

CITIZENS ADVICE – UNSOLICITED CREDIT INCREASES RESEARCH

ComRes surveyed 2,033 British adults aged 18+ online between 8th and 9th November 2017. Data were weighted to be representative of British adults aged 18+ by age, gender, region and social grade. ComRes is a member of the British Polling Council and abides by its rules.

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Unsolicited Credit Increases Survey

ONLINE Fieldwork: 8th - 9th November 2017

Absolutes/col percents

Table 1

Q1. Over the past 12 months, has your personal financial situation led you to do any of the following?

Base: All respondents

	Gender		Age									Social Grade				Employment Sector		
	Total	Male (a)	Female (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	18-34 (i)	35-54 (j)	55+ (k)	AB (l)	C1 (m)	C2 (n)	DE (o)	Public (p)	Private (q)
Unweighted base	2033	976	1057	229	342	322	351	294	495	571	673	789	604	584	327	518	233	850
Weighted base	2033	992	1041	228	350	327	362	299	468	577	689	767	544	567	418	504	256	915
NET: Any	462 23%	216 22%	246 24%	83 36%FGH	117 33%FGH	98 30%FGH	79 22%H	60 20%H	26 5%	199 35%JK	177 26%K	85 11%	104 19%	122 22%	92 22%	143 28%LMn	83 32%Q	228 25%
Ignored or delayed paying a bill or making a loan repayment	171 8%	71 7%	100 10%a	23 10%H	48 14%fgH	34 11%H	33 9%H	27 9%H	5 1%	71 12%K	68 10%K	32 4%	33 6%	34 6%	36 8%	68 13%LMN	23 9%	87 9%
Gone without food and other essential goods (for example basic toiletries or cleaning products)	152 7%	56 6%	96 9%A	28 12%FGH	41 12%FGH	39 12%FGH	24 7%H	14 5%H	6 1%	69 12%K	63 9%K	20 3%	25 5%	41 7%l	27 6%	59 12%LMN	31 12%Q	63 7%
Sold or pawned household goods	140 7%	62 6%	78 7%	21 9%GH	37 11%fGH	35 11%fGH	24 7%H	14 5%H	7 2%	59 10%K	60 9%K	21 3%	39 7%	36 6%	32 8%	34 7%	26 10%	68 7%
Gone without heating or electricity	137 7%	61 6%	76 7%	20 9%H	31 9%H	31 10%H	28 8%H	19 6%H	8 2%	51 9%K	59 9%K	26 3%	28 5%	38 7%N	13 3%	58 11%LMN	26 10%q	56 6%
Paid a fee for unarranged or unplanned overdraft use	134 7%	55 6%	79 8%a	26 11%FGH	41 12%FGH	36 11%FGH	13 4%	8 3%	10 2%	67 12%JK	49 7%K	18 2%	37 7%	37 6%	30 7%	30 6%	26 10%	84 9%
Taken out a payday loan	65 3%	29 3%	36 3%	3 1%	27 8%CFGH	19 6%CFgH	7 2%h	8 3%H	2 *	30 5%K	26 4%K	10 1%	19 3%	20 4%	14 3%	12 2%	21 8%Q	31 3%
Bought items using a rent to own scheme (i.e. buying an item through the payment of regular installments, this would include items purchased from companies such as BrightHouse)	42 2%	21 2%	20 2%	7 3%gH	16 5%FGH	10 3%GH	4 1%	2 1%	2 *	23 4%jK	15 2%K	4 1%	17 3%Mn	7 1%	4 1%	14 3%	3 1%	28 3%

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

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ONLINE Fieldwork: 8th - 9th November 2017

Absolutes/col percents

Table 1

Q1. Over the past 12 months, has your personal financial situation led you to do any of the following?

Base: All respondents

	Gender			Age									Social Grade				Employment Sector	
	Total	Male (a)	Female (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	18-34 (i)	35-54 (j)	55+ (k)	AB (l)	C1 (m)	C2 (n)	DE (o)	Public (p)	Pri- vate (q)
Weighted base	2033	992	1041	228	350	327	362	299	468	577	689	767	544	567	418	504	256	915
Taken out a doorstep loan (a cash loan delivered or collected from your home)	32 2%	17 2%	15 1%	5 2%H	5 1%H	10 3%H	9 2%H	4 1%H	-	10 2%K	18 3%K	4 *	8 1%	4 1%	6 1%	14 3%M	6 2%	14 2%
No - I have not done any of these things in the past 12 months	1571 77%	777 78%	794 76%	145 64%	233 67%	229 70%	283 78%CDE	239 80%CDE	442 95%CDEFG	378 65%	512 74%I	681 89%IJ	440 81%O	444 78%O	326 78%o	360 72%	174 68%	687 75%P

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

Unsolicited Credit Increases Survey

ONLINE Fieldwork: 8th - 9th November 2017

Absolutes/col percents

Table 1

Q1. Over the past 12 months, has your personal financial situation led you to do any of the following?

Base: All respondents

	Region												Do you have a longstanding physical or mental condition or disability?						
	Total	Scotland (a)	Wales (b)	NET: England (d)	North East (e)	North West (f)	Yorkshire & Humberside (g)	West Midlands (h)	East Midlands (i)	Eastern (j)	London (k)	South East (l)	South West (m)	NET: Yes (n)	Yes - mental condition (o)	Yes - physical condition (p)	Yes - disability (q)	Yes - other (r)	No (s)
Unweighted base	2033	194	121	1718	91	221	191	162	156	223	256	251	167	479	196	278	150	15	1499
Weighted base	2033	179	102	1752	85*	234	171	183	152	195	270	283	179	458	182	269	146	13**	1523
NET: Any	462 23%	41 23%J	25 24%J	397 23%	21 24%j	55 23%J	36 21%j	42 23%j	28 18%	28 14%	82 30%gIJM	69 24%J	36 20%	147 32%S	88 48%NPQS	75 28%S	46 31%S	3 27%	303 20%
Ignored or delayed paying a bill or making a loan repayment	171 8%	18 10%i	5 5%	148 8%	4 5%	18 8%	13 7%	21 12%bl	7 4%	13 6%	31 11%blj	22 8%	19 11%i	67 15%S	43 24%NPQS	31 12%S	19 13%S	-	99 7%
Gone without food and other essential goods (for example basic toiletries or cleaning products)	152 7%	14 8%	9 9%j	129 7%	3 4%	16 7%	12 7%	12 6%	11 7%	7 4%	39 14%AEFGHIJLM	19 7%	10 6%	64 14%S	43 24%NPQS	33 12%S	18 13%S	2 12%	84 6%
Sold or pawned household goods	140 7%	13 7%	6 6%	121 7%	8 10%	11 5%	14 8%	11 6%	14 9%j	9 5%	24 9%	16 6%	12 7%	48 10%S	31 17%NpS	29 11%S	16 11%S	-	88 6%
Gone without heating or electricity	137 7%	14 8%Gj	8 8%GJ	115 7%	7 8%Gj	18 8%Gj	4 2%	11 6%	8 5%	6 3%	33 12%GhIJLM	19 7%gj	10 5%	59 13%S	37 20%NPS	30 11%S	19 13%S	*	75 5%
Paid a fee for unarranged or unplanned overdraft use	134 7%	10 6%	9 9%ej	115 7%	2 3%	17 7%	16 9%eJ	8 4%	7 5%	8 4%	27 10%EhJ	21 7%	10 5%	28 6%	17 9%p	12 4%	7 5%	1 11%	103 7%
Taken out a payday loan	65 3%	6 4%	2 2%	56 3%	5 6%M	6 3%	6 4%	7 4%m	6 4%m	4 2%	9 3%	12 4%m	1 1%	24 5%S	14 8%pS	9 4%	6 4%	-	41 3%

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

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

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ONLINE Fieldwork: 8th - 9th November 2017

Absolutes/col percents

Table 1

Q1. Over the past 12 months, has your personal financial situation led you to do any of the following?

Base: All respondents

	Region													Do you have a longstanding physical or mental condition or disability?					
	Total	Scotland (a)	Wales (b)	NET: England (d)	North East (e)	North West (f)	Yorkshire & Humberside (g)	West Midlands (h)	East Midlands (i)	Eastern (j)	London (k)	South East (l)	South West (m)	NET: Yes (n)	Yes - mental condition (o)	Yes - physical condition (p)	Yes - disability (q)	Yes - other (r)	No (s)
Weighted base	2033	179	102	1752	85*	234	171	183	152	195	270	283	179	458	182	269	146	13**	1523
Bought items using a rent to own scheme (i.e. buying an item through the payment of regular installments, this would include items purchased from companies such as BrightHouse)	42 2%	3 2%	4 4%J	35 2%	1 1%	9 4%gJl	2 1%	4 2%	2 1%	1 *	12 4%gJlm	3 1%	2 1%	12 3%	6 3%	7 3%	3 2%	1 4%	30 2%
Taken out a doorstep loan (a cash loan delivered or collected from your home)	32 2%	2 1%	-	30 2%	3 4%bJ	2 1%	2 1%	2 1%	4 3%bJ	-	6 2%j	7 3%J	2 1%	16 3%S	12 6%qS	9 3%S	3 2%	-	16 1%
No - I have not done any of these things in the past 12 months	1571 77%	138 77%	77 76%	1356 77%	65 76%	179 77%	134 79%k	141 77%	124 82%K	167 86%ABeFgh KL	188 70%	214 76%	142 80%K	311 68%O	94 52%	194 72%O	101 69%O	10 73%	1221 80%NOPQ

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

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

Unsolicited Credit Increases Survey

ONLINE Fieldwork: 8th - 9th November 2017

Absolutes/col percents

Table 1

Q1. Over the past 12 months, has your personal financial situation led you to do any of the following?

Base: All respondents

	Total	I find my debts to be a heavy burden		I am confident I can pay off my current levels of debt		Missed two or more payments on any household bills	
		Agree (a)	Disagree (b)	Agree (c)	Disagree (d)	Yes (e)	No (f)
Unweighted base	2033	469	830	1043	274	150	1865
Weighted base	2033	472	839	1059	268	155	1860
NET: Any	462	268	139	237	166	139	317
	23%	57%B	17%	22%	62%C	90%F	17%
Ignored or delayed paying a bill or making a loan repayment	171	118	44	71	83	104	65
	8%	25%B	5%	7%	31%C	67%F	3%
Gone without food and other essential goods (for example basic toiletries or cleaning products)	152	103	26	67	66	56	94
	7%	22%B	3%	6%	25%C	36%F	5%
Sold or pawned household goods	140	95	29	67	61	51	86
	7%	20%B	4%	6%	23%C	33%F	5%
Gone without heating or electricity	137	82	34	72	44	42	94
	7%	17%B	4%	7%	17%C	27%F	5%
Paid a fee for unarranged or unplanned overdraft use	134	91	38	70	56	43	88
	7%	19%B	5%	7%	21%C	28%F	5%
Taken out a payday loan	65	43	19	36	26	25	40
	3%	9%B	2%	3%	10%C	16%F	2%
Bought items using a rent to own scheme (i.e. buying an item through the payment of regular installments, this would include items purchased from companies such as BrightHouse)	42	30	12	24	17	22	19
	2%	6%B	1%	2%	6%C	14%F	1%

Proportions/Mean: Columns Tested (5%, 10% risk level) - a/b - c/d - e/f

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ONLINE Fieldwork: 8th - 9th November 2017

Absolutes/col percents

Table 1

Q1. Over the past 12 months, has your personal financial situation led you to do any of the following?

Base: All respondents

	Total	I find my debts to be a heavy burden		I am confident I can pay off my current levels of debt		Missed two or more payments on any household bills	
		Agree (a)	Disagree (b)	Agree (c)	Disagree (d)	Yes (e)	No (f)
Weighted base	2033	472	839	1059	268	155	1860
Taken out a doorstep loan (a cash loan delivered or collected from your home)	32 2%	26 5%B	6 1%	16 2%	14 5%C	13 9%F	17 1%
No - I have not done any of these things in the past 12 months	1571 77%	204 43%	700 83%A	823 78%D	102 38%	16 10%	1543 83%E

Proportions/Mean: Columns Tested (5%, 10% risk level) - a/b - c/d - e/f

Unsolicited Credit Increases Survey

ONLINE Fieldwork: 8th - 9th November 2017

Absolutes/col percents

Table 2

Q2. To what extent do you agree or disagree with the following statements?

Base: All respondents

Summary table

		My current level of debt has a negative impact on my mental health	I find my debts to be a heavy burden	I am confident I can pay off my current levels of debt	I am able to keep on top of my household bills	Credit providers should always ask for permission before increasing someone's credit limit on their credit card
Unweighted base		2033	2033	2033	2033	2033
Weighted base		2033	2033	2033	2033	2033
NET: Agree		462 23%	472 23%	1059 52%	1741 86%	1718 85%
Strongly agree	(4)	152 7%	167 8%	510 25%	886 44%	1079 53%
Tend to agree	(3)	310 15%	305 15%	549 27%	855 42%	639 31%
Tend to disagree	(2)	318 16%	379 19%	159 8%	156 8%	112 6%
Strongly disagree	(1)	505 25%	460 23%	109 5%	53 3%	33 2%
NET: Disagree		823 40%	839 41%	268 13%	210 10%	146 7%
Not applicable		695 34%	690 34%	627 31%	62 3%	87 4%
Don't know		52 3%	32 2%	79 4%	21 1%	82 4%
Mean		2.08	2.14	3.10	3.32	3.48
Standard deviation		1.05	1.04	0.91	0.74	0.69
Standard error		0.03	0.03	0.02	0.02	0.02

Unsolicited Credit Increases Survey

ONLINE Fieldwork: 8th - 9th November 2017

Absolutes/col percents

Table 3

Q2. To what extent do you agree or disagree with the following statements?**Base: All respondents****My current level of debt has a negative impact on my mental health**

	Total	Gender		Age									Social Grade				Employment Sector	
		Male (a)	Female (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	18-34 (i)	35-54 (j)	55+ (k)	AB (l)	C1 (m)	C2 (n)	DE (o)	Public (p)	Pri-vate (q)
Unweighted base	2033	976	1057	229	342	322	351	294	495	571	673	789	604	584	327	518	233	850
Weighted base	2033	992	1041	228	350	327	362	299	468	577	689	767	544	567	418	504	256	915
NET: Agree	462 23%	219 22%	243 23%	58 26% ^H	117 34% ^{cEFGH}	83 25% ^{gH}	88 24% ^H	57 19% ^H	60 13%	175 30% ^{JK}	170 25% ^K	117 15%	112 21%	109 19%	94 23%	147 29% ^{LMn}	59 23%	232 25%
Strongly agree	(4) 152 7%	77 8%	75 7%	14 6%	38 11% ^{cfGH}	28 9%	25 7%	15 5%	31 7%	52 9% ^k	54 8%	46 6%	39 7%	32 6%	27 6%	53 11% ^{IMn}	24 9%	70 8%
Tend to agree	(3) 310 15%	142 14%	168 16%	44 19% ^H	79 23% ^{eGH}	54 17% ^H	62 17% ^H	41 14% ^H	30 6%	123 21% ^{jk}	117 17% ^K	71 9%	73 13%	77 14%	67 16%	93 18% ^{LM}	35 14%	162 18%
Tend to disagree	(2) 318 16%	159 16%	159 15%	40 17% ^{gH}	59 17% ^{gH}	71 22% ^{GH}	69 19% ^{GH}	35 12%	45 10%	98 17% ^K	140 20% ^K	80 10%	86 16%	104 18% ^o	60 14%	69 14%	48 19%	178 19%
Strongly disagree	(1) 505 25%	278 28% ^B	227 22%	39 17%	68 19%	95 29% ^{CD}	98 27% ^{CD}	83 28% ^{CD}	123 26% ^{CD}	107 19%	192 28% ^I	206 27% ^I	155 29% ^O	160 28% ^O	103 25% ^O	87 17%	64 25%	242 26%
NET: Disagree	823 40%	437 44% ^B	386 37%	79 35%	127 36%	166 51% ^{CDGH}	166 46% ^{CDH}	117 39%	169 36%	205 36%	332 48% ^{IK}	286 37%	241 44% ^O	263 46% ^{NO}	163 39% ^O	156 31%	111 43%	420 46%
Not applicable	695 34%	309 31%	386 37% ^A	70 31% ^e	97 28%	75 23%	102 28%	114 38% ^{DEF}	237 51% ^{CDEFG}	166 29%	177 26%	352 46% ^{IJ}	178 33%	178 31%	150 36%	190 38% ^M	74 29%	238 26%
Don't know	52 3%	27 3%	25 2%	21 9% ^{DEFGH}	9 3% ^H	4 1%	6 2% ^h	11 4% ^H	1 *	30 5% ^{JK}	10 1%	12 2%	12 2%	17 3%	12 3%	11 2%	12 5%	25 3%
Mean	2.08	2.03	2.14 ^a	2.24 ^{GH}	2.36 ^{EFGH}	2.07 ^H	2.06 ^h	1.94	1.86	2.32 ^{JK}	2.06 ^K	1.89	1.99	1.95	2.07	2.37 ^{LMN}	2.11	2.09
Standard deviation	1.05	1.05	1.04	0.98	1.05	1.03	1.01	1.03	1.09	1.03	1.02	1.07	1.05	0.99	1.04	1.08	1.06	1.02
Standard error	0.03	0.04	0.04	0.08	0.07	0.07	0.07	0.08	0.07	0.05	0.05	0.05	0.05	0.05	0.07	0.06	0.08	0.04

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

Unsolicited Credit Increases Survey

ONLINE Fieldwork: 8th - 9th November 2017

Absolutes/col percents

Table 3

Q2. To what extent do you agree or disagree with the following statements?

Base: All respondents

My current level of debt has a negative impact on my mental health

	Region													Do you have a longstanding physical or mental condition or disability?					
	Total	Scotland (a)	Wales (b)	NET: England (d)	North East (e)	North West (f)	Yorkshire & Humberside (g)	West Midlands (h)	East Midlands (i)	Eastern (j)	London (k)	South East (l)	South West (m)	NET: Yes (n)	Yes - mental condition (o)	Yes - physical condition (p)	Yes - disability (q)	Yes - other (r)	No (s)
Unweighted base	2033	194	121	1718	91	221	191	162	156	223	256	251	167	479	196	278	150	15	1499
Weighted base	2033	179	102	1752	85*	234	171	183	152	195	270	283	179	458	182	269	146	13**	1523
NET: Agree	462 23%	41 23%	30 29%fgj	392 22%	26 30%fGj	47 20%	31 18%	43 24%	32 21%	40 20%	76 28%fGjl	60 21%	37 21%	146 32%S	88 48%NPQS	77 29%S	39 27% _s	2 15%	303 20%
Strongly agree (4)	152 7%	14 8%	7 7%	131 7%	5 6%	13 5%	10 6%	15 8%	11 7%	19 10%l	30 11%fgL	15 5%	13 7%	53 12%S	34 19%NpQS	32 12%S	12 8%	-	97 6%
Tend to agree (3)	310 15%	27 15%	22 22% _{dGJm}	261 15%	20 24% _{afGiJM}	34 15%	21 12%	28 15%	21 14%	21 11%	46 17% _j	45 16%	24 13%	93 20%S	54 30%NPQS	45 17%	28 19% _s	2 15%	206 14%
Tend to disagree (2)	318 16%	26 15%	12 11%	281 16%	13 15%	36 15%	37 22%BIL	35 19%l	19 12%	36 18%l	41 15%	33 12%	32 18%	77 17%	24 13%	46 17%	22 15%	2 18%	236 16%
Strongly disagree (1)	505 25%	55 31% _{dbjK}	22 21%	428 24%	20 23%	63 27%	43 25%	41 23%	40 26%	42 22%	58 22%	71 25%	50 28%	72 16% _o	18 10%	45 17% _o	28 19% _O	5 38%	424 28% _{NOPQ}
NET: Disagree	823 40%	81 45%Bkl	33 33%	709 40%	33 39%	99 42%	80 47%BKL	76 42%	59 38%	78 40%	99 37%	104 37%	81 45%B	149 33% _O	42 23%	92 34% _O	50 34% _O	7 56%	660 43% _{NOPq}
Not applicable	695 34%	52 29%	38 38%	605 35%	24 28%	81 35%	57 33%	58 31%	58 38%	75 38% _{ak}	80 30%	115 41% _{AEhK}	58 32%	156 34%	50 27%	97 36% _o	52 36%	4 29%	518 34% _o
Don't know	52 3%	5 3%	* *	47 3%	3 3%	7 3%	3 2%	6 3%	4 3%	3 1%	15 6%BgJLm	4 2%	3 2%	7 2%	3 2%	3 1%	4 3%	-	42 3%
Mean	2.08	2.00	2.24	2.09	2.19	1.98	1.98	2.15	2.03	2.14	2.27AFGIm	2.02	2.00	2.43S	2.80NPQS	2.38S	2.26S	1.68	1.97
Standard deviation	1.05	1.06	1.06	1.05	1.02	1.01	0.97	1.04	1.07	1.08	1.10	1.04	1.04	1.05	0.99	1.08	1.04	0.85	1.03
Standard error	0.03	0.09	0.12	0.03	0.13	0.09	0.09	0.10	0.11	0.09	0.08	0.09	0.10	0.06	0.08	0.08	0.11	0.26	0.03

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

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

Unsolicited Credit Increases Survey

ONLINE Fieldwork: 8th - 9th November 2017

Absolutes/col percents

Table 3

Q2. To what extent do you agree or disagree with the following statements?

Base: All respondents

My current level of debt has a negative impact on my mental health

	Total	I find my debts to be a heavy burden		I am confident I can pay off my current levels of debt		Missed two or more payments on any household bills	
		Agree (a)	Disagree (b)	Agree (c)	Disagree (d)	Yes (e)	No (f)
Unweighted base	2033	469	830	1043	274	150	1865
Weighted base	2033	472	839	1059	268	155	1860
NET: Agree	462 23%	324 69%B	114 14%	239 23%	185 69%C	122 79%F	333 18%
Strongly agree	(4) 7%	152 23%B	111 3%	29 7%	76 24%C	64 28%F	44 6%
Tend to agree	(3) 15%	310 45%B	213 10%	85 15%	163 45%C	122 50%F	78 12%
Tend to disagree	(2) 16%	318 18%	85 26%A	218 23%	241 19%	50 12%	18 16%
Strongly disagree	(1) 25%	505 7%	32 52%A	441 42%D	445 8%	21 3%	4 27%E
NET: Disagree	823 40%	117 25%	659 79%A	686 65%D	70 26%	22 14%	799 43%E
Not applicable	695 34%	12 3%	48 6%A	110 10%D	5 2%	6 4%	683 37%E
Don't know	52 3%	19 4%b	18 2%	24 2%	7 3%	5 3%	46 2%
Mean	2.08	2.91B	1.62	1.86	2.89C	3.12F	1.95
Standard deviation	1.05	0.85	0.83	0.98	0.87	0.73	1.01
Standard error	0.03	0.04	0.03	0.03	0.05	0.06	0.03

Proportions/Mean: Columns Tested (5%, 10% risk level) - a/b - c/d - e/f

Unsolicited Credit Increases Survey

ONLINE Fieldwork: 8th - 9th November 2017

Absolutes/col percents

Table 4

Q2. To what extent do you agree or disagree with the following statements?

Base: All respondents

I find my debts to be a heavy burden

	Total	Gender		Age									Social Grade				Employment Sector	
		Male (a)	Female (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	18-34 (i)	35-54 (j)	55+ (k)	AB (l)	C1 (m)	C2 (n)	DE (o)	Public (p)	Pri- vate (q)
Unweighted base	2033	976	1057	229	342	322	351	294	495	571	673	789	604	584	327	518	233	850
Weighted base	2033	992	1041	228	350	327	362	299	468	577	689	767	544	567	418	504	256	915
NET: Agree	472 23%	207 21%	264 25%A	59 26%GH	131 37%CeFGH	98 30%GH	105 29%GH	44 15%H	34 7%	190 33%K	203 29%K	78 10%	125 23%	116 20%	102 24%	130 26%m	70 27%	261 28%
Strongly agree (4)	167 8%	76 8%	91 9%	16 7%H	49 14%CFGH	44 14%CGH	33 9%GH	13 4%	12 3%	64 11%K	78 11%K	25 3%	45 8%	36 6%	28 7%	58 12%IMN	31 12%	88 10%
Tend to agree (3)	305 15%	131 13%	173 17%A	44 19%GH	82 23%EGH	54 16%gH	72 20%GH	31 10%H	22 5%	126 22%K	125 18%K	53 7%	79 15%	80 14%	74 18%	72 14%	39 15%	172 19%
Tend to disagree (2)	379 19%	202 20%b	177 17%	48 21%H	65 19%H	81 25%dfH	68 19%H	61 20%H	56 12%	114 20%k	148 22%K	117 15%	91 17%	126 22%Ln	72 17%	91 18%	53 21%	202 22%
Strongly disagree (1)	460 23%	267 27%B	193 19%	38 17%	52 15%	77 24%cD	85 23%cD	71 24%cD	137 29%CD	90 16%	162 23%l	209 27%l	146 27%nO	141 25%O	89 21%	84 17%	58 23%	208 23%
NET: Disagree	839 41%	470 47%B	369 35%	87 38%	117 33%	158 48%CDh	152 42%D	132 44%D	193 41%D	204 35%	310 45%l	326 42%l	236 43%O	267 47%NO	161 38%	175 35%	111 43%	411 45%
Not applicable	690 34%	307 31%	383 37%A	69 30%E	94 27%	70 21%	99 27%e	120 40%CDEF	238 51%CDEF	163 28%	169 25%	358 47%IJ	178 33%	173 31%	151 36%	188 37%M	69 27%	229 25%
Don't know	32 2%	8 1%	24 2%A	13 6%DEFGH	8 2%H	2 1%	5 1%	2 1%	2 *	21 4%JK	7 1%	4 1%	6 1%	10 2%	5 1%	10 2%	7 3%	14 2%
Mean	2.14	2.02	2.26A	2.25GH	2.52CEFGH	2.25GH	2.21GH	1.92H	1.60	2.42JK	2.23K	1.74	2.07	2.03	2.15	2.34LMn	2.24	2.21
Standard deviation	1.04	1.02	1.04	0.97	1.03	1.07	1.04	0.93	0.87	1.01	1.06	0.91	1.06	0.98	1.01	1.08	1.08	1.03
Standard error	0.03	0.04	0.04	0.08	0.07	0.07	0.07	0.07	0.06	0.05	0.05	0.05	0.05	0.05	0.07	0.06	0.08	0.04

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

Unsolicited Credit Increases Survey

ONLINE Fieldwork: 8th - 9th November 2017

Absolutes/col percents

Table 4

Q2. To what extent do you agree or disagree with the following statements?

Base: All respondents

I find my debts to be a heavy burden

	Region													Do you have a longstanding physical or mental condition or disability?					
	Total	Scotland (a)	Wales (b)	NET: England (d)	North East (e)	North West (f)	Yorkshire & Humberside (g)	West Midlands (h)	East Midlands (i)	Eastern (j)	London (k)	South East (l)	South West (m)	NET: Yes (n)	Yes - mental condition (o)	Yes - physical condition (p)	Yes - disability (q)	Yes - other (r)	No (s)
Unweighted base	2033	194	121	1718	91	221	191	162	156	223	256	251	167	479	196	278	150	15	1499
Weighted base	2033	179	102	1752	85*	234	171	183	152	195	270	283	179	458	182	269	146	13**	1523
NET: Agree	472 23%	44 25%	22 21%	406 23%	25 29%	51 22%	36 21%	40 22%	32 21%	43 22%	74 27%	69 24%	35 20%	132 29% ^S	78 43% ^{NPQS}	64 24%	38 26%	3 21%	326 21%
Strongly agree	(4) 167 8%	13 7%	10 9%	145 8%	6 7%	14 6%	16 10%	17 9%	13 9%	17 8%	30 11% ^{fm}	21 7%	11 6%	57 12% ^S	36 20% ^{NPQS}	30 11% ^S	14 10%	* 3%	110 7%
Tend to agree	(3) 305 15%	31 17%	12 12%	261 15%	19 23% ^{bGhij}	37 16%	20 12%	23 13%	19 12%	26 13%	44 16%	48 17%	25 14%	75 16%	43 24% ^{nPS}	34 13%	24 16%	2 18%	216 14%
Tend to disagree	(2) 379 19%	31 17%	17 17%	331 19%	15 17%	42 18%	42 25% ^{aL}	35 19%	29 19%	38 20%	51 19%	45 16%	33 19%	93 20%	33 18%	54 20%	29 20%	2 19%	281 18%
Strongly disagree	(1) 460 23%	51 29% ^{dbJKL}	19 18%	390 22%	18 21%	60 26% ^{jl}	42 24%	42 23%	34 22%	35 18%	53 19%	53 19%	54 30% ^{BJKL}	76 17%	21 11%	51 19% ^O	27 18%	4 32%	374 25% ^{NOp}
NET: Disagree	839 41%	82 46% ^{bL}	35 35%	722 41%	33 39%	103 44% ^l	84 49% ^{BJKL}	77 42%	63 41%	74 38%	104 38%	98 35%	87 49% ^{Bjkl}	169 37%	54 30%	105 39% ^o	56 38%	7 51%	655 43% ^{NO}
Not applicable	690 34%	51 29%	44 44% ^{DAEFGK}	595 34%	24 28%	76 32%	51 30%	62 34%	56 36%	76 39% ^{Aeg}	85 32%	111 39% ^{Aegkm}	55 31%	153 33%	49 27%	98 36% ^O	51 35%	4 27%	515 34% ^o
Don't know	32 2%	1 1%	* *	30 2%	4 4% ^{abGm}	5 2% ^g	- -	4 2% ^g	2 1%	3 2%	7 3% ^G	4 1%	2 1%	3 1%	1 1%	1 *	1 1%	- -	27 2%
Mean	2.14	2.05	2.22 ^m	2.14	2.22	2.03	2.09	2.13	2.12	2.20 ^m	2.29 ^{aFM}	2.22 ^M	1.94	2.37 ^S	2.70 ^{NPQS}	2.25 ^S	2.28 ^s	1.90	2.06
Standard deviation	1.04	1.04	1.09	1.04	1.01	1.00	1.03	1.06	1.05	1.03	1.07	1.03	0.99	1.06	1.03	1.08	1.04	0.99	1.02
Standard error	0.03	0.09	0.13	0.03	0.13	0.08	0.09	0.10	0.11	0.09	0.08	0.08	0.09	0.06	0.09	0.08	0.11	0.29	0.03

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

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

Unsolicited Credit Increases Survey

ONLINE Fieldwork: 8th - 9th November 2017

Absolutes/col percents

Table 4

Q2. To what extent do you agree or disagree with the following statements?

Base: All respondents

I find my debts to be a heavy burden

	Total	I find my debts to be a heavy burden		I am confident I can pay off my current levels of debt		Missed two or more payments on any household bills	
		Agree (a)	Disagree (b)	Agree (c)	Disagree (d)	Yes (e)	No (f)
Unweighted base	2033	469	830	1043	274	150	1865
Weighted base	2033	472	839	1059	268	155	1860
NET: Agree	472 23%	472 100%B	-	231 22%	198 74%C	117 75%F	346 19%
Strongly agree	(4) 8%	167 35%B	-	63 6%	92 34%C	53 34%F	111 6%
Tend to agree	(3) 15%	305 65%B	-	168 16%	105 39%C	64 41%F	235 13%
Tend to disagree	(2) 19%	-	379 45%A	314 30%D	43 16%	30 19%	348 19%
Strongly disagree	(1) 23%	-	460 55%A	400 38%D	18 7%	4 2%	456 24%E
NET: Disagree	839 41%	-	839 100%A	714 67%D	61 23%	33 22%	804 43%E
Not applicable	690 34%	-	-	104 10%D	3 1%	3 2%	681 37%E
Don't know	32 2%	-	-	10 1%	6 2% ^c	2 1%	30 2%
Mean	2.14	3.35B	1.45	1.89	3.05C	3.11F	2.00
Standard deviation	1.04	0.48	0.50	0.93	0.89	0.80	0.99
Standard error	0.03	0.02	0.02	0.03	0.05	0.07	0.03

Proportions/Mean: Columns Tested (5%, 10% risk level) - a/b - c/d - e/f

Unsolicited Credit Increases Survey

ONLINE Fieldwork: 8th - 9th November 2017

Absolutes/col percents

Table 5

Q2. To what extent do you agree or disagree with the following statements?

Base: All respondents

I am confident I can pay off my current levels of debt

	Total	Gender		Age									Social Grade				Employment Sector	
		Male (a)	Female (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	18-34 (i)	35-54 (j)	55+ (k)	AB (l)	C1 (m)	C2 (n)	DE (o)	Public (p)	Pri- vate (q)
Unweighted base	2033	976	1057	229	342	322	351	294	495	571	673	789	604	584	327	518	233	850
Weighted base	2033	992	1041	228	350	327	362	299	468	577	689	767	544	567	418	504	256	915
NET: Agree	1059 52%	568 57%B	492 47%	97 43%	182 52%C	196 60%CdH	193 53%C	157 53%C	235 50%c	279 48%	389 56%Ik	392 51%	309 57%NO	321 57%NO	205 49%	224 44%	143 56%	533 58%
Strongly agree	(4) 25%	296 30%B	214 21%	36 16%	72 20%	71 22%	87 24%C	90 30%CDE	154 33%CDEF	108 19%	158 23%i	244 32%J	170 31%NO	151 27%O	95 23%	95 19%	67 26%	235 26%
Tend to agree	(3) 27%	272 27%	277 27%	60 27%H	110 32%GH	125 38%CFGH	106 29%gH	67 23%h	81 17%	171 30%K	230 33%K	148 19%	139 26%	171 30%	110 26%	129 26%	77 30%	299 33%
Tend to disagree	(2) 8%	69 7%	90 9%	34 15%EF	41 12%GH	29 9%gH	29 8%H	14 5%	13 3%	74 13%JK	58 8%K	27 3%	41 7%	42 7%	28 7%	48 10%	22 8%	85 9%
Strongly disagree	(1) 5%	47 5%	62 6%	11 5%H	24 7%H	30 9%cGH	26 7%H	13 4%H	6 1%	35 6%K	56 8%K	18 2%	20 4%	25 4%	26 6%	37 7%Lm	18 7%	48 5%
NET: Disagree	268 13%	116 12%	152 15%a	44 19%GH	65 19%GH	58 18%GH	55 15%GH	27 9%H	18 4%	109 19%K	114 16%K	45 6%	61 11%	67 12%	54 13%	85 17%LM	40 15%	133 15%
Not applicable	627 31%	275 28%	351 34%A	67 29%E	88 25%	65 20%	95 26%e	103 35%DEF	209 45%CDEFG	154 27%	160 23%	312 41%IJ	162 30%	152 27%	136 32%	177 35%IM	64 25%	209 23%
Don't know	79 4%	33 3%	46 4%	20 9%dEGH	15 4%H	8 2%	19 5%eH	11 4%H	6 1%	35 6%K	27 4%k	17 2%	12 2%	26 5%L	23 5%L	18 4%	10 4%	39 4%
Mean	3.10	3.20B	3.00	2.87	2.93	2.93	3.02	3.28CDEF	3.51CDEFG	2.91	2.98	3.41IJ	3.24NO	3.15O	3.06	2.91	3.05	3.08
Standard deviation	0.91	0.88	0.93	0.89	0.92	0.93	0.94	0.88	0.70	0.91	0.94	0.78	0.86	0.86	0.94	0.97	0.94	0.87
Standard error	0.02	0.03	0.04	0.07	0.06	0.06	0.06	0.07	0.04	0.05	0.04	0.04	0.04	0.04	0.07	0.05	0.07	0.04

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

Unsolicited Credit Increases Survey

ONLINE Fieldwork: 8th - 9th November 2017

Absolutes/col percents

Table 5

Q2. To what extent do you agree or disagree with the following statements?

Base: All respondents

I am confident I can pay off my current levels of debt

	Total	Region												Do you have a longstanding physical or mental condition or disability?					
		Scotland (a)	Wales (b)	NET: England (d)	North East (e)	North West (f)	Yorkshire & Humberside (g)	West Midlands (h)	East Midlands (i)	Eastern (j)	London (k)	South East (l)	South West (m)	NET: Yes (n)	Yes - mental condition (o)	Yes - physical condition (p)	Yes - disability (q)	Yes - other (r)	No (s)
Unweighted base	2033	194	121	1718	91	221	191	162	156	223	256	251	167	479	196	278	150	15	1499
Weighted base	2033	179	102	1752	85*	234	171	183	152	195	270	283	179	458	182	269	146	13**	1523
NET: Agree	1059 52%	108 61% DBEIJk Lm	45 45%	906 52%	40 47%	134 57% BJL	99 58% BJL	107 59% BeJL	76 50%	92 47%	139 52%	127 45%	90 51%	202 44%	76 42%	128 47%	69 47%	4 30%	833 55% NOP
Strongly agree	(4) 510 25%	56 31% dfjL	22 22%	432 25%	21 24%	53 23%	50 29% l	51 28%	37 24%	45 23%	69 25%	59 21%	47 27%	87 19%	24 13%	56 21% o	30 21% o	2 17%	413 27% NOP
Tend to agree	(3) 549 27%	52 29%	23 23%	474 27%	19 22%	81 34% BeJkLM 29%	49 29%	57 31%	39 26%	47 24%	71 26%	68 24%	43 24%	115 25%	52 28%	72 27%	38 26%	2 13%	421 28%
Tend to disagree	(2) 159 8%	12 7%	13 13% dafgHJ	134 8%	9 11% J	16 7% j	11 6%	9 5%	10 7%	6 3%	24 9% J	23 8% J	24 14% aFGHIJ 10% s	47 11% s	20 11% s	19 7%	14 10%	2 15%	110 7%
Strongly disagree	(1) 109 5%	6 3%	6 6% m	97 6%	8 10% ahLM	14 6% M	12 7% M	6 3%	11 7% M	12 6% M	21 8% ahIM	10 4%	3 1%	48 11% S	31 17% NPQS	26 10% S	9 6%	3 19%	59 4%
NET: Disagree	268 13%	18 10%	19 18% aHJ	230 13%	17 20% AHJl	30 13%	22 13%	15 8%	22 14%	18 9%	45 17% aHJ	34 12%	27 15% h	95 21% S	51 28% n PQS	46 17% S	24 16% s	4 34%	169 11%
Not applicable	627 31%	49 28%	36 35% k	542 31%	23 27%	67 29%	47 28%	54 29%	47 31%	72 37% agK	67 25%	109 38% AeFGH K32%	57 32%	137 30%	46 25%	88 33%	44 30%	4 33%	472 31%
Don't know	79 4%	3 2%	2 2%	75 4% a	6 7% AFG	2 1%	2 1%	7 4%	8 5% aFG	13 7% AbFGm	19 7% AbFGm	13 5% Fg	5 3%	24 5% s	9 5%	7 3%	9 6% s	* 3%	49 3%
Mean	3.10	3.25 dBefk	2.97	3.09	2.92	3.06	3.13	3.24 bEk	3.04	3.13	3.02	3.10	3.15	2.81 O	2.55	2.91 O	2.97 O	2.44	3.18 NOPQ
Standard deviation	0.91	0.82	0.96	0.91	1.05	0.87	0.94	0.80	0.98	0.95	0.98	0.87	0.83	1.03	1.06	1.02	0.95	1.26	0.85
Standard error	0.02	0.07	0.11	0.03	0.13	0.07	0.08	0.08	0.10	0.09	0.07	0.07	0.08	0.06	0.09	0.08	0.10	0.40	0.03

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

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

Unsolicited Credit Increases Survey

ONLINE Fieldwork: 8th - 9th November 2017

Absolutes/col percents

Table 5

Q2. To what extent do you agree or disagree with the following statements?

Base: All respondents

I am confident I can pay off my current levels of debt

	Total	I find my debts to be a heavy burden		I am confident I can pay off my current levels of debt		Missed two or more payments on any household bills	
		Agree (a)	Disagree (b)	Agree (c)	Disagree (d)	Yes (e)	No (f)
Unweighted base	2033	469	830	1043	274	150	1865
Weighted base	2033	472	839	1059	268	155	1860
NET: Agree	1059 52%	231 49%	714 85%A	1059 100%D	-	56 36%	996 54%E
Strongly agree	(4) 25%	510 12%	55 46%A	384 48%D	510 48%D	-	497 27%E
Tend to agree	(3) 27%	549 27%	176 37%	329 39%	549 52%D	-	499 27%
Tend to disagree	(2) 8%	159 8%	109 23%B	42 5%	-	159 59%C	122 7%
Strongly disagree	(1) 5%	109 5%	88 19%B	19 2%	-	109 41%C	54 3%
NET: Disagree	268 13%	198 42%B	61 7%	-	268 100%C	89 57%F	175 9%
Not applicable	627 31%	3 1%	45 5%A	-	-	2 1%	620 33%E
Don't know	79 4%	40 8%B	19 2%	-	-	8 5%	69 4%
Mean	3.10	2.46	3.39A	3.48D	1.59	2.11	3.23E
Standard deviation	0.91	0.96	0.70	0.50	0.49	0.99	0.81
Standard error	0.02	0.05	0.03	0.02	0.03	0.08	0.02

Proportions/Means: Columns Tested (5%, 10% risk level) - a/b - c/d - e/f

Unsolicited Credit Increases Survey

ONLINE Fieldwork: 8th - 9th November 2017

Absolutes/col percents

Table 6

Q2. To what extent do you agree or disagree with the following statements?**Base: All respondents****I am able to keep on top of my household bills**

	Total	Gender		Age									Social Grade				Employment Sector	
		Male (a)	Female (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	18-34 (i)	35-54 (j)	55+ (k)	AB (l)	C1 (m)	C2 (n)	DE (o)	Public (p)	Pri- vate (q)
Unweighted base	2033	976	1057	229	342	322	351	294	495	571	673	789	604	584	327	518	233	850
Weighted base	2033	992	1041	228	350	327	362	299	468	577	689	767	544	567	418	504	256	915
NET: Agree	1741 86%	865 87% ^b	876 84%	168 74%	282 81% ^c	270 83% ^C	302 84% ^C	267 89% ^{CDEF}	451 96% ^{CDEFG}	450 78%	572 83% ^I	718 94% ^{IJ}	488 90% ^{NO}	498 88% ^O	355 85% ^o	400 79%	218 85%	778 85%
Strongly agree	(4) 886 44%	437 44%	450 43%	76 33%	117 33%	111 34%	131 36%	138 46% ^{CDEF}	313 67% ^{CDEFG}	193 33%	242 35%	451 59% ^{IJ}	275 50% ^O	261 46% ^O	188 45% ^O	162 32%	100 39%	369 40%
Tend to agree	(3) 855 42%	428 43%	426 41%	92 41% ^H	165 47% ^H	159 49% ^{cH}	171 47% ^H	129 43% ^H	138 29%	258 45% ^K	330 48% ^K	267 35%	213 39%	237 42%	167 40%	238 47% ^{LMn}	117 46%	409 45%
Tend to disagree	(2) 156 8%	76 8%	80 8%	28 13% ^{GH}	33 9% ^{gH}	35 11% ^{GH}	37 10% ^{GH}	15 5% ^H	8 2%	62 11% ^K	72 11% ^K	22 3%	32 6%	35 6%	35 8%	55 11% ^{LM}	19 7%	82 9%
Strongly disagree	(1) 53 3%	20 2%	33 3%	3 1%	11 3% ^H	11 3% ^H	15 4% ^{cH}	10 3% ^H	3 1%	14 3%	26 4% ^K	13 2%	7 1%	12 2%	10 2%	24 5% ^{LM}	5 2%	27 3%
NET: Disagree	210 10%	97 10%	113 11%	31 14% ^{gH}	45 13% ^{gH}	46 14% ^{GH}	52 14% ^{GH}	24 8% ^H	11 2%	76 13% ^K	98 14% ^K	35 5%	39 7%	46 8%	45 11% ^I	79 16% ^{LMn}	24 9%	109 12%
Not applicable	62 3%	23 2%	38 4%	22 10% ^{DEFGH}	16 4% ^{FH}	8 3% ^h	5 1%	7 2%	4 1%	38 7% ^{JK}	14 2%	10 1%	12 2%	20 4%	14 3%	15 3%	10 4%	22 2%
Don't know	21 1%	8 1%	13 1%	6 3% ^{fGH}	7 2% ^{gH}	3 1%	2 1%	1 *	2 *	13 2% ^{JK}	5 1%	3 *	5 1%	2 *	4 1%	10 2% ^M	5 2%	6 1%
Mean	3.32	3.33	3.31	3.21	3.19	3.17	3.18	3.36 ^{CDEF}	3.65 ^{CDEFG}	3.19	3.18	3.53 ^{IJ}	3.43 ^{nO}	3.37 ^O	3.33 ^O	3.12	3.29	3.26
Standard deviation	0.74	0.71	0.76	0.74	0.75	0.76	0.78	0.73	0.55	0.75	0.77	0.64	0.67	0.70	0.74	0.80	0.70	0.75
Standard error	0.02	0.02	0.02	0.05	0.04	0.04	0.04	0.04	0.02	0.03	0.03	0.02	0.03	0.03	0.04	0.04	0.05	0.03

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

Unsolicited Credit Increases Survey

ONLINE Fieldwork: 8th - 9th November 2017

Absolutes/col percents

Table 6

Q2. To what extent do you agree or disagree with the following statements?

Base: All respondents

I am able to keep on top of my household bills

	Region													Do you have a longstanding physical or mental condition or disability?					
	Total	Scotland (a)	Wales (b)	NET: England (d)	North East (e)	North West (f)	Yorkshire & Humberside (g)	West Midlands (h)	East Midlands (i)	Eastern (j)	London (k)	South East (l)	South West (m)	NET: Yes (n)	Yes - mental condition (o)	Yes - physical condition (p)	Yes - disability (q)	Yes - other (r)	No (s)
	Unweighted base	2033	194	121	1718	91	221	191	162	156	223	256	251	167	479	196	278	150	15
Weighted base	2033	179	102	1752	85*	234	171	183	152	195	270	283	179	458	182	269	146	13**	1523
NET: Agree	1741 86%	160 90%KI	85 83%	1496 85%	72 85%	204 87%	145 85%	152 83%	134 88%	173 89%KI	221 82%	234 83%	159 89%k	367 80%O	125 68%	224 84%O	124 85%O	9 66%	1333 87%NO
Strongly agree (4)	886 44%	90 50%diKL	43 43%	752 43%	35 41%	106 45%k	77 45%k	84 46%k	62 40%	93 48%KI	98 36%	111 39%	88 49%KI	159 35%o	48 26%	101 38%O	53 36%o	3 25%	714 47%NOPQ
Tend to agree (3)	855 42%	70 39%	41 41%	743 42%	38 44%	98 42%	68 40%	68 37%	73 48%h	80 41%	123 45%	123 44%	72 40%	208 45% <i>s</i>	77 42%	123 46%	71 49% <i>s</i>	5 41%	619 41%
Tend to disagree (2)	156 8%	13 7%	12 12% <i>j</i>	132 8%	10 12%	16 7%	14 8%	13 7%	9 6%	12 6%	26 10%	21 8%	11 6%	47 10% <i>S</i>	30 17% <i>NPqS</i>	22 8%	13 9%	2 19%	104 7%
Strongly disagree (1)	53 3%	4 2%	1 1%	48 3%	1 2%	3 1%	5 3%	2 1%	5 3%	8 4% <i>f</i>	11 4% <i>f</i>	7 3%	4 2%	24 5% <i>S</i>	16 9% <i>qS</i>	13 5% <i>S</i>	5 4%	- -	30 2%
NET: Disagree	210 10%	17 9%	13 13%	180 10%	11 13%	19 8%	19 11%	16 9%	14 9%	20 10%	37 14% <i>f</i>	28 10%	16 9%	70 15% <i>S</i>	46 26% <i>NPQS</i>	35 13% <i>S</i>	19 13%	2 19%	133 9%
Not applicable	62 3%	2 1%	3 3%	57 3%	- -	10 4% <i>aeJ</i>	6 4% <i>ej</i>	8 4% <i>aeJ</i>	2 1%	1 1%	10 4% <i>eJ</i>	16 6% <i>AEiJ</i>	4 2%	18 4%	10 5% <i>qS</i>	9 3%	2 1%	2 12%	39 3%
Don't know	21 1%	- -	1 1%	20 1%	1 2%	1 1%	- -	7 4% <i>AFGJKM</i>	1 1%	1 1%	3 1%	4 1%	- -	3 1%	1 1%	- -	1 1%	* 3%	18 1% <i>p</i>
Mean	3.32	3.39K	3.29	3.31	3.26	3.38K	3.32	3.39K	3.28	3.34k	3.19	3.29	3.39K	3.15O	2.91	3.21O	3.21O	3.07	3.38NOPQ
Standard deviation	0.74	0.72	0.74	0.74	0.73	0.68	0.77	0.70	0.74	0.77	0.78	0.73	0.72	0.82	0.91	0.79	0.76	0.75	0.71
Standard error	0.02	0.05	0.07	0.02	0.08	0.05	0.06	0.06	0.06	0.05	0.05	0.05	0.06	0.04	0.07	0.05	0.06	0.21	0.02

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

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

Unsolicited Credit Increases Survey

ONLINE Fieldwork: 8th - 9th November 2017

Absolutes/col percents

Table 6

Q2. To what extent do you agree or disagree with the following statements?

Base: All respondents

I am able to keep on top of my household bills

	Total	I find my debts to be a heavy burden		I am confident I can pay off my current levels of debt		Missed two or more payments on any household bills	
		Agree (a)	Disagree (b)	Agree (c)	Disagree (d)	Yes (e)	No (f)
Unweighted base	2033	469	830	1043	274	150	1865
Weighted base	2033	472	839	1059	268	155	1860
NET: Agree	1741 86%	312 66%	787 94%A	997 94%D	124 46%	75 48%	1656 89%E
Strongly agree	(4) 886 44%	70 15%	416 50%A	492 46%D	24 9%	11 7%	872 47%E
Tend to agree	(3) 855 42%	242 51%B	371 44%	505 48%D	100 37%	64 41%	784 42%
Tend to disagree	(2) 156 8%	103 22%B	40 5%	46 4%	91 34%C	49 31%F	105 6%
Strongly disagree	(1) 53 3%	43 9%B	6 1%	7 1%	43 16%C	27 18%F	25 1%
NET: Disagree	210 10%	146 31%B	46 6%	53 5%	133 50%C	76 49%F	130 7%
Not applicable	62 3%	7 1%	5 1%	6 1%	4 2%	1 1%	57 3%
Don't know	21 1%	8 2%B	1 *	2 *	6 2%C	3 2%	18 1%
Mean	3.32	2.74	3.44A	3.41D	2.41	2.39	3.40E
Standard deviation	0.74	0.83	0.62	0.61	0.88	0.87	0.66
Standard error	0.02	0.04	0.02	0.02	0.05	0.07	0.02

Proportions/Means: Columns Tested (5%, 10% risk level) - a/b - c/d - e/f

Unsolicited Credit Increases Survey

ONLINE Fieldwork: 8th - 9th November 2017

Absolutes/col percents

Table 7

Q2. To what extent do you agree or disagree with the following statements?

Base: All respondents

Credit providers should always ask for permission before increasing someone's credit limit on their credit card

	Total	Gender		Age									Social Grade				Employment Sector	
		Male (a)	Female (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	18-34 (i)	35-54 (j)	55+ (k)	AB (l)	C1 (m)	C2 (n)	DE (o)	Public (p)	Pri- vate (q)
Unweighted base	2033	976	1057	229	342	322	351	294	495	571	673	789	604	584	327	518	233	850
Weighted base	2033	992	1041	228	350	327	362	299	468	577	689	767	544	567	418	504	256	915
NET: Agree	1718 85%	829 84%	889 85%	177 78%	270 77%	269 82%	312 86%CD	256 86%CD	434 93%CDEFG	447 77%	581 84%I	690 90%IJ	460 84%	479 85%	351 84%	429 85%	220 86%	748 82%
Strongly agree	(4) 1079 53%	501 51%	578 56%A	97 43%	141 40%	166 51%cD	212 59%CD	157 53%CD	305 65%CEFG	239 41%	378 55%I	462 60%J	265 49%	314 55%L	219 52%	280 56%L	145 57%Q	423 46%
Tend to agree	(3) 639 31%	328 33%	311 30%	79 35%h	129 37%FH	103 31%	100 28%	99 33%	129 28%	208 36%JK	203 30%	228 30%	194 36%MO	165 29%	131 31%	148 29%	74 29%	325 35%p
Tend to disagree	(2) 112 6%	59 6%	53 5%	8 4%	30 9%CFH	26 8%CH	17 5%	18 6%H	13 3%	38 7%k	44 6%k	31 4%	34 6%	30 5%	16 4%	32 6%	11 4%	75 8%p
Strongly disagree	(1) 33 2%	16 2%	18 2%	7 3%GH	10 3%GH	5 1%	8 2%H	2 1%	2 *	17 3%K	13 2%K	4 *	12 2%o	9 2%	7 2%	5 1%	6 3%	19 2%
NET: Disagree	146 7%	75 8%	71 7%	15 6%h	40 12%cfGH	31 10%H	25 7%H	19 6%h	15 3%	55 10%K	56 8%K	34 4%	46 8%	39 7%	23 6%	37 7%	17 7%	93 10%
Not applicable	87 4%	45 5%	42 4%	21 9%eFgH	20 6%fH	16 5%H	9 3%	14 5%H	7 2%	41 7%JK	25 4%	21 3%	21 4%	24 4%	19 5%	22 4%	13 5%	33 4%
Don't know	82 4%	43 4%	39 4%	15 7%H	20 6%H	12 4%	15 4%	10 3%	11 2%	35 6%K	26 4%	21 3%	17 3%	24 4%	25 6%lo	16 3%	7 3%	41 5%
Mean	3.48	3.45	3.51	3.40	3.29	3.43D	3.53cD	3.50D	3.64CDEFG	3.33	3.48I	3.59J	3.41	3.51L	3.50I	3.51L	3.51Q	3.37
Standard deviation	0.69	0.70	0.69	0.73	0.78	0.72	0.70	0.64	0.57	0.76	0.71	0.60	0.72	0.69	0.67	0.67	0.71	0.74
Standard error	0.02	0.02	0.02	0.05	0.04	0.04	0.04	0.04	0.03	0.03	0.03	0.02	0.03	0.03	0.04	0.03	0.05	0.03

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

Unsolicited Credit Increases Survey

ONLINE Fieldwork: 8th - 9th November 2017

Absolutes/col percents

Table 7

Q2. To what extent do you agree or disagree with the following statements?

Base: All respondents

Credit providers should always ask for permission before increasing someone's credit limit on their credit card

	Total	Region											Do you have a longstanding physical or mental condition or disability?						
		Scotland (a)	Wales (b)	NET: England (d)	North East (e)	North West (f)	Yorkshire & Humber (g)	West Midlands (h)	East Midlands (i)	Eastern (j)	London (k)	South East (l)	South West (m)	NET: Yes (n)	Yes - mental condition (o)	Yes - physical condition (p)	Yes - disability (q)	Yes - other (r)	No (s)
Unweighted base	2033	194	121	1718	91	221	191	162	156	223	256	251	167	479	196	278	150	15	1499
Weighted base	2033	179	102	1752	85*	234	171	183	152	195	270	283	179	458	182	269	146	13**	1523
NET: Agree	1718 85%	155 87%k	86 84%	1477 84%	74 87%	202 86%k	141 83%	159 87%k	131 86%	165 85%	215 80%	230 81%	160 89%gKL	389 85%	150 82%	233 87%	127 87%	11 82%	1292 85%
Strongly agree	(4) 1079 53%	96 54%	56 55%	927 53%	44 51%	127 54%	94 55%	102 55%	87 57%l	97 50%	132 49%	133 47%	113 63%JKL	275 60%S	109 60%S	167 62%S	83 57%	6 50%	778 51%
Tend to agree	(3) 639 31%	59 33%	29 29%	550 31%	30 36%	75 32%	47 28%	57 31%	44 29%	68 35%	84 31%	97 34%	47 27%	114 25%	40 22%	66 25%	44 30%	4 32%	514 34%NOP
Tend to disagree	(2) 112 6%	8 4%	6 6% m	98 6%	7 8% hm	10 4%	10 6% m	5 3%	9 6% m	9 5%	29 11% AFHJLM	15 5%	4 2%	25 5%	10 6%	11 4%	5 3%	1 8%	87 6%
Strongly disagree	(1) 33 2%	3 2%	1 1%	30 2%	1 1%	7 3% j	3 2%	2 1%	3 2%	1 *	3 1%	4 1%	5 3% j	7 2%	5 3%	3 1%	1 *	- -	26 2%
NET: Disagree	146 7%	10 6%	8 7%	128 7%	7 9%	17 7%	14 8%	8 4%	12 8%	10 5%	32 12% aHJIM	19 7%	9 5%	32 7%	15 8%	14 5%	5 4%	1 8%	113 7%
Not applicable	87 4%	6 3%	6 6%	75 4%	3 3%	8 3%	7 4%	7 4%	8 5%	5 3%	8 3%	22 8% aFJK	7 4%	23 5%	10 6%	13 5%	7 5%	1 11%	56 4%
Don't know	82 4%	7 4% i	3 3%	72 4%	1 1%	7 3%	9 5% l	10 5% l	1 1%	15 7% EFIM	15 6% lm	11 4% i	3 2%	15 3%	7 4%	9 3%	7 5%	- -	63 4%
Mean	3.48	3.50	3.51	3.48	3.43	3.47	3.50	3.55K	3.50	3.49	3.39	3.44	3.58Kl	3.56S	3.54	3.61S	3.58s	3.47	3.46
Standard deviation	0.69	0.67	0.68	0.70	0.69	0.73	0.72	0.63	0.71	0.62	0.74	0.68	0.69	0.68	0.74	0.63	0.59	0.68	0.69
Standard error	0.02	0.05	0.07	0.02	0.07	0.05	0.05	0.05	0.06	0.04	0.05	0.05	0.06	0.03	0.06	0.04	0.05	0.18	0.02

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

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

Unsolicited Credit Increases Survey

ONLINE Fieldwork: 8th - 9th November 2017

Absolutes/col percents

Table 7

Q2. To what extent do you agree or disagree with the following statements?

Base: All respondents

Credit providers should always ask for permission before increasing someone's credit limit on their credit card

	Total	I find my debts to be a heavy burden		I am confident I can pay off my current levels of debt		Missed two or more payments on any household bills	
		Agree (a)	Disagree (b)	Agree (c)	Disagree (d)	Yes (e)	No (f)
Unweighted base	2033	469	830	1043	274	150	1865
Weighted base	2033	472	839	1059	268	155	1860
NET: Agree	1718 85%	413 88%	704 84%	933 88%D	210 78%	129 83%	1581 85%
Strongly agree	(4) 1079 53%	247 52%	432 52%	572 54%D	121 45%	76 49%	996 54%
Tend to agree	(3) 639 31%	166 35%	272 32%	361 34%	88 33%	53 34%	585 31%
Tend to disagree	(2) 112 6%	24 5%	68 8%a	60 6%	32 12%C	13 8%	96 5%
Strongly disagree	(1) 33 2%	6 1%	23 3%a	21 2%	7 3%	1 1%	32 2%
NET: Disagree	146 7%	29 6%	91 11%A	81 8%	39 15%C	14 9%	128 7%
Not applicable	87 4%	9 2%	14 2%	16 2%	8 3%	4 2%	79 4%
Don't know	82 4%	21 4%	30 4%	29 3%	11 4%	8 5%	72 4%
Mean	3.48	3.48b	3.40	3.46D	3.30	3.42	3.49
Standard deviation	0.69	0.66	0.77	0.70	0.80	0.70	0.69
Standard error	0.02	0.03	0.03	0.02	0.05	0.06	0.02

Proportions/Mean: Columns Tested (5%, 10% risk level) - a/b - c/d - e/f

Unsolicited Credit Increases Survey

ONLINE Fieldwork: 8th - 9th November 2017

Absolutes/col percents

Table 8
Q3. Do you have one or more credit cards?
Base: All respondents

	Gender			Age									Social Grade				Employment Sector	
	Total	Male (a)	Female (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	18-34 (i)	35-54 (j)	55+ (k)	AB (l)	C1 (m)	C2 (n)	DE (o)	Public (p)	Pri- vate (q)
Unweighted base	2033	976	1057	229	342	322	351	294	495	571	673	789	604	584	327	518	233	850
Weighted base	2033	992	1041	228	350	327	362	299	468	577	689	767	544	567	418	504	256	915
Yes	1332 66%	660 67%	672 65%	78 34%	213 61% ^C	212 65% ^C	252 70% ^{CD}	212 71% ^{CD}	365 78% ^{CDEFG}	291 50%	464 67% ^I	577 75% ^{IJ}	416 76% ^{MNO}	373 66% ^O	263 63% ^o	281 56%	174 68%	623 68%
No	685 34%	323 33%	362 35%	146 64% ^{DEFGH}	133 38% ^{FGH}	114 35% ^H	107 29% ^H	85 29% ^H	100 21%	279 48% ^{JK}	221 32% ^K	185 24%	127 23%	191 34% ^L	150 36% ^L	218 43% ^{LMN}	82 32%	282 31%
Prefer not to say	15 1%	9 1%	6 1%	3 1%	4 1%	1 *	3 1%	2 1%	3 1%	7 1%	4 1%	4 1%	2 *	3 1%	6 1% ^I	5 1%	-	9 1%

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

Unsolicited Credit Increases Survey

ONLINE Fieldwork: 8th - 9th November 2017

Absolutes/col percents

Table 8
Q3. Do you have one or more credit cards?
Base: All respondents

	Region													Do you have a longstanding physical or mental condition or disability?					
	Total	Scotland (a)	Wales (b)	NET: England (d)	North East (e)	North West (f)	Yorkshire & Humberside (g)	West Midlands (h)	East Midlands (i)	Eastern (j)	London (k)	South East (l)	South West (m)	NET: Yes (n)	Yes - mental condition (o)	Yes - physical condition (p)	Yes - disability (q)	Yes - other (r)	No (s)
Unweighted base	2033	194	121	1718	91	221	191	162	156	223	256	251	167	479	196	278	150	15	1499
Weighted base	2033	179	102	1752	85*	234	171	183	152	195	270	283	179	458	182	269	146	13**	1523
Yes	1332 66%	117 66%	58 57%	1157 66%b	51 60%	162 69%BHI	117 69%bh	106 58%	99 65%	152 78%ABEfgIKLM	187 69%BHI	173 61%	110 62%	278 61%O	90 49%	173 64%O	86 59%	7 56%	1035 68%NOQ
No	685 34%	59 33%J	44 43%DaFGJK	582 33%	34 40%J	70 30%j	53 31%j	75 41%FgJK	52 34%J	43 22%	83 31%j	104 37%J	68 38%J	180 39%S	92 51%NPqS	95 36%	59 41%S	6 44%	480 32%
Prefer not to say	15 1%	2 1%	-	13 1%	-	1 *	1 1%	2 1%	1 1%	-	1 *	6 2%j	1 *	1 *	-	-	1 1%	-	9 1%

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

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

Unsolicited Credit Increases Survey

ONLINE Fieldwork: 8th - 9th November 2017

Absolutes/col percents

Table 8

Q3. Do you have one or more credit cards?**Base: All respondents**

	Total	I find my debts to be a heavy burden		I am confident I can pay off my current levels of debt		Missed two or more payments on any household bills	
		Agree (a)	Disagree (b)	Agree (c)	Disagree (d)	Yes (e)	No (f)
Unweighted base	2033	469	830	1043	274	150	1865
Weighted base	2033	472	839	1059	268	155	1860
Yes	1332 66%	325 69%	611 73%	785 74%D	164 61%	91 59%	1237 66%e
No	685 34%	140 30%	225 27%	266 25%	103 38%C	62 40%	615 33%
Prefer not to say	15 1%	7 1%b	3 *	8 1%	1 1%	1 1%	8 *

Proportions/Mean: Columns Tested (5%, 10% risk level) - a/b - c/d - e/f

Unsolicited Credit Increases Survey

ONLINE Fieldwork: 8th - 9th November 2017

Absolutes/col percents

Table 9

Q4. Have you missed two or more payments on any of your household bills or debt repayments within the past 12 months?

Base: All respondents

	Gender			Age									Social Grade				Employment Sector	
	Total	Male (a)	Female (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	18-34 (i)	35-54 (j)	55+ (k)	AB (l)	C1 (m)	C2 (n)	DE (o)	Public (p)	Pri- vate (q)
Unweighted base	2033	976	1057	229	342	322	351	294	495	571	673	789	604	584	327	518	233	850
Weighted base	2033	992	1041	228	350	327	362	299	468	577	689	767	544	567	418	504	256	915
Yes	155 8%	63 6%	92 9% ^a	20 9% ^H	43 12% ^{fGH}	39 12% ^{GH}	29 8% ^H	19 6% ^H	5 1%	63 11% ^K	68 10% ^K	24 3%	35 6%	27 5%	31 7%	62 12% ^{LMN}	18 7%	83 9%
No	1860 91%	920 93% ^b	940 90%	201 88%	305 87%	283 86%	332 92% ^{dE}	277 93% ^{cDE}	462 99% ^{CDEFG}	506 88%	615 89%	740 96% ^{IJ}	508 93% ^O	534 94% ^{nO}	380 91%	439 87%	236 92%	820 90%
Don't know	7 *	2 *	5 *	3 1% ^{dg}	-	3 1%	1 *	-	1 *	3 *	4 1%	1 *	*	1 *	4 1% ^l	1 *	3 1%	4 *
Prefer not to say	11 1%	7 1%	4 *	5 2% ^{dFH}	1 *	2 1% ^h	-	2 1% ^h	-	6 1% ^k	2 *	2 *	1 *	5 1%	3 1%	2 *	-	8 1%

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

Unsolicited Credit Increases Survey

ONLINE Fieldwork: 8th - 9th November 2017

Absolutes/col percents

Table 9

Q4. Have you missed two or more payments on any of your household bills or debt repayments within the past 12 months?

Base: All respondents

	Region													Do you have a longstanding physical or mental condition or disability?					
	Total	Scotland (a)	Wales (b)	NET: England (d)	North East (e)	North West (f)	Yorkshire & Humberside (g)	West Midlands (h)	East Midlands (i)	Eastern (j)	London (k)	South East (l)	South West (m)	NET: Yes (n)	Yes - mental condition (o)	Yes - physical condition (p)	Yes - disability (q)	Yes - other (r)	No (s)
Unweighted base	2033	194	121	1718	91	221	191	162	156	223	256	251	167	479	196	278	150	15	1499
Weighted base	2033	179	102	1752	85*	234	171	183	152	195	270	283	179	458	182	269	146	13**	1523
Yes	155 8%	15 8%	8 8%	132 8%	9 11%F	10 4%	12 7%	15 8%	9 6%	15 8%	32 12%FIL	15 5%	15 8%	62 14%S	43 24%NPQS	30 11%S	12 9%	2 19%	90 6%
No	1860 91%	164 92%	92 91%	1604 92%	75 88%	222 95%EK	159 93%k	167 91%	142 93%k	180 92%k	235 87%	261 92%k	163 91%	395 86%O	139 76%	239 89%O	133 91%O	10 78%	1420 93%NOP
Don't know	7 *	-	2 2%dfj	6 *	-	-	-	-	1 1%	-	1 *	3 1%	1 1%	*	-	-	-	*	6 *
Prefer not to say	11 1%	-	-	11 1%	1 1%	2 1%	-	1 1%	1 *	-	3 1%	4 1%	-	1 *	-	-	1 *	-	7 *

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

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

Unsolicited Credit Increases Survey

ONLINE Fieldwork: 8th - 9th November 2017

Absolutes/col percents

Table 9

Q4. Have you missed two or more payments on any of your household bills or debt repayments within the past 12 months?

Base: All respondents

	Total	I find my debts to be a heavy burden		I am confident I can pay off my current levels of debt		Missed two or more payments on any household bills	
		Agree (a)	Disagree (b)	Agree (c)	Disagree (d)	Yes (e)	No (f)
Unweighted base	2033	469	830	1043	274	150	1865
Weighted base	2033	472	839	1059	268	155	1860
Yes	155 8%	117 25%B	33 4%	56 5%	89 33%C	155 100%F	-
No	1860 91%	346 73%	804 96%A	996 94%D	175 65%	-	1860 100%E
Don't know	7 *	4 1%B	* *	2 *	1 *	-	-
Prefer not to say	11 1%	6 1%B	1 *	5 *	2 1%	-	-

Proportions/Mean: Columns Tested (5%, 10% risk level) - a/b - c/d - e/f

Unsolicited Credit Increases Survey

ONLINE Fieldwork: 8th - 9th November 2017

Absolutes/col percents

Table 10

Q5. You mentioned earlier that you have at least one credit card. Which of the following best applies to your own situation?

Base: All respondents with one or more credit cards

	Gender		Age									Social Grade				Employment Sector		
	Total	Male (a)	Female (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	18-34 (i)	35-54 (j)	55+ (k)	AB (l)	C1 (m)	C2 (n)	DE (o)	Public (p)	Private (q)
Unweighted base	1324	651	673	73	208	211	233	208	391	281	444	599	454	383	199	288	162	571
Weighted base	1332	660	672	78*	213	212	252	212	365	291	464	577	416	373	263	281	174	623
I always pay off my credit card balance(s) in full every month	786 59%	405 61%	381 57%	41 52%	111 52%	95 45%	136 54%e	124 59%E	279 76%	152 CDEFG52%	231 50%	403 70%IJ	282 68%MNO	216 58%	141 54%	146 52%	88 50%	338 54%
I sometimes pay off my credit card balance(s) in full every month	206 15%	105 16%	101 15%	17 21%H	41 19%H	42 20%gH	36 14%	28 13%	42 11%	58 20%K	78 17%K	69 12%	73 17%	50 13%	45 17%	38 14%	27 15%	114 18%
I rarely pay off my credit card balance(s) in full every month	123 9%	65 10%	58 9%	4 5%	23 11%H	29 14%cH	23 9%H	28 13%cH	17 5%	27 9%	52 11%k	45 8%	19 4%	38 10%L	27 10%L	40 14%L	17 10%	65 10%
I never pay off my credit card balance(s) in full every month	206 15%	80 12%	126 19%A	12 16%H	37 17%H	43 20%H	55 22%gH	31 15%H	27 7%	49 17%K	99 21%K	58 10%	41 10%	63 17%L	47 18%L	55 19%L	38 22%	102 16%
Prefer not to say	12 1%	4 1%	8 1%	5 6%DeFGH	1 *	3 1%	1 1%	1 1%	1 *	6 2%K	4 1%	2 *	2 *	5 1%	3 1%	2 1%	5 3%q	4 1%

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

* small base

Unsolicited Credit Increases Survey

ONLINE Fieldwork: 8th - 9th November 2017

Absolutes/col percents

Table 10

Q5. You mentioned earlier that you have at least one credit card. Which of the following best applies to your own situation?

Base: All respondents with one or more credit cards

	Region													Do you have a longstanding physical or mental condition or disability?					
	Total	Scotland (a)	Wales (b)	NET: England (d)	North East (e)	North West (f)	Yorkshire & Humberside (g)	West Midlands (h)	East Midlands (i)	Eastern (j)	London (k)	South East (l)	South West (m)	NET: Yes (n)	Yes - mental condition (o)	Yes - physical condition (p)	Yes - disability (q)	Yes - other (r)	No (s)
Unweighted base	1324	129	70	1125	53	145	131	95	102	168	176	153	102	286	95	179	87	9	1014
Weighted base	1332	117	58*	1157	51*	162	117	106*	99*	152	187	173	110*	278	90*	173	86*	7**	1035
I always pay off my credit card balance(s) in full every month	786 59%	68 58%E	31 53%	687 59%	20 40%	97 60%E	68 58%E	56 52%	60 60%E	96 63%E	116 62%E	106 61%E	68 61%E	150 54%	43 48%	99 57%	40 47%	3 37%	626 60%nOQ
I sometimes pay off my credit card balance(s) in full every month	206 15%	23 20%j	13 23%dJlm	169 15%	16 31%FGHIJKLM	24 15%	19 16%	16 15%	13 14%	18 12%	29 15%	22 13%	12 11%	37 13%	14 15%	22 13%	15 18%	1 14%	165 16%
I rarely pay off my credit card balance(s) in full every month	123 9%	12 10%k	3 6%	108 9%	8 16%jK	15 9%	12 10%k	14 13%jK	8 8%	9 6%	8 4%	20 12%K	14 13%jK	34 12% _s	6 6%	20 11%	15 18%OS	1 11%	86 8%
I never pay off my credit card balance(s) in full every month	206 15%	13 11%	10 18%	183 16%	6 13%	25 15%	18 15%	18 17%	17 17%	28 19%	31 17%	24 14%	14 13%	54 19% _s	25 28%pqS	31 18%	14 17%	3 38%	148 14%
Prefer not to say	12 1%	1 1%	-	10 1%	-	1 1%	1 1%	3 3%l	1 1%	1 *	2 1%	-	2 2%	3 1%	2 2%	1 1%	1 1%	-	9 1%

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

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

Unsolicited Credit Increases Survey

ONLINE Fieldwork: 8th - 9th November 2017

Absolutes/col percents

Table 10

Q5. You mentioned earlier that you have at least one credit card. Which of the following best applies to your own situation?

Base: All respondents with one or more credit cards

	Total	I find my debts to be a heavy burden		I am confident I can pay off my current levels of debt		Missed two or more payments on any household bills	
		Agree (a)	Disagree (b)	Agree (c)	Disagree (d)	Yes (e)	No (f)
Unweighted base	1324	319	597	773	158	85	1233
Weighted base	1332	325	611	785	164	91*	1237
I always pay off my credit card balance(s) in full every month	786 59%	71 22%	353 58%A	434 55%D	24 15%	13 14%	773 63%E
I sometimes pay off my credit card balance(s) in full every month	206 15%	59 18%	122 20%	157 20%	26 16%	29 32%F	176 14%
I rarely pay off my credit card balance(s) in full every month	123 9%	55 17%B	63 10%	89 11%	22 13%	4 4%	119 10%
I never pay off my credit card balance(s) in full every month	206 15%	134 41%B	69 11%	100 13%	87 53%C	44 48%F	159 13%
Prefer not to say	12 1%	6 2%b	3 *	4 1%	4 2%C	1 1%	9 1%

Proportions/Mean: Columns Tested (5%, 10% risk level) - a/b - c/d - e/f

* small base

Unsolicited Credit Increases Survey

ONLINE Fieldwork: 8th - 9th November 2017

Absolutes/col percents

Table 11

Q6. Have you struggled to make a minimum payment on a credit card in the last twelve months?**Base: All respondents with one or more credit cards who don't pay the full balance each month**

	Gender			Age									Social Grade				Employment Sector	
	Total	Male (a)	Female (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	18-34 (i)	35-54 (j)	55+ (k)	AB (l)	C1 (m)	C2 (n)	DE (o)	Public (p)	Pri- vate (q)
Unweighted base	514	231	283	27	100	111	106	76	94	127	217	170	138	151	90	135	77	252
Weighted base	535	251	284	33**	101*	115*	115*	86*	85*	134	229	172	132	151	119*	132	82*	281
Yes	135 25%	60 24%	75 26%	16 47%	32 32%H	25 22%H	35 30%H	20 23%H	7 9%	47 35%K	60 26%K	27 16%	30 23%	37 25%	33 27%	34 26%	19 23%	77 27%
No	398 74%	189 75%	210 74%	17 53%	69 68%	89 78%	80 70%	66 77%	77 90%DEFG	86 65%	169 74%	143 83%IJ	102 77%	114 75%	85 71%	98 74%	63 77%	204 73%
Don't know	*	*	-	-	-	*	-	-	-	-	*	-	-	*	-	-	*	-
	*	*	-	-	-	*	-	-	-	-	*	-	-	*	-	-	*	-
Prefer not to say	1 *	1 1%	-	-	-	-	-	-	1 2%	-	-	1 1%	-	-	1 1%	-	-	-

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

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

Unsolicited Credit Increases Survey

ONLINE Fieldwork: 8th - 9th November 2017

Absolutes/col percents

Table 11

Q6. Have you struggled to make a minimum payment on a credit card in the last twelve months?

Base: All respondents with one or more credit cards who don't pay the full balance each month

	Region													Do you have a longstanding physical or mental condition or disability?					
	Total	Scotland (a)	Wales (b)	NET: England (d)	North East (e)	North West (f)	Yorkshire & Humberside (g)	West Midlands (h)	East Midlands (i)	Eastern (j)	London (k)	South East (l)	South West (m)	NET: Yes (n)	Yes - mental condition (o)	Yes - physical condition (p)	Yes - disability (q)	Yes - other (r)	No (s)
Unweighted base	514	51	32	431	27	57	50	39	42	56	64	59	37	126	48	72	43	5	377
Weighted base	535	48*	27**	460	31**	64*	49*	48*	39*	55*	68*	67*	40**	125*	45*	73*	45*	5**	400
Yes	135 25%	5 10%	8 28%	122 27%A	9 28%	12 18%	13 27%a	9 18%	10 27%a	12 22%	25 37%AFh	22 33%A	11 26%	34 27%	20 44%nPQS	16 22%	8 18%	2 42%	99 25%
No	398 74%	43 90%DgiKL	19 72%	336 73%	22 72%	52 82%K	35 73%	38 79%	28 73%	43 78%k	42 62%	45 67%	30 74%	91 73%o	25 56%	56 78%O	36 82%O	3 58%	299 75%O
Don't know	*	-	-	*	-	-	-	-	-	-	*	-	-	-	-	-	-	-	*
Prefer not to say	1 *	-	-	1 *	-	-	-	1 3%	-	-	-	-	-	-	-	-	-	-	1 *

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

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

Unsolicited Credit Increases Survey

ONLINE Fieldwork: 8th - 9th November 2017

Absolutes/col percents

Table 11

Q6. Have you struggled to make a minimum payment on a credit card in the last twelve months?

Base: All respondents with one or more credit cards who don't pay the full balance each month

	Total	I find my debts to be a heavy burden		I am confident I can pay off my current levels of debt		Missed two or more payments on any household bills	
		Agree (a)	Disagree (b)	Agree (c)	Disagree (d)	Yes (e)	No (f)
Unweighted base	514	242	236	332	128	71	438
Weighted base	535	248	254	346	135	77*	454
Yes	135 25%	111 45%B	24 9%	52 15%	74 55%C	63 81%F	70 15%
No	398 74%	135 55%	231 91%A	293 85%D	61 45%	14 19%	383 84%E
Don't know	*	*	-	*	-	-	*
	*	*	-	*	-	-	*
Prefer not to say	1	1	-	1	-	-	1
	*	1%	-	*	-	-	*

Proportions/Mean: Columns Tested (5%, 10% risk level) - a/b - c/d - e/f

*** small base**

Unsolicited Credit Increases Survey

ONLINE Fieldwork: 8th - 9th November 2017

Absolutes/col percents

Table 12

Q7. What is your current credit limit (on your main credit card if you have more than one)?

Base: All respondents with one or more credit cards

	Total	Gender		Age									Social Grade				Employment Sector	
		Male (a)	Female (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	18-34 (i)	35-54 (j)	55+ (k)	AB (l)	C1 (m)	C2 (n)	DE (o)	Public (p)	Private (q)
Unweighted base	1324	651	673	73	208	211	233	208	391	281	444	599	454	383	199	288	162	571
Weighted base	1332	660	672	78*	213	212	252	212	365	291	464	577	416	373	263	281	174	623
0 to £999	(500) 8%	102 6%	61 9%a	19 25%DEFGH	29 13%FGH	21 10%GH	17 7%H	9 4%	7 2%	48 17%JK	38 8%K	15 3%	16 4%	36 10%L	17 6%	33 12%Ln	18 10%	44 7%
£1000 to £1999	(1500) 10%	139 10%	75 11%	19 25%deFGH	31 15%gH	19 9%	27 11%h	18 9%	24 7%	51 17%JK	46 10%	43 7%	33 8%	39 11%	23 9%	44 16%LmN	19 11%	68 11%
£2000 to £2999	(2500) 11%	142 10%	78 12%	8 10%	26 12%	22 10%	31 12%	20 9%	35 10%	34 12%	52 11%	55 10%	36 9%	46 12%N	17 7%	43 15%LN	13 7%	67 11%
£3000 to £3999	(3500) 11%	148 11%	75 11%	4 5%	23 11%	19 9%	35 14%c	20 10%	47 13%	27 9%	54 12%	67 12%	37 9%	48 13%l	35 13%	29 10%	22 12%	67 11%
£4000 to £4999	(4500) 9%	117 9%	59 9%	4 6%	18 8%	22 10%	21 8%	17 8%	35 10%	22 8%	43 9%	52 9%	27 7%	35 9%	29 11%l	26 9%	16 9%	55 9%
£5000 to £5999	(5500) 10%	131 10%	66 10%	6 8%	21 10%	24 12%	27 11%	18 8%	36 10%	27 9%	51 11%	53 9%	49 12% <i>m</i>	28 7%	32 12% <i>m</i>	23 8%	17 10%	60 10%
£6000 to £6999	(6500) 5%	66 5%	32 5%	1 1%	8 4%	7 4%	9 3%	20 9% <i>CDEF</i>	21 6%	9 3%	16 4%	41 7% <i>lJ</i>	22 5%	12 3%	13 5%	18 6% <i>m</i>	6 3%	29 5%
£7000 to £7999	(7500) 6%	84 8%B	31 5%	1 2%	9 4%	13 6%	15 6%	7 3%	37 10% <i>CDG</i>	11 4%	28 6%	44 8% <i>l</i>	30 7%	24 6%	17 6%	13 5%	9 5%	41 7%
£8000 to £8999	(8500) 3%	16 2%	23 3%	3 4%	6 3%	9 4%H	6 2%	10 5%H	5 1%	10 3%	15 3%	15 3%	13 3%	12 3%	10 4% <i>o</i>	3 1%	9 5%	24 4%
£9000 to £9999	(9500) 2%	14 2%	17 2%	2 2%	2 1%	7 3%	6 2%	5 2%	10 3%	4 1%	12 3%	14 3%	20 5% <i>MNO</i>	6 2%	3 1%	2 1%	9 5% <i>Q</i>	9 1%
£10000 to £10999	(10500) 5%	39 6%B	22 3%	- -	6 3%	10 5% <i>c</i>	13 5% <i>c</i>	12 6% <i>c</i>	20 6% <i>c</i>	6 2%	23 5% <i>i</i>	33 6% <i>l</i>	20 5%	19 5%	15 6%	8 3%	5 3%	25 4%
£11000 to £11999	(11500) 3%	14 2%	20 3%	- -	9 4% <i>h</i>	3 1%	7 3%	9 4% <i>ch</i>	6 2%	9 3%	10 2%	15 3%	12 3% <i>o</i>	10 3%	10 4% <i>O</i>	2 1%	6 3%	19 3%
£12000 to £12999	(12500) 2%	25 4%B	2 *	1 1%	3 1%	8 4%H	4 2%	7 3% <i>h</i>	4 1%	3 1%	12 3%	11 2%	15 4% <i>mO</i>	5 1%	4 1%	2 1%	3 2%	18 3%

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

Unsolicited Credit Increases Survey

ONLINE Fieldwork: 8th - 9th November 2017

Absolutes/col percents

Table 12

Q7. What is your current credit limit (on your main credit card if you have more than one)?**Base: All respondents with one or more credit cards**

	Total	Gender		Age									Social Grade				Employment Sector	
		Male (a)	Female (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	18-34 (i)	35-54 (j)	55+ (k)	AB (l)	C1 (m)	C2 (n)	DE (o)	Public (p)	Pri- vate (q)
Weighted base	1332	660	672	78*	213	212	252	212	365	291	464	577	416	373	263	281	174	623
£13000 to £13999 (13500)	9 1%	5 1%	4 1%	- -	2 1%	2 1%	- -	1 1%	4 1%	2 1%	2 *	5 1%	6 1% _n	3 1%	- -	1 *	- -	5 1%
£14000 to £14999 (14500)	9 1%	9 1%B	- -	2 2% _d	- -	1 1%	1 1%	1 *	3 1%	2 1%	3 1%	4 1%	4 1%	3 1%	1 *	2 1%	- -	5 1%
£15000 or more (15500)	41 3%	21 3%	20 3%	2 2%	8 4%	4 2%	8 3%	7 3%	11 3%	10 3%	12 3%	19 3%	24 6% _{MO}	6 2%	9 3% _o	2 1%	6 3%	27 4%
I do not know what my current credit limit is	95 7%	41 6%	54 8%	3 4%	8 4%	10 4%	18 7%	21 10% _{DE}	35 10% _{DE}	11 4%	27 6%	56 10% _{IJ}	29 7%	30 8%	15 6%	21 8%	14 8%	35 6%
Prefer not to say	60 4%	25 4%	34 5%	2 3%	5 2%	9 4%	9 4%	9 4%	25 7% _D	8 3%	18 4%	34 6% _I	22 5%	14 4%	14 5%	10 4%	4 2%	25 4%
Mean	5348	5799 _B	4890	3341	4711 _C	5389 _C	5188 _C	6094 _{CDF}	5893 _{CDf}	4345	5281 _I	5968 _{IJ}	6536 _{MNO}	4904 _O	5588 _{mO}	3975	5264	5621
Standard deviation	3841	3977	3643	3606	3947	3829	3741	3959	3612	3900	3779	3742	4193	3646	3692	3077	3824	4075
Standard error	113	165	151	437	283	276	261	296	201	241	189	167	212	198	278	193	318	180

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

*** small base**

Unsolicited Credit Increases Survey

ONLINE Fieldwork: 8th - 9th November 2017

Absolutes/col percents

Table 12

Q7. What is your current credit limit (on your main credit card if you have more than one)?**Base: All respondents with one or more credit cards**

	Total	Region											Do you have a longstanding physical or mental condition or disability?							
		Scotland (a)	Wales (b)	NET: England (d)	North East (e)	North West (f)	Yorkshire & Humberside (g)	West Midlands (h)	East Midlands (i)	Eastern (j)	London (k)	South East (l)	South West (m)	NET: Yes (n)	Yes - mental condition (o)	Yes - physical condition (p)	Yes - disability (q)	Yes - other (r)	No (s)	
Unweighted base	1324	129	70	1125	53	145	131	95	102	168	176	153	102	286	95	179	87	9	1014	
Weighted base	1332	117	58*	1157	51*	162	117	106*	99*	152	187	173	110*	278	90*	173	86*	7**	1035	
0 to £999	(500)	102 8%	8 7%	5 9%	89 8%	1 3%	20 12%e	8 7%	11 10%	8 8%	10 7%	13 7%	12 5%	6 5%	28 10%	18 20%NPqS	11 6%	8 9%	-	74 7%
£1000 to £1999	(1500)	139 10%	12 10%	8 13%g	119 10%	11 22%a	16 FGHJk10%	6 5%	8 7%	13 13%g	11 7%	21 11%g	20 12%g	13 12%g	27 10%	10 11%	19 11%	8 9%	-	110 11%
£2000 to £2999	(2500)	142 11%	13 11%	7 11%	122 11%	3 6%	13 8%	11 9%	14 13%	7 7%	17 11%	21 11%	20 12%	16 14%	44 16%S	15 17%S	30 17%S	12 14%	1 8%	96 9%
£3000 to £3999	(3500)	148 11%	8 7%	6 10%	134 12%	3 6%	28 17%AeJL	16 13%j	11 10%	13 13%	11 7%	24 13%	14 8%	16 15%aj	37 13%q	8 9%	28 16%QS	5 5%	2 22%	108 10%
£4000 to £4999	(4500)	117 9%	7 6%	6 11%g	103 9%	2 3%	17 11%g	5 4%	15 14%aeGiK	5 5%	25 17%AEGIKL	11 6%	14 8%	10 9%	24 8%	7 7%	12 7%	9 11%	2 26%	93 9%
£5000 to £5999	(5500)	131 10%	12 10%k	2 4%	117 10%	9 17%BJKI	23 14%bjK	19 16%BJKL	12 11%k	12 13%bK	10 7%	9 5%	13 8%	10 9%	21 8%	7 8%	9 5%	5 6%	1 11%	107 10%p
£6000 to £6999	(6500)	66 5%	6 5%	4 7%f	56 5%	8 15%AFGHIKI	3 2%	5 4%	3 3%	3 3%	11 7%F	9 5%	10 6%f	5 5%	15 5%o	1 1%	11 6%o	6 7%O	-	51 5%
£7000 to £7999	(7500)	84 6%	13 11%dEFHJ	3 5%	68 6%	-	6 3%	9 8%eh	2 2%	11 12%EFHJ	7 4%	14 8%eh	10 6%	9 8%eh	18 6%	3 4%	13 7%	5 6%	1 14%	65 6%
£8000 to £8999	(8500)	39 3%	4 4%m	1 3%	33 3%	-	4 3%	1 1%	4 4%m	4 4%M	7 4%M	8 4%m	4 2%	-	6 2%	1 1%	4 2%	4 4%	1 7%	32 3%
£9000 to £9999	(9500)	31 2%	5 4%m	1 1%	25 2%	3 5%m	2 1%	4 4%	3 3%	2 2%	3 2%	4 2%	4 2%	1 1%	4 1%	2 2%	2 1%	2 2%	-	27 3%
£10000 to £10999	(10500)	61 5%	5 4%	6 11%DFkM	50 4%	2 4%	4 2%	8 7%fm	5 4%	4 4%	7 5%	9 5%	9 5%	2 2%	16 6%	2 2%	9 5%	8 9%os	1 12%	44 4%

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

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

Unsolicited Credit Increases Survey

ONLINE Fieldwork: 8th - 9th November 2017

Absolutes/col percents

Table 12

Q7. What is your current credit limit (on your main credit card if you have more than one)?

Base: All respondents with one or more credit cards

	Total	Region											Do you have a longstanding physical or mental condition or disability?						
		Scotland (a)	Wales (b)	NET: England (d)	North East (e)	North West (f)	Yorkshire & Humberside (g)	West Midlands (h)	East Midlands (i)	Eastern (j)	London (k)	South East (l)	South West (m)	NET: Yes (n)	Yes - mental condition (o)	Yes - physical condition (p)	Yes - disability (q)	Yes - other (r)	No (s)
Weighted base	1332	117	58*	1157	51*	162	117	106*	99*	152	187	173	110*	278	90*	173	86*	7**	1035
£11000 to £11999 (11500)	34 3%	2 2%	1 1%	31 3%	2 4%G	8 5%G	-	5 5%G	2 2%	3 2%	4 2%	7 4%G	1 1%	1 *	-	1 *	-	-	33 3%NP
£12000 to £12999 (12500)	26 2%	2 1%	-	25 2%	-	5 3%	5 4%	2 2%	2 2%	4 3%	3 1%	4 2%	1 1%	4 1%	1 1%	4 2%	1 1%	-	23 2%
£13000 to £13999 (13500)	9 1%	4 4%DFGhiLm	-	4 *	1 3%fgL	-	-	-	-	1 1%	2 1%	-	-	2 1%	1 1%	2 1%	1 1%	-	7 1%
£14000 to £14999 (14500)	9 1%	-	-	9 1%	-	-	2 2%	-	-	-	1 *	3 2%	3 3%fj	2 1%	2 2%	-	-	-	7 1%
£15000 or more (15500)	41 3%	7 6%fH	1 3%	33 3%	1 1%	2 1%	2 2%	-	2 2%	3 2%	11 6%fgH	10 6%fgH	2 1%	7 2%	4 4%	2 1%	2 3%	-	34 3%
I do not know what my current credit limit is	95 7%	7 6%	3 5%	85 7%	3 6%	9 6%	11 10%	7 7%	6 6%	13 8%	15 8%	10 6%	11 10%	16 6%	5 5%	11 6%	6 7%	-	76 7%
Prefer not to say	60 4%	3 2%	3 6%	54 5%	3 6%	4 2%	6 5%	4 4%	4 4%	9 6%	11 6%	8 5%	5 4%	9 3%	3 4%	6 4%	4 4%	-	48 5%
Mean	5348	6105DFHIM	4966	5287	5248	4715	5736Fhm	4824	5122	5409	5612f	5868Fhm	4688	4762	4187	4736	5430o	5648	5523NOP
Standard deviation	3841	4225	3709	3799	3598	3501	3692	3299	3568	3597	4242	4379	3448	3615	4084	3408	3871	2650	3903
Standard error	113	387	467	121	531	304	350	362	368	304	346	377	366	224	440	269	441	883	131

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

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

Unsolicited Credit Increases Survey

ONLINE Fieldwork: 8th - 9th November 2017

Absolutes/col percents

Table 12

Q7. What is your current credit limit (on your main credit card if you have more than one)?

Base: All respondents with one or more credit cards

	Total	I find my debts to be a heavy burden		I am confident I can pay off my current levels of debt		Missed two or more payments on any household bills	
		Agree (a)	Disagree (b)	Agree (c)	Disagree (d)	Yes (e)	No (f)
Unweighted base	1324	319	597	773	158	85	1233
Weighted base	1332	325	611	785	164	91*	1237
0 to £999	(500) 8%	102 35 11%b	44 7%	57 7%	20 12%c	19 21%F	82 7%
£1000 to £1999	(1500) 10%	139 13%	60 10%	77 10%	27 17%C	17 19%F	121 10%
£2000 to £2999	(2500) 11%	142 13%	59 10%	76 10%	27 16%C	18 19%F	124 10%
£3000 to £3999	(3500) 11%	148 9%	30 12%	72 10%	82 10%	16 3%	144 12%E
£4000 to £4999	(4500) 9%	117 9%	29 9%	52 8%	67 11%	18 6%	112 9%
£5000 to £5999	(5500) 10%	131 9%	30 11%	69 11%	87 11%	11 7%	127 10%
£6000 to £6999	(6500) 5%	66 6%	18 5%	31 6%	44 6%	8 5%	60 5%
£7000 to £7999	(7500) 6%	84 4%	13 8%a	46 6%	50 4%	7 5%	79 6%
£8000 to £8999	(8500) 3%	39 2%	6 4%	22 3%	25 2%	3 1%	38 3%
£9000 to £9999	(9500) 2%	31 3%	10 2%	14 3%	21 3%	4 4%	27 2%
£10000 to £10999	(10500) 5%	61 4%	14 5%	28 5%	39 2%	4 -	61 5%e
£11000 to £11999	(11500) 3%	34 3%	9 2%	14 3%	24 2%	3 3%	32 3%
£12000 to £12999	(12500) 2%	26 3%	11 2%	12 2%	15 5%C	8 1%	25 2%

Proportions/Means: Columns Tested (5%, 10% risk level) - a/b - c/d - e/f

* small base

Prepared by ComRes



Unsolicited Credit Increases Survey

ONLINE Fieldwork: 8th - 9th November 2017

Absolutes/col percents

Table 12

Q7. What is your current credit limit (on your main credit card if you have more than one)?

Base: All respondents with one or more credit cards

	Total	I find my debts to be a heavy burden		I am confident I can pay off my current levels of debt		Missed two or more payments on any household bills	
		Agree (a)	Disagree (b)	Agree (c)	Disagree (d)	Yes (e)	No (f)
Weighted base	1332	325	611	785	164	91*	1237
£13000 to £13999	(13500)	9 1%	4 1%	4 1%	8 1%	1 *	8 1%
£14000 to £14999	(14500)	9 1%	3 1%	5 1%	7 1%	2 1%	1 2%
£15000 or more	(15500)	41 3%	9 3%	20 3%	33 4%D	- -	40 3%
I do not know what my current credit limit is	95 7%	13 4%	32 5%	46 6%	5 3%	1 1%	93 8%E
Prefer not to say	60 4%	7 2%	26 4%	28 4%d	1 1%	4 5%	56 4%
Mean	5348	5146	5481	5714D	4363	3791	5484E
Standard deviation	3841	4005	3806	4022	3500	3639	3831
Standard error	113	232	164	153	284	402	117

Proportions/Mean: Columns Tested (5%, 10% risk level) - a/b - c/d - e/f

*** small base**

Unsolicited Credit Increases Survey

ONLINE Fieldwork: 8th - 9th November 2017

Absolutes/col percents

Table 13

Q8. What is the current balance on your credit card?**Base: All respondents with one or more credit cards**

	Total	Gender		Age								Social Grade				Employment Sector			
		Male (a)	Female (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	18-34 (i)	35-54 (j)	55+ (k)	AB (l)	C1 (m)	C2 (n)	DE (o)	Public (p)	Private (q)	
Unweighted base	1324	651	673	73	208	211	233	208	391	281	444	599	454	383	199	288	162	571	
Weighted base	1332	660	672	78*	213	212	252	212	365	291	464	577	416	373	263	281	174	623	
0 to £300	(150)	537 40%	265 40%	272 40%	26 34%	75 35%	70 33%	99 39%	89 42%e	178 49%CDEF	101 35%	168 36%	267 46%IJ	157 38%	146 39%	102 39%	132 47%Lm	63 36%	213 34%
£300 to £599	(450)	178 13%	86 13%	92 14%	9 12%	24 11%	31 15%	30 12%	25 12%	60 16%	33 11%	61 13%	85 15%	55 13%	26 15%	26 10%	41 15%	20 12%	80 13%
£600 to £899	(750)	107 8%	47 7%	60 9%	13 17%DEGH	15 7%	11 5%	23 9%	16 8%	28 8%	28 10%	34 7%	44 8%	35 8%	30 8%	25 10%	16 6%	12 7%	55 9%
£900 to £1199	(1050)	82 6%	43 6%	39 6%	4 6%	11 5%	13 6%	20 8%	17 8%	16 4%	15 5%	33 7%	33 6%	24 6%	32 8%O	17 6%	9 3%	15 8%	44 7%
£1200 to £1499	(1350)	56 4%	34 5%	22 3%	6 7%fH	15 7%FH	14 7%FH	5 2%	9 4%	8 2%	20 7%K	19 4%	16 3%	30 7%MnO	10 3%	9 3%	7 2%	6 3%	33 5%
£1500 to £1799	(1650)	32 2%	15 2%	18 3%	1 1%	2 1%	13 6%DFGH	5 2%	3 1%	8 2%	4 1%	18 4%ik	11 2%	10 2%	7 2%	8 3%	6 2%	5 3%	16 3%
£1800 to £2099	(1950)	39 3%	22 3%	17 3%	1 2%	7 3%	10 5%	8 3%	4 2%	8 2%	9 3%	18 4%	12 2%	7 2%	11 3%	8 3%	12 4%l	5 3%	17 3%
£2100 to £2399	(2250)	29 2%	17 3%	12 2%	2 3%h	6 3%H	2 1%	6 2%H	10 5%EH	1 *	9 3%	9 2%	12 2%	6 1%	8 2%	9 3%	6 2%	2 1%	19 3%
£2400 to £2699	(2550)	15 1%	7 1%	8 1%	2 2%	3 1%	3 1%	1 *	2 1%	4 1%	5 2%	4 1%	5 1%	4 1%	6 2%	2 1%	2 1%	2 1%	8 1%
£2700 to £2999	(2850)	19 1%	10 2%	8 1%	- -	1 1%	7 3%d	3 1%	2 1%	5 1%	1 *	10 2%i	7 1%	5 1%	4 1%	4 1%	5 2%	7 4%Q	5 1%
£3000 to £3299	(3150)	27 2%	11 2%	16 2%	2 2%	6 3%	5 2%	8 3%h	2 1%	4 1%	8 3%	13 3%k	6 1%	4 1%	12 3%L	5 2%	6 2%	6 4%	15 2%
£3300 to £3599	(3450)	13 1%	5 1%	8 1%	- -	3 1%	4 2%	3 1%	1 *	2 1%	3 1%	8 2%k	3 *	3 1%	1 *	7 3%IM	2 1%	3 2%	6 1%
£3600 to £3899	(3750)	10 1%	3 *	7 1%	3 3%EGH	4 2%eg	- -	2 1%	- -	1 *	6 2%JK	2 *	1 *	5 1%	2 1%	2 1%	* *	2 1%	6 1%

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

Unsolicited Credit Increases Survey

ONLINE Fieldwork: 8th - 9th November 2017

Absolutes/col percents

Table 13

Q8. What is the current balance on your credit card?**Base: All respondents with one or more credit cards**

	Total	Gender		Age									Social Grade				Employment Sector		
		Male (a)	Female (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	18-34 (i)	35-54 (j)	55+ (k)	AB (l)	C1 (m)	C2 (n)	DE (o)	Public (p)	Pri- vate (q)	
Weighted base	1332	660	672	78*	213	212	252	212	365	291	464	577	416	373	263	281	174	623	
£3900 to £4199	(4050)	14 1%	14 2%B	-	5 3%H	4 2%H	3 1%h	1 1%	-	5 2%K	7 1%K	1 *	7 2%M	1 *	3 1%	3 1%	-	14 2%p	
£4200 to £4499	(4350)	6 *	3 1%	3 *	3 2%e	-	1 *	1 *	1 *	3 1%	1 *	2 *	2 *	3 1%	1 *	1 *	1 1%	3 *	
£4500 or more	(4650)	69 5%	35 5%	34 5%	3 4%	17 8%H	11 5%	15 6%h	11 5%	11 3%	21 7%k	27 6%	22 4%	22 5%	14 4%	20 8%m	13 5%	15 9%	37 6%
Don't know	32 2%	15 2%	17 2%	3 3%	5 2%	5 2%	5 2%	7 3%	8 2%	8 3%	9 2%	15 3%	13 3%	12 3%	3 1%	4 2%	6 3%	15 2%	
Prefer not to say	69 5%	28 4%	41 6%	4 5%	9 4%	9 4%	15 6%	12 6%	21 6%	12 4%	24 5%	33 6%	27 6%	18 5%	11 4%	14 5%	5 3%	38 6%	
Mean	1020.58	1058.32	982.75	1020.77H	1350.76fG H	1202.36gH	1090.56H	947.23H	710.94	1263.02K	1142.11K	797.03	1027.42	950.07	1210.07MO	922.90	1270.96	1170.14	
Standard deviation	1288.21	1314.19	1261.58	1207.25	1523.27	1315.59	1351.83	1229.86	1036.84	1451.22	1334.86	1115.72	1292.14	1187.50	1429.41	1254.91	1464.95	1367.83	
Standard error	36.85	53.34	50.87	146.40	109.65	93.73	92.63	89.70	54.42	89.83	65.92	47.53	63.74	63.12	103.97	76.66	119.61	59.87	

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

* small base

Unsolicited Credit Increases Survey

ONLINE Fieldwork: 8th - 9th November 2017

Absolutes/col percents

Table 13

Q8. What is the current balance on your credit card?**Base: All respondents with one or more credit cards**

	Total	Region												Do you have a longstanding physical or mental condition or disability?						
		Scotland (a)	Wales (b)	NET: England (d)	North East (e)	North West (f)	Yorkshire & Humberside (g)	West Midlands (h)	East Midlands (i)	Eastern (j)	London (k)	South East (l)	South West (m)	NET: Yes (n)	Yes - mental condition (o)	Yes - physical condition (p)	Yes - disability (q)	Yes - other (r)	No (s)	
Unweighted base	1324	129	70	1125	53	145	131	95	102	168	176	153	102	286	95	179	87	9	1014	
Weighted base	1332	117	58*	1157	51*	162	117	106*	99*	152	187	173	110*	278	90*	173	86*	7**	1035	
0 to £300	(150)	537 40%	45 38%	23 40%	468 40%	16 31%	72 44%k	46 39%	47 45%k	42 42%	70 46%eK	62 33%	73 42%	39 36%	129 46%S	37 41%	86 50%S	41 47%	4 57%	400 39%
£300 to £599	(450)	178 13%	11 9%	10 18%	157 14%	7 13%	29 18%a	15 13%	15 14%	16 16%	16 11%	20 11%	24 14%	16 15%	33 12%	9 10%	21 12%	7 8%	1 19%	141 14%
£600 to £899	(750)	107 8%	17 14%DeFHijM	9 15%DeFHijM	82 7%	2 4%	6 3%	12 10%Fh	4 4%	6 6%	10 7%	20 11%Fhm	17 10%Fh	5 4%	14 5%	4 5%	10 6%	2 2%	-	93 9%NQ
£900 to £1199	(1050)	82 6%	8 7%	2 4%	71 6%	3 6%	8 5%	5 4%	12 12%fgL	5 5%	12 8%	11 6%	7 4%	8 8%	15 6%	7 8%	8 5%	3 4%	-	63 6%
£1200 to £1499	(1350)	56 4%	3 2%	2 4%l	51 4%	3 5%l	6 4%i	6 5%l	8 7%lj	-	3 2%	11 6%l	6 4%i	8 8%alj	12 4%	8 8%ps	5 3%	3 4%	-	44 4%
£1500 to £1799	(1650)	32 2%	7 6%DbFIM	-	25 2%	1 3%	2 1%	3 3%	2 1%	2 2%	6 4%m	6 3%m	3 2%	-	4 1%	-	4 2%	-	1 10%	28 3%
£1800 to £2099	(1950)	39 3%	3 2%	-	36 3%	5 10%ABFGHJKI%	2	2	2	4	3	3	8	6	9	1	5	6	-	29 3%
£2100 to £2399	(2250)	29 2%	1 1%	1 1%	27 2%	1 1%	4 3%	4 4%i	5 5%al	-	2	3	4	4	12	4	6	5	-	16 2%
£2400 to £2699	(2550)	15 1%	1 1%	-	13 1%	3 6%bFHJKM	-	3 3%fj	-	2 2%	-	2	4	-	2	*	2	-	-	12 1%
£2700 to £2999	(2850)	19 1%	4 3%dgij	1 1%	14 1%	-	4 2%	-	2 2%	-	1	4	1	2	5	3	5	1	-	14 1%
£3000 to £3299	(3150)	27 2%	2 2%	1 2%	24 2%	1 3%	3 2%	2 2%	1 1%	7 7%afghJKL *	1	1	1	6	6	2	1	2	-	21 2%
£3300 to £3599	(3450)	13 1%	* *	1 1%	12 1%	-	2 2%	2 2%	-	1 1%	2 1%	1 *	3 2%	1 1%	2 1%	1 1%	1 1%	1 1%	-	11 1%

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

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

Unsolicited Credit Increases Survey

ONLINE Fieldwork: 8th - 9th November 2017

Absolutes/col percents

Table 13

Q8. What is the current balance on your credit card?**Base: All respondents with one or more credit cards**

	Region													Do you have a longstanding physical or mental condition or disability?					
	Total	Scotland (a)	Wales (b)	NET: England (d)	North East (e)	North West (f)	Yorkshire & Humberside (g)	West Midlands (h)	East Midlands (i)	Eastern (j)	London (k)	South East (l)	South West (m)	NET: Yes (n)	Yes - mental condition (o)	Yes - physical condition (p)	Yes - disability (q)	Yes - other (r)	No (s)
Weighted base	1332	117	58*	1157	51*	162	117	106*	99*	152	187	173	110*	278	90*	173	86*	7**	1035
£3600 to £3899 (3750)	10 1%	1 1%	-	9 1%	-	-	2 2%	1 1%	-	1 1%	4 2%	1 *	-	2 1%	1 1%	1 1%	1 1%	-	8 1%
£3900 to £4199 (4050)	14 1%	-	-	14 1%	1 1%	4 2%	2 2%	-	1 1%	3 2%	3 2%	-	-	2 1%	2 2%	2 1%	-	-	12 1%
£4200 to £4499 (4350)	6 *	-	-	6 1%	1 1%	1 *	-	1 1%	1 1%	-	3 2%	-	-	1 *	1 1%	1 *	-	-	5 1%
£4500 or more (4650)	69 5%	9 8%gh	5 8%gh	55 5%	6 11%fGHm	7 4%	3 2%	2 2%	5 5%	8 5%	9 5%	11 7%	4 3%	16 6%	5 5%	5 3%	9 10%Ps	1 14%	52 5%
Don't know	32 2%	3 3%	1 1%	28 2%	-	3 2%	2 2%	3 3%	-	3 2%	8 4%i	6 3%i	4 3%i	6 2%	1 1%	4 2%	2 2%	-	25 2%
Prefer not to say	69 5%	3 3%	3 5%	63 5%	3 5%	9 6%i	8 7%hL	2 2%	7 7%L	10 7%hL	15 8%ahL	3 1%	7 7%L	9 3%	4 4%	6 3%	4 5%	-	59 6%
Mean	1020.58	1100.15	922.76	1017.21	1472.96bFG HJlm	946.63	974.10	815.62	1073.67	928.82	1148.68h	1004.23	1029.07	1001.58	1133.01	854.48	1179.90p	963.90	1025.91
Standard deviation	1288.21	1344.24	1323.91	1281.21	1553.13	1294.57	1178.55	1006.84	1382.31	1284.89	1366.59	1293.08	1173.84	1302.16	1357.73	1153.47	1503.45	1642.65	1283.44
Standard error	36.85	121.21	164.21	39.84	219.65	111.83	107.59	106.13	141.08	103.88	110.48	107.38	121.72	79.39	143.92	89.53	167.05	547.55	42.02

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

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

Unsolicited Credit Increases Survey

ONLINE Fieldwork: 8th - 9th November 2017

Absolutes/col percents

Table 13

Q8. What is the current balance on your credit card?**Base: All respondents with one or more credit cards**

	Total	I find my debts to be a heavy burden		I am confident I can pay off my current levels of debt		Missed two or more payments on any household bills		
		Agree (a)	Disagree (b)	Agree (c)	Disagree (d)	Yes (e)	No (f)	
Unweighted base	1324	319	597	773	158	85	1233	
Weighted base	1332	325	611	785	164	91*	1237	
0 to £300	(150) 40%	537 17%	235 39%A	278 35%D	27 16%	12 13%	523 42%E	
£300 to £599	(450) 13%	178 11%	96 16%	123 16%d	15 9%	14 15%	164 13%	
£600 to £899	(750) 8%	107 9%	50 8%	70 9%	9 5%	4 4%	103 8%	
£900 to £1199	(1050) 6%	82 8%	25 7%	43 8%	60 7%	11 13%F	69 6%	
£1200 to £1499	(1350) 4%	56 6%	19 4%	25 4%	31 4%	15 9%C	8 9%f	48 4%
£1500 to £1799	(1650) 2%	32 3%	9 3%	21 3%	20 3%	9 5%	3 3%	30 2%
£1800 to £2099	(1950) 3%	39 6%B	20 2%	14 2%	18 2%	16 10%C	6 6%f	32 3%
£2100 to £2399	(2250) 2%	29 4%	14 2%	14 2%	14 8%C	6 7%F	22 2%	
£2400 to £2699	(2550) 1%	15 2%	6 1%	8 1%	9 1%	5 3%c	3 3%f	11 1%
£2700 to £2999	(2850) 1%	19 4%B	11 1%	7 2%	14 2%	2 1%	- -	19 1%
£3000 to £3299	(3150) 2%	27 4%	12 2%	15 2%	18 2%	9 5%c	2 2%	26 2%
£3300 to £3599	(3450) 1%	13 3%B	11 *	3 1%	9 2%	3 1%	1 1%	13 1%
£3600 to £3899	(3750) 1%	10 1%	5 *	3 1%	6 2%	3 2%	2 2%	7 1%

Proportions/Means: Columns Tested (5%, 10% risk level) - a/b - c/d - e/f

*** small base**

Prepared by ComRes



Unsolicited Credit Increases Survey

ONLINE Fieldwork: 8th - 9th November 2017

Absolutes/col percents

Table 13

Q8. What is the current balance on your credit card?**Base: All respondents with one or more credit cards**

	Total	I find my debts to be a heavy burden		I am confident I can pay off my current levels of debt		Missed two or more payments on any household bills		
		Agree (a)	Disagree (b)	Agree (c)	Disagree (d)	Yes (e)	No (f)	
Weighted base	1332	325	611	785	164	91*	1237	
£3900 to £4199	(4050)	14 1%	6 1%	7 1%	12 2%	- -	1 1%	13 1%
£4200 to £4499	(4350)	6 *	4 1%	2 *	6 1%	- -	- -	6 1%
£4500 or more	(4650)	69 5%	40 12%B	22 4%	40 5%	17 10%C	14 15%F	55 4%
Don't know	32 2%	5 1%	12 2%	18 2%	2 1%	1 1%	31 2%	
Prefer not to say	69 5%	15 5%	32 5%	37 5%	8 5%	4 5%	65 5%	
Mean	1020.58	1816.68B	953.03	1087.61	1773.82C	1809.94F	961.08	
Standard deviation	1288.21	1559.47	1180.31	1315.53	1405.72	1549.90	1248.64	
Standard error	36.85	90.49	50.06	49.16	114.78	172.21	37.06	

Proportions/Mean: Columns Tested (5%, 10% risk level) - a/b - c/d - e/f

*** small base**

Unsolicited Credit Increases Survey

ONLINE Fieldwork: 8th - 9th November 2017

Absolutes/col percents

Table 14

Q9. Has your credit limit increased in the past twelve months?**Base: All respondents with one or more credit cards**

	Gender			Age									Social Grade				Employment Sector	
	Total	Male (a)	Female (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	18-34 (i)	35-54 (j)	55+ (k)	AB (l)	C1 (m)	C2 (n)	DE (o)	Public (p)	Private (q)
Unweighted base	1324	651	673	73	208	211	233	208	391	281	444	599	454	383	199	288	162	571
Weighted base	1332	660	672	78*	213	212	252	212	365	291	464	577	416	373	263	281	174	623
NET: Yes	348 26%	184 28%	164 24%	34 43%FGH	73 34%FH	69 32%H	62 25%H	56 27%H	55 15%	106 36%JK	131 28%K	111 19%	119 29%	89 24%	67 26%	72 26%	46 26%	197 32%
Yes - I requested a credit limit increase	80 6%	42 6%	39 6%	19 24%DEFGH	21 10%FGH	11 5%	11 4%	5 3%	13 3%	39 14%JK	23 5%	18 3%	36 9%no	20 5%	11 4%	13 5%	10 6%	51 8%
Yes - my provider increased my credit limit, but I did not request this	268 20%	143 22%	125 19%	15 19%h	52 24%H	57 27%H	51 20%H	51 24%H	42 11%	67 23%K	108 23%K	93 16%	84 20%	69 18%	56 21%	59 21%	36 21%	146 23%
No	902 68%	443 67%	459 68%	42 54%	127 60%	126 60%	175 69%CdE	141 67%c	290 79%CDEFG	170 58%	301 65%i	431 75%IJ	277 66%	252 68%	178 68%	195 69%	114 66%	391 63%
Don't know	75 6%	28 4%	47 7%A	2 3%	13 6%	14 7%	13 5%	14 6%	19 5%	15 5%	27 6%	33 6%	19 5%	27 7%	14 5%	14 5%	13 8%	30 5%
Prefer not to say	8 1%	5 1%	3 *	1 1%	- -	3 1%	2 1%	1 *	1 *	1 *	5 1%	2 *	1 *	4 1%	3 1%	- -	1 *	5 1%

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

*** small base**

Unsolicited Credit Increases Survey

ONLINE Fieldwork: 8th - 9th November 2017

Absolutes/col percents

Table 14

Q9. Has your credit limit increased in the past twelve months?**Base: All respondents with one or more credit cards**

	Region													Do you have a longstanding physical or mental condition or disability?					
	Total	Scotland (a)	Wales (b)	NET: England (d)	North East (e)	North West (f)	Yorkshire & Humberside (g)	West Midlands (h)	East Midlands (i)	Eastern (j)	London (k)	South East (l)	South West (m)	NET: Yes (n)	Yes - mental condition (o)	Yes - physical condition (p)	Yes - disability (q)	Yes - other (r)	No (s)
Unweighted base	1324	129	70	1125	53	145	131	95	102	168	176	153	102	286	95	179	87	9	1014
Weighted base	1332	117	58*	1157	51*	162	117	106*	99*	152	187	173	110*	278	90*	173	86*	7**	1035
NET: Yes	348 26%	32 27%	16 27%	301 26%	19 37% <small>fJM</small>	39 24%	31 27%	34 32% <small>j</small>	27 27%	31 21%	54 29%	44 25%	22 20%	88 32% <small>S</small>	32 35% <small>S</small>	52 30%	29 33%	2 28%	259 25%
Yes - I requested a credit limit increase	80 6%	5 4%	4 6%	71 6%	6 12% <small>ghj</small>	9 6%	4 3%	3 3%	5 5%	6 4%	25 13% <small>AFGHIJLM</small>	9 5%	5 4%	13 5%	5 5%	8 5%	3 4%	- -	67 7%
Yes - my provider increased my credit limit, but I did not request this	268 20%	27 23%	12 21%	229 20%	13 26%	29 18%	27 23%	30 28% <small>fJKm</small>	22 22%	26 17%	29 16%	35 20%	18 16%	75 27% <small>S</small>	27 30% <small>S</small>	44 25% <small>s</small>	25 30% <small>S</small>	2 28%	192 19%
No	902 68%	80 68%	39 67%	783 68%	29 57%	110 68%	77 66%	67 63%	70 70%	113 75% <small>EhK</small>	117 63%	120 70%	79 71%	175 63%	52 58%	115 66%	50 59%	5 72%	711 69% <small>noq</small>
Don't know	75 6%	4 3%	3 5%	68 6%	2 4%	14 9% <small>ai</small>	7 6%	5 5%	2 3%	7 4%	12 7%	9 5%	9 8%	13 5%	5 5%	6 4%	5 6%	- -	60 6%
Prefer not to say	8 1%	1 1%	-	6 1%	1 1%	-	2 2%	-	-	1 *	3 2%	-	-	3 1%	1 1%	-	1 2%	-	5 *

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

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

Unsolicited Credit Increases Survey

ONLINE Fieldwork: 8th - 9th November 2017

Absolutes/col percents

Table 14

Q9. Has your credit limit increased in the past twelve months?**Base: All respondents with one or more credit cards**

	Total	I find my debts to be a heavy burden		I am confident I can pay off my current levels of debt		Missed two or more payments on any household bills	
		Agree (a)	Disagree (b)	Agree (c)	Disagree (d)	Yes (e)	No (f)
Unweighted base	1324	319	597	773	158	85	1233
Weighted base	1332	325	611	785	164	91*	1237
NET: Yes	348 26%	126 39%B	156 26%	217 28%	70 43%C	40 44%F	308 25%
Yes - I requested a credit limit increase	80 6%	37 11%B	27 4%	48 6%	20 12%C	17 19%F	63 5%
Yes - my provider increased my credit limit, but I did not request this	268 20%	90 28%b	130 21%	169 22%	50 31%C	23 25%	245 20%
No	902 68%	180 55%	423 69%A	525 67%D	84 51%	47 51%	855 69%E
Don't know	75 6%	15 5%	28 5%	40 5%	7 4%	4 5%	70 6%
Prefer not to say	8 1%	3 1%	3 *	3 *	2 1%	- -	5 *

Proportions/Mean: Columns Tested (5%, 10% risk level) - a/b - c/d - e/f

*** small base**

Unsolicited Credit Increases Survey

ONLINE Fieldwork: 8th - 9th November 2017

Absolutes/col percents

Table 15

Q10. And by how much has your credit limit increased?**Base: All respondents whose credit limit has been increased**

	Total	Gender		Age									Social Grade				Employment Sector		
		Male (a)	Female (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	18-34 (i)	35-54 (j)	55+ (k)	AB (l)	C1 (m)	C2 (n)	DE (o)	Public (p)	Pri- vate (q)	
Unweighted base	337	168	169	30	69	66	61	52	59	99	127	111	120	91	49	77	44	177	
Weighted base	348	184	164	34**	73*	69*	62*	56*	55*	106*	131	111*	119	89*	67*	72*	46*	197	
0 to £300	(150) 5%	18 4%	7 4%	10 6%	5 16%	4 6%	2 3%	1 2%	3 5%	2 4%	10 9%j	3 3%	5 4%	1 1%	3 3%	2 3%	11 16%LMN	2 4%	9 5%
£300 to £599	(450) 16%	54 14%	26 17%	28 17%	6 16%	6 9%	10 14%	19 30%DegH	8 14%	6 11%	12 11%	29 22%ik	14 12%	13 11%	18 21%l	9 14%	13 18%	6 14%	29 15%
£600 to £899	(750) 8%	28 9%	16 9%	12 7%	6 17%	4 6%	4 6%	3 5%	6 10%	6 10%	10 9%	7 5%	11 10%	5 4%	16 18%LN	2 2%	6 8%	4 8%	13 6%
£900 to £1199	(1050) 21%	75 22%	41 22%	34 21%	6 19%	20 28%f	12 17%	9 14%	14 24%	14 26%	27 25%j	20 15%	28 25%j	30 25%	15 17%	17 25%	12 17%	9 19%	44 22%
£1200 to £1499	(1350) 8%	29 8%	14 8%	15 9%	2 6%	8 11%	6 8%	2 3%	5 10%	5 10%	10 10%	8 6%	11 10%	10 8%	7 8%	6 10%	5 7%	2 4%	17 9%
£1500 to £1799	(1650) 5%	19 5%	11 6%	7 4%	4 11%	1 2%	5 8%h	5 8%H	3 6%	-	5 5%	10 8%	3 3%	6 5%	3 3%	9 13%IMO	1 1%	7 16%Q	9 5%
£1800 to £2099	(1950) 6%	21 6%	11 6%	10 6%	2 5%	4 5%	5 7%	3 5%	4 7%	5 9%	5 5%	8 6%	9 8%	8 7%	6 6%	3 5%	4 6%	1 3%	12 6%
£2100 to £2399	(2250) 2%	8 2%	7 4%B	1 *	-	2 3%	2 2%	1 2%	-	2 4%	2 2%	3 2%	2 2%	2 2%	2 2%	-	3 4%	-	6 3%
£2400 to £2699	(2550) 3%	10 3%	6 3%	4 3%	1 2%	3 4%	2 3%	2 3%	1 1%	1 3%	4 4%	4 3%	2 2%	7 6%n	1 1%	-	1 2%	2 3%	6 3%
£2700 to £2999	(2850) 2%	7 2%	4 2%	3 2%	-	-	-	3 5%	2 4%	1 3%	-	3 2%	4 3%i	3 3%	-	2 4%	1 1%	1 3%	4 2%
£3000 to £3299	(3150) 4%	15 4%	8 4%	8 5%	2 5%	8 11%fgh	3 4%	1 2%	1 2%	1 2%	9 9%jK	4 3%	2 2%	5 4%	3 3%	6 8%	2 3%	5 11%	9 5%
£3300 to £3599	(3450) 2%	7 2%	2 1%	6 4%	-	3 4%	4 5%	1 1%	-	-	3 3%	4 3%k	-	4 3%	3 4%	-	-	3 7%	4 2%
£3600 to £3899	(3750) 1%	2 1%	2 1%	-	-	1 2%	1 1%	-	-	-	1 1%	1 1%	-	1 1%	-	1 2%	-	-	2 1%

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

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

Unsolicited Credit Increases Survey

ONLINE Fieldwork: 8th - 9th November 2017

Absolutes/col percents

Table 15

Q10. And by how much has your credit limit increased?**Base: All respondents whose credit limit has been increased**

	Total	Gender		Age						Social Grade				Employment Sector					
		Male (a)	Female (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	18-34 (i)	35-54 (j)	55+ (k)	AB (l)	C1 (m)	C2 (n)	DE (o)	Public (p)	Pri- vate (q)	
Weighted base	348	184	164	34**	73*	69*	62*	56*	55*	106*	131	111*	119	89*	67*	72*	46*	197	
£3900 to £4199	(4050)	3 1%	2 1%	1 1%	-	-	1 1%	1 2%	-	1 1%	-	2 2%	1 1%	1 1%	1 1%	-	1 1%	-	2 1%
£4200 to £4499	(4350)	4 1%	2 1%	3 2%	1 3%	1 2%	2 3%	-	-	-	2 2%	2 1%	-	3 2%	-	1 2%	-	-	4 2%
£4500 or more	(4650)	11 3%	8 5%	3 2%	-	1 1%	7 10%DG	2 3%	-	2 3%	1 1%	9 7%lk	2 1%	6 5%o	1 1%	5 7%mO	-	2 4%	8 4%
I know it has increased, but I'm not sure by how much	31	15	15	-	4	4	6	10	7	4	10	17	11	9	1	10	2	15	
Prefer not to say	7	2	4	-	-	1	3	1	2	-	4	2	3	1	2	1	-	5	
	2%	1%	3%	-	-	2%	5%d	1%	3%	-	3%i	2%	3%	1%	3%	1%	-	2%	
Mean	1493.50	1565.30	1410.46	1137.72	1624.64G	1920.81fG	1409.82	1163.98	1399.30	1463.84	1686.79K	1281.52	1798.36MO	1235.53	1736.64MO	1048.26	1713.50	1601.92	
Standard deviation	1141.20	1170.10	1105.06	968.57	1119.13	1431.17	1158.47	706.91	1003.10	1091.46	1332.60	870.89	1214.39	951.89	1273.19	857.24	1179.32	1220.53	
Standard error	66.33	95.86	91.14	176.84	139.89	186.32	162.22	109.08	141.86	112.58	127.06	90.80	118.51	106.42	187.72	106.33	184.18	97.41	

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

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

Unsolicited Credit Increases Survey

ONLINE Fieldwork: 8th - 9th November 2017

Absolutes/col percents

Table 15

Q10. And by how much has your credit limit increased?**Base: All respondents whose credit limit has been increased**

	Region													Do you have a longstanding physical or mental condition or disability?					
	Total	Scotland (a)	Wales (b)	NET: England (d)	North East (e)	North West (f)	Yorkshire & Humberside (g)	West Midlands (h)	East Midlands (i)	Eastern (j)	London (k)	South East (l)	South West (m)	NET: Yes (n)	Yes - mental condition (o)	Yes - physical condition (p)	Yes - disability (q)	Yes - other (r)	No (s)
Unweighted base	337	33	19	285	18	34	33	27	27	36	51	38	21	85	32	51	26	3	249
Weighted base	348	32**	16**	301	19**	39*	31**	34**	27**	31*	54*	44*	22**	88*	32**	52*	29**	2**	259
0 to £300	(150) 5%	18 5%	1 2%	15 5%	-	6 17%JL	* 2%	-	2 6%	-	5 10%jI	-	1 6%	8 9% _s	4 14%	4 7%	-	-	10 4%
£300 to £599	(450) 16%	54 10%	3 18%	48 16%	1 7%	6 15%	2 5%	9 28%	7 27%	7 21%	5 9%	7 17%	4 18%	17 20%	7 22%	9 17%	4 15%	1 30%	37 14%
£600 to £899	(750) 8%	28 6%	2 3%	26 8%	5 24%	4 10%	2 7%	3 9%	* 2%	3 8%	5 9%	4 9%	-	8 9%	1 5%	4 8%	4 12%	1 49%	20 8%
£900 to £1199	(1050) 21%	75 21%	6 20%	66 22%	2 8%	12 31%J	10 31%	5 16%	4 14%	2 6%	11 21%j	12 27%J	9 40%	17 20%	8 24%	12 22%	5 19%	-	57 22%
£1200 to £1499	(1350) 8%	29 8%	3 11%	24 8%	1 6%	-	2 5%	5 14%	3 11%	2 7%	4 8%	5 11% _f	2 8%	7 8%	2 5%	5 9%	2 7%	-	22 8%
£1500 to £1799	(1650) 5%	19 5%	2 7%	14 5%	1 4%	1 3%	-	-	2 8%	3 11%	3 6%	3 6%	1 5%	8 10% _s	5 15%	6 12% _S	3 9%	-	10 4%
£1800 to £2099	(1950) 6%	21 6%	3 8%	17 6%	2 12%	3 7% _k	1 5%	3 8%	-	4 13% _K	-	2 5%	1 6%	3 3%	-	1 2%	1 4%	* 21%	18 7%
£2100 to £2399	(2250) 2%	8 2%	-	8 2%	3 13%	2 4%	1 4%	-	-	1 4%	1 2%	-	-	-	-	-	-	-	8 3%
£2400 to £2699	(2550) 3%	10 3%	1 5%	8 3%	1 7%	1 2%	1 3%	2 5%	2 6%	-	1 3%	-	1 3%	1 1%	-	1 1%	1 2%	-	8 3%
£2700 to £2999	(2850) 2%	7 2%	2 8%	* 1%	4 -	-	-	2 7%	-	-	-	1 1%	1 4%	3 4%	* 1%	3 6% _s	3 10%	-	3 1%
£3000 to £3299	(3150) 4%	4 13%	-	11 4%	-	-	-	-	3 13%	2 5%	2 3%	5 10% _f	-	2 2%	1 3%	1 2%	-	-	13 5%
£3300 to £3599	(3450) 2%	7 2%	-	7 2%	1 4%	1 2%	-	2 5%	-	-	4 8%	-	-	-	-	-	-	-	7 3%

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

Unsolicited Credit Increases Survey

ONLINE Fieldwork: 8th - 9th November 2017

Absolutes/col percents

Table 15

Q10. And by how much has your credit limit increased?**Base: All respondents whose credit limit has been increased**

	Region													Do you have a longstanding physical or mental condition or disability?					
	Total	Scotland (a)	Wales (b)	NET: England (d)	North East (e)	North West (f)	Yorkshire & Humbersid e (g)	West Midlands (h)	East Midlands (i)	Eastern (j)	London (k)	South East (l)	South West (m)	NET: Yes (n)	Yes - mental condi- tion (o)	Yes - physi- cal condi- tion (p)	Yes - disa- bility (q)	Yes - other (r)	No (s)
Weighted base	348	32**	16**	301	19**	39*	31**	34**	27**	31*	54*	44*	22**	88*	32**	52*	29**	2**	259
£3600 to £3899 (3750)	2 1%	-	-	2 1%	1 4%	-	-	-	-	-	1 2%	-	-	-	-	-	-	-	2 1%
£3900 to £4199 (4050)	3 1%	-	1 4%	2 1%	-	-	-	-	1 4%	-	-	-	1 6%	1 1%	-	-	1 2%	-	2 1%
£4200 to £4499 (4350)	4 1%	-	-	4 1%	1 7%	1 3%	-	-	-	1 2%	1 2%	-	-	-	-	-	-	-	4 2%
£4500 or more (4650)	11 3%	-	-	11 4%	-	2 5%	6 18%	1 3%	-	-	2 4%	1 2%	-	-	-	-	-	-	11 4% ⁿ
I know it has increased, but I'm not sure by how much	31 9%	4 11%	1 8%	26 9%	* 2%	1 3%	4 12%	2 5%	2 7%	5 15% ^f	7 13%	4 10%	1 6%	11 13%	2 7%	6 12%	5 19%	-	19 8%
Prefer not to say	7 2%	-	-	7 2%	-	-	3 9%	-	1 4%	2 7% ^k	-	1 1%	-	1 1%	1 4%	1 2%	-	-	5 2%
Mean	1493.50	1654.86	1251.29	1489.52	1789.59	1263.93	1976.84	1415.69	1405.35	1418.84	1587.07	1386.47	1309.95	1097.60	964.17	1151.82	1380.45	908.12	1617.43 ^{NP}
Standard deviation	1141.20	939.46	938.73	1170.64	1156.53	1209.79	1566.94	1072.24	1130.49	936.98	1309.38	960.91	990.57	796.95	690.55	758.04	905.50	-	1206.96
Standard error	66.33	177.54	227.67	73.89	280.50	210.60	307.30	214.45	230.76	177.07	197.40	164.79	221.50	93.92	130.50	118.39	193.05	-	81.01

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

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

Unsolicited Credit Increases Survey

ONLINE Fieldwork: 8th - 9th November 2017

Absolutes/col percents

Table 15

Q10. And by how much has your credit limit increased?**Base: All respondents whose credit limit has been increased**

	Total	I find my debts to be a heavy burden		I am confident I can pay off my current levels of debt		Missed two or more payments on any household bills	
		Agree (a)	Disagree (b)	Agree (c)	Disagree (d)	Yes (e)	No (f)
Unweighted base	337	116	155	212	64	38	298
Weighted base	348	126*	156	217	70*	40*	308
0 to £300	(150)	18 5%	4 3%	8 5%	8 4%	5 6%	6 14%F 4%
£300 to £599	(450)	54 16%	22 18%	22 14%	30 14%	15 21%	7 17% 48 15%
£600 to £899	(750)	28 8%	10 8%	11 7%	14 6%	8 11%	2 5% 26 8%
£900 to £1199	(1050)	75 21%	22 17%	40 26%	53 24%	10 14%	5 13% 70 23%
£1200 to £1499	(1350)	29 8%	12 10%	13 8%	23 10%	5 7%	3 8% 26 8%
£1500 to £1799	(1650)	19 5%	9 7%	8 5%	9 4%	7 10% ^c	3 8% 15 5%
£1800 to £2099	(1950)	21 6%	4 3%	11 7%	13 6%	2 2%	2 5% 19 6%
£2100 to £2399	(2250)	8 2%	4 3%	2 1%	4 2%	4 5%	- - 8 2%
£2400 to £2699	(2550)	10 3%	1 1%	7 5%	7 3%	1 2%	1 2% 9 3%
£2700 to £2999	(2850)	7 2%	1 1%	5 3%	5 2%	1 1%	- - 7 2%
£3000 to £3299	(3150)	15 4%	8 6%	5 3%	12 5%	2 3%	3 7% 13 4%
£3300 to £3599	(3450)	7 2%	5 4%	2 1%	5 2%	2 3%	- - 7 2%
£3600 to £3899	(3750)	2 1%	2 2%	- -	2 1%	- -	1 2% 1 *

Proportions/Mean: Columns Tested (5%, 10% risk level) - a/b - c/d - e/f

* small base

Prepared by ComRes

Unsolicited Credit Increases Survey

ONLINE Fieldwork: 8th - 9th November 2017

Absolutes/col percents

Table 15

Q10. And by how much has your credit limit increased?**Base: All respondents whose credit limit has been increased**

	Total	I find my debts to be a heavy burden		I am confident I can pay off my current levels of debt		Missed two or more payments on any household bills	
		Agree (a)	Disagree (b)	Agree (c)	Disagree (d)	Yes (e)	No (f)
Weighted base	348	126*	156	217	70*	40*	308
£3900 to £4199	(4050)	3 1%	2 1%	2 1%	1 1%	1 4% ^f	2 1%
£4200 to £4499	(4350)	4 1%	1 1%	3 1%	1 2%	1 3%	3 1%
£4500 or more	(4650)	11 3%	8 6%B	1 1%	7 3%	2 3%	9 3%
I know it has increased, but I'm not sure by how much	31 9%	9 7%	14 9%	17 8%	5 7%	2 6%	28 9%
Prefer not to say	7 2%	1 1%	2 1%	3 2%	-	-	7 2%
Mean	1493.50	1684.30	1418.55	1573.20	1407.82	1594.06	1478.90
Standard deviation	1141.20	1304.49	1002.34	1153.69	1144.53	1425.24	1099.38
Standard error	66.33	127.30	85.95	84.37	149.00	237.54	68.31

Proportions/Mean: Columns Tested (5%, 10% risk level) - a/b - c/d - e/f

*** small base**

Unsolicited Credit Increases Survey

ONLINE Fieldwork: 8th - 9th November 2017

Absolutes/col percents

Table 16

Q11. In the past 12 months, has your personal income increased?**Base: All respondents with one or more credit cards**

	Gender			Age									Social Grade				Employment Sector	
	Total	Male (a)	Female (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	18-34 (i)	35-54 (j)	55+ (k)	AB (l)	C1 (m)	C2 (n)	DE (o)	Public (p)	Pri- vate (q)
Unweighted base	1324	651	673	73	208	211	233	208	391	281	444	599	454	383	199	288	162	571
Weighted base	1332	660	672	78*	213	212	252	212	365	291	464	577	416	373	263	281	174	623
Yes - it has increased	418 31%	231 35%B	187 28%	38 49%FGH	82 38%FG	79 37%FG	50 20%	49 23%	121 33%FG	120 41%JK	129 28%	170 29%	165 40% <small>mNO</small>	125 33% <small>O</small>	74 28% <small>O</small>	55 20%	64 37%	215 34%
NET: No	890 67%	419 63%	471 70%A	38 49%	128 60%	129 61%	196 78% <small>CDEH</small>	161 76% <small>CDEH</small>	238 65% <small>C</small>	166 57%	325 70% <small>l</small>	399 69% <small>l</small>	241 58%	242 65% <small>l</small>	182 69% <small>L</small>	224 80% <small>LMN</small>	107 61%	399 64%
No - it has stayed the same	732 55%	345 52%	387 57% <small>a</small>	31 39%	90 42%	109 52% <small>d</small>	158 63% <small>CDE</small>	126 60% <small>CD</small>	217 59% <small>CDe</small>	121 42%	267 58% <small>l</small>	343 60% <small>l</small>	198 48%	200 54%	148 56% <small>l</small>	185 66% <small>LMn</small>	89 51%	316 51%
No - it has decreased	158 12%	74 11%	84 13%	7 10%	37 18% <small>EH</small>	20 9%	38 15% <small>eH</small>	35 16% <small>EH</small>	21 6%	45 15% <small>K</small>	58 12%	55 10%	43 10%	42 11%	34 13%	39 14%	18 10%	83 13%
Don't know	7 1%	2 *	6 1%	1 1%	1 1%	2 1%	1 *	1 1%	2 *	2 1%	2 *	3 *	2 1%	1 *	2 1%	2 1%	2 1% <small>q</small>	1 *
Prefer not to say	17 1%	8 1%	9 1%	1 1%	2 1%	3 1%	5 2%	1 *	5 1%	3 1%	8 2%	6 1%	8 2% <small>O</small>	5 1%	4 1%	* *	2 1%	9 1%

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

*** small base**

Unsolicited Credit Increases Survey

ONLINE Fieldwork: 8th - 9th November 2017

Absolutes/col percents

Table 16

Q11. In the past 12 months, has your personal income increased?**Base: All respondents with one or more credit cards**

	Region													Do you have a longstanding physical or mental condition or disability?					
	Total	Scotland (a)	Wales (b)	NET: England (d)	North East (e)	North West (f)	Yorkshire & Humberside (g)	West Midlands (h)	East Midlands (i)	Eastern (j)	London (k)	South East (l)	South West (m)	NET: Yes (n)	Yes - mental condition (o)	Yes - physical condition (p)	Yes - disability (q)	Yes - other (r)	No (s)
Unweighted base	1324	129	70	1125	53	145	131	95	102	168	176	153	102	286	95	179	87	9	1014
Weighted base	1332	117	58*	1157	51*	162	117	106*	99*	152	187	173	110*	278	90*	173	86*	7**	1035
Yes - it has increased	418 31%	34 29%	15 27%	369 32%	19 38%	58 36%	34 29%	37 35%	31 31%	43 28%	64 34%	51 29%	32 29%	53 19%	14 15%	41 24%	13 15%	2 33%	362 35%NOPQ
NET: No	890 67%	82 70%	42 73%	765 66%	31 61%	104 64%	78 67%	67 63%	68 69%	106 69%	114 61%	119 69%	78 71%	222 80%S	75 83%S	131 76%S	72 84%S	5 67%	653 63%
No - it has stayed the same	732 55%	67 57%	35 60%	630 54%	26 51%	84 51%	68 58%	51 48%	56 56%	90 59%h	97 52%	97 56%	60 55%	178 64%S	53 59%	109 63%S	58 68%S	2 31%	542 52%
No - it has decreased	158 12%	15 13%	7 13%	136 12%	5 10%	21 13%	10 8%	16 15%	12 13%	15 10%	17 9%	21 12%	18 17%gk	44 16%S	22 24%nPS	22 13%	14 16%	3 36%	110 11%
Don't know	7 1%	- -	- -	7 1%	1 1%	* *	1 1%	- -	- -	1 1%	3 2%	1 *	- -	- -	- -	- -	- -	- -	7 1%
Prefer not to say	17 1%	1 1%	- -	15 1%	- -	- -	4 4%Fim	2 2%	- -	2 1%	5 3%f	2 1%	- -	3 1%	2 2%	* *	1 2%	- -	13 1%

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

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

Unsolicited Credit Increases Survey

ONLINE Fieldwork: 8th - 9th November 2017

Absolutes/col percents

Table 16

Q11. In the past 12 months, has your personal income increased?**Base: All respondents with one or more credit cards**

	Total	I find my debts to be a heavy burden		I am confident I can pay off my current levels of debt		Missed two or more payments on any household bills	
		Agree (a)	Disagree (b)	Agree (c)	Disagree (d)	Yes (e)	No (f)
Unweighted base	1324	319	597	773	158	85	1233
Weighted base	1332	325	611	785	164	91*	1237
Yes - it has increased	418 31%	89 27%	214 35%A	272 35%D	42 25%	23 25%	396 32%
NET: No	890 67%	230 71%b	389 64%	502 64%	119 73%c	67 74%	820 66%
No - it has stayed the same	732 55%	166 51%	321 53%	411 52%	81 50%	35 39%	695 56%E
No - it has decreased	158 12%	64 20%B	67 11%	91 12%	38 23%C	32 35%F	125 10%
Don't know	7 1%	2 1%	2 *	2 *	1 *	- -	7 1%
Prefer not to say	17 1%	5 1%	7 1%	8 1%	2 1%	1 1%	14 1%

Proportions/Mean: Columns Tested (5%, 10% risk level) - a/b - c/d - e/f

*** small base**

Unsolicited Credit Increases Survey

ONLINE Fieldwork: 8th - 9th November 2017

Absolutes/col percents

Table 17

Q12. How much has your annual personal income increased in the last 12 months?**Base: All respondents with one or more credit cards whose personal income has increased**

	Total	Gender		Age									Social Grade				Employment Sector		
		Male (a)	Female (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	18-34 (i)	35-54 (j)	55+ (k)	AB (l)	C1 (m)	C2 (n)	DE (o)	Public (p)	Private (q)	
Unweighted base	410	228	182	34	74	74	44	54	130	108	118	184	175	121	57	57	57	194	
Weighted base	418	231	187	38**	82*	79*	50*	49*	121	120*	129	170	165	125	74*	55*	64*	215	
0 to £999	(500) 43%	181 47%	108 39%	73 5%	2 5%	18 22%	22 27%	21 42%D	31 64%DEF	87 72%DEF	19 16%	43 33%I	119 70%J	59 36%	54 44%	43 57%L	25 46%	20 31%	56 26%
£1000 to £1999	(1500) 15%	62 14%	33 15%	29 27%	10 17%g	14 22%GH	18 10%	5 5%	2 10%	12 20%K	24 18%K	23 9%	15 15%	18 15%	12 16%	7 13%	10 16%	38 18%	
£2000 to £2999	(2500) 7%	28 8%	17 6%	11 4%	2 12%H	10 13%gH	10 9%H	5 3%H	2 3%H	- -	12 10%K	15 12%K	2 1%	13 8%N	11 9%N	- -	4 7%N	7 11%	21 10%
£3000 to £3999	(3500) 7%	30 7%	15 7%	14 8%	5 13%	8 10%H	9 11%H	3 6%	2 4%	3 2%	13 11%K	12 9%K	5 3%	14 8%	5 4%	3 4%	8 14%Mn	3 5%	23 11%
£4000 to £4999	(4500) 5%	20 4%	10 4%	10 6%	5 12%	8 9%eGH	2 2%	4 9%gH	- -	2 2%	12 10%K	6 5%k	2 1%	12 7%	5 4%	3 4%	1 1%	3 4%	15 7%
£5000 or more	(5500) 14%	59 13%	29 16%	30 16%	13 34%	17 21%H	9 12%h	9 18%H	6 12%h	5 4%	30 25%jK	18 14%K	11 6%	27 16%	19 15%	9 12%	4 8%	19 29%Q	33 15%
Don't know	12 3%	6 3%	5 3%	- -	4 5%	2 2%	1 2%	2 2%	2 5%	2 2%	4 4%	3 2%	4 3%	2 1%	4 3%	- -	6 11%LmN	1 1%	9 4%
Prefer not to say	27 6%	13 6%	14 7%	2 5%	3 3%	8 10%	1 2%	3 7%	9 8%	5 4%	9 7%	13 7%	15 9%O	7 6%o	5 6%o	- -	1 2%	19 9%	
Mean	2037.50	1903.70	2206.03	3570.81	2841.05eG H	2191.41GH	2337.66GH	1451.46h	985.51	3079.67JK	2251.46K	1117.60	2331.57No	2024.40	1617.61	1775.70	2745.25	2503.00	
Standard deviation	1886.03	1826.92	1950.35	1809.52	1910.25	1696.24	2027.53	1796.41	1235.44	1901.01	1832.43	1426.45	1942.41	1904.29	1811.65	1660.05	2110.24	1859.09	
Standard error	97.65	126.37	152.30	315.00	233.37	210.39	316.65	259.29	113.25	190.10	177.98	110.38	154.04	180.75	248.85	234.77	284.55	143.01	

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

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

Unsolicited Credit Increases Survey

ONLINE Fieldwork: 8th - 9th November 2017

Absolutes/col percents

Table 17

Q12. How much has your annual personal income increased in the last 12 months?

Base: All respondents with one or more credit cards whose personal income has increased

	Total	Region											Do you have a longstanding physical or mental condition or disability?						
		Scotland (a)	Wales (b)	NET: England (d)	North East (e)	North West (f)	Yorkshire & Humberside (g)	West Midlands (h)	East Midlands (i)	Eastern (j)	London (k)	South East (l)	South West (m)	NET: Yes (n)	Yes - mental condition (o)	Yes - physical condition (p)	Yes - disability (q)	Yes - other (r)	No (s)
Unweighted base	410	39	18	353	21	47	37	36	33	47	63	43	26	57	14	45	15	3	349
Weighted base	418	34*	15**	369	19**	58*	34*	37*	31**	43*	64*	51*	32**	53*	14**	41*	13**	2**	362
0 to £999 (500)	181 43%	13 39%	7 44%	161 44%	5 27%	16 28%	18 53%Fk	19 52%F	12 40%	22 50%F	22 34%	31 61%aFK	16 51%	35 67%S	7 54%	28 68%S	9 68%	2 78%	144 40%
£1000 to £1999 (1500)	62 15%	5 15%	3 20%	54 15%	7 38%	10 17%	6 19%k	4 11%	4 14%	5 11%	4 7%	7 14%	5 16%	4 8%	-	3 8%	2 12%	-	58 16%
£2000 to £2999 (2500)	28 7%	2 6%	-	26 7%	1 7%	2 3%	2 6%	1 2%	2 8%	5 11%	10 15%Fhl	2 4%	1 4%	-	-	-	-	-	28 8%Np
£3000 to £3999 (3500)	30 7%	3 8%l	1 9%	26 7%	3 13%	6 10%L	2 7%l	1 3%	1 3%	2 4%	10 15%hjL	-	1 3%	1 2%	1 7%	-	-	-	29 8%p
£4000 to £4999 (4500)	20 5%	3 8%l	-	17 5%	2 8%	7 12%gjL	-	1 2%	3 8%	1 1%	4 6%	-	1 4%	2 4%	-	2 5%	-	-	18 5%
£5000 or more (5500)	59 14%	6 17%	1 5%	53 14%	1 4%	13 23%g	2 6%	9 24%g	3 9%	8 18%	9 14%	6 12%	2 7%	8 15%	3 25%	5 12%	2 13%	1 22%	51 14%
Don't know	12 3%	2 7%fj	1 6%	8 2%	-	-	2 5%	2 4%	3 9%	-	1 2%	1 2%	-	2 3%	2 13%	2 4%	-	-	10 3%
Prefer not to say	27 6%	-	3 16%	24 7%	1 3%	4 7%	1 4%	1 2%	3 8%	2 5%	4 6%	4 7%	5 15%	1 2%	-	1 2%	1 6%	-	25 7%
Mean	2037.50	2305.78	1428.45	2034.13	1955.72	2829.66jL	1419.77	2126.99	1917.31	1960.85	2447.97L	1404.91	1480.40	1594.23	2190.65	1440.39	1334.97	1595.24	2107.31nP
Standard deviation	1886.03	2004.20	1501.74	1886.59	1454.27	2052.65	1470.61	2182.52	1808.38	1946.46	1843.58	1693.32	1615.34	1937.17	2356.07	1828.85	1795.70	2720.64	1869.05
Standard error	97.65	334.03	387.75	105.14	325.19	309.45	252.21	379.93	348.02	293.44	242.07	271.15	336.82	263.62	680.14	282.20	479.92	1570.76	105.14

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

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

Unsolicited Credit Increases Survey

ONLINE Fieldwork: 8th - 9th November 2017

Absolutes/col percents

Table 17

Q12. How much has your annual personal income increased in the last 12 months?**Base: All respondents with one or more credit cards whose personal income has increased**

	Total	I find my debts to be a heavy burden		I am confident I can pay off my current levels of debt		Missed two or more payments on any household bills	
		Agree (a)	Disagree (b)	Agree (c)	Disagree (d)	Yes (e)	No (f)
Unweighted base	410	80	213	267	38	23	387
Weighted base	418	89*	214	272	42*	23**	396
0 to £999	(500) 43%	22 25%	100 47%A	119 44%D	8 18%	5 21%	176 45%
£1000 to £1999	(1500) 15%	17 19%	36 17%	45 17%	9 22%	3 15%	58 15%
£2000 to £2999	(2500) 7%	9 10%	13 6%	15 6%	5 12%	1 6%	27 7%
£3000 to £3999	(3500) 7%	12 13%B	10 5%	15 6%	8 18%C	3 12%	27 7%
£4000 to £4999	(4500) 5%	11 13%B	7 3%	13 5%	5 12%c	3 15%	17 4%
£5000 or more	(5500) 14%	16 18%	28 13%	41 15%	6 15%	4 19%	55 14%
Don't know	12 3%	1 1%	7 3%	7 2%	1 3%	2 8%	10 3%
Prefer not to say	27 6%	2 2%	12 6%	16 6%	-	1 4%	26 6%
Mean	2037.50	2755.44B	1830.88	2025.68	2792.39C	2950.30	1986.93
Standard deviation	1886.03	1872.26	1813.13	1908.89	1735.25	1957.38	1871.81
Standard error	97.65	213.36	130.18	122.20	285.27	437.68	99.63

Proportions/Mean: Columns Tested (5%, 10% risk level) - a/b - c/d - e/f*** small base; ** very small base (under 30) ineligible for sig testing**

Unsolicited Credit Increases Survey

ONLINE Fieldwork: 8th - 9th November 2017

Absolutes/col percents

Table 18

Q13. In the past 12 months, has your household income (i.e. your income combined with other members of your household such as partners, working age children or live in relatives) increased?

Base: All respondents with one or more credit cards

	Gender			Age									Social Grade				Employment Sector	
	Total	Male (a)	Female (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	18-34 (i)	35-54 (j)	55+ (k)	AB (l)	C1 (m)	C2 (n)	DE (o)	Public (p)	Pri- vate (q)
Unweighted base	1324	651	673	73	208	211	233	208	391	281	444	599	454	383	199	288	162	571
Weighted base	1332	660	672	78*	213	212	252	212	365	291	464	577	416	373	263	281	174	623
Yes - it has increased	445 33%	236 36%	209 31%	35 44%FG	82 39%Fg	80 38%F	58 23%	62 29%	129 35%F	117 40%Jk	137 30%	191 33%	183 44%MNO	114 31%O	84 32%O	64 23%	67 38%	219 35%
NET: No	841 63%	403 61%	438 65%	37 48%	122 57%	123 58%	188 75%CDEH	146 69%CDE	225 62%C	160 55%	311 67%l	371 64%l	219 53%	243 65%L	170 65%L	210 75%LMN	98 56%	381 61%
No - it has stayed the same	667 50%	333 50%	335 50%	32 40%	78 37%	105 49%D	143 57%CD	108 51%D	202 55%CD	110 38%	248 54%l	309 54%l	180 43%	187 50%l	130 50%	170 61%LMN	82 47%	292 47%
No - it has decreased	174 13%	71 11%	103 15%A	6 7%	44 21%CEH	18 8%	45 18%cEH	38 18%cEH	23 6%	50 17%K	63 14%	61 11%	39 9%	56 15%L	40 15%L	39 14%l	16 9%	88 14%
Don't know	23 2%	10 1%	14 2%	3 4%F	7 3%F	5 2%f	1 *	2 1%	5 1%	10 4%jK	6 1%	7 1%	6 1%	7 2%	4 1%	7 2%	6 4%	9 1%
Prefer not to say	23 2%	12 2%	11 2%	3 4%g	2 1%	4 2%	5 2%	2 1%	7 2%	5 2%	10 2%	8 1%	8 2%O	9 2%O	5 2%o	* *	3 2%	15 2%

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

* small base

Unsolicited Credit Increases Survey

ONLINE Fieldwork: 8th - 9th November 2017

Absolutes/col percents

Table 18

Q13. In the past 12 months, has your household income (i.e. your income combined with other members of your household such as partners, working age children or live in relatives) increased?

Base: All respondents with one or more credit cards

	Region													Do you have a longstanding physical or mental condition or disability?					
	Total	Scotland (a)	Wales (b)	NET: England (d)	North East (e)	North West (f)	Yorkshire & Humberside (g)	West Midlands (h)	East Midlands (i)	Eastern (j)	London (k)	South East (l)	South West (m)	NET: Yes (n)	Yes - mental condition (o)	Yes - physical condition (p)	Yes - disability (q)	Yes - other (r)	No (s)
Unweighted base	1324	129	70	1125	53	145	131	95	102	168	176	153	102	286	95	179	87	9	1014
Weighted base	1332	117	58*	1157	51*	162	117	106*	99*	152	187	173	110*	278	90*	173	86*	7**	1035
Yes - it has increased	445 33%	39 33%	17 29%	390 34%	16 32%	63 39%	39 33%	36 34%	36 37%	47 31%	57 31%	61 35%	33 30%	59 21%	15 17%	47 27% _o	17 19%	2 33%	382 37% _{NOPQ}
NET: No	841 63%	77 65%	37 65%	727 63%	33 65%	97 60%	71 61%	63 60%	61 62%	99 65%	119 64%	108 63%	75 68%	212 76% _S	72 80% _S	121 70% _S	68 79% _S	4 61%	617 60%
No - it has stayed the same	667 50%	58 49%	28 49%	582 50%	30 59%	75 46%	61 52%	52 49%	51 52%	81 54%	92 49%	85 49%	54 49%	161 58% _S	47 52%	96 55% _s	54 63% _S	2 25%	496 48%
No - it has decreased	174 13%	19 16% _{eg}	9 16%	145 13%	3 6%	22 14%	10 8%	12 11%	10 10%	18 12%	26 14%	24 14%	21 19% _{eGi}	51 18% _S	24 27% _{nPS}	26 15%	14 16%	3 36%	120 12%
Don't know	23 2%	1 *	2 4% _{fm}	21 2%	2 3% _{fm}	* *	3 2%	4 4% _{aFm}	1 1%	4 2%	4 2%	2 1%	- -	5 2%	2 3%	5 3%	- -	* 6%	17 2%
Prefer not to say	23 2%	1 1%	1 2%	20 2%	- -	2 1%	4 4% _i	2 2%	- -	2 1%	6 3% _i	2 1%	2 2%	3 1%	1 1%	- -	1 2%	- -	19 2% _p

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

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

Unsolicited Credit Increases Survey

ONLINE Fieldwork: 8th - 9th November 2017

Absolutes/col percents

Table 18

Q13. In the past 12 months, has your household income (i.e. your income combined with other members of your household such as partners, working age children or live in relatives) increased?

Base: All respondents with one or more credit cards

	Total	I find my debts to be a heavy burden		I am confident I can pay off my current levels of debt		Missed two or more payments on any household bills	
		Agree (a)	Disagree (b)	Agree (c)	Disagree (d)	Yes (e)	No (f)
Unweighted base	1324	319	597	773	158	85	1233
Weighted base	1332	325	611	785	164	91*	1237
Yes - it has increased	445 33%	92 28%	234 38%A	290 37%d	48 29%	27 30%	418 34%
NET: No	841 63%	222 68%B	358 59%	470 60%	111 68%c	63 69%	776 63%
No - it has stayed the same	667 50%	150 46%	290 48%	374 48%	67 41%	31 35%	635 51%E
No - it has decreased	174 13%	71 22%B	68 11%	95 12%	44 27%C	32 35%F	141 11%
Don't know	23 2%	6 2%	7 1%	13 2%	2 1%	- -	23 2%
Prefer not to say	23 2%	5 2%	12 2%	13 2%	2 1%	1 1%	20 2%

Proportions/Mean: Columns Tested (5%, 10% risk level) - a/b - c/d - e/f

* small base

Unsolicited Credit Increases Survey

ONLINE Fieldwork: 8th - 9th November 2017

Absolutes/col percents

Table 19

Q14. How much has your annual household income increased in the last 12 months?**Base: All respondents with one or more credit cards whose household income has increased**

	Total	Gender		Age									Social Grade				Employment Sector		
		Male (a)	Female (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	18-34 (i)	35-54 (j)	55+ (k)	AB (l)	C1 (m)	C2 (n)	DE (o)	Public (p)	Private (q)	
Unweighted base	440	231	209	31	75	79	52	63	140	106	131	203	195	114	65	66	62	196	
Weighted base	445	236	209	35**	82*	80*	58*	62*	129	117*	137	191	183	114*	84*	64*	67*	219	
0 to £999	(500)	151 34%	94 40%B	57 27%	2 5%	8 9%	14 18%	19 33%De	26 41%DE	82 64%DEFG	9 8%	34 24%I	108 25%	45 35%I	40 40%L	34 51%LM	32 23%	16 19%	41
£1000 to £1999	(1500)	67 15%	36 15%	30 15%	4 13%	16 20%	12 15%	8 13%	11 18%	15 11%	21 18%	20 14%	26 14%	32 18%	17 15%	9 11%	8 13%	9 13%	34 15%
£2000 to £2999	(2500)	40 9%	22 9%	18 8%	7 20%	11 13%FH	10 13%FH	1 2%	7 11%FH	4 3%	18 15%K	11 8%	11 6%	15 8%	12 10%	10 12%	4 6%	8 12%	30 14%
£3000 to £3999	(3500)	24 5%	12 5%	12 6%	7 19%	4 5%	6 7%h	4 8%h	1 1%	2 2%	11 9%K	10 7%K	3 1%	14 8%mo	3 3%	5 6%	1 2%	8 12%	14 6%
£4000 to £4999	(4500)	25 6%	12 5%	13 6%	3 7%	8 10%H	6 8%H	4 7%h	3 5%	2 1%	10 9%K	10 7%k	5 2%	10 5%	5 4%	8 9%	2 4%	3 4%	20 9%
£5000 to £5999	(5500)	25 6%	11 5%	13 6%	3 9%	8 9%H	7 8%H	4 6%	1 2%	2 2%	10 9%K	10 8%K	4 2%	14 8%	6 5%	3 3%	2 4%	8 12%	13 6%
£6000 to £6999	(6500)	10 2%	9 4%b	2 1%	- -	1 2%	4 5%h	2 4%	1 2%	1 1%	1 1%	6 5%k	3 1%	3 2%	2 4%	3 4%	2 3%	3 5%	5 2%
£7000 to £7999	(7500)	4 1%	2 1%	3 1%	1 2%	2 2%	- -	1 2%	1 1%	- -	3 2%	1 1%	1 *	1 *	4 3%I	- -	- -	- -	2 1%
£8000 to £8999	(8500)	6 1%	2 1%	4 2%	1 4%	2 2%	2 2%h	- -	1 1%	- -	3 3%	2 1%	1 *	3 2%	2 2%	- -	1 2%	1 2%	4 2%
£9000 to £9999	(9500)	6 1%	1 *	5 2%a	1 2%	2 2%	3 3%	- -	- -	1 1%	2 2%	3 2%	1 1%	3 2%	1 1%	- -	2 3%	- -	5 2%
£10000 or more	(10500)	32 7%	12 5%	20 10%a	4 13%	13 16%gH	6 8%H	6 10%H	3 5%H	- -	17 15%K	12 9%K	3 2%	15 8%	11 10%o	4 5%	2 3%	6 10%	24 11%
Don't know	24	8	16	*	4	2	7	3	7	5	9	10	14	2	4	4	4	4	9
Prefer not to say	31	15	16	2	4	7	1	4	12	6	8	17	14	10	4	3	1	19	
	7%	6%	8%	5%	5%	9%	2%	7%	10%	5%	6%	9%	7%	8%	5%	5%	2%	9%p	

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

Unsolicited Credit Increases Survey

ONLINE Fieldwork: 8th - 9th November 2017

Absolutes/col percents

Table 19

Q14. How much has your annual household income increased in the last 12 months?

Base: All respondents with one or more credit cards whose household income has increased

	Gender			Age									Social Grade				Employment Sector	
	Total	Male (a)	Female (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	18-34 (i)	35-54 (j)	55+ (k)	AB (l)	C1 (m)	C2 (n)	DE (o)	Public (p)	Pri- vate (q)
Weighted base	445	236	209	35**	82*	80*	58*	62*	129	117*	137	191	183	114*	84*	64*	67*	219
Mean	2955	2506	3492A	4491	4543fGH	3816GH	3261H	2263H	1089	4527jK	3588K	1481	3319nO	3208o	2470	2153	3603	3847
Standard deviation	3116	2767	3419	3141	3466	3160	3348	2752	1444	3355	3236	2047	3187	3412	2629	2786	3113	3339
Standard error	158	191	255	583	427	378	494	365	131	344	300	153	247	335	342	360	405	255

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

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

Unsolicited Credit Increases Survey

ONLINE Fieldwork: 8th - 9th November 2017

Absolutes/col percents

Table 19

Q14. How much has your annual household income increased in the last 12 months?**Base: All respondents with one or more credit cards whose household income has increased**

	Region													Do you have a longstanding physical or mental condition or disability?					
	Total	Scotland (a)	Wales (b)	NET: England (d)	North East (e)	North West (f)	Yorkshire & Humberside (g)	West Midlands (h)	East Midlands (i)	Eastern (j)	London (k)	South East (l)	South West (m)	NET: Yes (n)	Yes - mental condition (o)	Yes - physical condition (p)	Yes - disability (q)	Yes - other (r)	No (s)
Unweighted base	440	44	21	375	18	52	42	34	39	52	58	51	29	62	15	50	17	3	373
Weighted base	445	39*	17**	390	16**	63*	39*	36**	36*	47*	57*	61*	33**	59*	15**	47*	17**	2**	382
0 to £999 (500)	151 34%	8 21%	8 48%	135 35%	5 28%	12%	15 38%F	17 46%	13 37%F	20 43%AF	17 30%F	27 45%AF	13 41%	35 60%S	9 63%	28 59%S	10 59%	1 37%	114 30%
£1000 to £1999 (1500)	67 15%	5 14%	4 21%	58 15%	3 18%	14 22%	8 19%	2 6%	4 11%	7 14%	8 14%	9 16%	3 9%	6 10%	2 11%	4 9%	-	1 41%	61 16%
£2000 to £2999 (2500)	40 9%	9 23%DFJKL	2 11%	29 7%	2 14%	6 10%	6 14%jk	-	4 11%	2 4%	2 4%	5 8%	2 6%	1 1%	-	-	1 3%	-	39 10%NP
£3000 to £3999 (3500)	24 5%	1 3%	-	23 6%	-	2 3%	2 6%	2 6%	1 3%	2 5%	6 11%	4 7%	2 7%	1 2%	1 7%	-	-	-	23 6%
£4000 to £4999 (4500)	25 6%	2 5%	1 8%	22 6%	3 19%	8 13%GJKL	-	4 12%	3 9%gL	1 1%	1 2%	-	1 4%	4 8%	1 9%	4 9%	2 14%	-	21 5%
£5000 to £5999 (5500)	25 6%	2 5%	-	23 6%	1 4%	4 7%	-	3 9%	1 2%	-	5 9%gj	7 11%gJ	2 7%	2 3%	2 11%	1 2%	1 6%	-	23 6%
£6000 to £6999 (6500)	10 2%	* 1%	-	10 3%	1 4%	3 5%	2 6%kl	1 4%	-	3 6%kl	-	-	-	1 1%	-	1 1%	-	-	10 3%
£7000 to £7999 (7500)	4 1%	-	-	4 1%	1 4%	2 3%	-	-	-	1 1%	1 2%	-	-	-	-	-	-	-	4 1%
£8000 to £8999 (8500)	6 1%	1 1%	-	5 1%	1 5%	-	1 2%	-	1 3%	-	2 3%	-	1 3%	1 1%	-	-	-	1 22%	5 1%
£9000 to £9999 (9500)	6 1%	-	-	6 2%	-	-	-	-	2 5%fl	1 2%	3 5%f	-	-	-	-	-	-	-	5 1%
£10000 or more (10500)	32 7%	6 17%DGL	1 5%	25 6%	-	7 12%l	1 2%	2 5%	2 4%	3 6%	6 10%	1 2%	4 11%	5 9%	-	5 12%	1 4%	-	27 7%
Don't know	24 5%	3 8%	-	21 5%	-	5 9%	3 8%	3 7%	2 5%	5 11%l	2 3%	1 2%	-	1 3%	-	1 3%	1 9%	-	22 6%

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

Unsolicited Credit Increases Survey

ONLINE Fieldwork: 8th - 9th November 2017

Absolutes/col percents

Table 19

Q14. How much has your annual household income increased in the last 12 months?**Base: All respondents with one or more credit cards whose household income has increased**

	Region													Do you have a longstanding physical or mental condition or disability?					
	Total	Scotland (a)	Wales (b)	NET: England (d)	North East (e)	North West (f)	Yorkshire & Humberside (g)	West Midlands (h)	East Midlands (i)	Eastern (j)	London (k)	South East (l)	South West (m)	NET: Yes (n)	Yes - mental condition (o)	Yes - physical condition (p)	Yes - disability (q)	Yes - other (r)	No (s)
Weighted base	445	39*	17**	390	16**	63*	39*	36**	36*	47*	57*	61*	33**	59*	15**	47*	17**	2**	382
Prefer not to say	31 7%	1 2%	1 7%	29 7%	1 4%	3 5%	2 5%	2 6%	4 10%	3 6%	3 6%	7 11%	5 14%	2 3%	-	2 4%	1 5%	-	28 7%
Mean	2955	3787GL	1821	2922	2950	4019GJL	2057	2621	2874	2508	3772GjL	1939	3044	2280	1711	2443	2070	2666	3057
Standard deviation	3116	3607	2403	3078	2519	3226	2287	2850	3214	3182	3616	2175	3482	3198	1904	3422	2740	4106	3077
Standard error	158	578	537	169	611	471	376	529	560	480	497	324	683	416	492	499	708	2370	170

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

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

Unsolicited Credit Increases Survey

ONLINE Fieldwork: 8th - 9th November 2017

Absolutes/col percents

Table 19

Q14. How much has your annual household income increased in the last 12 months?**Base: All respondents with one or more credit cards whose household income has increased**

	Total	I find my debts to be a heavy burden		I am confident I can pay off my current levels of debt		Missed two or more payments on any household bills		
		Agree (a)	Disagree (b)	Agree (c)	Disagree (d)	Yes (e)	No (f)	
Unweighted base	440	83	233	284	43	26	414	
Weighted base	445	92*	234	290	48*	27**	418	
0 to £999	(500)	151 34%	15 17%	87 37%A	96 33%d	8 18%	10 36%	141 34%
£1000 to £1999	(1500)	67 15%	12 13%	40 17%	45 16%	8 17%	4 14%	63 15%
£2000 to £2999	(2500)	40 9%	12 13%	25 11%	34 12%	3 7%	- -	40 10%
£3000 to £3999	(3500)	24 5%	8 8%	10 4%	13 5%	6 12%c	2 8%	22 5%
£4000 to £4999	(4500)	25 6%	8 9%	11 5%	15 5%	5 11%	3 12%	22 5%
£5000 to £5999	(5500)	25 6%	7 7%	12 5%	17 6%	2 3%	1 3%	24 6%
£6000 to £6999	(6500)	10 2%	6 6%B	3 1%	6 2%	2 4%	- -	10 2%
£7000 to £7999	(7500)	4 1%	2 2%b	- -	2 1%	- -	- -	4 1%
£8000 to £8999	(8500)	6 1%	2 2%	4 2%	6 2%	- -	2 7%	4 1%
£9000 to £9999	(9500)	6 1%	2 2%	3 1%	4 1%	1 2%	- -	6 1%
£10000 or more	(10500)	32 7%	11 12%b	13 6%	18 6%	8 16%C	4 13%	29 7%
Don't know	24 5%	3 3%	14 6%	15 5%	3 7%	1 3%	23 6%	
Prefer not to say	31 7%	5 5%	13 6%	19 6%	2 4%	1 4%	30 7%	

Proportions/Mean: Columns Tested (5%, 10% risk level) - a/b - c/d - e/f

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

Unsolicited Credit Increases Survey

ONLINE Fieldwork: 8th - 9th November 2017

Absolutes/col percents

Table 19

Q14. How much has your annual household income increased in the last 12 months?

Base: All respondents with one or more credit cards whose household income has increased

	Total	I find my debts to be a heavy burden		I am confident I can pay off my current levels of debt		Missed two or more payments on any household bills	
		Agree (a)	Disagree (b)	Agree (c)	Disagree (d)	Yes (e)	No (f)
Weighted base	445	92*	234	290	48*	27**	418
Mean	2955	4186B	2584	2894	4150C	3583	2912
Standard deviation	3116	3301	2896	3028	3542	3689	3073
Standard error	158	379	200	190	567	753	161

Proportions/Mean: Columns Tested (5%, 10% risk level) - a/b - c/d - e/f

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

Unsolicited Credit Increases Survey

ONLINE Fieldwork: 8th - 9th November 2017

Absolutes/col percents

Table 20

Q15. You mentioned earlier that your credit limit has increased in the last 12 months. Following the rise in your credit limit, which one of the following best applies to you?

Base: All respondents whose credit limit has been increased

	Total	Gender		Age									Social Grade				Employment Sector	
		Male (a)	Female (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	18-34 (i)	35-54 (j)	55+ (k)	AB (l)	C1 (m)	C2 (n)	DE (o)	Public (p)	Private (q)
Unweighted base	337	168	169	30	69	66	61	52	59	99	127	111	120	91	49	77	44	177
Weighted base	348	184	164	34**	73*	69*	62*	56*	55*	106*	131	111*	119	89*	67*	72*	46*	197
NET: Spending increased	102 29%	59 32%	43 27%	18 54%	27 37%GH	23 33%gH	22 35%GH	9 16%	3 6%	45 42%K	45 34%K	12 11%	39 33%	23 26%	19 28%	22 30%	15 33%	70 36%
My spending increased a lot (+2)	18 5%	11 6%	7 4%	7 20%	7 9%H	2 2%	1 2%	1 2%	- -	14 13%JK	3 2%	1 1%	6 5%	5 5%	4 6%	3 5%	3 7%	12 6%
My spending increased slightly (+1)	84 24%	48 26%	37 22%	11 34%	20 28%gH	21 31%GH	21 33%GH	8 14%	3 6%	32 30%K	42 32%K	11 10%	33 28%	18 20%	15 22%	18 25%	12 26%	59 30%
My spending did not change (0)	213 61%	110 60%	102 62%	13 38%	32 45%	43 63%D	33 52%	46 82%DEF	45 82%DEF	45 43%	76 58%I	91 82%IJ	69 58%	61 68%	41 60%	42 58%	28 61%	106 53%
My spending decreased slightly (-1)	14 4%	7 4%	8 5%	1 2%	6 8%	1 1%	2 3%	1 1%	4 8%	6 6%	3 2%	5 4%	4 4%	2 2%	4 5%	5 6%	1 2%	8 4%
My spending decreased a lot (-2)	11 3%	7 4%	4 3%	- -	5 6%	1 2%	4 6%	1 1%	1 1%	5 4%	5 4%	1 1%	2 2%	3 3%	3 5%	3 5%	- -	9 5%
NET: Spending decreased	26 7%	14 8%	12 7%	1 2%	10 14%EG	2 3%	6 9%	1 3%	5 9%	11 10%	8 6%	6 6%	7 5%	5 5%	7 10%	8 11%	1 2%	17 9%
Don't know	4 1%	1 1%	2 1%	- -	3 4%	- -	1 1%	- -	- -	3 3%	1 *	- -	2 1%	- -	1 2%	1 1%	- -	4 2%
Prefer not to say	4 1%	- -	4 3%A	2 5%	- -	- -	1 2%	- -	1 2%	2 2%	1 1%	1 1%	4 3%	1 1%	- -	- -	2 5%Q	1 *
Mean	0.24	0.27	0.22	0.77	0.26H	0.30H	0.23H	0.14h	-0.04	0.42K	0.27K	0.05	0.32	0.23	0.20	0.19	0.40	0.29
Standard deviation	0.76	0.79	0.72	0.82	0.98	0.64	0.82	0.51	0.45	0.96	0.73	0.49	0.72	0.72	0.82	0.81	0.65	0.84
Standard error	0.04	0.06	0.06	0.15	0.12	0.08	0.11	0.07	0.06	0.10	0.07	0.05	0.07	0.08	0.12	0.09	0.10	0.06

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

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

Unsolicited Credit Increases Survey

ONLINE Fieldwork: 8th - 9th November 2017

Absolutes/col percents

Table 20

Q15. You mentioned earlier that your credit limit has increased in the last 12 months. Following the rise in your credit limit, which one of the following best applies to you?

Base: All respondents whose credit limit has been increased

	Region													Do you have a longstanding physical or mental condition or disability?					
	Total	Scotland (a)	Wales (b)	NET: England (d)	North East (e)	North West (f)	Yorkshire & Humberside (g)	West Midlands (h)	East Midlands (i)	Eastern (j)	London (k)	South East (l)	South West (m)	NET: Yes (n)	Yes - mental condition (o)	Yes - physical condition (p)	Yes - disability (q)	Yes - other (r)	No (s)
Unweighted base	337	33	19	285	18	34	33	27	27	36	51	38	21	85	32	51	26	3	249
Weighted base	348	32**	16**	301	19**	39*	31**	34**	27**	31*	54*	44*	22**	88*	32**	52*	29**	2**	259
NET: Spending increased	102	12	*	90	9	17	7	5	9	4	23	11	5	28	14	18	6	-	73
	29%	37%	3%	30%	49%	44%J	21%	15%	35%	14%	42%J	24%	23%	32%	43%	35%	20%	-	28%
My spending increased a lot (+2)	18	*	-	17	-	1	1	1	2	-	9	2	2	5	3	3	1	-	12
	5%	1%	-	6%	-	3%	2%	3%	8%	-	16%fJl	4%	11%	6%	9%	7%	3%	-	5%
My spending increased slightly (+1)	84	11	*	72	9	16	6	4	7	4	14	9	3	23	11	15	5	-	61
	24%	36%	3%	24%	49%	41%Jl	19%	12%	27%	14%	26%	21%	12%	26%	34%	28%	16%	-	24%
My spending did not change (0)	213	20	12	180	8	19	24	22	15	26	24	27	15	48	12	31	21	2	163
	61%	63%	78%	60%	44%	49%	75%	66%	55%	82%FK	45%	62%	68%	55%	37%	60%	73%	100%	63%
My spending decreased slightly (-1)	14	-	2	13	1	1	1	-	1	1	4	5	-	3	2	1	1	-	11
	4%	-	11%	4%	7%	2%	2%	-	4%	3%	7%	10%	-	4%	5%	2%	2%	-	4%
My spending decreased a lot (-2)	11	-	1	10	-	1	*	2	2	-	3	1	2	8	5	1	2	-	3
	3%	-	9%	3%	-	2%	2%	5%	6%	-	5%	2%	9%	9%S	15%	3%	5%	-	1%
NET: Spending decreased	26	-	3	23	1	1	1	2	3	1	6	5	2	11	6	3	2	-	14
	7%	-	19%	8%	7%	3%	3%	5%	10%	3%	12%	12%	9%	13%S	20%	5%	8%	-	6%
Don't know	4	-	-	4	-	-	-	3	-	1	-	-	-	-	-	-	-	-	4
	1%	-	-	1%	-	-	-	9%	-	2%	-	-	-	-	-	-	-	-	1%
Prefer not to say	4	-	-	4	-	1	-	2	-	-	*	1	-	-	-	-	-	-	4
	1%	-	-	1%	-	3%	-	5%	-	-	1%	1%	-	-	-	-	-	-	2%
Mean	0.24	0.38	-0.25	0.26	0.41	0.44	0.18	0.09	0.27	0.11	0.42	0.14	0.14	0.17	0.17	0.34	0.10	0.00	0.27
Standard deviation	0.76	0.52	0.67	0.77	0.64	0.68	0.57	0.71	0.90	0.40	1.01	0.72	0.97	0.94	1.17	0.76	0.74	-	0.68
Standard error	0.04	0.09	0.15	0.05	0.15	0.12	0.10	0.15	0.17	0.07	0.14	0.12	0.21	0.10	0.21	0.11	0.14	-	0.04

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

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

Unsolicited Credit Increases Survey

ONLINE Fieldwork: 8th - 9th November 2017

Absolutes/col percents

Table 20

Q15. You mentioned earlier that your credit limit has increased in the last 12 months. Following the rise in your credit limit, which one of the following best applies to you?

Base: All respondents whose credit limit has been increased

	Total	I find my debts to be a heavy burden		I am confident I can pay off my current levels of debt		Missed two or more payments on any household bills	
		Agree (a)	Disagree (b)	Agree (c)	Disagree (d)	Yes (e)	No (f)
Unweighted base	337	116	155	212	64	38	298
Weighted base	348	126*	156	217	70*	40*	308
NET: Spending increased	102	59	35	59	37	28	74
	29%	46%B	22%	27%	53%C	70%F	24%
My spending increased a lot (+2)	18	12	6	8	9	9	8
	5%	10%b	4%	4%	13%C	24%F	3%
My spending increased slightly (+1)	84	47	29	51	28	19	66
	24%	37%B	19%	23%	39%C	46%F	21%
My spending did not change (0)	213	54	104	134	26	8	204
	61%	42%	67%A	62%D	37%	20%	66%E
My spending decreased slightly (-1)	14	7	8	12	2	1	13
	4%	5%	5%	6%	3%	2%	4%
My spending decreased a lot (-2)	11	4	8	7	4	3	8
	3%	3%	5%	3%	5%	8%	3%
NET: Spending decreased	26	10	15	19	6	4	22
	7%	8%	10%	9%	8%	10%	7%
Don't know	4	1	2	2	1	-	4
	1%	1%	1%	1%	2%	-	1%
Prefer not to say	4	2	1	3	-	-	4
	1%	2%	*	1%	-	-	1%
Mean	0.24	0.46B	0.11	0.20	0.54C	0.76F	0.18
Standard deviation	0.76	0.86	0.76	0.74	0.96	1.10	0.67
Standard error	0.04	0.08	0.06	0.05	0.12	0.18	0.04

Proportions/Means: Columns Tested (5%, 10% risk level) - a/b - c/d - e/f

* small base