

## R3 – PERSONAL DEBT SNAPSHOT

### METHODOLOGY NOTE

ComRes interviewed 2,032 British adults online between the 10<sup>th</sup> and 12<sup>th</sup> June 2016. Data were weighted to be representative of all British adults by age, gender, region and socio-economic grade. ComRes is a member of the British Polling Council and abides by its rules.

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## Personal Debt Tracking Survey Survey

### ONLINE Fieldwork: 10th-12th June 2016

Absolutes/col percents

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

	Gender			Age									Social Grade				Employment Sector	
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	18-44	25-44	55+	AB	C1	C2	DE	Public	Private
Unweighted base	2032	1038	994	248	281	340	382	295	486	869	621	781	604	585	302	541	259	789
Weighted base	2032	990	1042	236	352	334	362	293	455	922	686	748	547	547	443	496	281	869
NET: Worried	743 37%	340 34%	404 39%	111 47%	161 46%	169 51%	156 43%	73 25%	73 16%	440 48%	330 48%	147 20%	166 30%	194 36%	195 44%	188 38%	134 48%	355 41%
NET: Extremely/ very worried	221 11%	107 11%	114 11%	32 13%	58 17%	57 17%	41 11%	18 6%	14 3%	148 16%	116 17%	32 4%	52 9%	60 11%	58 13%	51 10%	41 15%	113 13%
Extremely worried	(4) 76 4%	42 4%	34 3%	10 4%	18 5%	16 5%	20 5%	7 2%	5 1%	44 5%	34 5%	12 2%	21 4%	23 4%	17 4%	15 3%	18 7%	38 4%
Very worried	(3) 145 7%	65 7%	80 8%	22 9%	40 11%	41 12%	21 6%	11 4%	9 2%	103 11%	82 12%	20 3%	31 6%	37 7%	41 9%	36 7%	22 8%	75 9%
Fairly worried	(2) 523 26%	233 24%	290 28%	79 33%	102 29%	112 34%	115 32%	56 19%	59 13%	293 32%	214 31%	115 15%	115 21%	134 24%	137 31%	137 28%	93 33%	242 28%
Not at all worried	(1) 1289 63%	650 66%	639 61%	125 53%	191 54%	165 49%	206 57%	219 75%	382 84%	481 52%	356 52%	602 80%	380 70%	353 64%	248 56%	308 62%	148 52%	514 59%
Mean	1.51	1.49	1.53	1.65	1.67	1.73	1.60	1.33	1.20	1.69	1.70	1.25	1.44	1.51	1.61	1.51	1.69	1.58
Standard deviation	0.79	0.80	0.77	0.82	0.87	0.86	0.83	0.66	0.52	0.85	0.86	0.58	0.77	0.80	0.81	0.76	0.88	0.82
Standard error	0.02	0.02	0.02	0.05	0.05	0.05	0.04	0.04	0.02	0.03	0.03	0.02	0.03	0.03	0.05	0.03	0.05	0.03

## Personal Debt Tracking Survey Survey

### ONLINE Fieldwork: 10th-12th June 2016

Absolutes/col percents

Table 2

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

**Base: All respondents**

	Region														Which of the following best describes your current working status?								
	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	2032	1732	191	87	214	188	176	152	109	199	236	281	199	275	1048	709	339	984	116	184	133	405	146
Weighted base	2032	1752	177	85	233	173	183	150	104	197	268	284	179	258	1150	910	240	882	101	141	129	360	152
NET: Worried	743 37%	636 36%	75 42%	41 48%	82 35%	69 40%	77 42%	46 31%	32 31%	50 26%	109 41%	100 35%	61 34%	110 43%	488 42%	400 44%	88 37%	255 29%	53 52%	66 47%	36 28%	37 10%	64 42%
NET: Extremely/ very worried	221 11%	183 10%	26 15%	13 15%	21 9%	21 12%	22 12%	15 10%	11 11%	17 9%	40 15%	17 6%	16 9%	34 13%	154 13%	136 15%	18 7%	67 8%	18 18%	15 10%	7 6%	7 2%	20 13%
Extremely worried	(4) 4%	65 4%	7 4%	6 7%	7 3%	6 3%	4 2%	3 2%	3 3%	9 4%	18 7%	5 2%	8 4%	12 5%	56 5%	50 6%	6 2%	20 2%	8 7%	5 3%	*	3 1%	4 3%
Very worried	(3) 7%	118 7%	19 11%	7 9%	14 6%	15 9%	17 10%	12 8%	8 7%	9 4%	23 9%	12 4%	8 5%	22 9%	97 8%	86 9%	12 5%	47 5%	11 10%	10 7%	7 5%	4 1%	16 10%
Fairly worried	(2) 26%	453 26%	48 27%	28 33%	61 26%	48 28%	55 30%	31 20%	21 21%	33 17%	68 25%	83 29%	45 25%	76 30%	335 29%	264 29%	71 30%	188 21%	35 34%	51 36%	28 22%	30 8%	44 29%
Not at all worried	(1) 63%	1115 64%	102 58%	44 52%	152 65%	103 60%	106 58%	104 69%	71 69%	147 74%	159 59%	184 65%	117 66%	147 57%	662 58%	510 56%	151 63%	627 71%	48 48%	75 53%	93 72%	322 90%	88 58%
Mean	1.51	1.51	1.61	1.71	1.47	1.56	1.56	1.43	1.45	1.39	1.62	1.43	1.48	1.61	1.61	1.64	1.47	1.39	1.78	1.60	1.34	1.13	1.58
Standard deviation	0.79	0.78	0.84	0.90	0.74	0.79	0.76	0.74	0.77	0.77	0.90	0.66	0.78	0.83	0.84	0.87	0.70	0.69	0.92	0.77	0.60	0.43	0.78
Standard error	0.02	0.02	0.06	0.10	0.05	0.06	0.06	0.06	0.07	0.05	0.06	0.04	0.06	0.05	0.03	0.03	0.04	0.02	0.09	0.06	0.05	0.02	0.06

## Personal Debt Tracking Survey Survey

### ONLINE Fieldwork: 10th-12th June 2016

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	Owned out-right	Owned with mortgage	NET: Rent-ers	Coun-cil Rent	HA Rent	Other rent	Rent free	Extr-emely worr-ied	Very worr-ied	Fairly worr-ied	Not at all worr-ied
Unweighted base	2032	1242	735	507	751	195	240	316	39	77	131	512	1312
Weighted base	2032	1269	655	614	731	294	181	256	32	76	145	523	1289
NET: Worried	743 37%	398 31%	119 18%	278 45%	336 46%	129 44%	79 44%	127 50%	10 32%	76 100%	145 100%	523 100%	- -
NET: Extremely/ very worried	221 11%	115 9%	27 4%	88 14%	102 14%	46 16%	21 12%	35 14%	3 9%	76 100%	145 100%	- -	- -
Extremely worried	(4) 4%	39 3%	11 2%	28 5%	36 5%	12 4%	10 5%	14 6%	1 4%	76 100%	- -	- -	- -
Very worried	(3) 7%	76 6%	16 2%	60 10%	67 9%	34 12%	11 6%	21 8%	2 5%	- -	145 100%	- -	- -
Fairly worried	(2) 26%	282 22%	92 14%	190 31%	233 32%	84 28%	58 32%	92 36%	7 22%	- -	- -	523 100%	- -
Not at all worried	(1) 63%	871 69%	536 82%	336 55%	396 54%	164 56%	102 56%	129 50%	22 68%	- -	- -	- -	1289 100%
Mean	1.51	1.43	1.24	1.64	1.65	1.64	1.61	1.69	1.45	4.00	3.00	2.00	1.00
Standard deviation	0.79	0.74	0.58	0.84	0.84	0.84	0.83	0.85	0.78	0.00	0.00	0.00	0.00
Standard error	0.02	0.02	0.02	0.04	0.03	0.06	0.05	0.05	0.12	0.00	0.00	0.00	0.00

## Personal Debt Tracking Survey Survey

### ONLINE Fieldwork: 10th-12th June 2016

Absolutes/col percents

Table 4

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

	Gender			Age									Social Grade				Employment Sector	
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	18-44	25-44	55+	AB	C1	C2	DE	Public	Private
Unweighted base	720	340	380	120	129	171	165	68	67	420	300	135	172	206	126	216	114	327
Weighted base	743	340	404	111	161	169	156	73	73	440	330	147	166	194	195	188	134	355
Credit cards	335 45%	160 47%	176 44%	28 25%	78 49%	81 48%	74 48%	38 52%	36 50%	187 42%	159 48%	74 51%	74 44%	90 46%	101 52%	71 38%	66 49%	176 50%
Overdraft	164 22%	66 19%	99 24%	33 30%	46 29%	36 21%	18 12%	14 19%	16 22%	116 26%	83 25%	30 20%	29 18%	44 22%	54 28%	38 20%	39 29%	81 23%
Bank loans	119 16%	56 16%	64 16%	9 8%	28 18%	32 19%	29 18%	10 13%	11 15%	70 16%	60 18%	21 14%	20 12%	37 19%	35 18%	26 14%	26 20%	59 17%
Mortgage repayments	112 15%	48 14%	63 16%	4 4%	23 14%	31 18%	36 23%	9 13%	9 12%	58 13%	53 16%	18 13%	38 23%	27 14%	24 12%	22 12%	27 20%	55 15%
Student loans	98 13%	35 10%	63 16%	64 57%	21 13%	7 4%	3 2%	3 4%	- -	92 21%	28 9%	3 2%	33 20%	44 22%	8 4%	13 7%	27 20%	34 9%
Loans from friends or family	72 10%	36 11%	36 9%	11 10%	16 10%	23 14%	9 6%	12 17%	1 1%	50 11%	39 12%	13 9%	10 6%	15 8%	24 12%	23 12%	11 8%	35 10%
Rent arrears	60 8%	35 10%	25 6%	12 11%	10 6%	16 9%	20 13%	3 5%	- -	38 9%	25 8%	3 2%	6 4%	13 7%	17 9%	23 12%	8 6%	31 9%
Payday or other similar short-term, high interest loan	59 8%	30 9%	29 7%	5 5%	22 14%	23 14%	7 4%	- -	2 3%	50 11%	45 14%	2 2%	12 7%	17 9%	16 8%	14 7%	7 6%	37 11%
Tax due to HMRC	47 6%	28 8%	19 5%	6 5%	8 5%	20 12%	7 4%	- -	7 9%	33 8%	27 8%	7 5%	6 3%	18 9%	13 7%	11 6%	10 7%	26 7%
Debts related to childcare costs	8 1%	4 1%	3 1%	3 3%	2 1%	2 1%	* *	- -	- -	7 2%	4 1%	- -	2 1%	2 1%	* *	2 1%	2 2%	5 1%
None of these	85 11%	40 12%	45 11%	8 8%	13 8%	21 12%	20 13%	11 15%	12 17%	42 9%	33 10%	23 16%	13 8%	19 10%	20 10%	32 17%	17 13%	27 8%

## Personal Debt Tracking Survey Survey

### ONLINE Fieldwork: 10th-12th June 2016

Absolutes/col percents

Table 5

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

	Region														Which of the following best describes your current working status?								
	Total	England	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	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	720	611	74	41	76	72	66	43	35	60	93	91	69	113	441	317	124	279	60	87	33	39	60
Weighted base	743	636	75	41	82	69	77	46	32	50	109	100	61	110	488	400	88	255	53	66	36	37	64
Credit cards	335 45%	275 43%	44 60%	20 49%	33 40%	33 48%	29 37%	24 52%	15 47%	26 51%	45 41%	39 39%	26 43%	54 49%	241 49%	198 50%	43 49%	94 37%	15 29%	13 20%	15 42%	22 59%	28 44%
Overdraft	164 22%	136 21%	21 28%	14 34%	18 22%	11 15%	18 24%	15 32%	8 23%	5 11%	23 21%	23 23%	9 14%	25 22%	120 25%	104 26%	16 18%	44 17%	4 8%	17 26%	7 20%	5 12%	12 18%
Bank loans	119 16%	100 16%	11 15%	6 14%	11 14%	9 13%	8 10%	12 25%	8 24%	11 22%	14 13%	17 17%	13 21%	15 14%	86 18%	70 18%	15 17%	33 13%	4 7%	4 7%	4 12%	8 23%	12 20%
Mortgage repayments	112 15%	93 15%	13 18%	6 14%	13 15%	12 17%	12 15%	10 22%	5 16%	5 10%	14 13%	13 13%	9 14%	18 16%	82 17%	71 18%	11 13%	30 12%	11 22%	*	6 17%	6 17%	5 8%
Student loans	98 13%	84 13%	10 13%	5 12%	15 19%	9 14%	10 13%	3 7%	4 13%	3 6%	17 16%	15 15%	7 11%	14 13%	61 12%	50 13%	10 12%	37 15%	2 5%	33 50%	-	-	2 3%
Loans from friends or family	72 10%	60 9%	7 9%	5 11%	6 7%	9 13%	10 13%	4 9%	5 16%	3 7%	9 9%	9 9%	4 6%	14 12%	47 10%	38 9%	9 10%	25 10%	7 13%	7 10%	-	2 5%	10 16%
Rent arrears	60 8%	49 8%	7 9%	2 5%	4 5%	8 12%	8 10%	3 7%	5 15%	6 11%	14 13%	2 2%	2 3%	10 9%	39 8%	32 8%	6 7%	22 9%	8 16%	7 10%	-	-	6 10%
Payday or other similar short-term, high interest loan	59 8%	46 7%	11 15%	3 8%	1 1%	6 9%	1 1%	9 19%	3 8%	3 5%	12 11%	5 5%	5 9%	10 9%	45 9%	41 10%	4 5%	14 6%	5 9%	3 4%	1 4%	2 5%	3 5%
Tax due to HMRC	47 6%	40 6%	4 6%	1 2%	1 1%	5 8%	4 6%	3 6%	3 9%	4 8%	9 8%	9 9%	4 7%	6 5%	36 7%	29 7%	6 7%	11 4%	4 8%	1 2%	-	-	6 9%
Debts related to childcare costs	8 1%	5 1%	-	-	-	2 3%	-	1 1%	2 7%	-	2 2%	-	1 1%	2 2%	8 2%	7 2%	1 1%	-	-	-	-	-	-
None of these	85 11%	80 13%	3 3%	6 14%	12 15%	1 2%	12 15%	1 3%	2 8%	9 19%	14 13%	15 15%	9 15%	7 6%	45 9%	34 9%	10 12%	41 16%	13 25%	4 5%	10 29%	5 14%	8 13%

## Personal Debt Tracking Survey Survey

### ONLINE Fieldwork: 10th-12th June 2016

Absolutes/col percents

Table 6

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

	Tenure									How worried or otherwise are you about your current level of debt?			
	Total	NET: Home-owners	Owned out-right	Owned with mortgage	NET: Rent-ers	Coun-cil Rent	HA Rent	Other rent	Rent free	Extr-remely worr-ied	Very worr-ied	Fairly worr-ied	Not at all worr-ied
Unweighted base	720	354	118	236	353	82	111	160	13	77	131	512	-
Weighted base	743	398	119	278	336	129	79	127	10	76	145	523	-
Credit cards	335 45%	200 50%	56 47%	144 52%	131 39%	52 40%	30 38%	48 38%	5 48%	39 52%	78 54%	218 42%	-
Overdraft	164 22%	88 22%	18 15%	70 25%	74 22%	22 17%	14 17%	39 30%	3 26%	23 30%	50 34%	92 18%	-
Bank loans	119 16%	72 18%	25 21%	48 17%	42 13%	14 11%	7 9%	21 17%	5 47%	23 30%	32 22%	64 12%	-
Mortgage repayments	112 15%	108 27%	7 6%	101 36%	3 1%	2 1%	-	1 1%	1 6%	18 24%	26 18%	68 13%	-
Student loans	98 13%	52 13%	21 17%	32 11%	43 13%	7 5%	8 10%	28 22%	2 24%	10 13%	18 12%	70 13%	-
Loans from friends or family	72 10%	29 7%	15 13%	14 5%	42 12%	22 17%	9 11%	11 9%	1 14%	10 13%	32 22%	30 6%	-
Rent arrears	60 8%	12 3%	5 4%	8 3%	48 14%	29 23%	12 16%	6 5%	* 5%	13 17%	19 13%	29 6%	-
Payday or other similar short-term, high interest loan	59 8%	21 5%	5 4%	16 6%	36 11%	17 13%	7 8%	13 10%	2 16%	14 19%	18 13%	26 5%	-
Tax due to HMRC	47 6%	19 5%	5 4%	14 5%	27 8%	20 15%	2 3%	5 4%	1 13%	8 11%	17 12%	22 4%	-
Debts related to childcare costs	8 1%	6 2%	2 2%	4 2%	1 *	-	-	1 1%	-	5 6%	2 1%	1 *	-
None of these	85 11%	33 8%	19 16%	14 5%	52 15%	18 14%	15 19%	18 14%	-	2 3%	8 6%	75 14%	-

## Personal Debt Tracking Survey Survey

### ONLINE Fieldwork: 10th-12th June 2016

Absolutes/col percents

Table 7

**Q.3 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 etc.), approximately how much do you owe in total?**

**Base: All respondents**

	Gender			Age							Social Grade				Employment Sector			
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	18-44	25-44	55+	AB	C1	C2	DE	Public	Private
Unweighted base	2032	1038	994	248	281	340	382	295	486	869	621	781	604	585	302	541	259	789
Weighted base	2032	990	1042	236	352	334	362	293	455	922	686	748	547	547	443	496	281	869
I do not have any debts	927	449	478	131	118	119	132	152	275	368	237	427	273	280	155	219	96	353
	46%	45%	46%	56%	34%	36%	37%	52%	60%	40%	35%	57%	50%	51%	35%	44%	34%	41%
£1 - £500	219	106	113	26	41	23	48	27	54	89	64	82	50	50	56	63	37	76
	11%	11%	11%	11%	12%	7%	13%	9%	12%	10%	9%	11%	9%	9%	13%	13%	13%	9%
£501 - £1,000	116	58	58	17	23	18	16	14	28	58	41	42	34	25	23	34	14	49
	6%	6%	6%	7%	7%	5%	5%	5%	6%	6%	6%	6%	6%	5%	5%	7%	5%	6%
£1,001 - £2,000	116	58	58	12	18	20	23	23	20	50	38	43	24	35	29	29	12	54
	6%	6%	6%	5%	5%	6%	6%	8%	4%	5%	6%	6%	4%	6%	7%	6%	4%	6%
£2,001 - £3,000	114	60	54	7	28	28	22	16	14	63	56	30	30	24	36	25	24	56
	6%	6%	5%	3%	8%	8%	6%	5%	3%	7%	8%	4%	5%	4%	8%	5%	8%	6%
£3,001 - £4,000	59	20	40	5	18	11	14	7	5	33	28	12	19	13	9	19	6	33
	3%	2%	4%	2%	5%	3%	4%	2%	1%	4%	4%	2%	3%	2%	2%	4%	2%	4%
£4,001 - £5,000	74	38	36	3	12	19	16	11	13	34	30	24	16	12	25	21	11	32
	4%	4%	3%	1%	3%	6%	4%	4%	3%	4%	4%	3%	3%	2%	6%	4%	4%	4%
£5,001 - £7,500	104	44	60	13	28	26	10	16	12	67	54	27	25	26	28	25	22	55
	5%	4%	6%	6%	8%	8%	3%	5%	3%	7%	8%	4%	5%	5%	6%	5%	8%	6%
£7,501 - £10,000	87	46	41	4	17	22	19	6	19	42	39	25	27	26	16	17	24	39
	4%	5%	4%	2%	5%	7%	5%	2%	4%	5%	6%	3%	5%	5%	4%	3%	9%	5%
£10,001 - £15,000	74	36	37	5	15	22	17	4	11	42	37	15	10	22	20	22	9	42
	4%	4%	4%	2%	4%	7%	5%	1%	2%	5%	5%	2%	2%	4%	5%	4%	3%	5%
£15,001 - £20,000	57	30	27	4	14	16	18	3	2	34	30	5	11	15	21	10	8	33
	3%	3%	3%	2%	4%	5%	5%	1%	*	4%	4%	1%	2%	3%	5%	2%	3%	4%
£20,001 or more (22500)	85	45	40	8	20	12	27	14	4	41	32	18	29	19	25	13	16	47
	4%	5%	4%	4%	6%	4%	7%	5%	1%	4%	5%	2%	5%	3%	6%	3%	6%	5%
Mean	5778	5938	5625	5082	6231	6539	6925	5177	3703	6133	6379	4349	5974	5979	6283	4867	6174	6556
Standard deviation	6672	6852	6496	6722	6880	6269	7616	6686	4800	6628	6589	5742	7025	6629	7026	5876	6711	6958
Standard error	205	295	285	644	511	430	499	582	349	296	332	320	412	395	514	341	536	327



## Personal Debt Tracking Survey Survey

### ONLINE Fieldwork: 10th-12th June 2016

Absolutes/col percents

Table 8

**Q.3 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 etc.), approximately how much do you owe in total?**

**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	2032	1732	191	87	214	188	176	152	109	199	236	281	199	275	1048	709	339	984	116	184	133	405	146
Weighted base	2032	1752	177	85	233	173	183	150	104	197	268	284	179	258	1150	910	240	882	101	141	129	360	152
I do not have any debts	927 46%	819 47%	67 38%	38 44%	110 47%	64 37%	70 38%	83 55%	41 40%	108 55%	118 44%	140 49%	88 49%	102 39%	449 39%	327 36%	122 51%	478 54%	34 34%	82 58%	69 54%	230 64%	63 41%
£1 - £500	219 11%	194 11%	11 6%	6 7%	32 14%	22 13%	26 14%	7 5%	14 13%	13 7%	41 15%	29 10%	19 10%	28 11%	113 10%	88 10%	25 10%	105 12%	15 15%	17 12%	19 15%	36 10%	18 12%
£501 - £1,000	116 6%	98 6%	12 7%	1 2%	13 6%	5 3%	20 11%	7 5%	6 5%	8 4%	14 5%	23 8%	6 3%	6 2%	63 5%	48 5%	15 6%	53 6%	7 7%	8 6%	10 7%	21 6%	7 5%
£1,001 - £2,000	116 6%	94 5%	19 11%	6 7%	10 4%	12 7%	5 3%	8 5%	3 3%	9 5%	15 6%	17 6%	11 6%	18 7%	66 6%	54 6%	12 5%	50 6%	6 6%	8 6%	7 5%	20 6%	9 6%
£2,001 - £3,000	114 6%	94 5%	13 7%	11 13%	8 3%	12 7%	12 7%	7 5%	7 7%	11 6%	20 7%	6 2%	8 4%	23 9%	80 7%	69 8%	11 5%	34 4%	11 10%	3 2%	3 2%	11 3%	7 5%
£3,001 - £4,000	59 3%	53 3%	4 2%	4 4%	11 5%	9 5%	4 2%	1 1%	2 2%	4 2%	10 4%	6 2%	6 3%	13 5%	39 3%	33 4%	7 3%	20 2%	3 3%	3 2%	4 3%	4 1%	6 4%
£4,001 - £5,000	74 4%	61 3%	11 6%	1 1%	13 6%	4 3%	5 3%	6 4%	2 2%	7 4%	11 4%	8 3%	6 3%	5 2%	43 4%	37 4%	6 3%	31 3%	8 8%	3 2%	8 6%	6 2%	6 4%
£5,001 - £7,500	104 5%	88 5%	10 6%	7 9%	21 9%	10 6%	7 4%	6 4%	6 6%	10 5%	7 3%	13 5%	6 3%	18 7%	77 7%	65 7%	11 5%	27 3%	2 2%	2 2%	2 2%	11 3%	10 7%
£7,501 - £10,000	87 4%	71 4%	9 5%	4 4%	5 2%	9 5%	7 4%	4 3%	7 7%	5 3%	11 4%	18 6%	6 4%	13 5%	64 6%	53 6%	11 4%	23 3%	5 5%	3 2%	4 3%	8 2%	3 2%
£10,001 - £15,000	74 4%	59 3%	9 5%	1 1%	5 2%	8 5%	9 5%	5 3%	6 6%	5 2%	9 3%	7 3%	10 5%	9 3%	52 4%	41 5%	10 4%	22 2%	2 2%	4 3%	3 2%	5 1%	8 5%
£15,001 - £20,000	57 3%	49 3%	4 2%	2 2%	3 1%	3 2%	9 5%	7 4%	4 4%	10 5%	3 1%	7 2%	6 3%	5 2%	41 4%	39 4%	2 1%	16 2%	5 5%	2 1%	* *	2 *	7 5%
£20,001 or more (22500)	85 4%	73 4%	7 4%	5 6%	2 1%	13 8%	9 5%	10 7%	5 5%	6 3%	8 3%	11 4%	7 4%	19 7%	63 5%	56 6%	7 3%	22 3%	3 3%	6 4%	- -	5 2%	7 5%
Mean	5778	5741	5679	6160	4044	6504	5950	8019	6517	6524	4509	5724	6265	6400	6455	6714	5167	4604	5029	5347	2881	3692	6267
Standard deviation	6672	6703	6249	6993	4679	7273	7168	8009	6973	6951	5890	6717	6920	7169	6891	7014	6111	6105	6296	7315	3556	5317	7028
Standard error	205	225	596	1031	438	693	720	986	886	717	531	587	685	574	279	334	473	288	717	818	471	436	762

## Personal Debt Tracking Survey Survey

### ONLINE Fieldwork: 10th-12th June 2016

Absolutes/col percents

Table 9

**Q.3 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 etc.), approximately how much do you owe in total?**

**Base: All respondents**

	Total	Tenure								How worried or otherwise are you about your current level of debt?			
		NET: Home-owners	Owned outright	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	2032	1242	735	507	751	195	240	316	39	77	131	512	1312
Weighted base	2032	1269	655	614	731	294	181	256	32	76	145	523	1289
I do not have any debts	927 46%	637 50%	425 65%	212 35%	272 37%	105 36%	68 38%	98 38%	18 57%	4 6%	7 5%	70 13%	846 66%
£1 - £500	219 11%	121 10%	70 11%	51 8%	94 13%	46 16%	23 13%	25 10%	3 10%	12 16%	7 5%	63 12%	137 11%
£501 - £1,000	116 6%	66 5%	34 5%	32 5%	48 7%	19 7%	13 7%	15 6%	1 3%	3 3%	8 6%	42 8%	62 5%
£1,001 - £2,000	116 6%	54 4%	26 4%	28 5%	57 8%	11 4%	20 11%	27 10%	5 14%	4 5%	5 3%	45 9%	63 5%
£2,001 - £3,000	114 6%	61 5%	21 3%	40 7%	53 7%	28 10%	13 7%	12 5%	- -	5 6%	17 12%	47 9%	46 4%
£3,001 - £4,000	59 3%	33 3%	8 1%	25 4%	26 4%	9 3%	6 3%	11 4%	- -	3 4%	10 7%	30 6%	17 1%
£4,001 - £5,000	74 4%	42 3%	8 1%	34 5%	32 4%	11 4%	11 6%	11 4%	- -	4 5%	15 10%	36 7%	19 1%
£5,001 - £7,500	104 5%	67 5%	12 2%	55 9%	38 5%	20 7%	6 3%	11 4%	- -	4 5%	20 14%	47 9%	33 3%
£7,501 - £10,000	87 4%	49 4%	19 3%	30 5%	36 5%	17 6%	5 3%	14 6%	1 4%	9 11%	10 7%	45 9%	23 2%
£10,001 - £15,000	74 4%	38 3%	15 2%	23 4%	34 5%	16 5%	8 4%	11 4%	1 4%	10 13%	11 7%	34 6%	19 1%
£15,001 - £20,000	57 3%	33 3%	3 *	30 5%	24 3%	9 3%	4 2%	11 4%	- -	5 7%	16 11%	29 6%	7 1%
£20,001 or more (22500)	85 4%	67 5%	13 2%	54 9%	15 2%	2 1%	4 2%	9 4%	3 9%	15 19%	18 13%	35 7%	17 1%
Mean	5778	6356	4255	7556	4950	4693	4234	5771	6907	9659	8698	6416	3596
Standard deviation	6672	7170	5986	7513	5748	5208	5414	6487	8952	8268	7360	6658	5285
Standard error	205	299	378	418	266	473	436	468	2238	968	661	319	257

## Personal Debt Tracking Survey Survey

### ONLINE Fieldwork: 10th-12th June 2016

Absolutes/col percents

Table 10  
**Q.4 Which of the following, if any, apply to you?**  
**Base: All respondents**

	Gender			Age									Social Grade				Employment Sector	
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	18-44	25-44	55+	AB	C1	C2	DE	Public	Private
Unweighted base	2032	1038	994	248	281	340	382	295	486	869	621	781	604	585	302	541	259	789
Weighted base	2032	990	1042	236	352	334	362	293	455	922	686	748	547	547	443	496	281	869
I think my personal financial situation will improve over the next six months	483 24%	242 24%	241 23%	84 36%	131 37%	85 26%	71 20%	44 15%	68 15%	300 33%	216 32%	112 15%	123 22%	147 27%	115 26%	98 20%	87 31%	266 31%
I do not have any savings at all at the moment	434 21%	202 20%	232 22%	47 20%	93 26%	94 28%	119 33%	35 12%	46 10%	234 25%	187 27%	81 11%	73 13%	100 18%	113 25%	148 30%	67 24%	198 23%
I have contributed to my pension in the last month	354 17%	181 18%	173 17%	36 15%	109 31%	74 22%	74 20%	55 19%	6 1%	220 24%	183 27%	61 8%	113 21%	111 20%	91 21%	39 8%	120 43%	224 26%
I think my personal financial situation will worsen over the next six months	284 14%	138 14%	146 14%	35 15%	46 13%	45 14%	59 16%	49 17%	50 11%	127 14%	92 13%	99 13%	65 12%	89 16%	54 12%	76 15%	45 16%	109 12%
I am paying off the interest charges on my credit card or overdraft, but am not reducing the debt itself	130 6%	60 6%	69 7%	6 3%	44 13%	29 9%	27 8%	12 4%	11 2%	79 9%	73 11%	23 3%	23 4%	42 8%	30 7%	35 7%	27 10%	60 7%
I have borrowed £100 or more from family or friends in the last month	126 6%	47 5%	78 8%	19 8%	34 10%	29 9%	27 7%	14 5%	2 1%	82 9%	63 9%	17 2%	28 5%	40 7%	25 6%	32 7%	25 9%	57 7%
I am currently signed to an official Debt Management Plan	71 3%	35 4%	36 3%	4 2%	14 4%	15 5%	26 7%	4 1%	8 2%	34 4%	30 4%	11 2%	11 2%	12 2%	24 5%	24 5%	10 4%	34 4%
I have missed the deadline for payment of a scheduled debt in the last month	54 3%	26 3%	29 3%	5 2%	17 5%	18 5%	9 2%	3 1%	2 *	41 4%	35 5%	5 1%	11 2%	13 2%	13 3%	17 3%	15 5%	22 3%
I have taken on a payday loan in the past six months	37 2%	12 1%	25 2%	5 2%	15 4%	11 3%	4 1%	- -	1 *	31 3%	26 4%	1 *	10 2%	10 2%	8 2%	9 2%	9 3%	24 3%
I am likely to take out a payday loan within the next six months	20 1%	12 1%	8 1%	6 2%	5 1%	4 1%	2 1%	1 *	1 *	15 2%	9 1%	2 *	6 1%	5 1%	2 *	7 1%	3 1%	8 1%

## Personal Debt Tracking Survey Survey

### ONLINE Fieldwork: 10th-12th June 2016

Absolutes/col percents

Table 10  
**Q.4 Which of the following, if any, apply to you?**  
**Base: All respondents**

	Gender			Age							Social Grade				Employment Sector			
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	18-44	25-44	55+	AB	C1	C2	DE	Public	Private
Weighted base	2032	990	1042	236	352	334	362	293	455	922	686	748	547	547	443	496	281	869
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)	12 1%	10 1%	2 *	5 2%	5 1%	1 *	1 *	1 *	- -	11 1%	5 1%	1 *	4 1%	2 *	5 1%	1 *	4 2%	8 1%
None of these	791 39%	392 40%	399 38%	80 34%	76 22%	94 28%	94 26%	142 48%	305 67%	250 27%	171 25%	447 60%	232 42%	200 37%	157 35%	202 41%	63 22%	250 29%

## Personal Debt Tracking Survey Survey

### ONLINE Fieldwork: 10th-12th June 2016

Absolutes/col percents

Table 11  
**Q.4 Which of the following, if any, apply to you?**  
**Base: All respondents**

	Region													Which of the following best describes your current working status?									
	Total	England	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	North East/ Yorkshire & Humberside	NET: Working	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	2032	1732	191	87	214	188	176	152	109	199	236	281	199	275	1048	709	339	984	116	184	133	405	146
Weighted base	2032	1752	177	85	233	173	183	150	104	197	268	284	179	258	1150	910	240	882	101	141	129	360	152
I think my personal financial situation will improve over the next six months	483 24%	415 24%	53 30%	18 22%	42 18%	33 19%	50 27%	29 20%	16 15%	45 23%	89 33%	60 21%	49 27%	51 20%	353 31%	287 32%	66 27%	131 15%	17 17%	26 19%	15 12%	51 14%	22 15%
I do not have any savings at all at the moment	434 21%	374 21%	48 27%	25 29%	39 17%	37 22%	32 18%	35 23%	13 12%	38 19%	66 25%	70 25%	31 17%	62 24%	265 23%	221 24%	44 18%	170 19%	40 40%	39 28%	22 17%	15 4%	53 35%
I have contributed to my pension in the last month	354 17%	295 17%	38 22%	13 15%	32 14%	31 18%	44 24%	30 20%	21 20%	35 18%	42 16%	44 16%	23 13%	44 17%	344 30%	297 33%	47 20%	10 1%	1 1%	2 1%	-	4 1%	3 2%
I think my personal financial situation will worsen over the next six months	284 14%	234 13%	32 18%	11 13%	34 14%	23 14%	25 14%	22 15%	18 18%	23 12%	30 11%	42 15%	23 13%	35 13%	154 13%	123 14%	30 13%	131 15%	24 24%	31 22%	21 16%	33 9%	21 14%
I am paying off the interest charges on my credit card or overdraft, but am not reducing the debt itself	130 6%	104 6%	16 9%	11 13%	9 4%	12 7%	6 3%	11 7%	10 10%	6 3%	15 5%	22 8%	14 8%	22 9%	87 8%	74 8%	13 5%	43 5%	14 14%	6 4%	2 1%	8 2%	13 9%
I have borrowed £100 or more from family or friends in the last month	126 6%	107 6%	15 8%	4 5%	7 3%	20 11%	13 7%	8 6%	4 4%	10 5%	22 8%	15 5%	7 4%	24 9%	82 7%	66 7%	16 7%	44 5%	17 16%	12 9%	*	1 *	13 9%
I am currently signed to an official Debt Management Plan	71 3%	62 4%	6 3%	7 8%	5 2%	6 3%	10 5%	9 6%	3 3%	6 3%	9 3%	6 2%	5 3%	12 5%	44 4%	38 4%	7 3%	27 3%	3 3%	5 3%	3 2%	5 1%	11 7%
I have missed the deadline for payment of a scheduled debt in the last month	54 3%	47 3%	7 4%	3 4%	5 2%	7 4%	4 2%	3 2%	1 1%	6 3%	14 5%	1 1%	4 2%	10 4%	38 3%	34 4%	4 2%	17 2%	8 7%	3 2%	-	2 1%	4 2%
I have taken on a payday loan in the past six months	37 2%	32 2%	4 2%	7 8%	-	3 2%	-	6 4%	1 *	3 1%	8 3%	4 1%	2 1%	9 4%	32 3%	27 3%	5 2%	5 1%	1 1%	1 1%	1 1%	-	1 1%

## Personal Debt Tracking Survey Survey

### ONLINE Fieldwork: 10th-12th June 2016

Absolutes/col percents

Table 11  
**Q.4 Which of the following, if any, apply to you?**  
**Base: All respondents**

	Region													Which of the following best describes your current working status?									
	Total	England	Scot-land	North East	North West	York-shire & Humb-erside	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	North East/ York-shire & Humb-erside	NET: Work-ing	Work-ing full time	Work-ing part time	NET: Not work-ing	Not working seeking work	Not working and not seeking work	Retired on a state pension only	Retired with a private pension	House person
Weighted base	2032	1752	177	85	233	173	183	150	104	197	268	284	179	258	1150	910	240	882	101	141	129	360	152
I am likely to take out a payday loan within the next sixth months	20 1%	18 1%	* *	1 1%	3 1%	3 2%	2 1%	1 1%	1 1%	4 2%	2 1%	1 *	1 1%	3 1%	11 1%	8 1%	2 1%	9 1%	2 2%	3 2%	1 1%	- -	3 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)	12 1%	10 1%	1 *	- -	1 1%	2 1%	4 2%	- -	1 1%	- -	3 1%	1 *	- -	2 1%	12 1%	9 1%	3 1%	1 *	- -	1 *	- -	- -	- -
None of these	791 39%	703 40%	52 29%	28 33%	107 46%	72 42%	60 33%	60 40%	36 35%	87 44%	98 36%	118 41%	73 41%	100 39%	313 27%	228 25%	84 35%	479 54%	28 28%	51 36%	78 60%	264 73%	59 39%

## Personal Debt Tracking Survey Survey

### ONLINE Fieldwork: 10th-12th June 2016

Absolutes/col percents

Table 12

**Q.4 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-emely worr-ied	Very worr-ied	Fairly worr-ied	Not at all worr-ied
Unweighted base	2032	1242	735	507	751	195	240	316	39	77	131	512	1312
Weighted base	2032	1269	655	614	731	294	181	256	32	76	145	523	1289
I think my personal financial situation will improve over the next six months	483 24%	289 23%	100 15%	189 31%	186 25%	60 20%	36 20%	91 35%	9 28%	15 20%	46 32%	150 29%	272 21%
I do not have any savings at all at the moment	434 21%	187 15%	54 8%	133 22%	241 33%	103 35%	65 36%	73 28%	6 19%	42 56%	74 51%	191 37%	127 10%
I have contributed to my pension in the last month	354 17%	246 19%	73 11%	173 28%	102 14%	28 10%	16 9%	58 22%	6 20%	15 19%	29 20%	89 17%	221 17%
I think my personal financial situation will worsen over the next six months	284 14%	169 13%	76 12%	93 15%	109 15%	48 16%	25 14%	36 14%	6 18%	32 42%	34 24%	107 20%	111 9%
I am paying off the interest charges on my credit card or overdraft, but am not reducing the debt itself	130 6%	71 6%	16 2%	55 9%	55 7%	22 8%	14 8%	19 7%	3 11%	21 28%	28 19%	64 12%	16 1%
I have borrowed £100 or more from family or friends in the last month	126 6%	49 4%	16 2%	33 5%	74 10%	27 9%	21 11%	26 10%	2 8%	16 21%	28 19%	57 11%	25 2%
I am currently signed to an official Debt Management Plan	71 3%	32 3%	8 1%	23 4%	39 5%	15 5%	11 6%	13 5%	1 2%	10 13%	21 14%	28 5%	12 1%
I have missed the deadline for payment of a scheduled debt in the last month	54 3%	23 2%	5 1%	18 3%	31 4%	13 5%	7 4%	11 4%	- -	10 13%	18 12%	22 4%	5 *
I have taken on a payday loan in the past six months	37 2%	20 2%	2 *	18 3%	17 2%	8 3%	3 2%	6 2%	1 2%	9 12%	10 7%	16 3%	2 *

## Personal Debt Tracking Survey Survey

### ONLINE Fieldwork: 10th-12th June 2016

Absolutes/col percents

Table 12

**Q.4 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: Renters	Council Rent	HA Rent	Other rent	Rent free	Extremely worried	Very worried	Fairly worried	Not at all worried
Weighted base	2032	1269	655	614	731	294	181	256	32	76	145	523	1289
I am likely to take out a payday loan within the next sixth months	20 1%	9 1%	2 *	7 1%	11 2%	6 2%	3 2%	2 1%	- -	6 7%	7 5%	5 1%	3 *
I have borrowed money using a guarantor loan in the past six months (a guarantor loan is a type of loan that requires a guarantor to co-sign the credit agreement)	12 1%	10 1%	4 1%	6 1%	3 *	2 1%	1 *	- -	- -	5 6%	4 3%	3 *	1 *
None of these	791 39%	555 44%	393 60%	162 26%	223 30%	94 32%	66 36%	62 24%	13 41%	3 4%	10 7%	102 19%	677 53%



## Personal Debt Tracking Survey Survey

### ONLINE Fieldwork: 10th-12th June 2016

Absolutes/col percents

Table 13  
**Q.5 Which of the following applies to you?**  
**Base: All respondents**

	Gender			Age									Social Grade				Employment Sector	
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	18-44	25-44	55+	AB	C1	C2	DE	Public	Private
Unweighted base	2032	1038	994	248	281	340	382	295	486	869	621	781	604	585	302	541	259	789
Weighted base	2032	990	1042	236	352	334	362	293	455	922	686	748	547	547	443	496	281	869
NET: Often/ Sometimes struggle to make it to payday	790 39%	356 36%	434 42%	93 39%	189 54%	182 55%	188 52%	85 29%	54 12%	464 50%	371 54%	138 18%	185 34%	206 38%	216 49%	183 37%	150 53%	458 53%
I often struggle to make it to payday	203 10%	99 10%	104 10%	19 8%	51 14%	54 16%	45 12%	18 6%	16 4%	124 13%	105 15%	34 5%	40 7%	61 11%	51 12%	52 10%	44 16%	99 11%
I sometimes struggle to make it to payday	587 29%	257 26%	330 32%	74 31%	138 39%	128 38%	143 40%	66 23%	38 8%	340 37%	266 39%	104 14%	145 27%	146 27%	165 37%	131 26%	106 38%	358 41%
I never struggle to make it to payday	632 31%	342 35%	290 28%	75 32%	134 38%	116 35%	105 29%	110 38%	91 20%	325 35%	250 37%	202 27%	199 36%	194 36%	135 31%	103 21%	130 46%	404 46%
I am not currently employed	610 30%	292 29%	318 31%	68 29%	29 8%	35 11%	69 19%	98 33%	310 68%	132 14%	64 9%	408 55%	162 30%	146 27%	92 21%	210 42%	1 *	7 1%

## Personal Debt Tracking Survey Survey

### ONLINE Fieldwork: 10th-12th June 2016

Absolutes/col percents

Table 14  
**Q.5 Which of the following applies to you?**  
**Base: All respondents**

	Region														Which of the following best describes your current working status?								
	Total	England	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	North East/ Yorkshire & Humberside	NET: 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	2032	1732	191	87	214	188	176	152	109	199	236	281	199	275	1048	709	339	984	116	184	133	405	146
Weighted base	2032	1752	177	85	233	173	183	150	104	197	268	284	179	258	1150	910	240	882	101	141	129	360	152
NET: Often/ Sometimes struggle to make it to payday	790 39%	680 39%	74 42%	42 49%	89 38%	76 44%	72 40%	56 37%	37 36%	70 35%	110 41%	99 35%	66 37%	117 46%	608 53%	487 54%	121 50%	182 21%	38 38%	36 26%	22 17%	30 8%	55 37%
I often struggle to make it to payday	203 10%	181 10%	13 7%	18 21%	22 9%	22 13%	10 5%	10 7%	9 9%	24 12%	41 15%	18 6%	16 9%	40 16%	144 13%	119 13%	25 10%	60 7%	17 17%	14 10%	8 6%	8 2%	13 9%
I sometimes struggle to make it to payday	587 29%	498 28%	61 34%	24 28%	68 29%	53 31%	63 34%	46 30%	28 27%	45 23%	68 26%	82 29%	50 28%	77 30%	464 40%	369 40%	96 40%	123 14%	21 21%	23 16%	14 11%	23 6%	42 28%
I never struggle to make it to payday	632 31%	540 31%	53 30%	24 28%	75 32%	50 29%	55 30%	54 36%	39 38%	64 33%	88 33%	68 24%	62 35%	74 29%	534 46%	420 46%	114 47%	98 11%	2 2%	10 7%	15 11%	55 15%	15 10%
I am not currently employed	610 30%	532 30%	50 28%	19 23%	70 30%	47 27%	55 30%	41 27%	27 26%	63 32%	70 26%	117 41%	51 28%	66 26%	8 1%	3 *	5 2%	602 68%	60 60%	95 67%	92 71%	274 76%	81 53%

## Personal Debt Tracking Survey Survey

### ONLINE Fieldwork: 10th-12th June 2016

Absolutes/col percents

Table 15  
**Q.5 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: Renters	Council Rent	HA Rent	Other rent	Rent free	Extremely worried	Very worried	Fairly worried	Not at all worried
Unweighted base	2032	1242	735	507	751	195	240	316	39	77	131	512	1312
Weighted base	2032	1269	655	614	731	294	181	256	32	76	145	523	1289
NET: Often/ Sometimes struggle to make it to payday	790 39%	411 32%	126 19%	286 46%	363 50%	143 49%	84 46%	135 53%	16 51%	59 78%	121 84%	364 70%	246 19%
I often struggle to make it to payday	203 10%	89 7%	23 3%	66 11%	113 15%	43 15%	25 14%	45 17%	2 6%	43 57%	51 35%	91 17%	18 1%
I sometimes struggle to make it to payday	587 29%	322 25%	103 16%	220 36%	250 34%	100 34%	59 33%	91 35%	14 45%	16 21%	70 48%	274 52%	227 18%
I never struggle to make it to payday	632 31%	454 36%	202 31%	252 41%	170 23%	58 20%	39 22%	72 28%	8 26%	2 3%	10 7%	65 12%	555 43%
I am not currently employed	610 30%	404 32%	327 50%	77 13%	198 27%	92 31%	58 32%	48 19%	7 22%	14 19%	14 10%	93 18%	488 38%

## Personal Debt Tracking Survey Survey

### ONLINE Fieldwork: 10th-12th June 2016

Absolutes/col percents

Table 16

**Q.6 Which of the following, if any, apply to you? Leading up to payday, I struggle financially as a result of ...?**

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

	Gender			Age									Social Grade				Employment Sector	
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	18-44	25-44	55+	AB	C1	C2	DE	Public	Private
Unweighted base	754	342	412	96	151	188	187	85	47	435	339	132	192	219	138	205	136	420
Weighted base	790	356	434	93	189	182	188	85	54	464	371	138	185	206	216	183	150	458
The cost of food	407 51%	160 45%	247 57%	34 36%	114 60%	98 54%	96 51%	43 51%	22 42%	245 53%	212 57%	65 47%	91 49%	106 51%	101 47%	108 59%	83 55%	211 46%
Household energy costs (excluding petrol and diesel)	295 37%	127 36%	167 39%	16 18%	67 35%	66 36%	79 42%	39 46%	28 52%	149 32%	133 36%	67 48%	57 31%	74 36%	84 39%	79 43%	49 33%	154 34%
Fuel or transport costs (e.g. train fares)	246 31%	109 31%	137 31%	29 32%	60 32%	55 30%	60 32%	29 34%	12 22%	145 31%	116 31%	40 29%	59 32%	75 36%	70 32%	42 23%	53 35%	149 33%
Spending on going out or on non-essentials (e.g. clothes, entertainment subscriptions, presents, etc.)	201 25%	61 17%	140 32%	42 45%	61 32%	41 23%	34 18%	15 17%	7 14%	144 31%	102 28%	22 16%	53 28%	65 32%	45 21%	38 21%	44 29%	109 24%
Paying for rent	200 25%	106 30%	94 22%	40 43%	56 30%	52 29%	38 20%	8 10%	6 11%	148 32%	108 29%	14 10%	33 18%	62 30%	63 29%	42 23%	35 23%	120 26%
Making credit card repayments	180 23%	82 23%	98 22%	17 19%	41 22%	50 28%	34 18%	26 31%	11 20%	109 23%	92 25%	37 27%	43 23%	53 26%	44 20%	40 22%	33 22%	107 23%
Making mortgage repayments	97 12%	35 10%	62 14%	5 5%	21 11%	28 15%	29 15%	10 12%	4 7%	54 12%	49 13%	14 10%	30 16%	23 11%	30 14%	15 8%	18 12%	64 14%
Wage freezes	88 11%	51 14%	38 9%	7 7%	11 6%	23 13%	39 21%	9 10%	1 1%	40 9%	34 9%	9 7%	25 13%	29 14%	22 10%	12 7%	34 22%	47 10%
Recent cuts to welfare benefits	76 10%	39 11%	37 9%	6 7%	15 8%	18 10%	28 15%	6 7%	3 6%	39 8%	32 9%	9 7%	11 6%	13 6%	13 6%	38 21%	9 6%	26 6%
Paying a Debt Management Plan	53 7%	29 8%	24 6%	2 2%	16 9%	7 4%	18 9%	5 6%	5 9%	26 6%	23 6%	10 7%	11 6%	7 4%	20 9%	14 8%	5 3%	37 8%
Childcare costs	41 5%	14 4%	27 6%	2 3%	23 12%	12 7%	4 2%	- -	- -	37 8%	35 9%	- -	10 6%	13 6%	16 7%	2 1%	14 9%	25 5%
Making payments on a payday loan or some other similar short-term, high interest loan	34 4%	22 6%	12 3%	7 7%	10 5%	11 6%	4 2%	- -	2 4%	27 6%	21 6%	2 2%	12 6%	8 4%	9 4%	4 2%	5 3%	22 5%
None of these	86 11%	48 14%	38 9%	9 9%	16 8%	17 9%	19 10%	14 17%	12 23%	41 9%	32 9%	26 19%	21 12%	17 8%	31 14%	17 9%	11 7%	55 12%

## Personal Debt Tracking Survey Survey

### ONLINE Fieldwork: 10th-12th June 2016

Absolutes/col percents

Table 17

**Q.6 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	Scot-land	North East	North West	York-shire & Humb-erside	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	North East/ York-shire & Humb-erside	NET: Work-ing	Work-ing full time	Work-ing part time	NET: Not work-ing	Not working seeking work	Not working and not seeking work	Retired on a state pension only	Retired with a private pension	House person
Unweighted base	754	637	76	42	79	72	65	51	41	75	92	91	70	114	556	384	172	198	43	49	21	33	52
Weighted base	790	680	74	42	89	76	72	56	37	70	110	99	66	117	608	487	121	182	38	36	22	30	55
The cost of food	407	343	48	18	53	44	30	30	16	37	54	49	27	62	294	225	69	112	24	23	15	14	36
	51%	51%	65%	43%	60%	58%	41%	54%	42%	53%	49%	50%	41%	53%	48%	46%	57%	62%	64%	63%	67%	46%	65%
Household energy costs (excluding petrol and diesel)	295	251	28	15	31	38	23	24	16	24	40	31	26	53	204	156	48	91	18	19	15	10	28
	37%	37%	37%	35%	34%	51%	32%	42%	43%	34%	36%	31%	40%	45%	33%	32%	40%	50%	48%	54%	66%	33%	51%
Fuel or transport costs (e.g. train fares)	246	211	25	13	23	30	22	17	9	24	32	31	18	43	202	161	41	44	6	11	5	4	17
	31%	31%	34%	32%	26%	40%	30%	31%	25%	35%	29%	31%	28%	37%	33%	33%	34%	24%	17%	31%	21%	12%	32%
Spending on going out or on non-essentials (e.g. clothes, entertainment subscriptions, presents, etc.)	201	174	22	8	23	21	16	5	4	14	36	32	19	29	153	122	31	48	11	8	4	7	18
	25%	26%	30%	18%	26%	28%	22%	10%	12%	20%	32%	32%	29%	24%	25%	25%	26%	26%	29%	23%	18%	22%	32%
Paying for rent	200	180	14	10	28	21	22	10	6	19	35	21	13	31	155	124	31	45	5	20	3	3	15
	25%	26%	20%	25%	31%	28%	31%	17%	17%	27%	32%	21%	20%	27%	25%	25%	26%	25%	14%	54%	12%	9%	27%
Making credit card repayments	180	153	23	9	19	20	16	9	4	12	26	28	16	29	140	110	30	40	8	7	5	7	13
	23%	23%	31%	22%	21%	26%	21%	15%	11%	17%	23%	28%	24%	25%	23%	23%	24%	22%	21%	20%	20%	23%	24%
Making mortgage repayments	97	85	7	5	7	13	6	14	5	6	10	15	8	18	82	76	6	15	6	-	1	3	5
	12%	12%	10%	13%	8%	17%	8%	25%	15%	9%	9%	16%	13%	16%	14%	16%	5%	8%	16%	-	6%	10%	8%
Wage freezes	88	71	13	3	5	13	2	13	4	12	12	8	3	16	80	68	13	8	4	2	-	1	1
	11%	10%	18%	7%	5%	17%	3%	23%	10%	17%	11%	8%	5%	13%	13%	14%	10%	4%	10%	6%	-	2%	2%
Recent cuts to welfare benefits	76	69	3	4	7	9	7	9	4	7	9	12	5	12	36	28	8	40	7	13	1	4	14
	10%	10%	4%	9%	7%	11%	10%	16%	11%	9%	9%	12%	8%	11%	6%	6%	6%	22%	19%	37%	5%	14%	25%
Paying a Debt Management Plan	53	50	2	3	3	7	3	9	1	6	5	9	4	10	42	36	5	12	4	2	-	3	2
	7%	7%	3%	7%	4%	9%	4%	17%	4%	8%	5%	9%	6%	9%	7%	7%	4%	6%	10%	6%	-	9%	4%
Childcare costs	41	36	5	2	1	5	2	8	1	2	9	4	1	7	39	33	6	3	*	1	-	-	2
	5%	5%	6%	5%	1%	7%	2%	15%	2%	3%	9%	4%	2%	6%	6%	7%	5%	1%	1%	2%	-	-	3%

## Personal Debt Tracking Survey Survey

### ONLINE Fieldwork: 10th-12th June 2016

Absolutes/col percents

Table 17

**Q.6 Which of the following, if any, apply to you? Leading up to payday, I struggle financially as a result of ...?**

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

	Region														Which of the following best describes your current working status?								
	Total	England	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	North East/ Yorkshire & Humberside	NET: Work-ing	Work-ing full time	Work-ing part time	NET: Not work-ing	Not working seeking work	Not working and not seeking work	Retired on a state pension only	Retired with a private pension	House person
Weighted base	790	680	74	42	89	76	72	56	37	70	110	99	66	117	608	487	121	182	38	36	22	30	55
Making payments on a payday loan or some other similar short-term, high interest loan	34 4%	27 4%	5 7%	7 17%	1 1%	4 6%	- -	3 6%	2 4%	2 3%	4 4%	4 4%	1 2%	11 10%	26 4%	24 5%	3 2%	7 4%	1 4%	1 3%	1 6%	2 6%	1 3%
None of these	86 11%	69 10%	10 13%	3 7%	4 5%	5 7%	11 15%	5 10%	7 20%	8 12%	9 8%	14 14%	9 14%	8 7%	65 11%	57 12%	9 7%	21 11%	6 15%	- -	1 6%	7 23%	6 12%

## Personal Debt Tracking Survey Survey

### ONLINE Fieldwork: 10th-12th June 2016

Absolutes/col percents

Table 18

**Q.6 Which of the following, if any, apply to you? Leading up to payday, I struggle financially as a result of ...?**  
**Base: All respondents who often or sometimes struggle to make it to payday**

	Tenure									How worried or otherwise are you about your current level of debt?			
	Total	NET: Home-owners	Owned out-right	Owned with mortgage	NET: Rent-ers	Coun-cil Rent	HA Rent	Other rent	Rent free	Extr-emely worr-ied	Very worr-ied	Fairly worr-ied	Not at all worr-ied
Unweighted base	754	359	124	235	375	93	112	170	20	60	109	341	244
Weighted base	790	411	126	286	363	143	84	135	16	59	121	364	246
The cost of food	407 51%	189 46%	58 46%	131 46%	209 58%	89 62%	46 54%	74 55%	9 53%	37 62%	61 51%	192 53%	117 48%
Household energy costs (excluding petrol and diesel)	295 37%	136 33%	47 38%	89 31%	157 43%	68 48%	40 47%	49 36%	2 12%	33 55%	54 44%	135 37%	73 30%
Fuel or transport costs (e.g. train fares)	246 31%	139 34%	43 34%	96 34%	99 27%	43 30%	18 22%	37 27%	8 51%	27 45%	34 28%	109 30%	75 31%
Spending on going out or on non-essentials (e.g. clothes, entertainment subscriptions, presents, etc.)	201 25%	119 29%	35 28%	84 29%	76 21%	28 20%	19 22%	29 22%	6 34%	15 25%	31 25%	88 24%	67 27%
Paying for rent	200 25%	30 7%	9 7%	21 7%	164 45%	52 36%	37 44%	76 56%	6 37%	18 31%	30 24%	103 28%	50 20%
Making credit card repayments	180 23%	104 25%	29 23%	76 27%	71 20%	33 23%	16 20%	22 16%	4 26%	25 41%	44 37%	91 25%	20 8%
Making mortgage repayments	97 12%	95 23%	6 5%	90 31%	2 1%	- -	- -	2 1%	- -	13 22%	18 15%	49 13%	17 7%
Wage freezes	88 11%	63 15%	16 13%	47 16%	25 7%	6 4%	4 5%	15 11%	1 3%	5 9%	16 14%	37 10%	30 12%
Recent cuts to welfare benefits	76 10%	26 6%	9 7%	18 6%	48 13%	18 13%	15 18%	14 10%	2 10%	8 14%	13 11%	32 9%	22 9%
Paying a Debt Management Plan	53 7%	31 8%	8 6%	23 8%	22 6%	5 3%	5 6%	12 9%	1 3%	8 14%	21 17%	21 6%	3 1%
Childcare costs	41 5%	25 6%	5 4%	21 7%	16 4%	5 4%	1 1%	10 7%	- -	12 20%	3 2%	16 4%	10 4%

## Personal Debt Tracking Survey Survey

### ONLINE Fieldwork: 10th-12th June 2016

Absolutes/col percents

Table 18

**Q.6 Which of the following, if any, apply to you? Leading up to payday, I struggle financially as a result of ...?**

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

	Tenure									How worried or otherwise are you about your current level of debt?			
	Total	NET: Home-owners	Owned out-right	Owned with mortgage	NET: Rent-ers	Coun-cil Rent	HA Rent	Other rent	Rent free	Extremely worried	Very worried	Fairly worried	Not at all worried
Weighted base	790	411	126	286	363	143	84	135	16	59	121	364	246
Making payments on a payday loan or some other similar short-term, high interest loan	34 4%	20 5%	7 5%	13 5%	13 4%	8 5%	2 2%	4 3%	1 3%	12 20%	12 10%	9 3%	- -
None of these	86 11%	48 12%	17 13%	31 11%	37 10%	16 11%	9 11%	12 9%	1 8%	3 6%	9 7%	33 9%	40 16%



## Personal Debt Tracking Survey Survey

### ONLINE Fieldwork: 10th-12th June 2016

Absolutes/col percents

Table 19  
**Q.7 If you were to experience a gap in your finances (for example as a result of a losing your job, or an unexpected bill), out of the following solutions which of the following are you most likely to use to plug this gap? Please select up to 4 options.**

**Base: All respondents**

	Gender		Age							Social Grade				Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	18-44	25-44	55+	AB	C1	C2	DE	Public	Private
Unweighted base	2032	1038	994	248	281	340	382	295	486	869	621	781	604	585	302	541	259	789
Weighted base	2032	990	1042	236	352	334	362	293	455	922	686	748	547	547	443	496	281	869
Spend less	1169 58%	547 55%	622 60%	150 64%	214 61%	196 59%	221 61%	159 54%	228 50%	560 61%	410 60%	388 52%	311 57%	324 59%	227 51%	307 62%	170 60%	505 58%
Use personal savings	1030 51%	507 51%	523 50%	131 56%	144 41%	112 34%	141 39%	192 66%	310 68%	387 42%	256 37%	502 67%	322 59%	312 57%	202 46%	194 39%	130 46%	421 49%
Ask family and friends for a loan or gift	580 29%	254 26%	326 31%	107 46%	164 47%	98 29%	122 34%	52 18%	36 8%	370 40%	262 38%	88 12%	134 25%	167 31%	126 29%	152 31%	88 31%	276 32%
Use a credit card	569 28%	264 27%	306 29%	41 17%	134 38%	100 30%	89 25%	86 29%	118 26%	275 30%	234 34%	205 27%	168 31%	156 29%	128 29%	118 24%	91 32%	260 30%
Use overdraft facilities on bank card	400 20%	186 19%	214 21%	55 23%	77 22%	70 21%	58 16%	55 19%	85 19%	202 22%	147 21%	141 19%	117 21%	104 19%	100 23%	80 16%	55 19%	166 19%
Apply for a bank loan	143 7%	85 9%	58 6%	11 4%	23 7%	22 7%	17 5%	20 7%	50 11%	56 6%	45 7%	70 9%	46 9%	35 6%	40 9%	22 4%	31 11%	54 6%
Not pay other debts (e.g. energy bills)	115 6%	56 6%	58 6%	9 4%	27 8%	27 8%	38 10%	9 3%	6 1%	62 7%	54 8%	14 2%	16 3%	26 5%	18 4%	54 11%	27 10%	48 6%
Apply for a payday loan	59 3%	32 3%	28 3%	5 2%	24 7%	18 5%	9 2%	2 1%	1 *	48 5%	42 6%	3 *	15 3%	12 2%	14 3%	18 4%	9 3%	38 4%
Not pay rent	46 2%	25 3%	21 2%	2 1%	20 6%	14 4%	8 2%	- -	1 *	37 4%	34 5%	1 *	8 2%	17 3%	5 1%	16 3%	12 4%	20 2%
Apply for a guarantor loan (a guarantor loan is a type of loan that requires a guarantor to co-sign the credit agreement)	22 1%	11 1%	11 1%	7 3%	7 2%	3 1%	2 1%	2 1%	- -	17 2%	10 1%	2 *	7 1%	6 1%	6 1%	2 *	5 2%	15 2%

## Personal Debt Tracking Survey Survey

### ONLINE Fieldwork: 10th-12th June 2016

Absolute/col percents

Table 20  
**Q.7 If you were to experience a gap in your finances (for example as a result of a losing your job, or an unexpected bill), out of the following solutions which of the following are you most likely to use to plug this gap? Please select up to 4 options.**

**Base: All respondents**

	Region														Which of the following best describes your current working status?								
	Total	England	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	North East/ Yorkshire & Humberside	NET: Working	Working full time	Working part time	NET: Not working	Not working seeking work	Not working and not seeking work	Retired on a state pension only	Retired with a private pension	House person
Unweighted base	2032	1732	191	87	214	188	176	152	109	199	236	281	199	275	1048	709	339	984	116	184	133	405	146
Weighted base	2032	1752	177	85	233	173	183	150	104	197	268	284	179	258	1150	910	240	882	101	141	129	360	152
Spend less	1169	1016	101	36	126	108	102	89	52	127	163	160	106	144	674	516	158	495	68	91	73	171	93
	58%	58%	57%	42%	54%	63%	56%	59%	50%	64%	61%	56%	60%	56%	59%	57%	66%	56%	67%	64%	57%	48%	61%
Use personal savings	1030	894	81	37	132	86	94	78	55	109	118	135	103	123	551	415	136	479	33	59	65	273	48
	51%	51%	46%	43%	57%	50%	51%	52%	53%	56%	44%	48%	58%	48%	48%	46%	57%	54%	33%	42%	51%	76%	32%
Ask family and friends for a loan or gift	580	507	46	22	54	55	59	40	27	59	82	83	52	76	364	288	76	216	48	75	12	26	54
	29%	29%	26%	25%	23%	32%	32%	27%	26%	30%	31%	29%	29%	30%	32%	32%	32%	24%	48%	53%	10%	7%	36%
Use a credit card	569	487	52	35	68	51	35	36	30	53	80	71	59	86	351	283	68	218	23	18	37	98	43
	28%	28%	29%	41%	29%	30%	19%	24%	29%	27%	30%	25%	33%	33%	31%	31%	28%	25%	23%	12%	29%	27%	28%
Use overdraft facilities on bank card	400	345	39	15	43	38	36	30	17	41	49	59	33	53	221	173	49	179	18	41	20	70	30
	20%	20%	22%	17%	19%	22%	19%	20%	17%	21%	18%	21%	18%	21%	19%	19%	20%	20%	18%	29%	16%	19%	20%
Apply for a bank loan	143	126	10	3	13	8	15	8	7	18	30	22	10	11	85	66	19	58	2	1	9	42	5
	7%	7%	6%	3%	6%	4%	8%	5%	7%	9%	11%	8%	6%	4%	7%	7%	8%	7%	2%	*	7%	12%	3%
Not pay other debts (e.g. energy bills)	115	97	15	5	11	7	9	10	3	13	15	13	13	12	75	67	8	39	9	12	2	2	14
	6%	6%	8%	6%	5%	4%	5%	7%	3%	7%	6%	5%	8%	5%	7%	7%	4%	4%	9%	8%	1%	1%	9%
Apply for a payday loan	59	52	5	6	8	5	6	-	2	3	14	7	4	10	47	43	5	12	4	2	1	1	4
	3%	3%	3%	7%	3%	3%	3%	-	2%	1%	5%	2%	2%	4%	4%	5%	2%	1%	4%	1%	1%	*	2%
Not pay rent	46	45	-	3	6	6	6	3	1	4	12	3	2	9	32	31	1	14	5	5	1	-	3
	2%	3%	-	3%	2%	4%	3%	2%	1%	2%	5%	1%	1%	3%	3%	3%	*	2%	5%	3%	1%	-	2%
Apply for a guarantor loan (a guarantor loan is a type of loan that requires a guarantor to co-sign the credit agreement)	22	17	1	1	1	2	1	2	4	1	4	4	1	4	20	19	1	2	-	2	-	-	-
	1%	1%	*	2%	*	1%	*	1%	4%	*	2%	1%	1%	1%	2%	2%	1%	*	-	1%	-	-	-

## Personal Debt Tracking Survey Survey

### ONLINE Fieldwork: 10th-12th June 2016

Absolutes/col percents

Table 21

**Q.7 If you were to experience a gap in your finances (for example as a result of a losing your job, or an unexpected bill), out of the following solutions which of the following are you most likely to use to plug this gap? Please select up to 4 options.**

**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	2032	1242	735	507	751	195	240	316	39	77	131	512	1312
Weighted base	2032	1269	655	614	731	294	181	256	32	76	145	523	1289
Spend less	1169	720	362	358	426	179	108	139	23	43	80	305	741
	58%	57%	55%	58%	58%	61%	59%	54%	73%	56%	56%	58%	57%
Use personal savings	1030	767	481	286	248	88	54	106	15	18	18	164	831
	51%	60%	74%	46%	34%	30%	30%	41%	47%	23%	12%	31%	65%
Ask family and friends for a loan or gift	580	302	101	201	264	104	67	93	14	25	57	205	293
	29%	24%	15%	33%	36%	35%	37%	37%	45%	32%	39%	39%	23%
Use a credit card	569	391	185	206	174	68	35	71	5	20	52	170	327
	28%	31%	28%	33%	24%	23%	19%	28%	14%	27%	36%	33%	25%
Use overdraft facilities on bank card	400	245	115	130	147	53	33	61	8	10	38	128	224
	20%	19%	18%	21%	20%	18%	18%	24%	25%	13%	26%	24%	17%
Apply for a bank loan	143	106	57	49	36	16	8	12	2	6	8	39	91
	7%	8%	9%	8%	5%	5%	4%	5%	5%	7%	6%	7%	7%
Not pay other debts (e.g. energy bills)	115	34	7	27	79	32	22	25	2	21	30	42	21
	6%	3%	1%	4%	11%	11%	12%	10%	5%	28%	21%	8%	2%
Apply for a payday loan	59	25	7	18	34	18	6	10	-	13	16	17	13
	3%	2%	1%	3%	5%	6%	3%	4%	-	17%	11%	3%	1%
Not pay rent	46	11	4	7	34	18	5	11	*	5	9	15	17
	2%	1%	1%	1%	5%	6%	3%	4%	2%	6%	6%	3%	1%
Apply for a guarantor loan (a guarantor loan is a type of loan that requires a guarantor to co-sign the credit agreement)	22	20	8	12	1	-	-	1	-	4	5	9	5
	1%	2%	1%	2%	*	-	-	1%	-	5%	3%	2%	*