,001 - £7,500	94	78	10	7	13	11	5	5	6	9	7	10	10	18	70	61	9	24	3	6	2	8	5
	5%	4%	5%	9%	6%	6%	3%	4%	6%	4%	2%	4%	5%	7%	6%	7%	4%	3%	3%	4%	1%	2%	3%
£7,501 - £10,000	97	88	4	8	5	9	8	9	4	13	16	7	13	17	70	60	10	26	3	5	1	7	11
	5%	5%	2%	10%	2%	5%	4%	6%	4%	6%	6%	3%	7%	6%	6%	7%	4%	3%	3%	3%	1%	2%	7%
£10,001 - £15,000	92	72	14	6	6	12	9	3	6	7	9	10	10	19	66	53	13	26	4	4	3	6	8
	4%	4%	8%	8%	3%	7%	5%	2%	6%	3%	3%	3%	5%	7%	6%	6%	5%	3%	4%	3%	3%	2%	5%
£15,001 - £20,000	43	38	2	1	3	1	4	5	3	6	3	12	4	2	29	25	4	15	4	3	5	3	*
	2%	2%	1%	1%	1%	1%	2%	3%	3%	3%	1%	4%	2%	1%	2%	3%	2%	2%	3%	2%	4%	1%	*
£20,001 or more (22000)	92	81	6	5	12	6	8	7	5	11	12	9	10	11	68	56	11	24	4	5	1	7	7
	4%	5%	3%	6%	5%	3%	4%	5%	5%	5%	4%	3%	6%	4%	6%	6%	5%	3%	4%	3%	1%	2%	4%
NET: £15,001 or more	135	119	8	6	15	7	12	11	8	17	15	21	14	13	96	81	15	39	8	7	6	10	7
	7%	7%	4%	7%	7%	4%	6%	8%	8%	8%	6%	7%	8%	5%	8%	9%	6%	4%	7%	5%	5%	3%	5%

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Absolutes/col percents

Table 8

Q3. Thinking about all your debts (excluding mortgages and student loans, but including all other kinds of debt, e.g. credit card debt, bank account overdrafts), approximately how much do you owe?

Base: All respondents

	Region														Which of the following best describes your current working status?								
	Total	England	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	North East/ Yorkshire & Humberside	NET: Work-ing	Work-ing full time	Work-ing part time	NET: Not work-ing	Not working seeking work	Not working and not seeking work	Retired on a state pension only	Retired with a private pension	House person
Weighted base	2054	1766	185	82	226	185	185	144	103	205	267	288	185	267	1150	904	246	904	110	156	107	381	151
Mean	3232	3223	2975	4607	2948	3109	3217	3461	3854	3482	2888	2852	3653	3570	4071	4321	3152	2165	3331	2403	2002	1409	3097
Standard deviation	5638	5656	5268	6039	5532	5188	5596	5701	5975	6090	5413	5527	6105	5496	6139	6243	5657	4721	5551	4888	4648	3920	5445
Standard error	124	136	373	644	395	372	442	464	562	399	346	318	468	327	187	231	302	151	501	373	454	193	429

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Absolutes/col percents

Table 9

Q3. Thinking about all your debts (excluding mortgages and student loans, but including all other kinds of debt, e.g. credit card debt, bank account overdrafts), approximately how much do you owe?

Base: All respondents

	Total	Tenure								How worried or otherwise are you about your current level of debt?			
		NET: Home-owners	Owned out-right	Owned with mortgage	NET: Rent-ers	Coun-cil Rent	HA Rent	Other rent	Rent free	Extremely worried	Very worried	Fairly worried	Not at all worried
Unweighted base	2054	1177	653	524	837	204	221	412	40	173	205	518	1158
Weighted base	2054	1335	678	657	689	288	132	270	30	168	204	533	1149
I do not have any debts	(0) 854	647	441	206	196	69	43	84	12	7	23	77	747
	42%	48%	65%	31%	28%	24%	33%	31%	41%	4%	11%	14%	65%
£1 - £500	209	107	57	50	99	42	20	38	3	3	17	65	124
	10%	8%	8%	8%	14%	15%	15%	14%	10%	2%	9%	12%	11%
£501 - £1,000	176	100	42	57	71	38	11	22	5	14	21	59	82
	9%	7%	6%	9%	10%	13%	8%	8%	17%	8%	10%	11%	7%
£1,001 - £2,000	128	77	29	48	49	16	14	19	2	11	14	63	40
	6%	6%	4%	7%	7%	6%	10%	7%	6%	7%	7%	12%	4%
£2,001 - £3,000	114	64	20	44	49	20	13	17	1	5	23	59	27
	6%	5%	3%	7%	7%	7%	10%	6%	3%	3%	11%	11%	2%
£3,001 - £4,000	77	41	10	30	36	20	3	13	-	8	9	33	28
	4%	3%	2%	5%	5%	7%	3%	5%	-	5%	4%	6%	2%
£4,001 - £5,000	78	41	16	26	36	18	6	12	1	18	13	26	21
	4%	3%	2%	4%	5%	6%	4%	4%	4%	11%	6%	5%	2%
£5,001 - £7,500	94	51	17	35	41	20	7	14	2	19	20	37	19
	5%	4%	2%	5%	6%	7%	5%	5%	7%	11%	10%	7%	2%
£7,501 - £10,000	97	60	13	47	36	17	6	12	1	17	19	41	20
	5%	5%	2%	7%	5%	6%	4%	5%	2%	10%	9%	8%	2%
£10,001 - £15,000	92	47	12	34	43	19	5	19	2	17	21	33	21
	4%	3%	2%	5%	6%	7%	4%	7%	6%	10%	10%	6%	2%
£15,001 - £20,000	43	34	8	26	10	1	2	7	-	10	5	17	12
	2%	3%	1%	4%	1%	*	1%	3%	-	6%	2%	3%	1%
£20,001 or more (22000)	92	66	12	54	24	7	3	14	2	39	20	25	8
	4%	5%	2%	8%	3%	2%	3%	5%	6%	23%	10%	5%	1%
NET: £15,001 or more	135	100	20	80	33	8	5	20	2	48	25	41	21
	7%	7%	3%	12%	5%	3%	4%	8%	6%	29%	12%	8%	2%

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Table 9

Q3. Thinking about all your debts (excluding mortgages and student loans, but including all other kinds of debt, e.g. credit card debt, bank account overdrafts), approximately how much do you owe?

Base: All respondents

	Total	Tenure								How worried or otherwise are you about your current level of debt?			
		NET: Home-owners	Owned out-right	Owned with mortgage	NET: Renters	Council Rent	HA Rent	Other rent	Rent free	Extremely worried	Very worried	Fairly worried	Not at all worried
Weighted base	2054	1335	678	657	689	288	132	270	30	168	204	533	1149
Mean	3232	3134	1505	4814	3423	3310	2752	3872	3201	9806	6182	4446	1184
Standard deviation	5638	5816	4013	6825	5263	4725	4727	5983	6000	8005	6804	5780	3334
Standard error	124	170	157	298	182	331	318	295	949	609	475	254	98

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Table 10

Q3. Thinking about all your debts (excluding mortgages and student loans, but including all other kinds of debt, e.g. credit card debt, bank account overdrafts), approximately how much do you owe?

Base: All respondents who have debts

	Gender			Age						Social Grade				Employment Sector			
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	18-44	25-44	AB	C1	C2	DE	Public	Private
Unweighted base	1187	608	579	122	232	229	263	182	159	583	461	307	345	176	359	183	529
Weighted base	1200	595	605	133	234	258	249	172	154	624	491	284	323	269	324	203	562
£1 - £500	209 17%	92 15%	117 19%	32 24%	37 16%	37 14%	35 14%	34 20%	36 23%	105 17%	73 15%	33 12%	53 16%	55 20%	68 21%	26 13%	86 15%
£501 - £1,000	176 15%	83 14%	93 15%	29 22%	32 14%	31 12%	28 11%	29 17%	27 17%	92 15%	63 13%	44 15%	49 15%	46 17%	38 12%	23 11%	72 13%
£1,001 - £2,000	128 11%	70 12%	58 10%	21 16%	22 9%	24 9%	20 8%	22 13%	19 12%	67 11%	46 9%	31 11%	33 10%	18 7%	46 14%	18 9%	56 10%
£2,001 - £3,000	114 10%	54 9%	60 10%	13 10%	28 12%	29 11%	24 10%	7 4%	13 8%	70 11%	57 12%	28 10%	30 9%	23 9%	33 10%	24 12%	56 10%
£3,001 - £4,000	77 6%	34 6%	43 7%	7 5%	17 7%	18 7%	11 4%	16 9%	8 5%	42 7%	35 7%	14 5%	25 8%	16 6%	21 7%	12 6%	39 7%
£4,001 - £5,000	78 7%	39 7%	40 7%	12 9%	15 7%	13 5%	17 7%	9 5%	11 7%	41 7%	29 6%	17 6%	17 5%	27 10%	18 5%	9 5%	40 7%
£5,001 - £7,500	94 8%	51 9%	43 7%	4 3%	17 7%	18 7%	32 13%	18 10%	6 4%	38 6%	34 7%	26 9%	25 8%	21 8%	22 7%	20 10%	50 9%
£7,501 - £10,000	97 8%	46 8%	51 8%	5 4%	21 9%	30 11%	23 9%	10 6%	9 6%	55 9%	50 10%	24 9%	26 8%	21 8%	26 8%	25 12%	46 8%
£10,001 - £15,000	92 8%	47 8%	44 7%	3 2%	21 9%	24 9%	21 8%	12 7%	10 7%	49 8%	45 9%	23 8%	28 9%	20 7%	21 7%	14 7%	52 9%
£15,001 - £20,000	43 4%	27 4%	17 3%	2 2%	7 3%	7 3%	16 6%	5 3%	7 5%	16 3%	14 3%	12 4%	10 3%	10 4%	12 4%	8 4%	21 4%
£20,001 or more (22000)	92 8%	52 9%	39 7%	4 3%	17 7%	27 11%	24 9%	12 7%	8 5%	49 8%	45 9%	33 11%	27 8%	10 4%	22 7%	24 12%	43 8%
Mean	5534	5969	5107	3052	5629	6444	6749	4988	4653	5417	6057	6549	5690	4798	5101	6792	5880
Standard deviation	6457	6741	6141	4634	6355	6882	6869	6168	6156	6385	6642	7116	6590	5637	6260	7093	6462
Standard error	187	273	255	420	417	455	424	457	488	264	309	406	355	425	330	524	281

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Table 11

Q3. Thinking about all your debts (excluding mortgages and student loans, but including all other kinds of debt, e.g. credit card debt, bank account overdrafts), approximately how much do you owe?

Base: All respondents who have debts

	Region														Which of the following best describes your current working status?								
	Total	England	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	Eastern	London	South East	South West	North East/ Yorkshire & Humberside	NET: Working	Working full time	Working part time	NET: Not working	Not working seeking work	Not working and not seeking work	Retired on a state pension only	Retired with a private pension	House person
Unweighted base	1187	1013	111	59	115	121	92	93	63	126	145	167	95	180	712	503	209	475	85	99	39	149	103
Weighted base	1200	1026	111	57	129	114	117	94	63	107	163	147	97	171	765	621	144	435	77	88	39	134	96
£1 - £500	209 17%	177 17%	24 21%	8 14%	21 16%	15 13%	27 23%	12 13%	9 14%	23 22%	33 20%	24 16%	15 16%	22 13%	113 15%	78 13%	34 24%	96 22%	14 18%	17 19%	10 26%	33 24%	23 24%
£501 - £1,000	176 15%	151 15%	22 20%	3 5%	19 15%	20 17%	12 10%	17 18%	3 5%	8 7%	33 20%	25 17%	14 14%	23 13%	95 12%	78 13%	17 12%	81 19%	13 17%	20 23%	3 7%	32 24%	13 13%
£1,001 - £2,000	128 11%	114 11%	6 6%	5 8%	12 9%	22 19%	13 11%	12 13%	7 12%	6 5%	19 12%	21 14%	4 5%	27 16%	74 10%	61 10%	13 9%	54 12%	9 12%	11 13%	3 8%	16 12%	14 15%
£2,001 - £3,000	114 10%	93 9%	11 10%	4 8%	24 18%	4 3%	14 12%	6 6%	11 17%	10 10%	18 11%	8 5%	5 5%	8 5%	80 10%	65 11%	14 10%	34 8%	10 13%	8 10%	4 10%	6 5%	6 6%
£3,001 - £4,000	77 6%	69 7%	3 3%	6 10%	11 8%	6 6%	9 8%	7 8%	5 8%	4 4%	6 3%	17 12%	3 3%	12 7%	51 7%	42 7%	9 6%	26 6%	5 6%	7 8%	3 8%	4 3%	6 7%
£4,001 - £5,000	78 7%	66 6%	9 8%	4 7%	4 3%	8 7%	8 7%	11 12%	3 5%	9 9%	8 5%	3 2%	10 10%	12 7%	50 6%	41 7%	8 6%	29 7%	8 10%	3 3%	4 11%	11 9%	3 3%
£5,001 - £7,500	94 8%	78 8%	10 9%	7 13%	13 10%	11 10%	5 4%	5 6%	6 10%	9 9%	7 4%	10 7%	10 10%	18 11%	70 9%	61 10%	9 7%	24 5%	3 4%	6 7%	2 4%	8 6%	5 5%
£7,501 - £10,000	97 8%	88 9%	4 4%	8 14%	5 4%	9 8%	8 7%	9 9%	4 7%	13 12%	16 10%	7 5%	13 14%	17 10%	70 9%	60 10%	10 7%	26 6%	3 4%	5 5%	1 3%	7 5%	11 11%
£10,001 - £15,000	92 8%	72 7%	14 13%	6 11%	6 5%	12 11%	9 7%	3 3%	6 10%	7 7%	9 5%	10 7%	10 10%	19 11%	66 9%	53 8%	13 9%	26 6%	4 6%	4 5%	3 9%	6 4%	8 8%
£15,001 - £20,000	43 4%	38 4%	2 1%	1 1%	3 2%	1 1%	4 3%	5 5%	3 5%	6 6%	3 2%	12 8%	4 4%	2 1%	29 4%	25 4%	4 3%	15 3%	4 5%	3 3%	5 12%	3 2%	* 1%
£20,001 or more (22000)	92 8%	81 8%	6 6%	5 9%	12 9%	6 6%	8 7%	7 7%	5 8%	11 10%	12 7%	9 6%	10 11%	11 7%	68 9%	56 9%	11 8%	24 6%	4 6%	5 5%	1 2%	7 5%	7 7%
Mean	5534	5551	4965	6647	5148	5051	5094	5284	6255	6682	4731	5571	6942	5583	6121	6293	5382	4501	4707	4270	5482	3995	4857
Standard deviation	6457	6495	6043	6254	6497	5830	6332	6329	6561	7064	6272	6681	6936	6004	6643	6661	6536	5987	6096	5881	6370	5778	6167
Standard error	187	204	574	814	606	530	660	656	827	629	521	517	712	447	249	297	452	275	661	591	1020	473	608

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Table 12

Q3. Thinking about all your debts (excluding mortgages and student loans, but including all other kinds of debt, e.g. credit card debt, bank account overdrafts), approximately how much do you owe?

Base: All respondents who have debts

	Total	Tenure							How worried or otherwise are you about your current level of debt?				
		NET: Home-owners	Owned out-right	Owned with mortgage	NET: Rent-ers	Coun-cil Rent	HA Rent	Other rent	Rent free	Extrem-ely worr-ied	Very worr-ied	Fairly worr-ied	Not at all worr-ied
Unweighted base	1187	580	224	356	585	153	153	279	22	165	185	445	392
Weighted base	1200	688	237	451	494	219	89	186	18	161	181	456	401
£1 - £500	209 17%	107 16%	57 24%	50 11%	99 20%	42 19%	20 22%	38 20%	3 16%	3 2%	17 10%	65 14%	124 31%
£501 - £1,000	176 15%	100 15%	42 18%	57 13%	71 14%	38 17%	11 13%	22 12%	5 28%	14 9%	21 12%	59 13%	82 20%
£1,001 - £2,000	128 11%	77 11%	29 12%	48 11%	49 10%	16 7%	14 15%	19 10%	2 9%	11 7%	14 8%	63 14%	40 10%
£2,001 - £3,000	114 10%	64 9%	20 8%	44 10%	49 10%	20 9%	13 14%	17 9%	1 4%	5 3%	23 13%	59 13%	27 7%
£3,001 - £4,000	77 6%	41 6%	10 4%	30 7%	36 7%	20 9%	3 4%	13 7%	- -	8 5%	9 5%	33 7%	28 7%
£4,001 - £5,000	78 7%	41 6%	16 7%	26 6%	36 7%	18 8%	6 6%	12 6%	1 7%	18 11%	13 7%	26 6%	21 5%
£5,001 - £7,500	94 8%	51 7%	17 7%	35 8%	41 8%	20 9%	7 7%	14 8%	2 11%	19 12%	20 11%	37 8%	19 5%
£7,501 - £10,000	97 8%	60 9%	13 6%	47 10%	36 7%	17 8%	6 7%	12 7%	1 3%	17 10%	19 11%	41 9%	20 5%
£10,001 - £15,000	92 8%	47 7%	12 5%	34 8%	43 9%	19 9%	5 6%	19 10%	2 10%	17 11%	21 11%	33 7%	21 5%
£15,001 - £20,000	43 4%	34 5%	8 3%	26 6%	10 2%	1 1%	2 2%	7 4%	- -	10 6%	5 3%	17 4%	12 3%
£20,001 or more (22000)	92 8%	66 10%	12 5%	54 12%	24 5%	7 3%	3 4%	14 7%	2 10%	39 24%	20 11%	25 5%	8 2%
Mean	5534	6079	4305	7011	4780	4354	4082	5612	5381	10231	6962	5199	3389
Standard deviation	6457	6909	5840	7243	5674	4983	5270	6493	7039	7906	6834	5929	4936
Standard error	187	287	390	384	235	403	426	389	1501	615	502	281	249

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Table 13

Q4. Which of the following, if any, apply to you?**Base: All respondents**

	Gender			Age						Social Grade				Employment Sector			
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	18-44	25-44	AB	C1	C2	DE	Public	Private
Unweighted base	2054	1048	1006	219	344	310	390	329	462	873	654	607	619	291	537	271	811
Weighted base	2054	1007	1047	244	346	346	366	305	447	936	692	549	569	447	488	286	865
I do not have any savings at all at the moment	500 24%	208 21%	292 28%	62 25%	101 29%	99 29%	138 38%	64 21%	36 8%	262 28%	200 29%	72 13%	116 20%	119 27%	193 40%	76 26%	223 26%
I think my personal financial situation will improve over the next six months	416 20%	241 24%	175 17%	73 30%	105 30%	61 18%	73 20%	51 17%	53 12%	239 26%	167 24%	118 21%	129 23%	89 20%	80 16%	73 25%	226 26%
I think my personal financial situation will worsen over the next six months	362 18%	166 17%	196 19%	25 10%	43 13%	66 19%	90 25%	73 24%	65 15%	135 14%	109 16%	70 13%	87 15%	89 20%	116 24%	48 17%	130 15%
I am paying off the interest charges on my credit card each month, but not reducing the debt itself	170 8%	87 9%	83 8%	12 5%	44 13%	41 12%	41 11%	23 7%	11 2%	97 10%	84 12%	43 8%	47 8%	33 7%	47 10%	34 12%	89 10%
I am paying off the interest charges on my overdraft each month, but am not paying off the overdraft itself	125 6%	70 7%	54 5%	20 8%	39 11%	25 7%	21 6%	12 4%	8 2%	84 9%	64 9%	28 5%	38 7%	28 6%	31 6%	24 8%	73 8%
I am currently in a Debt Management Plan	98 5%	48 5%	50 5%	7 3%	17 5%	26 7%	27 7%	13 4%	9 2%	50 5%	43 6%	14 3%	24 4%	23 5%	37 8%	20 7%	40 5%
I am likely to go into an unauthorised overdraft position or exceed my overdraft limit this month	82 4%	40 4%	42 4%	15 6%	14 4%	25 7%	17 5%	7 2%	4 1%	54 6%	39 6%	15 3%	21 4%	29 6%	17 3%	13 5%	42 5%
I have taken on a payday loan in the past six months	80 4%	44 4%	36 3%	16 7%	25 7%	19 5%	14 4%	6 2%	-	60 6%	44 6%	17 3%	21 4%	13 3%	29 6%	10 4%	55 6%
I have borrowed money from a credit union in the past six months	28 1%	14 1%	14 1%	5 2%	11 3%	10 3%	* *	2 1%	-	26 3%	21 3%	6 1%	1 *	5 1%	16 3%	7 2%	14 2%

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Table 13

Q4. Which of the following, if any, apply to you?**Base: All respondents**

	Gender			Age						Social Grade				Employment Sector			
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	18-44	25-44	AB	C1	C2	DE	Public	Private
Weighted base	2054	1007	1047	244	346	346	366	305	447	936	692	549	569	447	488	286	865
None of these	916	442	474	99	123	123	126	142	302	345	246	293	265	195	163	98	345
	45%	44%	45%	41%	36%	36%	34%	47%	68%	37%	36%	53%	46%	44%	33%	34%	40%

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Table 14

Q4. Which of the following, if any, apply to you?**Base: All respondents**

	Region														Which of the following best describes your current working status?								
	Total	England	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	North East/ Yorkshire & Humberside	NET: Work-ing	Work-ing full time	Work-ing part time	NET: Not work-ing	Not working seeking work	Not working and not seeking work	Retired on a state pension only	Retired with a private pension	House person
Unweighted base	2054	1741	200	88	196	195	160	151	113	233	245	303	170	283	1082	731	351	972	123	172	105	411	161
Weighted base	2054	1766	185	82	226	185	185	144	103	205	267	288	185	267	1150	904	246	904	110	156	107	381	151
I do not have any savings at all at the moment	500 24%	432 24%	43 23%	31 38%	62 28%	46 25%	54 29%	41 28%	25 24%	37 18%	65 24%	60 21%	36 19%	77 29%	298 26%	235 26%	63 26%	202 22%	53 48%	55 35%	19 17%	24 6%	51 34%
I think my personal financial situation will improve over the next six months	416 20%	360 20%	29 16%	12 15%	50 22%	45 24%	47 26%	28 20%	26 26%	35 17%	50 19%	62 22%	32 17%	57 21%	298 26%	254 28%	44 18%	117 13%	23 21%	29 18%	10 10%	40 10%	15 10%
I think my personal financial situation will worsen over the next six months	362 18%	305 17%	40 21%	22 26%	36 16%	30 16%	33 18%	30 21%	17 17%	31 15%	47 18%	56 19%	21 11%	51 19%	177 15%	126 14%	51 21%	185 21%	38 34%	37 24%	18 17%	63 17%	29 19%
I am paying off the interest charges on my credit card each month, but not reducing the debt itself	170 8%	143 8%	19 10%	14 18%	15 7%	16 9%	20 11%	7 5%	9 9%	14 7%	30 11%	17 6%	10 5%	30 11%	123 11%	101 11%	21 9%	48 5%	15 13%	5 3%	6 6%	10 3%	11 8%
I am paying off the interest charges on my overdraft each month, but am not paying off the overdraft itself	125 6%	101 6%	15 8%	6 8%	14 6%	5 3%	9 5%	8 5%	9 9%	10 5%	23 9%	13 5%	12 7%	12 4%	97 8%	80 9%	17 7%	28 3%	6 5%	7 5%	3 3%	8 2%	4 2%
I am currently in a Debt Management Plan	98 5%	79 4%	8 4%	6 8%	7 3%	11 6%	11 6%	6 4%	10 10%	6 3%	14 5%	10 4%	9 5%	17 7%	61 5%	50 6%	11 4%	37 4%	8 7%	7 5%	6 6%	6 2%	9 6%
I am likely to go into an unauthorised overdraft position or exceed my overdraft limit this month	82 4%	72 4%	7 4%	5 6%	7 3%	7 4%	8 4%	7 5%	3 2%	6 3%	17 6%	8 3%	7 4%	12 4%	56 5%	42 5%	13 5%	27 3%	6 6%	6 4%	1 1%	6 2%	7 5%
I have taken on a payday loan in the past six months	80 4%	69 4%	9 5%	7 8%	8 3%	6 3%	7 4%	6 4%	3 3%	6 3%	13 5%	10 4%	7 4%	13 5%	65 6%	62 7%	3 1%	15 2%	5 4%	5 3%	-	-	5 3%

Personal Debt Survey

ONLINE Fieldwork: 14th-16th November 2014

Absolutes/col percents

Table 14

Q4. Which of the following, if any, apply to you?**Base: All respondents**

	Region													Which of the following best describes your current working status?									
	Total	England	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	North East/ Yorkshire & Humberside	NET: Work-ing	Work-ing full time	Work-ing part time	NET: Not work-ing	Not working seeking work	Not working and not seeking work	Retired on a state pension only	Retired with a private pension	House person
Weighted base	2054	1766	185	82	226	185	185	144	103	205	267	288	185	267	1150	904	246	904	110	156	107	381	151
I have borrowed money from a credit union in the past six months	28 1%	22 1%	5 3%	-	5 2%	2 1%	-	4 3%	1 1%	1 *	6 2%	3 1%	1 *	2 1%	21 2%	17 2%	4 2%	7 1%	1 1%	1 *	-	-	5 3%
None of these	916 45%	783 44%	92 50%	26 31%	98 43%	82 44%	74 40%	56 39%	41 39%	110 54%	111 41%	126 44%	101 55%	107 40%	443 39%	338 37%	105 43%	473 52%	26 23%	57 36%	60 57%	265 70%	65 43%

Personal Debt Survey

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Absolutes/col percents

Table 15

Q4. 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	Owned out-right	Owned with mortgage	NET: Rent-ers	Coun-cil Rent	HA Rent	Other rent	Rent free	Extr-remely worr-ied	Very worr-ied	Fairly worr-ied	Not at all worr-ied
Unweighted base	2054	1177	653	524	837	204	221	412	40	173	205	518	1158
Weighted base	2054	1335	678	657	689	288	132	270	30	168	204	533	1149
I do not have any savings at all at the moment	500 24%	210 16%	61 9%	149 23%	281 41%	140 49%	49 37%	92 34%	8 28%	98 58%	98 48%	214 40%	91 8%
I think my personal financial situation will improve over the next six months	416 20%	260 19%	82 12%	178 27%	148 22%	49 17%	17 13%	82 30%	8 25%	19 11%	38 18%	143 27%	216 19%
I think my personal financial situation will worsen over the next six months	362 18%	190 14%	97 14%	93 14%	165 24%	86 30%	36 28%	43 16%	8 27%	77 46%	62 31%	103 19%	120 10%
I am paying off the interest charges on my credit card each month, but not reducing the debt itself	170 8%	90 7%	25 4%	64 10%	79 12%	35 12%	13 10%	30 11%	2 5%	47 28%	43 21%	69 13%	11 1%
I am paying off the interest charges on my overdraft each month, but am not paying off the overdraft itself	125 6%	65 5%	17 2%	48 7%	59 8%	25 9%	11 8%	22 8%	1 5%	35 21%	32 16%	52 10%	6 1%
I am currently in a Debt Management Plan	98 5%	48 4%	15 2%	34 5%	48 7%	25 9%	9 7%	13 5%	2 6%	33 20%	20 10%	29 6%	15 1%
I am likely to go into an unauthorised overdraft position or exceed my overdraft limit this month	82 4%	33 2%	20 3%	13 2%	47 7%	29 10%	6 4%	13 5%	2 6%	22 13%	24 12%	31 6%	5 *
I have taken on a payday loan in the past six months	80 4%	26 2%	14 2%	12 2%	53 8%	30 11%	8 6%	14 5%	1 2%	22 13%	22 11%	26 5%	10 1%

Personal Debt Survey
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Absolutes/col percents

Table 15

Q4. Which of the following, if any, apply to you?**Base: All respondents**

	Total	Tenure								How worried or otherwise are you about your current level of debt?			
		NET: Home-owners	Owned out-right	Owned with mortgage	NET: Rent-ers	Coun-cil Rent	HA Rent	Other rent	Rent free	Extremely worried	Very worried	Fairly worried	Not at all worried
Weighted base	2054	1335	678	657	689	288	132	270	30	168	204	533	1149
I have borrowed money from a credit union in the past six months	28 1%	13 1%	6 1%	7 1%	14 2%	10 3%	2 1%	3 1%	1 3%	5 3%	8 4%	11 2%	4 *
None of these	916 45%	706 53%	441 65%	265 40%	203 29%	75 26%	45 34%	83 31%	6 21%	17 10%	35 17%	119 22%	745 65%

Personal Debt Survey

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Absolutes/col percents

Table 16

Q5. Thinking about the next six months, how likely or unlikely are you to seek a 'payday' or other short term, high interest loan?

Base: All respondents

	Total	Gender		Age							Social Grade				Employment Sector			
		Male	Female	18-24	25-34	35-44	45-54	55-64	65+	18-44	25-44	AB	C1	C2	DE	Public	Pri- vate	
Unweighted base	2054	1048	1006	219	344	310	390	329	462	873	654	607	619	291	537	271	811	
Weighted base	2054	1007	1047	244	346	346	366	305	447	936	692	549	569	447	488	286	865	
NET: Likely	153 7%	87 9%	66 6%	42 17%	48 14%	38 11%	16 4%	6 2%	4 1%	128 14%	86 12%	40 7%	28 5%	47 11%	38 8%	19 7%	100 12%	
Very likely	(4) 2%	44 3%	26 2%	19 3%	7 3%	9 3%	12 4%	10 3%	3 1%	4 1%	29 3%	22 3%	17 3%	13 2%	5 1%	9 2%	4 1%	27 3%
Fairly likely	(3) 5%	109 6%	61 5%	48 5%	34 14%	39 11%	25 7%	7 2%	3 1%	* *	99 11%	64 9%	23 4%	15 3%	42 9%	29 6%	15 5%	73 8%
Fairly unlikely	(2) 5%	108 5%	52 5%	56 5%	18 7%	27 8%	28 8%	20 5%	11 4%	5 1%	72 8%	55 8%	22 4%	30 5%	23 5%	33 7%	20 7%	55 6%
Very unlikely	(1) 83%	1698 82%	821 82%	877 84%	165 68%	252 73%	255 74%	315 86%	276 90%	435 97%	672 72%	507 73%	476 87%	491 86%	350 78%	382 78%	234 82%	669 77%
NET: Unlikely	1807 88%	874 87%	933 89%	183 75%	279 81%	283 82%	335 91%	287 94%	440 98%	744 80%	562 81%	499 91%	521 91%	372 83%	415 85%	254 89%	725 84%	
Don't know	94 5%	46 5%	49 5%	20 8%	19 5%	25 7%	15 4%	12 4%	3 1%	64 7%	44 6%	10 2%	21 4%	28 6%	35 7%	13 4%	40 5%	
Mean	1.23	1.26	1.21	1.48	1.40	1.36	1.18	1.09	1.04	1.41	1.38	1.22	1.18	1.29	1.26	1.23	1.34	
Standard deviation	0.65	0.70	0.61	0.87	0.81	0.79	0.59	0.39	0.29	0.82	0.80	0.67	0.58	0.69	0.67	0.61	0.78	
Standard error	0.01	0.02	0.02	0.06	0.04	0.05	0.03	0.02	0.01	0.03	0.03	0.03	0.02	0.04	0.03	0.04	0.03	

Personal Debt Survey

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Absolutes/col percents

Table 17

Q5. Thinking about the next six months, how likely or unlikely are you to seek a 'payday' or other short term, high interest loan?

Base: All respondents

	Region														Which of the following best describes your current working status?								
	Total	England	Scotland	North East	North West	Yorkshire & Humber	West Midlands	East Midlands	Wales	East of England	London	South East	South West	North East/ Yorkshire & Humber	NET: Working	Working full time	Working part time	NET: Not working	Not working seeking work	Not working and not seeking work	Retired on a state pension only	Retired with a private pension	House person
Unweighted base	2054	1741	200	88	196	195	160	151	113	233	245	303	170	283	1082	731	351	972	123	172	105	411	161
Weighted base	2054	1766	185	82	226	185	185	144	103	205	267	288	185	267	1150	904	246	904	110	156	107	381	151
NET: Likely	153 7%	133 8%	17 9%	13 15%	13 6%	8 4%	10 5%	13 9%	4 4%	15 7%	29 11%	20 7%	12 7%	20 8%	119 10%	108 12%	11 4%	34 4%	9 8%	11 7%	1 1%	5 1%	8 5%
Very likely	(4) 44 2%	39 2%	6 3%	4 5%	7 3%	2 1%	2 1%	1 1%	- -	8 4%	7 3%	5 2%	2 1%	6 2%	31 3%	30 3%	1 *	13 1%	2 1%	2 1%	1 1%	5 1%	3 2%
Fairly likely	(3) 109 5%	94 5%	11 6%	9 10%	7 3%	5 3%	8 4%	12 8%	4 4%	7 4%	22 8%	15 5%	10 5%	14 5%	88 8%	78 9%	10 4%	21 2%	7 7%	9 6%	- -	- -	4 3%
Fairly unlikely	(2) 108 5%	93 5%	6 4%	8 10%	11 5%	12 6%	12 7%	5 4%	9 9%	9 5%	29 11%	5 2%	2 1%	19 7%	75 7%	57 6%	19 8%	33 4%	10 9%	8 5%	2 2%	5 1%	8 6%
Very unlikely	(1) 1698 83%	1464 83%	150 81%	59 72%	191 84%	158 85%	151 82%	119 83%	85 83%	176 86%	193 72%	253 88%	164 89%	217 81%	903 79%	702 78%	201 81%	795 88%	79 72%	124 79%	104 97%	370 97%	119 79%
NET: Unlikely	1807 88%	1556 88%	156 85%	67 81%	201 89%	169 92%	163 88%	124 86%	94 91%	186 90%	222 83%	258 90%	167 90%	236 88%	979 85%	759 84%	220 89%	828 92%	89 82%	131 84%	106 99%	374 98%	128 85%
Don't know	94 5%	77 4%	12 6%	3 3%	12 5%	8 4%	12 7%	7 5%	5 5%	5 2%	16 6%	10 3%	6 3%	11 4%	52 5%	36 4%	16 6%	42 5%	11 10%	14 9%	- -	2 *	15 10%
Mean	1.23	1.23	1.26	1.47	1.21	1.16	1.19	1.24	1.17	1.23	1.38	1.18	1.16	1.26	1.31	1.35	1.18	1.13	1.30	1.23	1.05	1.05	1.20
Standard deviation	0.65	0.65	0.73	0.88	0.64	0.53	0.56	0.65	0.48	0.70	0.76	0.60	0.57	0.67	0.74	0.79	0.51	0.50	0.67	0.63	0.33	0.36	0.61
Standard error	0.01	0.02	0.05	0.10	0.05	0.04	0.05	0.05	0.05	0.05	0.05	0.04	0.04	0.04	0.02	0.03	0.03	0.02	0.06	0.05	0.03	0.02	0.05

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Table 18

Q5. Thinking about the next six months, how likely or unlikely are you to seek a 'payday' or other short term, high interest loan?

Base: All respondents

	Total	Tenure							How worried or otherwise are you about your current level of debt?				
		NET: Home-owners	Owned out-right	Owned with mortgage	NET: Rent-ers	Coun-cil Rent	HA Rent	Other rent	Rent free	Extremely worried	Very worried	Fairly worried	Not at all worried
Unweighted base	2054	1177	653	524	837	204	221	412	40	173	205	518	1158
Weighted base	2054	1335	678	657	689	288	132	270	30	168	204	533	1149
NET: Likely	153 7%	77 6%	43 6%	34 5%	74 11%	35 12%	14 10%	26 10%	1 5%	42 25%	44 22%	40 7%	28 2%
Very likely	(4) 44 2%	27 2%	17 3%	9 1%	17 2%	9 3%	3 2%	5 2%	1 2%	17 10%	8 4%	8 2%	11 1%
Fairly likely	(3) 109 5%	51 4%	26 4%	25 4%	58 8%	26 9%	11 8%	21 8%	1 2%	24 14%	36 18%	32 6%	17 1%
Fairly unlikely	(2) 108 5%	58 4%	15 2%	43 7%	48 7%	19 7%	8 6%	21 8%	2 6%	17 10%	32 16%	43 8%	16 1%
Very unlikely	(1) 1698 83%	1160 87%	605 89%	555 84%	515 75%	206 71%	100 76%	210 78%	24 80%	88 53%	106 52%	420 79%	1084 94%
NET: Unlikely	1807 88%	1218 91%	620 91%	598 91%	563 82%	224 78%	108 82%	231 86%	26 86%	105 63%	138 68%	463 87%	1100 96%
Don't know	94 5%	40 3%	15 2%	25 4%	52 7%	29 10%	11 8%	12 5%	3 10%	21 12%	22 11%	30 6%	21 2%
Mean	1.23	1.19	1.18	1.19	1.34	1.37	1.31	1.31	1.20	1.80	1.70	1.26	1.07
Standard deviation	0.65	0.59	0.62	0.57	0.75	0.80	0.73	0.71	0.62	1.10	0.94	0.64	0.39
Standard error	0.01	0.02	0.02	0.03	0.03	0.06	0.05	0.04	0.11	0.09	0.07	0.03	0.01

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Absolutes/col percents

Table 19

Q6. Some people make use of credit or loan products in order to pay for extra costs at Christmas. Which of the following, if any, are you planning to use to pay for extra costs at Christmas this year? This includes spending on presents, decorations, food and drink, family days out, etc.

Base: All respondents

	Gender			Age							Social Grade				Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	18-44	25-44	AB	C1	C2	DE	Public	Private
Unweighted base	2054	1048	1006	219	344	310	390	329	462	873	654	607	619	291	537	271	811
Weighted base	2054	1007	1047	244	346	346	366	305	447	936	692	549	569	447	488	286	865
NET: Any	555 27%	256 25%	299 29%	85 35%	118 34%	121 35%	101 28%	61 20%	68 15%	324 35%	239 35%	151 28%	139 24%	133 30%	132 27%	100 35%	271 31%
Borrowing on existing credit card(s)	275 13%	140 14%	135 13%	28 12%	42 12%	60 17%	57 16%	39 13%	49 11%	130 14%	102 15%	86 16%	79 14%	61 14%	49 10%	56 19%	122 14%
Bank overdraft(s)	135 7%	61 6%	74 7%	37 15%	24 7%	31 9%	23 6%	6 2%	14 3%	92 10%	55 8%	34 6%	39 7%	36 8%	26 5%	22 8%	76 9%
Store card(s)	80 4%	40 4%	39 4%	9 4%	16 5%	20 6%	12 3%	6 2%	16 4%	45 5%	36 5%	27 5%	24 4%	12 3%	17 4%	15 5%	38 4%
Loan(s) from family or friends	71 3%	30 3%	40 4%	19 8%	22 6%	18 5%	9 2%	3 1%	- -	59 6%	39 6%	5 1%	14 2%	27 6%	24 5%	9 3%	36 4%
Skipping other spending commitments e.g. mortgage payments, rent, utility bills, existing credit card debts etc.	58 3%	17 2%	42 4%	8 3%	22 6%	15 4%	12 3%	2 1%	- -	45 5%	36 5%	8 1%	11 2%	14 3%	25 5%	9 3%	27 3%
Borrowing on new credit card(s)	56 3%	32 3%	24 2%	8 3%	17 5%	16 4%	8 2%	1 *	6 1%	40 4%	33 5%	25 5%	10 2%	12 3%	10 2%	8 3%	32 4%
Payday loan(s)	44 2%	26 3%	18 2%	7 3%	18 5%	16 5%	3 1%	- -	- -	42 4%	34 5%	9 2%	5 1%	20 4%	11 2%	8 3%	31 4%
Bank loan(s)	22 1%	14 1%	8 1%	6 3%	6 2%	6 2%	1 *	- -	2 *	19 2%	12 2%	6 1%	4 1%	6 1%	6 1%	7 2%	14 2%
Unofficial lender / loan shark	12 1%	7 1%	5 *	3 1%	5 1%	2 1%	* *	2 1%	- -	10 1%	7 1%	1 *	- -	4 1%	7 2%	3 1%	6 1%
Other	46 2%	13 1%	33 3%	5 2%	7 2%	12 3%	10 3%	10 3%	2 *	24 3%	18 3%	5 1%	7 1%	15 3%	19 4%	4 1%	24 3%
I do not intend to use any credit or loan products in order to pay for extra costs at Christmas	1499 73%	751 75%	748 71%	159 65%	228 66%	225 65%	265 72%	244 80%	379 85%	611 65%	453 65%	398 72%	430 76%	315 70%	356 73%	186 65%	594 69%

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Table 20

Q6. Some people make use of credit or loan products in order to pay for extra costs at Christmas. Which of the following, if any, are you planning to use to pay for extra costs at Christmas this year? This includes spending on presents, decorations, food and drink, family days out, etc.

Base: All respondents

	Region														Which of the following best describes your current working status?								
	Total	England	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East of London	London	South East	South West	North East/ Yorkshire & Humberside	NET: Working	Working full time	Working part time	NET: Not working	Not working seeking work	Not working and not seeking work	Retired on a state pension only	Retired with a private pension	House person
Unweighted base	2054	1741	200	88	196	195	160	151	113	233	245	303	170	283	1082	731	351	972	123	172	105	411	161
Weighted base	2054	1766	185	82	226	185	185	144	103	205	267	288	185	267	1150	904	246	904	110	156	107	381	151
NET: Any	555 27%	476 27%	53 29%	36 44%	70 31%	37 20%	56 30%	35 24%	25 24%	49 24%	90 34%	70 24%	34 18%	73 27%	371 32%	291 32%	80 32%	184 20%	26 24%	40 26%	10 10%	67 18%	40 26%
Borrowing on existing credit card(s)	275 13%	243 14%	22 12%	15 19%	39 17%	15 8%	28 15%	17 12%	10 10%	29 14%	46 17%	33 12%	20 11%	31 12%	178 15%	145 16%	33 13%	97 11%	12 11%	9 6%	6 5%	52 14%	18 12%
Bank overdraft(s)	135 7%	110 6%	15 8%	14 17%	9 4%	5 3%	16 9%	11 8%	10 10%	10 5%	18 7%	17 6%	9 5%	19 7%	98 9%	79 9%	19 8%	37 4%	3 3%	14 9%	4 4%	9 2%	7 5%
Store card(s)	80 4%	66 4%	10 5%	4 5%	11 5%	1 1%	5 3%	1 1%	4 4%	6 3%	15 6%	17 6%	5 2%	6 2%	53 5%	42 5%	11 4%	27 3%	3 3%	4 2%	3 3%	13 3%	4 3%
Loan(s) from family or friends	71 3%	61 3%	7 4%	7 9%	14 6%	7 4%	4 2%	7 5%	3 3%	4 2%	14 5%	2 1%	2 1%	14 5%	44 4%	34 4%	10 4%	26 3%	7 7%	11 7%	- -	1 *	8 5%
Skipping other spending commitments e.g. mortgage payments, rent, utility bills, existing credit card debts etc.	58 3%	51 3%	6 3%	3 4%	8 4%	5 3%	7 4%	7 5%	1 1%	5 2%	9 3%	6 2%	2 1%	8 3%	36 3%	30 3%	6 3%	23 2%	5 4%	8 5%	- -	1 *	9 6%
Borrowing on new credit card(s)	56 3%	44 3%	5 3%	5 7%	2 1%	5 3%	4 2%	3 2%	7 7%	3 1%	9 3%	9 3%	5 2%	10 4%	41 4%	34 4%	7 3%	16 2%	2 2%	1 1%	- -	5 1%	7 5%
Payday loan(s)	44 2%	38 2%	4 2%	6 8%	6 2%	4 2%	4 2%	6 4%	2 2%	1 1%	4 1%	4 1%	3 2%	10 4%	39 3%	39 4%	* *	5 1%	2 2%	- -	- -	- -	4 2%
Bank loan(s)	22 1%	16 1%	5 2%	1 1%	1 *	- -	- -	3 2%	2 2%	1 *	6 2%	3 1%	1 1%	1 *	21 2%	17 2%	3 1%	1 *	- -	1 1%	- -	- -	1 *
Unofficial lender / loan shark	12 1%	8 *	4 2%	2 2%	3 1%	- -	- -	- -	- -	- *	2 1%	1 *	- -	2 1%	9 1%	9 1%	- -	3 *	1 *	2 1%	- -	- -	* *
Other	46 2%	40 2%	4 2%	3 4%	6 3%	9 5%	5 3%	3 2%	1 1%	3 1%	4 2%	5 2%	2 1%	13 5%	28 2%	18 2%	10 4%	17 2%	6 5%	6 4%	* *	4 1%	2 1%

Personal Debt Survey

ONLINE Fieldwork: 14th-16th November 2014

Absolutes/col percents

Table 20

Q6. Some people make use of credit or loan products in order to pay for extra costs at Christmas. Which of the following, if any, are you planning to use to pay for extra costs at Christmas this year? This includes spending on presents, decorations, food and drink, family days out, etc.

Base: All respondents

	Region														Which of the following best describes your current working status?								
	Total	England	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	North East/ Yorkshire & Humberside	NET: Work-ing	Work-ing full time	Work-ing part time	NET: Not work-ing	Not working seeking work	Not working and not seeking work	Retired on a state pension only	Retired with a private pension	House person
Weighted base	2054	1766	185	82	226	185	185	144	103	205	267	288	185	267	1150	904	246	904	110	156	107	381	151
I do not intend to use any credit or loan products in order to pay for extra costs at Christmas	1499	1290	132	46	156	148	129	109	78	156	177	218	151	194	780	613	167	720	83	116	96	313	111
	73%	73%	71%	56%	69%	80%	70%	76%	76%	66%	66%	76%	82%	73%	68%	68%	68%	80%	76%	74%	90%	82%	74%

Personal Debt Survey

ONLINE Fieldwork: 14th-16th November 2014

Absolutes/col percents

Table 21

Q6. Some people make use of credit or loan products in order to pay for extra costs at Christmas. Which of the following, if any, are you planning to use to pay for extra costs at Christmas this year? This includes spending on presents, decorations, food and drink, family days out, etc.

Base: All respondents

	Total	Tenure							How worried or otherwise are you about your current level of debt?				
		NET: Home-owners	Owned out-right	Owned with mortgage	NET: Rent-ers	Coun-cil Rent	HA Rent	Other rent	Rent free	Extr-remely worr-ied	Very worr-ied	Fairly worr-ied	Not at all worr-ied
Unweighted base	2054	1177	653	524	837	204	221	412	40	173	205	518	1158
Weighted base	2054	1335	678	657	689	288	132	270	30	168	204	533	1149
NET: Any	555 27%	329 25%	129 19%	200 30%	217 31%	94 33%	34 26%	89 33%	9 30%	87 52%	102 50%	203 38%	162 14%
Borrowing on existing credit card(s)	275 13%	194 15%	82 12%	112 17%	80 12%	31 11%	10 7%	40 15%	1 2%	27 16%	38 18%	104 20%	107 9%
Bank overdraft(s)	135 7%	63 5%	24 4%	39 6%	65 10%	29 10%	5 4%	32 12%	6 19%	32 19%	37 18%	51 10%	15 1%
Store card(s)	80 4%	52 4%	25 4%	26 4%	27 4%	13 5%	3 2%	11 4%	1 3%	11 6%	19 9%	28 5%	22 2%
Loan(s) from family or friends	71 3%	25 2%	6 1%	19 3%	45 7%	25 9%	10 8%	10 4%	1 2%	18 11%	14 7%	34 6%	5 *
Skipping other spending commitments e.g. mortgage payments, rent, utility bills, existing credit card debts etc.	58 3%	15 1%	3 *	12 2%	43 6%	29 10%	9 7%	5 2%	1 2%	22 13%	18 9%	18 3%	- -
Borrowing on new credit card(s)	56 3%	33 2%	11 2%	22 3%	23 3%	9 3%	4 3%	10 4%	- -	10 6%	12 6%	22 4%	12 1%
Payday loan(s)	44 2%	20 1%	5 1%	15 2%	24 3%	15 5%	5 4%	4 1%	1 2%	15 9%	12 6%	16 3%	2 *
Bank loan(s)	22 1%	12 1%	5 1%	7 1%	10 1%	4 1%	4 3%	2 1%	- -	7 4%	5 2%	7 1%	4 *
Unofficial lender / loan shark	12 1%	5 *	2 *	3 *	6 1%	3 1%	2 2%	- -	1 4%	6 3%	* *	6 1%	- -
Other	46 2%	19 1%	7 1%	12 2%	26 4%	12 4%	6 4%	8 3%	- -	8 5%	3 1%	22 4%	12 1%

Personal Debt Survey
ONLINE Fieldwork: 14th-16th November 2014

Absolutes/col percents

Table 21

Q6. Some people make use of credit or loan products in order to pay for extra costs at Christmas. Which of the following, if any, are you planning to use to pay for extra costs at Christmas this year? This includes spending on presents, decorations, food and drink, family days out, etc.

Base: All respondents

	Total	Tenure							How worried or otherwise are you about your current level of debt?				
		NET: Home-owners	Owned out-right	Owned with mortgage	NET: Rent-ers	Coun-cil Rent	HA Rent	Other rent	Rent free	Extr-remely worr-ied	Very worr-ied	Fairly worr-ied	Not at all worr-ied
Weighted base	2054	1335	678	657	689	288	132	270	30	168	204	533	1149
I do not intend to use any credit or loan products in order to pay for extra costs at Christmas	1499 73%	1006 75%	549 81%	457 70%	472 69%	193 67%	98 74%	181 67%	21 70%	81 48%	102 50%	330 62%	987 86%

Personal Debt Survey

ONLINE Fieldwork: 14th-16th November 2014

Absolutes/col percents

Table 22

Q6. Some people make use of credit or loan products in order to pay for extra costs at Christmas. Which of the following, if any, are you planning to use to pay for extra costs at Christmas this year? This includes spending on presents, decorations, food and drink, family days out, etc.

Base: All respondents who intend to use any credit or loan products in order to pay for extra costs at Christmas

	Gender			Age							Social Grade				Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	18-44	25-44	AB	C1	C2	DE	Public	Private
Unweighted base	533	259	274	72	108	116	106	64	67	296	224	154	153	83	143	93	254
Weighted base	555	256	299	85	118	121	101	61	68	324	239	151	139	133	132	100	271
Borrowing on existing credit card(s)	275 50%	140 55%	135 45%	28 33%	42 36%	60 49%	57 56%	39 64%	49 72%	130 40%	102 43%	86 57%	79 57%	61 46%	49 38%	56 56%	122 45%
Bank overdraft(s)	135 24%	61 24%	74 25%	37 43%	24 20%	31 26%	23 23%	6 10%	14 20%	92 28%	55 23%	34 22%	39 28%	36 27%	26 20%	22 22%	76 28%
Store card(s)	80 14%	40 16%	39 13%	9 11%	16 14%	20 17%	12 12%	6 10%	16 24%	45 14%	36 15%	27 18%	24 17%	12 9%	17 13%	15 15%	38 14%
Loan(s) from family or friends	71 13%	30 12%	40 14%	19 23%	22 18%	18 15%	9 8%	3 5%	-	59 18%	39 16%	5 3%	14 10%	27 20%	24 19%	9 9%	36 13%
Skipping other spending commitments e.g. mortgage payments, rent, utility bills, existing credit card debts etc.	58 11%	17 7%	42 14%	8 10%	22 18%	15 12%	12 12%	2 3%	-	45 14%	36 15%	8 5%	11 8%	14 11%	25 19%	9 9%	27 10%
Borrowing on new credit card(s)	56 10%	32 13%	24 8%	8 9%	17 15%	16 13%	8 8%	1 2%	6 9%	40 12%	33 14%	25 16%	10 7%	12 9%	10 7%	8 8%	32 12%
Payday loan(s)	44 8%	26 10%	18 6%	7 9%	18 15%	16 13%	3 3%	-	-	42 13%	34 14%	9 6%	5 4%	20 15%	11 8%	8 8%	31 12%
Bank loan(s)	22 4%	14 6%	8 3%	6 7%	6 5%	6 5%	1 1%	-	2 3%	19 6%	12 5%	6 4%	4 3%	6 5%	6 5%	7 7%	14 5%
Unofficial lender / loan shark	12 2%	7 3%	5 2%	3 4%	5 4%	2 2%	* *	2 3%	-	10 3%	7 3%	1 1%	-	4 3%	7 6%	3 3%	6 2%
Other	46 8%	13 5%	33 11%	5 6%	7 6%	12 10%	10 10%	10 16%	2 3%	24 7%	18 8%	5 3%	7 5%	15 11%	19 14%	4 4%	24 9%

Personal Debt Survey

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Absolutes/col percents

Table 23

Q6. Some people make use of credit or loan products in order to pay for extra costs at Christmas. Which of the following, if any, are you planning to use to pay for extra costs at Christmas this year? This includes spending on presents, decorations, food and drink, family days out, etc.

Base: All respondents who intend to use any credit or loan products in order to pay for extra costs at Christmas

	Region														Which of the following best describes your current working status?								
	Total	England	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East of London	London	South East	South West	North East/ Yorkshire & Humberside	NET: Working	Working full time	Working part time	NET: Not working seeking work	Not working and not seeking work	Retired on a state pension only	Retired with a private pension	House person	
Unweighted base	533	449	59	34	55	40	43	36	25	55	75	73	38	74	347	236	111	186	25	40	11	68	42
Weighted base	555	476	53	36	70	37	56	35	25	49	90	70	34	73	371	291	80	184	26	40	10	67	40
Borrowing on existing credit card(s)	275 50%	243 51%	22 42%	15 43%	39 55%	15 42%	28 51%	17 49%	10 41%	29 58%	46 51%	33 48%	20 58%	31 42%	178 48%	145 50%	33 42%	97 53%	12 44%	9 23%	6 56%	52 78%	18 46%
Bank overdraft(s)	135 24%	110 23%	15 27%	14 39%	9 13%	5 14%	16 29%	11 31%	10 41%	10 21%	18 20%	17 25%	9 27%	19 26%	98 26%	79 27%	19 24%	37 20%	3 11%	14 34%	4 38%	9 13%	7 18%
Store card(s)	80 14%	66 14%	10 18%	4 12%	11 16%	1 4%	5 9%	1 4%	4 15%	6 13%	15 17%	17 24%	5 14%	6 8%	53 14%	42 14%	11 14%	27 15%	3 12%	4 9%	3 28%	13 19%	4 11%
Loan(s) from family or friends	71 13%	61 13%	7 13%	7 21%	14 20%	7 18%	4 7%	7 20%	3 10%	4 7%	14 16%	2 4%	2 5%	14 19%	44 12%	34 12%	10 12%	26 14%	7 28%	11 26%	-	1 1%	8 19%
Skipping other spending commitments e.g. mortgage payments, rent, utility bills, existing credit card debts etc.	58 11%	51 11%	6 12%	3 8%	8 12%	5 14%	7 12%	7 20%	1 3%	5 10%	9 10%	6 9%	2 5%	8 11%	36 10%	30 10%	6 8%	23 12%	5 18%	8 21%	-	1 1%	9 22%
Borrowing on new credit card(s)	56 10%	44 9%	5 10%	5 15%	2 2%	5 13%	4 8%	3 9%	7 27%	3 6%	9 10%	9 13%	5 13%	10 14%	41 11%	34 12%	7 8%	16 8%	2 9%	1 3%	-	5 8%	7 17%
Payday loan(s)	44 8%	38 8%	4 8%	6 17%	6 8%	4 10%	4 7%	6 18%	2 9%	1 3%	4 4%	4 6%	3 8%	10 14%	39 11%	39 13%	* *	5 3%	2 7%	-	-	-	4 9%
Bank loan(s)	22 4%	16 3%	5 8%	1 2%	1 1%	-	-	3 10%	2 8%	1 1%	6 7%	3 4%	1 4%	1 1%	21 6%	17 6%	3 4%	1 1%	-	1 2%	-	-	1 2%
Unofficial lender / loan shark	12 2%	8 2%	4 7%	2 4%	3 4%	-	-	-	-	1 2%	2 3%	1 1%	-	2 2%	9 2%	9 3%	-	3 2%	1 2%	2 5%	-	-	* 1%
Other	46 8%	40 8%	4 8%	3 9%	6 8%	9 25%	5 8%	3 8%	1 5%	3 5%	4 5%	5 8%	2 5%	13 17%	28 8%	18 6%	10 13%	17 9%	6 21%	6 15%	* 4%	4 5%	2 5%

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Absolutes/col percents

Table 24

Q6. Some people make use of credit or loan products in order to pay for extra costs at Christmas. Which of the following, if any, are you planning to use to pay for extra costs at Christmas this year? This includes spending on presents, decorations, food and drink, family days out, etc.

Base: All respondents who intend to use any credit or loan products in order to pay for extra costs at Christmas

	Total	Tenure								How worried or otherwise are you about your current level of debt?			
		NET: Home-owners	Owned out-right	Owned with mortgage	NET: Rent-ers	Coun-cil Rent	HA Rent	Other rent	Rent free	Extr-remely worr-ied	Very worr-ied	Fairly worr-ied	Not at all worr-ied
Unweighted base	533	275	118	157	248	65	58	125	10	82	101	193	157
Weighted base	555	329	129	200	217	94	34	89	9	87	102	203	162
Borrowing on existing credit card(s)	275 50%	194 59%	82 64%	112 56%	80 37%	31 33%	10 29%	40 44%	1 8%	27 31%	38 37%	104 51%	107 66%
Bank overdraft(s)	135 24%	63 19%	24 19%	39 20%	65 30%	29 30%	5 16%	32 36%	6 63%	32 37%	37 36%	51 25%	15 9%
Store card(s)	80 14%	52 16%	25 20%	26 13%	27 12%	13 14%	3 9%	11 12%	1 11%	11 12%	19 19%	28 14%	22 14%
Loan(s) from family or friends	71 13%	25 7%	6 4%	19 9%	45 21%	25 27%	10 31%	10 11%	1 8%	18 21%	14 14%	34 17%	5 3%
Skipping other spending commitments e.g. mortgage payments, rent, utility bills, existing credit card debts etc.	58 11%	15 5%	3 3%	12 6%	43 20%	29 30%	9 26%	5 6%	1 8%	22 26%	18 18%	18 9%	- -
Borrowing on new credit card(s)	56 10%	33 10%	11 8%	22 11%	23 11%	9 10%	4 12%	10 11%	- -	10 11%	12 12%	22 11%	12 7%
Payday loan(s)	44 8%	20 6%	5 4%	15 7%	24 11%	15 16%	5 15%	4 4%	1 8%	15 17%	12 12%	16 8%	2 1%
Bank loan(s)	22 4%	12 4%	5 4%	7 4%	10 5%	4 4%	4 12%	2 2%	- -	7 8%	5 4%	7 4%	4 2%
Unofficial lender / loan shark	12 2%	5 2%	2 2%	3 2%	6 3%	3 3%	2 7%	- -	1 12%	6 7%	* *	6 3%	- -
Other	46 8%	19 6%	7 6%	12 6%	26 12%	12 13%	6 17%	8 9%	- -	8 10%	3 3%	22 11%	12 8%

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Absolutes/col percents

Table 25

Q7. Which of the following applies to you?**Base: All respondents**

	Gender			Age							Social Grade				Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	18-44	25-44	AB	C1	C2	DE	Public	Private
Unweighted base	2054	1048	1006	219	344	310	390	329	462	873	654	607	619	291	537	271	811
Weighted base	2054	1007	1047	244	346	346	366	305	447	936	692	549	569	447	488	286	865
I often struggle to make it to payday	281 14%	111 11%	170 16%	40 16%	56 16%	72 21%	75 21%	33 11%	5 1%	168 18%	128 19%	42 8%	89 16%	67 15%	83 17%	63 22%	152 18%
I sometimes struggle to make it to payday	530 26%	250 25%	281 27%	73 30%	138 40%	110 32%	117 32%	63 21%	30 7%	320 34%	247 36%	124 23%	159 28%	135 30%	113 23%	111 39%	334 39%
I never struggle to make it to payday	569 28%	369 37%	200 19%	62 25%	115 33%	110 32%	98 27%	90 30%	95 21%	286 31%	224 32%	203 37%	153 27%	134 30%	79 16%	110 39%	367 42%
I am not currently employed	674 33%	277 28%	397 38%	70 29%	37 11%	55 16%	76 21%	118 39%	318 71%	162 17%	92 13%	180 33%	169 30%	112 25%	213 44%	2 1%	10 1%
NET: Often/ Sometimes struggle to make it to payday	811 39%	361 36%	450 43%	112 46%	194 56%	181 52%	193 53%	96 32%	34 8%	488 52%	375 54%	165 30%	248 44%	202 45%	196 40%	174 61%	487 56%

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Table 26

Q7. Which of the following applies to you?**Base: All respondents**

	Region														Which of the following best describes your current working status?								
	Total	England	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	Eastern	London	South East	South West	North East/ Yorkshire & Humberside	NET: Working	Working full time	Working part time	NET: Not working	Not working seeking work	Not working and not seeking work	Retired on a state pension only	Retired with a private pension	House person
Unweighted base	2054	1741	200	88	196	195	160	151	113	233	245	303	170	283	1082	731	351	972	123	172	105	411	161
Weighted base	2054	1766	185	82	226	185	185	144	103	205	267	288	185	267	1150	904	246	904	110	156	107	381	151
I often struggle to make it to payday	281 14%	243 14%	27 15%	26 32%	21 9%	34 18%	29 16%	21 15%	11 11%	20 10%	45 17%	30 10%	16 9%	60 23%	215 19%	165 18%	50 20%	66 7%	14 12%	16 10%	3 2%	6 1%	28 18%
I sometimes struggle to make it to payday	530 26%	457 26%	49 26%	17 21%	63 28%	54 29%	42 23%	39 27%	25 24%	53 26%	68 25%	76 26%	45 24%	71 27%	446 39%	361 40%	85 34%	85 9%	18 16%	15 9%	8 7%	20 5%	24 16%
I never struggle to make it to payday	569 28%	476 27%	53 29%	11 14%	68 30%	53 29%	37 20%	38 26%	40 39%	56 27%	78 29%	84 29%	52 28%	64 24%	477 42%	371 41%	107 43%	91 10%	3 3%	12 7%	9 9%	55 14%	12 8%
I am not currently employed	674 33%	591 33%	56 30%	27 33%	74 33%	44 24%	77 42%	46 32%	27 27%	76 37%	76 29%	98 34%	73 39%	71 27%	12 1%	7 1%	5 2%	662 73%	75 68%	114 73%	87 82%	300 79%	86 57%
NET: Often/ Sometimes struggle to make it to payday	811 39%	699 40%	76 41%	43 53%	84 37%	88 48%	71 38%	60 42%	36 35%	73 36%	113 42%	106 37%	60 33%	131 49%	661 57%	526 58%	135 55%	150 17%	32 29%	31 20%	10 10%	26 7%	52 35%

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Absolutes/col percents

Table 27

Q7. Which of the following applies to you?**Base: All respondents**

	Total	Tenure							How worried or otherwise are you about your current level of debt?				
		NET: Home-owners	Owned out-right	Owned with mortgage	NET: Rent-ers	Coun-cil Rent	HA Rent	Other rent	Rent free	Extr-remely worr-ied	Very worr-ied	Fairly worr-ied	Not at all worr-ied
Unweighted base	2054	1177	653	524	837	204	221	412	40	173	205	518	1158
Weighted base	2054	1335	678	657	689	288	132	270	30	168	204	533	1149
I often struggle to make it to payday	281 14%	108 8%	19 3%	89 13%	167 24%	80 28%	34 26%	53 19%	5 18%	97 58%	68 33%	95 18%	21 2%
I sometimes struggle to make it to payday	530 26%	312 23%	74 11%	238 36%	209 30%	74 26%	34 25%	102 38%	9 31%	32 19%	78 38%	235 44%	185 16%
I never struggle to make it to payday	569 28%	449 34%	208 31%	241 37%	114 17%	40 14%	19 14%	56 21%	6 19%	4 2%	27 13%	75 14%	463 40%
I am not currently employed	674 33%	465 35%	376 56%	89 14%	199 29%	94 33%	45 34%	60 22%	10 32%	34 20%	31 15%	129 24%	480 42%
NET: Often/ Sometimes struggle to make it to payday	811 39%	421 31%	93 14%	327 50%	376 55%	154 53%	68 52%	154 57%	15 49%	130 77%	146 72%	329 62%	206 18%

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Table 28

Q8. Which of the following, if any, apply to you? Leading up to payday, I struggle financially as a result of ...?

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

	Gender			Age						Social Grade				Employment Sector			
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	18-44	25-44	AB	C1	C2	DE	Public	Private
Unweighted base	799	366	433	101	193	169	205	99	32	463	362	181	267	138	213	167	470
Weighted base	811	361	450	112	194	181	193	96	34	488	375	165	248	202	196	174	487
Rising cost of food	416 51%	160 44%	256 57%	44 39%	80 41%	102 56%	108 56%	59 61%	23 67%	226 46%	183 49%	61 37%	123 50%	111 55%	121 62%	91 52%	230 47%
Rising household energy costs (excluding petrol and diesel)	339 42%	138 38%	201 45%	29 26%	57 30%	78 43%	106 55%	51 53%	17 50%	165 34%	135 36%	59 35%	102 41%	84 41%	94 48%	80 46%	181 37%
Rising fuel or transport costs (e.g. train fares)	266 33%	121 34%	145 32%	44 39%	57 29%	50 28%	78 40%	22 23%	15 44%	151 31%	107 28%	48 29%	83 33%	74 37%	62 31%	60 34%	165 34%
Making credit card repayments	230 28%	102 28%	128 28%	22 20%	48 25%	52 29%	60 31%	36 37%	11 33%	122 25%	100 27%	59 36%	66 27%	55 27%	49 25%	60 34%	133 27%
Paying for rent	179 22%	73 20%	106 24%	28 25%	43 22%	47 26%	41 21%	16 16%	4 12%	119 24%	90 24%	32 19%	46 19%	41 20%	60 31%	26 15%	114 23%
Wage freezes	166 20%	89 25%	77 17%	13 12%	32 16%	47 26%	56 29%	13 14%	5 14%	92 19%	79 21%	34 21%	63 25%	38 19%	32 16%	56 32%	98 20%
Spending on going out or on non-essentials (e.g. clothes, DVDs, presents, etc.)	142 17%	54 15%	88 19%	24 21%	50 26%	25 14%	25 13%	12 13%	5 16%	99 20%	75 20%	38 23%	47 19%	29 14%	28 14%	28 16%	93 19%
Making mortgage repayments	110 14%	59 16%	51 11%	7 6%	26 13%	29 16%	31 16%	13 13%	5 13%	61 12%	54 14%	26 16%	28 11%	37 18%	19 10%	34 20%	65 13%
Paying off bank loans	81 10%	44 12%	37 8%	12 11%	30 16%	22 12%	14 8%	2 2%	-	65 13%	53 14%	24 15%	19 8%	22 11%	17 8%	16 9%	53 11%
Paying a Debt Management Plan	52 6%	27 7%	25 6%	3 3%	10 5%	17 9%	13 7%	7 8%	1 4%	30 6%	27 7%	8 5%	16 6%	13 6%	15 8%	12 7%	26 5%
Making payments on a 'payday' loan or some other similar short-term, high interest loan	51 6%	28 8%	24 5%	11 9%	18 9%	9 5%	11 6%	2 3%	-	38 8%	27 7%	9 6%	14 6%	10 5%	19 10%	8 4%	38 8%
Debt arising as a result of gambling	29 4%	19 5%	9 2%	6 6%	9 5%	8 5%	1 1%	2 2%	2 6%	24 5%	18 5%	8 5%	4 2%	9 5%	7 4%	4 2%	21 4%

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Table 28

Q8. Which of the following, if any, apply to you? Leading up to payday, I struggle financially as a result of ...?

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

	Gender			Age							Social Grade				Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	18-44	25-44	AB	C1	C2	DE	Public	Private
Weighted base	811	361	450	112	194	181	193	96	34	488	375	165	248	202	196	174	487
None of these	92	48	43	20	23	18	18	9	4	60	41	17	27	27	20	15	58
	11%	13%	10%	17%	12%	10%	9%	9%	12%	12%	11%	10%	11%	13%	10%	8%	12%

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Absolutes/col percents

Table 29

Q8. Which of the following, if any, apply to you? Leading up to payday, I struggle financially as a result of ...?

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

	Region														Which of the following best describes your current working status?								
	Total	England	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	North East/ Yorkshire & Humberside	NET: Working	Work- ing full time	Work- ing part time	NET: Not working	Not working seeking work	Not working and not seeking work	Retired on a state pension only	Retired with a private pension	House person
Unweighted base	799	679	83	43	78	91	59	60	37	82	101	111	54	134	637	438	199	162	34	35	9	26	58
Weighted base	811	699	76	43	84	88	71	60	36	73	113	106	60	131	661	526	135	150	32	31	10	26	52
Rising cost of food	416	359	41	24	40	50	39	35	17	34	59	50	26	74	321	243	77	96	18	20	8	15	35
	51%	51%	54%	55%	48%	57%	56%	57%	46%	47%	52%	47%	44%	57%	49%	46%	57%	64%	57%	67%	73%	58%	67%
Rising household energy costs (excluding petrol and diesel)	339	287	38	23	37	40	26	25	14	27	45	44	20	63	261	200	61	78	16	15	3	16	28
	42%	41%	50%	54%	44%	45%	37%	41%	38%	37%	40%	42%	33%	48%	40%	38%	45%	52%	50%	48%	30%	62%	54%
Rising fuel or transport costs (e.g. train fares)	266	221	29	12	21	30	28	18	16	24	27	33	29	42	224	184	40	42	8	7	2	13	12
	33%	32%	38%	27%	25%	34%	39%	30%	45%	32%	23%	32%	48%	32%	34%	35%	30%	28%	25%	24%	20%	50%	23%
Making credit card repayments	230	196	18	20	18	18	23	18	16	19	27	31	22	39	193	158	35	37	9	3	5	7	12
	28%	28%	23%	47%	21%	21%	32%	29%	44%	26%	24%	29%	37%	30%	29%	30%	26%	25%	28%	11%	48%	29%	24%
Paying for rent	179	155	17	12	20	22	14	13	7	9	37	18	10	34	139	105	34	39	9	12	1	5	12
	22%	22%	22%	28%	23%	25%	20%	22%	19%	13%	33%	17%	17%	26%	21%	20%	25%	26%	28%	39%	13%	19%	24%
Wage freezes	166	143	17	11	19	17	17	13	7	15	23	22	7	29	154	135	19	12	4	3	-	1	4
	20%	20%	22%	26%	23%	20%	23%	21%	18%	20%	20%	20%	12%	22%	23%	26%	14%	8%	13%	8%	-	5%	7%
Spending on going out or on non-essentials (e.g. clothes, DVDs, presents, etc.)	142	121	13	10	12	13	14	11	8	15	25	16	6	22	122	93	29	20	4	1	3	6	6
	17%	17%	17%	22%	14%	15%	20%	18%	21%	20%	22%	16%	10%	17%	18%	18%	21%	13%	13%	4%	25%	23%	12%
Making mortgage repayments	110	84	15	1	13	6	11	12	10	11	10	11	9	7	100	86	14	10	5	-	-	3	2
	14%	12%	20%	2%	15%	7%	15%	21%	28%	15%	9%	10%	15%	5%	15%	16%	10%	7%	15%	-	-	13%	4%
Paying off bank loans	81	76	3	5	11	10	6	6	2	10	5	11	13	14	69	62	7	12	3	3	-	1	6
	10%	11%	4%	11%	13%	11%	9%	10%	6%	13%	5%	11%	21%	11%	10%	12%	5%	8%	8%	8%	-	3%	12%
Paying a Debt Management Plan	52	43	3	3	4	5	4	5	5	5	10	5	2	8	38	34	3	14	6	-	1	3	4
	6%	6%	4%	6%	5%	6%	5%	9%	15%	7%	9%	5%	3%	6%	6%	7%	3%	9%	18%	-	11%	10%	8%
Making payments on a 'payday' loan or some other similar short-term, high interest loan	51	40	9	6	1	3	3	6	3	4	4	7	5	9	45	45	1	6	1	1	-	-	4
	6%	6%	12%	14%	1%	3%	4%	10%	8%	6%	4%	6%	9%	7%	7%	8%	1%	4%	4%	4%	-	-	7%

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Table 29

Q8. Which of the following, if any, apply to you? Leading up to payday, I struggle financially as a result of ...?

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

	Region														Which of the following best describes your current working status?								
	Total	England	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	North East/ Yorkshire & Humberside	NET: Working	Working full time	Working part time	NET: Not working	Not working seeking work	Not working and not seeking work	Retired on a state pension only	Retired with a private pension	House person
Weighted base	811	699	76	43	84	88	71	60	36	73	113	106	60	131	661	526	135	150	32	31	10	26	52
Debt arising as a result of gambling	29 4%	24 3%	4 5%	3 6%	- -	3 4%	2 2%	3 5%	1 2%	1 1%	7 6%	4 4%	2 4%	6 4%	25 4%	22 4%	2 2%	4 3%	1 4%	- -	- -	2 8%	1 1%
None of these	92 11%	81 12%	6 8%	2 6%	12 15%	12 14%	7 9%	4 6%	5 14%	11 14%	6 5%	16 15%	11 18%	15 11%	72 11%	53 10%	20 14%	19 13%	4 12%	3 8%	1 9%	5 18%	8 14%

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Table 30

Q8. Which of the following, if any, apply to you? Leading up to payday, I struggle financially as a result of ...?

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

	Total	Tenure								How worried or otherwise are you about your current level of debt?			
		NET: Home-owners	Owned out-right	Owned with mortgage	NET: Rent-ers	Coun-cil Rent	HA Rent	Other rent	Rent free	Extr-remely worr-ied	Very worr-ied	Fairly worr-ied	Not at all worr-ied
Unweighted base	799	342	90	252	438	107	109	222	19	133	145	315	206
Weighted base	811	421	93	327	376	154	68	154	15	130	146	329	206
Rising cost of food	416	189	43	146	220	97	43	81	7	79	77	171	89
	51%	45%	46%	45%	59%	63%	63%	52%	45%	61%	53%	52%	43%
Rising household energy costs (excluding petrol and diesel)	339	172	42	130	164	73	35	56	3	70	63	132	74
	42%	41%	45%	40%	44%	47%	52%	36%	23%	54%	43%	40%	36%
Rising fuel or transport costs (e.g. train fares)	266	145	28	117	117	50	20	47	4	45	44	117	60
	33%	35%	30%	36%	31%	32%	30%	31%	26%	35%	30%	35%	29%
Making credit card repayments	230	131	26	105	97	38	15	43	2	54	52	111	13
	28%	31%	28%	32%	26%	25%	23%	28%	15%	41%	36%	34%	7%
Paying for rent	179	18	4	13	159	64	24	71	2	45	35	62	38
	22%	4%	5%	4%	42%	42%	35%	46%	12%	34%	24%	19%	18%
Wage freezes	166	105	14	91	57	18	14	25	4	39	27	67	33
	20%	25%	14%	28%	15%	12%	21%	16%	29%	30%	19%	20%	16%
Spending on going out or on non-essentials (e.g. clothes, DVDs, presents, etc.)	142	72	13	58	67	26	9	32	3	27	23	60	32
	17%	17%	14%	18%	18%	17%	13%	21%	21%	21%	16%	18%	15%
Making mortgage repayments	110	106	6	101	3	-	-	3	-	20	27	56	6
	14%	25%	6%	31%	1%	-	-	2%	-	15%	19%	17%	3%
Paying off bank loans	81	48	8	39	34	10	4	20	-	25	30	25	2
	10%	11%	9%	12%	9%	6%	6%	13%	-	19%	21%	8%	1%
Paying a Debt Management Plan	52	30	7	22	21	11	4	7	1	23	12	13	4
	6%	7%	8%	7%	6%	7%	5%	4%	5%	18%	8%	4%	2%
Making payments on a 'payday' loan or some other similar short-term, high interest loan	51	12	4	8	38	26	5	7	1	21	15	15	-
	6%	3%	4%	3%	10%	17%	8%	5%	7%	16%	10%	5%	-

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Table 30

Q8. Which of the following, if any, apply to you? Leading up to payday, I struggle financially as a result of ...?

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

	Total	Tenure								How worried or otherwise are you about your current level of debt?			
		NET: Home-owners	Owned out-right	Owned with mortgage	NET: Renters	Council Rent	HA Rent	Other rent	Rent free	Extremely worried	Very worried	Fairly worried	Not at all worried
Weighted base	811	421	93	327	376	154	68	154	15	130	146	329	206
Debt arising as a result of gambling	29 4%	14 3%	3 3%	11 3%	15 4%	8 5%	2 3%	5 3%	- -	10 8%	8 5%	9 3%	2 1%
None of these	92 11%	42 10%	14 15%	28 9%	46 12%	18 12%	9 13%	20 13%	3 21%	4 3%	16 11%	23 7%	49 24%