beaufortresearch

30 years of intelligent research

Wales Omnibus

High Cost Credit

June 2015

Prepared for:
Young Foundation

Prepared by:
Beaufort Research

Contact Details

Agency contact: Chris Timmins

Project: B01510-2

Date: July 2015

Beaufort Research

2 Museum Place
Cardiff
CF10 3BG

Tel: (029) 2037 8565
Fax: (029) 2037 0600

E-mail: enquiries@beaufortresearch.co.uk

www.beaufortresearch.co.uk

Terms of Contract

TECHNICAL NOTE ON SURVEY METHODOLOGY

Sampling and Fieldwork

The Omnibus sample is designed to be representative of the adult population resident in Wales aged 16 and over. The unit of sampling is Lower Layer Super Output Area (LSOA) and 69 interviewing points throughout the Wales are selected with probability proportional to resident population, after stratification by Local Authority and Social Grade. A fresh sample of interviewing locations is selected each wave.

Within each sampling point, interlocking demographic quota controls of age and social class within sex are employed for the selection of respondents. Quotas are set to reflect the individual demographic profile of each selected point.

A fresh sample of interviewing locations and individuals are selected for each survey and no more than one person per household is interviewed.

Interviews are conducted face to face in the homes of respondents utilising CAPI (Computer Aided Personal Interviewing) technology. Beaufort's experienced fieldworkers are used with postal and telephone back-checking in accordance with ISO 20252.

The majority of fieldwork for the June 2015 survey took place between 8 and 21 June 2015, with the remainder conducted the following week. A total of 1,018 interviews were completed and analysed.

Tabulations

The data has been weighted by age group within gender within Local Authority grouping to give each cell (42) its correct incidence within the Wales total derived from the results of the 2011 Census.

Tables are presented in the form of numbers and integer percentages with the unweighted and weighted sample base shown at the top of each column. Where the base is anything other than the total sample this is indicated underneath the table heading and follows logically from the question sequence and routing.

Arithmetic rounding to whole numbers means that columns of percentages do not necessarily sum to exactly 100%. Where more than one answer can be given to a question the sum of percentages may exceed 100%. 0 denotes a weighted sample of less than 0.5 and 0% denotes a percentage of less than 0.5%. Where column bases are less than about 50, percentages need to be interpreted with care.

A standard analysis of questions asked is provided as an integral part of the service involving demographic information collected as a matter of course towards the end of the interview. This breaks response down by classification variables (breakdowns) as shown overleaf.

CLASSIFICATION – PAGE 1

Name	Description (as necessary)
Region	
North	Those living in Wrexham, Flintshire, Denbighshire, Conwy, Anglesey, Gwynedd
Mid and South West Wales	Those living in Powys, Ceredigion, Carmarthenshire, Pembrokeshire, Swansea, Neath & Port Talbot, Bridgend
South East Wales & Valleys	Those living in, Cardiff, Vale of Glamorgan, Rhondda Cynon Taff, Merthyr, Torfaen, Monmouthshire, Newport, Caerphilly, Blaenau Gwent
Gender	
Male	
Female	
Age of respondent 1	
16-24	
25-34	
35-44	
45-54	
55-64	
65-74	
75+	
Age of respondent 2	
16-34	
35-54	
55+	
Social grade 1	
AB	Those who live in households where the chief income earner is social grade A or B
C1	Those who live in households where the chief income earner is social grade C1
C2	Those who live in households where the chief income earner is social grade C2
DE	Those who live in households where the chief income earner is social grade D or E
Social grade 2	
ABC1	Those who live in households where the chief income earner is social grade A or B or C1
C2DE	Those who live in households where the chief income earner is social grade C2 or D or E

CLASSIFICATION – PAGE 2

Name	Description (as necessary)
High cost credit user	
Any high cost credit user	Those who have taken out a **Pay day loan company** or **Home credit / doorstep loan** or **Hire purchase / buying goods on finance** or **used Pawnbrokers** or **Guarantor loan** or **Logbook loan** or **Unofficial local lender** in the last 12 months
High cost credit user of interest	Those who have taken out a **Pay day loan company** or **Home credit / doorstep loan** or **Hire purchase / buying goods on finance** in the last 12 months
No high cost credit	Those who have **NOT** taken out a **Pay day loan company** or **Home credit / doorstep loan** or **Hire purchase / buying goods on finance** or **used Pawnbrokers** or **Guarantor loan** or **Logbook loan** or **Unofficial local lender** in the last 12 months
Financial Literacy (Q60a/b)	
Q60a only correct	Those who correctly stated that answer to Q60a = £110, but did not know the correct answer to Q60b
Q60b only correct	Those who correctly stated that answer to Q60b = £121, but did not know the correct answer to Q60a
Q60a & b both correct	Those who correctly stated that answer to both Q60a = £110 AND Q60b = £121
Neither correct	Those who did not know the correct answer to either Q60a or Q60b

CLASSIFICATION – PAGE 3

Name	Description (as necessary)
Working status	
Full time	Those working 30 hours or more per week
Part time	Those working less than 30 hours per week
Unemployed – seeking	Those who are unemployed but looking for work
Full time student	Those who are in full time education
Other permanently not working	Those who are none of the above categories but not looking for work – e.g. retired, looking after family
Limiting long term illness / disability	
Yes	Those who report they have a long term illness, health problem or disability that limits their daily activities or the work that they do
No	Those who report they DO NOT have a long term illness, health problem or disability that limits their daily activities or the work that they do

Ethnicity	
White	
Non-white	
Tenure	
Owned with or without mortgage	
Rented from Council or Housing Association	
Rented privately	
Other	
Children aged under 16 in household	
Yes	Those living in households where at least one child 15 or under is present
No	Those living in households where there are NO children 15 or under are present

QUESTIONS ASKED

B01510-2 Wales Omnibus – June 2015

Young Foundation – High Cost Credit Survey – Wales Omnibus Questions

FINAL

ASK ALL

Q1. Which of the following do you personally have?
READ OUT

	Yes	**No**	Don't know	Refused
a) A bank or building society account in your own name or joint names	1	2	3	4
b) A post office card account	1	2	3	4
c) A credit union account	1	2	3	4
d) A credit card	1	2	3	4
e) Cash savings account	1	2	3	4
f) Any other savings account (e.g. an ISA)	1	2	3	4

ASK ALL

Q2. To what extent do you agree or disagree with the following statements?
Please exclude mortgages when considering your responses.
READ OUT [RANDOMISE ORDER]

a) There is no excuse for borrowing money
b) Borrowing money from doorstep lenders (e.g. The Provident) is common in my community
c) I would rather be in debt than change my lifestyle
d) You should always save up first before buying something
e) I know many people who have used payday loans
f) Debt is a normal part of today's lifestyle
g) It is okay to be in debt if you can pay it off
h) As far as I know, close family and friends rarely borrow money or get into debt, excluding mortgages

Scale:

1. Strongly agree
2. Tend to agree
3. Neither agree nor disagree
4. Tend to disagree
5. Strongly disagree

ASK ALL

SHOWCARD
Q3. Which one of these statements best describes how well you are keeping up with your bills and credit commitments at the moment, including those you have personally or jointly with your partner/spouse. Please tell me the letter next to the statement that best describes your situation.
SINGLE CODE

A. I am keeping up with all bills and commitments without any difficulties
B. I am keeping up with all bills and commitments, but it is a struggle from time to time
C. I am keeping up with all bills and commitments, but it is a constant struggle
D. I am falling behind with some bills or credit commitments
E. I am having real financial problems and have fallen behind with many bills or credit commitments

F. Don't know [NOT ON SHOWCARD]
G. Prefer not to say [NOT ON SHOWCARD]

ASK ALL

Q4. And in the last five years have you asked for professional advice or used the services of any organisation which provides advice and support for people having problems with debt/ paying their bills?

1. Yes
2. No

3. Don't know [AS BUTTON - SPONTANEOUS RESPONSES ONLY]
4. Refused [AS BUTTON]

ASK ALL

SHOWCARD
Q5. How easy would you find it to raise £200-£300 in an emergency without borrowing?
SINGLE CODE.

A. Impossible
B. Difficult
C. Easy

D. Don't know
E. Refused

ASK ALL

SHOWCARD
Q6a. Can you please tell me whether or not you have used any of the following types of credit in the last 12 months? Please just tell me the letter by the item. Which others?
CODE ALL MENTIONED

A. Authorised/arranged overdraft facility
B. Unauthorised overdraft facility
C. Bank or building society loan
D. Credit Union loan
E. Credit card (not repaid immediately)
F. Store card (not repaid immediately)
G. Loan from a family member
H. Loan from a friend or other acquaintance
I. Pay day loan company (e.g. Wonga, QuickQuid)
J. Guarantor loan (e.g. Amigo loan)

K. None of the above
L. Refused

ASK ALL

SHOWCARD
Q6b. And which of the following types of credit have you used in the last 12 months? Please just tell me the letter by the item. Which others?
CODE ALL MENTIONED

M. Home Credit / Doorstep Loan (a company that collects payments from your home e.g. Provident)
N. Pawnbrokers (somewhere where you borrow money and leave goods e.g. Cash Convertors, Money Shop)
O. Log Book Loan (where you borrow money against the value of your vehicle)
P. Mail Order catalogue / club book
Q. Hire purchase/ buying goods on finance (e.g. BrightHouse, Pay-as-you-view)
R. Other retail credit – e.g. via a retailer to buy furniture, sofas, mobile phones etc. (e.g. DFS, Carphone Warehouse etc.)
S. Local lender (unofficial)/or unlicensed lender (‘loan shark’) on which you had to pay interest
T. DWP crisis loan or Social Fund loan/loan from ‘the Social’
U. Interest-free loan from Council or Job Centre
V. Any other source of credit/ loan (please specify)

W. None of these
X. Refused

ASK IF Q6a = H [loan from a friend or acquaintance]

Q7. You mentioned that you have borrowed money from a friend or other acquaintance. Does that person also lend to others?

1. Yes
2. No

3. Don't know
4. Refused

ASK IF Q6a = H [loan from a friend or acquaintance]

SHOWCARD
Q8. And did they charge you interest?

1. Yes – I paid back what I owed plus more
2. Yes – I paid back what I owed plus a gift (e.g. bought them a pint)
3. No – I paid back what I owed and nothing else

4. Don't know
5. Refused

ASK IF Q6a/b = 'D', 'I', 'M', OR 'Q'
[Credit Union, pay day loan, home credit / doorstep loan, or hire purchase/finance]

Q9. You said you had taken out the credit with the following:

[SCRIPT TO RECALL OPTIONS 'D', 'I', 'M', OR 'Q' IF SELECTED AT Q6a/b]

Which of these do you currently still have credit with?
CODE ALL MENTIONED
[LIST TO ONLY SHOW OPTIONS SELCECTED AT Q6a/b]

D. Credit Union loan
I. Pay day loan company
M. Home Credit / Doorstep Loan
Q. Hire purchase/ buying goods on finance

X. None of these
Y. Don't know
Z. Refused

ASK ALL

READ OUT: The next section is more like a quiz. The questions are not designed to catch you out so if you think you have the right answers, you probably do. If you don't know the answer, please just say so.

ASK ALL

SHOWCARD [text below]

- A loan of £100.
- An interest rate of 10% per month.
- No other fees.

Q10. You have taken out a loan for £100, and the interest rate you are charged is 10 per cent per month. There are no other fees. At this interest rate, how much money would you owe in total after one month?

INTERVIEWER: IF RESPONDENT GIVES ANSWER LESS THAN £100, ASK: "Is that in total, including the original loan amount (£100) and interest charged (10%)?"
IF ANSWER IS STILL LESS THAN £100, CODE GIVEN AMOUNT.

INTERVIEWER: PLEASE ENTER RESPONSE IN POUNDS

[SCRIPTER: NUMERIC RESPONSE. RANGE = 0-9999]

				pounds

Don't know
Refused

ASK IF NUMERIC RESPONSE GIVEN AT Q10 (I.E. NOT DK OR REF)

Q11a. And if you didn't pay anything off, at this compound interest rate, of 10 per cent, how much would you owe after two months – again assuming there were no additional fees?

INTERVIEWER: PLEASE ENTER RESPONSE IN POUNDS

[SCRIPTER: NUMERIC RESPONSE. RANGE = 0-9999]

				pounds

Don't know
Refused

ASK IF DON'T KNOW OR REFUSED AT Q11a

Q11b. Do you think it would it be…
READ OUT

A. Less than £120
B. Exactly £120
C. Or more than £120?

D. Don't know
E. Refused

Standard house questions to include:

A. Gender
B. Age
C. Region (LA)
D. Working status
E. Social grade
F. Children in household
G. Permission to re-contact

Analysis..: Q51i. Which of the following do you personally have? - A bank or building society account in your own name or joint names
Break......: c25:c26:c27:c39:c29:c44
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents

		Region			Gender		Age 1							Age 2			Social Grade 1				Social Grade 2	
	Total	A. North Wales	B. Mid & South West Wales	C. South East Wales & Valleys	A. Male	B. Female	A. 16-24	B. 25-34	C. 35-44	D. 45-54	E. 55-64	F. 65~74	G. 75+	A. 16-34	B. 35-54	C. 55+	A. AB	B. C1	C. C2	D. DE	A. ABC1	B. C2DE
Base																						
Unweighted	**1018**	**259**	**335**	**424**	**456**	**562**	**146**	**163**	**148**	**132**	**132**	**157**	**140**	**309**	**280**	**429**	**151**	**274**	**194**	**393**	**425**	**587**
Weighted	**1018**	**229**	**346**	**443**	**495**	**523**	**142**	**156**	**173**	**159**	**116**	**146**	**126**	**298**	**332**	**388**	**158**	**275**	**189**	**390**	**433**	**579**
Yes	**918**	213	315	390	443	475	120	142	162	145	98	135	117	263	306	349	150	247	178	338	397	516
	90%	93%	91%	88%	89%	91%	85%	91%	93%	91%	84%	92%	93%	88%	92%	90%	95%	90%	94%	87%	92%	89%
		---	---	---	--	--	--c----	-------	a---e--	-------	--c----	-------	-------	---	---	---	---D	----	---d	A-c-	--	--
No	**74**	14	12	49	41	33	18	12	11	13	12	4	4	30	24	21	4	18	6	45	22	51
	7%	6%	3%	11%	8%	6%	13%	7%	6%	8%	11%	3%	4%	10%	7%	5%	2%	7%	3%	12%	5%	9%
		--c	--C	aB-	--	--	-----Fg	-------	-------	-------	-----f-	A---e--	a------	--c	---	a--	---D	---d	---D	AbC-	-b	a-
Don't know	**3**	-	-	3	-	3	1	1	-	-	-	-	1	2	-	1	-	1	1	1	1	2
	0%	-	-	1%	-	1%	1%	1%	-	-	-	-	1%	1%	-	0%	-	0%	1%	0%	0%	0%
		---	---	---	--	--	-------	-------	-------	-------	-------	-------	-------	---	---	---	----	----	----	----	--	--
Refused	**23**	3	19	1	11	12	2	1	1	2	6	7	4	3	2	17	4	9	4	5	13	9
	2%	1%	5%	0%	2%	2%	2%	1%	0%	1%	5%	5%	3%	1%	1%	4%	3%	3%	2%	1%	3%	2%
		-b-	a-C	-B-	--	--	-------	-------	----ef-	-------	--c----	--c----	-------	--c	--C	aB-	----	----	----	----	--	--

Analysis..: Q51i. Which of the following do you personally have? - A bank or building society account in your own name or joint names
Break......: c40:c43
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents

	Total	High cost credit user			Q60a/b. Financial literacy			
		A. ANY HIGH COST CREDIT USER	B. HIGH COST CREDIT USER OF INTEREST	C. NO HIGH COST CREDIT	A. Q60a only correct	B. Q60b only correct	C. Q60a & b both correct	D. Neither correct
Base								
Unweighted	**1018**	**71**	**64**	**947**	**508**	**8**	**244**	**258**
Weighted	**1018**	**70**	**63**	**948**	**515**	**7**	**254**	**241**
Yes	**918**	59	54	859	461	5	243	209
	90%	85%	87%	91%	89%	68%	96%	87%
		---	---	---	--C-	--c-	Ab-D	--C-
No	**74**	10	8	64	31	2	10	31
	7%	15%	13%	7%	6%	32%	4%	13%
		--c	---	a--	-b-D	a-C-	-B-D	A-C-
Don't know	**3**	-	-	3	3	-	-	-
	0%	-	-	0%	1%	-	-	-
		---	---	---	----	----	----	----
Refused	**23**	-	-	23	21	-	1	1
	2%	-	-	2%	4%	-	0%	0%
		---	---	---	--Cd	----	A---	a---

Analysis..: Q51i. Which of the following do you personally have? - A bank or building society account in your own name or joint names
Break......: c30:c32:c41:c42:c36
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents

		Working Status					Limiting long term illness/disability		Ethnicity		Tenure				Children (under 16) in household	
	Total	A. Full time	B. Part time	C. Unempl-oyed - seeking	D. Full time student	E. Other permanently not working	A. Yes	B. No	A. White	B. Non - white	A. Owned - with or without mortgage	B. Rented from Council/HA	C. Rented privately	D. Other	A. Yes	B. No
Base																
Unweighted	**1018**	**293**	**162**	**84**	**35**	**443**	**303**	**714**	**990**	**25**	**532**	**330**	**122**	**16**	**354**	**660**
Weighted	**1018**	**324**	**157**	**81**	**37**	**417**	**296**	**720**	**989**	**26**	**532**	**324**	**128**	**17**	**362**	**653**
Yes	**918**	304	149	68	24	372	261	656	893	24	492	290	115	11	328	588
	90%	94%	94%	84%	65%	89%	88%	91%	90%	93%	93%	89%	90%	65%	91%	90%
		--CDe	--cD-	Ab-d-	ABc-E	a--D-	--	--	--	--	---D	---D	---d	ABc-	--	--
No	**74**	15	6	12	12	30	30	44	72	2	20	34	10	6	27	46
	7%	5%	4%	14%	32%	7%	10%	6%	7%	7%	4%	10%	8%	35%	8%	7%
		--CD-	--CD-	AB-d-	ABc-E	---D-	-b	a-	--	--	-B-D	A--D	---D	ABC-	--	--
Don't know	**3**	-	1	-	-	2	1	2	2	-	2	1	-	-	2	1
	0%	-	1%	-	-	0%	0%	0%	0%	-	0%	0%	-	-	1%	0%
		-----	-----	-----	-----	-----	--	--	--	--	----	----	----	----	--	--
Refused	**23**	6	2	2	1	13	4	18	23	-	18	-	3	-	4	19
	2%	2%	1%	2%	3%	3%	1%	3%	2%	-	3%	-	2%	-	1%	3%
		-----	-----	-----	-----	-----	--	--	--	--	-B--	A-c-	-b--	----	--	--

Analysis..: Q51ii. Which of the following do you personally have? **-** A post office card account
Break......: c25:c26:c27:c39:c29:c44
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents

		Region			Gender		Age 1							Age 2			Social Grade 1				Social Grade 2	
	Total	A. North Wales	B. Mid & South West Wales	C. South East Wales & Valleys	A. Male	B. Female	A. 16-24	B. 25-34	C. 35-44	D. 45-54	E. 55-64	F. 65~74	G. 75+	A. 16-34	B. 35-54	C. 55+	A. AB	B. C1	C. C2	D. DE	A. ABC1	B. C2DE
Base																						
Unweighted	**1018**	**259**	**335**	**424**	**456**	**562**	**146**	**163**	**148**	**132**	**132**	**157**	**140**	**309**	**280**	**429**	**151**	**274**	**194**	**393**	**425**	**587**
Weighted	**1018**	**229**	**346**	**443**	**495**	**523**	**142**	**156**	**173**	**159**	**116**	**146**	**126**	**298**	**332**	**388**	**158**	**275**	**189**	**390**	**433**	**579**
Yes	**139**	23	37	79	57	82	9	18	22	26	16	20	28	27	49	64	12	34	22	71	46	93
	14%	10%	11%	18%	11%	16%	6%	11%	13%	17%	14%	14%	22%	9%	15%	16%	8%	12%	12%	18%	11%	16%
		--c	--C	aB-	--	--	---D- -G	------g	-------	A------	-------	-------	Ab--- --	-bC	a--	A--	---D	----	----	A---	-b	a-
No	**842**	203	277	362	423	420	131	135	144	130	92	117	93	266	275	302	136	230	162	307	367	469
	83%	89%	80%	82%	85%	80%	92%	86%	83%	82%	80%	80%	74%	89%	83%	78%	86%	84%	86%	79%	85%	81%
		-Bc	A--	a--	-b	a-	-- cdEFG	------g	a------	a------	A------	A------	Ab--- --	-bC	a--	A--	----	----	----	----	--	--
Don't know	**2**	-	1	1	-	2	-	-	-	-	-	-	2	-	-	2	-	1	-	1	1	1
	0%	-	0%	0%	-	0%	-	-	-	-	-	-	2%	-	-	0%	-	0%	-	0%	0%	0%
		---	---	---	--	--	-------	-------	-------	-------	-------	-------	-------	---	---	---	----	----	----	----	--	--
Refused	**35**	3	31	1	15	20	2	4	6	2	8	9	4	6	9	20	10	10	5	11	19	16
	3%	1%	9%	0%	3%	4%	2%	2%	4%	2%	6%	6%	3%	2%	3%	5%	6%	4%	3%	3%	4%	3%
		-B-	A-C	-B-	--	--	-------	-------	-------	-------	-------	-------	-------	---	---	---	----	----	----	----	--	--

beaufortresearch

Analysis..: Q51ii. Which of the following do you personally have? - A post office card account
Break......: c40:c43
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents

	Total	High cost credit user			Q60a/b. Financial literacy			
		A. ANY HIGH COST CREDIT USER	B. HIGH COST CREDIT USER OF INTEREST	C. NO HIGH COST CREDIT	A. Q60a only correct	B. Q60b only correct	C. Q60a & b both correct	D. Neither correct
Base								
Unweighted	**1018**	**71**	**64**	**947**	**508**	**8**	**244**	**258**
Weighted	**1018**	**70**	**63**	**948**	**515**	**7**	**254**	**241**
Yes	**139**	12	10	127	65	1	29	44
	14%	17%	16%	13%	13%	12%	12%	18%
		---	---	---	----	----	----	----
No	**842**	58	53	784	417	6	224	195
	83%	83%	84%	83%	81%	88%	88%	81%
		---	---	---	--c-	----	a--d	--c-
Don't know	**2**	-	-	2	1	-	-	1
	0%	-	-	0%	0%	-	-	0%
		---	---	---	----	----	----	----
Refused	**35**	-	-	35	33	-	-	2
	3%	-	-	4%	6%	-	-	1%
		---	---	---	--CD	----	A---	A---

beaufortresearch

Analysis..: Q51ii. Which of the following do you personally have? - A post office card account
Break......: c30:c32:c41:c42:c36
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents

	Total	Working Status					Limiting long term illness/disability		Ethnicity		Tenure				Children (under 16) in household	
		A. Full time	B. Part time	C. Unempl-oyed - seeking	D. Full time student	E. Other permanently not working	A. Yes	B. No	A. White	B. Non - white	A. Owned - with or without mortgage	B. Rented from Council/HA	C. Rented privately	D. Other	A. Yes	B. No
Base																
Unweighted	**1018**	**293**	**162**	**84**	**35**	**443**	**303**	**714**	**990**	**25**	**532**	**330**	**122**	**16**	**354**	**660**
Weighted	**1018**	**324**	**157**	**81**	**37**	**417**	**296**	**720**	**989**	**26**	**532**	**324**	**128**	**17**	**362**	**653**
Yes	**139**	30	17	14	1	77	62	77	137	2	55	68	14	2	35	104
	14%	9%	11%	17%	3%	18%	21%	11%	14%	8%	10%	21%	11%	14%	10%	16%
		----E	----e	-----	----e	Ab-d-	-B	A-	--	--	-B--	A-c-	-b--	----	-B	A-
No	**842**	286	134	65	35	322	226	615	817	23	450	255	107	14	317	522
	83%	88%	85%	80%	94%	77%	76%	85%	83%	89%	85%	79%	84%	86%	88%	80%
		----E	-----	-----	----e	A--d-	-B	A-	--	--	-b--	a---	----	----	-B	A-
Don't know	**2**	-	-	-	-	2	2	-	1	-	2	-	-	-	-	2
	0%	-	-	-	-	0%	1%	-	0%	-	0%	-	-	-	-	0%
		-----	-----	-----	-----	-----	--	--	--	--	----	----	----	----	--	--
Refused	**35**	8	7	2	1	17	7	28	34	1	25	2	6	-	10	25
	3%	2%	4%	3%	3%	4%	2%	4%	3%	3%	5%	0%	5%	-	3%	4%
		-----	-----	-----	-----	-----	--	--	--	--	-B--	A-C-	-B--	----	--	--

Analysis..: Q51iii. Which of the following do you personally have? - A credit union account
Break......: c25:c26:c27:c39:c29:c44
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents

		Region			Gender		Age 1							Age 2			Social Grade 1				Social Grade 2	
	Total	A. North Wales	B. Mid & South West Wales	C. South East Wales & Valleys	A. Male	B. Female	A. 16-24	B. 25-34	C. 35-44	D. 45-54	E. 55-64	F. 65~74	G. 75+	A. 16-34	B. 35-54	C. 55+	A. AB	B. C1	C. C2	D. DE	A. ABC1	B. C2DE
Base																						
Unweighted	**1018**	**259**	**335**	**424**	**456**	**562**	**146**	**163**	**148**	**132**	**132**	**157**	**140**	**309**	**280**	**429**	**151**	**274**	**194**	**393**	**425**	**587**
Weighted	**1018**	**229**	**346**	**443**	**495**	**523**	**142**	**156**	**173**	**159**	**116**	**146**	**126**	**298**	**332**	**388**	**158**	**275**	**189**	**390**	**433**	**579**
Yes	**50**	10	18	22	18	31	2	11	15	11	7	3	1	13	26	11	1	15	8	26	16	33
	5%	4%	5%	5%	4%	6%	2%	7%	8%	7%	6%	2%	0%	4%	8%	3%	1%	6%	4%	7%	4%	6%
		---	---	---	--	--	--c----	------g	a--- -fG	------g	------g	--c----	-bCde- -	---	--C	-B-	-b-D	a---	----	A---	--	--
No	**925**	217	292	416	457	468	135	141	152	145	99	134	118	276	297	351	147	245	175	351	392	526
	91%	95%	84%	94%	92%	89%	95%	90%	88%	91%	85%	92%	94%	93%	89%	91%	93%	89%	93%	90%	91%	91%
		-B-	A-C	-B-	--	--	--c-e--	-------	a------	-------	a-----g	-------	----e--	---	---	---	----	----	----	----	--	--
Don't know	**5**	-	1	4	2	3	2	-	-	-	1	-	2	2	-	3	-	3	-	2	3	2
	1%	-	0%	1%	0%	1%	2%	-	-	-	1%	-	2%	1%	-	1%	-	1%	-	0%	1%	0%
		---	---	---	--	--	-------	-------	-------	-------	-------	-------	-------	---	---	---	----	----	----	----	--	--
Refused	**38**	3	35	1	17	21	2	5	6	2	8	9	5	7	9	22	10	11	6	12	21	17
	4%	1%	10%	0%	3%	4%	2%	3%	4%	2%	7%	6%	4%	2%	3%	6%	6%	4%	3%	3%	5%	3%
		-B-	A-C	-B-	--	--	----e--	-------	-------	----e--	a--d---	-------	-------	--c	---	a--	----	----	----	----	--	--

Analysis..: Q51iii. Which of the following do you personally have? - A credit union account
Break......: c40:c43
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents

		High cost credit user			Q60a/b. Financial literacy			
	Total	A. ANY HIGH COST CREDIT USER	B. HIGH COST CREDIT USER OF INTEREST	C. NO HIGH COST CREDIT	A. Q60a only correct	B. Q60b only correct	C. Q60a & b both correct	D. Neither correct
Base								
Unweighted	**1018**	**71**	**64**	**947**	**508**	**8**	**244**	**258**
Weighted	**1018**	**70**	**63**	**948**	**515**	**7**	**254**	**241**
Yes	**50**	6	6	44	32	1	7	11
	5%	9%	10%	5%	6%	7%	3%	4%
		---	---	---	--c-	----	a---	----
No	**925**	63	57	862	446	7	247	225
	91%	90%	90%	91%	87%	93%	97%	93%
		---	---	---	--Cd	----	A--d	a-c-
Don't know	**5**	1	-	4	1	-	-	4
	1%	1%	-	0%	0%	-	-	2%
		---	---	---	----	----	----	----
Refused	**38**	-	-	38	36	-	-	2
	4%	-	-	4%	7%	-	-	1%
		---	---	---	--CD	----	A---	A---

Analysis..: Q51iii. Which of the following do you personally have? - A credit union account
Break......: c30:c32:c41:c42:c36
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents

	Total	Working Status					Limiting long term illness/disability		Ethnicity		Tenure				Children (under 16) in household	
		A. Full time	B. Part time	C. Unemployed - seeking	D. Full time student	E. Other permanently not working	A. Yes	B. No	A. White	B. Non - white	A. Owned - with or without mortgage	B. Rented from Council/HA	C. Rented privately	D. Other	A. Yes	B. No
Base																
Unweighted	**1018**	**293**	**162**	**84**	**35**	**443**	**303**	**714**	**990**	**25**	**532**	**330**	**122**	**16**	**354**	**660**
Weighted	**1018**	**324**	**157**	**81**	**37**	**417**	**296**	**720**	**989**	**26**	**532**	**324**	**128**	**17**	**362**	**653**
Yes	**50**	15	9	8	-	18	18	32	46	4	14	23	11	1	27	22
	5%	5%	6%	9%	-	4%	6%	4%	5%	15%	3%	7%	9%	4%	8%	3%
		-----	-----	-----	-----	-----	--	--	-b	a-	-BC-	A---	A---	----	-B	A-
No	**925**	298	141	71	36	378	268	655	901	21	486	298	109	16	324	598
	91%	92%	89%	88%	97%	91%	91%	91%	91%	82%	91%	92%	86%	96%	89%	92%
		-----	-----	-----	-----	-----	--	--	--	--	----	----	----	----	--	--
Don't know	**5**	2	-	-	-	3	3	2	4	-	4	1	-	-	-	5
	1%	1%	-	-	-	1%	1%	0%	0%	-	1%	0%	-	-	-	1%
		-----	-----	-----	-----	-----	--	--	--	--	----	----	----	----	--	--
Refused	**38**	9	8	2	1	18	7	31	37	1	28	2	7	-	11	28
	4%	3%	5%	3%	3%	4%	2%	4%	4%	3%	5%	0%	6%	-	3%	4%
		-----	-----	-----	-----	-----	--	--	--	--	-B--	A-C-	-B--	----	--	--

Analysis..: Q51iv. Which of the following do you personally have? - A credit card
Break......: c25:c26:c27:c39:c29:c44
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents

		Region			Gender		Age 1							Age 2			Social Grade 1				Social Grade 2	
	Total	A. North Wales	B. Mid & South West Wales	C. South East Wales & Valleys	A. Male	B. Female	A. 16-24	B. 25-34	C. 35-44	D. 45-54	E. 55-64	F. 65~74	G. 75+	A. 16-34	B. 35-54	C. 55+	A. AB	B. C1	C. C2	D. DE	A. ABC1	B. C2DE
Base																						
Unweighted	**1018**	**259**	**335**	**424**	**456**	**562**	**146**	**163**	**148**	**132**	**132**	**157**	**140**	**309**	**280**	**429**	**151**	**274**	**194**	**393**	**425**	**587**
Weighted	**1018**	**229**	**346**	**443**	**495**	**523**	**142**	**156**	**173**	**159**	**116**	**146**	**126**	**298**	**332**	**388**	**158**	**275**	**189**	**390**	**433**	**579**
Yes	**405**	82	144	179	212	193	17	52	76	83	47	77	53	69	159	177	89	126	78	111	215	189
	40%	36%	42%	41%	43%	37%	12%	33%	44%	52%	41%	53%	42%	23%	48%	46%	56%	46%	42%	28%	50%	33%
		---	---	---	--	--	-BCD-	A--D-	A------	AB---	A------	AB---	A------	-BC	A--	A--	-bCD	a--D	A--D	ABC-	-B	A-
							EFG	F-		--		--										
No	**567**	143	162	262	262	305	121	100	90	72	59	58	66	221	163	184	60	138	102	263	197	365
	56%	62%	47%	59%	53%	58%	85%	64%	52%	46%	51%	40%	53%	74%	49%	47%	38%	50%	54%	67%	46%	63%
		-B-	A-C	-B-	--	--	-BCD-	A-	Ab---	AB---	Ab---	ABc---	A------	-BC	A--	A--	-bCD	a--D	A--D	ABC-	-B	A-
							EFG	cDeF-	f-	--	--	-										
Don't know	**1**	-	1	-	-	1	-	-	-	-	-	-	1	-	-	1	-	-	-	1	-	1
	0%	-	0%	-	-	0%	-	-	-	-	-	-	1%	-	-	0%	-	-	-	0%	-	0%
		---	---	---	--	--	-------	-------	-------	-------	-------	-------	-------	---	---	---	----	----	----	----	--	--
Refused	**45**	4	39	1	21	24	3	5	7	3	9	11	6	8	11	26	10	11	8	15	21	24
	4%	2%	11%	0%	4%	5%	2%	3%	4%	2%	8%	7%	5%	3%	3%	7%	6%	4%	4%	4%	5%	4%
		-B-	A-C	-B-	--	--	-------	-------	-------	----e--	---d---	-------	-------	--c	--c	ab-	----	----	----	----	--	--

Analysis..: Q51iv. Which of the following do you personally have? - A credit card
Break......: c40:c43
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents

		High cost credit user			Q60a/b. Financial literacy			
	Total	A. ANY HIGH COST CREDIT USER	B. HIGH COST CREDIT USER OF INTEREST	C. NO HIGH COST CREDIT	A. Q60a only correct	B. Q60b only correct	C. Q60a & b both correct	D. Neither correct
Base								
Unweighted	**1018**	**71**	**64**	**947**	**508**	**8**	**244**	**258**
Weighted	**1018**	**70**	**63**	**948**	**515**	**7**	**254**	**241**
Yes	**405**	21	18	384	176	5	145	78
	40%	31%	29%	40%	34%	73%	57%	32%
		---	---	---	--C-	----	A--D	--C-
No	**567**	48	44	519	296	2	108	160
	56%	69%	71%	55%	58%	27%	43%	66%
		--c	--c	ab-	--Cd	----	A--D	a-C-
Don't know	**1**	-	-	1	-	-	-	1
	0%	-	-	0%	-	-	-	0%
		---	---	---	----	----	----	----
Refused	**45**	-	-	45	43	-	-	2
	4%	-	-	5%	8%	-	-	1%
		---	---	---	--CD	----	A---	A---

Analysis..: Q51iv. Which of the following do you personally have? - A credit card
Break......: c30:c32:c41:c42:c36
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents

	Total	Working Status					Limiting long term illness/disability		Ethnicity		Tenure				Children (under 16) in household	
		A. Full time	B. Part time	C. Unempl-oyed - seeking	D. Full time student	E. Other permanently not working	A. Yes	B. No	A. White	B. Non - white	A. Owned - with or without mortgage	B. Rented from Council/HA	C. Rented privately	D. Other	A. Yes	B. No
Base																
Unweighted	**1018**	**293**	**162**	**84**	**35**	**443**	**303**	**714**	**990**	**25**	**532**	**330**	**122**	**16**	**354**	**660**
Weighted	**1018**	**324**	**157**	**81**	**37**	**417**	**296**	**720**	**989**	**26**	**532**	**324**	**128**	**17**	**362**	**653**
Yes	**405**	158	62	16	3	166	102	303	395	9	274	81	44	2	149	256
	40%	49%	39%	20%	9%	40%	34%	42%	40%	33%	51%	25%	35%	15%	41%	39%
		--CDe	--CD-	AB--E	AB--E	a-CD-	-b	a-	--	--	-BCD	A---	A---	A---	--	--
No	**567**	155	87	62	32	230	184	382	551	15	228	239	74	14	199	365
	56%	48%	55%	76%	88%	55%	62%	53%	56%	56%	43%	74%	58%	85%	55%	56%
		--CD-	--CD-	AB--E	AB--E	--CD-	-B	A-	--	--	-BCD	A-C-	AB--	A---	--	--
Don't know	**1**	-	-	-	-	1	1	-	1	-	1	-	-	-	-	1
	0%	-	-	-	-	0%	0%	-	0%	-	0%	-	-	-	-	0%
		-----	-----	-----	-----	-----	--	--	--	--	----	----	----	----	--	--
Refused	**45**	11	9	3	1	20	9	36	42	3	29	4	9	-	13	31
	4%	4%	6%	4%	3%	5%	3%	5%	4%	11%	6%	1%	7%	-	4%	5%
		-----	-----	-----	-----	-----	--	--	--	--	-B--	A-C-	-B--	----	--	--

Analysis..: Q51v. Which of the following do you personally have? - Cash savings account
Break......: c25:c26:c27:c39:c29:c44
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents

		Region			Gender		Age 1							Age 2			Social Grade 1				Social Grade 2	
	Total	A. North Wales	B. Mid & South West Wales	C. South East Wales & Valleys	A. Male	B. Female	A. 16-24	B. 25-34	C. 35-44	D. 45-54	E. 55-64	F. 65~74	G. 75+	A. 16-34	B. 35-54	C. 55+	A. AB	B. C1	C. C2	D. DE	A. ABC1	B. C2DE
Base																						
Unweighted	**1018**	**259**	**335**	**424**	**456**	**562**	**146**	**163**	**148**	**132**	**132**	**157**	**140**	**309**	**280**	**429**	**151**	**274**	**194**	**393**	**425**	**587**
Weighted	**1018**	**229**	**346**	**443**	**495**	**523**	**142**	**156**	**173**	**159**	**116**	**146**	**126**	**298**	**332**	**388**	**158**	**275**	**189**	**390**	**433**	**579**
Yes	**460**	119	135	207	229	231	44	58	80	79	49	83	68	101	158	201	106	146	78	129	252	206
	45%	52%	39%	47%	46%	44%	31%	37%	46%	50%	42%	57%	54%	34%	48%	52%	67%	53%	41%	33%	58%	36%
		-B-	A-c	-b-	--	--	--CD- FG	---d- FG	A------	Ab--- --	-----f-	AB--e- -	AB--- --	-BC	A--	A--	-BCD	A-cD	Ab--	AB--	-B	A-
No	**507**	106	169	233	244	263	95	94	86	76	58	50	50	189	161	157	40	116	102	244	157	345
	50%	46%	49%	53%	49%	50%	67%	60%	49%	48%	50%	34%	39%	63%	49%	40%	26%	42%	54%	63%	36%	60%
		---	---	---	--	--	--CDE- FG	---d- FG	A--- -F-	Ab--- f-	A----f-	ABCd- e--	AB--- --	-BC	A-c	Ab-	-BCD	A-cD	Ab--	AB--	-B	A-
Don't know	**4**	-	2	2	1	3	-	-	-	1	-	1	2	-	1	3	1	1	1	1	2	2
	0%	-	1%	0%	0%	1%	-	-	-	1%	-	1%	2%	-	0%	1%	1%	0%	1%	0%	1%	0%
		---	---	---	--	--	-------	-------	-------	-------	-------	-------	-------	---	---	---	----	----	----	----	--	--
Refused	**46**	4	41	1	21	26	3	5	8	3	9	12	6	8	11	27	10	11	8	16	22	25
	5%	2%	12%	0%	4%	5%	2%	3%	5%	2%	8%	8%	5%	3%	3%	7%	7%	4%	4%	4%	5%	4%
		-B-	A-C	-B-	--	--	-------	-------	-------	----ef-	---d---	---d---	-------	--c	---	a--	----	----	----	----	--	--

beaufortresearch

Analysis..: Q51v. Which of the following do you personally have? - Cash savings account
Break......: c40:c43
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents

		High cost credit user			Q60a/b. Financial literacy			
	Total	A. ANY HIGH COST CREDIT USER	B. HIGH COST CREDIT USER OF INTEREST	C. NO HIGH COST CREDIT	A. Q60a only correct	B. Q60b only correct	C. Q60a & b both correct	D. Neither correct
Base								
Unweighted	**1018**	**71**	**64**	**947**	**508**	**8**	**244**	**258**
Weighted	**1018**	**70**	**63**	**948**	**515**	**7**	**254**	**241**
Yes	**460**	24	23	436	235	7	139	79
	45%	35%	36%	46%	46%	93%	55%	33%
		---	---	---	-bcD	a--D	a--D	ABC-
No	**507**	45	40	462	233	1	115	159
	50%	65%	64%	49%	45%	7%	45%	66%
		--c	--c	ab-	---D	---D	---D	ABC-
Don't know	**4**	-	-	4	3	-	-	1
	0%	-	-	0%	1%	-	-	0%
		---	---	---	----	----	----	----
Refused	**46**	-	-	46	44	-	-	2
	5%	-	-	5%	9%	-	-	1%
		---	---	---	--CD	----	A---	A---

Analysis..: Q51v. Which of the following do you personally have? - Cash savings account
Break......: c30:c32:c41:c42:c36
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents

	Total	Working Status					Limiting long term illness/disability		Ethnicity		Tenure				Children (under 16) in household	
		A. Full time	B. Part time	C. Unempl-oyed - seeking	D. Full time student	E. Other permanently not working	A. Yes	B. No	A. White	B. Non - white	A. Owned - with or without mortgage	B. Rented from Council/HA	C. Rented privately	D. Other	A. Yes	B. No
Base																
Unweighted	**1018**	**293**	**162**	**84**	**35**	**443**	**303**	**714**	**990**	**25**	**532**	**330**	**122**	**16**	**354**	**660**
Weighted	**1018**	**324**	**157**	**81**	**37**	**417**	**296**	**720**	**989**	**26**	**532**	**324**	**128**	**17**	**362**	**653**
Yes	**460**	168	65	17	10	201	123	337	445	14	310	106	41	1	148	310
	45%	52%	41%	20%	27%	48%	41%	47%	45%	53%	58%	33%	32%	8%	41%	47%
		-bCD-	a-C--	AB--E	A---e	--Cd-	--	--	--	--	-BCD	A---	A---	A---	--	--
No	**507**	145	82	61	26	192	160	346	497	10	189	214	76	15	199	308
	50%	45%	52%	76%	70%	46%	54%	48%	50%	37%	36%	66%	60%	92%	55%	47%
		--CD-	--C--	AB--E	A---E	--CD-	--	--	--	--	-BCD	A---	A--d	A-c-	-b	a-
Don't know	**4**	-	1	-	-	3	3	1	3	-	3	-	1	-	1	3
	0%	-	1%	-	-	1%	1%	0%	0%	-	1%	-	1%	-	0%	0%
		-----	-----	-----	-----	-----	--	--	--	--	----	----	----	----	--	--
Refused	**46**	11	10	3	1	21	10	36	44	3	30	5	9	-	14	32
	5%	4%	6%	4%	3%	5%	3%	5%	4%	11%	6%	2%	7%	-	4%	5%
		-----	-----	-----	-----	-----	--	--	--	--	-B--	A-C-	-B--	----	--	--

Analysis..: Q51vi. Which of the following do you personally have? - Any other savings account (e.g. an ISA)
Break......: c25:c26:c27:c39:c29:c44
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents

		Region			Gender		Age 1							Age 2			Social Grade 1				Social Grade 2	
	Total	A. North Wales	B. Mid & South West Wales	C. South East Wales & Valleys	A. Male	B. Female	A. 16-24	B. 25-34	C. 35-44	D. 45-54	E. 55-64	F. 65~74	G. 75+	A. 16-34	B. 35-54	C. 55+	A. AB	B. C1	C. C2	D. DE	A. ABC1	B. C2DE
Base																						
Unweighted	**1018**	**259**	**335**	**424**	**456**	**562**	**146**	**163**	**148**	**132**	**132**	**157**	**140**	**309**	**280**	**429**	**151**	**274**	**194**	**393**	**425**	**587**
Weighted	**1018**	**229**	**346**	**443**	**495**	**523**	**142**	**156**	**173**	**159**	**116**	**146**	**126**	**298**	**332**	**388**	**158**	**275**	**189**	**390**	**433**	**579**
Yes	**316**	64	101	150	158	158	21	36	45	48	40	72	53	57	93	165	81	99	54	80	179	134
	31%	28%	29%	34%	32%	30%	15%	23%	26%	30%	35%	49%	42%	19%	28%	43%	51%	36%	28%	21%	41%	23%
		---	---	---	--	--	--	----	a---	A---	Ab---	ABCD-	ABCd-	-bC	a-C	AB-	-BCD	A--D	A--d	ABc-	-B	A-
							cDEFG	eFG	-FG	-Fg	f-	e--	--									
No	**650**	160	201	289	316	334	117	115	119	107	65	62	65	232	226	192	67	163	125	291	230	416
	64%	70%	58%	65%	64%	64%	82%	74%	69%	67%	56%	43%	51%	78%	68%	50%	42%	59%	66%	75%	53%	72%
		-B-	A-c	-b-	--	--	--CDE-	----	A---	A---	ABc-	ABCD-	ABCD-	-BC	A-C	AB-	-BCD	A--D	A--d	ABc-	-B	A-
							FG	EFG	eFG	-FG	-f-	e--	--									
Don't know	**4**	-	4	1	-	4	-	2	-	-	1	-	2	2	-	3	-	3	1	1	3	2
	0%	-	1%	0%	-	1%	-	1%	-	-	1%	-	1%	1%	-	1%	-	1%	0%	0%	1%	0%
		---	---	---	--	--	-------	-------	-------	-------	-------	-------	-------	---	---	---	----	----	----	----	--	--
Refused	**48**	4	41	2	21	27	4	4	9	4	9	12	6	8	13	27	10	10	9	17	21	27
	5%	2%	12%	1%	4%	5%	3%	2%	5%	3%	8%	8%	5%	3%	4%	7%	7%	4%	5%	4%	5%	5%
		-B-	A-C	-B-	--	--	-------	-----f-	-------	-------	-------	-b-----	-------	--c	---	a--	----	----	----	----	--	--

beaufortresearch

Analysis..: Q51vi. Which of the following do you personally have? - Any other savings account (e.g. an ISA)
Break......: c40:c43
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents

		High cost credit user			Q60a/b. Financial literacy			
	Total	A. ANY HIGH COST CREDIT USER	B. HIGH COST CREDIT USER OF INTEREST	C. NO HIGH COST CREDIT	A. Q60a only correct	B. Q60b only correct	C. Q60a & b both correct	D. Neither correct
Base								
Unweighted	**1018**	**71**	**64**	**947**	**508**	**8**	**244**	**258**
Weighted	**1018**	**70**	**63**	**948**	**515**	**7**	**254**	**241**
Yes	**316**	12	12	304	137	3	116	60
	31%	17%	19%	32%	27%	37%	46%	25%
		--c	--c	ab-	--C-	----	A--D	--C-
No	**650**	58	51	593	331	5	138	177
	64%	83%	81%	63%	64%	63%	54%	73%
		--C	--C	AB-	--cd	----	a--D	a-C-
Don't know	**4**	-	-	4	2	-	-	3
	0%	-	-	0%	0%	-	-	1%
		---	---	---	----	----	----	----
Refused	**48**	-	-	48	46	-	-	2
	5%	-	-	5%	9%	-	-	1%
		---	---	---	--CD	----	A---	A---

Analysis..: Q51vi. Which of the following do you personally have? - Any other savings account (e.g. an ISA)
Break......: c30:c32:c41:c42:c36
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents

		Working Status					Limiting long term illness/disability		Ethnicity		Tenure				Children (under 16) in household	
	Total	A. Full time	B. Part time	C. Unempl-oyed - seeking	D. Full time student	E. Other permanently not working	A. Yes	B. No	A. White	B. Non - white	A. Owned - with or without mortgage	B. Rented from Council/HA	C. Rented privately	D. Other	A. Yes	B. No
Base																
Unweighted	**1018**	**293**	**162**	**84**	**35**	**443**	**303**	**714**	**990**	**25**	**532**	**330**	**122**	**16**	**354**	**660**
Weighted	**1018**	**324**	**157**	**81**	**37**	**417**	**296**	**720**	**989**	**26**	**532**	**324**	**128**	**17**	**362**	**653**
Yes	**316**	102	44	12	6	153	88	227	304	10	237	42	30	3	83	232
	31%	31%	28%	14%	17%	37%	30%	32%	31%	39%	45%	13%	24%	16%	23%	36%
		--C--	--c--	Ab--E	----e	--Cd-	--	--	--	--	-BCd	A-C-	AB--	a---	-B	A-
No	**650**	207	104	66	29	242	196	453	635	13	259	277	88	14	265	382
	64%	64%	66%	82%	80%	58%	66%	63%	64%	50%	49%	85%	69%	84%	73%	58%
		--C--	--c--	Ab--E	----e	--Cd-	--	--	--	--	-BCd	A-C-	AB--	a---	-B	A-
Don't know	**4**	3	-	-	-	2	2	3	4	-	4	-	1	-	1	4
	0%	1%	-	-	-	0%	1%	0%	0%	-	1%	-	1%	-	0%	1%
		-----	-----	-----	-----	-----	--	--	--	--	----	----	----	----	--	--
Refused	**48**	13	10	3	1	21	10	38	45	3	32	5	8	-	12	35
	5%	4%	6%	4%	3%	5%	3%	5%	5%	11%	6%	2%	6%	-	3%	5%
		-----	-----	-----	-----	-----	--	--	--	--	-B--	A-c-	-b--	----	--	--

Analysis..: Q51. Summary: Which of the following do you personally have?
Break......: c25:c26:c27:c39:c29:c44
Filter.......: All Respondents
Weight....: w1(w100)
Options...: Analysis Ordered
Cells.......: Counts, Break %, z-test, Respondents

		Region			Gender		Age 1							Age 2			Social Grade 1				Social Grade 2	
	Total	A. North Wales	B. Mid & South West Wales	C. South East Wales & Valleys	A. Male	B. Female	A. 16-24	B. 25-34	C. 35-44	D. 45-54	E. 55-64	F. 65~74	G. 75+	A. 16-34	B. 35-54	C. 55+	A. AB	B. C1	C. C2	D. DE	A. ABC1	B. C2DE
Base																						
Unweighted	**1018**	**259**	**335**	**424**	**456**	**562**	**146**	**163**	**148**	**132**	**132**	**157**	**140**	**309**	**280**	**429**	**151**	**274**	**194**	**393**	**425**	**587**
Weighted	**1018**	**229**	**346**	**443**	**495**	**523**	**142**	**156**	**173**	**159**	**116**	**146**	**126**	**298**	**332**	**388**	**158**	**275**	**189**	**390**	**433**	**579**
A bank or building society account in your own name or joint names	**918**	213	315	390	443	475	120	142	162	145	98	135	117	263	306	349	150	247	178	338	397	516
	90%	93%	91%	88%	89%	91%	85%	91%	93%	91%	84%	92%	93%	88%	92%	90%	95%	90%	94%	87%	92%	89%
		---	---	---	--	--	--c----	-------	a---e--	-------	--c----	-------	-------	---	---	---	---D	----	---d	A-c-	--	--
Cash savings account	**460**	119	135	207	229	231	44	58	80	79	49	83	68	101	158	201	106	146	78	129	252	206
	45%	52%	39%	47%	46%	44%	31%	37%	46%	50%	42%	57%	54%	34%	48%	52%	67%	53%	41%	33%	58%	36%
		-B-	A-c	-b-	--	--	--CD- FG	---d- FG	A------	Ab--- --	-----f-	AB--e- -	AB--- --	-BC	A--	A--	-BCD	A-cD	Ab--	AB--	-B	A-
A credit card	**405**	82	144	179	212	193	17	52	76	83	47	77	53	69	159	177	89	126	78	111	215	189
	40%	36%	42%	41%	43%	37%	12%	33%	44%	52%	41%	53%	42%	23%	48%	46%	56%	46%	42%	28%	50%	33%
		---	---	---	--	--	-BCD- EFG	A--D- F-	A------	AB--- --	A------	AB--- --	A------	-BC	A--	A--	-bCD	a--D	A--D	ABC-	-B	A-
Any other savings account (e.g. an ISA)	**316**	64	101	150	158	158	21	36	45	48	40	72	53	57	93	165	81	99	54	80	179	134
	31%	28%	29%	34%	32%	30%	15%	23%	26%	30%	35%	49%	42%	19%	28%	43%	51%	36%	28%	21%	41%	23%
		---	---	---	--	--	-- cDEFG	---- eFG	a--- -FG	A--- -Fg	Ab--- f-	ABCD- e--	ABCd- --	-bC	a-C	AB-	-BCD	A--D	A--d	ABc-	-B	A-
A post office card account	**139**	23	37	79	57	82	9	18	22	26	16	20	28	27	49	64	12	34	22	71	46	93
	14%	10%	11%	18%	11%	16%	6%	11%	13%	17%	14%	14%	22%	9%	15%	16%	8%	12%	12%	18%	11%	16%
		--c	--C	aB-	--	--	---D- -G	------g	-------	A------	-------	-------	Ab--- --	-bC	a--	A--	---D	----	----	A---	-b	a-
A credit union account	**50**	10	18	22	18	31	2	11	15	11	7	3	1	13	26	11	1	15	8	26	16	33
	5%	4%	5%	5%	4%	6%	2%	7%	8%	7%	6%	2%	0%	4%	8%	3%	1%	6%	4%	7%	4%	6%
		---	---	---	--	--	--c----	------g	a--- -fG	------g	------g	--c----	-bCde- -	---	--C	-B-	-b-D	a---	----	A---	--	--

Analysis..: Q51. Summary: Which of the following do you personally have?
Break......: c25:c26:c27:c39:c29:c44
Filter.......: All Respondents
Weight....: w1(w100)
Options...: Analysis Ordered
Cells.......: Counts, Break %, z-test, Respondents

	Total	Region			Gender		Age 1							Age 2			Social Grade 1				Social Grade 2	
		A. North Wales	B. Mid & South West Wales	C. South East Wales & Valleys	A. Male	B. Female	A. 16-24	B. 25-34	C. 35-44	D. 45-54	E. 55-64	F. 65~74	G. 75+	A. 16-34	B. 35-54	C. 55+	A. AB	B. C1	C. C2	D. DE	A. ABC1	B. C2DE
Base																						
Unweighted	**1018**	**259**	**335**	**424**	**456**	**562**	**146**	**163**	**148**	**132**	**132**	**157**	**140**	**309**	**280**	**429**	**151**	**274**	**194**	**393**	**425**	**587**
Weighted	**1018**	**229**	**346**	**443**	**495**	**523**	**142**	**156**	**173**	**159**	**116**	**146**	**126**	**298**	**332**	**388**	**158**	**275**	**189**	**390**	**433**	**579**
None of these	**60**	9	23	28	34	26	18	7	7	4	10	7	7	25	11	23	6	17	10	25	23	36
	6%	4%	7%	6%	7%	5%	13%	4%	4%	3%	8%	5%	5%	8%	3%	6%	4%	6%	6%	6%	5%	6%
		---	---	---	--	--	-bCD-f-	a------	A------	A------	-------	a------	-------	-b-	a--	---	----	----	----	----	--	--

beaufortresearch

Analysis..: Q51. Summary: Which of the following do you personally have?
Break......: c40:c43
Filter.......: All Respondents
Weight....: w1(w100)
Options...: Analysis Ordered
Cells.......: Counts, Break %, z-test, Respondents

		High cost credit user			Q60a/b. Financial literacy			
	Total	A. ANY HIGH COST CREDIT USER	B. HIGH COST CREDIT USER OF INTEREST	C. NO HIGH COST CREDIT	A. Q60a only correct	B. Q60b only correct	C. Q60a & b both correct	D. Neither correct
Base								
Unweighted	**1018**	**71**	**64**	**947**	**508**	**8**	**244**	**258**
Weighted	**1018**	**70**	**63**	**948**	**515**	**7**	**254**	**241**
A bank or building society account in your own name or joint names	**918**	59	54	859	461	5	243	209
	90%	85%	87%	91%	89%	68%	96%	87%
		---	---	---	--C-	--c-	Ab-D	--C-
Cash savings account	**460**	24	23	436	235	7	139	79
	45%	35%	36%	46%	46%	93%	55%	33%
		---	---	---	-bcD	a--D	a--D	ABC-
A credit card	**405**	21	18	384	176	5	145	78
	40%	31%	29%	40%	34%	73%	57%	32%
		---	---	---	--C-	----	A--D	--C-
Any other savings account (e.g. an ISA)	**316**	12	12	304	137	3	116	60
	31%	17%	19%	32%	27%	37%	46%	25%
		--c	--c	ab-	--C-	----	A--D	--C-
A post office card account	**139**	12	10	127	65	1	29	44
	14%	17%	16%	13%	13%	12%	12%	18%
		---	---	---	----	----	----	----
A credit union account	**50**	6	6	44	32	1	7	11
	5%	9%	10%	5%	6%	7%	3%	4%
		---	---	---	--c-	----	a---	----
None of these	**60**	4	2	56	39	-	6	14
	6%	6%	4%	6%	8%	-	3%	6%
		---	---	---	--C-	----	A---	----

Analysis..: Q51. Summary: Which of the following do you personally have?
Break......: c30:c32:c41:c42:c36
Filter.......: All Respondents
Weight....: w1(w100)
Options...: Analysis Ordered
Cells.......: Counts, Break %, z-test, Respondents

		Working Status					Limiting long term illness/disability		Ethnicity		Tenure				Children (under 16) in household	
	Total	A. Full time	B. Part time	C. Unempl-oyed - seeking	D. Full time student	E. Other permanently not working	A. Yes	B. No	A. White	B. Non - white	A. Owned - with or without mortgage	B. Rented from Council/HA	C. Rented privately	D. Other	A. Yes	B. No
Base																
Unweighted	**1018**	**293**	**162**	**84**	**35**	**443**	**303**	**714**	**990**	**25**	**532**	**330**	**122**	**16**	**354**	**660**
Weighted	**1018**	**324**	**157**	**81**	**37**	**417**	**296**	**720**	**989**	**26**	**532**	**324**	**128**	**17**	**362**	**653**
A bank or building society account in your own name or joint names	**918**	304	149	68	24	372	261	656	893	24	492	290	115	11	328	588
	90%	94%	94%	84%	65%	89%	88%	91%	90%	93%	93%	89%	90%	65%	91%	90%
		--CDe	--cD-	Ab-d-	ABc-E	a--D-	--	--	--	--	---D	---D	---d	ABc-	--	--
Cash savings account	**460**	168	65	17	10	201	123	337	445	14	310	106	41	1	148	310
	45%	52%	41%	20%	27%	48%	41%	47%	45%	53%	58%	33%	32%	8%	41%	47%
		-bCD-	a-C--	AB--E	A---e	--Cd-	--	--	--	--	-BCD	A---	A---	A---	--	--
A credit card	**405**	158	62	16	3	166	102	303	395	9	274	81	44	2	149	256
	40%	49%	39%	20%	9%	40%	34%	42%	40%	33%	51%	25%	35%	15%	41%	39%
		--CDe	--CD-	AB--E	AB--E	a-CD-	-b	a-	--	--	-BCD	A---	A---	A---	--	--
Any other savings account (e.g. an ISA)	**316**	102	44	12	6	153	88	227	304	10	237	42	30	3	83	232
	31%	31%	28%	14%	17%	37%	30%	32%	31%	39%	45%	13%	24%	16%	23%	36%
		--C--	--c--	Ab--E	----e	--Cd-	--	--	--	--	-BCd	A-C-	AB--	a---	-B	A-
A post office card account	**139**	30	17	14	1	77	62	77	137	2	55	68	14	2	35	104
	14%	9%	11%	17%	3%	18%	21%	11%	14%	8%	10%	21%	11%	14%	10%	16%
		----E	----e	-----	----e	Ab-d-	-B	A-	--	--	-B--	A-c-	-b--	----	-B	A-
A credit union account	**50**	15	9	8	-	18	18	32	46	4	14	23	11	1	27	22
	5%	5%	6%	9%	-	4%	6%	4%	5%	15%	3%	7%	9%	4%	8%	3%
		-----	-----	-----	-----	-----	--	--	-b	a-	-BC-	A---	A---	----	-B	A-
None of these	**60**	12	7	8	10	22	16	44	57	1	28	14	7	4	21	39
	6%	4%	5%	10%	29%	5%	5%	6%	6%	5%	5%	4%	5%	27%	6%	6%
		--cD-	---D-	a--d-	ABc-E	---D-	--	--	--	--	---D	---D	---D	ABC-	--	--

Analysis..: Q52i. To what extent do you agree or disagree with the following statement? - There is no excuse for borrowing money
Break......: c25:c26:c27:c39:c29:c44
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents

		Region			Gender		Age 1							Age 2			Social Grade 1				Social Grade 2	
	Total	A. North Wales	B. Mid & South West Wales	C. South East Wales & Valleys	A. Male	B. Female	A. 16-24	B. 25-34	C. 35-44	D. 45-54	E. 55-64	F. 65~74	G. 75+	A. 16-34	B. 35-54	C. 55+	A. AB	B. C1	C. C2	D. DE	A. ABC1	B. C2DE
Base																						
Unweighted	**1018**	**259**	**335**	**424**	**456**	**562**	**146**	**163**	**148**	**132**	**132**	**157**	**140**	**309**	**280**	**429**	**151**	**274**	**194**	**393**	**425**	**587**
Weighted	**1018**	**229**	**346**	**443**	**495**	**523**	**142**	**156**	**173**	**159**	**116**	**146**	**126**	**298**	**332**	**388**	**158**	**275**	**189**	**390**	**433**	**579**
Strongly agree	**49**	9	19	21	19	30	4	4	2	7	10	13	9	8	9	32	4	11	11	21	16	33
	5%	4%	5%	5%	4%	6%	3%	3%	1%	4%	9%	9%	7%	3%	3%	8%	3%	4%	6%	5%	4%	6%
		---	---	---	--	--	-----f-	----ef-	----	-------	-bC----	abC---	--c----	--C	--C	AB-	----	----	----	----	--	--
									EFg			-										
Tend to agree	**130**	19	53	58	63	66	20	14	18	18	15	20	24	34	36	59	14	26	25	63	40	87
	13%	8%	15%	13%	13%	13%	14%	9%	10%	12%	13%	14%	19%	11%	11%	15%	9%	9%	13%	16%	9%	15%
		-b-	a--	---	--	--	-------	------g	------g	-------	-------	-------	-bc----	---	---	---	---d	---d	----	ab--	-B	A-
Neither agree nor disagree	**187**	46	55	86	89	99	38	30	22	28	21	24	25	67	50	70	23	50	37	78	73	115
	18%	20%	16%	20%	18%	19%	27%	19%	13%	17%	18%	17%	20%	23%	15%	18%	15%	18%	20%	20%	17%	20%
		---	---	---	--	--	--C----	-------	A------	-------	-------	-------	-------	-b-	a--	---	----	----	----	----	--	--
Tend to disagree	**458**	106	126	226	236	222	47	81	91	74	51	67	47	129	165	165	93	138	74	153	230	227
	45%	46%	36%	51%	48%	42%	33%	52%	52%	47%	44%	46%	37%	43%	50%	43%	59%	50%	39%	39%	53%	39%
		-b-	a-C	-B-	--	--	-BCd-	A-----	A-----	a------	-------	a------	-bc----	---	---	---	--CD	--cD	Ab--	AB--	-B	A-
							f-	g	g													
Strongly disagree	**157**	43	72	42	70	87	28	21	39	26	15	16	12	49	65	43	21	40	33	61	61	94
	15%	19%	21%	10%	14%	17%	20%	14%	22%	16%	13%	11%	10%	17%	19%	11%	14%	14%	17%	16%	14%	16%
		--C	--C	AB-	--	--	------g	-------	-----fG	-------	-------	--c----	a-C----	---	--C	-B-	----	----	----	----	--	--
Don't know	**33**	5	21	8	17	17	5	5	2	6	3	5	6	11	8	14	2	10	9	12	12	22
	3%	2%	6%	2%	3%	3%	4%	3%	1%	4%	3%	3%	5%	4%	3%	4%	1%	3%	5%	3%	3%	4%
		-b-	a-C	-B-	--	--	-------	-------	-------	-------	-------	-------	-------	---	---	---	----	----	----	----	--	--
Refused	**3**	1	1	1	1	2	-	-	-	-	-	-	3	-	-	3	-	1	-	2	1	2
	0%	0%	0%	0%	0%	0%	-	-	-	-	-	-	2%	-	-	1%	-	0%	-	0%	0%	0%
		---	---	---	--	--	-------	-------	-------	-------	-------	-------	-------	---	---	---	----	----	----	----	--	--
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		---	---	---	--	--	-------	-------	-------	-------	-------	-------	-------	---	---	---	----	----	----	----	--	--

Analysis..: Q52i. To what extent do you agree or disagree with the following statement? - There is no excuse for borrowing money
Break......: c25:c26:c27:c39:c29:c44
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents

	Total	Region			Gender		Age 1							Age 2			Social Grade 1				Social Grade 2	
		A. North Wales	B. Mid & South West Wales	C. South East Wales & Valleys	A. Male	B. Female	A. 16-24	B. 25-34	C. 35-44	D. 45-54	E. 55-64	F. 65~74	G. 75+	A. 16-34	B. 35-54	C. 55+	A. AB	B. C1	C. C2	D. DE	A. ABC1	B. C2DE
Base																						
Unweighted	**1018**	**259**	**335**	**424**	**456**	**562**	**146**	**163**	**148**	**132**	**132**	**157**	**140**	**309**	**280**	**429**	**151**	**274**	**194**	**393**	**425**	**587**
Weighted	**1018**	**229**	**346**	**443**	**495**	**523**	**142**	**156**	**173**	**159**	**116**	**146**	**126**	**298**	**332**	**388**	**158**	**275**	**189**	**390**	**433**	**579**
AGREE	**179**	28	72	79	82	96	24	18	20	25	25	33	33	42	45	91	19	37	36	84	56	120
	18%	12%	21%	18%	17%	18%	17%	12%	11%	16%	22%	23%	26%	14%	14%	24%	12%	14%	19%	22%	13%	21%
		-b-	a--	---	--	--	-------	----	----	-------	-bc----	-bC----	-BC---	--C	--C	AB-	---d	---d	----	ab--	-B	A-
								efG	eFG				-									
DISAGREE	**616**	149	198	269	306	310	75	103	130	100	66	83	59	178	229	209	114	177	107	214	291	321
	60%	65%	57%	61%	62%	59%	53%	66%	75%	63%	57%	57%	47%	60%	69%	54%	72%	65%	56%	55%	67%	55%
		---	---	---	--	--	-bC----	a-----	A-	--c---g	--C----	--C----	-BCd-	-b-	a-C	-B-	--CD	---d	A---	Ab--	-B	A-
								G	-dEFG				--									

Analysis..: Q52i. To what extent do you agree or disagree with the following statement? - There is no excuse for borrowing money
Break......: c40:c43
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents

	Total	High cost credit user			Q60a/b. Financial literacy			
		A. ANY HIGH COST CREDIT USER	B. HIGH COST CREDIT USER OF INTEREST	C. NO HIGH COST CREDIT	A. Q60a only correct	B. Q60b only correct	C. Q60a & b both correct	D. Neither correct
Base								
Unweighted	**1018**	**71**	**64**	**947**	**508**	**8**	**244**	**258**
Weighted	**1018**	**70**	**63**	**948**	**515**	**7**	**254**	**241**
Strongly agree	**49**	3	3	47	23	-	5	21
	5%	4%	4%	5%	5%	-	2%	8%
		---	---	---	---d	----	---D	a-C-
Tend to agree	**130**	5	3	124	77	1	16	36
	13%	8%	4%	13%	15%	7%	6%	15%
		---	---	---	--C-	----	A--D	--C-
Neither agree nor disagree	**187**	13	10	175	100	2	33	52
	18%	18%	15%	18%	19%	25%	13%	22%
		---	---	---	--c-	----	a--d	--c-
Tend to disagree	**458**	35	33	424	230	5	135	89
	45%	50%	53%	45%	45%	67%	53%	37%
		---	---	---	--c-	----	a--D	--C-
Strongly disagree	**157**	13	13	144	73	-	51	33
	15%	19%	21%	15%	14%	-	20%	14%
		---	---	---	--c-	----	a---	----
Don't know	**33**	2	2	32	12	-	13	8
	3%	2%	3%	3%	2%	-	5%	3%
		---	---	---	----	----	----	----
Refused	**3**	-	-	3	-	-	-	3
	0%	-	-	0%	-	-	-	1%
		---	---	---	----	----	----	----
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
		---	---	---	----	----	----	----
AGREE	**179**	8	5	171	100	1	21	57
	18%	11%	9%	18%	19%	7%	8%	23%
		---	---	---	--C-	----	A--D	--C-

Analysis..: Q52i. To what extent do you agree or disagree with the following statement? - There is no excuse for borrowing money
Break......: c40:c43
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents

	Total	High cost credit user			Q60a/b. Financial literacy			
		A. ANY HIGH COST CREDIT USER	B. HIGH COST CREDIT USER OF INTEREST	C. NO HIGH COST CREDIT	A. Q60a only correct	B. Q60b only correct	C. Q60a & b both correct	D. Neither correct
Base								
Unweighted	**1018**	**71**	**64**	**947**	**508**	**8**	**244**	**258**
Weighted	**1018**	**70**	**63**	**948**	**515**	**7**	**254**	**241**
DISAGREE	**616**	48	46	568	303	5	186	122
	60%	68%	74%	60%	59%	67%	73%	51%
		---	--c	-b-	--Cd	----	A--D	a-C-

Analysis..: Q52i. To what extent do you agree or disagree with the following statement? - There is no excuse for borrowing money
Break......: c30:c32:c41:c42:c36
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents

	Total	Working Status: A. Full time	Working Status: B. Part time	Working Status: C. Unempl-oyed - seeking	Working Status: D. Full time student	Working Status: E. Other permanently not working	Limiting long term illness/disability: A. Yes	Limiting long term illness/disability: B. No	Ethnicity: A. White	Ethnicity: B. Non - white	Tenure: A. Owned - with or without mortgage	Tenure: B. Rented from Council/HA	Tenure: C. Rented privately	Tenure: D. Other	Children (under 16) in household: A. Yes	Children (under 16) in household: B. No
Base																
Unweighted	**1018**	**293**	**162**	**84**	**35**	**443**	**303**	**714**	**990**	**25**	**532**	**330**	**122**	**16**	**354**	**660**
Weighted	**1018**	**324**	**157**	**81**	**37**	**417**	**296**	**720**	**989**	**26**	**532**	**324**	**128**	**17**	**362**	**653**
Strongly agree	**49**	8	8	4	2	27	18	30	49	-	27	19	2	-	9	40
	5%	3%	5%	5%	5%	6%	6%	4%	5%	-	5%	6%	1%	-	2%	6%
		----e	-----	-----	-----	a----	--	--	--	--	----	----	----	----	-b	a-
Tend to agree	**130**	26	13	8	10	72	47	83	127	2	63	41	16	3	38	91
	13%	8%	8%	10%	29%	17%	16%	12%	13%	8%	12%	13%	13%	18%	10%	14%
		---DE	---De	---d-	ABc--	Ab---	--	--	--	--	----	----	----	----	--	--
Neither agree nor disagree	**187**	58	35	12	5	77	60	128	182	4	88	72	19	5	63	124
	18%	18%	22%	15%	14%	18%	20%	18%	18%	15%	17%	22%	15%	33%	18%	19%
		-----	-----	-----	-----	-----	--	--	--	--	----	----	----	----	--	--
Tend to disagree	**458**	167	63	39	12	178	131	327	438	19	259	124	63	8	161	294
	45%	51%	40%	48%	32%	43%	44%	45%	44%	73%	49%	38%	50%	50%	45%	45%
		-b-de	a----	-----	a----	a----	--	--	-B	A-	-B--	A-c-	-b--	----	--	--
Strongly disagree	**157**	58	31	15	7	44	33	125	157	1	78	52	24	-	77	80
	15%	18%	20%	19%	20%	11%	11%	17%	16%	3%	15%	16%	19%	-	21%	12%
		----E	----E	-----	-----	AB---	-b	a-	--	--	----	----	----	----	-B	A-
Don't know	**33**	8	7	2	-	17	7	27	32	-	15	15	3	-	13	20
	3%	2%	4%	3%	-	4%	2%	4%	3%	-	3%	5%	3%	-	4%	3%
		-----	-----	-----	-----	-----	--	--	--	--	----	----	----	----	--	--
Refused	**3**	-	-	-	-	3	2	1	3	-	2	1	-	-	-	3
	0%	-	-	-	-	1%	1%	0%	0%	-	0%	0%	-	-	-	0%
		-----	-----	-----	-----	-----	--	--	--	--	----	----	----	----	--	--
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		-----	-----	-----	-----	-----	--	--	--	--	----	----	----	----	--	--
AGREE	**179**	34	21	12	12	98	64	113	177	2	90	61	18	3	47	131
	18%	11%	13%	15%	34%	24%	22%	16%	18%	8%	17%	19%	14%	18%	13%	20%
		---DE	---De	---d-	ABc--	Ab---	-b	a-	--	--	----	----	----	----	-B	A-

Analysis..: Q52i. To what extent do you agree or disagree with the following statement? - There is no excuse for borrowing money
Break......: c30:c32:c41:c42:c36
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents

		Working Status					Limiting long term illness/disability		Ethnicity		Tenure				Children (under 16) in household	
	Total	A. Full time	B. Part time	C. Unempl-oyed - seeking	D. Full time student	E. Other permanently not working	A. Yes	B. No	A. White	B. Non - white	A. Owned - with or without mortgage	B. Rented from Council/HA	C. Rented privately	D. Other	A. Yes	B. No
Base																
Unweighted	**1018**	**293**	**162**	**84**	**35**	**443**	**303**	**714**	**990**	**25**	**532**	**330**	**122**	**16**	**354**	**660**
Weighted	**1018**	**324**	**157**	**81**	**37**	**417**	**296**	**720**	**989**	**26**	**532**	**324**	**128**	**17**	**362**	**653**
DISAGREE	**616**	224	95	54	19	222	164	452	595	20	336	176	87	8	238	375
	60%	69%	60%	67%	52%	53%	55%	63%	60%	77%	63%	54%	68%	50%	66%	57%
		----E	-----	----e	-----	A-c--	-b	a-	--	--	-b--	a-C-	-B--	----	-B	A-

beaufortresearch

Analysis..: Q52ii. To what extent do you agree or disagree with the following statement? - Borrowing money from doorstep lenders (e.g. The Provident) is common in my community
Break......: c25:c26:c27:c39:c29:c44
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents

		Region			Gender		Age 1							Age 2			Social Grade 1				Social Grade 2	
	Total	A. North Wales	B. Mid & South West Wales	C. South East Wales & Valleys	A. Male	B. Female	A. 16-24	B. 25-34	C. 35-44	D. 45-54	E. 55-64	F. 65~74	G. 75+	A. 16-34	B. 35-54	C. 55+	A. AB	B. C1	C. C2	D. DE	A. ABC1	B. C2DE
Base																						
Unweighted	**1018**	**259**	**335**	**424**	**456**	**562**	**146**	**163**	**148**	**132**	**132**	**157**	**140**	**309**	**280**	**429**	**151**	**274**	**194**	**393**	**425**	**587**
Weighted	**1018**	**229**	**346**	**443**	**495**	**523**	**142**	**156**	**173**	**159**	**116**	**146**	**126**	**298**	**332**	**388**	**158**	**275**	**189**	**390**	**433**	**579**
Strongly agree	**124**	49	28	48	49	76	15	23	29	24	17	9	6	39	54	32	8	17	22	76	25	98
	12%	21%	8%	11%	10%	14%	11%	15%	17%	15%	15%	6%	5%	13%	16%	8%	5%	6%	12%	19%	6%	17%
		-BC	A--	A--	-b	a-	-------	-----fg	---- -FG	-----fG	-----fg	-bCde- -	-bCD- e--	---	--C	-B-	---D	---D	---d	ABc-	-B	A-
Tend to agree	**201**	34	59	107	97	104	24	41	37	38	26	19	16	65	75	61	21	42	36	101	63	138
	20%	15%	17%	24%	20%	20%	17%	26%	21%	24%	22%	13%	13%	22%	23%	16%	13%	15%	19%	26%	15%	24%
		--C	--c	Ab-	--	--	-------	---- -FG	-------	-----fg	-------	-B-d---	-B-d---	---	--c	-b-	---D	---D	----	AB--	-B	A-
Neither agree nor disagree	**153**	28	53	72	78	75	18	23	31	24	15	25	16	41	55	57	22	43	28	61	65	89
	15%	12%	15%	16%	16%	14%	12%	15%	18%	15%	13%	17%	13%	14%	17%	15%	14%	16%	15%	16%	15%	15%
		---	---	---	--	--	-------	-------	-------	-------	-------	-------	-------	---	---	---	----	----	----	----	--	--
Tend to disagree	**169**	37	41	91	84	85	27	29	27	22	19	21	24	56	49	64	39	58	31	37	98	69
	17%	16%	12%	20%	17%	16%	19%	19%	15%	14%	16%	14%	19%	19%	15%	16%	25%	21%	17%	10%	23%	12%
		---	--C	-B-	--	--	-------	-------	-------	-------	-------	-------	-------	---	---	---	---D	---D	---d	ABc-	-B	A-
Strongly disagree	**209**	43	91	75	103	106	29	14	34	33	28	38	32	43	67	98	47	61	43	57	107	100
	21%	19%	26%	17%	21%	20%	20%	9%	20%	20%	24%	26%	25%	15%	20%	25%	30%	22%	23%	15%	25%	17%
		-b-	a-C	-B-	--	--	-b-----	a- cDEFG	-b-----	-B-----	-B-----	-B-----	-B-----	--C	---	A--	---D	---d	---d	Abc-	-B	A-
Don't know	**159**	37	73	48	84	74	28	25	15	18	11	33	29	53	33	73	21	52	28	56	73	84
	16%	16%	21%	11%	17%	14%	20%	16%	9%	11%	9%	22%	23%	18%	10%	19%	13%	19%	15%	14%	17%	14%
		---	--C	-B-	--	--	--Cde- -	-------	A--- -FG	a----fg	a--- -FG	--CdE- -	--CdE- -	-B-	A-C	-B-	----	----	----	----	--	--
Refused	**4**	1	2	1	1	3	1	-	-	-	-	-	3	1	-	3	-	2	-	2	2	2
	0%	0%	0%	0%	0%	0%	1%	-	-	-	-	-	2%	0%	-	1%	-	1%	-	0%	0%	0%
		---	---	---	--	--	-------	-------	-------	-------	-------	-------	-------	---	---	---	----	----	----	----	--	--

Analysis..: Q52ii. To what extent do you agree or disagree with the following statement? - Borrowing money from doorstep lenders (e.g. The Provident) is common in my community
Break......: c25:c26:c27:c39:c29:c44
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents

		Region			Gender		Age 1							Age 2			Social Grade 1				Social Grade 2	
	Total	A. North Wales	B. Mid & South West Wales	C. South East Wales & Valleys	A. Male	B. Female	A. 16-24	B. 25-34	C. 35-44	D. 45-54	E. 55-64	F. 65~74	G. 75+	A. 16-34	B. 35-54	C. 55+	A. AB	B. C1	C. C2	D. DE	A. ABC1	B. C2DE
Base																						
Unweighted	**1018**	**259**	**335**	**424**	**456**	**562**	**146**	**163**	**148**	**132**	**132**	**157**	**140**	**309**	**280**	**429**	**151**	**274**	**194**	**393**	**425**	**587**
Weighted	**1018**	**229**	**346**	**443**	**495**	**523**	**142**	**156**	**173**	**159**	**116**	**146**	**126**	**298**	**332**	**388**	**158**	**275**	**189**	**390**	**433**	**579**
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		---	---	---	--	--	-------	-------	-------	-------	-------	-------	-------	---	---	---	----	----	----	----	--	--
AGREE	**325**	83	86	156	145	179	39	64	66	63	42	28	22	104	128	93	30	59	59	177	88	235
	32%	36%	25%	35%	29%	34%	28%	41%	38%	39%	37%	19%	17%	35%	39%	24%	19%	21%	31%	45%	20%	41%
		-B-	A-C	-B-	--	--	-b-d---	a---	----	a---	----	-BCD-	-BCD-	--C	--C	AB-	--cD	--cD	ab-D	ABC-	-B	A-
								-FG	-FG	-FG	-FG	E--	E--									
DISAGREE	**378**	80	132	165	186	191	56	44	61	54	47	59	56	100	116	162	86	119	75	95	205	169
	37%	35%	38%	37%	38%	37%	39%	28%	35%	34%	41%	41%	44%	33%	35%	42%	54%	43%	39%	24%	47%	29%
		---	---	---	--	--	-------	----	-------	-------	-b-----	-b-----	-B-----	--c	---	a--	-bCD	a--D	A--D	ABC-	-B	A-
								efG														

beaufortresearch

Analysis..: Q52ii. To what extent do you agree or disagree with the following statement? - Borrowing money from doorstep lenders (e.g. The Provident) is common in my community
Break......: c40:c43
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents

		High cost credit user			Q60a/b. Financial literacy			
	Total	A. ANY HIGH COST CREDIT USER	B. HIGH COST CREDIT USER OF INTEREST	C. NO HIGH COST CREDIT	A. Q60a only correct	B. Q60b only correct	C. Q60a & b both correct	D. Neither correct
Base								
Unweighted	**1018**	**71**	**64**	**947**	**508**	**8**	**244**	**258**
Weighted	**1018**	**70**	**63**	**948**	**515**	**7**	**254**	**241**
Strongly agree	**124**	27	26	98	71	-	17	36
	12%	38%	41%	10%	14%	-	7%	15%
		--C	--C	AB-	--C-	----	A--D	--C-
Tend to agree	**201**	20	19	181	114	-	44	42
	20%	28%	30%	19%	22%	-	17%	17%
		---	--c	-b-	----	----	----	----
Neither agree nor disagree	**153**	5	3	148	77	1	41	35
	15%	8%	5%	16%	15%	13%	16%	14%
		---	--c	-b-	----	----	----	----
Tend to disagree	**169**	9	7	160	76	6	51	36
	17%	12%	10%	17%	15%	87%	20%	15%
		---	---	---	-B--	A-CD	-B--	-B--
Strongly disagree	**209**	4	4	205	98	-	67	44
	21%	5%	6%	22%	19%	-	26%	18%
		--C	--C	AB-	--c-	----	a--d	--c-
Don't know	**159**	6	5	153	79	-	34	46
	16%	9%	8%	16%	15%	-	14%	19%
		---	---	---	----	----	----	----
Refused	**4**	-	-	4	1	-	-	3
	0%	-	-	0%	0%	-	-	1%
		---	---	---	----	----	----	----
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
		---	---	---	----	----	----	----
AGREE	**325**	46	45	279	186	-	61	78
	32%	66%	71%	29%	36%	-	24%	32%
		--C	--C	AB-	--C-	----	A---	----

Analysis..: Q52ii. To what extent do you agree or disagree with the following statement? - Borrowing money from doorstep lenders (e.g. The Provident) is common in my community
Break......: c40:c43
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents

		High cost credit user			Q60a/b. Financial literacy			
	Total	A. ANY HIGH COST CREDIT USER	B. HIGH COST CREDIT USER OF INTEREST	C. NO HIGH COST CREDIT	A. Q60a only correct	B. Q60b only correct	C. Q60a & b both correct	D. Neither correct
Base								
Unweighted	**1018**	**71**	**64**	**947**	**508**	**8**	**244**	**258**
Weighted	**1018**	**70**	**63**	**948**	**515**	**7**	**254**	**241**
DISAGREE	**378**	12	10	365	174	6	117	80
	37%	17%	16%	39%	34%	87%	46%	33%
		--C	--C	AB-	-BC-	A--D	A--D	-BC-

beaufortresearch

Analysis..: Q52ii. To what extent do you agree or disagree with the following statement? - Borrowing money from doorstep lenders (e.g. The Provident) is common in my community
Break......: c30:c32:c41:c42:c36
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents

		Working Status					Limiting long term illness/disability		Ethnicity		Tenure				Children (under 16) in household	
	Total	A. Full time	B. Part time	C. Unempl-oyed - seeking	D. Full time student	E. Other permanently not working	A. Yes	B. No	A. White	B. Non - white	A. Owned - with or without mortgage	B. Rented from Council/HA	C. Rented privately	D. Other	A. Yes	B. No
Base																
Unweighted	**1018**	**293**	**162**	**84**	**35**	**443**	**303**	**714**	**990**	**25**	**532**	**330**	**122**	**16**	**354**	**660**
Weighted	**1018**	**324**	**157**	**81**	**37**	**417**	**296**	**720**	**989**	**26**	**532**	**324**	**128**	**17**	**362**	**653**
Strongly agree	**124**	28	21	21	1	53	45	79	124	-	21	77	25	1	65	59
	12%	9%	13%	26%	2%	13%	15%	11%	13%	-	4%	24%	20%	7%	18%	9%
		--C--	--c--	Ab-DE	--C--	--C--	--	--	--	--	-BC-	A---	A---	----	-B	A-
Tend to agree	**201**	74	20	21	9	76	56	145	196	4	88	74	32	5	78	121
	20%	23%	13%	26%	25%	18%	19%	20%	20%	14%	17%	23%	25%	30%	22%	19%
		-b---	a-c--	-b---	-----	-----	--	--	--	--	-bc-	a---	a---	----	--	--
Neither agree nor disagree	**153**	60	22	5	4	61	47	106	149	4	76	46	25	4	43	110
	15%	19%	14%	6%	12%	15%	16%	15%	15%	13%	14%	14%	20%	23%	12%	17%
		--c--	-----	a----	-----	-----	--	--	--	--	----	----	----	----	-b	a-
Tend to disagree	**169**	59	24	16	12	57	38	130	159	10	115	34	16	2	50	118
	17%	18%	15%	20%	32%	14%	13%	18%	16%	39%	22%	10%	13%	14%	14%	18%
		-----	---d-	-----	-b--E	---D-	--	--	-B	A-	-Bc-	A---	a---	----	--	--
Strongly disagree	**209**	64	38	9	6	92	59	150	204	5	141	48	17	-	76	131
	21%	20%	24%	11%	17%	22%	20%	21%	21%	20%	27%	15%	13%	-	21%	20%
		-----	--c--	-b--e	-----	--c--	--	--	--	--	-BCd	A---	A---	a---	--	--
Don't know	**159**	37	31	9	4	75	50	108	154	4	88	46	13	4	48	110
	16%	12%	20%	11%	12%	18%	17%	15%	16%	14%	17%	14%	10%	26%	13%	17%
		-b--e	a----	-----	-----	a----	--	--	--	--	----	----	----	----	--	--
Refused	**4**	1	-	-	-	3	2	2	4	-	3	1	-	-	1	3
	0%	0%	-	-	-	1%	1%	0%	0%	-	0%	0%	-	-	0%	0%
		-----	-----	-----	-----	-----	--	--	--	--	----	----	----	----	--	--
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		-----	-----	-----	-----	-----	--	--	--	--	----	----	----	----	--	--
AGREE	**325**	102	42	42	10	129	101	224	320	4	109	151	57	6	143	181
	32%	32%	26%	52%	27%	31%	34%	31%	32%	14%	20%	47%	45%	37%	40%	28%
		--C--	--C--	AB-dE	--c--	--C--	--	--	--	--	-BC-	A---	A---	----	-B	A-

Analysis..: Q52ii. To what extent do you agree or disagree with the following statement? - Borrowing money from doorstep lenders (e.g. The Provident) is common in my community
Break......: c30:c32:c41:c42:c36
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents

		Working Status					Limiting long term illness/disability		Ethnicity		Tenure				Children (under 16) in household	
	Total	A. Full time	B. Part time	C. Unempl-oyed - seeking	D. Full time student	E. Other permanently not working	A. Yes	B. No	A. White	B. Non - white	A. Owned - with or without mortgage	B. Rented from Council/HA	C. Rented privately	D. Other	A. Yes	B. No
Base																
Unweighted	**1018**	**293**	**162**	**84**	**35**	**443**	**303**	**714**	**990**	**25**	**532**	**330**	**122**	**16**	**354**	**660**
Weighted	**1018**	**324**	**157**	**81**	**37**	**417**	**296**	**720**	**989**	**26**	**532**	**324**	**128**	**17**	**362**	**653**
DISAGREE	**378**	123	62	25	18	149	97	281	362	15	256	81	33	2	127	249
	37%	38%	40%	31%	49%	36%	33%	39%	37%	59%	48%	25%	26%	14%	35%	38%
		-----	-----	-----	-----	-----	--	--	-b	a-	-BCd	A---	A---	a---	--	--

beaufortresearch

Analysis..: Q52iii. To what extent do you agree or disagree with the following statement? - I would rather be in debt than change my lifestyle
Break......: c25:c26:c27:c39:c29:c44
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents

		Region			Gender		Age 1							Age 2			Social Grade 1				Social Grade 2	
	Total	A. North Wales	B. Mid & South West Wales	C. South East Wales & Valleys	A. Male	B. Female	A. 16-24	B. 25-34	C. 35-44	D. 45-54	E. 55-64	F. 65~74	G. 75+	A. 16-34	B. 35-54	C. 55+	A. AB	B. C1	C. C2	D. DE	A. ABC1	B. C2DE
Base																						
Unweighted	**1018**	**259**	**335**	**424**	**456**	**562**	**146**	**163**	**148**	**132**	**132**	**157**	**140**	**309**	**280**	**429**	**151**	**274**	**194**	**393**	**425**	**587**
Weighted	**1018**	**229**	**346**	**443**	**495**	**523**	**142**	**156**	**173**	**159**	**116**	**146**	**126**	**298**	**332**	**388**	**158**	**275**	**189**	**390**	**433**	**579**
Strongly agree	**21**	6	5	10	11	9	4	1	5	3	3	1	3	5	8	7	4	7	2	8	11	10
	2%	3%	1%	2%	2%	2%	3%	1%	3%	2%	2%	1%	2%	2%	3%	2%	2%	3%	1%	2%	2%	2%
		---	---	---	--	--	-------	-------	-------	-------	-------	-------	-------	---	---	---	----	----	----	----	--	--
Tend to agree	**90**	20	14	57	52	38	19	15	15	17	10	8	7	34	31	24	12	20	21	36	32	57
	9%	9%	4%	13%	10%	7%	13%	10%	8%	11%	8%	5%	6%	12%	9%	6%	8%	7%	11%	9%	7%	10%
		-b-	a-C	-B-	--	--	-----fg	-------	-------	-------	-------	a------	a------	--c	---	a--	----	----	----	----	--	--
Neither agree nor disagree	**88**	21	19	48	49	39	13	20	15	10	10	9	11	33	25	30	12	29	10	36	41	47
	9%	9%	6%	11%	10%	7%	9%	13%	9%	6%	9%	6%	9%	11%	8%	8%	8%	10%	5%	9%	10%	8%
		---	--c	-b-	--	--	-------	-------	-------	-------	-------	-------	-------	---	---	---	----	----	----	----	--	--
Tend to disagree	**267**	43	92	132	127	140	38	47	45	47	32	34	23	85	92	90	43	56	50	115	98	165
	26%	19%	27%	30%	26%	27%	27%	30%	26%	29%	28%	24%	18%	28%	28%	23%	27%	20%	27%	29%	23%	29%
		-bC	a--	A--	--	--	-------	------g	-------	------g	-------	-------	-b-d---	---	---	---	----	---D	----	-B--	-b	a-
Strongly disagree	**521**	136	195	191	241	280	63	70	91	76	58	91	73	133	167	221	84	154	96	186	239	281
	51%	59%	56%	43%	49%	54%	44%	45%	53%	48%	50%	62%	58%	45%	50%	57%	53%	56%	51%	48%	55%	49%
		--C	--C	AB-	--	--	-----Fg	-----Fg	-------	-----f-	-------	AB-d- --	ab-----	--C	---	A--	----	---d	----	-b--	-b	a-
Don't know	**28**	3	20	5	14	14	4	3	2	6	3	3	6	7	8	12	3	8	9	7	11	16
	3%	1%	6%	1%	3%	3%	3%	2%	1%	4%	3%	2%	4%	2%	2%	3%	2%	3%	5%	2%	3%	3%
		-b-	a-C	-B-	--	--	-------	-------	-------	-------	-------	-------	-------	---	---	---	----	----	----	----	--	--
Refused	**4**	1	2	1	1	3	-	-	-	-	-	-	4	-	-	4	-	1	1	2	1	3
	0%	0%	1%	0%	0%	1%	-	-	-	-	-	-	3%	-	-	1%	-	0%	0%	0%	0%	0%
		---	---	---	--	--	-------	-------	-------	-------	-------	-------	-------	---	---	---	----	----	----	----	--	--
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		---	---	---	--	--	-------	-------	-------	-------	-------	-------	-------	---	---	---	----	----	----	----	--	--

Analysis..: Q52iii. To what extent do you agree or disagree with the following statement? - I would rather be in debt than change my lifestyle
Break......: c25:c26:c27:c39:c29:c44
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents

		Region			Gender		Age 1							Age 2			Social Grade 1				Social Grade 2	
	Total	A. North Wales	B. Mid & South West Wales	C. South East Wales & Valleys	A. Male	B. Female	A. 16-24	B. 25-34	C. 35-44	D. 45-54	E. 55-64	F. 65~74	G. 75+	A. 16-34	B. 35-54	C. 55+	A. AB	B. C1	C. C2	D. DE	A. ABC1	B. C2DE
Base																						
Unweighted	**1018**	**259**	**335**	**424**	**456**	**562**	**146**	**163**	**148**	**132**	**132**	**157**	**140**	**309**	**280**	**429**	**151**	**274**	**194**	**393**	**425**	**587**
Weighted	**1018**	**229**	**346**	**443**	**495**	**523**	**142**	**156**	**173**	**159**	**116**	**146**	**126**	**298**	**332**	**388**	**158**	**275**	**189**	**390**	**433**	**579**
AGREE	**111**	26	19	66	63	48	23	17	20	20	12	9	10	40	40	31	16	27	23	44	42	67
	11%	11%	5%	15%	13%	9%	16%	11%	11%	13%	11%	6%	8%	13%	12%	8%	10%	10%	12%	11%	10%	12%
		-b-	a-C	-B-	--	--	-----F-	-------	-------	-------	-------	A------	-------	--c	---	a--	----	----	----	----	--	--
DISAGREE	**788**	178	287	323	368	420	101	117	136	123	90	125	96	218	259	311	127	210	146	300	337	446
	77%	78%	83%	73%	74%	80%	71%	75%	79%	77%	78%	86%	76%	73%	78%	80%	80%	76%	77%	77%	78%	77%
		---	--C	-B-	-b	a-	-----F-	-----f-	-------	-------	-------	Ab--- --	-------	--c	---	a--	----	----	----	----	--	--

Analysis..: Q52iii. To what extent do you agree or disagree with the following statement? - I would rather be in debt than change my lifestyle
Break......: c40:c43
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents

	Total	High cost credit user			Q60a/b. Financial literacy			
		A. ANY HIGH COST CREDIT USER	B. HIGH COST CREDIT USER OF INTEREST	C. NO HIGH COST CREDIT	A. Q60a only correct	B. Q60b only correct	C. Q60a & b both correct	D. Neither correct
Base								
Unweighted	**1018**	**71**	**64**	**947**	**508**	**8**	**244**	**258**
Weighted	**1018**	**70**	**63**	**948**	**515**	**7**	**254**	**241**
Strongly agree	**21**	3	3	18	6	-	4	10
	2%	4%	5%	2%	1%	-	2%	4%
		---	---	---	---d	----	----	a---
Tend to agree	**90**	6	6	84	40	-	32	18
	9%	9%	10%	9%	8%	-	13%	7%
		---	---	---	--c-	----	a---	----
Neither agree nor disagree	**88**	8	4	80	41	1	31	15
	9%	12%	6%	8%	8%	18%	12%	6%
		---	---	---	----	----	---d	--c-
Tend to disagree	**267**	22	21	245	132	1	61	72
	26%	32%	34%	26%	26%	19%	24%	30%
		---	---	---	----	----	----	----
Strongly disagree	**521**	30	27	492	285	5	111	121
	51%	42%	43%	52%	55%	63%	44%	50%
		---	---	---	--C-	----	A---	----
Don't know	**28**	1	1	27	11	-	14	3
	3%	1%	2%	3%	2%	-	5%	1%
		---	---	---	--c-	----	a--d	--c-
Refused	**4**	-	-	4	1	-	1	2
	0%	-	-	0%	0%	-	0%	1%
		---	---	---	----	----	----	----
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
		---	---	---	----	----	----	----
AGREE	**111**	9	9	102	47	-	36	28
	11%	13%	15%	11%	9%	-	14%	12%
		---	---	---	--c-	----	a---	----

Analysis..: Q52iii. To what extent do you agree or disagree with the following statement? - I would rather be in debt than change my lifestyle
Break......: c40:c43
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents

		High cost credit user			Q60a/b. Financial literacy			
	Total	A. ANY HIGH COST CREDIT USER	B. HIGH COST CREDIT USER OF INTEREST	C. NO HIGH COST CREDIT	A. Q60a only correct	B. Q60b only correct	C. Q60a & b both correct	D. Neither correct
Base								
Unweighted	**1018**	**71**	**64**	**947**	**508**	**8**	**244**	**258**
Weighted	**1018**	**70**	**63**	**948**	**515**	**7**	**254**	**241**
DISAGREE	**788**	52	49	737	417	6	172	193
	77%	74%	77%	78%	81%	82%	68%	80%
		---	---	---	--C-	----	A--D	--C-

Analysis..: Q52iii. To what extent do you agree or disagree with the following statement? - I would rather be in debt than change my lifestyle
Break......: c30:c32:c41:c42:c36
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents

		Working Status					Limiting long term illness/disability		Ethnicity		Tenure				Children (under 16) in household	
	Total	A. Full time	B. Part time	C. Unempl-oyed - seeking	D. Full time student	E. Other permanently not working	A. Yes	B. No	A. White	B. Non - white	A. Owned - with or without mortgage	B. Rented from Council/HA	C. Rented privately	D. Other	A. Yes	B. No
Base																
Unweighted	**1018**	**293**	**162**	**84**	**35**	**443**	**303**	**714**	**990**	**25**	**532**	**330**	**122**	**16**	**354**	**660**
Weighted	**1018**	**324**	**157**	**81**	**37**	**417**	**296**	**720**	**989**	**26**	**532**	**324**	**128**	**17**	**362**	**653**
Strongly agree	**21**	6	4	3	-	8	5	15	21	-	12	9	-	-	12	9
	2%	2%	2%	3%	-	2%	2%	2%	2%	-	2%	3%	-	-	3%	1%
		-----	-----	-----	-----	-----	--	--	--	--	----	----	----	----	--	--
Tend to agree	**90**	30	15	8	8	28	22	68	84	4	52	24	10	3	33	57
	9%	9%	10%	10%	23%	7%	7%	9%	9%	17%	10%	7%	8%	20%	9%	9%
		---d-	-----	-----	a---E	---D-	--	--	--	--	----	----	----	----	--	--
Neither agree nor disagree	**88**	34	13	6	5	31	21	67	82	5	33	43	8	4	30	57
	9%	10%	8%	7%	14%	7%	7%	9%	8%	18%	6%	13%	6%	21%	8%	9%
		-----	-----	-----	-----	-----	--	--	--	--	-B--	A-c-	-b--	----	--	--
Tend to disagree	**267**	88	30	37	11	100	70	197	258	9	133	83	39	3	97	169
	26%	27%	19%	45%	30%	24%	24%	27%	26%	34%	25%	25%	31%	21%	27%	26%
		--C--	--C--	AB--E	-----	--C--	--	--	--	--	----	----	----	----	--	--
Strongly disagree	**521**	157	92	27	12	233	170	350	513	8	285	155	68	6	180	339
	51%	49%	58%	33%	33%	56%	57%	49%	52%	32%	54%	48%	53%	38%	50%	52%
		--c--	--Cd-	aB--E	-b--e	--Cd-	-b	a-	--	--	----	----	----	----	--	--
Don't know	**28**	9	5	1	-	13	6	21	27	-	15	9	3	-	10	18
	3%	3%	3%	2%	-	3%	2%	3%	3%	-	3%	3%	3%	-	3%	3%
		-----	-----	-----	-----	-----	--	--	--	--	----	----	----	----	--	--
Refused	**4**	-	-	-	-	4	1	3	4	-	2	2	-	-	-	4
	0%	-	-	-	-	1%	0%	0%	0%	-	0%	1%	-	-	-	1%
		-----	-----	-----	-----	-----	--	--	--	--	----	----	----	----	--	--
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		-----	-----	-----	-----	-----	--	--	--	--	----	----	----	----	--	--
AGREE	**111**	36	19	11	8	36	27	83	105	4	63	33	10	3	44	66
	11%	11%	12%	13%	23%	9%	9%	12%	11%	17%	12%	10%	8%	20%	12%	10%
		-----	-----	-----	----e	---d-	--	--	--	--	----	----	----	----	--	--

Analysis..: Q52iii. To what extent do you agree or disagree with the following statement? - I would rather be in debt than change my lifestyle
Break......: c30:c32:c41:c42:c36
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents

		Working Status					Limiting long term illness/disability		Ethnicity		Tenure				Children (under 16) in household	
	Total	A. Full time	B. Part time	C. Unempl-oyed - seeking	D. Full time student	E. Other permanently not working	A. Yes	B. No	A. White	B. Non - white	A. Owned - with or without mortgage	B. Rented from Council/HA	C. Rented privately	D. Other	A. Yes	B. No
Base																
Unweighted	**1018**	**293**	**162**	**84**	**35**	**443**	**303**	**714**	**990**	**25**	**532**	**330**	**122**	**16**	**354**	**660**
Weighted	**1018**	**324**	**157**	**81**	**37**	**417**	**296**	**720**	**989**	**26**	**532**	**324**	**128**	**17**	**362**	**653**
DISAGREE	**788**	246	121	63	23	333	240	547	771	17	418	238	107	10	277	508
	77%	76%	77%	78%	64%	80%	81%	76%	78%	66%	79%	73%	84%	58%	77%	78%
		-----	-----	-----	----e	---d-	--	--	--	--	----	--c-	-b-d	--c-	--	--

Analysis..: Q52iv. To what extent do you agree or disagree with the following statement? - You should always save up first before buying something
Break......: c25:c26:c27:c39:c29:c44
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents

		Region			Gender		Age 1							Age 2			Social Grade 1				Social Grade 2	
	Total	A. North Wales	B. Mid & South West Wales	C. South East Wales & Valleys	A. Male	B. Female	A. 16-24	B. 25-34	C. 35-44	D. 45-54	E. 55-64	F. 65~74	G. 75+	A. 16-34	B. 35-54	C. 55+	A. AB	B. C1	C. C2	D. DE	A. ABC1	B. C2DE
Base																						
Unweighted	**1018**	**259**	**335**	**424**	**456**	**562**	**146**	**163**	**148**	**132**	**132**	**157**	**140**	**309**	**280**	**429**	**151**	**274**	**194**	**393**	**425**	**587**
Weighted	**1018**	**229**	**346**	**443**	**495**	**523**	**142**	**156**	**173**	**159**	**116**	**146**	**126**	**298**	**332**	**388**	**158**	**275**	**189**	**390**	**433**	**579**
Strongly agree	**314**	77	104	133	139	175	55	32	37	42	35	55	59	87	79	148	51	81	59	120	132	180
	31%	34%	30%	30%	28%	33%	39%	21%	21%	27%	30%	37%	47%	29%	24%	38%	32%	29%	31%	31%	30%	31%
		---	---	---	--	--	-BCd-	A---	A---	a-----	------g	-BC---	-BCD-	--c	--C	aB-	----	----	----	----	--	--
							--	-FG	-FG	G		-	e--									
Tend to agree	**402**	82	133	187	213	188	51	70	80	68	44	54	34	121	149	131	63	107	70	160	169	230
	39%	36%	38%	42%	43%	36%	36%	45%	46%	43%	38%	37%	27%	41%	45%	34%	40%	39%	37%	41%	39%	40%
		---	---	---	-b	a-	-------	------G	------G	------G	-------	-------	-BCD-	---	--C	-B-	----	----	----	----	--	--
													--									
Neither agree nor disagree	**135**	33	44	59	66	69	20	25	24	23	16	13	15	44	48	43	21	36	20	57	57	76
	13%	14%	13%	13%	13%	13%	14%	16%	14%	15%	13%	9%	12%	15%	14%	11%	13%	13%	11%	15%	13%	13%
		---	---	---	--	--	-------	-------	-------	-------	-------	-------	-------	---	---	---	----	----	----	----	--	--
Tend to disagree	**121**	27	40	54	56	65	13	21	25	19	17	19	8	34	43	44	20	38	25	38	58	62
	12%	12%	12%	12%	11%	12%	9%	13%	14%	12%	14%	13%	6%	11%	13%	11%	13%	14%	13%	10%	13%	11%
		---	---	---	--	--	-------	-------	-------	-------	-------	-------	-------	---	---	---	----	----	----	----	--	--
Strongly disagree	**22**	7	10	5	9	13	1	5	6	1	2	3	4	6	7	9	2	5	8	8	7	16
	2%	3%	3%	1%	2%	2%	1%	3%	4%	1%	1%	2%	3%	2%	2%	2%	1%	2%	4%	2%	2%	3%
		---	---	---	--	--	-------	-------	-------	-------	-------	-------	-------	---	---	---	----	----	----	----	--	--
Don't know	**22**	3	15	4	10	12	2	3	1	6	4	2	4	6	6	10	1	8	7	6	9	13
	2%	1%	4%	1%	2%	2%	1%	2%	0%	4%	3%	2%	3%	2%	2%	3%	1%	3%	4%	2%	2%	2%
		---	--C	-B-	--	--	-------	-------	-------	-------	-------	-------	-------	---	---	---	----	----	----	----	--	--
Refused	**3**	1	1	1	1	2	-	-	-	-	-	-	3	-	-	3	-	1	-	2	1	2
	0%	0%	0%	0%	0%	0%	-	-	-	-	-	-	2%	-	-	1%	-	0%	-	0%	0%	0%
		---	---	---	--	--	-------	-------	-------	-------	-------	-------	-------	---	---	---	----	----	----	----	--	--
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		---	---	---	--	--	-------	-------	-------	-------	-------	-------	-------	---	---	---	----	----	----	----	--	--

Analysis..: Q52iv. To what extent do you agree or disagree with the following statement? - You should always save up first before buying something
Break......: c25:c26:c27:c39:c29:c44
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents

		Region			Gender		Age 1							Age 2			Social Grade 1				Social Grade 2	
	Total	A. North Wales	B. Mid & South West Wales	C. South East Wales & Valleys	A. Male	B. Female	A. 16-24	B. 25-34	C. 35-44	D. 45-54	E. 55-64	F. 65~74	G. 75+	A. 16-34	B. 35-54	C. 55+	A. AB	B. C1	C. C2	D. DE	A. ABC1	B. C2DE
Base																						
Unweighted	**1018**	**259**	**335**	**424**	**456**	**562**	**146**	**163**	**148**	**132**	**132**	**157**	**140**	**309**	**280**	**429**	**151**	**274**	**194**	**393**	**425**	**587**
Weighted	**1018**	**229**	**346**	**443**	**495**	**523**	**142**	**156**	**173**	**159**	**116**	**146**	**126**	**298**	**332**	**388**	**158**	**275**	**189**	**390**	**433**	**579**
AGREE	**716**	159	237	320	352	363	106	102	117	111	78	109	92	209	228	279	114	187	130	280	301	410
	70%	69%	68%	72%	71%	69%	75%	66%	68%	70%	68%	74%	73%	70%	69%	72%	72%	68%	69%	72%	69%	71%
		---	---	---	--	--	-------	-------	-------	-------	-------	-------	-------	---	---	---	----	----	----	----	--	--
DISAGREE	**143**	34	50	59	65	78	14	26	31	20	18	22	12	40	51	53	22	43	32	45	65	78
	14%	15%	15%	13%	13%	15%	10%	16%	18%	12%	16%	15%	10%	13%	15%	14%	14%	16%	17%	12%	15%	13%
		---	---	---	--	--	-------	-------	-------	-------	-------	-------	-------	---	---	---	----	----	----	----	--	--

Analysis..: Q52iv. To what extent do you agree or disagree with the following statement? - You should always save up first before buying something
Break......: c40:c43
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents

		High cost credit user			Q60a/b. Financial literacy			
	Total	A. ANY HIGH COST CREDIT USER	B. HIGH COST CREDIT USER OF INTEREST	C. NO HIGH COST CREDIT	A. Q60a only correct	B. Q60b only correct	C. Q60a & b both correct	D. Neither correct
Base								
Unweighted	**1018**	**71**	**64**	**947**	**508**	**8**	**244**	**258**
Weighted	**1018**	**70**	**63**	**948**	**515**	**7**	**254**	**241**
Strongly agree	**314**	10	9	305	164	1	68	81
	31%	14%	14%	32%	32%	15%	27%	34%
		--C	--C	AB-	----	----	----	----
Tend to agree	**402**	30	26	372	215	5	93	89
	39%	43%	41%	39%	42%	68%	37%	37%
		---	---	---	----	----	----	----
Neither agree nor disagree	**135**	13	11	122	68	1	33	32
	13%	19%	18%	13%	13%	18%	13%	13%
		---	---	---	----	----	----	----
Tend to disagree	**121**	14	14	107	49	-	44	28
	12%	20%	22%	11%	10%	-	17%	12%
		--c	--c	ab-	--C-	----	A---	----
Strongly disagree	**22**	1	1	21	10	-	5	7
	2%	1%	2%	2%	2%	-	2%	3%
		---	---	---	----	----	----	----
Don't know	**22**	2	2	20	8	-	12	2
	2%	3%	3%	2%	1%	-	5%	1%
		---	---	---	--c-	----	a--d	--c-
Refused	**3**	-	-	3	-	-	-	3
	0%	-	-	0%	-	-	-	1%
		---	---	---	----	----	----	----
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
		---	---	---	----	----	----	----
AGREE	**716**	40	34	676	380	6	160	170
	70%	57%	55%	71%	74%	82%	63%	70%
		--c	--C	aB-	--C-	----	A---	----

beaufortresearch

Analysis..: Q52iv. To what extent do you agree or disagree with the following statement? - You should always save up first before buying something
Break......: c40:c43
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents

		High cost credit user			Q60a/b. Financial literacy			
	Total	A. ANY HIGH COST CREDIT USER	B. HIGH COST CREDIT USER OF INTEREST	C. NO HIGH COST CREDIT	A. Q60a only correct	B. Q60b only correct	C. Q60a & b both correct	D. Neither correct
Base								
Unweighted	**1018**	**71**	**64**	**947**	**508**	**8**	**244**	**258**
Weighted	**1018**	**70**	**63**	**948**	**515**	**7**	**254**	**241**
DISAGREE	**143**	15	15	128	59	-	49	35
	14%	21%	24%	13%	12%	-	19%	14%
		---	--c	-b-	--C-	----	A---	----

Analysis..: Q52iv. To what extent do you agree or disagree with the following statement? - You should always save up first before buying something
Break......: c30:c32:c41:c42:c36
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents

		Working Status					Limiting long term illness/disability		Ethnicity		Tenure				Children (under 16) in household	
	Total	A. Full time	B. Part time	C. Unempl-oyed - seeking	D. Full time student	E. Other permanently not working	A. Yes	B. No	A. White	B. Non - white	A. Owned - with or without mortgage	B. Rented from Council/HA	C. Rented privately	D. Other	A. Yes	B. No
Base																
Unweighted	**1018**	**293**	**162**	**84**	**35**	**443**	**303**	**714**	**990**	**25**	**532**	**330**	**122**	**16**	**354**	**660**
Weighted	**1018**	**324**	**157**	**81**	**37**	**417**	**296**	**720**	**989**	**26**	**532**	**324**	**128**	**17**	**362**	**653**
Strongly agree	**314**	75	49	17	16	157	110	204	305	9	172	102	32	2	89	225
	31%	23%	31%	21%	45%	38%	37%	28%	31%	36%	32%	31%	25%	14%	25%	34%
		---DE	-----	---dE	A-c--	A-C--	-B	A-	--	--	----	----	----	----	-B	A-
Tend to agree	**402**	151	58	41	13	137	97	304	391	10	199	126	61	10	150	249
	39%	46%	37%	51%	36%	33%	33%	42%	39%	37%	37%	39%	48%	58%	41%	38%
		----E	-----	----E	-----	A-C--	-B	A-	--	--	--c-	----	a---	----	--	--
Neither agree nor disagree	**135**	45	19	12	3	56	46	89	133	1	67	44	18	3	48	87
	13%	14%	12%	15%	8%	13%	16%	12%	13%	5%	13%	14%	14%	20%	13%	13%
		-----	-----	-----	-----	-----	--	--	--	--	----	----	----	----	--	--
Tend to disagree	**121**	42	22	9	4	43	33	88	115	6	73	34	10	1	57	64
	12%	13%	14%	11%	11%	10%	11%	12%	12%	22%	14%	11%	8%	9%	16%	10%
		-----	-----	-----	-----	-----	--	--	--	--	----	----	----	----	-B	A-
Strongly disagree	**22**	5	5	-	-	12	6	16	22	-	9	8	4	-	8	14
	2%	2%	3%	-	-	3%	2%	2%	2%	-	2%	2%	3%	-	2%	2%
		-----	-----	-----	-----	-----	--	--	--	--	----	----	----	----	--	--
Don't know	**22**	6	4	2	-	9	3	19	21	-	10	9	2	-	11	11
	2%	2%	3%	3%	-	2%	1%	3%	2%	-	2%	3%	2%	-	3%	2%
		-----	-----	-----	-----	-----	--	--	--	--	----	----	----	----	--	--
Refused	**3**	-	-	-	-	3	2	1	3	-	2	1	-	-	-	3
	0%	-	-	-	-	1%	1%	0%	0%	-	0%	0%	-	-	-	0%
		-----	-----	-----	-----	-----	--	--	--	--	----	----	----	----	--	--
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		-----	-----	-----	-----	-----	--	--	--	--	----	----	----	----	--	--
AGREE	**716**	226	108	58	30	294	207	508	695	19	371	228	93	12	238	474
	70%	70%	68%	71%	81%	71%	70%	71%	70%	73%	70%	70%	73%	72%	66%	73%
		-----	-----	-----	-----	-----	--	--	--	--	----	----	----	----	-b	a-

Analysis..: Q52iv. To what extent do you agree or disagree with the following statement? - You should always save up first before buying something
Break......: c30:c32:c41:c42:c36
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents

		Working Status					Limiting long term illness/disability		Ethnicity		Tenure				Children (under 16) in household	
	Total	A. Full time	B. Part time	C. Unempl-oyed - seeking	D. Full time student	E. Other permanently not working	A. Yes	B. No	A. White	B. Non - white	A. Owned - with or without mortgage	B. Rented from Council/HA	C. Rented privately	D. Other	A. Yes	B. No
Base																
Unweighted	**1018**	**293**	**162**	**84**	**35**	**443**	**303**	**714**	**990**	**25**	**532**	**330**	**122**	**16**	**354**	**660**
Weighted	**1018**	**324**	**157**	**81**	**37**	**417**	**296**	**720**	**989**	**26**	**532**	**324**	**128**	**17**	**362**	**653**
DISAGREE	**143**	48	27	9	4	55	38	103	137	6	82	42	14	1	65	78
	14%	15%	17%	11%	11%	13%	13%	14%	14%	22%	15%	13%	11%	9%	18%	12%
		-----	-----	-----	-----	-----	--	--	--	--	----	----	----	----	-b	a-

Analysis..: Q52v. To what extent do you agree or disagree with the following statement? - I know many people who have used payday loans
Break......: c25:c26:c27:c39:c29:c44
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents

		Region			Gender		Age 1							Age 2			Social Grade 1				Social Grade 2	
	Total	A. North Wales	B. Mid & South West Wales	C. South East Wales & Valleys	A. Male	B. Female	A. 16-24	B. 25-34	C. 35-44	D. 45-54	E. 55-64	F. 65~74	G. 75+	A. 16-34	B. 35-54	C. 55+	A. AB	B. C1	C. C2	D. DE	A. ABC1	B. C2DE
Base																						
Unweighted	**1018**	**259**	**335**	**424**	**456**	**562**	**146**	**163**	**148**	**132**	**132**	**157**	**140**	**309**	**280**	**429**	**151**	**274**	**194**	**393**	**425**	**587**
Weighted	**1018**	**229**	**346**	**443**	**495**	**523**	**142**	**156**	**173**	**159**	**116**	**146**	**126**	**298**	**332**	**388**	**158**	**275**	**189**	**390**	**433**	**579**
Strongly agree	**77**	23	25	29	33	44	12	25	16	9	8	6	-	37	26	14	2	16	14	43	19	57
	8%	10%	7%	6%	7%	8%	8%	16%	9%	6%	7%	4%	-	12%	8%	4%	2%	6%	7%	11%	4%	10%
		---	---	---	--	--	------G	---DeFG	------G	-B----g	-b----G	-B-----	ABCd-E--	--C	--c	Ab-	--cD	---d	a---	Ab--	-B	A-
Tend to agree	**167**	32	45	89	87	80	22	45	39	36	16	5	5	67	74	26	21	39	30	77	60	107
	16%	14%	13%	20%	18%	15%	16%	29%	22%	23%	14%	3%	4%	22%	22%	7%	13%	14%	16%	20%	14%	19%
		---	--c	-b-	--	--	-b---FG	a---EFG	-----FG	-----FG	-B---Fg	ABCD-E--	ABCD-e--	--C	--C	AB-	----	----	----	----	--	--
Neither agree nor disagree	**75**	13	24	38	32	43	11	10	10	12	9	7	16	21	22	32	9	16	10	40	25	50
	7%	6%	7%	9%	6%	8%	8%	7%	6%	8%	8%	5%	13%	7%	7%	8%	6%	6%	5%	10%	6%	9%
		---	---	---	--	--	-------	-------	-------	-------	-------	------g	-----f-	---	---	---	----	----	----	----	--	--
Tend to disagree	**216**	37	62	117	107	109	25	35	42	34	27	29	24	60	76	80	40	64	42	68	104	110
	21%	16%	18%	26%	22%	21%	18%	22%	24%	21%	23%	20%	19%	20%	23%	21%	25%	23%	22%	18%	24%	19%
		--C	--C	AB-	--	--	-------	-------	-------	-------	-------	-------	-------	---	---	---	---d	----	----	a---	--	--
Strongly disagree	**412**	108	144	159	209	203	60	33	64	56	46	88	65	93	120	199	81	119	80	130	199	211
	40%	47%	42%	36%	42%	39%	42%	21%	37%	35%	40%	60%	51%	31%	36%	51%	51%	43%	42%	33%	46%	36%
		--C	---	A--	--	--	-B---F-	A-CD-EFG	-B---Fg	-B---FG	-B---F-	ABCD-E--	-BcD---	--C	--C	AB-	---D	---d	---d	Abc-	-B	A-
Don't know	**67**	14	44	10	26	41	12	8	3	11	10	9	13	20	15	33	4	20	13	29	24	43
	7%	6%	13%	2%	5%	8%	8%	5%	2%	7%	9%	6%	11%	7%	4%	8%	3%	7%	7%	8%	5%	7%
		-bc	a-C	aB-	--	--	--c----	-------	a--de-G	--c----	--c----	-------	--C----	---	--c	-b-	---d	----	----	a---	--	--
Refused	**4**	3	1	1	1	3	-	-	-	-	-	2	3	-	-	4	1	2	-	2	3	2
	0%	1%	0%	0%	0%	1%	-	-	-	-	-	1%	2%	-	-	1%	1%	1%	-	0%	1%	0%
		---	---	---	--	--	-------	-------	-------	-------	-------	-------	-------	---	---	---	----	----	----	----	--	--

Analysis..: Q52v. To what extent do you agree or disagree with the following statement? - I know many people who have used payday loans
Break......: c25:c26:c27:c39:c29:c44
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents

	Total	Region			Gender		Age 1							Age 2			Social Grade 1				Social Grade 2	
		A. North Wales	B. Mid & South West Wales	C. South East Wales & Valleys	A. Male	B. Female	A. 16-24	B. 25-34	C. 35-44	D. 45-54	E. 55-64	F. 65~74	G. 75+	A. 16-34	B. 35-54	C. 55+	A. AB	B. C1	C. C2	D. DE	A. ABC1	B. C2DE
Base																						
Unweighted	**1018**	**259**	**335**	**424**	**456**	**562**	**146**	**163**	**148**	**132**	**132**	**157**	**140**	**309**	**280**	**429**	**151**	**274**	**194**	**393**	**425**	**587**
Weighted	**1018**	**229**	**346**	**443**	**495**	**523**	**142**	**156**	**173**	**159**	**116**	**146**	**126**	**298**	**332**	**388**	**158**	**275**	**189**	**390**	**433**	**579**
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		---	---	---	--	--	-------	-------	-------	-------	-------	-------	-------	---	---	---	----	----	----	----	--	--
AGREE	**244**	55	71	118	120	124	34	70	55	45	24	11	5	104	100	40	23	55	44	120	78	164
	24%	24%	20%	27%	24%	24%	24%	45%	32%	29%	21%	7%	4%	35%	30%	10%	15%	20%	23%	31%	18%	28%
		---	---	---	--	--	-B---	A-	-b---	-B---	-B---	ABCD-	ABCD-	--C	--C	AB-	---D	---D	----	AB--	-B	A-
							FG	cDEFG	FG	FG	FG	E--	E--									
DISAGREE	**627**	145	206	276	316	312	85	68	105	90	73	117	89	153	196	279	121	182	122	199	303	320
	62%	63%	60%	62%	64%	60%	60%	43%	61%	57%	63%	80%	71%	51%	59%	72%	76%	66%	64%	51%	70%	55%
		---	---	---	--	--	-B---F-	A-	-B---F-	-b---	-B---F-	ABCD-	-B-d---	--C	--C	AB-	-bcD	a--D	a--D	ABC-	-B	A-
								CdEFG		Fg		E--										

Analysis..: Q52v. To what extent do you agree or disagree with the following statement? - I know many people who have used payday loans
Break......: c40:c43
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents

		High cost credit user			Q60a/b. Financial literacy			
	Total	A. ANY HIGH COST CREDIT USER	B. HIGH COST CREDIT USER OF INTEREST	C. NO HIGH COST CREDIT	A. Q60a only correct	B. Q60b only correct	C. Q60a & b both correct	D. Neither correct
Base								
Unweighted	**1018**	**71**	**64**	**947**	**508**	**8**	**244**	**258**
Weighted	**1018**	**70**	**63**	**948**	**515**	**7**	**254**	**241**
Strongly agree	**77**	20	18	57	39	-	14	25
	8%	29%	29%	6%	7%	-	5%	10%
		--C	--C	AB-	----	----	----	----
Tend to agree	**167**	19	19	148	88	1	43	35
	16%	27%	30%	16%	17%	15%	17%	15%
		--c	--C	aB-	----	----	----	----
Neither agree nor disagree	**75**	5	3	70	38	1	13	23
	7%	7%	5%	7%	7%	7%	5%	10%
		---	---	---	----	----	----	----
Tend to disagree	**216**	9	7	207	92	5	62	56
	21%	13%	11%	22%	18%	65%	25%	23%
		---	---	---	-Bc-	A-cd	ab--	-b--
Strongly disagree	**412**	14	14	398	226	1	103	82
	40%	20%	22%	42%	44%	13%	40%	34%
		--C	--C	AB-	---d	----	----	a---
Don't know	**67**	3	2	64	31	-	20	16
	7%	5%	4%	7%	6%	-	8%	7%
		---	---	---	----	----	----	----
Refused	**4**	-	-	4	2	-	-	3
	0%	-	-	0%	0%	-	-	1%
		---	---	---	----	----	----	----
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
		---	---	---	----	----	----	----
AGREE	**244**	39	37	205	126	1	56	60
	24%	56%	59%	22%	24%	15%	22%	25%
		--C	--C	AB-	----	----	----	----

Analysis..: Q52v. To what extent do you agree or disagree with the following statement? - I know many people who have used payday loans
Break......: c40:c43
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents

		High cost credit user			Q60a/b. Financial literacy			
	Total	A. ANY HIGH COST CREDIT USER	B. HIGH COST CREDIT USER OF INTEREST	C. NO HIGH COST CREDIT	A. Q60a only correct	B. Q60b only correct	C. Q60a & b both correct	D. Neither correct
Base								
Unweighted	**1018**	**71**	**64**	**947**	**508**	**8**	**244**	**258**
Weighted	**1018**	**70**	**63**	**948**	**515**	**7**	**254**	**241**
DISAGREE	**627**	23	21	605	318	6	165	139
	62%	32%	33%	64%	62%	78%	65%	57%
		--C	--C	AB-	----	----	----	----

Analysis..: Q52v. To what extent do you agree or disagree with the following statement? - I know many people who have used payday loans
Break......: c30:c32:c41:c42:c36
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents

		Working Status					Limiting long term illness/disability		Ethnicity		Tenure				Children (under 16) in household	
	Total	A. Full time	B. Part time	C. Unempl-oyed - seeking	D. Full time student	E. Other permanently not working	A. Yes	B. No	A. White	B. Non - white	A. Owned - with or without mortgage	B. Rented from Council/HA	C. Rented privately	D. Other	A. Yes	B. No
Base																
Unweighted	**1018**	**293**	**162**	**84**	**35**	**443**	**303**	**714**	**990**	**25**	**532**	**330**	**122**	**16**	**354**	**660**
Weighted	**1018**	**324**	**157**	**81**	**37**	**417**	**296**	**720**	**989**	**26**	**532**	**324**	**128**	**17**	**362**	**653**
Strongly agree	**77**	25	9	13	3	27	25	52	76	1	19	36	19	1	42	35
	8%	8%	6%	16%	7%	7%	8%	7%	8%	3%	4%	11%	15%	4%	12%	5%
		--c--	--c--	ab--E	-----	--C--	--	--	--	--	-BC-	A---	A---	----	-B	A-
Tend to agree	**167**	65	29	20	6	47	42	125	160	5	59	69	36	2	76	90
	16%	20%	18%	24%	17%	11%	14%	17%	16%	20%	11%	21%	28%	15%	21%	14%
		----E	----e	----E	-----	AbC--	--	--	--	--	-BC-	A---	A---	----	-B	A-
Neither agree nor disagree	**75**	19	11	4	3	38	26	49	67	5	32	30	9	3	19	56
	7%	6%	7%	5%	9%	9%	9%	7%	7%	21%	6%	9%	7%	20%	5%	9%
		-----	-----	-----	-----	-----	--	--	-b	a-	----	----	----	----	--	--
Tend to disagree	**216**	90	31	18	5	72	51	165	209	7	125	54	26	7	77	138
	21%	28%	20%	22%	14%	17%	17%	23%	21%	26%	24%	17%	20%	42%	21%	21%
		----E	-----	-----	-----	A----	--	--	--	--	-b--	a--d	----	-b--	--	--
Strongly disagree	**412**	109	67	22	18	197	125	285	404	8	264	103	34	2	124	286
	40%	33%	43%	27%	48%	47%	42%	40%	41%	30%	50%	32%	27%	14%	34%	44%
		----E	--c--	-b-dE	--c--	A-C--	--	--	--	--	-BCD	A---	A---	A---	-B	A-
Don't know	**67**	17	11	5	2	32	25	43	67	-	31	30	4	1	24	43
	7%	5%	7%	6%	5%	8%	8%	6%	7%	-	6%	9%	3%	6%	7%	7%
		-----	-----	-----	-----	-----	--	--	--	--	----	--c-	-b--	----	--	--
Refused	**4**	-	-	-	-	4	3	2	4	-	3	2	-	-	-	4
	0%	-	-	-	-	1%	1%	0%	0%	-	1%	0%	-	-	-	1%
		-----	-----	-----	-----	-----	--	--	--	--	----	----	----	----	--	--
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		-----	-----	-----	-----	-----	--	--	--	--	----	----	----	----	--	--
AGREE	**244**	90	38	33	9	74	67	177	237	6	78	105	55	3	118	125
	24%	28%	24%	41%	24%	18%	23%	25%	24%	23%	15%	32%	43%	19%	33%	19%
		--c-E	--c--	ab--E	-----	A-C--	--	--	--	--	-BC-	A-c-	Ab--	----	-B	A-

Analysis..: Q52v. To what extent do you agree or disagree with the following statement? - I know many people who have used payday loans
Break......: c30:c32:c41:c42:c36
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents

	Total	Working Status					Limiting long term illness/disability		Ethnicity		Tenure				Children (under 16) in household	
		A. Full time	B. Part time	C. Unempl-oyed - seeking	D. Full time student	E. Other permanently not working	A. Yes	B. No	A. White	B. Non - white	A. Owned - with or without mortgage	B. Rented from Council/HA	C. Rented privately	D. Other	A. Yes	B. No
Base																
Unweighted	**1018**	**293**	**162**	**84**	**35**	**443**	**303**	**714**	**990**	**25**	**532**	**330**	**122**	**16**	**354**	**660**
Weighted	**1018**	**324**	**157**	**81**	**37**	**417**	**296**	**720**	**989**	**26**	**532**	**324**	**128**	**17**	**362**	**653**
DISAGREE	**627**	199	98	39	23	268	176	450	613	15	389	158	60	9	201	424
	62%	61%	62%	48%	62%	64%	59%	62%	62%	56%	73%	49%	47%	56%	56%	65%
		--c--	-----	a---E	-----	--C--	--	--	--	--	-BC-	A---	A---	----	-B	A-

Analysis..: Q52vi. To what extent do you agree or disagree with the following statement? - Debt is a normal part of today's lifestyle
Break......: c25:c26:c27:c39:c29:c44
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents

		Region			Gender		Age 1							Age 2			Social Grade 1				Social Grade 2	
	Total	A. North Wales	B. Mid & South West Wales	C. South East Wales & Valleys	A. Male	B. Female	A. 16-24	B. 25-34	C. 35-44	D. 45-54	E. 55-64	F. 65~74	G. 75+	A. 16-34	B. 35-54	C. 55+	A. AB	B. C1	C. C2	D. DE	A. ABC1	B. C2DE
Base																						
Unweighted	**1018**	**259**	**335**	**424**	**456**	**562**	**146**	**163**	**148**	**132**	**132**	**157**	**140**	**309**	**280**	**429**	**151**	**274**	**194**	**393**	**425**	**587**
Weighted	**1018**	**229**	**346**	**443**	**495**	**523**	**142**	**156**	**173**	**159**	**116**	**146**	**126**	**298**	**332**	**388**	**158**	**275**	**189**	**390**	**433**	**579**
Strongly agree	**343**	86	119	138	169	174	34	48	67	60	45	53	36	82	127	134	47	86	69	140	133	209
	34%	38%	34%	31%	34%	33%	24%	31%	39%	38%	39%	37%	29%	28%	38%	35%	30%	31%	36%	36%	31%	36%
		---	---	---	--	--	--Cdef-	-------	A------	a------	a------	a------	-------	-B-	A--	---	----	----	----	----	--	--
Tend to agree	**490**	111	154	226	238	253	72	80	89	73	48	67	62	152	162	177	82	137	84	183	220	267
	48%	48%	45%	51%	48%	48%	51%	51%	51%	46%	42%	46%	49%	51%	49%	46%	52%	50%	45%	47%	51%	46%
		---	---	---	--	--	-------	-------	-------	-------	-------	-------	-------	---	---	---	----	----	----	----	--	--
Neither agree nor disagree	**64**	19	15	30	33	31	10	10	7	8	8	8	13	20	15	29	5	16	17	26	21	43
	6%	8%	4%	7%	7%	6%	7%	7%	4%	5%	7%	6%	10%	7%	4%	7%	3%	6%	9%	7%	5%	7%
		---	---	---	--	--	-------	-------	-------	-------	-------	-------	-------	---	---	---	--c-	----	a---	----	--	--
Tend to disagree	**57**	9	16	31	28	29	15	11	8	6	4	9	3	26	14	17	18	12	9	16	31	25
	6%	4%	5%	7%	6%	6%	10%	7%	5%	4%	4%	6%	2%	9%	4%	4%	12%	5%	5%	4%	7%	4%
		---	---	---	--	--	---d--g	-------	-------	a------	-------	-------	a------	-bc	a--	a--	-bcD	a---	a---	A---	--	--
Strongly disagree	**33**	2	19	12	14	18	4	4	3	7	7	4	5	8	10	15	4	13	3	12	17	15
	3%	1%	5%	3%	3%	4%	3%	2%	2%	5%	6%	3%	4%	3%	3%	4%	3%	5%	2%	3%	4%	3%
		-B-	A--	---	--	--	-------	-------	-------	-------	-------	-------	-------	---	---	---	----	----	----	----	--	--
Don't know	**29**	2	23	4	11	18	6	3	-	6	4	4	6	9	6	14	1	10	8	11	11	18
	3%	1%	7%	1%	2%	3%	4%	2%	-	4%	4%	3%	5%	3%	2%	4%	1%	3%	4%	3%	2%	3%
		-B-	A-C	-B-	--	--	--c----	-------	a--de-g	--c----	--c----	-------	--c----	---	---	---	----	----	----	----	--	--
Refused	**2**	1	-	1	1	1	-	-	-	-	-	-	2	-	-	2	-	1	-	1	1	1
	0%	0%	-	0%	0%	0%	-	-	-	-	-	-	2%	-	-	0%	-	0%	-	0%	0%	0%
		---	---	---	--	--	-------	-------	-------	-------	-------	-------	-------	---	---	---	----	----	----	----	--	--
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		---	---	---	--	--	-------	-------	-------	-------	-------	-------	-------	---	---	---	----	----	----	----	--	--

beaufortresearch

Analysis..: Q52vi. To what extent do you agree or disagree with the following statement? - Debt is a normal part of today's lifestyle
Break......: c25:c26:c27:c39:c29:c44
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents

		Region			Gender		Age 1							Age 2			Social Grade 1				Social Grade 2	
	Total	A. North Wales	B. Mid & South West Wales	C. South East Wales & Valleys	A. Male	B. Female	A. 16-24	B. 25-34	C. 35-44	D. 45-54	E. 55-64	F. 65~74	G. 75+	A. 16-34	B. 35-54	C. 55+	A. AB	B. C1	C. C2	D. DE	A. ABC1	B. C2DE
Base																						
Unweighted	**1018**	**259**	**335**	**424**	**456**	**562**	**146**	**163**	**148**	**132**	**132**	**157**	**140**	**309**	**280**	**429**	**151**	**274**	**194**	**393**	**425**	**587**
Weighted	**1018**	**229**	**346**	**443**	**495**	**523**	**142**	**156**	**173**	**159**	**116**	**146**	**126**	**298**	**332**	**388**	**158**	**275**	**189**	**390**	**433**	**579**
AGREE	**833**	197	273	364	407	427	106	128	155	133	93	120	98	234	288	311	130	223	153	324	353	476
	82%	86%	79%	82%	82%	82%	75%	82%	90%	84%	80%	82%	78%	79%	87%	80%	82%	81%	81%	83%	81%	82%
		-b-	a--	---	--	--	--C----	-------	A---e-G	-------	--c----	-------	--C----	-B-	A-c	-b-	----	----	----	----	--	--
DISAGREE	**90**	11	35	43	42	47	19	15	11	13	11	13	7	34	24	32	22	25	11	28	48	40
	9%	5%	10%	10%	9%	9%	13%	9%	6%	8%	10%	9%	6%	11%	7%	8%	14%	9%	6%	7%	11%	7%
		-bc	a--	a--	--	--	-------	-------	-------	-------	-------	-------	-------	---	---	---	--cd	----	a---	a---	-b	a-

Analysis..: Q52vi. To what extent do you agree or disagree with the following statement? - Debt is a normal part of today’s lifestyle
Break......: c40:c43
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents

		High cost credit user			Q60a/b. Financial literacy			
	Total	A. ANY HIGH COST CREDIT USER	B. HIGH COST CREDIT USER OF INTEREST	C. NO HIGH COST CREDIT	A. Q60a only correct	B. Q60b only correct	C. Q60a & b both correct	D. Neither correct
Base								
Unweighted	**1018**	**71**	**64**	**947**	**508**	**8**	**244**	**258**
Weighted	**1018**	**70**	**63**	**948**	**515**	**7**	**254**	**241**
Strongly agree	**343**	37	34	306	165	3	85	90
	34%	52%	55%	32%	32%	45%	33%	37%
		--C	--C	AB-	----	----	----	----
Tend to agree	**490**	27	24	464	260	4	124	103
	48%	38%	38%	49%	50%	55%	49%	43%
		---	---	---	----	----	----	----
Neither agree nor disagree	**64**	3	1	61	30	-	14	20
	6%	4%	1%	6%	6%	-	5%	8%
		---	---	---	----	----	----	----
Tend to disagree	**57**	2	2	55	28	-	14	16
	6%	3%	3%	6%	5%	-	5%	6%
		---	---	---	----	----	----	----
Strongly disagree	**33**	2	2	31	21	-	5	6
	3%	2%	3%	3%	4%	-	2%	3%
		---	---	---	----	----	----	----
Don't know	**29**	-	-	29	11	-	12	5
	3%	-	-	3%	2%	-	5%	2%
		---	---	---	----	----	----	----
Refused	**2**	-	-	2	-	-	-	2
	0%	-	-	0%	-	-	-	1%
		---	---	---	----	----	----	----
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
		---	---	---	----	----	----	----
AGREE	**833**	63	58	770	425	7	209	192
	82%	91%	93%	81%	82%	100%	82%	80%
		---	--c	-b-	----	----	----	----

Analysis..: Q52vi. To what extent do you agree or disagree with the following statement? - Debt is a normal part of today's lifestyle
Break......: c40:c43
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents

		High cost credit user			Q60a/b. Financial literacy			
	Total	A. ANY HIGH COST CREDIT USER	B. HIGH COST CREDIT USER OF INTEREST	C. NO HIGH COST CREDIT	A. Q60a only correct	B. Q60b only correct	C. Q60a & b both correct	D. Neither correct
Base								
Unweighted	**1018**	**71**	**64**	**947**	**508**	**8**	**244**	**258**
Weighted	**1018**	**70**	**63**	**948**	**515**	**7**	**254**	**241**
DISAGREE	**90**	4	4	86	49	-	19	22
	9%	5%	6%	9%	9%	-	7%	9%
		---	---	---	----	----	----	----

Analysis..: Q52vi. To what extent do you agree or disagree with the following statement? - Debt is a normal part of today’s lifestyle
Break......: c30:c32:c41:c42:c36
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents

		Working Status					Limiting long term illness/disability		Ethnicity		Tenure				Children (under 16) in household	
	Total	A. Full time	B. Part time	C. Unempl-oyed - seeking	D. Full time student	E. Other permanently not working	A. Yes	B. No	A. White	B. Non - white	A. Owned - with or without mortgage	B. Rented from Council/HA	C. Rented privately	D. Other	A. Yes	B. No
Base																
Unweighted	**1018**	**293**	**162**	**84**	**35**	**443**	**303**	**714**	**990**	**25**	**532**	**330**	**122**	**16**	**354**	**660**
Weighted	**1018**	**324**	**157**	**81**	**37**	**417**	**296**	**720**	**989**	**26**	**532**	**324**	**128**	**17**	**362**	**653**
Strongly agree	**343**	103	56	32	6	146	116	227	332	11	160	121	53	5	128	213
	34%	32%	35%	40%	15%	35%	39%	31%	34%	40%	30%	37%	41%	31%	35%	33%
		-----	---d-	---d-	-bc-e	---d-	-b	a-	--	--	-bc-	a---	a---	----	--	--
Tend to agree	**490**	171	72	38	23	187	133	357	479	10	274	143	57	8	174	315
	48%	53%	46%	47%	62%	45%	45%	50%	48%	38%	51%	44%	44%	46%	48%	48%
		----e	-----	-----	-----	a----	--	--	--	--	-b--	a---	----	----	--	--
Neither agree nor disagree	**64**	18	6	2	4	34	20	44	62	1	29	26	4	4	18	46
	6%	6%	4%	2%	10%	8%	7%	6%	6%	5%	5%	8%	3%	23%	5%	7%
		-----	-----	-----	-----	-----	--	--	--	--	---d	----	---D	a-C-	--	--
Tend to disagree	**57**	13	12	7	3	21	12	45	52	4	32	14	10	-	22	35
	6%	4%	8%	8%	7%	5%	4%	6%	5%	17%	6%	4%	8%	-	6%	5%
		-----	-----	-----	-----	-----	--	--	-b	a-	----	----	----	----	--	--
Strongly disagree	**33**	10	6	-	2	14	8	24	33	-	22	9	1	-	10	22
	3%	3%	4%	-	6%	3%	3%	3%	3%	-	4%	3%	1%	-	3%	3%
		-----	-----	-----	-----	-----	--	--	--	--	----	----	----	----	--	--
Don't know	**29**	9	5	3	-	13	7	22	28	-	13	11	3	-	10	19
	3%	3%	3%	3%	-	3%	2%	3%	3%	-	2%	3%	3%	-	3%	3%
		-----	-----	-----	-----	-----	--	--	--	--	----	----	----	----	--	--
Refused	**2**	-	-	-	-	2	1	1	2	-	2	-	-	-	-	2
	0%	-	-	-	-	0%	0%	0%	0%	-	0%	-	-	-	-	0%
		-----	-----	-----	-----	-----	--	--	--	--	----	----	----	----	--	--
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		-----	-----	-----	-----	-----	--	--	--	--	----	----	----	----	--	--
AGREE	**833**	274	128	70	28	333	249	584	812	20	434	264	110	13	301	529
	82%	85%	81%	86%	77%	80%	84%	81%	82%	78%	82%	81%	86%	77%	83%	81%
		-----	-----	-----	-----	-----	--	--	--	--	----	----	----	----	--	--

Analysis..: Q52vi. To what extent do you agree or disagree with the following statement? - Debt is a normal part of today's lifestyle
Break......: c30:c32:c41:c42:c36
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents

		Working Status					Limiting long term illness/disability		Ethnicity		Tenure				Children (under 16) in household	
	Total	A. Full time	B. Part time	C. Unempl-oyed - seeking	D. Full time student	E. Other permanently not working	A. Yes	B. No	A. White	B. Non - white	A. Owned - with or without mortgage	B. Rented from Council/HA	C. Rented privately	D. Other	A. Yes	B. No
Base																
Unweighted	**1018**	**293**	**162**	**84**	**35**	**443**	**303**	**714**	**990**	**25**	**532**	**330**	**122**	**16**	**354**	**660**
Weighted	**1018**	**324**	**157**	**81**	**37**	**417**	**296**	**720**	**989**	**26**	**532**	**324**	**128**	**17**	**362**	**653**
DISAGREE	**90**	23	18	7	5	36	20	69	85	4	54	22	11	-	32	58
	9%	7%	12%	8%	13%	9%	7%	10%	9%	17%	10%	7%	9%	-	9%	9%
		-----	-----	-----	-----	-----	--	--	--	--	----	----	----	----	--	--

Analysis..: Q52vii. To what extent do you agree or disagree with the following statement? - It is okay to be in debt if you can pay it off
Break......: c25:c26:c27:c39:c29:c44
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents

		Region			Gender		Age 1							Age 2			Social Grade 1				Social Grade 2	
	Total	A. North Wales	B. Mid & South West Wales	C. South East Wales & Valleys	A. Male	B. Female	A. 16-24	B. 25-34	C. 35-44	D. 45-54	E. 55-64	F. 65~74	G. 75+	A. 16-34	B. 35-54	C. 55+	A. AB	B. C1	C. C2	D. DE	A. ABC1	B. C2DE
Base																						
Unweighted	**1018**	**259**	**335**	**424**	**456**	**562**	**146**	**163**	**148**	**132**	**132**	**157**	**140**	**309**	**280**	**429**	**151**	**274**	**194**	**393**	**425**	**587**
Weighted	**1018**	**229**	**346**	**443**	**495**	**523**	**142**	**156**	**173**	**159**	**116**	**146**	**126**	**298**	**332**	**388**	**158**	**275**	**189**	**390**	**433**	**579**
Strongly agree	**129**	48	39	42	68	61	19	23	28	16	14	17	14	42	43	44	18	37	29	45	55	75
	13%	21%	11%	10%	14%	12%	13%	15%	16%	10%	12%	11%	11%	14%	13%	11%	11%	14%	15%	12%	13%	13%
		-BC	A--	A--	--	--	-------	-------	-------	-------	-------	-------	-------	---	---	---	----	----	----	----	--	--
Tend to agree	**490**	110	162	218	240	251	66	70	94	76	60	75	50	136	170	185	80	131	105	171	211	276
	48%	48%	47%	49%	48%	48%	47%	45%	54%	48%	52%	51%	39%	46%	51%	48%	50%	48%	56%	44%	49%	48%
		---	---	---	--	--	-------	-------	------g	-------	-------	-------	--c----	---	---	---	----	----	---D	--C-	--	--
Neither agree nor disagree	**143**	24	45	74	74	69	21	21	24	26	15	12	24	42	50	51	17	45	14	67	62	82
	14%	10%	13%	17%	15%	13%	15%	14%	14%	16%	13%	9%	19%	14%	15%	13%	11%	16%	8%	17%	14%	14%
		--c	---	a--	--	--	-------	-------	-------	-------	-------	------g	-----f-	---	---	---	----	--C-	-B-D	--C-	--	--
Tend to disagree	**129**	25	33	70	57	71	23	27	18	20	9	20	12	50	37	41	31	32	18	48	63	66
	13%	11%	10%	16%	12%	14%	16%	17%	10%	13%	8%	14%	9%	17%	11%	11%	20%	12%	10%	12%	14%	11%
		---	--c	-b-	--	--	-------	----e--	-------	-------	-b-----	-------	-------	--c	---	a--	-bcd	a---	a---	a---	--	--
Strongly disagree	**87**	18	41	28	37	50	10	12	6	11	12	19	18	21	17	48	12	18	12	41	30	54
	9%	8%	12%	6%	7%	10%	7%	7%	4%	7%	10%	13%	14%	7%	5%	12%	8%	7%	7%	11%	7%	9%
		---	--c	-b-	--	--	-------	-------	----	-------	--c----	--C----	--C----	--c	--C	aB-	----	----	----	----	--	--
									eFG													
Don't know	**37**	3	24	10	17	20	3	4	3	10	6	3	8	7	13	16	1	11	9	16	12	24
	4%	1%	7%	2%	3%	4%	2%	2%	2%	6%	5%	2%	6%	2%	4%	4%	1%	4%	5%	4%	3%	4%
		-B-	A-C	-B-	--	--	-------	-------	-------	-------	-------	-------	-------	---	---	---	----	----	----	----	--	--
Refused	**3**	1	2	-	2	1	-	-	1	-	-	-	2	-	1	2	-	1	1	1	1	2
	0%	0%	1%	-	0%	0%	-	-	1%	-	-	-	2%	-	0%	1%	-	0%	1%	0%	0%	0%
		---	---	---	--	--	-------	-------	-------	-------	-------	-------	-------	---	---	---	----	----	----	----	--	--
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		---	---	---	--	--	-------	-------	-------	-------	-------	-------	-------	---	---	---	----	----	----	----	--	--

Analysis..: Q52vii. To what extent do you agree or disagree with the following statement? - It is okay to be in debt if you can pay it off
Break......: c25:c26:c27:c39:c29:c44
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents

		Region			Gender		Age 1							Age 2			Social Grade 1				Social Grade 2	
	Total	A. North Wales	B. Mid & South West Wales	C. South East Wales & Valleys	A. Male	B. Female	A. 16-24	B. 25-34	C. 35-44	D. 45-54	E. 55-64	F. 65~74	G. 75+	A. 16-34	B. 35-54	C. 55+	A. AB	B. C1	C. C2	D. DE	A. ABC1	B. C2DE
Base																						
Unweighted	**1018**	**259**	**335**	**424**	**456**	**562**	**146**	**163**	**148**	**132**	**132**	**157**	**140**	**309**	**280**	**429**	**151**	**274**	**194**	**393**	**425**	**587**
Weighted	**1018**	**229**	**346**	**443**	**495**	**523**	**142**	**156**	**173**	**159**	**116**	**146**	**126**	**298**	**332**	**388**	**158**	**275**	**189**	**390**	**433**	**579**
AGREE	**619**	158	201	260	308	312	85	93	121	92	74	91	63	177	213	229	97	168	134	216	265	351
	61%	69%	58%	59%	62%	60%	60%	59%	70%	58%	64%	63%	50%	60%	64%	59%	62%	61%	71%	56%	61%	61%
		-bc	a--	a--	--	--	-------	-------	---d--G	--c----	------g	-------	--C-e--	---	---	---	----	--c-	-b-D	--C-	--	--
DISAGREE	**216**	43	74	99	94	121	33	39	24	31	21	39	29	71	55	89	43	50	31	89	93	120
	21%	19%	21%	22%	19%	23%	23%	25%	14%	19%	18%	27%	23%	24%	17%	23%	27%	18%	16%	23%	21%	21%
		---	---	---	--	--	-------	--c----	-b---F-	-------	-------	--C----	-------	-b-	a-c	-b-	-bc-	a---	a---	----	--	--

Analysis..: Q52vii. To what extent do you agree or disagree with the following statement? - It is okay to be in debt if you can pay it off
Break......: c40:c43
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents

		High cost credit user			Q60a/b. Financial literacy			
	Total	A. ANY HIGH COST CREDIT USER	B. HIGH COST CREDIT USER OF INTEREST	C. NO HIGH COST CREDIT	A. Q60a only correct	B. Q60b only correct	C. Q60a & b both correct	D. Neither correct
Base								
Unweighted	**1018**	**71**	**64**	**947**	**508**	**8**	**244**	**258**
Weighted	**1018**	**70**	**63**	**948**	**515**	**7**	**254**	**241**
Strongly agree	**129**	10	10	119	56	1	50	21
	13%	15%	16%	13%	11%	18%	20%	9%
		---	---	---	--C-	----	A--D	--C-
Tend to agree	**490**	38	35	452	250	4	124	113
	48%	55%	55%	48%	48%	51%	49%	47%
		---	---	---	----	----	----	----
Neither agree nor disagree	**143**	10	7	134	79	-	28	36
	14%	14%	11%	14%	15%	-	11%	15%
		---	---	---	----	----	----	----
Tend to disagree	**129**	7	7	121	67	2	29	30
	13%	10%	10%	13%	13%	32%	11%	13%
		---	---	---	----	----	----	----
Strongly disagree	**87**	4	4	82	49	-	6	33
	9%	6%	7%	9%	9%	-	2%	13%
		---	---	---	--C-	----	A--D	--C-
Don't know	**37**	-	-	37	14	-	15	8
	4%	-	-	4%	3%	-	6%	3%
		---	---	---	----	----	----	----
Refused	**3**	-	-	3	1	-	1	1
	0%	-	-	0%	0%	-	0%	0%
		---	---	---	----	----	----	----
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
		---	---	---	----	----	----	----
AGREE	**619**	49	45	571	306	5	175	134
	61%	70%	72%	60%	59%	68%	69%	55%
		---	---	---	--c-	----	a--D	--C-

Analysis..: Q52vii. To what extent do you agree or disagree with the following statement? - It is okay to be in debt if you can pay it off
Break......: c40:c43
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents

		High cost credit user			Q60a/b. Financial literacy			
	Total	A. ANY HIGH COST CREDIT USER	B. HIGH COST CREDIT USER OF INTEREST	C. NO HIGH COST CREDIT	A. Q60a only correct	B. Q60b only correct	C. Q60a & b both correct	D. Neither correct
Base								
Unweighted	**1018**	**71**	**64**	**947**	**508**	**8**	**244**	**258**
Weighted	**1018**	**70**	**63**	**948**	**515**	**7**	**254**	**241**
DISAGREE	**216**	12	11	204	115	2	35	63
	21%	17%	17%	22%	22%	32%	14%	26%
		---	---	---	--C-	----	A--D	--C-

Analysis..: Q52vii. To what extent do you agree or disagree with the following statement? - It is okay to be in debt if you can pay it off
Break......: c30:c32:c41:c42:c36
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents

		Working Status					Limiting long term illness/disability		Ethnicity		Tenure				Children (under 16) in household	
	Total	A. Full time	B. Part time	C. Unempl-oyed - seeking	D. Full time student	E. Other permanently not working	A. Yes	B. No	A. White	B. Non - white	A. Owned - with or without mortgage	B. Rented from Council/HA	C. Rented privately	D. Other	A. Yes	B. No
Base																
Unweighted	**1018**	**293**	**162**	**84**	**35**	**443**	**303**	**714**	**990**	**25**	**532**	**330**	**122**	**16**	**354**	**660**
Weighted	**1018**	**324**	**157**	**81**	**37**	**417**	**296**	**720**	**989**	**26**	**532**	**324**	**128**	**17**	**362**	**653**
Strongly agree	**129**	44	22	12	6	46	31	98	127	2	63	44	15	2	54	74
	13%	13%	14%	14%	17%	11%	10%	14%	13%	9%	12%	13%	12%	14%	15%	11%
		-----	-----	-----	-----	-----	--	--	--	--	----	----	----	----	--	--
Tend to agree	**490**	177	60	38	23	191	147	343	477	12	280	137	58	9	177	313
	48%	55%	38%	47%	61%	46%	50%	48%	48%	45%	53%	42%	46%	52%	49%	48%
		-B--e	A--d-	-----	-b---	a----	--	--	--	--	-B--	A---	----	----	--	--
Neither agree nor disagree	**143**	42	28	11	2	60	35	108	139	2	61	57	20	4	51	91
	14%	13%	18%	14%	4%	14%	12%	15%	14%	9%	11%	17%	15%	25%	14%	14%
		-----	-----	-----	-----	-----	--	--	--	--	-b--	a---	----	----	--	--
Tend to disagree	**129**	34	27	13	3	52	40	89	120	8	59	42	25	2	43	86
	13%	10%	17%	15%	9%	12%	13%	12%	12%	31%	11%	13%	20%	10%	12%	13%
		-b---	a----	-----	-----	-----	--	--	-B	A-	--c-	----	a---	----	--	--
Strongly disagree	**87**	15	14	6	3	49	35	51	86	1	53	26	6	-	25	61
	9%	5%	9%	7%	9%	12%	12%	7%	9%	5%	10%	8%	5%	-	7%	9%
		----E	-----	-----	-----	A----	-b	a-	--	--	----	----	----	----	--	--
Don't know	**37**	12	6	1	-	17	8	29	37	-	15	18	3	-	11	26
	4%	4%	4%	2%	-	4%	3%	4%	4%	-	3%	6%	2%	-	3%	4%
		-----	-----	-----	-----	-----	--	--	--	--	----	----	----	----	--	--
Refused	**3**	1	-	-	-	2	1	2	3	-	1	2	-	-	1	2
	0%	0%	-	-	-	1%	0%	0%	0%	-	0%	1%	-	-	0%	0%
		-----	-----	-----	-----	-----	--	--	--	--	----	----	----	----	--	--
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		-----	-----	-----	-----	-----	--	--	--	--	----	----	----	----	--	--
AGREE	**619**	220	82	50	29	237	178	441	604	14	343	180	74	11	231	387
	61%	68%	52%	61%	78%	57%	60%	61%	61%	55%	64%	56%	58%	65%	64%	59%
		-B--E	A--D-	-----	-B--e	A--d-	--	--	--	--	-b--	a---	----	----	--	--

Analysis..: Q52vii. To what extent do you agree or disagree with the following statement? - It is okay to be in debt if you can pay it off
Break......: c30:c32:c41:c42:c36
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents

	Total	Working Status					Limiting long term illness/disability		Ethnicity		Tenure				Children (under 16) in household	
		A. Full time	B. Part time	C. Unempl-oyed - seeking	D. Full time student	E. Other permanently not working	A. Yes	B. No	A. White	B. Non - white	A. Owned - with or without mortgage	B. Rented from Council/HA	C. Rented privately	D. Other	A. Yes	B. No
Base																
Unweighted	**1018**	**293**	**162**	**84**	**35**	**443**	**303**	**714**	**990**	**25**	**532**	**330**	**122**	**16**	**354**	**660**
Weighted	**1018**	**324**	**157**	**81**	**37**	**417**	**296**	**720**	**989**	**26**	**532**	**324**	**128**	**17**	**362**	**653**
DISAGREE	**216**	49	41	19	6	101	75	140	206	10	111	67	32	2	68	147
	21%	15%	26%	23%	18%	24%	25%	19%	21%	37%	21%	21%	25%	10%	19%	22%
		-B--E	A----	-----	-----	A----	-b	a-	--	--	----	----	----	----	--	--

Analysis..: Q52viii. To what extent do you agree or disagree with the following statement? - As far as I know, close family and friends rarely borrow money or get into debt, excluding mortgages
Break......: c25:c26:c27:c39:c29:c44
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents

		Region			Gender		Age 1							Age 2			Social Grade 1				Social Grade 2	
	Total	A. North Wales	B. Mid & South West Wales	C. South East Wales & Valleys	A. Male	B. Female	A. 16-24	B. 25-34	C. 35-44	D. 45-54	E. 55-64	F. 65~74	G. 75+	A. 16-34	B. 35-54	C. 55+	A. AB	B. C1	C. C2	D. DE	A. ABC1	B. C2DE
Base																						
Unweighted	**1018**	**259**	**335**	**424**	**456**	**562**	**146**	**163**	**148**	**132**	**132**	**157**	**140**	**309**	**280**	**429**	**151**	**274**	**194**	**393**	**425**	**587**
Weighted	**1018**	**229**	**346**	**443**	**495**	**523**	**142**	**156**	**173**	**159**	**116**	**146**	**126**	**298**	**332**	**388**	**158**	**275**	**189**	**390**	**433**	**579**
Strongly agree	**193**	51	68	74	96	97	29	20	27	25	22	31	38	49	52	91	33	68	40	52	101	92
	19%	22%	20%	17%	19%	19%	21%	13%	16%	16%	19%	22%	30%	17%	16%	24%	21%	25%	21%	13%	23%	16%
		---	---	---	--	--	-------	------G	------G	------G	-------	-------	-BCD---	--c	--c	ab-	---d	---D	---d	aBc-	-B	A-
Tend to agree	**306**	71	96	140	134	173	37	48	51	46	37	61	26	86	97	124	49	86	56	114	135	170
	30%	31%	28%	32%	27%	33%	26%	31%	29%	29%	32%	42%	20%	29%	29%	32%	31%	31%	30%	29%	31%	29%
		---	---	---	-b	a-	-----F-	-------	-----f-	-----f-	-------	A-cd--G	-----F-	---	---	---	----	----	----	----	--	--
Neither agree nor disagree	**165**	43	57	65	89	76	24	27	37	23	15	16	23	51	61	54	23	44	33	66	67	99
	16%	19%	17%	15%	18%	15%	17%	17%	22%	15%	13%	11%	18%	17%	18%	14%	14%	16%	18%	17%	15%	17%
		---	---	---	--	--	-------	-------	-----f-	-------	-------	--c----	-------	---	---	---	----	----	----	----	--	--
Tend to disagree	**176**	24	44	108	94	82	25	32	37	35	17	17	12	57	73	46	32	41	23	79	73	102
	17%	10%	13%	24%	19%	16%	17%	21%	21%	22%	15%	12%	9%	19%	22%	12%	20%	15%	12%	20%	17%	18%
		--C	--C	AB-	--	--	-------	------g	-----fG	-----fG	-------	--cd---	-bCD---	--c	--C	aB-	----	----	---d	--c-	--	--
Strongly disagree	**80**	11	34	35	34	46	12	14	9	14	11	10	11	25	23	32	15	12	14	36	28	50
	8%	5%	10%	8%	7%	9%	8%	9%	5%	9%	10%	7%	9%	8%	7%	8%	10%	4%	7%	9%	6%	9%
		-b-	a--	---	--	--	-------	-------	-------	-------	-------	-------	-------	---	---	---	----	---d	----	-b--	--	--
Don't know	**91**	29	45	17	45	46	15	15	12	15	12	10	13	30	27	35	6	23	21	40	29	61
	9%	13%	13%	4%	9%	9%	11%	9%	7%	9%	11%	7%	10%	10%	8%	9%	4%	8%	11%	10%	7%	11%
		--C	--C	AB-	--	--	-------	-------	-------	-------	-------	-------	-------	---	---	---	--cd	----	a---	a---	-b	a-
Refused	**6**	1	2	3	3	3	-	1	-	-	1	-	4	1	-	5	-	1	2	3	1	5
	1%	0%	1%	1%	1%	1%	-	1%	-	-	1%	-	3%	0%	-	1%	-	0%	1%	1%	0%	1%
		---	---	---	--	--	-------	-------	-------	-------	-------	-------	-------	---	---	---	----	----	----	----	--	--

Analysis..: Q52viii. To what extent do you agree or disagree with the following statement? - As far as I know, close family and friends rarely borrow money or get into debt, excluding mortgages
Break......: c25:c26:c27:c39:c29:c44
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents

		Region			Gender		Age 1							Age 2			Social Grade 1				Social Grade 2	
	Total	A. North Wales	B. Mid & South West Wales	C. South East Wales & Valleys	A. Male	B. Female	A. 16-24	B. 25-34	C. 35-44	D. 45-54	E. 55-64	F. 65~74	G. 75+	A. 16-34	B. 35-54	C. 55+	A. AB	B. C1	C. C2	D. DE	A. ABC1	B. C2DE
Base																						
Unweighted	**1018**	**259**	**335**	**424**	**456**	**562**	**146**	**163**	**148**	**132**	**132**	**157**	**140**	**309**	**280**	**429**	**151**	**274**	**194**	**393**	**425**	**587**
Weighted	**1018**	**229**	**346**	**443**	**495**	**523**	**142**	**156**	**173**	**159**	**116**	**146**	**126**	**298**	**332**	**388**	**158**	**275**	**189**	**390**	**433**	**579**
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		---	---	---	--	--	-------	-------	-------	-------	-------	-------	-------	---	---	---	----	----	----	----	--	--
AGREE	**499**	122	164	214	229	270	66	68	78	71	59	93	64	135	149	215	82	154	96	165	236	261
	49%	53%	47%	48%	46%	52%	47%	44%	45%	45%	51%	64%	51%	45%	45%	55%	52%	56%	51%	42%	54%	45%
		---	---	---	--	--	-----F-	-----F-	-----F-	-----F-	-----f-	ABCD- e-g	-----f-	--C	--C	AB-	----	---D	----	-B--	-B	A-
DISAGREE	**256**	34	78	144	128	128	36	46	46	50	28	27	23	82	96	78	47	53	37	116	100	152
	25%	15%	23%	32%	26%	25%	26%	29%	27%	31%	24%	19%	18%	27%	29%	20%	30%	19%	19%	30%	23%	26%
		-bC	a-C	AB-	--	--	-------	-----fg	-------	-----fg	-------	-b-d---	-b-d---	--c	--C	aB-	-bc-	a--D	a--d	-Bc-	--	--

Analysis..: Q52viii. To what extent do you agree or disagree with the following statement? - As far as I know, close family and friends rarely borrow money or get into debt, excluding mortgages
Break......: c40:c43
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents

		High cost credit user			Q60a/b. Financial literacy			
	Total	A. ANY HIGH COST CREDIT USER	B. HIGH COST CREDIT USER OF INTEREST	C. NO HIGH COST CREDIT	A. Q60a only correct	B. Q60b only correct	C. Q60a & b both correct	D. Neither correct
Base								
Unweighted	**1018**	**71**	**64**	**947**	**508**	**8**	**244**	**258**
Weighted	**1018**	**70**	**63**	**948**	**515**	**7**	**254**	**241**
Strongly agree	**193**	6	6	186	91	2	55	44
	19%	9%	10%	20%	18%	25%	22%	18%
		--c	---	a--	----	----	----	----
Tend to agree	**306**	17	13	290	152	2	81	72
	30%	24%	21%	31%	29%	30%	32%	30%
		---	---	---	----	----	----	----
Neither agree nor disagree	**165**	13	13	152	81	1	37	46
	16%	19%	20%	16%	16%	18%	15%	19%
		---	---	---	----	----	----	----
Tend to disagree	**176**	22	20	153	91	1	49	35
	17%	32%	31%	16%	18%	19%	19%	14%
		--C	--C	AB-	----	----	----	----
Strongly disagree	**80**	7	7	73	44	1	12	24
	8%	10%	11%	8%	9%	7%	5%	10%
		---	---	---	----	----	---d	--c-
Don't know	**91**	4	4	87	55	-	18	18
	9%	6%	7%	9%	11%	-	7%	8%
		---	---	---	----	----	----	----
Refused	**6**	-	-	6	2	-	1	3
	1%	-	-	1%	0%	-	0%	1%
		---	---	---	----	----	----	----
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
		---	---	---	----	----	----	----

Analysis..: Q52viii. To what extent do you agree or disagree with the following statement? - As far as I know, close family and friends rarely borrow money or get into debt, excluding mortgages
Break......: c40:c43
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents

	Total	High cost credit user			Q60a/b. Financial literacy			
		A. ANY HIGH COST CREDIT USER	B. HIGH COST CREDIT USER OF INTEREST	C. NO HIGH COST CREDIT	A. Q60a only correct	B. Q60b only correct	C. Q60a & b both correct	D. Neither correct
Base								
Unweighted	**1018**	**71**	**64**	**947**	**508**	**8**	**244**	**258**
Weighted	**1018**	**70**	**63**	**948**	**515**	**7**	**254**	**241**
AGREE	**499**	23	19	476	243	4	137	116
	49%	33%	31%	50%	47%	55%	54%	48%
		--C	--C	AB-	----	----	----	----
DISAGREE	**256**	29	27	227	135	2	61	59
	25%	42%	43%	24%	26%	27%	24%	24%
		--C	--C	AB-	----	----	----	----

Analysis..: Q52viii. To what extent do you agree or disagree with the following statement? - As far as I know, close family and friends rarely borrow money or get into debt, excluding mortgages
Break......: c30:c32:c41:c42:c36
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents

	Total	Working Status					Limiting long term illness/disability		Ethnicity		Tenure				Children (under 16) in household	
		A. Full time	B. Part time	C. Unempl-oyed - seeking	D. Full time student	E. Other permanently not working	A. Yes	B. No	A. White	B. Non - white	A. Owned - with or without mortgage	B. Rented from Council/HA	C. Rented privately	D. Other	A. Yes	B. No
Base																
Unweighted	**1018**	**293**	**162**	**84**	**35**	**443**	**303**	**714**	**990**	**25**	**532**	**330**	**122**	**16**	**354**	**660**
Weighted	**1018**	**324**	**157**	**81**	**37**	**417**	**296**	**720**	**989**	**26**	**532**	**324**	**128**	**17**	**362**	**653**
Strongly agree	**193**	58	32	5	5	93	52	140	189	4	130	45	15	1	60	133
	19%	18%	20%	6%	14%	22%	18%	19%	19%	15%	24%	14%	12%	4%	17%	20%
		--c--	--C--	aB--E	-----	--C--	--	--	--	--	-BC-	A---	A---	----	--	--
Tend to agree	**306**	99	42	26	10	130	100	207	298	8	171	95	36	2	101	205
	30%	31%	27%	31%	27%	31%	34%	29%	30%	32%	32%	29%	28%	14%	28%	31%
		-----	-----	-----	-----	-----	--	--	--	--	----	----	----	----	--	--
Neither agree nor disagree	**165**	59	27	13	5	61	47	118	162	2	69	56	31	5	62	103
	16%	18%	17%	16%	13%	15%	16%	16%	16%	8%	13%	17%	25%	30%	17%	16%
		-----	-----	-----	-----	-----	--	--	--	--	--C-	----	A---	----	--	--
Tend to disagree	**176**	61	21	23	11	61	43	133	165	10	84	60	23	7	78	96
	17%	19%	13%	28%	29%	15%	14%	18%	17%	37%	16%	18%	18%	41%	21%	15%
		-----	--Cd-	-B--E	-b--e	--Cd-	--	--	-b	a-	---d	----	----	a---	-B	A-
Strongly disagree	**80**	20	17	10	1	33	27	53	78	2	40	28	11	-	29	52
	8%	6%	11%	12%	2%	8%	9%	7%	8%	8%	8%	9%	8%	-	8%	8%
		-----	-----	-----	-----	-----	--	--	--	--	----	----	----	----	--	--
Don't know	**91**	28	17	5	6	35	25	66	91	-	36	38	11	2	31	60
	9%	9%	11%	6%	15%	8%	8%	9%	9%	-	7%	12%	9%	12%	9%	9%
		-----	-----	-----	-----	-----	--	--	--	--	-b--	a---	----	----	--	--
Refused	**6**	-	1	-	-	5	3	3	6	-	2	3	-	-	1	5
	1%	-	1%	-	-	1%	1%	0%	1%	-	0%	1%	-	-	0%	1%
		-----	-----	-----	-----	-----	--	--	--	--	----	----	----	----	--	--
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		-----	-----	-----	-----	-----	--	--	--	--	----	----	----	----	--	--

Analysis..: Q52viii. To what extent do you agree or disagree with the following statement? - As far as I know, close family and friends rarely borrow money or get into debt, excluding mortgages
Break......: c30:c32:c41:c42:c36
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents

	Total	Working Status					Limiting long term illness/disability		Ethnicity		Tenure				Children (under 16) in household	
		A. Full time	B. Part time	C. Unempl-oyed - seeking	D. Full time student	E. Other permanently not working	A. Yes	B. No	A. White	B. Non - white	A. Owned - with or without mortgage	B. Rented from Council/HA	C. Rented privately	D. Other	A. Yes	B. No
Base																
Unweighted	**1018**	**293**	**162**	**84**	**35**	**443**	**303**	**714**	**990**	**25**	**532**	**330**	**122**	**16**	**354**	**660**
Weighted	**1018**	**324**	**157**	**81**	**37**	**417**	**296**	**720**	**989**	**26**	**532**	**324**	**128**	**17**	**362**	**653**
AGREE	**499**	157	74	30	15	222	152	347	487	12	300	140	51	3	161	337
	49%	49%	47%	37%	41%	53%	51%	48%	49%	47%	56%	43%	40%	17%	45%	52%
		-----	-----	----e	-----	--c--	--	--	--	--	-BCD	A---	A---	A---	-b	a-
DISAGREE	**256**	80	38	33	11	94	69	186	243	12	124	88	34	7	106	148
	25%	25%	24%	41%	31%	23%	23%	26%	25%	45%	23%	27%	27%	41%	29%	23%
		--C--	--c--	Ab--E	-----	--C--	--	--	-b	a-	----	----	----	----	-b	a-

Q52 Summary

Analysis..: V880_1y~V880_8y
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Analysis %, Respondents

Counts Analysis % Respondents	Strongly agree	Tend to agree	Neither agree nor disagree	Tend to disagree	Strongly disagree	Don't know	Refused		AGREE	DISAGREE
There is no excuse for borrowing money	49 5%	130 13%	187 18%	458 45%	157 15%	33 3%	3 0%	- -	179 18%	616 60%
Borrowing money from doorstep lenders (e.g. The Provident) is common in my community	124 12%	201 20%	153 15%	169 17%	209 21%	159 16%	4 0%	- -	325 32%	378 37%
I would rather be in debt than change my lifestyle	21 2%	90 9%	88 9%	267 26%	521 51%	28 3%	4 0%	- -	111 11%	788 77%
You should always save up first before buying something	314 31%	402 39%	135 13%	121 12%	22 2%	22 2%	3 0%	- -	716 70%	143 14%
I know many people who have used payday loans	77 8%	167 16%	75 7%	216 21%	412 40%	67 7%	4 0%	- -	244 24%	627 62%
Debt is a normal part of today's lifestyle	343 34%	490 48%	64 6%	57 6%	33 3%	29 3%	2 0%	- -	833 82%	90 9%
It is okay to be in debt if you can pay it off	129 13%	490 48%	143 14%	129 13%	87 9%	37 4%	3 0%	- -	619 61%	216 21%
As far as I know, close family and friends rarely borrow money or get into debt, excluding mortgages	193 19%	306 30%	165 16%	176 17%	80 8%	91 9%	6 1%	- -	499 49%	256 25%

Analysis..: Q53. Which one of these statements best describes how well you are keeping up with your bills and credit commitments at the moment, including those you have personally or jointly with your partner\spouse.
Break......: c25:c26:c27:c39:c29:c44
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents

		Region			Gender		Age 1							Age 2			Social Grade 1				Social Grade 2	
	Total	A. North Wales	B. Mid & South West Wales	C. South East Wales & Valleys	A. Male	B. Female	A. 16-24	B. 25-34	C. 35-44	D. 45-54	E. 55-64	F. 65~74	G. 75+	A. 16-34	B. 35-54	C. 55+	A. AB	B. C1	C. C2	D. DE	A. ABC1	B. C2DE
Base																						
Unweighted	**1018**	**259**	**335**	**424**	**456**	**562**	**146**	**163**	**148**	**132**	**132**	**157**	**140**	**309**	**280**	**429**	**151**	**274**	**194**	**393**	**425**	**587**
Weighted	**1018**	**229**	**346**	**443**	**495**	**523**	**142**	**156**	**173**	**159**	**116**	**146**	**126**	**298**	**332**	**388**	**158**	**275**	**189**	**390**	**433**	**579**
A. I am keeping up with all bills and commitments without any difficulties	**553**	116	231	206	288	265	67	60	77	79	65	116	89	127	156	270	122	163	102	165	285	266
	54%	51%	67%	47%	58%	51%	47%	38%	44%	50%	56%	80%	71%	43%	47%	70%	77%	59%	54%	42%	66%	46%
		-B-	A-C	-B-	-b	a-	----	----	----	----	-B---	ABCD-	ABCD-	--C	--C	AB-	-BCD	A--D	A--d	ABc-	-B	A-
							-FG	EFG	-FG	-FG	Fg	E--	e--									
B. I am keeping up with all bills and commitments, but it is a struggle from time to time	**315**	91	77	147	131	185	40	70	70	49	33	27	27	110	119	87	28	76	57	152	104	209
	31%	40%	22%	33%	26%	35%	28%	45%	40%	31%	29%	18%	21%	37%	36%	22%	18%	28%	30%	39%	24%	36%
		-B-	A-C	-B-	-B	A-	-Bc----	A-	a---	-b---f-	-b-----	-BCd-	-BC---	--C	--C	AB-	-bcD	a--D	a--d	ABc-	-B	A-
								-deFG	-FG			--	-									
C. I am keeping up with all bills and commitments, but it is a constant struggle	**76**	9	16	51	34	42	6	19	18	20	9	1	2	26	37	13	2	15	14	45	17	59
	7%	4%	5%	11%	7%	8%	4%	12%	10%	13%	8%	1%	2%	9%	11%	3%	1%	5%	7%	12%	4%	10%
		--C	--C	AB-	--	--	-b-d---	a---	----	a---	-----F-	-BCD-	-BCD-	--C	--C	AB-	--cD	---D	a---	AB--	-B	A-
								-FG	-FG	-FG		E--	--									
D. I am falling behind with some bills or credit commitments	**17**	4	3	10	9	9	1	4	6	4	3	-	-	5	9	3	1	1	5	11	2	16
	2%	2%	1%	2%	2%	2%	0%	3%	3%	2%	3%	-	-	2%	3%	1%	1%	0%	2%	3%	0%	3%
		---	---	---	--	--	-------	-------	-------	-------	-------	-------	-------	---	---	---	----	---d	----	-b--	-b	a-
E. I am having real financial problems and have fallen behind with many bills or credit commitments	**6**	2	1	4	2	4	2	-	2	2	1	-	-	2	4	1	-	1	1	4	1	6
	1%	1%	0%	1%	0%	1%	1%	-	1%	1%	0%	-	-	1%	1%	0%	-	0%	1%	1%	0%	1%
		---	---	---	--	--	-------	-------	-------	-------	-------	-------	-------	---	---	---	----	----	----	----	--	--
Don't know	**29**	6	16	8	17	13	16	3	-	4	3	1	3	19	4	7	1	11	9	6	12	16
	3%	2%	5%	2%	3%	2%	11%	2%	-	2%	3%	1%	2%	6%	1%	2%	1%	4%	5%	2%	3%	3%
		---	--c	-b-	--	--	-BCD-	A------	A------	A------	a------	A------	A------	-BC	A--	A--	--c-	----	a--d	--c-	--	--
							eFG															
Prefer not to say	**20**	2	2	17	15	5	11	-	1	1	1	1	5	11	3	7	5	9	1	6	13	7
	2%	1%	0%	4%	3%	1%	8%	-	1%	1%	1%	1%	4%	4%	1%	2%	3%	3%	1%	2%	3%	1%
		---	--C	-B-	-b	a-	-BCD-	A-----	A------	A------	a------	A------	-b-----	-b-	a--	---	----	----	----	----	--	--
							eF-	g														

Analysis..: Q53. Which one of these statements best describes how well you are keeping up with your bills and credit commitments at the moment, including those you have personally or jointly with your partner\spouse.
Break......: c40:c43
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents

		High cost credit user			Q60a/b. Financial literacy			
	Total	A. ANY HIGH COST CREDIT USER	B. HIGH COST CREDIT USER OF INTEREST	C. NO HIGH COST CREDIT	A. Q60a only correct	B. Q60b only correct	C. Q60a & b both correct	D. Neither correct
Base								
Unweighted	**1018**	**71**	**64**	**947**	**508**	**8**	**244**	**258**
Weighted	**1018**	**70**	**63**	**948**	**515**	**7**	**254**	**241**
A. I am keeping up with all bills and commitments without any difficulties	**553**	12	9	541	280	6	147	121
	54%	17%	15%	57%	54%	82%	58%	50%
		--C	--C	AB-	----	----	----	----
B. I am keeping up with all bills and commitments, but it is a struggle from time to time	**315**	35	35	280	168	1	74	72
	31%	51%	56%	30%	33%	18%	29%	30%
		--C	--C	AB-	----	----	----	----
C. I am keeping up with all bills and commitments, but it is a constant struggle	**76**	16	12	61	31	-	15	29
	7%	22%	19%	6%	6%	-	6%	12%
		--C	--C	AB-	---D	----	---d	A-c-
D. I am falling behind with some bills or credit commitments	**17**	6	6	12	10	-	3	4
	2%	8%	9%	1%	2%	-	1%	2%
		--C	--C	AB-	----	----	----	----
E. I am having real financial problems and have fallen behind with many bills or credit commitments	**6**	1	1	5	2	-	3	2
	1%	1%	1%	1%	0%	-	1%	1%
		---	---	---	----	----	----	----
Don't know	**29**	-	-	29	14	-	8	7
	3%	-	-	3%	3%	-	3%	3%
		---	---	---	----	----	----	----
Prefer not to say	**20**	-	-	20	9	-	4	7
	2%	-	-	2%	2%	-	2%	3%
		---	---	---	----	----	----	----

Analysis..: Q53. Which one of these statements best describes how well you are keeping up with your bills and credit commitments at the moment, including those you have personally or jointly with your partner\spouse.
Break......: c30:c32:c41:c42:c36
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents

		Working Status					Limiting long term illness/disability		Ethnicity		Tenure				Children (under 16) in household	
	Total	A. Full time	B. Part time	C. Unempl-oyed - seeking	D. Full time student	E. Other permanently not working	A. Yes	B. No	A. White	B. Non - white	A. Owned - with or without mortgage	B. Rented from Council/HA	C. Rented privately	D. Other	A. Yes	B. No
Base																
Unweighted	**1018**	**293**	**162**	**84**	**35**	**443**	**303**	**714**	**990**	**25**	**532**	**330**	**122**	**16**	**354**	**660**
Weighted	**1018**	**324**	**157**	**81**	**37**	**417**	**296**	**720**	**989**	**26**	**532**	**324**	**128**	**17**	**362**	**653**
A. I am keeping up with all bills and commitments without any difficulties	**553**	172	78	17	17	268	166	386	543	10	363	120	51	8	139	411
	54%	53%	50%	21%	48%	64%	56%	54%	55%	38%	68%	37%	40%	48%	38%	63%
		--C-E	--C-E	AB-DE	--C--	ABC--	--	--	--	--	-BC-	A---	A---	----	-B	A-
B. I am keeping up with all bills and commitments, but it is a struggle from time to time	**315**	120	46	38	10	102	81	234	304	10	111	151	51	1	153	162
	31%	37%	29%	47%	28%	24%	27%	33%	31%	40%	21%	46%	40%	7%	42%	25%
		----E	--c--	-b--E	-----	A-C--	--	--	--	--	-BC-	A--D	A--d	-Bc-	-B	A-
C. I am keeping up with all bills and commitments, but it is a constant struggle	**76**	21	19	15	-	21	26	50	73	2	25	32	16	4	42	34
	7%	6%	12%	18%	-	5%	9%	7%	7%	9%	5%	10%	12%	25%	12%	5%
		-bC--	a---E	A--dE	--c--	-BC--	--	--	--	--	-BCD	A---	A---	A---	-B	A-
D. I am falling behind with some bills or credit commitments	**17**	2	2	3	-	10	10	7	17	-	5	7	4	1	10	8
	2%	1%	1%	4%	-	2%	3%	1%	2%	-	1%	2%	4%	4%	3%	1%
		-----	-----	-----	-----	-----	-b	a-	--	--	----	----	----	----	--	--
E. I am having real financial problems and have fallen behind with many bills or credit commitments	**6**	2	2	2	-	-	2	4	6	-	3	2	1	-	4	2
	1%	1%	1%	3%	-	-	1%	1%	1%	-	1%	1%	1%	-	1%	0%
		-----	-----	----e	-----	--c--	--	--	--	--	----	----	----	----	--	--
Don't know	**29**	6	7	2	5	8	3	26	29	-	15	9	2	-	11	18
	3%	2%	4%	2%	14%	2%	1%	4%	3%	-	3%	3%	2%	-	3%	3%
		---D-	-----	---d-	A-c-E	---D-	-b	a-	--	--	----	----	----	----	--	--
Prefer not to say	**20**	1	3	4	4	8	7	13	16	4	11	4	2	3	3	18
	2%	0%	2%	6%	10%	2%	3%	2%	2%	14%	2%	1%	1%	16%	1%	3%
		--CD-	---d-	A----	Ab--E	---D-	--	--	-B	A-	---D	---D	---d	ABc-	--	--

Analysis..: Q54. And in the last five years have you asked for professional advice or used the services of any organisation which provides advice and support for people having problems with debt \ paying their bills?
Break......: c25:c26:c27:c39:c29:c44
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents

		Region			Gender		Age 1							Age 2			Social Grade 1				Social Grade 2	
	Total	A. North Wales	B. Mid & South West Wales	C. South East Wales & Valleys	A. Male	B. Female	A. 16-24	B. 25-34	C. 35-44	D. 45-54	E. 55-64	F. 65~74	G. 75+	A. 16-34	B. 35-54	C. 55+	A. AB	B. C1	C. C2	D. DE	A. ABC1	B. C2DE
Base																						
Unweighted	**1018**	**259**	**335**	**424**	**456**	**562**	**146**	**163**	**148**	**132**	**132**	**157**	**140**	**309**	**280**	**429**	**151**	**274**	**194**	**393**	**425**	**587**
Weighted	**1018**	**229**	**346**	**443**	**495**	**523**	**142**	**156**	**173**	**159**	**116**	**146**	**126**	**298**	**332**	**388**	**158**	**275**	**189**	**390**	**433**	**579**
Yes	**59**	11	23	26	24	35	3	18	15	12	9	1	1	22	27	11	7	12	12	29	18	41
	6%	5%	7%	6%	5%	7%	2%	12%	9%	7%	8%	1%	1%	7%	8%	3%	4%	4%	6%	7%	4%	7%
		---	---	---	--	--	-Bc----	A--- -FG	a--- -FG	-----fg	-----fg	-BCd- e--	-BCd- e--	--c	--C	aB-	----	----	----	----	--	--
No	**945**	218	315	412	465	480	136	136	158	146	105	144	120	272	305	368	151	259	172	358	410	530
	93%	95%	91%	93%	94%	92%	96%	87%	91%	92%	90%	99%	95%	91%	92%	95%	95%	94%	91%	92%	95%	92%
		---	---	---	--	--	-b-----	a----F-	-----F-	-----F-	-----F-	-BCD- E--	-------	---	---	---	----	----	----	----	--	--
Don't know	**9**	-	8	2	3	6	2	1	-	1	2	-	3	3	1	5	1	2	3	2	3	6
	1%	-	2%	0%	1%	1%	1%	1%	-	1%	2%	-	2%	1%	0%	1%	1%	1%	2%	1%	1%	1%
		---	--c	-b-	--	--	-------	-------	-------	-------	-------	-------	-------	---	---	---	----	----	----	----	--	--
Refused	**4**	1	-	3	2	2	1	-	-	-	-	-	3	1	-	3	-	2	1	1	2	2
	0%	0%	-	1%	0%	0%	1%	-	-	-	-	-	2%	0%	-	1%	-	1%	1%	0%	1%	0%
		---	---	---	--	--	-------	-------	-------	-------	-------	-------	-------	---	---	---	----	----	----	----	--	--

Analysis..: Q54. And in the last five years have you asked for professional advice or used the services of any organisation which provides advice and support for people having problems with debt \ paying their bills?
Break......: c40:c43
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents

		High cost credit user			Q60a/b. Financial literacy			
	Total	A. ANY HIGH COST CREDIT USER	B. HIGH COST CREDIT USER OF INTEREST	C. NO HIGH COST CREDIT	A. Q60a only correct	B. Q60b only correct	C. Q60a & b both correct	D. Neither correct
Base								
Unweighted	**1018**	**71**	**64**	**947**	**508**	**8**	**244**	**258**
Weighted	**1018**	**70**	**63**	**948**	**515**	**7**	**254**	**241**
Yes	**59**	15	12	45	31	-	11	17
	6%	21%	20%	5%	6%	-	4%	7%
		--C	--C	AB-	----	----	----	----
No	**945**	55	50	890	477	7	238	222
	93%	79%	80%	94%	93%	100%	94%	92%
		--C	--C	AB-	----	----	----	----
Don't know	**9**	-	-	9	6	-	4	-
	1%	-	-	1%	1%	-	1%	-
		---	---	---	----	----	----	----
Refused	**4**	-	-	4	1	-	1	2
	0%	-	-	0%	0%	-	0%	1%
		---	---	---	----	----	----	----

Analysis..: Q54. And in the last five years have you asked for professional advice or used the services of any organisation which provides advice and support for people having problems with debt \ paying their bills?
Break......: c30:c32:c41:c42:c36
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents

	Total	Working Status					Limiting long term illness/disability		Ethnicity		Tenure				Children (under 16) in household	
		A. Full time	B. Part time	C. Unempl-oyed - seeking	D. Full time student	E. Other permanently not working	A. Yes	B. No	A. White	B. Non - white	A. Owned - with or without mortgage	B. Rented from Council/HA	C. Rented privately	D. Other	A. Yes	B. No
Base																
Unweighted	**1018**	**293**	**162**	**84**	**35**	**443**	**303**	**714**	**990**	**25**	**532**	**330**	**122**	**16**	**354**	**660**
Weighted	**1018**	**324**	**157**	**81**	**37**	**417**	**296**	**720**	**989**	**26**	**532**	**324**	**128**	**17**	**362**	**653**
Yes	**59**	23	10	11	1	14	19	40	58	1	17	32	11	-	27	31
	6%	7%	6%	14%	2%	3%	7%	6%	6%	2%	3%	10%	8%	-	7%	5%
		----e	-----	----E	-----	a-C--	--	--	--	--	-Bc-	A---	a---	----	--	--
No	**945**	297	146	70	36	396	273	671	919	24	504	291	117	17	332	611
	93%	92%	93%	86%	98%	95%	92%	93%	93%	93%	95%	90%	92%	100%	92%	94%
		-----	-----	----E	-----	--C--	--	--	--	--	-B--	A---	----	----	--	--
Don't know	**9**	4	1	-	-	4	2	7	9	-	7	2	-	-	3	6
	1%	1%	0%	-	-	1%	1%	1%	1%	-	1%	1%	-	-	1%	1%
		-----	-----	-----	-----	-----	--	--	--	--	----	----	----	----	--	--
Refused	**4**	-	1	-	-	3	2	2	3	1	3	-	-	-	-	4
	0%	-	1%	-	-	1%	1%	0%	0%	5%	1%	-	-	-	-	1%
		-----	-----	-----	-----	-----	--	--	-b	a-	----	----	----	----	--	--

Analysis..: Q55. How easy would you find it to raise £200-£300 in an emergency without borrowing?
Break......: c25:c26:c27:c39:c29:c44
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents

	Total	Region			Gender		Age 1							Age 2			Social Grade 1				Social Grade 2	
		A. North Wales	B. Mid & South West Wales	C. South East Wales & Valleys	A. Male	B. Female	A. 16-24	B. 25-34	C. 35-44	D. 45-54	E. 55-64	F. 65~74	G. 75+	A. 16-34	B. 35-54	C. 55+	A. AB	B. C1	C. C2	D. DE	A. ABC1	B. C2DE
Base																						
Unweighted	**1018**	**259**	**335**	**424**	**456**	**562**	**146**	**163**	**148**	**132**	**132**	**157**	**140**	**309**	**280**	**429**	**151**	**274**	**194**	**393**	**425**	**587**
Weighted	**1018**	**229**	**346**	**443**	**495**	**523**	**142**	**156**	**173**	**159**	**116**	**146**	**126**	**298**	**332**	**388**	**158**	**275**	**189**	**390**	**433**	**579**
A. Impossible	**88**	24	20	44	40	48	18	22	18	16	8	3	2	41	34	13	3	13	10	62	16	72
	9%	10%	6%	10%	8%	9%	13%	14%	10%	10%	7%	2%	1%	14%	10%	3%	2%	5%	5%	16%	4%	12%
		---	--c	-b-	--	--	----	----	----	----	-------	ABCD-	ABCD-	--C	--C	AB-	---D	---D	---D	ABC-	-B	A-
							-FG	-FG	-FG	-FG		--	--									
B. Difficult	**305**	71	94	140	136	169	62	73	63	43	24	24	15	135	106	63	16	70	53	162	86	215
	30%	31%	27%	32%	27%	32%	44%	47%	36%	27%	21%	16%	12%	45%	32%	16%	10%	25%	28%	42%	20%	37%
		---	---	---	--	--	--	--	----	AB---	ABC-	ABCd-	ABCD-	-BC	A-C	AB-	-BCD	A--D	A--D	ABC-	-B	A-
							-DEFG	-DEFG	EFG	fG	---	--	--									
C. Easy	**588**	130	217	241	298	290	50	56	91	99	79	114	98	106	190	292	132	183	115	153	316	269
	58%	57%	63%	54%	60%	55%	36%	36%	52%	62%	68%	79%	78%	36%	57%	75%	84%	67%	61%	39%	73%	46%
		---	--c	-b-	--	--	--CDE-	--CDE-	AB-	AB---	ABC-	ABCD-	ABCD-	-BC	A-C	AB-	-BCD	A--D	A--D	ABC-	-B	A-
							FG	FG	-EFG	FG	---	--	--									
Don't know	**25**	2	10	12	13	11	8	4	1	1	3	2	6	12	2	11	3	5	6	10	9	16
	2%	1%	3%	3%	3%	2%	5%	3%	1%	0%	3%	1%	4%	4%	1%	3%	2%	2%	3%	3%	2%	3%
		---	---	---	--	--	--cd---	-------	a------	a------	-------	-------	-------	-B-	A--	---	----	----	----	----	--	--
Refused	**13**	3	6	5	8	5	4	-	-	-	2	2	6	4	-	10	3	3	5	3	6	7
	1%	1%	2%	1%	2%	1%	3%	-	-	-	2%	1%	5%	1%	-	3%	2%	1%	2%	1%	1%	1%
		---	---	---	--	--	-------	------g	------g	------g	-------	-------	-bcd-	---	--C	-B-	----	----	----	----	--	--
													--									

beaufortresearch

Analysis..: Q55. How easy would you find it to raise £200-£300 in an emergency without borrowing?
Break......: c40:c43
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents

		High cost credit user			Q60a/b. Financial literacy			
	Total	A. ANY HIGH COST CREDIT USER	B. HIGH COST CREDIT USER OF INTEREST	C. NO HIGH COST CREDIT	A. Q60a only correct	B. Q60b only correct	C. Q60a & b both correct	D. Neither correct
Base								
Unweighted	**1018**	**71**	**64**	**947**	**508**	**8**	**244**	**258**
Weighted	**1018**	**70**	**63**	**948**	**515**	**7**	**254**	**241**
A. Impossible	**88**	23	21	65	40	-	16	32
	9%	33%	33%	7%	8%	-	6%	13%
		--C	--C	AB-	---d	----	---d	a-c-
B. Difficult	**305**	32	28	273	157	1	61	87
	30%	45%	45%	29%	30%	7%	24%	36%
		--C	--C	AB-	----	----	---D	--C-
C. Easy	**588**	15	13	573	307	7	166	107
	58%	21%	20%	60%	60%	93%	66%	44%
		--C	--C	AB-	---D	---d	---D	AbC-
Don't know	**25**	1	1	24	7	-	8	10
	2%	1%	1%	3%	1%	-	3%	4%
		---	---	---	---d	----	----	a---
Refused	**13**	-	-	13	5	-	3	5
	1%	-	-	1%	1%	-	1%	2%
		---	---	---	----	----	----	----

Analysis..: Q55. How easy would you find it to raise £200-£300 in an emergency without borrowing?
Break......: c30:c32:c41:c42:c36
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents

	Total	Working Status					Limiting long term illness/disability		Ethnicity		Tenure				Children (under 16) in household	
		A. Full time	B. Part time	C. Unempl-oyed - seeking	D. Full time student	E. Other permanently not working	A. Yes	B. No	A. White	B. Non - white	A. Owned - with or without mortgage	B. Rented from Council/HA	C. Rented privately	D. Other	A. Yes	B. No
Base																
Unweighted	**1018**	**293**	**162**	**84**	**35**	**443**	**303**	**714**	**990**	**25**	**532**	**330**	**122**	**16**	**354**	**660**
Weighted	**1018**	**324**	**157**	**81**	**37**	**417**	**296**	**720**	**989**	**26**	**532**	**324**	**128**	**17**	**362**	**653**
A. Impossible	**88**	18	15	19	3	34	34	54	85	2	8	55	23	-	44	44
	9%	6%	9%	23%	7%	8%	11%	8%	9%	7%	1%	17%	18%	-	12%	7%
		--C--	--C--	AB--E	-----	--C--	--	--	--	--	-BC-	A---	A---	----	-B	A-
B. Difficult	**305**	104	50	40	18	91	70	235	294	9	101	136	52	9	147	157
	30%	32%	32%	49%	50%	22%	23%	33%	30%	35%	19%	42%	41%	55%	41%	24%
		--C-E	--c-e	Ab--E	----E	AbCD-	-B	A-	--	--	-BCD	A---	A---	A---	-B	A-
C. Easy	**588**	196	87	19	13	273	181	407	576	11	404	119	50	7	164	420
	58%	61%	55%	23%	35%	65%	61%	56%	58%	44%	76%	37%	39%	45%	45%	64%
		--CD-	--Cde	AB--E	Ab--E	-bCD-	--	--	--	--	-BCD	A---	A---	A---	-B	A-
Don't know	**25**	4	5	1	3	10	8	16	20	4	12	9	2	-	4	20
	2%	1%	3%	2%	9%	3%	3%	2%	2%	14%	2%	3%	2%	-	1%	3%
		---d-	-----	-----	a----	-----	--	--	-B	A-	----	----	----	----	--	--
Refused	**13**	1	-	3	-	9	5	8	13	-	7	5	-	-	1	12
	1%	0%	-	4%	-	2%	2%	1%	1%	-	1%	2%	-	-	0%	2%
		--c--	-----	a----	-----	-----	--	--	--	--	----	----	----	----	--	--

Analysis..: Q56a. Can you please tell me whether or not you have used any of the following types of credit in the last 12 months?
Break......: c25:c26:c27:c39:c29:c44
Filter.......: All Respondents
Weight....: w1(w100)
Options...: Analysis Ordered
Cells.......: Counts, Break %, z-test, Respondents

		Region			Gender		Age 1							Age 2			Social Grade 1				Social Grade 2	
	Total	A. North Wales	B. Mid & South West Wales	C. South East Wales & Valleys	A. Male	B. Female	A. 16-24	B. 25-34	C. 35-44	D. 45-54	E. 55-64	F. 65~74	G. 75+	A. 16-34	B. 35-54	C. 55+	A. AB	B. C1	C. C2	D. DE	A. ABC1	B. C2DE
Base																						
Unweighted	**1018**	**259**	**335**	**424**	**456**	**562**	**146**	**163**	**148**	**132**	**132**	**157**	**140**	**309**	**280**	**429**	**151**	**274**	**194**	**393**	**425**	**587**
Weighted	**1018**	**229**	**346**	**443**	**495**	**523**	**142**	**156**	**173**	**159**	**116**	**146**	**126**	**298**	**332**	**388**	**158**	**275**	**189**	**390**	**433**	**579**
A. Authorised\arranged overdraft facility	**151**	32	46	72	68	82	10	39	46	38	9	6	2	49	84	18	21	52	34	43	73	78
	15%	14%	13%	16%	14%	16%	7%	25%	27%	24%	8%	4%	2%	16%	25%	5%	13%	19%	18%	11%	17%	13%
		---	---	---	--	--	-BCD-	A---	A---	A---	-BCD-	-BCD-	-BCD-	-BC	A-C	AB-	----	---D	---d	-Bc-	--	--
							--	EFG	EFG	EFG	--	--	--									
E. Credit card (not repaid immediately)	**92**	13	34	45	50	42	4	21	29	24	5	6	4	24	53	15	24	28	20	20	52	39
	9%	6%	10%	10%	10%	8%	3%	13%	17%	15%	4%	4%	3%	8%	16%	4%	15%	10%	10%	5%	12%	7%
		---	---	---	--	--	-BCD-	A---	A---	A---	-bCD-	-bCD-	-BCD-	-Bc	A-C	aB-	---D	---d	---d	Abc-	-B	A-
							--	efG	EFG	EFG	--	--	--									
G. Loan from a family member	**85**	23	24	37	33	52	16	23	31	10	1	3	-	39	41	4	12	15	14	43	27	58
	8%	10%	7%	8%	7%	10%	11%	15%	18%	6%	1%	2%	-	13%	12%	1%	8%	6%	8%	11%	6%	10%
		---	---	---	--	--	----	--	--	-bC-e-	ABCd-	ABC-	ABCd-	--C	--C	AB-	----	---d	----	-b--	-b	a-
							EFG	-dEFG	-DEFG	g	--	---	--									
C. Bank or building society loan	**36**	4	19	14	20	16	2	12	5	10	4	2	1	14	16	6	5	12	7	12	17	19
	4%	2%	5%	3%	4%	3%	1%	8%	3%	7%	3%	1%	1%	5%	5%	2%	3%	4%	4%	3%	4%	3%
		-b-	a--	---	--	--	-b-----	a---	-------	-----fg	-------	-b-d---	-B-d---	--c	--c	ab-	----	----	----	----	--	--
								-fG														
B. Unauthorised overdraft facility	**19**	1	5	13	10	9	2	7	-	6	3	-	-	9	6	3	-	3	6	9	3	15
	2%	0%	1%	3%	2%	2%	1%	5%	-	4%	3%	-	-	3%	2%	1%	-	1%	3%	2%	1%	3%
		---	---	---	--	--	-------	--c--fg	-b-d---	--c--f-	-------	-b-d---	-b-----	---	---	---	----	----	----	----	--	--
D. Credit Union loan	**18**	3	5	10	9	9	2	8	4	2	2	-	1	10	6	3	-	3	3	13	3	16
	2%	1%	2%	2%	2%	2%	2%	5%	2%	1%	2%	-	1%	3%	2%	1%	-	1%	1%	3%	1%	3%
		---	---	---	--	--	-------	-----f-	-------	-------	-------	-b-----	-------	--c	---	a--	---d	----	----	a---	-b	a-
H. Loan from a friend or other acquaintance	**18**	8	3	7	9	10	2	8	7	1	-	-	-	10	8	-	1	1	2	14	2	16
	2%	3%	1%	2%	2%	2%	2%	5%	4%	1%	-	-	-	3%	2%	-	1%	0%	1%	4%	1%	3%
		---	---	---	--	--	-------	--	-----f-	-b-----	-b-----	-bc----	-b-----	--C	--C	AB-	----	---d	----	-b--	-b	a-
								-defg														

Analysis..: Q56a. Can you please tell me whether or not you have used any of the following types of credit in the last 12 months?
Break......: c25:c26:c27:c39:c29:c44
Filter.......: All Respondents
Weight....: w1(w100)
Options...: Analysis Ordered
Cells.......: Counts, Break %, z-test, Respondents

	Total	Region			Gender		Age 1							Age 2			Social Grade 1				Social Grade 2	
		A. North Wales	B. Mid & South West Wales	C. South East Wales & Valleys	A. Male	B. Female	A. 16-24	B. 25-34	C. 35-44	D. 45-54	E. 55-64	F. 65~74	G. 75+	A. 16-34	B. 35-54	C. 55+	A. AB	B. C1	C. C2	D. DE	A. ABC1	B. C2DE
Base																						
Unweighted	**1018**	**259**	**335**	**424**	**456**	**562**	**146**	**163**	**148**	**132**	**132**	**157**	**140**	**309**	**280**	**429**	**151**	**274**	**194**	**393**	**425**	**587**
Weighted	**1018**	**229**	**346**	**443**	**495**	**523**	**142**	**156**	**173**	**159**	**116**	**146**	**126**	**298**	**332**	**388**	**158**	**275**	**189**	**390**	**433**	**579**
F. Store card (not repaid immediately)	**16**	4	6	6	7	9	1	6	7	1	1	-	-	7	8	1	1	2	6	7	3	13
	2%	2%	2%	1%	1%	2%	1%	4%	4%	1%	1%	-	-	2%	2%	0%	1%	1%	3%	2%	1%	2%
		---	---	---	--	--	-------	-----f-	-----f-	-------	-------	-bc----	-------	--c	--c	ab-	----	----	----	----	--	--
I. Pay day loan company (e.g. Wonga, QuickQuid)	**12**	5	2	5	4	8	2	5	5	1	-	-	-	7	5	-	-	2	2	8	2	10
	1%	2%	1%	1%	1%	1%	1%	3%	3%	0%	-	-	-	2%	2%	-	-	1%	1%	2%	0%	2%
		---	---	---	--	--	-------	-------	-------	-------	-------	-------	-------	--c	--c	ab-	----	----	----	----	--	--
J. Guarantor loan (e.g. Amigo loan)	**3**	1	1	1	1	2	-	2	-	-	1	-	-	2	-	1	-	-	2	1	-	3
	0%	0%	0%	0%	0%	0%	-	1%	-	-	1%	-	-	1%	-	0%	-	-	1%	0%	-	1%
		---	---	---	--	--	-------	-------	-------	-------	-------	-------	-------	---	---	---	----	----	----	----	--	--
K. None of these	**686**	156	232	298	345	341	109	76	82	96	86	124	114	184	178	324	115	187	119	261	302	380
	67%	68%	67%	67%	70%	65%	77%	49%	47%	60%	74%	85%	91%	62%	53%	84%	73%	68%	63%	67%	70%	66%
		---	---	---	--	--	-BCD--G	A--dEFG	A--dEFG	Abc-eFG	-BCd-fG	-BCD-e--	ABCD-E--	-bC	a-C	AB-	----	----	----	----	--	--
L. Refused	**26**	7	10	9	11	15	2	2	3	2	6	6	5	5	5	17	2	5	6	12	7	18
	3%	3%	3%	2%	2%	3%	2%	1%	2%	1%	6%	4%	4%	2%	2%	4%	2%	2%	3%	3%	2%	3%
		---	---	---	--	--	-------	-------	-------	-------	-------	-------	-------	---	---	---	----	----	----	----	--	--

Analysis..: Q56a. Can you please tell me whether or not you have used any of the following types of credit in the last 12 months?
Break......: c40:c43
Filter.......: All Respondents
Weight....: w1(w100)
Options...: Analysis Ordered
Cells.......: Counts, Break %, z-test, Respondents

		High cost credit user			Q60a/b. Financial literacy			
	Total	A. ANY HIGH COST CREDIT USER	B. HIGH COST CREDIT USER OF INTEREST	C. NO HIGH COST CREDIT	A. Q60a only correct	B. Q60b only correct	C. Q60a & b both correct	D. Neither correct
Base								
Unweighted	**1018**	**71**	**64**	**947**	**508**	**8**	**244**	**258**
Weighted	**1018**	**70**	**63**	**948**	**515**	**7**	**254**	**241**
A. Authorised\arranged overdraft facility	**151**	19	17	132	74	3	52	22
	15%	27%	28%	14%	14%	36%	21%	9%
		--C	--C	AB-	--c-	----	a--D	--C-
E. Credit card (not repaid immediately)	**92**	8	8	85	34	3	41	14
	9%	11%	12%	9%	7%	43%	16%	6%
		---	---	---	-BC-	A--D	A--D	-BC-
G. Loan from a family member	**85**	22	20	62	44	-	22	19
	8%	32%	32%	7%	9%	-	9%	8%
		--C	--C	AB-	----	----	----	----
C. Bank or building society loan	**36**	3	3	33	11	-	19	6
	4%	4%	4%	4%	2%	-	8%	3%
		---	---	---	--C-	----	A--d	--c-
B. Unauthorised overdraft facility	**19**	5	4	13	5	-	7	7
	2%	8%	6%	1%	1%	-	3%	3%
		--C	--c	Ab-	----	----	----	----
D. Credit Union loan	**18**	4	4	14	8	-	5	5
	2%	6%	7%	1%	2%	-	2%	2%
		--c	--C	aB-	----	----	----	----
H. Loan from a friend or other acquaintance	**18**	11	9	7	7	-	3	8
	2%	16%	15%	1%	1%	-	1%	3%
		--C	--C	AB-	----	----	----	----
F. Store card (not repaid immediately)	**16**	5	5	11	6	-	8	2
	2%	7%	8%	1%	1%	-	3%	1%
		--C	--C	AB-	----	----	----	----

Analysis..: Q56a. Can you please tell me whether or not you have used any of the following types of credit in the last 12 months?
Break......: c40:c43
Filter.......: All Respondents
Weight....: w1(w100)
Options...: Analysis Ordered
Cells.......: Counts, Break %, z-test, Respondents

		High cost credit user			Q60a/b. Financial literacy			
	Total	A. ANY HIGH COST CREDIT USER	B. HIGH COST CREDIT USER OF INTEREST	C. NO HIGH COST CREDIT	A. Q60a only correct	B. Q60b only correct	C. Q60a & b both correct	D. Neither correct
Base								
Unweighted	**1018**	**71**	**64**	**947**	**508**	**8**	**244**	**258**
Weighted	**1018**	**70**	**63**	**948**	**515**	**7**	**254**	**241**
I. Pay day loan company (e.g. Wonga, QuickQuid)	**12**	12	12	-	8	-	-	4
	1%	17%	19%	-	2%	-	-	2%
		--C	--C	AB-	----	----	----	----
J. Guarantor loan (e.g. Amigo loan)	**3**	3	1	-	2	-	-	1
	0%	5%	2%	-	0%	-	-	0%
		--C	---	A--	----	----	----	----
K. None of these	**686**	18	18	668	361	4	153	167
	67%	26%	29%	70%	70%	57%	60%	69%
		--C	--C	AB-	--C-	----	A--d	--c-
L. Refused	**26**	-	-	26	17	-	5	4
	3%	-	-	3%	3%	-	2%	2%
		---	---	---	----	----	----	----

Analysis..: Q56a. Can you please tell me whether or not you have used any of the following types of credit in the last 12 months?
Break......: c30:c32:c41:c42:c36
Filter.......: All Respondents
Weight....: w1(w100)
Options...: Analysis Ordered
Cells.......: Counts, Break %, z-test, Respondents

		Working Status					Limiting long term illness/disability		Ethnicity		Tenure				Children (under 16) in household	
	Total	A. Full time	B. Part time	C. Unempl-oyed - seeking	D. Full time student	E. Other permanently not working	A. Yes	B. No	A. White	B. Non - white	A. Owned - with or without mortgage	B. Rented from Council/HA	C. Rented privately	D. Other	A. Yes	B. No
Base																
Unweighted	**1018**	**293**	**162**	**84**	**35**	**443**	**303**	**714**	**990**	**25**	**532**	**330**	**122**	**16**	**354**	**660**
Weighted	**1018**	**324**	**157**	**81**	**37**	**417**	**296**	**720**	**989**	**26**	**532**	**324**	**128**	**17**	**362**	**653**
A. Authorised\arranged overdraft facility	**151**	88	30	11	2	19	23	128	140	8	82	39	26	3	77	73
	15%	27%	19%	14%	5%	5%	8%	18%	14%	32%	15%	12%	20%	18%	21%	11%
		--cDE	----E	a---E	A----	ABC--	-B	A-	-b	a-	----	--c-	-b--	----	-B	A-
E. Credit card (not repaid immediately)	**92**	52	16	5	1	18	18	75	89	2	60	12	17	2	52	40
	9%	16%	10%	6%	4%	4%	6%	10%	9%	7%	11%	4%	14%	15%	14%	6%
		--c-E	----e	a----	-----	Ab---	-b	a-	--	--	-B--	A-C-	-B--	----	-B	A-
G. Loan from a family member	**85**	28	22	14	2	19	23	61	85	-	27	32	22	3	52	32
	8%	9%	14%	17%	6%	4%	8%	9%	9%	-	5%	10%	17%	15%	14%	5%
		--c-e	----E	a---E	-----	aBC--	--	--	--	--	-bC-	a-c-	Ab--	----	-B	A-
C. Bank or building society loan	**36**	24	5	1	-	6	11	26	35	1	22	9	5	-	19	17
	4%	8%	3%	1%	-	1%	4%	4%	4%	3%	4%	3%	4%	-	5%	3%
		----E	-----	-----	-----	A----	--	--	--	--	----	----	----	----	-b	a-
B. Unauthorised overdraft facility	**19**	8	5	3	-	4	10	9	19	-	9	5	5	-	8	11
	2%	2%	3%	4%	-	1%	3%	1%	2%	-	2%	2%	4%	-	2%	2%
		-----	-----	-----	-----	-----	-b	a-	--	--	----	----	----	----	--	--
D. Credit Union loan	**18**	6	2	5	-	6	7	12	16	2	6	6	7	-	9	9
	2%	2%	1%	6%	-	1%	2%	2%	2%	8%	1%	2%	5%	-	3%	1%
		-----	-----	----e	-----	--c--	--	--	--	--	--C-	----	A---	----	--	--
H. Loan from a friend or other acquaintance	**18**	2	2	3	1	10	8	11	18	1	1	10	7	1	14	4
	2%	1%	2%	4%	2%	2%	3%	1%	2%	2%	0%	3%	5%	4%	4%	1%
		-----	-----	-----	-----	-----	--	--	--	--	-BC-	A---	A---	----	-B	A-
F. Store card (not repaid immediately)	**16**	7	3	1	-	4	2	13	16	-	6	4	4	2	12	4
	2%	2%	2%	1%	-	1%	1%	2%	2%	-	1%	1%	3%	15%	3%	1%
		-----	-----	-----	-----	-----	--	--	--	--	---D	---D	----	AB--	-B	A-

Analysis..: Q56a. Can you please tell me whether or not you have used any of the following types of credit in the last 12 months?
Break......: c30:c32:c41:c42:c36
Filter.......: All Respondents
Weight....: w1(w100)
Options...: Analysis Ordered
Cells.......: Counts, Break %, z-test, Respondents

	Total	Working Status					Limiting long term illness/disability		Ethnicity		Tenure				Children (under 16) in household	
		A. Full time	B. Part time	C. Unempl-oyed - seeking	D. Full time student	E. Other permanently not working	A. Yes	B. No	A. White	B. Non - white	A. Owned - with or without mortgage	B. Rented from Council/HA	C. Rented privately	D. Other	A. Yes	B. No
Base																
Unweighted	**1018**	**293**	**162**	**84**	**35**	**443**	**303**	**714**	**990**	**25**	**532**	**330**	**122**	**16**	**354**	**660**
Weighted	**1018**	**324**	**157**	**81**	**37**	**417**	**296**	**720**	**989**	**26**	**532**	**324**	**128**	**17**	**362**	**653**
I. Pay day loan company (e.g. Wonga, QuickQuid)	**12**	3	1	4	-	4	3	9	12	-	-	6	6	-	10	2
	1%	1%	1%	5%	-	1%	1%	1%	1%	-	-	2%	5%	-	3%	0%
		-----	-----	----e	-----	--c--	--	--	--	--	-BC-	A---	A---	----	-B	A-
J. Guarantor loan (e.g. Amigo loan)	**3**	2	-	1	-	-	1	2	2	1	1	2	-	-	-	3
	0%	1%	-	1%	-	-	0%	0%	0%	5%	0%	1%	-	-	-	0%
		-----	-----	-----	-----	-----	--	--	-b	a-	----	----	----	----	--	--
K. None of these	**686**	179	97	45	31	332	211	474	671	14	378	221	63	9	191	492
	67%	55%	62%	55%	85%	80%	71%	66%	68%	52%	71%	68%	49%	56%	53%	75%
		---DE	---dE	---DE	AbC--	ABC--	--	--	--	--	--C-	--C-	AB--	----	-B	A-
L. Refused	**26**	4	4	3	1	15	10	17	24	2	11	12	2	-	6	20
	3%	1%	3%	3%	2%	4%	3%	2%	2%	7%	2%	4%	2%	-	2%	3%
		-----	-----	-----	-----	-----	--	--	--	--	----	----	----	----	--	--

beaufortresearch

Analysis..: Q56b. And which of the following types of credit have you used in the last 12 months?
Break......: c25:c26:c27:c39:c29:c44
Filter.......: All Respondents
Weight....: w1(w100)
Options...: Analysis Ordered
Cells.......: Counts, Break %, z-test, Respondents

		Region			Gender		Age 1							Age 2			Social Grade 1				Social Grade 2	
	Total	A. North Wales	B. Mid & South West Wales	C. South East Wales & Valleys	A. Male	B. Female	A. 16-24	B. 25-34	C. 35-44	D. 45-54	E. 55-64	F. 65-74	G. 75+	A. 16-34	B. 35-54	C. 55+	A. AB	B. C1	C. C2	D. DE	A. ABC1	B. C2DE
Base																						
Unweighted	**1018**	**259**	**335**	**424**	**456**	**562**	**146**	**163**	**148**	**132**	**132**	**157**	**140**	**309**	**280**	**429**	**151**	**274**	**194**	**393**	**425**	**587**
Weighted	**1018**	**229**	**346**	**443**	**495**	**523**	**142**	**156**	**173**	**159**	**116**	**146**	**126**	**298**	**332**	**388**	**158**	**275**	**189**	**390**	**433**	**579**
P. Mail Order catalogue \ club book	**65**	26	13	26	18	47	4	10	25	11	8	6	1	14	36	15	4	15	15	31	20	46
	6%	11%	4%	6%	4%	9%	3%	6%	15%	7%	7%	4%	1%	5%	11%	4%	3%	6%	8%	8%	5%	8%
		-Bc	A--	a--	-B	A-	--C----	--c---g	Ab-d-FG	--c---g	-------	--C----	-bCd---	-B-	A-C	-B-	--cd	----	a---	a---	-b	a-
R. Other retail credit - e.g. via a retailer to buy furniture, mobile phone	**50**	10	13	28	24	26	6	9	14	10	4	5	2	15	24	11	9	20	12	10	29	22
	5%	4%	4%	6%	5%	5%	4%	6%	8%	6%	4%	3%	2%	5%	7%	3%	6%	7%	6%	2%	7%	4%
		---	---	---	--	--	-------	-------	------g	-------	-------	-------	--c----	---	--c	-b-	----	---D	---d	-Bc-	--	--
Q. Hire purchase\ buying goods on finance (e.g. BrightHouse, Pay-as-you-view)	**33**	8	13	12	19	14	3	9	14	5	1	2	-	12	19	2	6	6	9	12	12	21
	3%	4%	4%	3%	4%	3%	2%	6%	8%	3%	1%	1%	-	4%	6%	1%	4%	2%	5%	3%	3%	4%
		---	---	---	--	--	--c----	------g	a---efG	-------	--c----	--c----	-bC----	--C	--C	AB-	----	----	----	----	--	--
M. Home Credit \ Doorstep Loan (company collects payments from home e.g. Provident)	**27**	9	4	13	9	18	3	6	6	7	4	1	-	10	12	4	1	1	1	24	2	24
	3%	4%	1%	3%	2%	3%	2%	4%	3%	4%	3%	1%	-	3%	4%	1%	1%	0%	0%	6%	1%	4%
		---	---	---	--	--	-------	-------	-------	------g	-------	-------	---d---	---	--c	-b-	---d	---D	---D	aBC-	-B	A-
T. DWP crisis loan or Social Fund loan\loan from 'the Social'	**12**	4	1	8	5	8	2	3	2	3	2	-	1	5	5	3	-	-	3	9	-	12
	1%	2%	0%	2%	1%	2%	1%	2%	1%	2%	2%	-	1%	2%	2%	1%	-	-	2%	2%	-	2%
		---	---	---	--	--	-------	-------	-------	-------	-------	-------	-------	---	---	---	----	---d	----	-b--	-B	A-
V. Any other source of credit\ loan (please specify)	**11**	2	3	6	5	7	1	1	7	-	2	1	-	2	7	3	4	5	-	3	9	3
	1%	1%	1%	1%	1%	1%	0%	1%	4%	-	2%	1%	-	1%	2%	1%	2%	2%	-	1%	2%	0%
		---	---	---	--	--	-------	-------	---d---	--c----	-------	-------	-------	---	---	---	----	----	----	----	--	--
N. Pawnbrokers (where you borrow money & leave goods e.g. Cash Converters)	**6**	3	1	1	2	3	-	1	3	1	1	-	-	1	3	1	-	-	1	5	-	6
	1%	1%	0%	0%	0%	1%	-	1%	1%	0%	1%	-	-	0%	1%	0%	-	-	1%	1%	-	1%
		---	---	---	--	--	-------	-------	-------	-------	-------	-------	-------	---	---	---	----	----	----	----	--	--

beaufortresearch

Analysis..: Q56b. And which of the following types of credit have you used in the last 12 months?
Break......: c25:c26:c27:c39:c29:c44
Filter.......: All Respondents
Weight....: w1(w100)
Options...: Analysis Ordered
Cells.......: Counts, Break %, z-test, Respondents

		Region			Gender		Age 1							Age 2			Social Grade 1				Social Grade 2	
	Total	A. North Wales	B. Mid & South West Wales	C. South East Wales & Valleys	A. Male	B. Female	A. 16-24	B. 25-34	C. 35-44	D. 45-54	E. 55-64	F. 65~74	G. 75+	A. 16-34	B. 35-54	C. 55+	A. AB	B. C1	C. C2	D. DE	A. ABC1	B. C2DE
Base																						
Unweighted	**1018**	**259**	**335**	**424**	**456**	**562**	**146**	**163**	**148**	**132**	**132**	**157**	**140**	**309**	**280**	**429**	**151**	**274**	**194**	**393**	**425**	**587**
Weighted	**1018**	**229**	**346**	**443**	**495**	**523**	**142**	**156**	**173**	**159**	**116**	**146**	**126**	**298**	**332**	**388**	**158**	**275**	**189**	**390**	**433**	**579**
U. Interest-free loan from Council or Job Centre	**3** **0%**	1 0% ---	- - ---	2 1% ---	2 0% --	1 0% --	2 2% -------	1 0% -------	- - -------	- - -------	- - -------	- - -------	- - -------	3 1% ---	- - ---	- - ---	- - ----	1 0% ----	1 0% ----	2 0% ----	1 0% --	2 0% --
O. Log Book Loan (where you borrow money against the value of your vehicle)	**2** **0%**	- - ---	- - ---	2 0% ---	2 0% --	- - --	- - -------	1 1% -------	- - -------	- - -------	1 1% -------	- - -------	- - -------	1 0% ---	- - ---	1 0% ---	- - ----	2 1% ----	- - ----	- - ----	2 0% --	- - --
S. Local lender (unofficial)\or unlicensed lender ('loan shark')	**1** **0%**	- - ---	- - ---	1 0% ---	- - --	1 0% --	- - -------	- - -------	- - -------	- - -------	1 1% -------	- - -------	- - -------	- - ---	- - ---	1 0% ---	- - ----	- - ----	- - ----	1 0% ----	- - --	1 0% --
W. None of these	**808** **79%**	173 75% -B-	293 85% A-c	342 77% -b-	411 83% -B	398 76% A-	120 85% -bC----	115 74% a--- -FG	111 64% A- -DeFG	129 81% --C--- G	91 78% --c--- G	126 86% -BC--- -	117 93% -BCD- E--	235 79% --c	240 72% --C	333 86% aB-	136 86% --cD	225 82% ----	146 77% a---	296 76% A---	362 84% -B	441 76% A-
X. Refused	**30** **3%**	6 3% ---	11 3% ---	13 3% ---	12 3% --	17 3% --	4 3% -------	4 3% -------	3 2% -------	2 1% -------	6 5% -------	6 4% -------	5 4% -------	8 3% ---	5 2% ---	16 4% ---	2 2% ----	5 2% ----	7 4% ----	14 4% ----	8 2% --	21 4% --

beaufortresearch

Analysis..: Q56b. And which of the following types of credit have you used in the last 12 months?
Break......: c40:c43
Filter.......: All Respondents
Weight....: w1(w100)
Options...: Analysis Ordered
Cells.......: Counts, Break %, z-test, Respondents

		High cost credit user			Q60a/b. Financial literacy			
	Total	A. ANY HIGH COST CREDIT USER	B. HIGH COST CREDIT USER OF INTEREST	C. NO HIGH COST CREDIT	A. Q60a only correct	B. Q60b only correct	C. Q60a & b both correct	D. Neither correct
Base								
Unweighted	**1018**	**71**	**64**	**947**	**508**	**8**	**244**	**258**
Weighted	**1018**	**70**	**63**	**948**	**515**	**7**	**254**	**241**
P. Mail Order catalogue \ club book	**65**	14	12	52	41	-	11	13
	6%	19%	20%	5%	8%	-	4%	5%
		--C	--C	AB-	----	----	----	----
R. Other retail credit - e.g. via a retailer to buy furniture, mobile phone	**50**	4	4	47	24	-	19	8
	5%	5%	6%	5%	5%	-	7%	3%
		---	---	---	----	----	----	----
Q. Hire purchase\ buying goods on finance (e.g. BrightHouse, Pay-as-you-view)	**33**	33	33	-	18	-	4	12
	3%	48%	53%	-	3%	-	2%	5%
		--C	--C	AB-	----	----	----	----
M. Home Credit \ Doorstep Loan (company collects payments from home e.g. Provident)	**27**	27	27	-	13	-	3	10
	3%	38%	42%	-	3%	-	1%	4%
		--C	--C	AB-	----	----	---d	--c-
T. DWP crisis loan or Social Fund loan\loan from 'the Social'	**12**	5	5	7	8	-	1	3
	1%	8%	8%	1%	2%	-	0%	1%
		--C	--C	AB-	----	----	----	----
V. Any other source of credit\ loan (please specify)	**11**	1	1	10	4	-	5	2
	1%	1%	1%	1%	1%	-	2%	1%
		---	---	---	----	----	----	----
N. Pawnbrokers (where you borrow money & leave goods e.g. Cash Converters)	**6**	6	3	-	4	-	1	1
	1%	8%	4%	-	1%	-	0%	0%
		--C	--C	AB-	----	----	----	----
U. Interest-free loan from Council or Job Centre	**3**	1	1	2	2	-	-	1
	0%	1%	1%	0%	0%	-	-	0%
		---	---	---	----	----	----	----

beaufortresearch

Analysis..: Q56b. And which of the following types of credit have you used in the last 12 months?
Break......: c40:c43
Filter.......: All Respondents
Weight....: w1(w100)
Options...: Analysis Ordered
Cells.......: Counts, Break %, z-test, Respondents

		High cost credit user			Q60a/b. Financial literacy			
	Total	A. ANY HIGH COST CREDIT USER	B. HIGH COST CREDIT USER OF INTEREST	C. NO HIGH COST CREDIT	A. Q60a only correct	B. Q60b only correct	C. Q60a & b both correct	D. Neither correct
Base								
Unweighted	**1018**	**71**	**64**	**947**	**508**	**8**	**244**	**258**
Weighted	**1018**	**70**	**63**	**948**	**515**	**7**	**254**	**241**
O. Log Book Loan (where you borrow money against the value of your vehicle)	**2**	2	-	-	1	-	-	1
	0%	3%	-	-	0%	-	-	0%
		--C	---	A--	----	----	----	----
S. Local lender (unofficial)\or unlicensed lender (‘loan shark’)	**1**	1	1	-	-	-	-	1
	0%	1%	1%	-	-	-	-	0%
		---	---	---	----	----	----	----
W. None of these	**808**	2	1	806	398	7	210	193
	79%	3%	2%	85%	77%	100%	83%	80%
		--C	--C	AB-	----	----	----	----
X. Refused	**30**	-	-	30	20	-	5	5
	3%	-	-	3%	4%	-	2%	2%
		---	---	---	----	----	----	----

Analysis..: Q56b. And which of the following types of credit have you used in the last 12 months?
Break......: c30:c32:c41:c42:c36
Filter.......: All Respondents
Weight....: w1(w100)
Options...: Analysis Ordered
Cells.......: Counts, Break %, z-test, Respondents

		Working Status					Limiting long term illness/disability		Ethnicity		Tenure				Children (under 16) in household	
	Total	A. Full time	B. Part time	C. Unempl-oyed - seeking	D. Full time student	E. Other permanently not working	A. Yes	B. No	A. White	B. Non - white	A. Owned - with or without mortgage	B. Rented from Council/HA	C. Rented privately	D. Other	A. Yes	B. No
Base																
Unweighted	**1018**	**293**	**162**	**84**	**35**	**443**	**303**	**714**	**990**	**25**	**532**	**330**	**122**	**16**	**354**	**660**
Weighted	**1018**	**324**	**157**	**81**	**37**	**417**	**296**	**720**	**989**	**26**	**532**	**324**	**128**	**17**	**362**	**653**
P. Mail Order catalogue \ club book	**65**	21	20	4	1	19	13	52	63	2	28	28	9	-	31	34
	6%	6%	13%	5%	2%	5%	4%	7%	6%	8%	5%	9%	7%	-	9%	5%
		-b---	a---E	-----	-----	-B---	--	--	--	--	----	----	----	----	--	--
R. Other retail credit - e.g. via a retailer to buy furniture, mobile phone	**50**	31	8	1	-	11	8	42	49	1	32	11	5	3	27	23
	5%	9%	5%	1%	-	3%	3%	6%	5%	5%	6%	3%	4%	15%	7%	4%
		--c-E	-----	a----	-----	A----	-b	a-	--	--	----	----	----	----	-b	a-
Q. Hire purchase\ buying goods on finance (e.g. BrightHouse, Pay-as-you-view)	**33**	15	5	2	-	11	8	25	33	-	10	19	4	1	27	6
	3%	4%	3%	3%	-	3%	3%	4%	3%	-	2%	6%	3%	4%	8%	1%
		-----	-----	-----	-----	-----	--	--	--	--	-B--	A---	----	----	-B	A-
M. Home Credit \ Doorstep Loan (company collects payments from home e.g. Provident)	**27**	3	3	7	-	14	15	11	27	-	1	14	11	-	17	10
	3%	1%	2%	9%	-	3%	5%	2%	3%	-	0%	4%	8%	-	5%	2%
		--C--	--c--	Ab---	-----	-----	-B	A-	--	--	-BC-	A---	A---	----	-B	A-
T. DWP crisis loan or Social Fund loan\loan from 'the Social'	**12**	-	1	4	-	8	6	7	12	-	2	7	3	-	9	4
	1%	-	0%	5%	-	2%	2%	1%	1%	-	0%	2%	3%	-	2%	1%
		--C-e	-----	A----	-----	a----	--	--	--	--	-b--	a---	----	----	-b	a-
V. Any other source of credit\ loan (please specify)	**11**	7	2	-	-	3	2	9	11	-	9	2	1	-	7	4
	1%	2%	1%	-	-	1%	1%	1%	1%	-	2%	0%	1%	-	2%	1%
		-----	-----	-----	-----	-----	--	--	--	--	----	----	----	----	--	--
N. Pawnbrokers (where you borrow money & leave goods e.g. Cash Converters)	**6**	1	1	-	1	3	3	2	5	1	1	2	2	-	2	4
	1%	0%	1%	-	2%	1%	1%	0%	0%	2%	0%	1%	2%	-	0%	1%
		-----	-----	-----	-----	-----	--	--	--	--	----	----	----	----	--	--
U. Interest-free loan from Council or Job Centre	**3**	1	1	1	-	1	1	2	3	-	-	2	2	-	1	2
	0%	0%	1%	1%	-	0%	0%	0%	0%	-	-	0%	1%	-	0%	0%
		-----	-----	-----	-----	-----	--	--	--	--	----	----	----	----	--	--

Analysis..: Q56b. And which of the following types of credit have you used in the last 12 months?
Break......: c30:c32:c41:c42:c36
Filter.......: All Respondents
Weight....: w1(w100)
Options...: Analysis Ordered
Cells.......: Counts, Break %, z-test, Respondents

	Total	Working Status					Limiting long term illness/disability		Ethnicity		Tenure				Children (under 16) in household	
		A. Full time	B. Part time	C. Unempl-oyed - seeking	D. Full time student	E. Other permanently not working	A. Yes	B. No	A. White	B. Non - white	A. Owned - with or without mortgage	B. Rented from Council/HA	C. Rented privately	D. Other	A. Yes	B. No
Base																
Unweighted	**1018**	**293**	**162**	**84**	**35**	**443**	**303**	**714**	**990**	**25**	**532**	**330**	**122**	**16**	**354**	**660**
Weighted	**1018**	**324**	**157**	**81**	**37**	**417**	**296**	**720**	**989**	**26**	**532**	**324**	**128**	**17**	**362**	**653**
O. Log Book Loan (where you borrow money against the value of your vehicle)	**2**	1	-	1	-	-	2	-	2	-	1	-	-	1	-	2
	0%	0%	-	1%	-	-	1%	-	0%	-	0%	-	-	6%	-	0%
		-----	-----	-----	-----	-----	--	--	--	--	----	----	----	----	--	--
S. Local lender (unofficial)\or unlicensed lender (‘loan shark’)	**1**	-	-	-	-	1	1	-	1	-	-	1	-	-	-	1
	0%	-	-	-	-	0%	0%	-	0%	-	-	0%	-	-	-	0%
		-----	-----	-----	-----	-----	--	--	--	--	----	----	----	----	--	--
W. None of these	**808**	248	116	60	34	348	241	566	785	20	439	245	96	11	256	549
	79%	76%	74%	74%	94%	84%	81%	79%	79%	77%	83%	76%	75%	69%	71%	84%
		---de	---de	---d-	abc--	ab---	--	--	--	--	-b--	a---	----	----	-B	A-
X. Refused	**30**	7	4	4	1	15	9	21	28	2	13	13	2	1	7	22
	3%	2%	3%	5%	2%	4%	3%	3%	3%	7%	2%	4%	2%	6%	2%	3%
		-----	-----	-----	-----	-----	--	--	--	--	----	----	----	----	--	--

beaufortresearch

Analysis..: Q56a/b. Which of the following types of credit have you used in the last 12 months?
Break......: c25:c26:c27:c39:c29:c44
Filter.......: All Respondents
Weight....: w1(w100)
Options...: Analysis Ordered
Cells.......: Counts, Break %, z-test, Respondents

		Region			Gender		Age 1							Age 2			Social Grade 1				Social Grade 2	
	Total	A. North Wales	B. Mid & South West Wales	C. South East Wales & Valleys	A. Male	B. Female	A. 16-24	B. 25-34	C. 35-44	D. 45-54	E. 55-64	F. 65~74	G. 75+	A. 16-34	B. 35-54	C. 55+	A. AB	B. C1	C. C2	D. DE	A. ABC1	B. C2DE
Base																						
Unweighted	**1018**	**259**	**335**	**424**	**456**	**562**	**146**	**163**	**148**	**132**	**132**	**157**	**140**	**309**	**280**	**429**	**151**	**274**	**194**	**393**	**425**	**587**
Weighted	**1018**	**229**	**346**	**443**	**495**	**523**	**142**	**156**	**173**	**159**	**116**	**146**	**126**	**298**	**332**	**388**	**158**	**275**	**189**	**390**	**433**	**579**
A. Authorised\arranged overdraft facility	**151**	32	46	72	68	82	10	39	46	38	9	6	2	49	84	18	21	52	34	43	73	78
	15%	14%	13%	16%	14%	16%	7%	25%	27%	24%	8%	4%	2%	16%	25%	5%	13%	19%	18%	11%	17%	13%
		---	---	---	--	--	-BCD-	A---	A---	A---	-BCD-	-BCD-	-BCD-	-BC	A-C	AB-	----	---D	---d	-Bc-	--	--
							--	EFG	EFG	EFG	--	--	--									
E. Credit card (not repaid immediately)	**92**	13	34	45	50	42	4	21	29	24	5	6	4	24	53	15	24	28	20	20	52	39
	9%	6%	10%	10%	10%	8%	3%	13%	17%	15%	4%	4%	3%	8%	16%	4%	15%	10%	10%	5%	12%	7%
		---	---	---	--	--	-BCD-	A---	A---	A---	-bCD-	-bCD-	-BCD-	-Bc	A-C	aB-	---D	---d	---d	Abc-	-B	A-
							--	efG	EFG	EFG	--	--	--									
G. Loan from a family member	**85**	23	24	37	33	52	16	23	31	10	1	3	-	39	41	4	12	15	14	43	27	58
	8%	10%	7%	8%	7%	10%	11%	15%	18%	6%	1%	2%	-	13%	12%	1%	8%	6%	8%	11%	6%	10%
		---	---	---	--	--	----	--	--	-bC-e-	ABCd-	ABC-	ABCd-	--C	--C	AB-	----	---d	----	-b--	-b	a-
							EFG	-dEFG	-DEFG	g	--	---	--									
P. Mail Order catalogue \ club book	**65**	26	13	26	18	47	4	10	25	11	8	6	1	14	36	15	4	15	15	31	20	46
	6%	11%	4%	6%	4%	9%	3%	6%	15%	7%	7%	4%	1%	5%	11%	4%	3%	6%	8%	8%	5%	8%
		-Bc	A--	a--	-B	A-	--C----	--c---g	Ab-d-	--c---g	-------	--C----	-bCd-	-B-	A-C	-B-	--cd	----	a---	a---	-b	a-
									FG				--									
R. Other retail credit - e.g. via a retailer to buy furniture, mobile phone	**50**	10	13	28	24	26	6	9	14	10	4	5	2	15	24	11	9	20	12	10	29	22
	5%	4%	4%	6%	5%	5%	4%	6%	8%	6%	4%	3%	2%	5%	7%	3%	6%	7%	6%	2%	7%	4%
		---	---	---	--	--	-------	-------	------g	-------	-------	-------	--c----	---	--c	-b-	----	---D	---d	-Bc-	--	--
C. Bank or building society loan	**36**	4	19	14	20	16	2	12	5	10	4	2	1	14	16	6	5	12	7	12	17	19
	4%	2%	5%	3%	4%	3%	1%	8%	3%	7%	3%	1%	1%	5%	5%	2%	3%	4%	4%	3%	4%	3%
		-b-	a--	---	--	--	-b-----	a---	-------	-----fg	-------	-b-d---	-B-d---	--c	--c	ab-	----	----	----	----	--	--
								-fG														

Analysis..: Q56a/b. Which of the following types of credit have you used in the last 12 months?
Break......: c25:c26:c27:c39:c29:c44
Filter.......: All Respondents
Weight....: w1(w100)
Options...: Analysis Ordered
Cells.......: Counts, Break %, z-test, Respondents

		Region			Gender		Age 1							Age 2			Social Grade 1				Social Grade 2	
	Total	A. North Wales	B. Mid & South West Wales	C. South East Wales & Valleys	A. Male	B. Female	A. 16-24	B. 25-34	C. 35-44	D. 45-54	E. 55-64	F. 65~74	G. 75+	A. 16-34	B. 35-54	C. 55+	A. AB	B. C1	C. C2	D. DE	A. ABC1	B. C2DE
Base																						
Unweighted	**1018**	**259**	**335**	**424**	**456**	**562**	**146**	**163**	**148**	**132**	**132**	**157**	**140**	**309**	**280**	**429**	**151**	**274**	**194**	**393**	**425**	**587**
Weighted	**1018**	**229**	**346**	**443**	**495**	**523**	**142**	**156**	**173**	**159**	**116**	**146**	**126**	**298**	**332**	**388**	**158**	**275**	**189**	**390**	**433**	**579**
Q. Hire purchase\ buying goods on finance (e.g. BrightHouse, Pay-as-you-view)	**33**	8	13	12	19	14	3	9	14	5	1	2	-	12	19	2	6	6	9	12	12	21
	3%	4%	4%	3%	4%	3%	2%	6%	8%	3%	1%	1%	-	4%	6%	1%	4%	2%	5%	3%	3%	4%
		---	---	---	--	--	--c----	------g	a--- efG	-------	--c----	--c----	-bC----	--C	--C	AB-	----	----	----	----	--	--
M. Home Credit \ Doorstep Loan (company collects payments from home e.g. Provident)	**27**	9	4	13	9	18	3	6	6	7	4	1	-	10	12	4	1	1	1	24	2	24
	3%	4%	1%	3%	2%	3%	2%	4%	3%	4%	3%	1%	-	3%	4%	1%	1%	0%	0%	6%	1%	4%
		---	---	---	--	--	-------	-------	-------	------g	-------	-------	---d---	---	--c	-b-	---d	---D	---D	aBC-	-B	A-
B. Unauthorised overdraft facility	**19**	1	5	13	10	9	2	7	-	6	3	-	-	9	6	3	-	3	6	9	3	15
	2%	0%	1%	3%	2%	2%	1%	5%	-	4%	3%	-	-	3%	2%	1%	-	1%	3%	2%	1%	3%
		---	---	---	--	--	-------	--c--fg	-b-d---	--c--f-	-------	-b-d---	-b-----	---	---	---	----	----	----	----	--	--
D. Credit Union loan	**18**	3	5	10	9	9	2	8	4	2	2	-	1	10	6	3	-	3	3	13	3	16
	2%	1%	2%	2%	2%	2%	2%	5%	2%	1%	2%	-	1%	3%	2%	1%	-	1%	1%	3%	1%	3%
		---	---	---	--	--	-------	-----f-	-------	-------	-------	-b-----	-------	--c	---	a--	---d	----	----	a---	-b	a-
H. Loan from a friend or other acquaintance	**18**	8	3	7	9	10	2	8	7	1	-	-	-	10	8	-	1	1	2	14	2	16
	2%	3%	1%	2%	2%	2%	2%	5%	4%	1%	-	-	-	3%	2%	-	1%	0%	1%	4%	1%	3%
		---	---	---	--	--	-------	-- -defg	-----f-	-b-----	-b-----	-bc----	-b-----	--C	--C	AB-	----	---d	----	-b--	-b	a-
F. Store card (not repaid immediately)	**16**	4	6	6	7	9	1	6	7	1	1	-	-	7	8	1	1	2	6	7	3	13
	2%	2%	2%	1%	1%	2%	1%	4%	4%	1%	1%	-	-	2%	2%	0%	1%	1%	3%	2%	1%	2%
		---	---	---	--	--	-------	-----f-	-----f-	-------	-------	-bc----	-------	--c	--c	ab-	----	----	----	----	--	--
T. DWP crisis loan or Social Fund loan\loan from 'the Social'	**12**	4	1	8	5	8	2	3	2	3	2	-	1	5	5	3	-	-	3	9	-	12
	1%	2%	0%	2%	1%	2%	1%	2%	1%	2%	2%	-	1%	2%	2%	1%	-	-	2%	2%	-	2%
		---	---	---	--	--	-------	-------	-------	-------	-------	-------	-------	---	---	---	----	---d	----	-b--	-B	A-

Analysis..: Q56a/b. Which of the following types of credit have you used in the last 12 months?
Break......: c25:c26:c27:c39:c29:c44
Filter.......: All Respondents
Weight....: w1(w100)
Options...: Analysis Ordered
Cells.......: Counts, Break %, z-test, Respondents

		Region			Gender		Age 1							Age 2			Social Grade 1				Social Grade 2	
	Total	A. North Wales	B. Mid & South West Wales	C. South East Wales & Valleys	A. Male	B. Female	A. 16-24	B. 25-34	C. 35-44	D. 45-54	E. 55-64	F. 65~74	G. 75+	A. 16-34	B. 35-54	C. 55+	A. AB	B. C1	C. C2	D. DE	A. ABC1	B. C2DE
Base																						
Unweighted	**1018**	**259**	**335**	**424**	**456**	**562**	**146**	**163**	**148**	**132**	**132**	**157**	**140**	**309**	**280**	**429**	**151**	**274**	**194**	**393**	**425**	**587**
Weighted	**1018**	**229**	**346**	**443**	**495**	**523**	**142**	**156**	**173**	**159**	**116**	**146**	**126**	**298**	**332**	**388**	**158**	**275**	**189**	**390**	**433**	**579**
I. Pay day loan company (e.g. Wonga, QuickQuid)	**12**	5	2	5	4	8	2	5	5	1	-	-	-	7	5	-	-	2	2	8	2	10
	1%	2%	1%	1%	1%	1%	1%	3%	3%	0%	-	-	-	2%	2%	-	-	1%	1%	2%	0%	2%
		---	---	---	--	--	-------	-------	-------	-------	-------	-------	-------	--c	--c	ab-	----	----	----	----	--	--
V. Any other source of credit\ loan (please specify)	**11**	2	3	6	5	7	1	1	7	-	2	1	-	2	7	3	4	5	-	3	9	3
	1%	1%	1%	1%	1%	1%	0%	1%	4%	-	2%	1%	-	1%	2%	1%	2%	2%	-	1%	2%	0%
		---	---	---	--	--	-------	-------	---d---	--c----	-------	-------	-------	---	---	---	----	----	----	----	--	--
N. Pawnbrokers (where you borrow money & leave goods e.g. Cash Converters)	**6**	3	1	1	2	3	-	1	3	1	1	-	-	1	3	1	-	-	1	5	-	6
	1%	1%	0%	0%	0%	1%	-	1%	1%	0%	1%	-	-	0%	1%	0%	-	-	1%	1%	-	1%
		---	---	---	--	--	-------	-------	-------	-------	-------	-------	-------	---	---	---	----	----	----	----	--	--
U. Interest-free loan from Council or Job Centre	**3**	1	-	2	2	1	2	1	-	-	-	-	-	3	-	-	-	1	1	2	1	2
	0%	0%	-	1%	0%	0%	2%	0%	-	-	-	-	-	1%	-	-	-	0%	0%	0%	0%	0%
		---	---	---	--	--	-------	-------	-------	-------	-------	-------	-------	---	---	---	----	----	----	----	--	--
J. Guarantor loan (e.g. Amigo loan)	**3**	1	1	1	1	2	-	2	-	-	1	-	-	2	-	1	-	-	2	1	-	3
	0%	0%	0%	0%	0%	0%	-	1%	-	-	1%	-	-	1%	-	0%	-	-	1%	0%	-	1%
		---	---	---	--	--	-------	-------	-------	-------	-------	-------	-------	---	---	---	----	----	----	----	--	--
O. Log Book Loan (where you borrow money against the value of your vehicle)	**2**	-	-	2	2	-	-	1	-	-	1	-	-	1	-	1	-	2	-	-	2	-
	0%	-	-	0%	0%	-	-	1%	-	-	1%	-	-	0%	-	0%	-	1%	-	-	0%	-
		---	---	---	--	--	-------	-------	-------	-------	-------	-------	-------	---	---	---	----	----	----	----	--	--
S. Local lender (unofficial)\or unlicensed lender ('loan shark')	**1**	-	-	1	-	1	-	-	-	-	1	-	-	-	-	1	-	-	-	1	-	1
	0%	-	-	0%	-	0%	-	-	-	-	1%	-	-	-	-	0%	-	-	-	0%	-	0%
		---	---	---	--	--	-------	-------	-------	-------	-------	-------	-------	---	---	---	----	----	----	----	--	--
W. None of these	**612**	128	217	267	315	297	98	66	65	84	74	114	111	165	149	299	109	169	104	226	277	331
	60%	56%	63%	60%	64%	57%	69%	42%	37%	53%	64%	78%	88%	55%	45%	77%	69%	61%	55%	58%	64%	57%
		---	---	---	-b	a-	-BCD--G	A---EFG	A--DEFG	A-C--FG	-BC--fG	-BCD-e--	ABCD-E--	-bC	a-C	AB-	--cd	----	a---	a---	-b	a-

beaufortresearch

Analysis..: Q56a/b. Which of the following types of credit have you used in the last 12 months?
Break......: c25:c26:c27:c39:c29:c44
Filter.......: All Respondents
Weight....: w1(w100)
Options...: Analysis Ordered
Cells.......: Counts, Break %, z-test, Respondents

	Total	Region			Gender		Age 1							Age 2			Social Grade 1				Social Grade 2	
		A. North Wales	B. Mid & South West Wales	C. South East Wales & Valleys	A. Male	B. Female	A. 16-24	B. 25-34	C. 35-44	D. 45-54	E. 55-64	F. 65~74	G. 75+	A. 16-34	B. 35-54	C. 55+	A. AB	B. C1	C. C2	D. DE	A. ABC1	B. C2DE
Base																						
Unweighted	**1018**	**259**	**335**	**424**	**456**	**562**	**146**	**163**	**148**	**132**	**132**	**157**	**140**	**309**	**280**	**429**	**151**	**274**	**194**	**393**	**425**	**587**
Weighted	**1018**	**229**	**346**	**443**	**495**	**523**	**142**	**156**	**173**	**159**	**116**	**146**	**126**	**298**	**332**	**388**	**158**	**275**	**189**	**390**	**433**	**579**
X. Refused	**31**	7	11	13	13	17	4	4	3	2	7	6	5	8	5	17	2	5	7	15	8	22
	3%	3%	3%	3%	3%	3%	3%	3%	2%	1%	6%	4%	4%	3%	2%	4%	2%	2%	4%	4%	2%	4%
		---	---	---	--	--	-------	-------	-------	-------	-------	-------	-------	---	--c	-b-	----	----	----	----	--	--
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		---	---	---	--	--	-------	-------	-------	-------	-------	-------	-------	---	---	---	----	----	----	----	--	--
ANY HIGH COST CREDIT USER (Q,M,.I,N,J,O,S)	**70**	20	19	31	31	39	6	22	22	12	6	2	-	27	34	9	6	10	14	40	16	54
	7%	9%	6%	7%	6%	7%	4%	14%	12%	8%	5%	2%	-	9%	10%	2%	4%	4%	7%	10%	4%	9%
		---	---	---	--	--	-Bc----	A---	a---	-----fG	-b----g	-BCd-	-BCD-	--C	--C	AB-	---d	---D	----	aB--	-B	A-
								eFG	-FG			--	e--									
HIGH COST CREDIT USER OF INTEREST (Q,M,I)	**63**	18	18	27	27	36	6	17	21	12	4	2	-	23	33	7	6	8	11	37	14	49
	6%	8%	5%	6%	5%	7%	4%	11%	12%	8%	4%	2%	-	8%	10%	2%	4%	3%	6%	10%	3%	8%
		---	---	---	--	--	-bc----	a---	a---	-----fG	--c----	-BCd-	-BCD-	--C	--C	AB-	---d	---D	----	aB--	-B	A-
								-FG	eFG			--	--									
NO HIGH COST CREDIT (NOT Q,M,.I,N,J,O,S)	**948**	210	327	412	464	485	136	134	152	147	110	143	126	271	299	379	152	265	175	350	417	525
	93%	91%	94%	93%	94%	93%	96%	86%	88%	92%	95%	98%	100%	91%	90%	98%	96%	96%	93%	90%	96%	91%
		---	---	---	--	--	-Bc----	A---	a---	-----fG	-b----g	-BCd-	-BCD-	--C	--C	AB-	---d	---D	----	aB--	-B	A-
								eFG	-FG			--	e--									

Analysis..: Q56a/b. Which of the following types of credit have you used in the last 12 months?
Break......: c40:c43
Filter.......: All Respondents
Weight....: w1(w100)
Options...: Analysis Ordered
Cells.......: Counts, Break %, z-test, Respondents

		High cost credit user			Q60a/b. Financial literacy			
	Total	A. ANY HIGH COST CREDIT USER	B. HIGH COST CREDIT USER OF INTEREST	C. NO HIGH COST CREDIT	A. Q60a only correct	B. Q60b only correct	C. Q60a & b both correct	D. Neither correct
Base								
Unweighted	**1018**	**71**	**64**	**947**	**508**	**8**	**244**	**258**
Weighted	**1018**	**70**	**63**	**948**	**515**	**7**	**254**	**241**
A. Authorised\arranged overdraft facility	**151**	19	17	132	74	3	52	22
	15%	27%	28%	14%	14%	36%	21%	9%
		--C	--C	AB-	--c-	----	a--D	--C-
E. Credit card (not repaid immediately)	**92**	8	8	85	34	3	41	14
	9%	11%	12%	9%	7%	43%	16%	6%
		---	---	---	-BC-	A--D	A--D	-BC-
G. Loan from a family member	**85**	22	20	62	44	-	22	19
	8%	32%	32%	7%	9%	-	9%	8%
		--C	--C	AB-	----	----	----	----
P. Mail Order catalogue \ club book	**65**	14	12	52	41	-	11	13
	6%	19%	20%	5%	8%	-	4%	5%
		--C	--C	AB-	----	----	----	----
R. Other retail credit - e.g. via a retailer to buy furniture, mobile phone	**50**	4	4	47	24	-	19	8
	5%	5%	6%	5%	5%	-	7%	3%
		---	---	---	----	----	----	----
C. Bank or building society loan	**36**	3	3	33	11	-	19	6
	4%	4%	4%	4%	2%	-	8%	3%
		---	---	---	--C-	----	A--d	--c-
Q. Hire purchase\ buying goods on finance (e.g. BrightHouse, Pay-as-you-view)	**33**	33	33	-	18	-	4	12
	3%	48%	53%	-	3%	-	2%	5%
		--C	--C	AB-	----	----	----	----
M. Home Credit \ Doorstep Loan (company collects payments from home e.g. Provident)	**27**	27	27	-	13	-	3	10
	3%	38%	42%	-	3%	-	1%	4%
		--C	--C	AB-	----	----	---d	--c-

Analysis..: Q56a/b. Which of the following types of credit have you used in the last 12 months?
Break......: c40:c43
Filter.......: All Respondents
Weight....: w1(w100)
Options...: Analysis Ordered
Cells.......: Counts, Break %, z-test, Respondents

	Total	High cost credit user			Q60a/b. Financial literacy			
		A. ANY HIGH COST CREDIT USER	B. HIGH COST CREDIT USER OF INTEREST	C. NO HIGH COST CREDIT	A. Q60a only correct	B. Q60b only correct	C. Q60a & b both correct	D. Neither correct
Base								
Unweighted	**1018**	**71**	**64**	**947**	**508**	**8**	**244**	**258**
Weighted	**1018**	**70**	**63**	**948**	**515**	**7**	**254**	**241**
B. Unauthorised overdraft facility	**19**	5	4	13	5	-	7	7
	2%	8%	6%	1%	1%	-	3%	3%
		--C	--c	Ab-	----	----	----	----
D. Credit Union loan	**18**	4	4	14	8	-	5	5
	2%	6%	7%	1%	2%	-	2%	2%
		--c	--C	aB-	----	----	----	----
H. Loan from a friend or other acquaintance	**18**	11	9	7	7	-	3	8
	2%	16%	15%	1%	1%	-	1%	3%
		--C	--C	AB-	----	----	----	----
F. Store card (not repaid immediately)	**16**	5	5	11	6	-	8	2
	2%	7%	8%	1%	1%	-	3%	1%
		--C	--C	AB-	----	----	----	----
T. DWP crisis loan or Social Fund loan\loan from ‘the Social’	**12**	5	5	7	8	-	1	3
	1%	8%	8%	1%	2%	-	0%	1%
		--C	--C	AB-	----	----	----	----
I. Pay day loan company (e.g. Wonga, QuickQuid)	**12**	12	12	-	8	-	-	4
	1%	17%	19%	-	2%	-	-	2%
		--C	--C	AB-	----	----	----	----
V. Any other source of credit\ loan (please specify)	**11**	1	1	10	4	-	5	2
	1%	1%	1%	1%	1%	-	2%	1%
		---	---	---	----	----	----	----
N. Pawnbrokers (where you borrow money & leave goods e.g. Cash Converters)	**6**	6	3	-	4	-	1	1
	1%	8%	4%	-	1%	-	0%	0%
		--C	--C	AB-	----	----	----	----

beaufortresearch

Analysis..: Q56a/b. Which of the following types of credit have you used in the last 12 months?
Break......: c40:c43
Filter.......: All Respondents
Weight....: w1(w100)
Options...: Analysis Ordered
Cells.......: Counts, Break %, z-test, Respondents

		High cost credit user			Q60a/b. Financial literacy			
	Total	A. ANY HIGH COST CREDIT USER	B. HIGH COST CREDIT USER OF INTEREST	C. NO HIGH COST CREDIT	A. Q60a only correct	B. Q60b only correct	C. Q60a & b both correct	D. Neither correct
Base								
Unweighted	**1018**	**71**	**64**	**947**	**508**	**8**	**244**	**258**
Weighted	**1018**	**70**	**63**	**948**	**515**	**7**	**254**	**241**
U. Interest-free loan from Council or Job Centre	**3**	1	1	2	2	-	-	1
	0%	1%	1%	0%	0%	-	-	0%
		---	---	---	----	----	----	----
J. Guarantor loan (e.g. Amigo loan)	**3**	3	1	-	2	-	-	1
	0%	5%	2%	-	0%	-	-	0%
		--C	---	A--	----	----	----	----
O. Log Book Loan (where you borrow money against the value of your vehicle)	**2**	2	-	-	1	-	-	1
	0%	3%	-	-	0%	-	-	0%
		--C	---	A--	----	----	----	----
S. Local lender (unofficial)\or unlicensed lender (‘loan shark’)	**1**	1	1	-	-	-	-	1
	0%	1%	1%	-	-	-	-	0%
		---	---	---	----	----	----	----
W. None of these	**612**	-	-	612	319	4	140	149
	60%	-	-	65%	62%	57%	55%	62%
		--C	--C	AB-	----	----	----	----
X. Refused	**31**	-	-	31	21	-	5	5
	3%	-	-	3%	4%	-	2%	2%
		---	---	---	----	----	----	----
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
		---	---	---	----	----	----	----
ANY HIGH COST CREDIT USER (Q,M,.I,N,J,O,S)	**70**	70	63	-	38	-	7	26
	7%	100%	100%	-	7%	-	3%	11%
		--C	--C	AB-	--c-	----	a--D	--C-

Analysis..: Q56a/b. Which of the following types of credit have you used in the last 12 months?
Break......: c40:c43
Filter.......: All Respondents
Weight....: w1(w100)
Options...: Analysis Ordered
Cells.......: Counts, Break %, z-test, Respondents

		High cost credit user			Q60a/b. Financial literacy			
	Total	A. ANY HIGH COST CREDIT USER	B. HIGH COST CREDIT USER OF INTEREST	C. NO HIGH COST CREDIT	A. Q60a only correct	B. Q60b only correct	C. Q60a & b both correct	D. Neither correct
Base								
Unweighted	**1018**	**71**	**64**	**947**	**508**	**8**	**244**	**258**
Weighted	**1018**	**70**	**63**	**948**	**515**	**7**	**254**	**241**
HIGH COST CREDIT USER OF INTEREST (Q,M,I)	**63**	63	63	-	32	-	7	24
	6%	90%	100%	-	6%	-	3%	10%
		-bC	a-C	AB-	--c-	----	a--D	--C-
NO HIGH COST CREDIT (NOT Q,M,.I,N,J,O,S)	**948**	-	-	948	478	7	247	216
	93%	-	-	100%	93%	100%	97%	89%
		--C	--C	AB-	--c-	----	a--D	--C-

Analysis..: Q56a/b. Which of the following types of credit have you used in the last 12 months?
Break......: c30:c32:c41:c42:c36
Filter.......: All Respondents
Weight....: w1(w100)
Options...: Analysis Ordered
Cells.......: Counts, Break %, z-test, Respondents

		Working Status					Limiting long term illness/disability		Ethnicity		Tenure				Children (under 16) in household	
	Total	A. Full time	B. Part time	C. Unempl-oyed - seeking	D. Full time student	E. Other permanently not working	A. Yes	B. No	A. White	B. Non - white	A. Owned - with or without mortgage	B. Rented from Council/HA	C. Rented privately	D. Other	A. Yes	B. No
Base																
Unweighted	**1018**	**293**	**162**	**84**	**35**	**443**	**303**	**714**	**990**	**25**	**532**	**330**	**122**	**16**	**354**	**660**
Weighted	**1018**	**324**	**157**	**81**	**37**	**417**	**296**	**720**	**989**	**26**	**532**	**324**	**128**	**17**	**362**	**653**
A. Authorised\arranged overdraft facility	**151**	88	30	11	2	19	23	128	140	8	82	39	26	3	77	73
	15%	27%	19%	14%	5%	5%	8%	18%	14%	32%	15%	12%	20%	18%	21%	11%
		--cDE	----E	a---E	A----	ABC--	-B	A-	-b	a-	----	--c-	-b--	----	-B	A-
E. Credit card (not repaid immediately)	**92**	52	16	5	1	18	18	75	89	2	60	12	17	2	52	40
	9%	16%	10%	6%	4%	4%	6%	10%	9%	7%	11%	4%	14%	15%	14%	6%
		--c-E	----e	a----	-----	Ab---	-b	a-	--	--	-B--	A-C-	-B--	----	-B	A-
G. Loan from a family member	**85**	28	22	14	2	19	23	61	85	-	27	32	22	3	52	32
	8%	9%	14%	17%	6%	4%	8%	9%	9%	-	5%	10%	17%	15%	14%	5%
		--c-e	----E	a---E	-----	aBC--	--	--	--	--	-bC-	a-c-	Ab--	----	-B	A-
P. Mail Order catalogue \ club book	**65**	21	20	4	1	19	13	52	63	2	28	28	9	-	31	34
	6%	6%	13%	5%	2%	5%	4%	7%	6%	8%	5%	9%	7%	-	9%	5%
		-b---	a---E	-----	-----	-B---	--	--	--	--	----	----	----	----	--	--
R. Other retail credit - e.g. via a retailer to buy furniture, mobile phone	**50**	31	8	1	-	11	8	42	49	1	32	11	5	3	27	23
	5%	9%	5%	1%	-	3%	3%	6%	5%	5%	6%	3%	4%	15%	7%	4%
		--c-E	-----	a----	-----	A----	-b	a-	--	--	----	----	----	----	-b	a-
C. Bank or building society loan	**36**	24	5	1	-	6	11	26	35	1	22	9	5	-	19	17
	4%	8%	3%	1%	-	1%	4%	4%	4%	3%	4%	3%	4%	-	5%	3%
		----E	-----	-----	-----	A----	--	--	--	--	----	----	----	----	-b	a-
Q. Hire purchase\ buying goods on finance (e.g. BrightHouse, Pay-as-you-view)	**33**	15	5	2	-	11	8	25	33	-	10	19	4	1	27	6
	3%	4%	3%	3%	-	3%	3%	4%	3%	-	2%	6%	3%	4%	8%	1%
		-----	-----	-----	-----	-----	--	--	--	--	-B--	A---	----	----	-B	A-
M. Home Credit \ Doorstep Loan (company collects payments from home e.g. Provident)	**27**	3	3	7	-	14	15	11	27	-	1	14	11	-	17	10
	3%	1%	2%	9%	-	3%	5%	2%	3%	-	0%	4%	8%	-	5%	2%
		--C--	--c--	Ab---	-----	-----	-B	A-	--	--	-BC-	A---	A---	----	-B	A-

Analysis..: Q56a/b. Which of the following types of credit have you used in the last 12 months?
Break......: c30:c32:c41:c42:c36
Filter.......: All Respondents
Weight....: w1(w100)
Options...: Analysis Ordered
Cells.......: Counts, Break %, z-test, Respondents

	Total	Working Status					Limiting long term illness/disability		Ethnicity		Tenure				Children (under 16) in household	
		A. Full time	B. Part time	C. Unempl-oyed - seeking	D. Full time student	E. Other permanently not working	A. Yes	B. No	A. White	B. Non - white	A. Owned - with or without mortgage	B. Rented from Council/HA	C. Rented privately	D. Other	A. Yes	B. No
Base																
Unweighted	**1018**	**293**	**162**	**84**	**35**	**443**	**303**	**714**	**990**	**25**	**532**	**330**	**122**	**16**	**354**	**660**
Weighted	**1018**	**324**	**157**	**81**	**37**	**417**	**296**	**720**	**989**	**26**	**532**	**324**	**128**	**17**	**362**	**653**
B. Unauthorised overdraft	**19**	8	5	3	-	4	10	9	19	-	9	5	5	-	8	11
facility	**2%**	2%	3%	4%	-	1%	3%	1%	2%	-	2%	2%	4%	-	2%	2%
		-----	-----	-----	-----	-----	-b	a-	--	--	----	----	----	----	--	--
D. Credit Union loan	**18**	6	2	5	-	6	7	12	16	2	6	6	7	-	9	9
	2%	2%	1%	6%	-	1%	2%	2%	2%	8%	1%	2%	5%	-	3%	1%
		-----	-----	----e	-----	--c--	--	--	--	--	--C-	----	A---	----	--	--
H. Loan from a friend or other	**18**	2	2	3	1	10	8	11	18	1	1	10	7	1	14	4
acquaintance	**2%**	1%	2%	4%	2%	2%	3%	1%	2%	2%	0%	3%	5%	4%	4%	1%
		-----	-----	-----	-----	-----	--	--	--	--	-BC-	A---	A---	----	-B	A-
F. Store card (not repaid	**16**	7	3	1	-	4	2	13	16	-	6	4	4	2	12	4
immediately)	**2%**	2%	2%	1%	-	1%	1%	2%	2%	-	1%	1%	3%	15%	3%	1%
		-----	-----	-----	-----	-----	--	--	--	--	---D	---D	----	AB--	-B	A-
T. DWP crisis loan or Social	**12**	-	1	4	-	8	6	7	12	-	2	7	3	-	9	4
Fund loan\loan from 'the	**1%**	-	0%	5%	-	2%	2%	1%	1%	-	0%	2%	3%	-	2%	1%
Social'		--C-e	-----	A----	-----	a----	--	--	--	--	-b--	a---	----	----	-b	a-
I. Pay day loan company (e.g.	**12**	3	1	4	-	4	3	9	12	-	-	6	6	-	10	2
Wonga, QuickQuid)	**1%**	1%	1%	5%	-	1%	1%	1%	1%	-	-	2%	5%	-	3%	0%
		-----	-----	----e	-----	--c--	--	--	--	--	-BC-	A---	A---	----	-B	A-
V. Any other source of credit\	**11**	7	2	-	-	3	2	9	11	-	9	2	1	-	7	4
loan (please specify)	**1%**	2%	1%	-	-	1%	1%	1%	1%	-	2%	0%	1%	-	2%	1%
		-----	-----	-----	-----	-----	--	--	--	--	----	----	----	----	--	--
N. Pawnbrokers (where you	**6**	1	1	-	1	3	3	2	5	1	1	2	2	-	2	4
borrow money & leave goods	**1%**	0%	1%	-	2%	1%	1%	0%	0%	2%	0%	1%	2%	-	0%	1%
e.g. Cash Converters)		-----	-----	-----	-----	-----	--	--	--	--	----	----	----	----	--	--

Analysis..: Q56a/b. Which of the following types of credit have you used in the last 12 months?
Break......: c30:c32:c41:c42:c36
Filter.......: All Respondents
Weight....: w1(w100)
Options...: Analysis Ordered
Cells.......: Counts, Break %, z-test, Respondents

		Working Status					Limiting long term illness/disability		Ethnicity		Tenure				Children (under 16) in household	
	Total	A. Full time	B. Part time	C. Unempl-oyed - seeking	D. Full time student	E. Other permanently not working	A. Yes	B. No	A. White	B. Non - white	A. Owned - with or without mortgage	B. Rented from Council/HA	C. Rented privately	D. Other	A. Yes	B. No
Base																
Unweighted	**1018**	**293**	**162**	**84**	**35**	**443**	**303**	**714**	**990**	**25**	**532**	**330**	**122**	**16**	**354**	**660**
Weighted	**1018**	**324**	**157**	**81**	**37**	**417**	**296**	**720**	**989**	**26**	**532**	**324**	**128**	**17**	**362**	**653**
U. Interest-free loan from Council or Job Centre	**3**	1	1	1	-	1	1	2	3	-	-	2	2	-	1	2
	0%	0%	1%	1%	-	0%	0%	0%	0%	-	-	0%	1%	-	0%	0%
		-----	-----	-----	-----	-----	--	--	--	--	----	----	----	----	--	--
J. Guarantor loan (e.g. Amigo loan)	**3**	2	-	1	-	-	1	2	2	1	1	2	-	-	-	3
	0%	1%	-	1%	-	-	0%	0%	0%	5%	0%	1%	-	-	-	0%
		-----	-----	-----	-----	-----	--	--	-b	a-	----	----	----	----	--	--
O. Log Book Loan (where you borrow money against the value of your vehicle)	**2**	1	-	1	-	-	2	-	2	-	1	-	-	1	-	2
	0%	0%	-	1%	-	-	1%	-	0%	-	0%	-	-	6%	-	0%
		-----	-----	-----	-----	-----	--	--	--	--	----	----	----	----	--	--
S. Local lender (unofficial)\or unlicensed lender ('loan shark')	**1**	-	-	-	-	1	1	-	1	-	-	1	-	-	-	1
	0%	-	-	-	-	0%	0%	-	0%	-	-	0%	-	-	-	0%
		-----	-----	-----	-----	-----	--	--	--	--	----	----	----	----	--	--
W. None of these	**612**	154	83	40	30	304	190	421	598	13	345	191	53	8	166	442
	60%	47%	53%	49%	82%	73%	64%	58%	60%	49%	65%	59%	42%	51%	46%	68%
		---DE	---DE	---DE	ABC--	ABC--	--	--	--	--	--C-	--C-	AB--	----	-B	A-
X. Refused	**31**	7	4	4	1	16	10	21	29	2	13	14	2	1	8	22
	3%	2%	3%	5%	2%	4%	3%	3%	3%	7%	2%	4%	2%	6%	2%	3%
		-----	-----	-----	-----	-----	--	--	--	--	----	----	----	----	--	--
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		-----	-----	-----	-----	-----	--	--	--	--	----	----	----	----	--	--
ANY HIGH COST CREDIT USER (Q,M,.I,N,J,O,S)	**70**	21	10	13	1	26	27	42	68	2	14	39	15	2	46	24
	7%	6%	7%	15%	2%	6%	9%	6%	7%	7%	3%	12%	12%	10%	13%	4%
		--c--	--c--	ab--E	-----	--C--	--	--	--	--	-BC-	A---	A---	----	-B	A-

Analysis..: Q56a/b. Which of the following types of credit have you used in the last 12 months?
Break......: c30:c32:c41:c42:c36
Filter.......: All Respondents
Weight....: w1(w100)
Options...: Analysis Ordered
Cells.......: Counts, Break %, z-test, Respondents

		Working Status					Limiting long term illness/disability		Ethnicity		Tenure				Children (under 16) in household	
	Total	A. Full time	B. Part time	C. Unempl-oyed - seeking	D. Full time student	E. Other permanently not working	A. Yes	B. No	A. White	B. Non - white	A. Owned - with or without mortgage	B. Rented from Council/HA	C. Rented privately	D. Other	A. Yes	B. No
Base																
Unweighted	**1018**	**293**	**162**	**84**	**35**	**443**	**303**	**714**	**990**	**25**	**532**	**330**	**122**	**16**	**354**	**660**
Weighted	**1018**	**324**	**157**	**81**	**37**	**417**	**296**	**720**	**989**	**26**	**532**	**324**	**128**	**17**	**362**	**653**
HIGH COST CREDIT USER OF INTEREST (Q,M,I)	**63**	18	9	12	-	25	23	40	63	-	11	37	14	1	45	18
	6%	5%	6%	14%	-	6%	8%	5%	6%	-	2%	11%	11%	4%	12%	3%
		--c--	--c--	ab-de	--c--	--c--	--	--	--	--	-BC-	A---	A---	----	-B	A-
NO HIGH COST CREDIT (NOT Q,M,.I,N,J,O,S)	**948**	304	147	69	36	392	269	678	921	24	518	285	113	15	316	629
	93%	94%	93%	85%	98%	94%	91%	94%	93%	93%	97%	88%	88%	90%	87%	96%
		--c--	--c--	ab--E	-----	--C--	--	--	--	--	-BC-	A---	A---	----	-B	A-

Analysis..: Q57. You mentioned that you have borrowed money from a friend or other acquaintance. Does that person also lend to others?
Break......: c25:c26:c27:c39:c29:c44
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents
Text........: This table only includes respondents who have borrowed money from a friend or other acquaintance

		Region			Gender		Age 1							Age 2			Social Grade 1				Social Grade 2	
	Total	A. North Wales	B. Mid & South West Wales	C. South East Wales & Valleys	A. Male	B. Female	A. 16-24	B. 25-34	C. 35-44	D. 45-54	E. 55-64	F. 65~74	G. 75+	A. 16-34	B. 35-54	C. 55+	A. AB	B. C1	C. C2	D. DE	A. ABC1	B. C2DE
Base																						
Unweighted	**19**	**9**	**3**	**7**	**8**	**11**	**3**	**9**	**6**	**1**	**-**	**-**	**-**	**12**	**7**	**-**	**1**	**1**	**2**	**15**	**2**	**17**
Weighted	**18**	**8**	**3**	**7**	**9**	**10**	**2**	**8**	**7**	**1**	**-**	**-**	**-**	**10**	**8**	**-**	**1**	**1**	**2**	**14**	**2**	**16**
Yes	**6**	2	2	2	1	5	1	2	3	-	-	-	-	3	3	-	-	-	1	5	-	6
	32%	22%	57%	30%	12%	49%	30%	32%	36%	-	-	-	-	32%	32%	-	-	-	49%	35%	-	36%
		---	---	---	--	--	-------	-------	-------	-------	-------	-------	-------	---	---	---	----	----	----	----	--	--
No	**8**	3	1	4	4	4	1	3	4	1	-	-	-	3	5	-	1	1	-	6	2	6
	44%	40%	43%	48%	44%	44%	29%	35%	50%	100%	-	-	-	34%	56%	-	100%	100%	-	41%	100%	36%
		---	---	---	--	--	-------	-------	-------	-------	-------	-------	-------	---	---	---	----	----	----	----	--	--
Don't know	**4**	3	-	2	4	1	1	3	1	-	-	-	-	3	1	-	-	-	1	3	-	4
	24%	38%	-	21%	45%	7%	41%	33%	14%	-	-	-	-	34%	12%	-	-	-	51%	25%	-	28%
		---	---	---	--	--	-------	-------	-------	-------	-------	-------	-------	---	---	---	----	----	----	----	--	--

Analysis..: Q57. You mentioned that you have borrowed money from a friend or other acquaintance. Does that person also lend to others?
Break......: c40:c43
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents
Text........: This table only includes respondents who have borrowed money from a friend or other acquaintance

		High cost credit user			Q60a/b. Financial literacy			
	Total	A. ANY HIGH COST CREDIT USER	B. HIGH COST CREDIT USER OF INTEREST	C. NO HIGH COST CREDIT	A. Q60a only correct	B. Q60b only correct	C. Q60a & b both correct	D. Neither correct
Base								
Unweighted	**19**	**11**	**9**	**8**	**7**	**-**	**4**	**8**
Weighted	**18**	**11**	**9**	**7**	**7**	**-**	**3**	**8**
Yes	**6**	3	3	3	-	-	2	3
	32%	26%	31%	42%	-	-	71%	45%
		---	---	---	----	----	----	----
No	**8**	6	4	2	4	-	-	4
	44%	52%	42%	30%	60%	-	-	47%
		---	---	---	----	----	----	----
Don't know	**4**	3	3	2	3	-	1	1
	24%	22%	27%	28%	40%	-	29%	8%
		---	---	---	----	----	----	----

Analysis..: Q57. You mentioned that you have borrowed money from a friend or other acquaintance. Does that person also lend to others?
Break......: c30:c32:c41:c42:c36
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents
Text........: This table only includes respondents who have borrowed money from a friend or other acquaintance

		Working Status					Limiting long term illness/disability		Ethnicity		Tenure				Children (under 16) in household	
	Total	A. Full time	B. Part time	C. Unempl-oyed - seeking	D. Full time student	E. Other permanently not working	A. Yes	B. No	A. White	B. Non - white	A. Owned - with or without mortgage	B. Rented from Council/HA	C. Rented privately	D. Other	A. Yes	B. No
Base																
Unweighted	**19**	**2**	**2**	**4**	**1**	**10**	**6**	**13**	**18**	**1**	**1**	**11**	**6**	**1**	**15**	**4**
Weighted	**18**	**2**	**2**	**3**	**1**	**10**	**8**	**11**	**18**	**1**	**1**	**10**	**7**	**1**	**14**	**4**
Yes	**6**	-	-	2	-	4	3	3	6	-	-	3	2	1	5	1
	32%	-	-	59%	-	38%	34%	30%	33%	-	-	31%	29%	100%	34%	23%
		-----	-----	-----	-----	-----	--	--	--	--	----	----	----	----	--	--
No	**8**	-	1	1	1	5	4	4	7	1	1	4	4	-	7	1
	44%	-	59%	21%	100%	52%	53%	38%	42%	100%	100%	35%	56%	-	48%	32%
		-----	-----	-----	-----	-----	--	--	--	--	----	----	----	----	--	--
Don't know	**4**	2	1	1	-	1	1	3	4	-	-	3	1	-	2	2
	24%	100%	41%	21%	-	10%	13%	33%	25%	-	-	34%	15%	-	18%	45%
		-----	-----	-----	-----	-----	--	--	--	--	----	----	----	----	--	--

beaufortresearch

Analysis..: Q58. And did they charge you interest?
Break......: c25:c26:c27:c39:c29:c44
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents
Text........: This table only includes respondents who have borrowed money from a friend or other acquaintance

	Total	Region			Gender		Age 1							Age 2			Social Grade 1				Social Grade 2	
		A. North Wales	B. Mid & South West Wales	C. South East Wales & Valleys	A. Male	B. Female	A. 16-24	B. 25-34	C. 35-44	D. 45-54	E. 55-64	F. 65~74	G. 75+	A. 16-34	B. 35-54	C. 55+	A. AB	B. C1	C. C2	D. DE	A. ABC1	B. C2DE
Base																						
Unweighted	**19**	**9**	**3**	**7**	**8**	**11**	**3**	**9**	**6**	**1**	**-**	**-**	**-**	**12**	**7**	**-**	**1**	**1**	**2**	**15**	**2**	**17**
Weighted	**18**	**8**	**3**	**7**	**9**	**10**	**2**	**8**	**7**	**1**	**-**	**-**	**-**	**10**	**8**	**-**	**1**	**1**	**2**	**14**	**2**	**16**
Yes - I paid back what I owed plus more	**2**	2	-	-	2	-	-	-	2	-	-	-	-	-	2	-	-	-	1	1	-	2
	11%	26%	-	-	23%	-	-	-	27%	-	-	-	-	-	24%	-	-	-	51%	7%	-	12%
		---	---	---	--	--	-------	-------	-------	-------	-------	-------	-------	---	---	---	----	----	----	----	--	--
Yes - I paid back what I owed plus a gift (e.g. bought them a pint)	**-**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		---	---	---	--	--	-------	-------	-------	-------	-------	-------	-------	---	---	---	----	----	----	----	--	--
No - I paid back what I owed and nothing else	**16**	6	3	7	7	10	2	8	5	1	-	-	-	10	6	-	1	1	1	13	2	14
	89%	74%	100%	100%	77%	100%	100%	100%	73%	100%	-	-	-	100%	76%	-	100%	100%	49%	93%	100%	88%
		---	---	---	--	--	-------	-------	-------	-------	-------	-------	-------	---	---	---	----	----	----	----	--	--

Analysis..: Q58. And did they charge you interest?
Break......: c40:c43
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents
Text........: This table only includes respondents who have borrowed money from a friend or other acquaintance

		High cost credit user			Q60a/b. Financial literacy			
	Total	A. ANY HIGH COST CREDIT USER	B. HIGH COST CREDIT USER OF INTEREST	C. NO HIGH COST CREDIT	A. Q60a only correct	B. Q60b only correct	C. Q60a & b both correct	D. Neither correct
Base								
Unweighted	**19**	**11**	**9**	**8**	**7**	**-**	**4**	**8**
Weighted	**18**	**11**	**9**	**7**	**7**	**-**	**3**	**8**
Yes - I paid back what I owed plus more	**2**	1	1	1	1	-	1	-
	11%	9%	10%	14%	14%	-	30%	-
		---	---	---	----	----	----	----
Yes - I paid back what I owed plus a gift (e.g. bought them a pint)	**-**	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
		---	---	---	----	----	----	----
No - I paid back what I owed and nothing else	**16**	10	8	6	6	-	2	8
	89%	91%	90%	86%	86%	-	70%	100%
		---	---	---	----	----	----	----

Analysis..: Q58. And did they charge you interest?
Break......: c30:c32:c41:c42:c36
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents
Text........: This table only includes respondents who have borrowed money from a friend or other acquaintance

	Total	Working Status					Limiting long term illness/disability		Ethnicity		Tenure				Children (under 16) in household	
		A. Full time	B. Part time	C. Unempl-oyed - seeking	D. Full time student	E. Other permanently not working	A. Yes	B. No	A. White	B. Non - white	A. Owned - with or without mortgage	B. Rented from Council/HA	C. Rented privately	D. Other	A. Yes	B. No
Base																
Unweighted	**19**	**2**	**2**	**4**	**1**	**10**	**6**	**13**	**18**	**1**	**1**	**11**	**6**	**1**	**15**	**4**
Weighted	**18**	**2**	**2**	**3**	**1**	**10**	**8**	**11**	**18**	**1**	**1**	**10**	**7**	**1**	**14**	**4**
Yes - I paid back what I owed plus more	**2**	-	-	-	-	2	2	-	2	-	-	-	2	-	-	2
	11%	-	-	-	-	19%	26%	-	11%	-	-	-	30%	-	-	45%
		-----	-----	-----	-----	-----	--	--	--	--	----	----	----	----	--	--
Yes - I paid back what I owed plus a gift (e.g. bought them a pint)	**-**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		-----	-----	-----	-----	-----	--	--	--	--	----	----	----	----	--	--
No - I paid back what I owed and nothing else	**16**	2	2	3	1	8	6	11	16	1	1	10	5	1	14	2
	89%	100%	100%	100%	100%	81%	74%	100%	89%	100%	100%	100%	70%	100%	100%	55%
		-----	-----	-----	-----	-----	--	--	--	--	----	----	----	----	--	--

Analysis..: Q59. You said you had taken out...Credit Union loan in the last 12 months. Do you still have this credit?
Break......: c25:c26:c27:c39:c29:c44
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents
Text........: This table only includes respondents who have used Credit Union loan in the last 12 months.

		Region			Gender		Age 1							Age 2			Social Grade 1				Social Grade 2	
	Total	A. North Wales	B. Mid & South West Wales	C. South East Wales & Valleys	A. Male	B. Female	A. 16-24	B. 25-34	C. 35-44	D. 45-54	E. 55-64	F. 65~74	G. 75+	A. 16-34	B. 35-54	C. 55+	A. AB	B. C1	C. C2	D. DE	A. ABC1	B. C2DE
Base																						
Unweighted	**19**	**4**	**6**	**9**	**8**	**11**	**3**	**7**	**4**	**2**	**2**	**-**	**1**	**10**	**6**	**3**	**-**	**3**	**3**	**13**	**3**	**16**
Weighted	**18**	**3**	**5**	**10**	**9**	**9**	**2**	**8**	**4**	**2**	**2**	**-**	**1**	**10**	**6**	**3**	**-**	**3**	**3**	**13**	**3**	**16**
Yes	**9**	2	2	5	2	7	2	2	2	1	2	-	-	5	3	2	-	3	1	5	3	6
	50%	69%	30%	54%	20%	79%	100%	30%	50%	33%	100%	-	-	48%	44%	71%	-	100%	50%	38%	100%	40%
		---	---	---	-b	a-	-------	-------	-------	-------	-------	-------	-------	---	---	---	----	----	----	----	--	--
No	**9**	1	4	4	7	2	-	5	2	1	-	-	1	5	3	1	-	-	1	8	-	9
	50%	31%	70%	46%	80%	21%	-	70%	50%	67%	-	-	100%	52%	56%	29%	-	-	50%	62%	-	60%
		---	---	---	-b	a-	-------	-------	-------	-------	-------	-------	-------	---	---	---	----	----	----	----	--	--

Analysis..: Q59. You said you had taken out...Credit Union loan in the last 12 months. Do you still have this credit?
Break......: c40:c43
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents
Text........: This table only includes respondents who have used Credit Union loan in the last 12 months.

		High cost credit user			Q60a/b. Financial literacy			
	Total	A. ANY HIGH COST CREDIT USER	B. HIGH COST CREDIT USER OF INTEREST	C. NO HIGH COST CREDIT	A. Q60a only correct	B. Q60b only correct	C. Q60a & b both correct	D. Neither correct
Base								
Unweighted	**19**	**5**	**5**	**14**	**9**	**-**	**4**	**6**
Weighted	**18**	**4**	**4**	**14**	**8**	**-**	**5**	**5**
Yes	**9**	3	3	6	5	-	1	3
	50%	78%	78%	41%	66%	-	13%	63%
		---	---	---	----	----	----	----
No	**9**	1	1	8	3	-	5	2
	50%	22%	22%	59%	34%	-	87%	37%
		---	---	---	----	----	----	----

Analysis..: Q59. You said you had taken out...Credit Union loan in the last 12 months. Do you still have this credit?
Break......: c30:c32:c41:c42:c36
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents
Text........: This table only includes respondents who have used Credit Union loan in the last 12 months.

		Working Status					Limiting long term illness/disability		Ethnicity		Tenure				Children (under 16) in household	
	Total	A. Full time	B. Part time	C. Unempl-oyed - seeking	D. Full time student	E. Other permanently not working	A. Yes	B. No	A. White	B. Non - white	A. Owned - with or without mortgage	B. Rented from Council/HA	C. Rented privately	D. Other	A. Yes	B. No
Base																
Unweighted	**19**	**5**	**2**	**6**	**-**	**6**	**7**	**12**	**17**	**2**	**6**	**7**	**6**	**-**	**11**	**8**
Weighted	**18**	**6**	**2**	**5**	**-**	**6**	**7**	**12**	**16**	**2**	**6**	**6**	**7**	**-**	**9**	**9**
Yes	**9**	3	1	3	-	3	4	5	7	2	3	4	3	-	5	4
	50%	47%	33%	62%	-	48%	66%	40%	43%	100%	49%	65%	37%	-	57%	42%
		-----	-----	-----	-----	-----	--	--	--	--	----	----	----	----	--	--
No	**9**	3	1	2	-	3	2	7	9	-	3	2	4	-	4	5
	50%	53%	67%	38%	-	52%	34%	60%	57%	-	51%	35%	63%	-	43%	58%
		-----	-----	-----	-----	-----	--	--	--	--	----	----	----	----	--	--

Analysis..: Q59. You said you had taken out...Pay day loan company in the last 12 months. Do you still have this credit?
Break......: c25:c26:c27:c39:c29:c44
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents
Text........: This table only includes respondents who have used Pay day loan company in the last 12 months.

		Region			Gender		Age 1							Age 2			Social Grade 1				Social Grade 2	
	Total	A. North Wales	B. Mid & South West Wales	C. South East Wales & Valleys	A. Male	B. Female	A. 16-24	B. 25-34	C. 35-44	D. 45-54	E. 55-64	F. 65~74	G. 75+	A. 16-34	B. 35-54	C. 55+	A. AB	B. C1	C. C2	D. DE	A. ABC1	B. C2DE
Base																						
Unweighted	**13**	**6**	**2**	**5**	**4**	**9**	**2**	**6**	**4**	**1**	**-**	**-**	**-**	**8**	**5**	**-**	**-**	**2**	**2**	**9**	**2**	**11**
Weighted	**12**	**5**	**2**	**5**	**4**	**8**	**2**	**5**	**5**	**1**	**-**	**-**	**-**	**7**	**5**	**-**	**-**	**2**	**2**	**8**	**2**	**10**
Yes	**5**	3	1	2	2	3	-	3	2	1	-	-	-	3	2	-	-	-	1	4	-	5
	42%	52%	47%	31%	46%	41%	-	53%	38%	100%	-	-	-	40%	45%	-	-	-	60%	49%	-	51%
		---	---	---	--	--	-------	-------	-------	-------	-------	-------	-------	---	---	---	----	----	----	----	--	--
No	**7**	2	1	4	2	5	2	2	3	-	-	-	-	4	3	-	-	2	1	4	2	5
	58%	48%	53%	69%	54%	59%	100%	47%	62%	-	-	-	-	60%	55%	-	-	100%	40%	51%	100%	49%
		---	---	---	--	--	-------	-------	-------	-------	-------	-------	-------	---	---	---	----	----	----	----	--	--

beaufortresearch

Analysis..: Q59. You said you had taken out...Pay day loan company in the last 12 months. Do you still have this credit?
Break......: c40:c43
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents
Text........: This table only includes respondents who have used Pay day loan company in the last 12 months.

		High cost credit user			Q60a/b. Financial literacy			
	Total	A. ANY HIGH COST CREDIT USER	B. HIGH COST CREDIT USER OF INTEREST	C. NO HIGH COST CREDIT	A. Q60a only correct	B. Q60b only correct	C. Q60a & b both correct	D. Neither correct
Base								
Unweighted	**13**	**13**	**13**	**-**	**9**	**-**	**-**	**4**
Weighted	**12**	**12**	**12**	**-**	**8**	**-**	**-**	**4**
Yes	**5**	5	5	-	3	-	-	2
	42%	42%	42%	-	44%	-	-	40%
		---	---	---	----	----	----	----
No	**7**	7	7	-	4	-	-	3
	58%	58%	58%	-	56%	-	-	60%
		---	---	---	----	----	----	----

Analysis..: Q59. You said you had taken out...Pay day loan company in the last 12 months. Do you still have this credit?
Break......: c30:c32:c41:c42:c36
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents
Text........: This table only includes respondents who have used Pay day loan company in the last 12 months.

		Working Status					Limiting long term illness/disability		Ethnicity		Tenure				Children (under 16) in household	
	Total	A. Full time	B. Part time	C. Unempl-oyed - seeking	D. Full time student	E. Other permanently not working	A. Yes	B. No	A. White	B. Non - white	A. Owned - with or without mortgage	B. Rented from Council/HA	C. Rented privately	D. Other	A. Yes	B. No
Base																
Unweighted	**13**	**4**	**1**	**5**	**-**	**3**	**2**	**11**	**13**	**-**	**-**	**8**	**5**	**-**	**11**	**2**
Weighted	**12**	**3**	**1**	**4**	**-**	**4**	**3**	**9**	**12**	**-**	**-**	**6**	**6**	**-**	**10**	**2**
Yes	**5**	2	1	1	-	1	1	4	5	-	-	3	2	-	3	2
	42%	49%	100%	39%	-	25%	38%	44%	42%	-	-	51%	33%	-	33%	100%
		-----	-----	-----	-----	-----	--	--	--	--	----	----	----	----	--	--
No	**7**	2	-	2	-	3	2	5	7	-	-	3	4	-	7	-
	58%	51%	-	61%	-	75%	62%	56%	58%	-	-	49%	67%	-	67%	-
		-----	-----	-----	-----	-----	--	--	--	--	----	----	----	----	--	--

Analysis..: Q59. You said you had taken out...Home Credit \ Doorstep Loan in the last 12 months. Do you still have this credit?
Break......: c25:c26:c27:c39:c29:c44
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents
Text........: This table only includes respondents who have used Home Credit \ Doorstep Loan in the last 12 months.

		Region			Gender		Age 1							Age 2			Social Grade 1				Social Grade 2	
	Total	A. North Wales	B. Mid & South West Wales	C. South East Wales & Valleys	A. Male	B. Female	A. 16-24	B. 25-34	C. 35-44	D. 45-54	E. 55-64	F. 65~74	G. 75+	A. 16-34	B. 35-54	C. 55+	A. AB	B. C1	C. C2	D. DE	A. ABC1	B. C2DE
Base																						
Unweighted	**28**	**12**	**5**	**11**	**8**	**20**	**4**	**8**	**4**	**7**	**4**	**1**	**-**	**12**	**11**	**5**	**1**	**1**	**1**	**25**	**2**	**26**
Weighted	**27**	**9**	**4**	**13**	**9**	**18**	**3**	**6**	**6**	**7**	**4**	**1**	**-**	**10**	**12**	**4**	**1**	**1**	**1**	**24**	**2**	**24**
Yes	**20**	7	3	10	7	13	3	5	4	6	2	1	-	7	10	3	-	1	1	18	1	18
	74%	74%	58%	80%	78%	72%	73%	74%	71%	86%	51%	100%	-	74%	79%	60%	-	100%	100%	75%	58%	75%
		---	---	---	--	--	-------	-------	-------	-------	-------	-------	-------	---	---	---	----	----	----	----	--	--
No	**7**	2	2	3	2	5	1	2	2	1	2	-	-	3	3	2	1	-	-	6	1	6
	26%	26%	42%	20%	22%	28%	27%	26%	29%	14%	49%	-	-	26%	21%	40%	100%	-	-	25%	42%	25%
		---	---	---	--	--	-------	-------	-------	-------	-------	-------	-------	---	---	---	----	----	----	----	--	--

Analysis..: Q59. You said you had taken out...Home Credit \ Doorstep Loan in the last 12 months. Do you still have this credit?
Break......: c40:c43
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents
Text........: This table only includes respondents who have used Home Credit \ Doorstep Loan in the last 12 months.

		High cost credit user			Q60a/b. Financial literacy			
	Total	A. ANY HIGH COST CREDIT USER	B. HIGH COST CREDIT USER OF INTEREST	C. NO HIGH COST CREDIT	A. Q60a only correct	B. Q60b only correct	C. Q60a & b both correct	D. Neither correct
Base								
Unweighted	**28**	**28**	**28**	**-**	**14**	**-**	**3**	**11**
Weighted	**27**	**27**	**27**	**-**	**13**	**-**	**3**	**10**
Yes	**20**	20	20	-	11	-	3	6
	74%	74%	74%	-	81%	-	100%	58%
		---	---	---	----	----	----	----
No	**7**	7	7	-	2	-	-	4
	26%	26%	26%	-	19%	-	-	42%
		---	---	---	----	----	----	----

Analysis..: Q59. You said you had taken out...Home Credit \ Doorstep Loan in the last 12 months. Do you still have this credit?
Break......: c30:c32:c41:c42:c36
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents
Text........: This table only includes respondents who have used Home Credit \ Doorstep Loan in the last 12 months.

		Working Status					Limiting long term illness/disability		Ethnicity		Tenure				Children (under 16) in household	
	Total	A. Full time	B. Part time	C. Unempl-oyed - seeking	D. Full time student	E. Other permanently not working	A. Yes	B. No	A. White	B. Non - white	A. Owned - with or without mortgage	B. Rented from Council/HA	C. Rented privately	D. Other	A. Yes	B. No
Base																
Unweighted	**28**	**4**	**3**	**8**	**-**	**13**	**15**	**13**	**28**	**-**	**2**	**17**	**9**	**-**	**17**	**11**
Weighted	**27**	**3**	**3**	**7**	**-**	**14**	**15**	**11**	**27**	**-**	**1**	**14**	**11**	**-**	**17**	**10**
Yes	**20**	3	2	4	-	11	11	9	20	-	1	11	7	-	11	8
	74%	78%	63%	61%	-	81%	71%	77%	74%	-	100%	76%	67%	-	70%	81%
		-----	-----	-----	-----	-----	--	--	--	--	----	----	----	----	--	--
No	**7**	1	1	3	-	3	4	3	7	-	-	3	4	-	5	2
	26%	22%	37%	39%	-	19%	29%	23%	26%	-	-	24%	33%	-	30%	19%
		-----	-----	-----	-----	-----	--	--	--	--	----	----	----	----	--	--

Analysis..: Q59. You said you had taken out... Hire purchase\ buying goods on finance in the last 12 months. Do you still have this credit?
Break......: c25:c26:c27:c39:c29:c44
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents
Text........: This table only includes respondents who have used Hire purchase\ buying goods on finance in the last 12 months.

		Region			Gender		Age 1							Age 2			Social Grade 1				Social Grade 2	
	Total	A. North Wales	B. Mid & South West Wales	C. South East Wales & Valleys	A. Male	B. Female	A. 16-24	B. 25-34	C. 35-44	D. 45-54	E. 55-64	F. 65~74	G. 75+	A. 16-34	B. 35-54	C. 55+	A. AB	B. C1	C. C2	D. DE	A. ABC1	B. C2DE
Base																						
Unweighted	**32**	**10**	**11**	**11**	**16**	**16**	**3**	**11**	**11**	**4**	**1**	**2**	**-**	**14**	**15**	**3**	**5**	**5**	**9**	**13**	**10**	**22**
Weighted	**33**	**8**	**13**	**12**	**19**	**14**	**3**	**9**	**14**	**5**	**1**	**2**	**-**	**12**	**19**	**2**	**6**	**6**	**9**	**12**	**12**	**21**
Yes	**26**	5	13	8	17	8	3	6	10	5	1	2	-	9	14	2	4	5	9	7	10	16
	77%	61%	100%	64%	90%	59%	100%	69%	72%	82%	100%	100%	-	75%	75%	100%	72%	86%	100%	57%	79%	76%
		---	---	---	--	--	-------	-------	-------	-------	-------	-------	-------	---	---	---	----	----	----	----	--	--
No	**8**	3	-	5	2	6	-	3	4	1	-	-	-	3	5	-	2	1	-	5	3	5
	23%	39%	-	36%	10%	41%	-	31%	28%	18%	-	-	-	25%	25%	-	28%	14%	-	43%	21%	24%
		---	---	---	--	--	-------	-------	-------	-------	-------	-------	-------	---	---	---	----	----	----	----	--	--

Analysis..: Q59. You said you had taken out... Hire purchase\ buying goods on finance in the last 12 months. Do you still have this credit?
Break......: c40:c43
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents
Text........: This table only includes respondents who have used Hire purchase\ buying goods on finance in the last 12 months.

		High cost credit user			Q60a/b. Financial literacy			
	Total	A. ANY HIGH COST CREDIT USER	B. HIGH COST CREDIT USER OF INTEREST	C. NO HIGH COST CREDIT	A. Q60a only correct	B. Q60b only correct	C. Q60a & b both correct	D. Neither correct
Base								
Unweighted	**32**	**32**	**32**	**-**	**16**	**-**	**5**	**11**
Weighted	**33**	**33**	**33**	**-**	**18**	**-**	**4**	**12**
Yes	**26**	26	26	-	15	-	3	8
	77%	77%	77%	-	82%	-	83%	67%
		---	---	---	----	----	----	----
No	**8**	8	8	-	3	-	1	4
	23%	23%	23%	-	18%	-	17%	33%
		---	---	---	----	----	----	----

Analysis..: Q59. You said you had taken out... Hire purchase\ buying goods on finance in the last 12 months. Do you still have this credit?
Break......: c30:c32:c41:c42:c36
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents
Text........: This table only includes respondents who have used Hire purchase\ buying goods on finance in the last 12 months.

	Total	Working Status					Limiting long term illness/disability		Ethnicity		Tenure				Children (under 16) in household	
		A. Full time	B. Part time	C. Unemployed - seeking	D. Full time student	E. Other permanently not working	A. Yes	B. No	A. White	B. Non - white	A. Owned - with or without mortgage	B. Rented from Council/HA	C. Rented privately	D. Other	A. Yes	B. No
Base																
Unweighted	**32**	**13**	**5**	**3**	**-**	**11**	**7**	**25**	**32**	**-**	**9**	**18**	**4**	**1**	**27**	**5**
Weighted	**33**	**15**	**5**	**2**	**-**	**11**	**8**	**25**	**33**	**-**	**10**	**19**	**4**	**1**	**27**	**6**
Yes	**26**	15	4	2	-	5	4	22	26	-	10	14	2	-	19	6
	77%	100%	71%	100%	-	43%	48%	86%	77%	-	100%	72%	55%	-	72%	100%
		----E	-----	-----	-----	A----	--	--	--	--	----	----	----	----	--	--
No	**8**	-	2	-	-	6	4	4	8	-	-	5	2	1	8	-
	23%	-	29%	-	-	57%	52%	14%	23%	-	-	28%	45%	100%	28%	-
		----E	-----	-----	-----	A----	--	--	--	--	----	----	----	----	--	--

Analysis..: Q60a. You have taken out a loan for £100 and the interest rate you are charged is 10 per cent per month. There are no other fees. At this interest rate, how much money would you owe in total after one month?
Break......: c25:c26:c27:c39:c29:c44
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents

		Region			Gender		Age 1							Age 2			Social Grade 1				Social Grade 2	
	Total	A. North Wales	B. Mid & South West Wales	C. South East Wales & Valleys	A. Male	B. Female	A. 16-24	B. 25-34	C. 35-44	D. 45-54	E. 55-64	F. 65~74	G. 75+	A. 16-34	B. 35-54	C. 55+	A. AB	B. C1	C. C2	D. DE	A. ABC1	B. C2DE
Base																						
Unweighted	**1018**	**259**	**335**	**424**	**456**	**562**	**146**	**163**	**148**	**132**	**132**	**157**	**140**	**309**	**280**	**429**	**151**	**274**	**194**	**393**	**425**	**587**
Weighted	**1018**	**229**	**346**	**443**	**495**	**523**	**142**	**156**	**173**	**159**	**116**	**146**	**126**	**298**	**332**	**388**	**158**	**275**	**189**	**390**	**433**	**579**
Less than £110	**62**	5	19	37	31	30	6	12	6	7	12	9	10	18	13	31	9	13	13	26	22	39
	6%	2%	6%	8%	6%	6%	4%	7%	3%	4%	10%	6%	8%	6%	4%	8%	5%	5%	7%	7%	5%	7%
		--C	---	A--	--	--	-------	-------	----e--	-------	--c----	-------	-------	---	--c	-b-	----	----	----	----	--	--
£110 exactly	**769**	183	260	327	401	368	96	114	144	138	80	115	82	211	282	277	139	222	145	260	361	405
	76%	80%	75%	74%	81%	70%	68%	73%	83%	87%	69%	79%	65%	71%	85%	71%	88%	81%	77%	67%	83%	70%
		---	---	---	-B	A-	--CD-	--cD---	Ab--E-	AB--E-	--CD-	a-----g	--CD-	-B-	A-C	-B-	--cD	---D	a--d	ABc-	-B	A-
							f-		G	G	--		f-									
More than £110	**25**	6	11	7	11	14	7	3	1	2	2	7	3	10	3	11	1	10	3	10	11	13
	2%	3%	3%	2%	2%	3%	5%	2%	0%	1%	2%	5%	2%	3%	1%	3%	1%	4%	2%	2%	2%	2%
		---	---	---	--	--	--c----	-------	a----f-	-------	-------	--c----	-------	---	---	---	----	----	----	----	--	--
Don't know	**156**	32	54	70	49	107	32	26	21	12	22	14	29	58	33	66	9	29	27	92	38	118
	15%	14%	16%	16%	10%	20%	22%	17%	12%	7%	19%	10%	23%	19%	10%	17%	6%	10%	14%	24%	9%	20%
		---	---	---	-B	A-	--cD-	---d---	a-----g	Ab--E-	---D-f-	A---e-	--cD-	-B-	A-C	-B-	--cD	---D	a--d	ABc-	-B	A-
							F-			G		G	F-									
Refused	**6**	3	2	1	2	4	1	1	2	-	-	1	2	1	2	3	1	1	1	2	2	3
	1%	1%	1%	0%	0%	1%	0%	0%	1%	-	-	1%	2%	0%	1%	1%	1%	0%	0%	1%	0%	1%
		---	---	---	--	--	-------	-------	-------	-------	-------	-------	-------	---	---	---	----	----	----	----	--	--

Analysis..: Q60a. You have taken out a loan for £100 and the interest rate you are charged is 10 per cent per month. There are no other fees. At this interest rate, how much money would you owe in total after one month?
Break......: c40:c43
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents

		High cost credit user			Q60a/b. Financial literacy			
	Total	A. ANY HIGH COST CREDIT USER	B. HIGH COST CREDIT USER OF INTEREST	C. NO HIGH COST CREDIT	A. Q60a only correct	B. Q60b only correct	C. Q60a & b both correct	D. Neither correct
Base								
Unweighted	**1018**	**71**	**64**	**947**	**508**	**8**	**244**	**258**
Weighted	**1018**	**70**	**63**	**948**	**515**	**7**	**254**	**241**
Less than £110	**62**	5	5	56	-	7	-	55
	6%	8%	9%	6%	-	100%	-	23%
		---	---	---	-B-D	A-CD	-B-D	ABC-
£110 exactly	**769**	44	39	725	515	-	254	-
	76%	63%	62%	76%	100%	-	100%	-
		--c	--c	ab-	-B-D	A-C-	-B-D	A-C-
More than £110	**25**	2	2	23	-	-	-	25
	2%	2%	3%	2%	-	-	-	10%
		---	---	---	---D	----	---D	A-C-
Don't know	**156**	18	16	138	-	-	-	156
	15%	26%	26%	15%	-	-	-	65%
		--c	--c	ab-	---D	---D	---D	ABC-
Refused	**6**	1	1	6	-	-	-	6
	1%	1%	1%	1%	-	-	-	3%
		---	---	---	---D	----	---d	A-c-

Analysis..: Q60a. You have taken out a loan for £100 and the interest rate you are charged is 10 per cent per month. There are no other fees. At this interest rate, how much money would you owe in total after one month?
Break......: c30:c32:c41:c42:c36
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents

		Working Status					Limiting long term illness/disability		Ethnicity		Tenure				Children (under 16) in household	
	Total	A. Full time	B. Part time	C. Unempl-oyed - seeking	D. Full time student	E. Other permanently not working	A. Yes	B. No	A. White	B. Non - white	A. Owned - with or without mortgage	B. Rented from Council/HA	C. Rented privately	D. Other	A. Yes	B. No
Base																
Unweighted	**1018**	**293**	**162**	**84**	**35**	**443**	**303**	**714**	**990**	**25**	**532**	**330**	**122**	**16**	**354**	**660**
Weighted	**1018**	**324**	**157**	**81**	**37**	**417**	**296**	**720**	**989**	**26**	**532**	**324**	**128**	**17**	**362**	**653**
Less than £110	**62**	24	9	5	2	22	15	47	60	2	38	20	4	-	24	38
	6%	7%	5%	6%	4%	5%	5%	7%	6%	7%	7%	6%	3%	-	7%	6%
		-----	-----	-----	-----	-----	--	--	--	--	----	----	----	----	--	--
£110 exactly	**769**	275	116	55	31	291	207	563	745	22	431	220	95	10	271	495
	76%	85%	73%	68%	84%	70%	70%	78%	75%	86%	81%	68%	75%	61%	75%	76%
		-BC-E	A----	A----	-----	A----	-B	A-	--	--	-B--	A---	----	----	--	--
More than £110	**25**	5	2	2	3	13	10	14	25	-	10	7	6	1	8	17
	2%	2%	2%	2%	8%	3%	3%	2%	2%	-	2%	2%	4%	5%	2%	3%
		-----	-----	-----	-----	-----	--	--	--	--	----	----	----	----	--	--
Don't know	**156**	20	30	19	1	86	61	94	153	2	53	72	23	6	57	99
	15%	6%	19%	24%	4%	21%	21%	13%	16%	7%	10%	22%	18%	34%	16%	15%
		-BC-E	A--d-	A--d-	-bc-e	A--d-	-B	A-	--	--	-BcD	A---	a---	A---	--	--
Refused	**6**	-	1	-	-	5	4	2	6	-	1	5	-	-	2	4
	1%	-	0%	-	-	1%	1%	0%	1%	-	0%	2%	-	-	1%	1%
		-----	-----	-----	-----	-----	--	--	--	--	----	----	----	----	--	--

beaufortresearch

Analysis..: Q60b. And if you didn't pay anything off, at this compound interest rate of 10 per cent, how much would you owe after two months - again assuming there were no additional fees?
Break......: c25:c26:c27:c39:c29:c44
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents
Text........: This table excludes those who answered don't know or refused when asked how much they would owe after 1 month (Q60a)

		Region			Gender		Age 1							Age 2			Social Grade 1				Social Grade 2	
	Total	A. North Wales	B. Mid & South West Wales	C. South East Wales & Valleys	A. Male	B. Female	A. 16-24	B. 25-34	C. 35-44	D. 45-54	E. 55-64	F. 65~74	G. 75+	A. 16-34	B. 35-54	C. 55+	A. AB	B. C1	C. C2	D. DE	A. ABC1	B. C2DE
Base																						
Unweighted	**845**	**216**	**278**	**351**	**406**	**439**	**108**	**132**	**128**	**121**	**108**	**141**	**107**	**240**	**249**	**356**	**141**	**244**	**163**	**292**	**385**	**455**
Weighted	**856**	**194**	**290**	**371**	**443**	**412**	**109**	**129**	**151**	**147**	**93**	**131**	**95**	**239**	**298**	**319**	**148**	**245**	**162**	**296**	**393**	**457**
Less than £120	**65**	5	16	44	27	38	11	11	8	9	9	6	11	22	17	26	9	18	7	29	27	37
	8%	3%	5%	12%	6%	9%	10%	8%	5%	6%	9%	5%	12%	9%	6%	8%	6%	7%	5%	10%	7%	8%
		--C	--C	AB-	--	--	-------	-------	-------	-------	-------	-------	-------	---	---	---	----	----	----	----	--	--
£120 exactly	**348**	90	112	147	173	174	45	56	57	69	42	47	32	101	126	121	47	87	65	147	134	213
	41%	46%	38%	40%	39%	42%	41%	44%	38%	47%	45%	36%	34%	42%	42%	38%	32%	36%	40%	50%	34%	47%
		---	---	---	--	--	-------	-------	-------	-------	-------	-------	-------	---	---	---	---D	---D	----	AB--	-B	A-
£121 exactly	**261**	69	88	104	154	107	24	41	51	42	25	51	27	65	93	103	63	91	49	56	154	105
	31%	36%	30%	28%	35%	26%	22%	32%	34%	28%	27%	39%	29%	27%	31%	32%	42%	37%	30%	19%	39%	23%
		---	---	---	-B	A-	--c--F-	-------	a------	-------	-------	A------	-------	---	---	---	--cD	---D	a--D	ABC-	-B	A-
More than £121	**121**	17	48	56	58	63	24	13	22	20	8	19	16	37	42	43	24	35	26	36	59	61
	14%	9%	16%	15%	13%	15%	22%	10%	15%	13%	8%	14%	17%	16%	14%	13%	16%	14%	16%	12%	15%	13%
		-b-	a--	---	--	--	-b--e--	a------	-------	-------	a------	-------	-------	---	---	---	----	----	----	----	--	--
Don't know	**57**	13	26	18	29	28	5	9	12	8	10	8	6	14	19	24	5	13	12	27	18	39
	7%	7%	9%	5%	7%	7%	5%	7%	8%	5%	10%	6%	6%	6%	7%	7%	3%	5%	8%	9%	5%	9%
		---	---	---	--	--	-------	-------	-------	-------	-------	-------	-------	---	---	---	---d	----	----	a---	-b	a-
Refused	**3**	-	1	2	1	2	-	-	1	-	-	-	2	-	1	2	-	1	2	-	1	2
	0%	-	0%	1%	0%	1%	-	-	1%	-	-	-	2%	-	0%	1%	-	0%	1%	-	0%	1%
		---	---	---	--	--	-------	-------	-------	-------	-------	-------	-------	---	---	---	----	----	----	----	--	--

Analysis..: Q60b. And if you didn't pay anything off, at this compound interest rate of 10 per cent, how much would you owe after two months - again assuming there were no additional fees?
Break......: c40:c43
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents
Text........: This table excludes those who answered don't know or refused when asked how much they would owe after 1 month (Q60a)

		High cost credit user			Q60a/b. Financial literacy			
	Total	A. ANY HIGH COST CREDIT USER	B. HIGH COST CREDIT USER OF INTEREST	C. NO HIGH COST CREDIT	A. Q60a only correct	B. Q60b only correct	C. Q60a & b both correct	D. Neither correct
Base								
Unweighted	**845**	**52**	**47**	**793**	**508**	**8**	**244**	**85**
Weighted	**856**	**51**	**46**	**804**	**515**	**7**	**254**	**79**
Less than £120	**65**	4	4	61	35	-	-	30
	8%	7%	8%	8%	7%	-	-	38%
		---	---	---	--CD	----	A--D	A-C-
£120 exactly	**348**	27	25	320	337	-	-	11
	41%	54%	54%	40%	65%	-	-	14%
		---	---	---	-BCD	A---	A--D	A-C-
£121 exactly	**261**	7	7	255	-	7	254	-
	31%	13%	14%	32%	-	100%	100%	-
		--C	--c	Ab-	-BC-	A--D	A--D	-BC-
More than £121	**121**	8	7	113	99	-	-	22
	14%	17%	16%	14%	19%	-	-	28%
		---	---	---	--C-	----	A--D	--C-
Don't know	**57**	5	4	52	40	-	-	17
	7%	10%	8%	6%	8%	-	-	21%
		---	---	---	--CD	----	A--D	A-C-
Refused	**3**	-	-	3	3	-	-	-
	0%	-	-	0%	1%	-	-	-
		---	---	---	----	----	----	----

Analysis..: Q60b. And if you didn't pay anything off, at this compound interest rate of 10 per cent, how much would you owe after two months - again assuming there were no additional fees?
Break......: c30:c32:c41:c42:c36
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents
Text........: This table excludes those who answered don't know or refused when asked how much they would owe after 1 month (Q60a)

		Working Status					Limiting long term illness/disability		Ethnicity		Tenure				Children (under 16) in household	
	Total	A. Full time	B. Part time	C. Unempl-oyed - seeking	D. Full time student	E. Other permanently not working	A. Yes	B. No	A. White	B. Non - white	A. Owned - with or without mortgage	B. Rented from Council/HA	C. Rented privately	D. Other	A. Yes	B. No
Base																
Unweighted	**845**	**276**	**127**	**62**	**33**	**346**	**236**	**609**	**820**	**23**	**475**	**248**	**97**	**10**	**289**	**552**
Weighted	**856**	**304**	**127**	**62**	**35**	**326**	**231**	**624**	**829**	**24**	**478**	**247**	**105**	**11**	**302**	**550**
Less than £120	**65**	23	9	7	3	23	12	53	65	-	31	26	8	-	26	39
	8%	8%	7%	11%	8%	7%	5%	8%	8%	-	6%	10%	8%	-	9%	7%
		-----	-----	-----	-----	-----	--	--	--	--	----	----	----	----	--	--
£120 exactly	**348**	122	51	31	12	131	101	247	335	13	183	104	43	7	132	216
	41%	40%	40%	49%	35%	40%	44%	40%	40%	53%	38%	42%	41%	62%	44%	39%
		-----	-----	-----	-----	-----	--	--	--	--	----	----	----	----	--	--
£121 exactly	**261**	94	42	11	14	100	63	198	252	8	167	58	32	2	79	179
	31%	31%	33%	18%	38%	31%	27%	32%	30%	31%	35%	23%	30%	22%	26%	33%
		-----	--c--	-b---	-----	-----	--	--	--	--	-B--	A---	----	----	--	--
More than £121	**121**	45	14	11	6	45	30	91	119	3	73	34	11	2	42	79
	14%	15%	11%	18%	16%	14%	13%	15%	14%	10%	15%	14%	11%	16%	14%	14%
		-----	-----	-----	-----	-----	--	--	--	--	----	----	----	----	--	--
Don't know	**57**	19	10	2	1	25	24	33	56	1	22	24	10	-	22	35
	7%	6%	8%	3%	3%	8%	10%	5%	7%	5%	5%	10%	10%	-	7%	6%
		-----	-----	-----	-----	-----	-b	a-	--	--	-b--	a---	----	----	--	--
Refused	**3**	1	-	-	-	2	1	2	2	-	2	1	-	-	1	2
	0%	0%	-	-	-	1%	0%	0%	0%	-	0%	0%	-	-	0%	0%
		-----	-----	-----	-----	-----	--	--	--	--	----	----	----	----	--	--

Analysis..: Q60a/b. Financial literacy
Break......: c25:c26:c27:c39:c29:c44
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents

		Region			Gender		Age 1							Age 2			Social Grade 1				Social Grade 2	
	Total	A. North Wales	B. Mid & South West Wales	C. South East Wales & Valleys	A. Male	B. Female	A. 16-24	B. 25-34	C. 35-44	D. 45-54	E. 55-64	F. 65~74	G. 75+	A. 16-34	B. 35-54	C. 55+	A. AB	B. C1	C. C2	D. DE	A. ABC1	B. C2DE
Base																						
Unweighted	**1018**	**259**	**335**	**424**	**456**	**562**	**146**	**163**	**148**	**132**	**132**	**157**	**140**	**309**	**280**	**429**	**151**	**274**	**194**	**393**	**425**	**587**
Weighted	**1018**	**229**	**346**	**443**	**495**	**523**	**142**	**156**	**173**	**159**	**116**	**146**	**126**	**298**	**332**	**388**	**158**	**275**	**189**	**390**	**433**	**579**
Q60a only correct	**515**	113	172	231	252	264	73	74	94	97	55	66	56	147	191	177	79	134	97	204	213	301
	51%	49%	50%	52%	51%	50%	51%	48%	54%	61%	48%	45%	44%	49%	58%	46%	50%	49%	52%	52%	49%	52%
		---	---	---	--	--	-------	---d---	-------	-b- -eFG	---d---	---D---	---D---	-b-	a-C	-B-	----	----	----	----	--	--
Q60b only correct	**7**	-	-	7	5	2	-	1	1	1	1	1	1	1	3	3	3	3	1	1	6	1
	1%	-	-	2%	1%	0%	-	1%	1%	1%	1%	1%	1%	0%	1%	1%	2%	1%	0%	0%	1%	0%
		---	--c	-b-	--	--	-------	-------	-------	-------	-------	-------	-------	---	---	---	----	----	----	----	--	--
Q60a & b both correct	**254**	69	88	96	149	104	24	40	50	40	24	50	26	64	90	100	60	88	48	56	148	104
	25%	30%	25%	22%	30%	20%	17%	25%	29%	25%	21%	34%	21%	21%	27%	26%	38%	32%	25%	14%	34%	18%
		--c	---	a--	-B	A-	--c--F-	-------	a------	-------	-----f-	A---e- g	-----f-	---	---	---	--cD	---D	a--D	ABC-	-B	A-
Neither correct	**241**	47	87	108	88	153	46	41	28	20	35	29	43	86	48	107	17	49	43	130	66	172
	24%	20%	25%	24%	18%	29%	32%	26%	16%	12%	30%	20%	34%	29%	14%	28%	11%	18%	23%	33%	15%	30%
		---	---	---	-B	A-	--CD- f-	--cD---	Ab--E- G	AB--E- G	--CD- --	a-----g	--CD- f-	-B-	A-C	-B-	--CD	---D	A--d	ABc-	-B	A-

beaufortresearch

Analysis..: Q60a/b. Financial literacy
Break......: c40:c43
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents

		High cost credit user			Q60a/b. Financial literacy			
	Total	A. ANY HIGH COST CREDIT USER	B. HIGH COST CREDIT USER OF INTEREST	C. NO HIGH COST CREDIT	A. Q60a only correct	B. Q60b only correct	C. Q60a & b both correct	D. Neither correct
Base								
Unweighted	**1018**	**71**	**64**	**947**	**508**	**8**	**244**	**258**
Weighted	**1018**	**70**	**63**	**948**	**515**	**7**	**254**	**241**
Q60a only correct	**515**	38	32	478	515	-	-	-
	51%	54%	52%	50%	100%	-	-	-
		---	---	---	-BCD	A---	A---	A---
Q60b only correct	**7**	-	-	7	-	7	-	-
	1%	-	-	1%	-	100%	-	-
		---	---	---	-B--	A-CD	-B--	-B--
Q60a & b both correct	**254**	7	7	247	-	-	254	-
	25%	9%	10%	26%	-	-	100%	-
		--C	--C	AB-	--C-	--C-	AB-D	--C-
Neither correct	**241**	26	24	216	-	-	-	241
	24%	37%	38%	23%	-	-	-	100%
		--c	--c	ab-	---D	---D	---D	ABC-

Analysis..: Q60a/b. Financial literacy
Break......: c30:c32:c41:c42:c36
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents

		Working Status					Limiting long term illness/disability		Ethnicity		Tenure				Children (under 16) in household	
	Total	A. Full time	B. Part time	C. Unempl-oyed - seeking	D. Full time student	E. Other permanently not working	A. Yes	B. No	A. White	B. Non - white	A. Owned - with or without mortgage	B. Rented from Council/HA	C. Rented privately	D. Other	A. Yes	B. No
Base																
Unweighted	**1018**	**293**	**162**	**84**	**35**	**443**	**303**	**714**	**990**	**25**	**532**	**330**	**122**	**16**	**354**	**660**
Weighted	**1018**	**324**	**157**	**81**	**37**	**417**	**296**	**720**	**989**	**26**	**532**	**324**	**128**	**17**	**362**	**653**
Q60a only correct	**515**	187	73	44	17	193	144	371	499	15	270	163	64	8	193	322
	51%	58%	47%	54%	47%	46%	49%	52%	50%	59%	51%	50%	50%	46%	53%	49%
		-b--E	a----	-----	-----	A----	--	--	--	--	----	----	----	----	--	--
Q60b only correct	**7**	5	-	-	-	2	1	6	7	1	6	1	-	-	1	6
	1%	2%	-	-	-	1%	0%	1%	1%	2%	1%	0%	-	-	0%	1%
		-----	-----	-----	-----	-----	--	--	--	--	----	----	----	----	--	--
Q60a & b both correct	**254**	89	42	11	14	98	62	191	246	7	161	57	32	2	78	173
	25%	27%	27%	14%	37%	23%	21%	27%	25%	27%	30%	18%	25%	15%	21%	26%
		--c--	--c--	ab-D-	--C--	-----	--	--	--	--	-B--	A---	----	----	--	--
Neither correct	**241**	44	42	26	6	124	89	151	237	3	95	104	33	6	89	152
	24%	14%	27%	32%	16%	30%	30%	21%	24%	12%	18%	32%	25%	39%	25%	23%
		-BC-E	A----	A----	-----	A----	-B	A-	--	--	-B--	A---	----	----	--	--

Analysis..: Q60c. Do you think it would it be..?
Break......: c25:c26:c27:c39:c29:c44
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents
Text........: This table only includes those who answered don't know or refused when asked how much they would owe after 2 months (Q60b)

		Region			Gender		Age 1							Age 2			Social Grade 1				Social Grade 2	
	Total	A. North Wales	B. Mid & South West Wales	C. South East Wales & Valleys	A. Male	B. Female	A. 16-24	B. 25-34	C. 35-44	D. 45-54	E. 55-64	F. 65~74	G. 75+	A. 16-34	B. 35-54	C. 55+	A. AB	B. C1	C. C2	D. DE	A. ABC1	B. C2DE
Base																						
Unweighted	**61**	**14**	**27**	**20**	**30**	**31**	**6**	**9**	**11**	**6**	**11**	**9**	**9**	**15**	**17**	**29**	**5**	**15**	**15**	**26**	**20**	**41**
Weighted	**60**	**13**	**27**	**20**	**30**	**30**	**5**	**9**	**13**	**8**	**10**	**8**	**8**	**14**	**21**	**26**	**5**	**14**	**15**	**27**	**19**	**41**
A. Less than £120	**12**	1	2	9	5	6	-	2	1	1	2	2	3	2	3	7	1	4	2	4	5	7
	20%	7%	7%	45%	18%	22%	-	26%	11%	17%	24%	22%	36%	16%	13%	27%	25%	30%	16%	16%	28%	16%
		---	--C	-B-	--	--	-------	-------	-------	-------	-------	-------	-------	---	---	---	----	----	----	----	--	--
B. Exactly £120	**6**	1	3	3	3	3	-	1	1	2	-	1	1	1	3	2	-	1	-	5	1	5
	10%	6%	11%	12%	9%	11%	-	16%	11%	21%	-	10%	12%	10%	15%	7%	-	7%	-	20%	5%	13%
		---	---	---	--	--	-------	-------	-------	-------	-------	-------	-------	---	---	---	----	----	----	----	--	--
C. More than £120	**29**	10	12	6	13	16	4	4	6	3	6	3	3	8	10	12	1	8	7	13	9	20
	48%	80%	46%	31%	43%	54%	82%	41%	50%	43%	58%	35%	39%	57%	47%	45%	19%	58%	51%	48%	48%	49%
		--c	---	a--	--	--	-------	-------	-------	-------	-------	-------	-------	---	---	---	----	----	----	----	--	--
Don't know	**13**	1	10	2	9	4	1	1	4	1	2	3	1	2	5	6	3	1	5	5	4	9
	21%	7%	36%	11%	29%	14%	18%	17%	28%	19%	18%	34%	13%	17%	24%	21%	56%	5%	33%	17%	19%	23%
		---	---	---	--	--	-------	-------	-------	-------	-------	-------	-------	---	---	---	----	----	----	----	--	--

Analysis..: Q60c. Do you think it would it be..?
Break......: c40:c43
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents
Text........: This table only includes those who answered don't know or refused when asked how much they would owe after 2 months (Q60b)

	Total	High cost credit user			Q60a/b. Financial literacy			
		A. ANY HIGH COST CREDIT USER	B. HIGH COST CREDIT USER OF INTEREST	C. NO HIGH COST CREDIT	A. Q60a only correct	B. Q60b only correct	C. Q60a & b both correct	D. Neither correct
Base								
Unweighted	**61**	**4**	**3**	**57**	**43**	**-**	**-**	**18**
Weighted	**60**	**5**	**4**	**55**	**44**	**-**	**-**	**17**
A. Less than £120	**12**	-	-	12	6	-	-	6
	20%	-	-	22%	13%	-	-	38%
		---	---	---	----	----	----	----
B. Exactly £120	**6**	1	-	5	6	-	-	-
	10%	28%	-	9%	14%	-	-	-
		---	---	---	----	----	----	----
C. More than £120	**29**	4	4	26	23	-	-	7
	48%	72%	100%	46%	52%	-	-	39%
		---	---	---	----	----	----	----
Don't know	**13**	-	-	13	9	-	-	4
	21%	-	-	23%	21%	-	-	22%
		---	---	---	----	----	----	----

Analysis..: Q60c. Do you think it would it be..?
Break......: c30:c32:c41:c42:c36
Filter.......: All Respondents
Weight....: w1(w100)
Cells.......: Counts, Break %, z-test, Respondents
Text........: This table only includes those who answered don't know or refused when asked how much they would owe after 2 months (Q60b)

	Total	Working Status					Limiting long term illness/disability		Ethnicity		Tenure				Children (under 16) in household	
		A. Full time	B. Part time	C. Unempl-oyed - seeking	D. Full time student	E. Other permanently not working	A. Yes	B. No	A. White	B. Non - white	A. Owned - with or without mortgage	B. Rented from Council/HA	C. Rented privately	D. Other	A. Yes	B. No
Base																
Unweighted	**61**	**21**	**10**	**2**	**1**	**27**	**24**	**37**	**59**	**1**	**26**	**25**	**10**	**-**	**21**	**40**
Weighted	**60**	**20**	**10**	**2**	**1**	**27**	**25**	**35**	**58**	**1**	**25**	**25**	**10**	**-**	**23**	**38**
A. Less than £120	**12**	4	1	1	-	5	6	5	10	1	5	5	1	-	4	8
	20%	21%	13%	49%	-	20%	26%	15%	17%	100%	22%	20%	13%	-	16%	22%
		-----	-----	-----	-----	-----	--	--	--	--	----	----	----	----	--	--
B. Exactly £120	**6**	-	1	-	-	5	6	-	6	-	3	2	1	-	4	2
	10%	-	14%	-	-	18%	25%	-	11%	-	13%	7%	13%	-	17%	6%
		-----	-----	-----	-----	-----	-B	A-	--	--	----	----	----	----	--	--
C. More than £120	**29**	12	5	1	1	11	9	21	29	-	9	13	7	-	10	19
	48%	58%	49%	51%	100%	40%	35%	58%	50%	-	37%	53%	66%	-	45%	51%
		-----	-----	-----	-----	-----	--	--	--	--	----	----	----	----	--	--
Don't know	**13**	4	2	-	-	6	4	9	13	-	7	5	1	-	5	8
	21%	21%	25%	-	-	23%	14%	27%	22%	-	28%	20%	8%	-	23%	21%
		-----	-----	-----	-----	-----	--	--	--	--	----	----	----	----	--	--