



R3 PERSONAL DEBT SNAPSHOT TRACKER

METHODOLOGY NOTE

ComRes interviewed 2041 British adults online between 23rd and 25th September 2016. Data were weighted by age, gender, region and socio-economic grade to be representative of all British adults. ComRes is a member of the British Polling Council and abides by its rules.

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

To commission a voting intention poll or a public opinion survey please contact Tom Mludzinski: tom.mludzinski@comres.co.uk

To register for Pollwatch, a monthly newsletter update on the polls, please email: pollwatch@comres.co.uk

Personal Debt Tracking Survey Survey

ONLINE Fieldwork: 23rd - 25th September 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	2041	935	1106	229	283	338	376	320	495	850	621	815	509	605	413	514	230	807	
Weighted base	2041	994	1047	237	354	335	364	294	457	926	689	751	549	549	445	498	248	907	
NET: Worried	776 38%	347 35%	428 41%	100 42%	190 54%	179 53%	171 47%	87 30%	49 11%	469 51%	369 54%	136 18%	179 33%	196 36%	196 44%	205 41%	110 44%	421 46%	
NET: Extremely/ very worried	251 12%	111 11%	140 13%	21 9%	79 22%	68 20%	55 15%	23 8%	5 1%	168 18%	147 21%	28 4%	48 9%	71 13%	64 14%	68 14%	38 15%	149 16%	
Extremely worried	(4) 5%	94 4%	43 5%	51 5%	6 3%	28 8%	30 9%	24 7%	4 1%	1 *	64 7%	58 8%	5 1%	17 3%	30 6%	21 5%	26 5%	14 5%	60 7%
Very worried	(3) 8%	158 7%	69 7%	89 8%	15 6%	51 14%	38 11%	30 8%	19 6%	4 1%	104 11%	89 13%	23 3%	31 6%	41 7%	43 10%	42 8%	25 10%	89 10%
Fairly worried	(2) 26%	524 24%	236 28%	288 28%	78 33%	111 31%	111 33%	116 32%	64 22%	43 10%	301 32%	223 32%	107 14%	131 24%	125 23%	132 30%	137 27%	71 29%	272 30%
Not at all worried	(1) 62%	1265 65%	647 59%	619 59%	137 58%	164 46%	156 47%	193 53%	207 70%	409 89%	457 49%	320 46%	616 82%	370 67%	353 64%	249 56%	293 59%	139 56%	486 54%
Mean	1.55	1.50	1.59	1.54	1.84	1.83	1.69	1.39	1.12	1.76	1.83	1.23	1.44	1.54	1.63	1.60	1.65	1.70	
Standard deviation	0.82	0.80	0.84	0.73	0.95	0.95	0.89	0.68	0.37	0.91	0.95	0.53	0.74	0.85	0.84	0.85	0.87	0.90	
Standard error	0.02	0.03	0.03	0.05	0.06	0.05	0.05	0.04	0.02	0.03	0.04	0.02	0.03	0.03	0.04	0.04	0.06	0.03	

Personal Debt Tracking Survey Survey

ONLINE Fieldwork: 23rd - 25th September 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 & 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	2041	1752	176	87	242	195	180	149	113	204	232	273	190	282	1037	677	360	1004	104	156	146	408	190
Weighted base	2041	1760	177	86	234	173	184	151	104	198	269	285	179	259	1155	914	241	886	89	137	145	352	162
NET: Worried	776	673	67	27	87	66	74	57	36	78	125	114	47	93	531	430	101	245	45	70	18	36	75
	38%	38%	38%	31%	37%	38%	40%	38%	35%	39%	46%	40%	26%	36%	46%	47%	42%	28%	51%	51%	13%	10%	46%
NET: Extremely/ very worried	251	211	23	8	28	20	17	16	17	27	50	30	15	28	187	153	34	64	18	18	2	4	21
	12%	12%	13%	9%	12%	12%	9%	11%	16%	14%	19%	10%	8%	11%	16%	17%	14%	7%	21%	13%	2%	1%	13%
Extremely worried	(4)	94	82	7	5	8	10	3	11	4	14	14	8	8	74	60	13	20	7	5	-	2	6
		5%	5%	4%	5%	4%	6%	2%	7%	4%	7%	5%	3%	5%	6%	7%	6%	2%	8%	3%	-	1%	4%
Very worried	(3)	158	129	16	3	20	10	13	13	36	21	7	14	113	93	20	44	11	14	2	3	14	
		8%	7%	9%	4%	8%	6%	3%	12%	6%	13%	7%	4%	5%	10%	10%	8%	5%	13%	10%	2%	1%	9%
Fairly worried	(2)	524	461	44	19	58	45	57	41	19	51	74	84	32	344	276	68	181	27	52	16	32	54
		26%	26%	25%	22%	25%	26%	31%	27%	18%	26%	28%	29%	18%	30%	30%	28%	20%	31%	38%	11%	9%	33%
Not at all worried	(1)	1265	1087	110	59	148	107	110	94	68	120	145	133	166	624	485	139	641	43	67	127	316	87
		62%	62%	62%	69%	63%	62%	60%	62%	65%	61%	54%	60%	74%	54%	53%	58%	72%	49%	49%	87%	90%	54%
Mean	1.55	1.55	1.54	1.46	1.52	1.56	1.51	1.56	1.55	1.60	1.70	1.53	1.39	1.53	1.69	1.70	1.62	1.37	1.80	1.68	1.14	1.12	1.63
Standard deviation	0.82	0.82	0.81	0.81	0.80	0.85	0.71	0.87	0.87	0.90	0.89	0.76	0.77	0.84	0.89	0.90	0.86	0.68	0.95	0.79	0.39	0.39	0.81
Standard error	0.02	0.02	0.06	0.09	0.05	0.06	0.05	0.07	0.08	0.06	0.06	0.05	0.06	0.05	0.03	0.03	0.05	0.02	0.09	0.06	0.03	0.02	0.06

Personal Debt Tracking Survey Survey

ONLINE Fieldwork: 23rd - 25th September 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	2041	1197	693	504	803	216	246	341	41	89	150	506	1296
Weighted base	2041	1275	658	617	727	295	174	258	39	94	158	524	1265
NET: Worried	776 38%	412 32%	98 15%	314 51%	346 48%	152 51%	77 44%	117 45%	18 45%	94 100%	158 100%	524 100%	- -
NET: Extremely/ very worried	251 12%	111 9%	22 3%	89 14%	138 19%	69 24%	24 14%	45 17%	3 6%	94 100%	158 100%	- -	- -
Extremely worried (4)	94 5%	37 3%	4 1%	34 5%	55 8%	28 9%	8 5%	20 8%	1 2%	94 100%	- -	- -	- -
Very worried (3)	158 8%	73 6%	18 3%	55 9%	83 11%	42 14%	16 9%	25 10%	2 5%	- -	158 100%	- -	- -
Fairly worried (2)	524 26%	301 24%	76 12%	225 36%	208 29%	82 28%	54 31%	72 28%	15 38%	- -	- -	524 100%	- -
Not at all worried (1)	1265 62%	863 68%	559 85%	303 49%	381 52%	143 49%	97 56%	141 55%	22 55%	- -	- -	- -	1265 100%
Mean	1.55	1.44	1.19	1.71	1.74	1.84	1.63	1.71	1.53	4.00	3.00	2.00	1.00
Standard deviation	0.82	0.73	0.49	0.85	0.94	0.99	0.83	0.93	0.68	0.00	0.00	0.00	0.00
Standard error	0.02	0.02	0.02	0.04	0.03	0.07	0.05	0.05	0.11	0.00	0.00	0.00	0.00

Personal Debt Tracking Survey Survey

ONLINE Fieldwork: 23rd - 25th September 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	745	310	435	102	156	182	164	89	52	440	338	141	151	213	170	211	98	369
Weighted base	776	347	428	100	190	179	171	87	49	469	369	136	179	196	196	205	110	421
Credit cards	359 46%	170 49%	189 44%	15 15%	85 45%	89 50%	87 51%	51 59%	32 65%	189 40%	174 47%	83 61%	83 46%	90 46%	83 42%	103 50%	62 57%	199 47%
Overdraft	167 22%	74 21%	93 22%	23 23%	51 27%	46 26%	30 18%	13 14%	5 11%	119 25%	97 26%	18 13%	46 26%	41 21%	39 20%	40 20%	25 23%	92 22%
Mortgage repayments	143 18%	55 16%	88 21%	11 12%	23 12%	37 21%	54 32%	14 16%	4 7%	71 15%	60 16%	18 13%	44 25%	38 20%	44 23%	16 8%	30 27%	89 21%
Loans from friends or family	108 14%	38 11%	70 16%	16 16%	36 19%	22 12%	23 14%	8 10%	3 5%	74 16%	58 16%	11 8%	28 16%	36 18%	23 12%	21 10%	15 13%	66 16%
Bank loans	102 13%	54 16%	47 11%	9 9%	22 12%	33 18%	19 11%	14 16%	5 10%	64 14%	55 15%	19 14%	32 18%	24 12%	21 10%	25 12%	16 14%	70 17%
Student loans	92 12%	35 10%	58 13%	56 56%	22 12%	10 6%	3 2%	1 1%	- -	89 19%	33 9%	1 1%	33 19%	29 15%	19 10%	12 6%	8 7%	45 11%
'Payday' or other similar short-term, high interest loan	51 7%	20 6%	31 7%	9 9%	21 11%	9 5%	7 4%	4 5%	- -	40 8%	30 8%	4 3%	8 4%	14 7%	9 5%	19 9%	9 8%	30 7%
Rent arrears	51 7%	19 5%	32 7%	7 7%	13 7%	15 8%	7 4%	8 9%	1 2%	35 7%	28 8%	8 6%	7 4%	14 7%	16 8%	14 7%	4 4%	35 8%
Tax due to HMRC	50 6%	15 4%	35 8%	6 6%	16 9%	10 6%	10 6%	6 7%	1 2%	32 7%	26 7%	7 5%	14 8%	10 5%	20 10%	6 3%	9 8%	33 8%
Debts related to childcare costs	13 2%	4 1%	9 2%	1 1%	7 4%	4 2%	- -	1 1%	- -	12 2%	11 3%	1 1%	4 2%	5 3%	- -	4 2%	1 1%	10 2%
None of these	90 12%	39 11%	51 12%	8 8%	31 16%	20 11%	16 9%	6 7%	8 16%	59 13%	51 14%	14 11%	9 5%	18 9%	30 15%	33 16%	10 9%	37 9%

Personal Debt Tracking Survey Survey

ONLINE Fieldwork: 23rd - 25th September 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	745	640	64	28	86	71	68	56	41	77	108	97	49	99	467	314	153	278	54	79	18	39	88
Weighted base	776	673	67	27	87	66	74	57	36	78	125	114	47	93	531	430	101	245	45	70	18	36	75
Credit cards	359 46%	312 46%	33 50%	14 54%	39 45%	35 54%	29 39%	31 55%	14 38%	44 56%	46 37%	41 36%	32 68%	50 54%	261 49%	209 49%	52 51%	98 40%	17 38%	14 20%	10 57%	24 66%	32 43%
Overdraft	167 22%	150 22%	15 22%	6 23%	23 26%	9 14%	16 21%	14 24%	2 6%	15 19%	35 28%	25 22%	7 15%	15 16%	117 22%	98 23%	20 19%	50 21%	10 22%	19 27%	3 18%	3 7%	15 21%
Mortgage repayments	143 18%	130 19%	6 9%	4 16%	16 19%	16 24%	22 30%	7 13%	7 20%	17 21%	14 11%	22 20%	11 24%	20 22%	119 22%	98 23%	21 21%	24 10%	2 3%	6 9%	-	5 13%	11 15%
Loans from friends or family	108 14%	90 13%	16 23%	6 24%	10 11%	6 9%	6 8%	9 17%	3 7%	9 11%	28 23%	11 10%	4 8%	13 14%	80 15%	65 15%	15 15%	27 11%	7 16%	8 11%	3 14%	-	10 13%
Bank loans	102 13%	88 13%	9 13%	6 23%	11 13%	7 11%	3 5%	8 14%	5 14%	13 17%	21 17%	10 9%	7 15%	14 15%	85 16%	72 17%	13 13%	16 7%	1 3%	2 3%	1 6%	6 16%	6 8%
Student loans	92 12%	80 12%	9 13%	3 11%	21 24%	7 11%	9 13%	2 3%	4 12%	3 4%	19 15%	14 12%	2 3%	10 11%	52 10%	43 10%	9 9%	40 16%	4 10%	33 47%	-	-	2 3%
'Payday' or other similar short-term, high interest loan	51 7%	45 7%	2 3%	2 6%	7 8%	4 7%	1 2%	2 4%	4 10%	3 3%	11 9%	14 12%	1 3%	6 6%	38 7%	34 8%	4 4%	12 5%	4 8%	4 6%	-	1 2%	4 5%
Rent arrears	51 7%	43 6%	6 10%	2 9%	2 3%	5 8%	5 6%	3 6%	1 2%	6 7%	9 7%	8 7%	1 3%	8 8%	39 7%	33 8%	6 6%	11 5%	4 9%	3 4%	-	1 2%	4 5%
Tax due to HMRC	50 6%	44 7%	5 7%	2 8%	4 4%	5 7%	5 7%	1 2%	1 2%	7 9%	8 6%	5 4%	6 14%	7 7%	42 8%	33 8%	9 9%	7 3%	4 8%	1 1%	-	-	3 4%
Debts related to childcare costs	13 2%	12 2%	1 1%	-	5 5%	2 3%	-	-	-	1 2%	-	2 2%	2 4%	2 2%	11 2%	10 2%	1 1%	2 1%	1 3%	1 1%	-	-	-
None of these	90 12%	74 11%	7 11%	1 4%	10 11%	11 17%	9 13%	2 4%	9 25%	9 11%	12 10%	18 16%	1 2%	12 13%	47 9%	40 9%	7 7%	43 17%	10 23%	6 8%	6 34%	5 14%	15 20%

Personal Debt Tracking Survey Survey

ONLINE Fieldwork: 23rd - 25th September 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: Renters	Council Rent	HA Rent	Other rent	Rent free	Extremely worried	Very worried	Fairly worried	Not at all worried
Unweighted base	745	347	94	253	380	109	111	160	18	89	150	506	-
Weighted base	776	412	98	314	346	152	77	117	18	94	158	524	-
Credit cards	359 46%	188 46%	42 43%	145 46%	168 49%	65 43%	39 51%	64 55%	3 16%	63 68%	83 52%	213 41%	-
Overdraft	167 22%	82 20%	20 20%	62 20%	82 24%	30 20%	17 22%	36 31%	3 15%	26 28%	53 34%	88 17%	-
Mortgage repayments	143 18%	138 34%	3 3%	135 43%	5 1%	1 1%	2 2%	2 2%	-	22 23%	20 13%	101 19%	-
Loans from friends or family	108 14%	47 11%	16 16%	31 10%	61 18%	30 20%	8 11%	22 18%	1 3%	28 30%	25 16%	55 11%	-
Bank loans	102 13%	49 12%	11 11%	38 12%	52 15%	19 13%	13 17%	19 17%	1 4%	25 26%	22 14%	55 11%	-
Student loans	92 12%	47 12%	13 14%	34 11%	38 11%	8 5%	8 10%	23 19%	7 39%	6 6%	22 14%	65 12%	-
'Payday' or other similar short-term, high interest loan	51 7%	13 3%	7 7%	6 2%	37 11%	20 13%	5 7%	12 10%	1 4%	14 15%	18 11%	19 4%	-
Rent arrears	51 7%	2 *	1 1%	1 *	49 14%	36 23%	8 10%	5 5%	-	12 13%	19 12%	19 4%	-
Tax due to HMRC	50 6%	25 6%	7 7%	19 6%	24 7%	12 8%	2 3%	10 8%	-	6 6%	17 11%	27 5%	-
Debts related to childcare costs	13 2%	7 2%	-	7 2%	5 1%	2 1%	1 2%	2 2%	1 4%	3 3%	2 1%	8 2%	-
None of these	90 12%	35 9%	12 13%	23 7%	49 14%	34 22%	7 10%	8 6%	6 32%	1 1%	18 12%	71 13%	-

Personal Debt Tracking Survey Survey

ONLINE Fieldwork: 23rd - 25th September 2016

Absolutes/col percents

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

	Gender			Age									Social Grade				Employment Sector	
	Total	Male	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	2041	935	1106	229	283	338	376	320	495	850	621	815	509	605	413	514	230	807
Weighted base	2041	994	1047	237	354	335	364	294	457	926	689	751	549	549	445	498	248	907
I do not have any savings at all at the moment	447 22%	206 21%	241 23%	42 18%	107 30%	102 30%	97 27%	58 20%	41 9%	251 27%	209 30%	99 13%	87 16%	118 22%	92 21%	149 30%	61 25%	200 22%
I think my personal financial situation will improve over the next six months	423 21%	237 24%	186 18%	85 36%	92 26%	71 21%	78 21%	43 15%	55 12%	247 27%	162 24%	98 13%	130 24%	124 23%	87 20%	81 16%	55 22%	247 27%
I have contributed to my pension in the last month	334 16%	183 18%	152 15%	43 18%	86 24%	83 25%	79 22%	43 15%	- -	212 23%	169 25%	43 6%	100 18%	118 22%	74 17%	41 8%	98 39%	220 24%
I think my personal financial situation will worsen over the next six months	328 16%	161 16%	167 16%	39 17%	62 18%	50 15%	80 22%	54 18%	43 9%	151 16%	112 16%	97 13%	87 16%	73 13%	78 18%	90 18%	50 20%	138 15%
I am paying off the interest charges on my credit card or overdraft, but am not reducing the debt itself	151 7%	80 8%	71 7%	9 4%	37 10%	30 9%	40 11%	25 8%	11 2%	76 8%	67 10%	35 5%	36 6%	36 7%	35 8%	44 9%	24 10%	87 10%
I have borrowed £100 or more from family or friends in the last month	127 6%	48 5%	79 8%	32 13%	40 11%	28 9%	19 5%	8 3%	- -	100 11%	69 10%	8 1%	45 8%	28 5%	29 7%	25 5%	21 9%	75 8%
I have missed the deadline for payment of a scheduled debt in the last month	69 3%	26 3%	43 4%	9 4%	22 6%	18 5%	13 4%	3 1%	3 1%	49 5%	40 6%	6 1%	15 3%	18 3%	18 4%	18 4%	7 3%	40 4%
I am currently signed to an official Debt Management Plan	66 3%	26 3%	40 4%	4 2%	8 2%	23 7%	12 3%	12 4%	7 1%	35 4%	31 4%	19 3%	6 1%	21 4%	18 4%	21 4%	11 4%	36 4%
I have taken on a payday loan in the past six months	34 2%	14 1%	20 2%	9 4%	10 3%	10 3%	6 2%	- -	- -	29 3%	20 3%	- -	8 1%	9 2%	6 1%	12 2%	5 2%	25 3%
I am likely to take out a payday loan within the next six months	26 1%	12 1%	13 1%	4 2%	8 2%	7 2%	5 1%	1 *	1 *	19 2%	15 2%	2 *	7 1%	8 2%	3 1%	7 1%	7 3%	15 2%

Personal Debt Tracking Survey Survey

ONLINE Fieldwork: 23rd - 25th September 2016

Absolutes/col percents

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

	Gender			Age							Social Grade				Employment Sector			
	Total	Male	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	2041	994	1047	237	354	335	364	294	457	926	689	751	549	549	445	498	248	907
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%	4 *	7 1%	6 2%	4 1%	1 *	- -	1 *	1 *	11 1%	5 1%	1 *	6 1%	3 *	- -	3 1%	2 1%	4 *
None of these	800 39%	379 38%	421 40%	68 28%	80 22%	83 25%	110 30%	136 46%	324 71%	230 25%	163 24%	460 61%	223 41%	222 40%	167 38%	188 38%	66 26%	255 28%

Personal Debt Tracking Survey Survey

ONLINE Fieldwork: 23rd - 25th September 2016

Absolutes/col percents

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

	Region														Which of the following best describes your current working status?								
	Total	England	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 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	2041	1752	176	87	242	195	180	149	113	204	232	273	190	282	1037	677	360	1004	104	156	146	408	190
Weighted base	2041	1760	177	86	234	173	184	151	104	198	269	285	179	259	1155	914	241	886	89	137	145	352	162
I do not have any savings at all at the moment	447 22%	393 22%	40 23%	17 20%	52 22%	35 20%	51 28%	41 27%	14 14%	45 23%	56 21%	67 23%	28 15%	52 20%	262 23%	203 22%	58 24%	186 21%	38 43%	40 29%	24 17%	22 6%	61 38%
I think my personal financial situation will improve over the next six months	423 21%	373 21%	31 18%	25 29%	49 21%	34 20%	43 23%	35 23%	18 17%	26 13%	69 25%	56 20%	37 20%	59 23%	301 26%	256 28%	45 19%	121 14%	13 15%	37 27%	11 8%	44 12%	16 10%
I have contributed to my pension in the last month	334 16%	284 16%	26 15%	17 20%	48 20%	37 21%	29 16%	28 19%	24 23%	20 10%	47 18%	35 12%	23 13%	54 21%	317 27%	286 31%	31 13%	17 2%	2 2%	5 4%	-	1 *	9 5%
I think my personal financial situation will worsen over the next six months	328 16%	287 16%	28 16%	9 11%	39 17%	25 15%	36 20%	27 18%	13 12%	34 17%	51 19%	43 15%	22 12%	35 13%	188 16%	149 16%	39 16%	140 16%	20 23%	32 24%	15 10%	42 12%	31 19%
I am paying off the interest charges on my credit card or overdraft, but am not reducing the debt itself	151 7%	128 7%	17 9%	7 8%	19 8%	14 8%	13 7%	13 9%	7 7%	10 5%	25 9%	18 6%	8 5%	21 8%	111 10%	98 11%	13 5%	40 5%	5 6%	10 7%	6 4%	9 2%	10 6%
I have borrowed £100 or more from family or friends in the last month	127 6%	106 6%	15 9%	2 3%	19 8%	6 3%	11 6%	14 9%	5 5%	8 4%	26 10%	19 7%	1 1%	8 3%	97 8%	80 9%	17 7%	31 3%	6 7%	14 10%	-	-	10 6%
I have missed the deadline for payment of a scheduled debt in the last month	69 3%	56 3%	9 5%	6 7%	2 1%	8 5%	3 2%	4 2%	4 4%	10 5%	11 4%	11 4%	1 1%	14 5%	48 4%	36 4%	11 5%	21 2%	5 6%	6 5%	1 1%	4 1%	5 3%
I am currently signed to an official Debt Management Plan	66 3%	57 3%	4 3%	3 3%	2 1%	8 5%	7 4%	9 6%	5 5%	8 4%	3 1%	8 3%	8 4%	11 4%	47 4%	39 4%	8 3%	19 2%	2 2%	3 2%	2 1%	7 2%	6 4%
I have taken on a payday loan in the past six months	34 2%	31 2%	1 1%	2 3%	3 1%	4 2%	3 1%	4 2%	2 2%	4 2%	6 2%	6 2%	*	6 2%	30 3%	25 3%	5 2%	4 *	1 1%	2 2%	-	-	1 1%

Personal Debt Tracking Survey Survey

ONLINE Fieldwork: 23rd - 25th September 2016

Absolutes/col percents

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

	Region													Which of the following best describes your current working status?									
	Total	England	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
Weighted base	2041	1760	177	86	234	173	184	151	104	198	269	285	179	259	1155	914	241	886	89	137	145	352	162
I am likely to take out a payday loan within the next sixth months	26 1%	21 1%	3 1%	1 2%	2 1%	2 1%	3 2%	1 1%	2 2%	3 1%	5 2%	4 1%	- -	3 1%	22 2%	22 2%	1 *	3 *	1 2%	1 1%	1 1%	- -	- -
I have borrowed money using a guarantor loan in the past six months (a guarantor loan is a type of loan that requires a guarantor to co-sign the credit agreement)	12 1%	10 1%	1 1%	1 1%	1 1%	- -	3 1%	1 *	1 1%	- -	3 1%	2 1%	- -	1 *	6 1%	6 1%	- -	6 1%	1 1%	4 3%	- -	1 *	- -
None of these	800 39%	684 39%	70 39%	31 37%	90 39%	75 43%	63 34%	48 32%	47 45%	86 43%	84 31%	119 42%	88 49%	106 41%	321 28%	228 25%	93 38%	479 54%	23 26%	43 31%	101 69%	249 71%	64 40%

Personal Debt Tracking Survey Survey

ONLINE Fieldwork: 23rd - 25th September 2016

Absolutes/col percents

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

	Tenure								How worried or otherwise are you about your current level of debt?				
	Total	NET: Home-owners	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	2041	1197	693	504	803	216	246	341	41	89	150	506	1296
Weighted base	2041	1275	658	617	727	295	174	258	39	94	158	524	1265
I do not have any savings at all at the moment	447 22%	181 14%	48 7%	133 22%	260 36%	123 42%	57 33%	80 31%	6 15%	58 62%	68 43%	190 36%	131 10%
I think my personal financial situation will improve over the next six months	423 21%	261 21%	113 17%	148 24%	139 19%	35 12%	33 19%	70 27%	23 58%	13 14%	31 20%	144 27%	235 19%
I have contributed to my pension in the last month	334 16%	230 18%	58 9%	172 28%	92 13%	28 9%	19 11%	45 18%	12 30%	22 24%	19 12%	102 19%	191 15%
I think my personal financial situation will worsen over the next six months	328 16%	174 14%	68 10%	106 17%	149 20%	76 26%	25 14%	48 19%	6 14%	44 47%	51 32%	113 21%	120 9%
I am paying off the interest charges on my credit card or overdraft, but am not reducing the debt itself	151 7%	77 6%	20 3%	57 9%	73 10%	31 11%	17 10%	25 10%	2 4%	32 35%	34 22%	73 14%	12 1%
I have borrowed £100 or more from family or friends in the last month	127 6%	62 5%	15 2%	47 8%	61 8%	29 10%	8 4%	24 9%	4 11%	18 19%	20 13%	67 13%	21 2%
I have missed the deadline for payment of a scheduled debt in the last month	69 3%	27 2%	8 1%	19 3%	40 5%	20 7%	8 5%	12 5%	1 4%	19 21%	11 7%	28 5%	10 1%
I am currently signed to an official Debt Management Plan	66 3%	33 3%	7 1%	25 4%	31 4%	13 4%	5 3%	13 5%	2 6%	17 18%	11 7%	27 5%	11 1%
I have taken on a payday loan in the past six months	34 2%	9 1%	1 *	8 1%	25 3%	12 4%	3 2%	10 4%	1 2%	8 9%	9 6%	11 2%	6 1%

Personal Debt Tracking Survey Survey

ONLINE Fieldwork: 23rd - 25th September 2016

Absolutes/col percents

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

	Tenure									How worried or otherwise are you about your current level of debt?			
	Total	NET: Home-owners	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	2041	1275	658	617	727	295	174	258	39	94	158	524	1265
I am likely to take out a payday loan within the next sixth months	26 1%	11 1%	3 *	9 1%	14 2%	9 3%	2 1%	3 1%	- -	3 3%	10 6%	9 2%	4 *
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%	7 1%	5 1%	2 *	5 1%	2 1%	1 1%	2 1%	- -	1 1%	2 1%	5 1%	4 *
None of these	800 39%	578 45%	399 61%	179 29%	213 29%	88 30%	59 34%	67 26%	9 22%	4 5%	22 14%	80 15%	693 55%

Personal Debt Tracking Survey Survey

ONLINE Fieldwork: 23rd - 25th September 2016

Absolutes/col percents

Table 10

Q.4 Which of the following statements best applies to you? Since the UKâ€™s vote to leave the European Union...

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	2041	935	1106	229	283	338	376	320	495	850	621	815	509	605	413	514	230	807
Weighted base	2041	994	1047	237	354	335	364	294	457	926	689	751	549	549	445	498	248	907
NET: More pessimistic	506	251	255	96	113	86	105	59	47	294	199	107	161	126	102	116	75	247
	25%	25%	24%	40%	32%	26%	29%	20%	10%	32%	29%	14%	29%	23%	23%	23%	30%	27%
I am much more pessimistic about my personal finances	158	75	84	20	44	32	43	14	6	96	75	20	46	38	38	37	35	82
	8%	8%	8%	9%	12%	9%	12%	5%	1%	10%	11%	3%	8%	7%	8%	7%	14%	9%
I am more pessimistic about my personal finances	348	176	172	75	69	54	62	46	41	198	123	87	115	88	65	80	40	165
	17%	18%	16%	32%	20%	16%	17%	16%	9%	21%	18%	12%	21%	16%	15%	16%	16%	18%
I am neither more pessimistic nor more optimistic about my personal finances	1198	548	650	111	177	197	212	182	319	485	374	501	293	325	268	312	132	492
	59%	55%	62%	47%	50%	59%	58%	62%	70%	52%	54%	67%	53%	59%	60%	63%	53%	54%
I am more optimistic about my personal finances	235	133	102	24	49	36	30	36	60	109	85	96	73	62	54	47	26	128
	12%	13%	10%	10%	14%	11%	8%	12%	13%	12%	12%	13%	13%	11%	12%	9%	10%	14%
I am much more optimistic about my personal finances	102	62	40	6	15	16	17	17	31	37	31	48	22	36	21	23	15	40
	5%	6%	4%	3%	4%	5%	5%	6%	7%	4%	5%	6%	4%	7%	5%	5%	6%	4%
NET: More optimistic	337	196	142	30	64	52	47	53	91	147	116	144	95	99	74	70	41	168
	17%	20%	14%	13%	18%	16%	13%	18%	20%	16%	17%	19%	17%	18%	17%	14%	16%	19%

Personal Debt Tracking Survey Survey

ONLINE Fieldwork: 23rd - 25th September 2016

Absolutes/col percents

Table 11

Q.4 Which of the following statements best applies to you? Since the UKâ~@-Ys vote to leave the European Union....

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	2041	1752	176	87	242	195	180	149	113	204	232	273	190	282	1037	677	360	1004	104	156	146	408	190
Weighted base	2041	1760	177	86	234	173	184	151	104	198	269	285	179	259	1155	914	241	886	89	137	145	352	162
NET: More pessimistic	506	433	55	24	71	38	36	41	18	42	69	71	43	61	322	264	58	184	24	54	12	51	42
	25%	25%	31%	28%	30%	22%	20%	27%	17%	21%	26%	25%	24%	24%	28%	29%	24%	21%	28%	40%	9%	14%	26%
I am much more pessimistic about my personal finances	158	138	16	3	21	11	11	10	4	17	23	20	21	14	118	102	16	41	7	12	1	9	12
	8%	8%	9%	4%	9%	6%	6%	7%	4%	9%	9%	7%	12%	6%	10%	11%	7%	5%	7%	9%	*	3%	7%
I am more pessimistic about my personal finances	348	296	39	21	50	26	25	31	13	24	46	50	22	47	204	162	42	143	18	42	12	41	30
	17%	17%	22%	24%	21%	15%	14%	21%	13%	12%	17%	18%	12%	18%	18%	18%	17%	16%	20%	31%	8%	12%	18%
I am neither more pessimistic nor more optimistic about my personal finances	1198	1035	98	47	130	105	109	87	65	134	151	166	106	151	624	480	144	574	54	71	116	228	104
	59%	59%	56%	54%	56%	60%	59%	58%	62%	68%	56%	58%	59%	58%	54%	53%	60%	65%	61%	51%	80%	65%	64%
I am more optimistic about my personal finances	235	204	19	12	26	21	25	14	13	14	34	31	28	33	154	128	26	81	4	7	10	54	7
	12%	12%	11%	14%	11%	12%	14%	9%	12%	7%	13%	11%	16%	13%	13%	14%	11%	9%	4%	5%	7%	15%	4%
I am much more optimistic about my personal finances	102	88	5	4	8	10	14	9	9	8	15	19	3	13	55	42	13	47	6	6	7	19	9
	5%	5%	3%	4%	3%	6%	8%	6%	9%	4%	6%	7%	2%	5%	5%	5%	5%	5%	7%	4%	5%	5%	5%
NET: More optimistic	337	292	24	15	33	31	39	22	22	22	49	49	31	46	209	170	39	129	10	12	17	73	16
	17%	17%	14%	18%	14%	18%	21%	15%	21%	11%	18%	17%	17%	18%	18%	19%	16%	15%	11%	9%	12%	21%	10%

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ONLINE Fieldwork: 23rd - 25th September 2016

Absolutes/col percents

Table 12

Q.4 Which of the following statements best applies to you? Since the UKâ€™s vote to leave the European Union...

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	2041	1197	693	504	803	216	246	341	41	89	150	506	1296
Weighted base	2041	1275	658	617	727	295	174	258	39	94	158	524	1265
NET: More pessimistic	506	274	111	163	217	78	45	94	15	47	65	168	226
	25%	21%	17%	26%	30%	27%	26%	36%	38%	50%	41%	32%	18%
I am much more pessimistic about my personal finances	158	70	19	50	84	31	16	37	5	33	28	42	57
	8%	5%	3%	8%	12%	11%	9%	14%	12%	35%	18%	8%	4%
I am more pessimistic about my personal finances	348	204	92	112	133	47	29	57	10	15	37	127	169
	17%	16%	14%	18%	18%	16%	17%	22%	27%	16%	24%	24%	13%
I am neither more pessimistic nor more optimistic about my personal finances	1198	765	426	339	413	175	112	126	19	34	74	283	807
	59%	60%	65%	55%	57%	59%	64%	49%	49%	37%	47%	54%	64%
I am more optimistic about my personal finances	235	166	87	79	65	24	13	28	4	6	13	59	157
	12%	13%	13%	13%	9%	8%	8%	11%	11%	7%	9%	11%	12%
I am much more optimistic about my personal finances	102	69	33	37	32	18	4	10	1	6	5	15	76
	5%	5%	5%	6%	4%	6%	2%	4%	2%	6%	3%	3%	6%
NET: More optimistic	337	236	120	116	97	41	17	38	5	12	19	74	233
	17%	18%	18%	19%	13%	14%	10%	15%	13%	13%	12%	14%	18%

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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	2041	935	1106	229	283	338	376	320	495	850	621	815	509	605	413	514	230	807
Weighted base	2041	994	1047	237	354	335	364	294	457	926	689	751	549	549	445	498	248	907
NET: Often/ Sometimes struggle to make it to payday	780 38%	336 34%	444 42%	100 42%	213 60%	183 55%	173 47%	86 29%	25 5%	496 54%	396 58%	111 15%	182 33%	228 42%	181 41%	188 38%	133 54%	503 55%
I often struggle to make it to payday	225 11%	92 9%	133 13%	21 9%	74 21%	53 16%	59 16%	16 6%	2 *	147 16%	127 18%	18 2%	43 8%	71 13%	55 12%	56 11%	35 14%	154 17%
I sometimes struggle to make it to payday	555 27%	244 25%	311 30%	79 33%	140 39%	130 39%	113 31%	70 24%	23 5%	349 38%	270 39%	93 12%	139 25%	158 29%	126 28%	132 26%	97 39%	348 38%
I never struggle to make it to payday	626 31%	363 37%	263 25%	68 29%	107 30%	117 35%	131 36%	96 33%	106 23%	293 32%	225 33%	202 27%	200 36%	168 31%	159 36%	99 20%	114 46%	394 43%
I am not currently employed	635 31%	295 30%	340 33%	69 29%	33 9%	35 10%	60 16%	112 38%	327 71%	137 15%	68 10%	439 58%	167 30%	153 28%	105 24%	210 42%	1 *	10 1%

Personal Debt Tracking Survey Survey

ONLINE Fieldwork: 23rd - 25th September 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	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	2041	1752	176	87	242	195	180	149	113	204	232	273	190	282	1037	677	360	1004	104	156	146	408	190
Weighted base	2041	1760	177	86	234	173	184	151	104	198	269	285	179	259	1155	914	241	886	89	137	145	352	162
NET: Often/ Sometimes struggle to make it to payday	780 38%	657 37%	81 46%	29 34%	96 41%	63 36%	57 31%	50 33%	42 40%	73 37%	127 47%	104 36%	57 32%	92 36%	636 55%	514 56%	122 50%	144 16%	23 26%	34 25%	10 7%	19 5%	58 36%
I often struggle to make it to payday	225 11%	185 10%	32 18%	5 6%	28 12%	22 13%	13 7%	14 10%	9 9%	27 14%	32 12%	28 10%	16 9%	27 10%	190 16%	150 16%	40 17%	35 4%	10 11%	9 6%	1 1%	1 *	14 9%
I sometimes struggle to make it to payday	555 27%	472 27%	49 28%	24 29%	68 29%	41 24%	43 24%	36 24%	33 32%	47 24%	95 35%	76 27%	41 23%	65 25%	446 39%	364 40%	82 34%	109 12%	13 15%	26 19%	9 6%	17 5%	44 27%
I never struggle to make it to payday	626 31%	548 31%	49 28%	36 42%	64 27%	64 37%	58 32%	50 33%	29 28%	56 28%	74 28%	80 28%	65 36%	101 39%	508 44%	393 43%	115 48%	118 13%	6 7%	15 11%	15 10%	70 20%	11 7%
I am not currently employed	635 31%	555 32%	47 27%	20 23%	75 32%	46 27%	69 37%	51 34%	33 31%	69 35%	68 25%	101 35%	58 32%	66 26%	11 1%	8 1%	4 2%	624 70%	59 67%	88 64%	121 83%	264 75%	93 57%

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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	2041	1197	693	504	803	216	246	341	41	89	150	506	1296
Weighted base	2041	1275	658	617	727	295	174	258	39	94	158	524	1265
NET: Often/ Sometimes struggle to make it to payday	780 38%	382 30%	94 14%	288 47%	384 53%	164 55%	80 46%	140 54%	14 36%	76 81%	121 77%	331 63%	252 20%
I often struggle to make it to payday	225 11%	92 7%	20 3%	72 12%	131 18%	59 20%	22 13%	50 20%	2 5%	60 64%	56 36%	89 17%	20 2%
I sometimes struggle to make it to payday	555 27%	290 23%	74 11%	216 35%	253 35%	105 36%	58 34%	89 35%	12 31%	16 18%	65 41%	242 46%	232 18%
I never struggle to make it to payday	626 31%	466 37%	222 34%	244 40%	147 20%	29 10%	45 26%	73 28%	13 34%	5 5%	14 9%	90 17%	518 41%
I am not currently employed	635 31%	427 33%	342 52%	85 14%	197 27%	102 35%	49 28%	45 17%	12 30%	13 14%	23 15%	104 20%	495 39%

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ONLINE Fieldwork: 23rd - 25th September 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	738	292	446	94	178	184	168	85	29	456	362	114	156	237	159	186	120	451
Weighted base	780	336	444	100	213	183	173	86	25	496	396	111	182	228	181	188	133	503
The cost of food	419 54%	165 49%	254 57%	47 47%	112 53%	110 60%	100 58%	41 48%	8 32%	269 54%	223 56%	49 44%	90 50%	113 50%	106 59%	110 58%	75 56%	252 50%
Household energy costs (excluding petrol and diesel)	273 35%	114 34%	159 36%	16 16%	71 33%	66 36%	79 46%	29 34%	11 44%	153 31%	138 35%	40 36%	50 27%	80 35%	70 39%	73 39%	50 37%	160 32%
Fuel or transport costs (e.g. train fares)	237 30%	101 30%	136 31%	29 29%	65 30%	54 29%	66 38%	20 24%	3 13%	147 30%	118 30%	23 21%	51 28%	73 32%	65 36%	48 26%	50 38%	146 29%
Spending on going out or on non-essentials (e.g. clothes, entertainment subscriptions, presents, etc.)	207 27%	81 24%	127 29%	53 53%	63 30%	31 17%	41 24%	14 17%	5 18%	147 30%	94 24%	19 17%	59 32%	62 27%	42 23%	45 24%	44 33%	126 25%
Paying for rent	187 24%	74 22%	113 26%	29 29%	59 27%	41 22%	37 21%	15 18%	6 25%	128 26%	100 25%	22 19%	37 21%	61 27%	42 23%	47 25%	24 18%	132 26%
Making credit card repayments	175 22%	81 24%	94 21%	10 10%	45 21%	49 27%	41 24%	19 22%	11 46%	104 21%	94 24%	30 27%	48 27%	49 21%	45 25%	33 18%	40 30%	117 23%
Making mortgage repayments	102 13%	45 13%	57 13%	5 5%	18 8%	29 16%	37 22%	13 15%	- -	52 10%	47 12%	13 11%	29 16%	31 14%	28 16%	13 7%	30 22%	56 11%
Wage freezes	95 12%	44 13%	50 11%	4 4%	25 12%	23 13%	31 18%	12 14%	- -	53 11%	48 12%	12 11%	28 16%	31 14%	19 11%	16 8%	35 26%	56 11%
Recent cuts to welfare benefits	91 12%	47 14%	44 10%	5 5%	22 11%	21 12%	23 13%	18 20%	1 6%	49 10%	44 11%	19 17%	14 8%	14 6%	16 9%	47 25%	6 5%	49 10%
Paying a Debt Management Plan	46 6%	15 5%	31 7%	5 5%	11 5%	19 10%	3 2%	6 7%	2 9%	35 7%	30 8%	8 7%	6 4%	14 6%	10 5%	16 9%	7 5%	33 7%
Childcare costs	42 5%	19 6%	23 5%	3 3%	15 7%	18 10%	6 3%	1 1%	- -	35 7%	32 8%	1 1%	12 6%	10 4%	13 7%	7 4%	6 4%	35 7%
Making payments on a 'payday' loan or some other similar short- term, high interest loan	29 4%	8 2%	20 5%	3 3%	8 4%	12 6%	6 3%	- -	- -	23 5%	20 5%	- -	7 4%	6 3%	4 2%	11 6%	7 5%	20 4%
None of these	81 10%	30 9%	51 11%	12 12%	24 11%	17 9%	15 9%	8 9%	4 15%	54 11%	41 10%	12 11%	14 7%	31 14%	20 11%	16 9%	11 8%	54 11%

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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 working seeking work	Not working and not seeking work	Retired on a state pension only	Retired with a private pension	House person	
Unweighted base	738	622	74	28	90	68	53	48	42	75	109	93	58	96	571	386	185	167	28	41	10	21	67
Weighted base	780	657	81	29	96	63	57	50	42	73	127	104	57	92	636	514	122	144	23	34	10	19	58
The cost of food	419	356	46	16	57	31	35	25	16	37	60	64	30	47	326	258	69	92	19	24	3	7	39
	54%	54%	57%	54%	59%	50%	63%	51%	39%	51%	47%	62%	53%	51%	51%	50%	56%	64%	83%	70%	29%	39%	67%
Household energy costs (excluding petrol and diesel)	273	223	37	14	29	18	24	26	14	21	38	35	17	32	210	167	43	64	12	13	4	9	25
	35%	34%	45%	46%	31%	29%	42%	52%	33%	29%	30%	33%	30%	35%	33%	32%	35%	44%	51%	37%	45%	49%	44%
Fuel or transport costs (e.g. train fares)	237	198	29	14	29	15	26	23	10	25	28	22	16	29	196	163	33	40	7	11	1	5	16
	30%	30%	36%	47%	30%	24%	46%	45%	24%	34%	22%	21%	28%	31%	31%	32%	27%	28%	29%	33%	13%	27%	28%
Spending on going out or on non-essentials (e.g. clothes, entertainment subscriptions, presents, etc.)	207	173	21	8	29	17	14	20	13	9	33	27	16	25	170	138	32	37	4	11	1	5	15
	27%	26%	26%	27%	30%	27%	25%	39%	30%	13%	26%	26%	28%	27%	27%	27%	27%	26%	19%	33%	15%	28%	26%
Paying for rent	187	156	24	3	16	12	9	16	7	15	45	26	13	15	156	120	36	30	5	13	1	3	7
	24%	24%	30%	10%	17%	20%	16%	32%	18%	21%	35%	25%	23%	17%	25%	23%	30%	21%	23%	39%	13%	18%	12%
Making credit card repayments	175	151	17	6	22	15	12	10	7	18	36	17	15	20	157	131	26	18	1	1	4	5	6
	22%	23%	21%	19%	23%	23%	22%	20%	18%	25%	28%	17%	27%	22%	25%	26%	21%	13%	5%	4%	42%	27%	11%
Making mortgage repayments	102	83	13	7	15	7	10	7	6	10	9	11	6	14	86	73	13	15	1	2	-	1	10
	13%	13%	16%	24%	16%	12%	17%	14%	15%	13%	7%	11%	11%	16%	14%	14%	10%	11%	6%	7%	-	7%	18%
Wage freezes	95	72	15	-	7	6	5	4	8	11	18	13	8	6	90	82	8	4	1	1	-	-	2
	12%	11%	18%	-	7%	10%	9%	8%	19%	14%	14%	13%	14%	7%	14%	16%	7%	3%	5%	4%	-	-	3%
Recent cuts to welfare benefits	91	77	12	6	13	7	5	7	1	7	16	9	8	13	55	40	15	36	8	10	1	5	12
	12%	12%	15%	19%	13%	11%	9%	14%	2%	10%	12%	8%	15%	14%	9%	8%	12%	25%	34%	28%	7%	26%	21%
Paying a Debt Management Plan	46	38	2	2	2	3	4	8	6	6	7	3	3	5	39	35	4	7	2	-	-	2	4
	6%	6%	3%	6%	2%	5%	7%	15%	14%	8%	5%	3%	6%	5%	6%	7%	3%	5%	7%	-	-	9%	7%
Childcare costs	42	31	11	2	2	3	3	4	-	5	3	3	6	5	41	34	7	1	1	-	-	-	-
	5%	5%	13%	6%	2%	4%	5%	8%	-	7%	2%	3%	11%	5%	6%	7%	5%	*	2%	-	-	-	-

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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	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
Weighted base	780	657	81	29	96	63	57	50	42	73	127	104	57	92	636	514	122	144	23	34	10	19	58
Making payments on a 'payday' loan or some other similar short-term, high interest loan	29 4%	24 4%	3 4%	* 1%	5 5%	1 2%	- -	3 6%	1 3%	4 6%	6 5%	4 4%	- -	1 2%	26 4%	22 4%	4 3%	2 1%	- -	2 6%	- -	- -	- -
None of these	81 10%	66 10%	12 15%	1 2%	10 10%	8 13%	5 9%	4 8%	2 6%	10 14%	10 8%	14 13%	3 6%	9 10%	65 10%	51 10%	13 11%	16 11%	2 8%	4 12%	1 14%	2 12%	7 12%

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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
Unweighted base	738	313	83	230	410	112	113	185	15	71	112	319	236
Weighted base	780	382	94	288	384	164	80	140	14	76	121	331	252
The cost of food	419 54%	204 54%	37 39%	168 58%	207 54%	97 59%	43 53%	67 48%	7 52%	55 72%	71 59%	180 54%	114 45%
Household energy costs (excluding petrol and diesel)	273 35%	128 34%	30 32%	98 34%	144 37%	70 43%	32 40%	41 30%	1 9%	38 50%	52 43%	110 33%	74 29%
Fuel or transport costs (e.g. train fares)	237 30%	124 32%	19 21%	104 36%	105 27%	55 33%	21 27%	29 20%	8 58%	35 46%	40 33%	98 30%	64 26%
Spending on going out or on non-essentials (e.g. clothes, entertainment subscriptions, presents, etc.)	207 27%	91 24%	17 18%	75 26%	109 28%	52 32%	27 33%	30 22%	7 48%	19 25%	22 18%	81 25%	84 34%
Paying for rent	187 24%	21 6%	5 6%	16 5%	165 43%	62 38%	33 41%	70 50%	* 4%	25 32%	47 39%	58 17%	58 23%
Making credit card repayments	175 22%	89 23%	19 21%	70 24%	81 21%	29 18%	22 27%	29 21%	5 39%	31 41%	34 28%	90 27%	20 8%
Making mortgage repayments	102 13%	99 26%	2 2%	97 34%	2 1%	-	2 2%	* -	-	14 18%	21 18%	51 16%	15 6%
Wage freezes	95 12%	53 14%	10 11%	43 15%	37 10%	20 12%	7 9%	10 7%	4 32%	14 18%	27 22%	25 8%	29 11%
Recent cuts to welfare benefits	91 12%	24 6%	3 3%	20 7%	67 18%	45 27%	12 14%	11 8%	-	13 16%	20 16%	43 13%	15 6%
Paying a Debt Management Plan	46 6%	17 4%	4 4%	13 5%	27 7%	15 9%	2 3%	10 7%	2 16%	16 22%	14 12%	13 4%	2 1%
Childcare costs	42 5%	20 5%	2 2%	18 6%	19 5%	9 5%	3 4%	8 6%	2 15%	3 5%	6 5%	22 7%	11 4%

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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	780	382	94	288	384	164	80	140	14	76	121	331	252
Making payments on a 'payday' loan or some other similar short-term, high interest loan	29 4%	6 1%	1 1%	5 2%	22 6%	13 8%	2 2%	7 5%	1 5%	11 14%	6 5%	11 3%	1 *
None of these	81 10%	44 11%	20 21%	24 8%	37 10%	13 8%	7 8%	17 12%	-	-	8 7%	29 9%	44 18%