

Theos Think Tank

Debt

GB Sample: 17th - 18th January 2019



| Total | Gender | | Age | | | | | Social Grade | | Reg | | | |
|-------|--------|--------|-------|-------|-------|-------|-----|--------------|------|-------|----------|------|--------|
| | Male | Female | 18-24 | 25-34 | 35-44 | 45-54 | 55+ | ABC1 | C2DE | North | Midlands | East | London |

profile_religion. Do you regard yourself as belonging to any particular religion, and if so, to which of these do you belong?

| | | | | | | | | | | | | | | |
|--|-------------|------------|-------------|------------|------------|------------|------------|------------|-------------|------------|------------|------------|------------|------------|
| Unweighted base | 2041 | 970 | 1071 | 175 | 311 | 357 | 315 | 883 | 1246 | 795 | 507 | 352 | 210 | 236 |
| Base | 2039 | 989 | 1050 | 224 | 319 | 352 | 298 | 847 | 1165 | 875 | 487 | 338 | 208 | 273 |
| No, I do not regard myself as belonging to any particular religion. | 53% | 56% | 50% | 76% | 65% | 60% | 53% | 39% | 56% | 49% | 50% | 52% | 50% | 51% |
| Yes - Church of England/Anglican/Episcopal | 25% | 24% | 26% | 10% | 12% | 16% | 26% | 38% | 23% | 28% | 29% | 32% | 27% | 17% |
| Yes - Roman Catholic | 7% | 6% | 8% | 3% | 9% | 8% | 7% | 7% | 7% | 7% | 10% | 4% | 9% | 9% |
| Yes - Presbyterian/Church of Scotland | 2% | 2% | 2% | - | 1% | 1% | 2% | 4% | 2% | 3% | 0% | 1% | 1% | 0% |
| Yes - Methodist | 2% | 1% | 2% | 1% | 1% | 0% | 0% | 3% | 2% | 1% | 3% | 2% | 1% | 1% |
| Yes - Baptist | 1% | 1% | 1% | - | 1% | 1% | 1% | 1% | 1% | 1% | 1% | 1% | 1% | 2% |
| Yes - Orthodox Christian | 1% | 1% | 1% | - | 2% | 1% | 0% | 0% | 1% | 1% | 0% | 0% | 1% | 3% |
| Yes - Pentecostal (e.g. Assemblies of God, Elim Pentecostal Church, New Testament Church of God, Redeemed Christian Church of God) | 1% | 0% | 1% | - | 1% | 1% | 0% | 0% | 0% | 1% | 0% | 1% | 0% | 1% |
| Yes - Evangelical – independent/non-denominational (e.g. FIEC, Pioneer, Vineyard, Newfrontiers) | 1% | 1% | 1% | - | 1% | 1% | 1% | 1% | 1% | 1% | 1% | 1% | 1% | 1% |
| Yes - United Reformed Church | 0% | 0% | 0% | - | - | - | - | 0% | 0% | 0% | - | 0% | 0% | - |
| Yes - Free Presbyterian | 0% | 0% | - | - | - | - | 0% | 0% | 0% | - | - | - | - | - |
| Yes - Brethren | 0% | - | 0% | - | - | - | - | 0% | - | 0% | - | - | - | - |
| Yes - Judaism | 1% | 1% | 1% | 1% | 1% | 1% | 1% | 1% | 1% | 1% | 1% | - | 1% | 3% |
| Yes - Hinduism | 0% | 0% | 1% | 1% | 1% | 1% | 0% | - | 1% | 0% | 0% | 1% | - | 2% |
| Yes - Islam | 1% | 0% | 2% | 1% | 2% | 3% | 1% | 1% | 1% | 2% | 1% | 2% | 1% | 3% |
| Yes - Sikhism | 0% | 0% | 0% | - | 0% | 0% | 0% | - | 0% | 0% | - | 1% | - | 0% |
| Yes - Buddhism | 1% | 0% | 1% | 1% | 0% | 1% | 0% | 1% | 0% | 1% | 1% | 0% | 1% | 1% |
| Yes - Other | 2% | 2% | 2% | 2% | 2% | 2% | 3% | 1% | 2% | 2% | 2% | 2% | 2% | 1% |
| Prefer not to say | 3% | 3% | 2% | 6% | 1% | 3% | 3% | 2% | 2% | 3% | 1% | 2% | 4% | 5% |

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| Total | Region | | | | Government Region | | | | | | | | | |
|-------|--------|---------------|-------|----------|-------------------|------------|--------------------------|---------------|---------------|-----------------|--------|------------|------------|--|
| | South | England (NET) | Wales | Scotland | North East | North West | Yorkshire and the Humber | East Midlands | West Midlands | East of England | London | South East | South West | |

profile_religion. Do you regard yourself as belonging to any particular religion, and if so, to which of these do you belong?

| | | | | | | | | | | | | | | |
|--|------|-----|------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| Unweighted base | 2041 | 466 | 1771 | 106 | 164 | 78 | 216 | 213 | 156 | 196 | 210 | 236 | 266 | 200 |
| Base | 2039 | 458 | 1762 | 100 | 177 | 75 | 202 | 209 | 150 | 188 | 208 | 273 | 259 | 198 |
| No, I do not regard myself as belonging to any particular religion. | 53% | 55% | 52% | 59% | 61% | 59% | 46% | 50% | 53% | 50% | 50% | 51% | 54% | 56% |
| Yes - Church of England/Anglican/Episcopal | 25% | 29% | 28% | 25% | 3% | 18% | 30% | 33% | 30% | 34% | 27% | 17% | 29% | 29% |
| Yes - Roman Catholic | 7% | 6% | 7% | 4% | 7% | 14% | 11% | 8% | 2% | 5% | 9% | 9% | 6% | 5% |
| Yes - Presbyterian/Church of Scotland | 2% | 1% | 1% | - | 19% | 1% | - | 0% | 1% | 1% | 1% | 0% | 2% | 1% |
| Yes - Methodist | 2% | 1% | 2% | 1% | 1% | 4% | 2% | 3% | 1% | 2% | 1% | 1% | 0% | 2% |
| Yes - Baptist | 1% | 1% | 1% | 1% | 1% | 1% | 1% | - | 1% | 1% | 1% | 2% | 2% | 1% |
| Yes - Orthodox Christian | 1% | 0% | 1% | - | - | - | - | 1% | 1% | - | 1% | 3% | 1% | - |
| Yes - Pentecostal (e.g. Assemblies of God, Elim Pentecostal Church, New Testament Church of God, Redeemed Christian Church of God) | 1% | 0% | 1% | - | 1% | 1% | 1% | - | 1% | 0% | 0% | 1% | 0% | 0% |
| Yes - Evangelical - independent/non-denominational (e.g. FIEC, Pioneer, Vineyard, Newfrontiers) | 1% | 1% | 1% | 2% | 1% | - | 1% | 1% | 2% | 0% | 1% | 1% | 1% | 1% |
| Yes - United Reformed Church | 0% | - | 0% | - | 1% | - | - | - | - | 0% | 0% | - | - | - |
| Yes - Free Presbyterian | 0% | 0% | 0% | - | 1% | - | - | - | - | - | - | - | 0% | - |
| Yes - Brethren | 0% | 0% | 0% | - | - | - | - | - | - | - | - | - | - | 0% |
| Yes - Judaism | 1% | 0% | 1% | - | - | - | 0% | 1% | - | - | 1% | 3% | 0% | - |
| Yes - Hinduism | 0% | 0% | 1% | - | - | - | 0% | - | 1% | 1% | - | 2% | 0% | - |
| Yes - Islam | 1% | 1% | 1% | - | - | - | 2% | 1% | 2% | 2% | 1% | 3% | 1% | 0% |
| Yes - Sikhism | 0% | - | 0% | - | - | - | - | - | - | 1% | - | 0% | - | - |
| Yes - Buddhism | 1% | 1% | 1% | - | - | - | 2% | - | - | 0% | 1% | 1% | 0% | 2% |
| Yes - Other | 2% | 1% | 2% | 2% | 3% | 1% | 3% | 0% | 4% | 1% | 2% | 1% | 1% | 1% |
| Prefer not to say | 3% | 2% | 2% | 6% | 2% | 1% | 2% | 1% | 3% | 0% | 4% | 5% | 2% | 1% |

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| Total | | | | Working status | | | | | | | Marital Status | | |
|-------|---------------|-------|----------|-------------------|-------------------|-------------------|-------------------|---------|------------|--------------------|----------------------------|-------------------|---------------------|
| | England (NET) | Wales | Scotland | Working full time | Working part time | ALL WORKERS (NET) | Full time student | Retired | Unemployed | Not working/ Other | Married/ Civil Partnership | Living as married | Separated/ Divorced |

profile_religion. Do you regard yourself as belonging to any particular religion, and if so, to which of these do you belong?

| | | | | | | | | | | | | | | |
|--|-------------|-------------|------------|------------|------------|------------|-------------|------------|------------|-----------|------------|------------|------------|------------|
| Unweighted base | 2041 | 1771 | 106 | 164 | 820 | 292 | 1112 | 94 | 567 | 80 | 188 | 993 | 263 | 167 |
| Base | 2039 | 1762 | 100 | 177 | 815 | 296 | 1112 | 118 | 530 | 84 | 196 | 959 | 262 | 162 |
| No, I do not regard myself as belonging to any particular religion. | 53% | 52% | 59% | 61% | 60% | 53% | 58% | 73% | 36% | 52% | 57% | 44% | 73% | 47% |
| Yes - Church of England/Anglican/Episcopal | 25% | 28% | 25% | 3% | 20% | 26% | 22% | 8% | 41% | 11% | 20% | 31% | 14% | 32% |
| Yes - Roman Catholic | 7% | 7% | 4% | 7% | 8% | 8% | 8% | 5% | 6% | 7% | 7% | 8% | 6% | 5% |
| Yes - Presbyterian/Church of Scotland | 2% | 1% | - | 19% | 1% | 3% | 2% | - | 4% | 4% | 1% | 3% | 1% | 2% |
| Yes - Methodist | 2% | 2% | 1% | 1% | 1% | 1% | 1% | - | 3% | - | 1% | 2% | 1% | 2% |
| Yes - Baptist | 1% | 1% | 1% | 1% | 1% | 1% | 1% | - | 2% | 3% | 2% | 2% | 0% | 1% |
| Yes - Orthodox Christian | 1% | 1% | - | - | 1% | - | 1% | 2% | 0% | 3% | - | 0% | 1% | 1% |
| Yes - Pentecostal (e.g. Assemblies of God, Elim Pentecostal Church, New Testament Church of God, Redeemed Christian Church of God) | 1% | 1% | - | 1% | 1% | - | 0% | - | 0% | 2% | 0% | 1% | 0% | 1% |
| Yes - Evangelical – independent/non-denominational (e.g. FIEC, Pioneer, Vineyard, Newfrontiers) | 1% | 1% | 2% | 1% | 1% | 2% | 1% | - | 1% | - | 2% | 1% | 0% | 1% |
| Yes - United Reformed Church | 0% | 0% | - | 1% | - | 0% | 0% | - | 0% | - | - | 0% | - | - |
| Yes - Free Presbyterian | 0% | 0% | - | 1% | 0% | - | 0% | - | 0% | - | - | 0% | - | - |
| Yes - Brethren | 0% | 0% | - | - | - | - | - | - | 0% | - | - | 0% | - | - |
| Yes - Judaism | 1% | 1% | - | - | 1% | - | 1% | 1% | 1% | - | 1% | 0% | 0% | 1% |
| Yes - Hinduism | 0% | 1% | - | - | 1% | 0% | 1% | 1% | - | 2% | - | 0% | 1% | - |
| Yes - Islam | 1% | 1% | - | - | 1% | 1% | 1% | 3% | 0% | 3% | 3% | 1% | 0% | 1% |
| Yes - Sikhism | 0% | 0% | - | - | 0% | - | 0% | - | - | - | - | 0% | - | 1% |
| Yes - Buddhism | 1% | 1% | - | - | 0% | 0% | 0% | 1% | 1% | - | 2% | 0% | - | 1% |
| Yes - Other | 2% | 2% | 2% | 3% | 1% | 2% | 2% | 0% | 1% | 5% | 4% | 2% | 2% | 4% |
| Prefer not to say | 3% | 2% | 6% | 2% | 2% | 3% | 2% | 6% | 2% | 8% | 1% | 2% | 0% | 3% |

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| Total | Children in Household | | | | | | | Parent/ Guardian | | | | | |
|-------|-----------------------|---------------|---|---|---|----|--------------------------------------|------------------|----------------------------|----------------------|-------------------|---------------|----------------|
| | Widowed | Never Married | 0 | 1 | 2 | 3+ | ALL WITH CHILDREN IN HOUSEHOLD (NET) | Refused | Parent/ guardian (any age) | Not parent/ guardian | 4 years and under | 5 to 11 years | 12 to 16 years |

profile_religion. Do you regard yourself as belonging to any particular religion, and if so, to which of these do you belong?

| | | | | | | | | | | | | | | |
|--|-------------|-----------|------------|-------------|------------|------------|-----------|------------|-----------|-------------|------------|------------|------------|------------|
| Unweighted base | 2041 | 71 | 546 | 1527 | 227 | 182 | 60 | 469 | 45 | 1164 | 877 | 185 | 231 | 163 |
| Base | 2039 | 65 | 589 | 1511 | 233 | 184 | 63 | 480 | 48 | 1130 | 909 | 188 | 231 | 154 |
| No, I do not regard myself as belonging to any particular religion. | 53% | 35% | 61% | 52% | 57% | 63% | 42% | 57% | 48% | 46% | 61% | 55% | 56% | 51% |
| Yes - Church of England/Anglican/Episcopal | 25% | 42% | 18% | 28% | 21% | 16% | 13% | 18% | 12% | 31% | 18% | 18% | 15% | 25% |
| Yes - Roman Catholic | 7% | 4% | 7% | 7% | 7% | 7% | 15% | 8% | 4% | 8% | 6% | 11% | 11% | 9% |
| Yes - Presbyterian/Church of Scotland | 2% | 5% | 1% | 3% | 0% | 1% | 3% | 1% | - | 3% | 2% | - | 1% | 1% |
| Yes - Methodist | 2% | 3% | 1% | 2% | 2% | - | - | 1% | 2% | 2% | 1% | 1% | 1% | - |
| Yes - Baptist | 1% | 3% | 0% | 1% | 1% | - | 3% | 1% | - | 1% | 1% | 1% | 1% | 1% |
| Yes - Orthodox Christian | 1% | - | 1% | 1% | 1% | 2% | - | 1% | - | 1% | 1% | 2% | 1% | - |
| Yes - Pentecostal (e.g. Assemblies of God, Elim Pentecostal Church, New Testament Church of God, Redeemed Christian Church of God) | 1% | 2% | 0% | 0% | 1% | 1% | - | 1% | - | 0% | 1% | 0% | 0% | - |
| Yes - Evangelical - independent/non-denominational (e.g. FIEC, Pioneer, Vineyard, Newfrontiers) | 1% | 1% | 1% | 1% | 1% | 3% | 1% | 2% | - | 1% | 0% | 3% | 3% | 1% |
| Yes - United Reformed Church | 0% | 1% | - | 0% | - | - | - | - | - | 0% | - | - | - | - |
| Yes - Free Presbyterian | 0% | - | - | 0% | - | - | - | - | - | 0% | 0% | - | - | - |
| Yes - Brethren | 0% | - | - | 0% | - | - | - | - | - | 0% | - | - | - | - |
| Yes - Judaism | 1% | 3% | 1% | 1% | 1% | 0% | 2% | 1% | 2% | 1% | 1% | 1% | 1% | 1% |
| Yes - Hinduism | 0% | - | 1% | 1% | - | 1% | - | 0% | 2% | 0% | 1% | 1% | - | - |
| Yes - Islam | 1% | 1% | 1% | 1% | 1% | 3% | 9% | 3% | 2% | 1% | 1% | 2% | 3% | 4% |
| Yes - Sikhism | 0% | - | 0% | 0% | 0% | - | 2% | 0% | - | 0% | 0% | 1% | 1% | - |
| Yes - Buddhism | 1% | - | 1% | 0% | 2% | 1% | 1% | 1% | - | 1% | 0% | 1% | 0% | 2% |
| Yes - Other | 2% | - | 2% | 2% | 3% | 1% | 5% | 2% | 5% | 1% | 2% | 1% | 2% | 2% |
| Prefer not to say | 3% | - | 4% | 2% | 3% | 2% | 5% | 3% | 23% | 2% | 3% | 2% | 3% | 3% |

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| Total | Social Media/ Messaging service (within the last month) | | | | | | | | | | | | |
|-------|---|--------------------|---------------|----------|---------|----------|---------|-----------|-----------|----------|--------------------|----------|-------|
| | 17 to 18 years | 18 years and under | Over 18 years | Facebook | Twitter | LinkedIn | Google+ | Pinterest | Instagram | Snapchat | Facebook Messenger | WhatsApp | Skype |

profile_religion. Do you regard yourself as belonging to any particular religion, and if so, to which of these do you belong?

| | | | | | | | | | | | | | | |
|--|-------------|-----------|------------|------------|-------------|------------|------------|------------|------------|------------|------------|-------------|-------------|------------|
| Unweighted base | 2041 | 66 | 468 | 774 | 1468 | 656 | 349 | 158 | 271 | 564 | 260 | 1257 | 1179 | 221 |
| Base | 2039 | 64 | 462 | 743 | 1479 | 662 | 336 | 153 | 273 | 585 | 292 | 1267 | 1181 | 218 |
| No, I do not regard myself as belonging to any particular religion. | 53% | 52% | 56% | 40% | 55% | 64% | 59% | 46% | 56% | 64% | 66% | 56% | 56% | 60% |
| Yes - Church of England/Anglican/Episcopal | 25% | 22% | 19% | 39% | 24% | 19% | 21% | 31% | 21% | 18% | 15% | 23% | 22% | 19% |
| Yes - Roman Catholic | 7% | 7% | 9% | 7% | 7% | 6% | 5% | 8% | 7% | 6% | 7% | 8% | 8% | 7% |
| Yes - Presbyterian/Church of Scotland | 2% | 2% | 1% | 4% | 2% | 1% | 1% | 2% | 2% | 1% | 2% | 2% | 2% | 1% |
| Yes - Methodist | 2% | - | 1% | 2% | 1% | 1% | 2% | 2% | 1% | 0% | 1% | 1% | 1% | 1% |
| Yes - Baptist | 1% | 3% | 1% | 1% | 1% | 1% | 1% | 2% | 1% | 1% | 1% | 1% | 1% | 0% |
| Yes - Orthodox Christian | 1% | - | 1% | - | 1% | 0% | 2% | 1% | 1% | 1% | 1% | 1% | 1% | 3% |
| Yes - Pentecostal (e.g. Assemblies of God, Elim Pentecostal Church, New Testament Church of God, Redeemed Christian Church of God) | 1% | - | 0% | 0% | 1% | 0% | - | 1% | 0% | 0% | 0% | 1% | 1% | 1% |
| Yes - Evangelical - independent/non-denominational (e.g. FIEC, Pioneer, Vineyard, Newfrontiers) | 1% | 3% | 2% | 1% | 1% | 1% | 1% | 0% | 2% | 1% | 1% | 1% | 1% | 1% |
| Yes - United Reformed Church | 0% | - | - | 0% | 0% | - | 0% | - | - | - | - | - | 0% | - |
| Yes - Free Presbyterian | 0% | - | - | 0% | 0% | 0% | 0% | - | - | - | - | 0% | 0% | - |
| Yes - Brethren | 0% | - | - | 0% | 0% | - | - | - | - | - | - | 0% | 0% | - |
| Yes - Judaism | 1% | - | 1% | 1% | 1% | 1% | 1% | 1% | - | 1% | 1% | 1% | 1% | 1% |
| Yes - Hinduism | 0% | - | 0% | - | 0% | 0% | 1% | 1% | 1% | 1% | 1% | 0% | 1% | 1% |
| Yes - Islam | 1% | 3% | 3% | 0% | 1% | 0% | 0% | 2% | 2% | 1% | 1% | 0% | 2% | 0% |
| Yes - Sikhism | 0% | - | 0% | - | 0% | 0% | 1% | - | 0% | 0% | 0% | 0% | 0% | - |
| Yes - Buddhism | 1% | 1% | 1% | 1% | 1% | 0% | 0% | 2% | 1% | 1% | 0% | 1% | 1% | 1% |
| Yes - Other | 2% | 8% | 2% | 2% | 2% | 2% | 2% | 1% | 2% | 1% | 2% | 2% | 2% | 2% |
| Prefer not to say | 3% | - | 2% | 2% | 3% | 2% | 3% | 2% | 2% | 2% | 2% | 2% | 2% | 2% |

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GB Sample: 17th - 18th January 2019



| Total | Religion | | | | | | | | | | | | | |
|-------|---|--|----------------------|---------------------------------------|-----------------|---------------|--------------------------|--|--|------------------------------|-------------------------|----------------|---------------|--|
| | No, I do not regard myself as belonging to any particular | Yes - Church of England/Anglican/Episcopal | Yes - Roman Catholic | Yes - Presbyterian/Church of Scotland | Yes - Methodist | Yes - Baptist | Yes - Orthodox Christian | Yes - Pentecostal (e.g. Assemblies of God, Elim) | Yes - Evangelical - independent/non-denominational | Yes - United Reformed Church | Yes - Free Presbyterian | Yes - Brethren | Yes - Judaism | |

profile_religion. Do you regard yourself as belonging to any particular religion, and if so, to which of these do you belong?

| | | | | | | | | | | | | | | |
|--|-------------|-------------|------------|------------|-----------|-----------|-----------|-----------|-----------|-----------|----------|----------|----------|-----------|
| Unweighted base | 2041 | 1064 | 532 | 148 | 43 | 34 | 22 | 13 | 10 | 20 | 3 | 2 | 1 | 15 |
| Base | 2039 | 1078 | 517 | 145 | 46 | 31 | 20 | 15 | 10 | 19 | 3 | 2 | 1 | 15 |
| No, I do not regard myself as belonging to any particular religion. | 53% | 100% | - | - | - | - | - | - | - | - | - | - | - | - |
| Yes - Church of England/Anglican/Episcopal | 25% | - | 100% | - | - | - | - | - | - | - | - | - | - | - |
| Yes - Roman Catholic | 7% | - | - | 100% | - | - | - | - | - | - | - | - | - | - |
| Yes - Presbyterian/Church of Scotland | 2% | - | - | - | 100% | - | - | - | - | - | - | - | - | - |
| Yes - Methodist | 2% | - | - | - | - | 100% | - | - | - | - | - | - | - | - |
| Yes - Baptist | 1% | - | - | - | - | - | 100% | - | - | - | - | - | - | - |
| Yes - Orthodox Christian | 1% | - | - | - | - | - | - | 100% | - | - | - | - | - | - |
| Yes - Pentecostal (e.g. Assemblies of God, Elim Pentecostal Church, New Testament Church of God, Redeemed Christian Church of God) | 1% | - | - | - | - | - | - | - | 100% | - | - | - | - | - |
| Yes - Evangelical - independent/non-denominational (e.g. FIEC, Pioneer, Vineyard, Newfrontiers) | 1% | - | - | - | - | - | - | - | - | 100% | - | - | - | - |
| Yes - United Reformed Church | 0% | - | - | - | - | - | - | - | - | - | 100% | - | - | - |
| Yes - Free Presbyterian | 0% | - | - | - | - | - | - | - | - | - | - | 100% | - | - |
| Yes - Brethren | 0% | - | - | - | - | - | - | - | - | - | - | - | 100% | - |
| Yes - Judaism | 1% | - | - | - | - | - | - | - | - | - | - | - | - | 100% |
| Yes - Hinduism | 0% | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Yes - Islam | 1% | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Yes - Sikhism | 0% | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Yes - Buddhism | 1% | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Yes - Other | 2% | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Prefer not to say | 3% | - | - | - | - | - | - | - | - | - | - | - | - | - |

Theos Think Tank

Debt

GB Sample: 17th - 18th January 2019



| Total | | | | | | | Home Ownership | | | | | | | |
|-------|----------------|-------------|---------------|----------------|-------------|-------------------|----------------|-----------------------|---|--------------------------------|--------------------------------|-----------------------------------|---|--|
| | Yes - Hinduism | Yes - Islam | Yes - Sikhism | Yes - Buddhism | Yes - Other | Prefer not to say | Own – outright | Own – with a mortgage | Own (part-own) – through shared ownership | Rent – from a private landlord | Rent – from my local authority | Rent – from a housing association | Neither – I live with my parents, family or friends but pay some rent | |

profile_religion. Do you regard yourself as belonging to any particular religion, and if so, to which of these do you belong?

| | | | | | | | | | | | | | | |
|--|-------------|-----------|-----------|----------|-----------|-----------|-----------|------------|------------|-----------|------------|-----------|------------|------------|
| Unweighted base | 2041 | 10 | 22 | 3 | 12 | 39 | 48 | 693 | 548 | 22 | 366 | 92 | 108 | 90 |
| Base | 2039 | 10 | 24 | 3 | 12 | 37 | 52 | 659 | 540 | 23 | 365 | 97 | 111 | 102 |
| No, I do not regard myself as belonging to any particular religion. | 53% | - | - | - | - | - | - | 40% | 57% | 45% | 64% | 56% | 51% | 60% |
| Yes - Church of England/Anglican/Episcopal | 25% | - | - | - | - | - | - | 36% | 24% | 29% | 16% | 19% | 25% | 16% |
| Yes - Roman Catholic | 7% | - | - | - | - | - | - | 8% | 7% | 8% | 7% | 9% | 7% | 9% |
| Yes - Presbyterian/Church of Scotland | 2% | - | - | - | - | - | - | 4% | 2% | - | 1% | - | 5% | - |
| Yes - Methodist | 2% | - | - | - | - | - | - | 3% | 1% | - | 1% | - | 2% | - |
| Yes - Baptist | 1% | - | - | - | - | - | - | 1% | 1% | 6% | 0% | 1% | 1% | 2% |
| Yes – Orthodox Christian | 1% | - | - | - | - | - | - | 0% | 0% | 9% | 2% | - | - | - |
| Yes - Pentecostal (e.g. Assemblies of God, Elim Pentecostal Church, New Testament Church of God, Redeemed Christian Church of God) | 1% | - | - | - | - | - | - | 0% | 1% | - | 1% | 3% | - | 1% |
| Yes - Evangelical – independent/non-denominational (e.g. FIEC, Pioneer, Vineyard, Newfrontiers) | 1% | - | - | - | - | - | - | 1% | 1% | - | 2% | 1% | - | - |
| Yes - United Reformed Church | 0% | - | - | - | - | - | - | - | - | - | 1% | - | - | - |
| Yes - Free Presbyterian | 0% | - | - | - | - | - | - | 0% | 0% | - | - | - | - | - |
| Yes - Brethren | 0% | - | - | - | - | - | - | 0% | - | - | - | - | - | - |
| Yes - Judaism | 1% | - | - | - | - | - | - | 1% | 1% | - | 1% | 1% | - | - |
| Yes - Hinduism | 0% | 100% | - | - | - | - | - | - | 1% | - | 1% | 1% | - | 1% |
| Yes - Islam | 1% | - | 100% | - | - | - | - | 0% | 1% | 4% | 1% | 2% | 3% | 2% |
| Yes - Sikhism | 0% | - | - | 100% | - | - | - | - | 0% | - | - | - | - | 2% |
| Yes - Buddhism | 1% | - | - | - | 100% | - | - | 0% | 0% | - | 0% | 1% | 2% | 1% |
| Yes - Other | 2% | - | - | - | - | 100% | - | 2% | 1% | - | 2% | 3% | 2% | 1% |
| Prefer not to say | 3% | - | - | - | - | - | 100% | 3% | 2% | - | - | 3% | 2% | 6% |

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| | | |
|-------|---|-------|
| Total | neither – I live rent-free with my parents, family or friends | |
| | | Other |

profile_religion. Do you regard yourself as belonging to any particular religion, and if so, to which of these do you belong?

| | Unweighted base | 2041 | 88 | 34 |
|--|-----------------|-------------|------------|-----------|
| | Base | 2039 | 105 | 38 |
| No, I do not regard myself as belonging to any particular religion. | 53% | 71% | 43% | |
| Yes - Church of England/Anglican/Episcopal | 25% | 10% | 19% | |
| Yes - Roman Catholic | 7% | 4% | 7% | |
| Yes - Presbyterian/Church of Scotland | 2% | 2% | - | |
| Yes - Methodist | 2% | 2% | - | |
| Yes - Baptist | 1% | - | 2% | |
| Yes - Orthodox Christian | 1% | - | - | |
| Yes - Pentecostal (e.g. Assemblies of God, Elim Pentecostal Church, New Testament Church of God, Redeemed Christian Church of God) | 1% | 1% | - | |
| Yes - Evangelical – independent/non-denominational (e.g. FIEC, Pioneer, Vineyard, Newfrontiers) | 1% | - | - | |
| Yes - United Reformed Church | 0% | - | - | |
| Yes - Free Presbyterian | 0% | - | - | |
| Yes - Brethren | 0% | - | - | |
| Yes - Judaism | 1% | - | - | |
| Yes - Hinduism | 0% | - | - | |
| Yes - Islam | 1% | 1% | - | |
| Yes - Sikhism | 0% | - | - | |
| Yes - Buddhism | 1% | 1% | 3% | |
| Yes - Other | 2% | 4% | 6% | |
| Prefer not to say | 3% | 5% | 19% | |

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| Total | Gender | | Age | | | | | Social Grade | | Reg | | | |
|-------|--------|--------|-------|-------|-------|-------|-----|--------------|------|-------|----------|------|--------|
| | Male | Female | 18-24 | 25-34 | 35-44 | 45-54 | 55+ | ABC1 | C2DE | North | Midlands | East | London |

profile_religion. Do you regard yourself as belonging to any particular religion, and if so, to which of these do you belong?

| | | | | | | | | | | | | | | |
|-----------------|------|-----|------|-----|-----|-----|-----|-----|------|-----|-----|-----|-----|-----|
| Unweighted base | 2041 | 970 | 1071 | 175 | 311 | 357 | 315 | 883 | 1246 | 795 | 507 | 352 | 210 | 236 |
|-----------------|------|-----|------|-----|-----|-----|-----|-----|------|-----|-----|-----|-----|-----|

profile_house_tenure. Do you own or rent the home in which you live?

| | | | | | | | | | | | | | | |
|--|------|-----|------|-----|-----|-----|-----|-----|------|-----|-----|-----|-----|-----|
| Unweighted base | 2054 | 977 | 1077 | 178 | 312 | 360 | 316 | 888 | 1252 | 802 | 511 | 353 | 211 | 240 |
| Base | 2054 | 996 | 1058 | 228 | 320 | 355 | 299 | 852 | 1171 | 883 | 491 | 339 | 209 | 277 |
| Own – outright | 32% | 32% | 32% | 2% | 3% | 7% | 20% | 66% | 35% | 28% | 33% | 33% | 32% | 24% |
| Own – with a mortgage | 26% | 27% | 26% | 5% | 31% | 44% | 48% | 16% | 29% | 22% | 32% | 24% | 28% | 19% |
| Own (part-own) – through shared ownership scheme (i.e. pay part mortgage, part rent) | 1% | 1% | 1% | 2% | 2% | 2% | 1% | 0% | 1% | 1% | 0% | 1% | 1% | 3% |
| Rent – from a private landlord | 18% | 19% | 17% | 29% | 33% | 25% | 14% | 7% | 20% | 15% | 13% | 16% | 17% | 28% |
| Rent – from my local authority | 5% | 3% | 6% | 2% | 8% | 5% | 6% | 4% | 2% | 8% | 4% | 6% | 4% | 6% |
| Rent – from a housing association | 6% | 5% | 6% | 4% | 4% | 7% | 6% | 5% | 3% | 9% | 5% | 4% | 4% | 7% |
| Neither – I live with my parents, family or friends but pay some rent to them | 5% | 6% | 4% | 18% | 10% | 5% | 2% | 0% | 4% | 7% | 6% | 4% | 7% | 6% |
| Neither – I live rent-free with my parents, family or friends | 5% | 5% | 5% | 31% | 5% | 3% | 2% | 0% | 4% | 6% | 5% | 8% | 5% | 4% |
| Other | 2% | 2% | 2% | 6% | 3% | 2% | 1% | 1% | 2% | 2% | 2% | 3% | 1% | 3% |

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| Total | Region | | | | Government Region | | | | | | | | | |
|-------|--------|---------------|-------|----------|-------------------|------------|--------------------------|---------------|---------------|-----------------|--------|------------|------------|--|
| | South | England (NET) | Wales | Scotland | North East | North West | Yorkshire and the Humber | East Midlands | West Midlands | East of England | London | South East | South West | |

profile_religion. Do you regard yourself as belonging to any particular religion, and if so, to which of these do you belong?

| | | | | | | | | | | | | | | |
|-----------------|------|-----|------|-----|-----|----|-----|-----|-----|-----|-----|-----|-----|-----|
| Unweighted base | 2041 | 466 | 1771 | 106 | 164 | 78 | 216 | 213 | 156 | 196 | 210 | 236 | 266 | 200 |
|-----------------|------|-----|------|-----|-----|----|-----|-----|-----|-----|-----|-----|-----|-----|

profile_house_tenure. Do you own or rent the home in which you live?

| | | | | | | | | | | | | | | |
|--|------|-----|------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| Unweighted base | 2054 | 467 | 1782 | 107 | 165 | 79 | 217 | 215 | 156 | 197 | 211 | 240 | 266 | 201 |
| Base | 2054 | 459 | 1775 | 101 | 179 | 76 | 204 | 211 | 150 | 189 | 209 | 277 | 259 | 200 |
| Own – outright | 32% | 33% | 32% | 39% | 34% | 34% | 33% | 32% | 35% | 31% | 32% | 24% | 36% | 30% |
| Own – with a mortgage | 26% | 27% | 27% | 30% | 21% | 34% | 30% | 32% | 25% | 24% | 28% | 19% | 22% | 33% |
| Own (part-own) – through shared ownership scheme (i.e. pay part mortgage, part rent) | 1% | 2% | 1% | - | 1% | - | - | 1% | - | 1% | 1% | 3% | 1% | 2% |
| Rent – from a private landlord | 18% | 20% | 18% | 13% | 17% | 15% | 13% | 12% | 17% | 15% | 17% | 28% | 23% | 16% |
| Rent – from my local authority | 5% | 3% | 4% | 6% | 7% | 3% | 4% | 5% | 8% | 5% | 4% | 6% | 3% | 3% |
| Rent – from a housing association | 6% | 5% | 5% | 5% | 12% | 6% | 5% | 3% | 1% | 6% | 4% | 7% | 3% | 7% |
| Neither – I live with my parents, family or friends but pay some rent to them | 5% | 5% | 5% | 4% | 1% | 3% | 7% | 6% | 3% | 4% | 7% | 6% | 5% | 5% |
| Neither – I live rent-free with my parents, family or friends | 5% | 4% | 5% | 2% | 6% | 1% | 4% | 7% | 6% | 11% | 5% | 4% | 6% | 2% |
| Other | 2% | 1% | 2% | 1% | 1% | 3% | 3% | 1% | 4% | 3% | 1% | 3% | 1% | 1% |

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| Total | | | | Working status | | | | | | | Marital Status | | |
|-------|---------------|-------|----------|-------------------|-------------------|-------------------|-------------------|---------|------------|--------------------|----------------------------|-------------------|---------------------|
| | England (NET) | Wales | Scotland | Working full time | Working part time | ALL WORKERS (NET) | Full time student | Retired | Unemployed | Not working/ Other | Married/ Civil Partnership | Living as married | Separated/ Divorced |

profile_religion. Do you regard yourself as belonging to any particular religion, and if so, to which of these do you belong?

| | | | | | | | | | | | | | | |
|-----------------|------|------|-----|-----|-----|-----|------|----|-----|----|-----|-----|-----|-----|
| Unweighted base | 2041 | 1771 | 106 | 164 | 820 | 292 | 1112 | 94 | 567 | 80 | 188 | 993 | 263 | 167 |
|-----------------|------|------|-----|-----|-----|-----|------|----|-----|----|-----|-----|-----|-----|

profile_house_tenure. Do you own or rent the home in which you live?

| | | | | | | | | | | | | | | |
|--|------|------|-----|-----|-----|-----|------|-----|-----|-----|-----|-----|-----|-----|
| Unweighted base | 2054 | 1782 | 107 | 165 | 825 | 293 | 1118 | 95 | 569 | 80 | 192 | 998 | 263 | 168 |
| Base | 2054 | 1775 | 101 | 179 | 820 | 297 | 1117 | 120 | 532 | 84 | 201 | 964 | 262 | 163 |
| Own – outright | 32% | 32% | 39% | 34% | 12% | 33% | 18% | 3% | 77% | 13% | 19% | 46% | 16% | 34% |
| Own – with a mortgage | 26% | 27% | 30% | 21% | 44% | 29% | 40% | 4% | 8% | 6% | 21% | 34% | 32% | 23% |
| Own (part-own) – through shared ownership scheme (i.e. pay part mortgage, part rent) | 1% | 1% | - | 1% | 2% | - | 1% | 3% | 1% | - | 1% | 1% | 3% | 1% |
| Rent – from a private landlord | 18% | 18% | 13% | 17% | 24% | 15% | 22% | 37% | 5% | 23% | 17% | 9% | 32% | 22% |
| Rent – from my local authority | 5% | 4% | 6% | 7% | 3% | 4% | 3% | 2% | 3% | 19% | 13% | 4% | 7% | 7% |
| Rent – from a housing association | 6% | 5% | 5% | 12% | 3% | 6% | 4% | 6% | 5% | 15% | 10% | 4% | 5% | 7% |
| Neither – I live with my parents, family or friends but pay some rent to them | 5% | 5% | 4% | 1% | 7% | 5% | 6% | 7% | 0% | 14% | 6% | 1% | 1% | 2% |
| Neither – I live rent-free with my parents, family or friends | 5% | 5% | 2% | 6% | 3% | 5% | 3% | 32% | 1% | 11% | 9% | 0% | 2% | 1% |
| Other | 2% | 2% | 1% | 1% | 2% | 4% | 2% | 6% | 0% | - | 3% | 1% | 2% | 4% |

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| Total | Children in Household | | | | | | | Parent/ Guardian | | | | | |
|-------|-----------------------|---------------|---|---|---|----|--------------------------------------|------------------|----------------------------|----------------------|-------------------|---------------|----------------|
| | Widowed | Never Married | 0 | 1 | 2 | 3+ | ALL WITH CHILDREN IN HOUSEHOLD (NET) | Refused | Parent/ guardian (any age) | Not parent/ guardian | 4 years and under | 5 to 11 years | 12 to 16 years |

profile_religion. Do you regard yourself as belonging to any particular religion, and if so, to which of these do you belong?

| | | | | | | | | | | | | | | |
|-----------------|------|----|-----|------|-----|-----|----|-----|----|------|-----|-----|-----|-----|
| Unweighted base | 2041 | 71 | 546 | 1527 | 227 | 182 | 60 | 469 | 45 | 1164 | 877 | 185 | 231 | 163 |
|-----------------|------|----|-----|------|-----|-----|----|-----|----|------|-----|-----|-----|-----|

profile_house_tenure. Do you own or rent the home in which you live?

| | | | | | | | | | | | | | | |
|--|------|-----|-----|------|-----|-----|-----|-----|-----|------|-----|-----|-----|-----|
| Unweighted base | 2054 | 71 | 553 | 1535 | 229 | 182 | 61 | 472 | 47 | 1168 | 886 | 186 | 232 | 163 |
| Base | 2054 | 65 | 598 | 1521 | 234 | 184 | 64 | 483 | 50 | 1134 | 920 | 189 | 232 | 154 |
| Own – outright | 32% | 79% | 11% | 39% | 12% | 10% | 13% | 12% | 11% | 42% | 21% | 9% | 10% | 18% |
| Own – with a mortgage | 26% | 5% | 15% | 21% | 43% | 51% | 34% | 45% | 15% | 30% | 22% | 44% | 50% | 48% |
| Own (part-own) – through shared ownership scheme (i.e. pay part mortgage, part rent) | 1% | 1% | 1% | 1% | 2% | 2% | 3% | 2% | - | 1% | 1% | 4% | 2% | - |
| Rent – from a private landlord | 18% | 9% | 26% | 18% | 17% | 18% | 18% | 18% | 14% | 13% | 24% | 26% | 20% | 14% |
| Rent – from my local authority | 5% | - | 5% | 4% | 5% | 7% | 16% | 7% | 11% | 6% | 3% | 8% | 9% | 11% |
| Rent – from a housing association | 6% | 4% | 7% | 5% | 6% | 6% | 7% | 6% | 4% | 6% | 5% | 6% | 7% | 9% |
| Neither – I live with my parents, family or friends but pay some rent to them | 5% | - | 15% | 5% | 4% | - | 5% | 3% | 18% | 1% | 10% | 2% | 0% | - |
| Neither – I live rent-free with my parents, family or friends | 5% | 1% | 16% | 5% | 8% | 4% | 2% | 6% | 12% | 1% | 11% | - | 1% | 1% |
| Other | 2% | - | 4% | 2% | 1% | 2% | 3% | 2% | 14% | 1% | 3% | 2% | 1% | - |

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| Total | Social Media/ Messaging service (within the last month) | | | | | | | | | | | | |
|-------|---|--------------------|---------------|----------|---------|----------|---------|-----------|-----------|----------|--------------------|----------|-------|
| | 17 to 18 years | 18 years and under | Over 18 years | Facebook | Twitter | LinkedIn | Google+ | Pinterest | Instagram | Snapchat | Facebook Messenger | WhatsApp | Skype |

profile_religion. Do you regard yourself as belonging to any particular religion, and if so, to which of these do you belong?

| | | | | | | | | | | | | | | |
|-----------------|------|----|-----|-----|------|-----|-----|-----|-----|-----|-----|------|------|-----|
| Unweighted base | 2041 | 66 | 468 | 774 | 1468 | 656 | 349 | 158 | 271 | 564 | 260 | 1257 | 1179 | 221 |
|-----------------|------|----|-----|-----|------|-----|-----|-----|-----|-----|-----|------|------|-----|

profile_house_tenure. Do you own or rent the home in which you live?

| | | | | | | | | | | | | | | |
|--|------|-----|-----|-----|------|-----|-----|-----|-----|-----|-----|------|------|-----|
| Unweighted base | 2054 | 66 | 470 | 776 | 1475 | 659 | 349 | 158 | 273 | 566 | 262 | 1261 | 1185 | 221 |
| Base | 2054 | 64 | 464 | 745 | 1487 | 665 | 336 | 153 | 275 | 588 | 295 | 1271 | 1188 | 218 |
| Own – outright | 32% | 16% | 13% | 58% | 27% | 19% | 19% | 38% | 25% | 14% | 5% | 25% | 24% | 30% |
| Own – with a mortgage | 26% | 37% | 48% | 20% | 28% | 31% | 35% | 17% | 28% | 28% | 19% | 28% | 31% | 23% |
| Own (part-own) – through shared ownership scheme (i.e. pay part mortgage, part rent) | 1% | - | 2% | 1% | 1% | 1% | 2% | 2% | 1% | 1% | 2% | 1% | 1% | 3% |
| Rent – from a private landlord | 18% | 15% | 20% | 8% | 20% | 23% | 27% | 20% | 21% | 28% | 30% | 22% | 22% | 30% |
| Rent – from my local authority | 5% | 14% | 8% | 5% | 5% | 3% | 2% | 8% | 5% | 4% | 4% | 5% | 4% | 3% |
| Rent – from a housing association | 6% | 14% | 7% | 6% | 5% | 4% | 3% | 7% | 4% | 4% | 5% | 5% | 4% | 2% |
| Neither – I live with my parents, family or friends but pay some rent to them | 5% | 1% | 1% | 1% | 6% | 7% | 7% | 3% | 7% | 9% | 11% | 6% | 6% | 3% |
| Neither – I live rent-free with my parents, family or friends | 5% | 2% | 1% | 0% | 6% | 9% | 4% | 5% | 7% | 11% | 20% | 6% | 5% | 5% |
| Other | 2% | 1% | 1% | 1% | 2% | 2% | 1% | 1% | 1% | 3% | 4% | 2% | 2% | 1% |

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| Total | Religion | | | | | | | | | | | | | |
|-------|---|--|----------------------|---------------------------------------|-----------------|---------------|--------------------------|---|--|------------------------------|-------------------------|----------------|---------------|--|
| | No, I do not regard myself as belonging to any particular | Yes - Church of England/Anglican/Episcopal | Yes - Roman Catholic | Yes - Presbyterian/Church of Scotland | Yes - Methodist | Yes - Baptist | Yes - Orthodox Christian | Yes - Pentecostal (e.g. Assemblies of God, Fim) | Yes - Evangelical - independent/non-denomination | Yes - United Reformed Church | Yes - Free Presbyterian | Yes - Brethren | Yes - Judaism | |

profile_religion. Do you regard yourself as belonging to any particular religion, and if so, to which of these do you belong?

| | | | | | | | | | | | | | | |
|-----------------|------|------|-----|-----|----|----|----|----|----|----|---|---|---|----|
| Unweighted base | 2041 | 1064 | 532 | 148 | 43 | 34 | 22 | 13 | 10 | 20 | 3 | 2 | 1 | 15 |
|-----------------|------|------|-----|-----|----|----|----|----|----|----|---|---|---|----|

profile_house_tenure. Do you own or rent the home in which you live?

| | Unweighted base | 1064 | 532 | 148 | 43 | 34 | 22 | 13 | 10 | 20 | 3 | 2 | 1 | 15 |
|--|-----------------|------|-----|-----|-----|-----|-----|-----|-----|-----|------|-----|------|-----|
| Unweighted base | 2054 | 1064 | 532 | 148 | 43 | 34 | 22 | 13 | 10 | 20 | 3 | 2 | 1 | 15 |
| Base | 2054 | 1078 | 517 | 145 | 46 | 31 | 20 | 15 | 10 | 19 | 3 | 2 | 1 | 15 |
| Own – outright | 32% | 24% | 46% | 34% | 55% | 55% | 48% | 20% | 10% | 35% | - | 45% | 100% | 31% |
| Own – with a mortgage | 26% | 29% | 26% | 26% | 20% | 19% | 19% | 17% | 30% | 22% | - | 55% | - | 40% |
| Own (part-own) – through shared ownership scheme (i.e. pay part mortgage, part rent) | 1% | 1% | 1% | 1% | - | - | 6% | 13% | - | - | - | - | - | - |
| Rent – from a private landlord | 18% | 22% | 11% | 17% | 11% | 13% | 5% | 51% | 18% | 39% | 100% | - | - | 21% |
| Rent – from my local authority | 5% | 5% | 4% | 6% | - | - | 5% | - | 24% | 4% | - | - | - | 9% |
| Rent – from a housing association | 6% | 5% | 5% | 5% | 11% | 6% | 4% | - | - | - | - | - | - | - |
| Neither – I live with my parents, family or friends but pay some rent to them | 5% | 6% | 3% | 6% | - | - | 9% | - | 9% | - | - | - | - | - |
| Neither – I live rent-free with my parents, family or friends | 5% | 7% | 2% | 3% | 4% | 7% | - | - | 9% | - | - | - | - | - |
| Other | 2% | 2% | 1% | 2% | - | - | 5% | - | - | - | - | - | - | - |

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| Total | | | | | | | Home Ownership | | | | | | | |
|-------|----------------|-------------|---------------|----------------|-------------|-------------------|----------------|-----------------------|---|--------------------------------|--------------------------------|-----------------------------------|---|--|
| | Yes - Hinduism | Yes - Islam | Yes - Sikhism | Yes - Buddhism | Yes - Other | Prefer not to say | Own – outright | Own – with a mortgage | Own (part-own) – through shared ownership | Rent – from a private landlord | Rent – from my local authority | Rent – from a housing association | Neither – I live with my parents, family or friends but pay some rent | |

profile_religion. Do you regard yourself as belonging to any particular religion, and if so, to which of these do you belong?

| | | | | | | | | | | | | | | |
|-----------------|------|----|----|---|----|----|----|-----|-----|----|-----|----|-----|----|
| Unweighted base | 2041 | 10 | 22 | 3 | 12 | 39 | 48 | 693 | 548 | 22 | 366 | 92 | 108 | 90 |
|-----------------|------|----|----|---|----|----|----|-----|-----|----|-----|----|-----|----|

profile_house_tenure. Do you own or rent the home in which you live?

| | | | | | | | | | | | | | | |
|--|------|-----|-----|-----|-----|-----|-----|------|------|------|------|------|------|------|
| Unweighted base | 2054 | 10 | 22 | 3 | 12 | 39 | 48 | 696 | 550 | 23 | 367 | 93 | 110 | 90 |
| Base | 2054 | 10 | 24 | 3 | 12 | 37 | 52 | 662 | 542 | 24 | 366 | 98 | 113 | 102 |
| Own – outright | 32% | - | 12% | - | 23% | 37% | 34% | 100% | - | - | - | - | - | - |
| Own – with a mortgage | 26% | 30% | 31% | 31% | 7% | 13% | 19% | - | 100% | - | - | - | - | - |
| Own (part-own) – through shared ownership scheme (i.e. pay part mortgage, part rent) | 1% | - | 4% | - | - | - | - | - | - | 100% | - | - | - | - |
| Rent – from a private landlord | 18% | 50% | 16% | - | 14% | 17% | - | - | - | - | 100% | - | - | - |
| Rent – from my local authority | 5% | 11% | 9% | - | 7% | 8% | 5% | - | - | - | - | 100% | - | - |
| Rent – from a housing association | 6% | - | 16% | - | 20% | 7% | 5% | - | - | - | - | - | 100% | - |
| Neither – I live with my parents, family or friends but pay some rent to them | 5% | 9% | 8% | 69% | 10% | 2% | 12% | - | - | - | - | - | - | 100% |
| Neither – I live rent-free with my parents, family or friends | 5% | - | 4% | - | 7% | 10% | 11% | - | - | - | - | - | - | - |
| Other | 2% | - | - | - | 11% | 6% | 14% | - | - | - | - | - | - | - |

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| | | |
|-------|---|-------|
| Total | Neither – I live rent-free with my parents, family or friends | |
| | | Other |

profile_religion. Do you regard yourself as belonging to any particular religion, and if so, to which of these do you belong?

| | | | |
|-----------------|------|----|----|
| Unweighted base | 2041 | 88 | 34 |
|-----------------|------|----|----|

profile_house_tenure. Do you own or rent the home in which you live?

| | | | |
|--|------|------|------|
| Unweighted base | 2054 | 90 | 35 |
| Base | 2054 | 107 | 40 |
| Own – outright | 32% | - | - |
| Own – with a mortgage | 26% | - | - |
| Own (part-own) – through shared ownership scheme (i.e. pay part mortgage, part rent) | 1% | - | - |
| Rent – from a private landlord | 18% | - | - |
| Rent – from my local authority | 5% | - | - |
| Rent – from a housing association | 6% | - | - |
| Neither – I live with my parents, family or friends but pay some rent to them | 5% | - | - |
| Neither – I live rent-free with my parents, family or friends | 5% | 100% | - |
| Other | 2% | - | 100% |

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| Total | Gender | | Age | | | | | Social Grade | | Reg | | | |
|-------|--------|--------|-------|-------|-------|-------|-----|--------------|------|-------|----------|------|--------|
| | Male | Female | 18-24 | 25-34 | 35-44 | 45-54 | 55+ | ABC1 | C2DE | North | Midlands | East | London |

profile_religion. Do you regard yourself as belonging to any particular religion, and if so, to which of these do you belong?

| | | | | | | | | | | | | | | |
|-----------------|------|-----|------|-----|-----|-----|-----|-----|------|-----|-----|-----|-----|-----|
| Unweighted base | 2041 | 970 | 1071 | 175 | 311 | 357 | 315 | 883 | 1246 | 795 | 507 | 352 | 210 | 236 |
|-----------------|------|-----|------|-----|-----|-----|-----|-----|------|-----|-----|-----|-----|-----|

Q1. The following questions are on the topic of debt. We understand that this can be a sensitive topic and we have provided you with a "Prefer not to say" option if you would rather not share your experiences.

Which, if any, of the following forms of debt have you been in in the last 2 years? (i.e. since January 2017)
(Please select all that apply. If you have never been in any debt please select the "Not applicable" option)

| | Unweighted base | 2054 | 977 | 1077 | 178 | 312 | 360 | 316 | 888 | 1252 | 802 | 511 | 353 | 211 | 240 |
|---|-----------------|------|-----|------|-----|-----|-----|-----|-----|------|-----|-----|-----|-----|-----|
| Base: All GB Adults | | 2054 | 996 | 1058 | 228 | 320 | 355 | 299 | 852 | 1171 | 883 | 491 | 339 | 209 | 277 |
| Credit card | | 31% | 31% | 32% | 14% | 43% | 48% | 42% | 21% | 32% | 31% | 30% | 27% | 36% | 30% |
| An arranged or unarranged overdraft | | 15% | 15% | 15% | 19% | 21% | 25% | 17% | 7% | 15% | 15% | 15% | 16% | 15% | 17% |
| Personal loan (excluding payday loan) | | 13% | 14% | 11% | 4% | 16% | 22% | 18% | 8% | 13% | 12% | 14% | 13% | 10% | 10% |
| Payday loan (i.e. money lent at a high rate of interest to be repaid when the borrower receives their next wages) | | 3% | 3% | 2% | 4% | 6% | 4% | 3% | 1% | 2% | 3% | 2% | 3% | 2% | 3% |
| Mortgage | | 20% | 21% | 18% | 4% | 25% | 35% | 31% | 12% | 24% | 14% | 22% | 18% | 20% | 16% |
| Student loan | | 13% | 13% | 13% | 39% | 34% | 16% | 4% | 1% | 17% | 9% | 12% | 15% | 13% | 17% |
| Council tax arrears (i.e. outstanding payments) | | 4% | 4% | 4% | 3% | 9% | 6% | 6% | 1% | 3% | 6% | 6% | 4% | 1% | 3% |
| Utility bills arrears (i.e. outstanding payments) | | 5% | 5% | 5% | 4% | 9% | 7% | 6% | 2% | 4% | 6% | 7% | 3% | 3% | 4% |
| Other | | 2% | 2% | 2% | 2% | 3% | 2% | 3% | 2% | 2% | 3% | 2% | 3% | 1% | 3% |
| Not applicable - I have not been in debt in the last 2 years | | 43% | 42% | 44% | 38% | 20% | 20% | 32% | 67% | 42% | 46% | 45% | 47% | 43% | 41% |
| Prefer not to say | | 5% | 4% | 5% | 8% | 7% | 7% | 5% | 2% | 4% | 6% | 3% | 5% | 5% | 8% |

Theos Think Tank

Debt

GB Sample: 17th - 18th January 2019



| Total | Region | | | | Government Region | | | | | | | | |
|-------|--------|---------------|-------|----------|-------------------|------------|--------------------------|---------------|---------------|-----------------|--------|------------|------------|
| | South | England (NET) | Wales | Scotland | North East | North West | Yorkshire and the Humber | East Midlands | West Midlands | East of England | London | South East | South West |

profile_religion. Do you regard yourself as belonging to any particular religion, and if so, to which of these do you belong?

| | | | | | | | | | | | | | | |
|-----------------|------|-----|------|-----|-----|----|-----|-----|-----|-----|-----|-----|-----|-----|
| Unweighted base | 2041 | 466 | 1771 | 106 | 164 | 78 | 216 | 213 | 156 | 196 | 210 | 236 | 266 | 200 |
|-----------------|------|-----|------|-----|-----|----|-----|-----|-----|-----|-----|-----|-----|-----|

Q1. The following questions are on the topic of debt. We understand that this can be a sensitive topic and we have provided you with a "Prefer not to say" option if you would rather not share your experiences.

Which, if any, of the following forms of debt have you been in in the last 2 years? (i.e. since January 2017)
(Please select all that apply. If you have never been in any debt please select the "Not applicable" option)

| | Unweighted base | 2054 | 467 | 1782 | 107 | 165 | 79 | 217 | 215 | 156 | 197 | 211 | 240 | 266 | 201 |
|---|-----------------|------|-----|------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| Base: All GB Adults | | 2054 | 459 | 1775 | 101 | 179 | 76 | 204 | 211 | 150 | 189 | 209 | 277 | 259 | 200 |
| Credit card | | 31% | 32% | 31% | 33% | 37% | 35% | 32% | 26% | 31% | 24% | 36% | 30% | 27% | 39% |
| An arranged or unarranged overdraft | | 15% | 11% | 14% | 17% | 21% | 12% | 15% | 16% | 19% | 12% | 15% | 17% | 11% | 12% |
| Personal loan (excluding payday loan) | | 13% | 13% | 12% | 16% | 12% | 12% | 13% | 15% | 16% | 11% | 10% | 10% | 11% | 16% |
| Payday loan (i.e. money lent at a high rate of interest to be repaid when the borrower receives their next wages) | | 3% | 3% | 3% | 4% | 3% | 5% | 3% | 1% | 3% | 2% | 2% | 3% | 2% | 4% |
| Mortgage | | 20% | 23% | 20% | 17% | 16% | 19% | 24% | 20% | 20% | 16% | 20% | 16% | 18% | 30% |
| Student loan | | 13% | 12% | 13% | 11% | 13% | 8% | 10% | 14% | 13% | 16% | 13% | 17% | 12% | 12% |
| Council tax arrears (i.e. outstanding payments) | | 4% | 3% | 4% | 3% | 9% | 5% | 8% | 3% | 6% | 2% | 1% | 3% | 4% | 2% |
| Utility bills arrears (i.e. outstanding payments) | | 5% | 4% | 4% | 3% | 9% | 8% | 7% | 6% | 4% | 2% | 3% | 4% | 4% | 3% |
| Other | | 2% | 1% | 2% | 2% | 5% | 3% | 1% | 3% | 3% | 3% | 1% | 3% | 1% | 1% |
| Not applicable - I have not been in debt in the last 2 years | | 43% | 41% | 43% | 47% | 39% | 42% | 41% | 49% | 44% | 50% | 43% | 41% | 48% | 31% |
| Prefer not to say | | 5% | 5% | 5% | 4% | 5% | 6% | 3% | 1% | 3% | 7% | 5% | 8% | 4% | 6% |

Theos Think Tank

Debt

GB Sample: 17th - 18th January 2019



| Total | | | | Working status | | | | | | | Marital Status | | |
|-------|---------------|-------|----------|-------------------|-------------------|-------------------|-------------------|---------|------------|--------------------|----------------------------|-------------------|---------------------|
| | England (NET) | Wales | Scotland | Working full time | Working part time | ALL WORKERS (NET) | Full time student | Retired | Unemployed | Not working/ Other | Married/ Civil Partnership | Living as married | Separated/ Divorced |

profile_religion. Do you regard yourself as belonging to any particular religion, and if so, to which of these do you belong?

| | | | | | | | | | | | | | | |
|-----------------|------|------|-----|-----|-----|-----|------|----|-----|----|-----|-----|-----|-----|
| Unweighted base | 2041 | 1771 | 106 | 164 | 820 | 292 | 1112 | 94 | 567 | 80 | 188 | 993 | 263 | 167 |
|-----------------|------|------|-----|-----|-----|-----|------|----|-----|----|-----|-----|-----|-----|

Q1. The following questions are on the topic of debt. We understand that this can be a sensitive topic and we have provided you with a "Prefer not to say" option if you would rather not share your experiences.

Which, if any, of the following forms of debt have you been in in the last 2 years? (i.e. since January 2017)
(Please select all that apply. If you have never been in any debt please select the "Not applicable" option)

| | Unweighted base | 2054 | 1782 | 107 | 165 | 825 | 293 | 1118 | 95 | 569 | 80 | 192 | 998 | 263 | 168 |
|---|-----------------|------|------|-----|-----|-----|------|------|-----|-----|-----|-----|-----|-----|-----|
| Base: All GB Adults | 2054 | 1775 | 101 | 179 | 820 | 297 | 1117 | 120 | 532 | 84 | 201 | 964 | 262 | 163 | |
| Credit card | 31% | 31% | 33% | 37% | 46% | 35% | 43% | 11% | 14% | 29% | 26% | 30% | 43% | 33% | |
| An arranged or unarranged overdraft | 15% | 14% | 17% | 21% | 20% | 17% | 19% | 29% | 5% | 11% | 15% | 12% | 21% | 16% | |
| Personal loan (excluding payday loan) | 13% | 12% | 16% | 12% | 21% | 11% | 18% | 3% | 5% | 7% | 8% | 14% | 15% | 18% | |
| Payday loan (i.e. money lent at a high rate of interest to be repaid when the borrower receives their next wages) | 3% | 3% | 4% | 3% | 4% | 3% | 4% | 1% | - | 1% | 4% | 1% | 5% | 3% | |
| Mortgage | 20% | 20% | 17% | 16% | 35% | 23% | 32% | 4% | 5% | 4% | 10% | 24% | 26% | 22% | |
| Student loan | 13% | 13% | 11% | 13% | 18% | 12% | 16% | 47% | 0% | 11% | 11% | 6% | 25% | 4% | |
| Council tax arrears (i.e. outstanding payments) | 4% | 4% | 3% | 9% | 4% | 4% | 4% | 2% | 1% | 11% | 10% | 3% | 7% | 5% | |
| Utility bills arrears (i.e. outstanding payments) | 5% | 4% | 3% | 9% | 5% | 4% | 5% | 5% | 1% | 12% | 10% | 3% | 6% | 9% | |
| Other | 2% | 2% | 2% | 5% | 2% | 3% | 2% | 2% | 2% | 2% | 4% | 1% | 4% | 4% | |
| Not applicable - I have not been in debt in the last 2 years | 43% | 43% | 47% | 39% | 24% | 40% | 29% | 31% | 77% | 48% | 42% | 50% | 30% | 43% | |
| Prefer not to say | 5% | 5% | 4% | 5% | 5% | 6% | 5% | 10% | 2% | 8% | 6% | 4% | 2% | 3% | |

Theos Think Tank

Debt

GB Sample: 17th - 18th January 2019



| Total | Children in Household | | | | | | | Parent/ Guardian | | | | |
|-------|-----------------------|---------------|---|---|---|----|--------------------------------------|------------------|----------------------------|----------------------|-------------------|---------------|
| | Widowed | Never Married | 0 | 1 | 2 | 3+ | ALL WITH CHILDREN IN HOUSEHOLD (NET) | Refused | Parent/ guardian (any age) | Not parent/ guardian | 4 years and under | 5 to 11 years |

profile_religion. Do you regard yourself as belonging to any particular religion, and if so, to which of these do you belong?

| | | | | | | | | | | | | | | |
|-----------------|------|----|-----|------|-----|-----|----|-----|----|------|-----|-----|-----|-----|
| Unweighted base | 2041 | 71 | 546 | 1527 | 227 | 182 | 60 | 469 | 45 | 1164 | 877 | 185 | 231 | 163 |
|-----------------|------|----|-----|------|-----|-----|----|-----|----|------|-----|-----|-----|-----|

Q1. The following questions are on the topic of debt. We understand that this can be a sensitive topic and we have provided you with a "Prefer not to say" option if you would rather not share your experiences.

Which, if any, of the following forms of debt have you been in in the last 2 years? (i.e. since January 2017)
(Please select all that apply. If you have never been in any debt please select the "Not applicable" option)

| | Unweighted base | 2054 | 71 | 553 | 1535 | 229 | 182 | 61 | 472 | 47 | 1168 | 886 | 186 | 232 | 163 |
|---|-----------------|------|-----|------|------|-----|-----|-----|-----|------|------|-----|-----|-----|-----|
| Base: All GB Adults | 2054 | 65 | 598 | 1521 | 234 | 184 | 64 | 483 | 50 | 1134 | 920 | 189 | 232 | 154 | |
| Credit card | 31% | 12% | 30% | 28% | 42% | 46% | 43% | 43% | 14% | 32% | 31% | 45% | 48% | 46% | |
| An arranged or unarranged overdraft | 15% | 2% | 18% | 13% | 22% | 24% | 23% | 23% | 2% | 14% | 17% | 24% | 24% | 21% | |
| Personal loan (excluding payday loan) | 13% | 9% | 9% | 11% | 19% | 19% | 20% | 19% | 5% | 14% | 11% | 20% | 22% | 24% | |
| Payday loan (i.e. money lent at a high rate of interest to be repaid when the borrower receives their next wages) | 3% | - | 4% | 2% | 4% | 5% | 2% | 4% | 2% | 3% | 3% | 7% | 4% | 3% | |
| Mortgage | 20% | 3% | 12% | 16% | 29% | 43% | 21% | 33% | 10% | 22% | 17% | 35% | 36% | 35% | |
| Student loan | 13% | - | 24% | 14% | 12% | 13% | 11% | 12% | 10% | 5% | 23% | 17% | 13% | 5% | |
| Council tax arrears (i.e. outstanding payments) | 4% | 2% | 5% | 4% | 4% | 6% | 12% | 6% | 4% | 5% | 3% | 10% | 10% | 8% | |
| Utility bills arrears (i.e. outstanding payments) | 5% | 1% | 6% | 4% | 6% | 8% | 10% | 7% | 7% | 6% | 4% | 9% | 11% | 10% | |
| Other | 2% | 3% | 2% | 2% | 1% | 5% | 5% | 3% | - | 2% | 2% | 5% | 5% | 3% | |
| Not applicable - I have not been in debt in the last 2 years | 43% | 69% | 35% | 48% | 31% | 25% | 23% | 28% | 43% | 47% | 39% | 21% | 21% | 25% | |
| Prefer not to say | 5% | 9% | 7% | 4% | 8% | 4% | 4% | 6% | 26% | 4% | 5% | 6% | 6% | 5% | |

Theos Think Tank

Debt

GB Sample: 17th - 18th January 2019



| Total | Social Media/ Messaging service (within the last month) | | | | | | | | | | | | |
|-------|---|--------------------|---------------|----------|---------|----------|---------|-----------|-----------|----------|--------------------|----------|-------|
| | 17 to 18 years | 18 years and under | Over 18 years | Facebook | Twitter | LinkedIn | Google+ | Pinterest | Instagram | Snapchat | Facebook Messenger | WhatsApp | Skype |

profile_religion. Do you regard yourself as belonging to any particular religion, and if so, to which of these do you belong?

| | | | | | | | | | | | | | | |
|-----------------|------|----|-----|-----|------|-----|-----|-----|-----|-----|-----|------|------|-----|
| Unweighted base | 2041 | 66 | 468 | 774 | 1468 | 656 | 349 | 158 | 271 | 564 | 260 | 1257 | 1179 | 221 |
|-----------------|------|----|-----|-----|------|-----|-----|-----|-----|-----|-----|------|------|-----|

Q1. The following questions are on the topic of debt. We understand that this can be a sensitive topic and we have provided you with a "Prefer not to say" option if you would rather not share your experiences.

Which, if any, of the following forms of debt have you been in in the last 2 years? (i.e. since January 2017)
(Please select all that apply. If you have never been in any debt please select the "Not applicable" option)

| | Unweighted base | 2054 | 66 | 470 | 776 | 1475 | 659 | 349 | 158 | 273 | 566 | 262 | 1261 | 1185 | 221 |
|---|-----------------|------|-----|-----|-----|------|-----|-----|-----|-----|-----|-----|------|------|-----|
| Base: All GB Adults | | 2054 | 64 | 464 | 745 | 1487 | 665 | 336 | 153 | 275 | 588 | 295 | 1271 | 1188 | 218 |
| Credit card | | 31% | 45% | 47% | 23% | 33% | 39% | 38% | 33% | 34% | 36% | 32% | 35% | 36% | 33% |
| An arranged or unarranged overdraft | | 15% | 24% | 24% | 9% | 17% | 23% | 19% | 19% | 20% | 23% | 24% | 19% | 18% | 19% |
| Personal loan (excluding payday loan) | | 13% | 30% | 23% | 10% | 13% | 15% | 16% | 16% | 14% | 13% | 10% | 14% | 15% | 13% |
| Payday loan (i.e. money lent at a high rate of interest to be repaid when the borrower receives their next wages) | | 3% | 5% | 5% | 1% | 3% | 3% | 2% | 5% | 2% | 4% | 5% | 4% | 3% | 2% |
| Mortgage | | 20% | 26% | 36% | 14% | 21% | 23% | 29% | 15% | 21% | 22% | 14% | 21% | 24% | 22% |
| Student loan | | 13% | 3% | 12% | 2% | 16% | 22% | 26% | 9% | 20% | 27% | 33% | 17% | 18% | 20% |
| Council tax arrears (i.e. outstanding payments) | | 4% | 10% | 8% | 3% | 5% | 5% | 2% | 7% | 5% | 6% | 5% | 6% | 4% | - |
| Utility bills arrears (i.e. outstanding payments) | | 5% | 10% | 9% | 4% | 5% | 6% | 4% | 8% | 6% | 6% | 6% | 6% | 5% | 2% |
| Other | | 2% | 2% | 4% | 2% | 3% | 3% | 2% | 1% | 2% | 3% | 2% | 3% | 2% | 4% |
| Not applicable - I have not been in debt in the last 2 years | | 43% | 25% | 23% | 60% | 40% | 32% | 28% | 44% | 40% | 28% | 27% | 37% | 36% | 40% |
| Prefer not to say | | 5% | 8% | 6% | 4% | 5% | 5% | 4% | 6% | 5% | 6% | 6% | 5% | 4% | 3% |

Theos Think Tank

Debt

GB Sample: 17th - 18th January 2019



| Total | Religion | | | | | | | | | | | | |
|-------|---|--|----------------------|---------------------------------------|-----------------|---------------|--------------------------|---|--|------------------------------|-------------------------|----------------|---------------|
| | No, I do not regard myself as belonging to any particular | Yes - Church of England/Anglican/Episcopal | Yes - Roman Catholic | Yes - Presbyterian/Church of Scotland | Yes - Methodist | Yes - Baptist | Yes - Orthodox Christian | Yes - Pentecostal (e.g. Assemblies of God, Fim) | Yes - Evangelical - independent/non-denomination | Yes - United Reformed Church | Yes - Free Presbyterian | Yes - Brethren | Yes - Judaism |

profile_religion. Do you regard yourself as belonging to any particular religion, and if so, to which of these do you belong?

| | | | | | | | | | | | | | | |
|-----------------|------|------|-----|-----|----|----|----|----|----|----|---|---|---|----|
| Unweighted base | 2041 | 1064 | 532 | 148 | 43 | 34 | 22 | 13 | 10 | 20 | 3 | 2 | 1 | 15 |
|-----------------|------|------|-----|-----|----|----|----|----|----|----|---|---|---|----|

Q1. The following questions are on the topic of debt. We understand that this can be a sensitive topic and we have provided you with a "Prefer not to say" option if you would rather not share your experiences.

Which, if any, of the following forms of debt have you been in in the last 2 years? (i.e. since January 2017)
(Please select all that apply. If you have never been in any debt please select the "Not applicable" option)

| | Unweighted base | 2054 | 1064 | 532 | 148 | 43 | 34 | 22 | 13 | 10 | 20 | 3 | 2 | 1 | 15 |
|---|-----------------|------|------|-----|-----|-----|-----|-----|-----|-----|-----|-----|------|----|-----|
| Base: All GB Adults | 2054 | 1078 | 517 | 145 | 46 | 31 | 20 | 15 | 10 | 19 | 3 | 2 | 1 | 15 | |
| Credit card | 31% | 35% | 26% | 33% | 27% | 25% | 6% | 36% | 23% | 41% | 35% | 55% | - | - | 31% |
| An arranged or unarranged overdraft | 15% | 19% | 11% | 14% | 7% | 7% | 10% | 6% | - | 17% | - | - | - | - | 25% |
| Personal loan (excluding payday loan) | 13% | 14% | 11% | 11% | 12% | 9% | 16% | 13% | 9% | 19% | 35% | - | - | - | 9% |
| Payday loan (i.e. money lent at a high rate of interest to be repaid when the borrower receives their next wages) | 3% | 3% | 2% | 4% | - | 3% | - | - | - | 10% | - | - | - | - | - |
| Mortgage | 20% | 22% | 19% | 18% | 13% | 15% | 9% | 22% | 20% | 22% | - | 55% | - | - | 14% |
| Student loan | 13% | 18% | 6% | 12% | 4% | 8% | 4% | 20% | 11% | 11% | - | - | - | - | 15% |
| Council tax arrears (i.e. outstanding payments) | 4% | 5% | 3% | 5% | 5% | 3% | 11% | - | - | 6% | - | - | - | - | - |
| Utility bills arrears (i.e. outstanding payments) | 5% | 5% | 3% | 5% | 5% | - | 15% | 7% | 13% | 17% | - | - | - | - | - |
| Other | 2% | 3% | 1% | 1% | 2% | - | - | - | - | - | - | - | - | - | - |
| Not applicable - I have not been in debt in the last 2 years | 43% | 38% | 53% | 45% | 56% | 63% | 58% | 36% | 46% | 38% | 65% | 45% | 100% | - | 49% |
| Prefer not to say | 5% | 4% | 4% | 7% | 2% | - | 4% | - | 9% | 5% | - | - | - | - | 13% |

Theos Think Tank

Debt

GB Sample: 17th - 18th January 2019



| Total | | | | | | | Home Ownership | | | | | | | |
|-------|----------------|-------------|---------------|----------------|-------------|-------------------|----------------|-----------------------|---|--------------------------------|--------------------------------|-----------------------------------|---|--|
| | Yes - Hinduism | Yes - Islam | Yes - Sikhism | Yes - Buddhism | Yes - Other | Prefer not to say | Own - outright | Own - with a mortgage | Own (part-own) - through shared ownership | Rent - from a private landlord | Rent - from my local authority | Rent - from a housing association | Neither - I live with my parents, family or friends but pay some rent | |

profile_religion. Do you regard yourself as belonging to any particular religion, and if so, to which of these do you belong?

| | | | | | | | | | | | | | | |
|-----------------|------|----|----|---|----|----|----|-----|-----|----|-----|----|-----|----|
| Unweighted base | 2041 | 10 | 22 | 3 | 12 | 39 | 48 | 693 | 548 | 22 | 366 | 92 | 108 | 90 |
|-----------------|------|----|----|---|----|----|----|-----|-----|----|-----|----|-----|----|

Q1. The following questions are on the topic of debt. We understand that this can be a sensitive topic and we have provided you with a "Prefer not to say" option if you would rather not share your experiences.

Which, if any, of the following forms of debt have you been in in the last 2 years? (i.e. since January 2017)
(Please select all that apply. If you have never been in any debt please select the "Not applicable" option)

| | | | | | | | | | | | | | | |
|---|------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| Unweighted base | 2054 | 10 | 22 | 3 | 12 | 39 | 48 | 696 | 550 | 23 | 367 | 93 | 110 | 90 |
| Base: All GB Adults | 2054 | 10 | 24 | 3 | 12 | 37 | 52 | 662 | 542 | 24 | 366 | 98 | 113 | 102 |
| Credit card | 31% | 11% | 44% | 32% | 52% | 33% | 16% | 14% | 50% | 36% | 41% | 32% | 33% | 23% |
| An arranged or unarranged overdraft | 15% | 23% | 17% | - | 16% | 14% | 4% | 4% | 22% | 24% | 28% | 14% | 9% | 12% |
| Personal loan (excluding payday loan) | 13% | - | 20% | - | 14% | 10% | 5% | 5% | 22% | 13% | 17% | 13% | 11% | 5% |
| Payday loan (i.e. money lent at a high rate of interest to be repaid when the borrower receives their next wages) | 3% | - | - | - | 7% | 3% | 2% | 0% | 1% | - | 6% | 9% | 6% | 3% |
| Mortgage | 20% | 21% | 20% | - | 16% | 9% | 12% | 5% | 64% | 54% | 2% | 2% | - | - |
| Student loan | 13% | 20% | 4% | 32% | - | 10% | 10% | 2% | 12% | 30% | 29% | 4% | 9% | 28% |
| Council tax arrears (i.e. outstanding payments) | 4% | - | 5% | - | 7% | - | 7% | 1% | 3% | 5% | 9% | 18% | 7% | 1% |
| Utility bills arrears (i.e. outstanding payments) | 5% | - | 9% | - | - | 7% | 6% | 1% | 3% | 9% | 9% | 15% | 12% | - |
| Other | 2% | - | - | - | 7% | 5% | - | 1% | 2% | - | 3% | 3% | 7% | - |
| Not applicable - I have not been in debt in the last 2 years | 43% | 39% | 20% | 38% | 34% | 53% | 44% | 76% | 18% | 13% | 27% | 40% | 41% | 43% |
| Prefer not to say | 5% | 19% | 9% | 31% | - | - | 23% | 3% | 4% | 4% | 5% | 8% | 8% | 9% |

Theos Think Tank

Debt

GB Sample: 17th - 18th January 2019



| | | |
|-------|---|-------|
| Total | | |
| | neither – I live rent-free with my parents, family or friends | Other |

profile_religion. Do you regard yourself as belonging to any particular religion, and if so, to which of these do you belong?

| | | | |
|-----------------|------|----|----|
| Unweighted base | 2041 | 88 | 34 |
|-----------------|------|----|----|

Q1. The following questions are on the topic of debt. We understand that this can be a sensitive topic and we have provided you with a "Prefer not to say" option if you would rather not share your experiences.

Which, if any, of the following forms of debt have you been in in the last 2 years? (i.e. since January 2017)
(Please select all that apply. If you have never been in any debt please select the "Not applicable" option)

| | | | |
|---|-------------|------------|-----------|
| Unweighted base | 2054 | 90 | 35 |
| Base: All GB Adults | 2054 | 107 | 40 |
| Credit card | 31% | 21% | 17% |
| An arranged or unarranged overdraft | 15% | 19% | 10% |
| Personal loan (excluding payday loan) | 13% | 5% | 13% |
| Payday loan (i.e. money lent at a high rate of interest to be repaid when the borrower receives their next wages) | 3% | 2% | - |
| Mortgage | 20% | - | 7% |
| Student loan | 13% | 31% | 18% |
| Council tax arrears (i.e. outstanding payments) | 4% | 2% | 6% |
| Utility bills arrears (i.e. outstanding payments) | 5% | 1% | 13% |
| Other | 2% | 4% | 2% |
| Not applicable - I have not been in debt in the last 2 years | 43% | 45% | 34% |
| Prefer not to say | 5% | 6% | 22% |

Theos Think Tank

Debt

GB Sample: 17th - 18th January 2019



| Total | Gender | | Age | | | | | Social Grade | | Reg | | | |
|-------|--------|--------|-------|-------|-------|-------|-----|--------------|------|-------|----------|------|--------|
| | Male | Female | 18-24 | 25-34 | 35-44 | 45-54 | 55+ | ABC1 | C2DE | North | Midlands | East | London |

profile_religion. Do you regard yourself as belonging to any particular religion, and if so, to which of these do you belong?

| | | | | | | | | | | | | | | |
|-----------------|------|-----|------|-----|-----|-----|-----|-----|------|-----|-----|-----|-----|-----|
| Unweighted base | 2041 | 970 | 1071 | 175 | 311 | 357 | 315 | 883 | 1246 | 795 | 507 | 352 | 210 | 236 |
|-----------------|------|-----|------|-----|-----|-----|-----|-----|------|-----|-----|-----|-----|-----|

Q2. As a reminder, we have provided you with a "Prefer not to say" option if you would rather not share your experiences. You previously said you have experienced debt in the last 2 years (i.e. since January 2017) Thinking about the monetary value of your debt, at its worst point, how badly, if at all, was your day to day life affected by your debt?

| | Unweighted base | 1066 | 518 | 548 | 103 | 232 | 263 | 202 | 266 | 678 | 388 | 271 | 164 | 109 | 125 |
|--|-----------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|-----|
| Base: All GB Adults who have been in debt | 1068 | 533 | 535 | 123 | 234 | 260 | 191 | 260 | 639 | 429 | 258 | 162 | 109 | 141 | |
| Very badly affected | 9% | 9% | 8% | 8% | 8% | 9% | 13% | 6% | 6% | 13% | 9% | 5% | 9% | 6% | |
| Fairly badly affected | 18% | 18% | 19% | 15% | 19% | 24% | 19% | 13% | 16% | 21% | 20% | 23% | 15% | 17% | |
| Not very badly affected | 22% | 18% | 25% | 17% | 24% | 28% | 16% | 19% | 21% | 23% | 23% | 23% | 22% | 17% | |
| Not badly affected at all | 47% | 52% | 43% | 51% | 44% | 35% | 49% | 58% | 53% | 38% | 44% | 45% | 51% | 53% | |
| Don't know | 1% | 1% | 1% | 6% | 0% | 0% | 1% | 2% | 1% | 2% | 1% | 2% | - | 2% | |
| Prefer not to say | 3% | 2% | 4% | 3% | 4% | 3% | 3% | 2% | 3% | 3% | 3% | 2% | 4% | 5% | |
| Net: Badly affected | 27% | 27% | 27% | 23% | 27% | 33% | 31% | 19% | 22% | 34% | 29% | 28% | 24% | 23% | |
| Net: Not badly affected | 69% | 70% | 68% | 68% | 69% | 63% | 65% | 77% | 74% | 62% | 67% | 68% | 73% | 70% | |

For the following question, by "lenders" we mean a person or organisation whose business is lending money to individuals who then pay it back with interest.

Thinking generally about debt and lenders...

To what extent, if at all, do you agree or disagree with each of the following statements? (Please select one option on each row)

Theos Think Tank

Debt

GB Sample: 17th - 18th January 2019



| Total | Region | | | | Government Region | | | | | | | | | |
|-------|--------|---------------|-------|----------|-------------------|------------|--------------------------|---------------|---------------|-----------------|--------|------------|------------|--|
| | South | England (NET) | Wales | Scotland | North East | North West | Yorkshire and the Humber | East Midlands | West Midlands | East of England | London | South East | South West | |

profile_religion. Do you regard yourself as belonging to any particular religion, and if so, to which of these do you belong?

| | | | | | | | | | | | | | | |
|-----------------|------|-----|------|-----|-----|----|-----|-----|-----|-----|-----|-----|-----|-----|
| Unweighted base | 2041 | 466 | 1771 | 106 | 164 | 78 | 216 | 213 | 156 | 196 | 210 | 236 | 266 | 200 |
|-----------------|------|-----|------|-----|-----|----|-----|-----|-----|-----|-----|-----|-----|-----|

Q2. As a reminder, we have provided you with a "Prefer not to say" option if you would rather not share your experiences. You previously said you have experienced debt in the last 2 years (i.e. since January 2017) Thinking about the monetary value of your debt, at its worst point, how badly, if at all, was your day to day life affected by your debt?

| | Unweighted base | South | England (NET) | Wales | Scotland | North East | North West | Yorkshire and the Humber | East Midlands | West Midlands | East of England | London | South East | South West |
|---|-----------------|-------|---------------|-------|----------|------------|------------|--------------------------|---------------|---------------|-----------------|--------|------------|------------|
| Base: All GB Adults who have been in debt | 1066 | 254 | 923 | 52 | 91 | 42 | 121 | 108 | 79 | 85 | 109 | 125 | 131 | 123 |
| Very badly affected | 1068 | 250 | 919 | 48 | 100 | 40 | 113 | 105 | 79 | 83 | 109 | 141 | 125 | 126 |
| Fairly badly affected | 9% | 9% | 8% | 14% | 11% | 9% | 8% | 10% | 8% | 3% | 9% | 6% | 12% | 6% |
| Not very badly affected | 18% | 16% | 18% | 16% | 20% | 23% | 19% | 19% | 27% | 19% | 15% | 17% | 13% | 20% |
| Not badly affected at all | 22% | 22% | 22% | 25% | 20% | 26% | 24% | 23% | 17% | 28% | 22% | 17% | 23% | 20% |
| Don't know | 47% | 48% | 47% | 43% | 47% | 36% | 44% | 45% | 45% | 46% | 51% | 53% | 47% | 49% |
| Prefer not to say | 1% | 1% | 1% | 2% | 2% | - | 2% | 1% | 1% | 3% | - | 2% | 0% | 1% |
| Net: Badly affected | 3% | 5% | 4% | - | - | 5% | 2% | 2% | 2% | 1% | 4% | 5% | 5% | 5% |
| Net: Not badly affected | 27% | 25% | 26% | 30% | 31% | 33% | 27% | 29% | 35% | 23% | 24% | 23% | 24% | 26% |
| | 69% | 70% | 69% | 68% | 67% | 62% | 68% | 68% | 62% | 73% | 73% | 70% | 70% | 69% |

For the following question, by "lenders" we mean a person or organisation whose business is lending money to individuals who then pay it back with interest.

Thinking generally about debt and lenders...

To what extent, if at all, do you agree or disagree with each of the following statements? (Please select one option on each row)

Theos Think Tank

Debt

GB Sample: 17th - 18th January 2019



| Total | | | | Working status | | | | | | | Marital Status | | |
|-------|---------------|-------|----------|-------------------|-------------------|-------------------|-------------------|---------|------------|--------------------|----------------------------|-------------------|---------------------|
| | England (NET) | Wales | Scotland | Working full time | Working part time | ALL WORKERS (NET) | Full time student | Retired | Unemployed | Not working/ Other | Married/ Civil Partnership | Living as married | Separated/ Divorced |

profile_religion. Do you regard yourself as belonging to any particular religion, and if so, to which of these do you belong?

| | | | | | | | | | | | | | | |
|-----------------|------|------|-----|-----|-----|-----|------|----|-----|----|-----|-----|-----|-----|
| Unweighted base | 2041 | 1771 | 106 | 164 | 820 | 292 | 1112 | 94 | 567 | 80 | 188 | 993 | 263 | 167 |
|-----------------|------|------|-----|-----|-----|-----|------|----|-----|----|-----|-----|-----|-----|

Q2. As a reminder, we have provided you with a "Prefer not to say" option if you would rather not share your experiences. You previously said you have experienced debt in the last 2 years (i.e. since January 2017) Thinking about the monetary value of your debt, at its worst point, how badly, if at all, was your day to day life affected by your debt?

| | Unweighted base | England (NET) | Wales | Scotland | Working full time | Working part time | ALL WORKERS (NET) | Full time student | Retired | Unemployed | Not working/ Other | Married/ Civil Partnership | Living as married | Separated/ Divorced |
|---|-----------------|---------------|-------|----------|-------------------|-------------------|-------------------|-------------------|---------|------------|--------------------|----------------------------|-------------------|---------------------|
| Base: All GB Adults who have been in debt | 1066 | 923 | 52 | 91 | 590 | 160 | 750 | 58 | 119 | 37 | 102 | 444 | 179 | 91 |
| Very badly affected | 1068 | 919 | 48 | 100 | 581 | 162 | 743 | 71 | 111 | 37 | 106 | 438 | 178 | 89 |
| Fairly badly affected | 9% | 8% | 14% | 11% | 7% | 6% | 7% | 4% | 6% | 28% | 17% | 5% | 12% | 14% |
| Not very badly affected | 18% | 18% | 16% | 20% | 19% | 19% | 19% | 16% | 13% | 26% | 21% | 14% | 18% | 32% |
| Not badly affected at all | 22% | 22% | 25% | 20% | 20% | 24% | 21% | 32% | 22% | 17% | 18% | 24% | 21% | 15% |
| Don't know | 47% | 47% | 43% | 47% | 49% | 47% | 49% | 41% | 56% | 25% | 38% | 53% | 44% | 37% |
| Prefer not to say | 1% | 1% | 2% | 2% | 1% | 0% | 1% | 4% | 1% | - | 3% | 0% | 2% | - |
| Net: Badly affected | 3% | 4% | - | - | 3% | 3% | 3% | 4% | 2% | 3% | 3% | 3% | 3% | 3% |
| Net: Not badly affected | 27% | 26% | 30% | 31% | 26% | 25% | 26% | 20% | 19% | 54% | 38% | 19% | 30% | 45% |
| | 69% | 69% | 68% | 67% | 70% | 71% | 70% | 73% | 78% | 43% | 57% | 78% | 66% | 52% |

For the following question, by "lenders" we mean a person or organisation whose business is lending money to individuals who then pay it back with interest.

Thinking generally about debt and lenders...

To what extent, if at all, do you agree or disagree with each of the following statements? (Please select one option on each row)

Theos Think Tank

Debt

GB Sample: 17th - 18th January 2019



| Total | Children in Household | | | | | | | Parent/ Guardian | | | | | |
|-------|-----------------------|---------------|---|---|---|----|--------------------------------------|------------------|----------------------------|----------------------|-------------------|---------------|----------------|
| | Widowed | Never Married | 0 | 1 | 2 | 3+ | ALL WITH CHILDREN IN HOUSEHOLD (NET) | Refused | Parent/ guardian (any age) | Not parent/ guardian | 4 years and under | 5 to 11 years | 12 to 16 years |

profile_religion. Do you regard yourself as belonging to any particular religion, and if so, to which of these do you belong?

| | | | | | | | | | | | | | | |
|-----------------|------|----|-----|------|-----|-----|----|-----|----|------|-----|-----|-----|-----|
| Unweighted base | 2041 | 71 | 546 | 1527 | 227 | 182 | 60 | 469 | 45 | 1164 | 877 | 185 | 231 | 163 |
|-----------------|------|----|-----|------|-----|-----|----|-----|----|------|-----|-----|-----|-----|

Q2. As a reminder, we have provided you with a "Prefer not to say" option if you would rather not share your experiences. You previously said you have experienced debt in the last 2 years (i.e. since January 2017) Thinking about the monetary value of your debt, at its worst point, how badly, if at all, was your day to day life affected by your debt?

| | Unweighted base | 16 | 336 | 735 | 145 | 127 | 44 | 316 | 15 | 565 | 501 | 135 | 168 | 113 |
|--|-----------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| Base: All GB Adults who have been in debt | 1068 | 14 | 349 | 735 | 142 | 130 | 46 | 318 | 15 | 555 | 513 | 137 | 169 | 108 |
| Very badly affected | 9% | - | 11% | 8% | 9% | 7% | 16% | 9% | 20% | 9% | 8% | 11% | 10% | 9% |
| Fairly badly affected | 18% | 18% | 20% | 17% | 15% | 24% | 31% | 21% | 16% | 20% | 16% | 16% | 31% | 23% |
| Not very badly affected | 22% | 13% | 21% | 20% | 28% | 28% | 17% | 26% | 6% | 21% | 23% | 31% | 19% | 22% |
| Not badly affected at all | 47% | 70% | 42% | 50% | 47% | 36% | 28% | 40% | 48% | 46% | 48% | 39% | 35% | 41% |
| Don't know | 1% | - | 2% | 2% | - | 1% | 2% | 1% | - | 0% | 2% | - | - | 1% |
| Prefer not to say | 3% | - | 4% | 3% | 1% | 5% | 5% | 3% | 10% | 3% | 3% | 3% | 4% | 4% |
| Net: Badly affected | 27% | 18% | 31% | 25% | 24% | 31% | 47% | 30% | 36% | 30% | 24% | 27% | 42% | 32% |
| Net: Not badly affected | 69% | 82% | 63% | 70% | 75% | 63% | 46% | 66% | 54% | 67% | 70% | 70% | 54% | 64% |

For the following question, by "lenders" we mean a person or organisation whose business is lending money to individuals who then pay it back with interest.

Thinking generally about debt and lenders...

To what extent, if at all, do you agree or disagree with each of the following statements? (Please select one option on each row)

Theos Think Tank

Debt

GB Sample: 17th - 18th January 2019



| Total | Social Media/ Messaging service (within the last month) | | | | | | | | | | | | |
|-------|---|--------------------|---------------|----------|---------|----------|---------|-----------|-----------|----------|--------------------|----------|-------|
| | 17 to 18 years | 18 years and under | Over 18 years | Facebook | Twitter | LinkedIn | Google+ | Pinterest | Instagram | Snapchat | Facebook Messenger | WhatsApp | Skype |

profile_religion. Do you regard yourself as belonging to any particular religion, and if so, to which of these do you belong?

| | | | | | | | | | | | | | | |
|-----------------|------|----|-----|-----|------|-----|-----|-----|-----|-----|-----|------|------|-----|
| Unweighted base | 2041 | 66 | 468 | 774 | 1468 | 656 | 349 | 158 | 271 | 564 | 260 | 1257 | 1179 | 221 |
|-----------------|------|----|-----|-----|------|-----|-----|-----|-----|-----|-----|------|------|-----|

Q2. As a reminder, we have provided you with a "Prefer not to say" option if you would rather not share your experiences. You previously said you have experienced debt in the last 2 years (i.e. since January 2017) Thinking about the monetary value of your debt, at its worst point, how badly, if at all, was your day to day life affected by your debt?

| | Unweighted base | 17 to 18 years | 18 years and under | Over 18 years | Facebook | Twitter | LinkedIn | Google+ | Pinterest | Instagram | Snapchat | Facebook Messenger | WhatsApp | Skype |
|---|-----------------|----------------|--------------------|---------------|----------|---------|----------|---------|-----------|-----------|----------|--------------------|----------|-------|
| Base: All GB Adults who have been in debt | 1066 | 44 | 334 | 279 | 824 | 422 | 240 | 80 | 154 | 381 | 182 | 740 | 704 | 127 |
| Very badly affected | 1068 | 43 | 330 | 270 | 827 | 423 | 229 | 76 | 151 | 389 | 198 | 745 | 705 | 124 |
| Fairly badly affected | 9% | 16% | 10% | 9% | 8% | 7% | 4% | 13% | 9% | 7% | 7% | 9% | 7% | 5% |
| Not very badly affected | 18% | 25% | 23% | 17% | 17% | 19% | 15% | 16% | 16% | 16% | 17% | 19% | 18% | 23% |
| Not badly affected at all | 22% | 21% | 25% | 17% | 23% | 23% | 21% | 26% | 27% | 24% | 26% | 21% | 21% | 20% |
| Don't know | 47% | 38% | 39% | 54% | 47% | 47% | 55% | 42% | 41% | 47% | 44% | 47% | 48% | 47% |
| Prefer not to say | 1% | - | 0% | 1% | 2% | 1% | 1% | - | 0% | 1% | 2% | 1% | 2% | 1% |
| Net: Badly affected | 3% | - | 3% | 2% | 3% | 2% | 3% | 3% | 6% | 5% | 3% | 3% | 3% | 3% |
| Net: Not badly affected | 27% | 41% | 33% | 26% | 25% | 27% | 19% | 29% | 26% | 23% | 24% | 27% | 26% | 28% |
| | 69% | 59% | 63% | 71% | 70% | 70% | 76% | 69% | 68% | 71% | 71% | 68% | 69% | 68% |

For the following question, by "lenders" we mean a person or organisation whose business is lending money to individuals who then pay it back with interest.

Thinking generally about debt and lenders...

To what extent, if at all, do you agree or disagree with each of the following statements? (Please select one option on each row)

Theos Think Tank

Debt

GB Sample: 17th - 18th January 2019



| Total | Religion | | | | | | | | | | | | | |
|-------|---|--|----------------------|---------------------------------------|-----------------|---------------|--------------------------|--|--|------------------------------|-------------------------|----------------|---------------|--|
| | No, I do not regard myself as belonging to any particular | Yes - Church of England/Anglican/Episcopal | Yes - Roman Catholic | Yes - Presbyterian/Church of Scotland | Yes - Methodist | Yes - Baptist | Yes - Orthodox Christian | Yes - Pentecostal (e.g. Assemblies of God, Elim) | Yes - Evangelical - independent/non-denomination | Yes - United Reformed Church | Yes - Free Presbyterian | Yes - Brethren | Yes - Judaism | |

profile_religion. Do you regard yourself as belonging to any particular religion, and if so, to which of these do you belong?

| | | | | | | | | | | | | | | |
|-----------------|------|------|-----|-----|----|----|----|----|----|----|---|---|---|----|
| Unweighted base | 2041 | 1064 | 532 | 148 | 43 | 34 | 22 | 13 | 10 | 20 | 3 | 2 | 1 | 15 |
|-----------------|------|------|-----|-----|----|----|----|----|----|----|---|---|---|----|

Q2. As a reminder, we have provided you with a "Prefer not to say" option if you would rather not share your experiences. You previously said you have experienced debt in the last 2 years (i.e. since January 2017) Thinking about the monetary value of your debt, at its worst point, how badly, if at all, was your day to day life affected by your debt?

| | Unweighted base | 1066 | 624 | 226 | 74 | 18 | 13 | 8 | 8 | 4 | 11 | 1 | 1 | - | 5 |
|---|-----------------|------|-----|-----|-----|-----|-----|-----|-----|-----|------|------|---|---|-----|
| Base: All GB Adults who have been in debt | 1068 | 631 | 223 | 71 | 19 | 12 | 8 | 9 | 5 | 11 | 1 | 1 | - | - | 6 |
| Very badly affected | 9% | 8% | 7% | 12% | - | - | 16% | - | - | 11% | - | - | - | - | 22% |
| Fairly badly affected | 18% | 18% | 17% | 19% | 16% | 34% | 38% | 9% | - | 19% | 100% | - | - | - | 34% |
| Not very badly affected | 22% | 21% | 22% | 17% | 21% | 25% | 33% | 44% | 25% | 45% | - | - | - | - | - |
| Not badly affected at all | 47% | 49% | 50% | 48% | 64% | 33% | 13% | 47% | 26% | 25% | - | 100% | - | - | 44% |
| Don't know | 1% | 1% | 2% | 1% | - | - | - | - | - | - | - | - | - | - | - |
| Prefer not to say | 3% | 3% | 2% | 4% | - | 8% | - | - | 49% | - | - | - | - | - | - |
| Net: Badly affected | 27% | 26% | 24% | 31% | 16% | 34% | 54% | 9% | - | 30% | 100% | - | - | - | 56% |
| Net: Not badly affected | 69% | 69% | 72% | 65% | 84% | 58% | 46% | 91% | 51% | 70% | - | 100% | - | - | 44% |

For the following question, by "lenders" we mean a person or organisation whose business is lending money to individuals who then pay it back with interest.

Thinking generally about debt and lenders...

To what extent, if at all, do you agree or disagree with each of the following statements? (Please select one option on each row)

Theos Think Tank

Debt

GB Sample: 17th - 18th January 2019



| Total | | | | | | | Home Ownership | | | | | | | |
|-------|----------------|-------------|---------------|----------------|-------------|-------------------|----------------|-----------------------|---|--------------------------------|--------------------------------|-----------------------------------|---|--|
| | Yes - Hinduism | Yes - Islam | Yes - Sikhism | Yes - Buddhism | Yes - Other | Prefer not to say | Own - outright | Own - with a mortgage | Own (part-own) - through shared ownership | Rent - from a private landlord | Rent - from my local authority | Rent - from a housing association | Neither - I live with my parents, family or friends but pay some rent | |

profile_religion. Do you regard yourself as belonging to any particular religion, and if so, to which of these do you belong?

| | | | | | | | | | | | | | | |
|-----------------|------|----|----|---|----|----|----|-----|-----|----|-----|----|-----|----|
| Unweighted base | 2041 | 10 | 22 | 3 | 12 | 39 | 48 | 693 | 548 | 22 | 366 | 92 | 108 | 90 |
|-----------------|------|----|----|---|----|----|----|-----|-----|----|-----|----|-----|----|

Q2. As a reminder, we have provided you with a "Prefer not to say" option if you would rather not share your experiences. You previously said you have experienced debt in the last 2 years (i.e. since January 2017) Thinking about the monetary value of your debt, at its worst point, how badly, if at all, was your day to day life affected by your debt?

| | Unweighted base | 4 | 16 | 1 | 8 | 20 | 17 | 149 | 430 | 19 | 252 | 47 | 58 | 46 |
|---|-----------------|-----|-----|------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| Base: All GB Adults who have been in debt | 1068 | 4 | 17 | 1 | 8 | 17 | 18 | 144 | 426 | 20 | 250 | 51 | 58 | 49 |
| Very badly affected | 9% | - | 6% | - | - | 21% | 19% | 4% | 4% | 6% | 13% | 22% | 21% | 8% |
| Fairly badly affected | 18% | 27% | 42% | - | 22% | 11% | 29% | 13% | 15% | 14% | 24% | 37% | 24% | 16% |
| Not very badly affected | 22% | 23% | 47% | - | 10% | 14% | 31% | 12% | 24% | 18% | 24% | 15% | 32% | 14% |
| Not badly affected at all | 47% | 50% | 5% | 100% | 67% | 45% | 12% | 69% | 52% | 54% | 36% | 15% | 20% | 53% |
| Don't know | 1% | - | - | - | - | - | - | - | 2% | - | 1% | 2% | 2% | 4% |
| Prefer not to say | 3% | - | - | - | - | 9% | 9% | 1% | 3% | 7% | 2% | 9% | 1% | 5% |
| Net: Badly affected | 27% | 27% | 48% | - | 22% | 31% | 48% | 18% | 19% | 20% | 37% | 58% | 45% | 23% |
| Net: Not badly affected | 69% | 73% | 52% | 100% | 78% | 60% | 43% | 81% | 76% | 72% | 60% | 31% | 52% | 67% |

For the following question, by "lenders" we mean a person or organisation whose business is lending money to individuals who then pay it back with interest.

Thinking generally about debt and lenders...

To what extent, if at all, do you agree or disagree with each of the following statements? (Please select one option on each row)

Theos Think Tank Debt

GB Sample: 17th - 18th January 2019



| | | |
|-------|---|-------|
| Total | neither – I live rent-free with my parents, family or friends | |
| | | Other |

profile_religion. Do you regard yourself as belonging to any particular religion, and if so, to which of these do you belong?

| | | | |
|-----------------|------|----|----|
| Unweighted base | 2041 | 88 | 34 |
|-----------------|------|----|----|

Q2. As a reminder, we have provided you with a "Prefer not to say" option if you would rather not share your experiences. You previously said you have experienced debt in the last 2 years (i.e. since January 2017) Thinking about the monetary value of your debt, at its worst point, how badly, if at all, was your day to day life affected by your debt?

| | | | |
|--|-------------|------------|------------|
| Unweighted base | 1066 | 50 | 15 |
| Base: All GB Adults who have been in debt | 1068 | 52 | 17 |
| Very badly affected | 9% | 3% | 19% |
| Fairly badly affected | 18% | 8% | 39% |
| Not very badly affected | 22% | 23% | 15% |
| Not badly affected at all | 47% | 61% | 27% |
| Don't know | 1% | 1% | - |
| Prefer not to say | 3% | 4% | - |
| Net: Badly affected | 27% | 11% | 58% |
| Net: Not badly affected | 69% | 83% | 42% |

For the following question, by "lenders" we mean a person or organisation whose business is lending money to individuals who then pay it back with interest.

Thinking generally about debt and lenders...

To what extent, if at all, do you agree or disagree with each of the following statements? (Please select one option on each row)

Theos Think Tank
Debt

GB Sample: 17th - 18th January 2019



| Total | Gender | | Age | | | | | Social Grade | | Reg | | | |
|-------|--------|--------|-------|-------|-------|-------|-----|--------------|------|-------|----------|------|--------|
| | Male | Female | 18-24 | 25-34 | 35-44 | 45-54 | 55+ | ABC1 | C2DE | North | Midlands | East | London |

profile_religion. Do you regard yourself as belonging to any particular religion, and if so, to which of these do you belong?

| | | | | | | | | | | | | | | |
|---|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| Unweighted base | 2041 | 970 | 1071 | 175 | 311 | 357 | 315 | 883 | 1246 | 795 | 507 | 352 | 210 | 236 |
| Q3_1. Debt has a negative effect on my relationships with friends and family | | | | | | | | | | | | | | |
| Unweighted base | 2054 | 977 | 1077 | 178 | 312 | 360 | 316 | 888 | 1252 | 802 | 511 | 353 | 211 | 240 |
| Base: All GB Adults | 2054 | 996 | 1058 | 228 | 320 | 355 | 299 | 852 | 1171 | 883 | 491 | 339 | 209 | 277 |
| Strongly agree | 9% | 10% | 9% | 9% | 10% | 12% | 12% | 7% | 8% | 11% | 9% | 10% | 7% | 10% |
| Tend to agree | 18% | 16% | 20% | 17% | 23% | 25% | 20% | 13% | 18% | 18% | 18% | 19% | 19% | 19% |
| Neither agree nor disagree | 25% | 24% | 25% | 23% | 19% | 22% | 23% | 29% | 25% | 25% | 25% | 25% | 24% | 21% |
| Tend to disagree | 12% | 14% | 11% | 13% | 19% | 14% | 14% | 9% | 13% | 11% | 13% | 11% | 11% | 12% |
| Strongly disagree | 24% | 25% | 23% | 18% | 20% | 20% | 23% | 29% | 26% | 21% | 22% | 23% | 29% | 24% |
| Don't know | 11% | 11% | 12% | 20% | 10% | 8% | 7% | 13% | 10% | 14% | 14% | 12% | 10% | 14% |
| Net: Agree | 27% | 26% | 29% | 26% | 33% | 36% | 32% | 21% | 26% | 29% | 26% | 29% | 26% | 29% |
| Net: Disagree | 36% | 39% | 34% | 31% | 39% | 33% | 38% | 37% | 39% | 32% | 35% | 34% | 40% | 36% |

Theos Think Tank
Debt

GB Sample: 17th - 18th January 2019



| Total | Region | | | | Government Region | | | | | | | | | |
|-------|--------|---------------|-------|----------|-------------------|------------|--------------------------|---------------|---------------|-----------------|--------|------------|------------|--|
| | South | England (NET) | Wales | Scotland | North East | North West | Yorkshire and the Humber | East Midlands | West Midlands | East of England | London | South East | South West | |

profile_religion. Do you regard yourself as belonging to any particular religion, and if so, to which of these do you belong?

| | | | | | | | | | | | | | | |
|---|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| Unweighted base | 2041 | 466 | 1771 | 106 | 164 | 78 | 216 | 213 | 156 | 196 | 210 | 236 | 266 | 200 |
| Q3_1. Debt has a negative effect on my relationships with friends and family | | | | | | | | | | | | | | |
| Unweighted base | 2054 | 467 | 1782 | 107 | 165 | 79 | 217 | 215 | 156 | 197 | 211 | 240 | 266 | 201 |
| Base: All GB Adults | 2054 | 459 | 1775 | 101 | 179 | 76 | 204 | 211 | 150 | 189 | 209 | 277 | 259 | 200 |
| Strongly agree | 9% | 10% | 9% | 10% | 8% | 12% | 9% | 7% | 10% | 10% | 7% | 10% | 11% | 9% |
| Tend to agree | 18% | 20% | 19% | 11% | 15% | 21% | 17% | 17% | 17% | 21% | 19% | 19% | 17% | 25% |
| Neither agree nor disagree | 25% | 22% | 24% | 29% | 33% | 22% | 27% | 26% | 26% | 25% | 24% | 21% | 27% | 16% |
| Tend to disagree | 12% | 13% | 12% | 12% | 14% | 9% | 10% | 17% | 11% | 11% | 11% | 12% | 13% | 14% |
| Strongly disagree | 24% | 25% | 24% | 29% | 21% | 23% | 23% | 20% | 24% | 22% | 29% | 24% | 23% | 28% |
| Don't know | 11% | 9% | 12% | 9% | 9% | 13% | 13% | 14% | 12% | 12% | 10% | 14% | 10% | 8% |
| Net: Agree | 27% | 31% | 28% | 21% | 23% | 34% | 26% | 23% | 26% | 31% | 26% | 29% | 28% | 34% |
| Net: Disagree | 36% | 38% | 36% | 41% | 35% | 31% | 34% | 37% | 35% | 33% | 40% | 36% | 35% | 41% |

Theos Think Tank

Debt

GB Sample: 17th - 18th January 2019



| Total | | | | Working status | | | | | | | Marital Status | | |
|-------|---------------|-------|----------|-------------------|-------------------|-------------------|-------------------|---------|------------|--------------------|----------------------------|-------------------|---------------------|
| | England (NET) | Wales | Scotland | Working full time | Working part time | ALL WORKERS (NET) | Full time student | Retired | Unemployed | Not working/ Other | Married/ Civil Partnership | Living as married | Separated/ Divorced |

profile_religion. Do you regard yourself as belonging to any particular religion, and if so, to which of these do you belong?

| | | | | | | | | | | | | | | |
|---|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| Unweighted base | 2041 | 1771 | 106 | 164 | 820 | 292 | 1112 | 94 | 567 | 80 | 188 | 993 | 263 | 167 |
| Q3_1. Debt has a negative effect on my relationships with friends and family | | | | | | | | | | | | | | |
| Unweighted base | 2054 | 1782 | 107 | 165 | 825 | 293 | 1118 | 95 | 569 | 80 | 192 | 998 | 263 | 168 |
| Base: All GB Adults | 2054 | 1775 | 101 | 179 | 820 | 297 | 1117 | 120 | 532 | 84 | 201 | 964 | 262 | 163 |
| Strongly agree | 9% | 9% | 10% | 8% | 9% | 10% | 10% | 11% | 6% | 15% | 13% | 8% | 12% | 11% |
| Tend to agree | 18% | 19% | 11% | 15% | 21% | 20% | 21% | 12% | 14% | 10% | 24% | 18% | 19% | 18% |
| Neither agree nor disagree | 25% | 24% | 29% | 33% | 22% | 26% | 23% | 21% | 30% | 28% | 23% | 26% | 24% | 25% |
| Tend to disagree | 12% | 12% | 12% | 14% | 16% | 13% | 15% | 17% | 7% | 10% | 10% | 12% | 14% | 9% |
| Strongly disagree | 24% | 24% | 29% | 21% | 24% | 21% | 23% | 18% | 30% | 22% | 19% | 26% | 22% | 26% |
| Don't know | 11% | 12% | 9% | 9% | 8% | 11% | 9% | 22% | 14% | 15% | 11% | 11% | 9% | 11% |
| Net: Agree | 27% | 28% | 21% | 23% | 30% | 30% | 30% | 23% | 20% | 26% | 37% | 26% | 31% | 29% |
| Net: Disagree | 36% | 36% | 41% | 35% | 40% | 34% | 38% | 35% | 36% | 31% | 29% | 37% | 36% | 35% |

Theos Think Tank
Debt

GB Sample: 17th - 18th January 2019



| Total | Children in Household | | | | | | | Parent/ Guardian | | | | | |
|-------|-----------------------|---------------|---|---|---|----|--------------------------------------|------------------|----------------------------|----------------------|-------------------|---------------|----------------|
| | Widowed | Never Married | 0 | 1 | 2 | 3+ | ALL WITH CHILDREN IN HOUSEHOLD (NET) | Refused | Parent/ guardian (any age) | Not parent/ guardian | 4 years and under | 5 to 11 years | 12 to 16 years |

profile_religion. Do you regard yourself as belonging to any particular religion, and if so, to which of these do you belong?

| | | | | | | | | | | | | | | |
|---|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| Unweighted base | 2041 | 71 | 546 | 1527 | 227 | 182 | 60 | 469 | 45 | 1164 | 877 | 185 | 231 | 163 |
| Q3_1. Debt has a negative effect on my relationships with friends and family | | | | | | | | | | | | | | |
| Unweighted base | 2054 | 71 | 553 | 1535 | 229 | 182 | 61 | 472 | 47 | 1168 | 886 | 186 | 232 | 163 |
| Base: All GB Adults | 2054 | 65 | 598 | 1521 | 234 | 184 | 64 | 483 | 50 | 1134 | 920 | 189 | 232 | 154 |
| Strongly agree | 9% | 3% | 10% | 9% | 8% | 10% | 18% | 10% | 8% | 9% | 10% | 11% | 14% | 10% |
| Tend to agree | 18% | 11% | 19% | 16% | 22% | 27% | 27% | 25% | 26% | 20% | 16% | 30% | 29% | 25% |
| Neither agree nor disagree | 25% | 20% | 24% | 26% | 23% | 21% | 17% | 21% | 16% | 25% | 25% | 16% | 17% | 20% |
| Tend to disagree | 12% | 7% | 14% | 12% | 16% | 13% | 14% | 15% | 8% | 11% | 14% | 13% | 13% | 15% |
| Strongly disagree | 24% | 34% | 20% | 25% | 22% | 18% | 19% | 20% | 15% | 25% | 22% | 22% | 19% | 21% |
| Don't know | 11% | 26% | 13% | 12% | 9% | 10% | 6% | 9% | 28% | 11% | 13% | 8% | 7% | 9% |
| Net: Agree | 27% | 14% | 29% | 25% | 30% | 37% | 44% | 35% | 33% | 29% | 26% | 41% | 43% | 35% |
| Net: Disagree | 36% | 40% | 35% | 37% | 38% | 32% | 33% | 35% | 22% | 36% | 37% | 35% | 32% | 36% |

Theos Think Tank

Debt

GB Sample: 17th - 18th January 2019



| Total | | | | Social Media/ Messaging service (within the last month) | | | | | | | | | |
|-------|----------------|--------------------|---------------|---|---------|----------|---------|-----------|-----------|----------|--------------------|----------|-------|
| | 17 to 18 years | 18 years and under | Over 18 years | Facebook | Twitter | LinkedIn | Google+ | Pinterest | Instagram | Snapchat | Facebook Messenger | WhatsApp | Skype |

profile_religion. Do you regard yourself as belonging to any particular religion, and if so, to which of these do you belong?

| | | | | | | | | | | | | | | |
|---|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| Unweighted base | 2041 | 66 | 468 | 774 | 1468 | 656 | 349 | 158 | 271 | 564 | 260 | 1257 | 1179 | 221 |
| Q3_1. Debt has a negative effect on my relationships with friends and family | | | | | | | | | | | | | | |
| Unweighted base | 2054 | 66 | 470 | 776 | 1475 | 659 | 349 | 158 | 273 | 566 | 262 | 1261 | 1185 | 221 |
| Base: All GB Adults | 2054 | 64 | 464 | 745 | 1487 | 665 | 336 | 153 | 275 | 588 | 295 | 1271 | 1188 | 218 |
| Strongly agree | 9% | 14% | 12% | 7% | 9% | 11% | 10% | 14% | 10% | 8% | 10% | 9% | 10% | 8% |
| Tend to agree | 18% | 19% | 26% | 16% | 18% | 19% | 17% | 22% | 22% | 21% | 19% | 18% | 19% | 17% |
| Neither agree nor disagree | 25% | 31% | 20% | 28% | 25% | 24% | 22% | 28% | 25% | 21% | 20% | 24% | 23% | 27% |
| Tend to disagree | 12% | 9% | 14% | 9% | 13% | 14% | 18% | 12% | 9% | 16% | 17% | 14% | 15% | 16% |
| Strongly disagree | 24% | 22% | 21% | 28% | 24% | 22% | 24% | 13% | 21% | 22% | 18% | 24% | 23% | 22% |
| Don't know | 11% | 5% | 7% | 12% | 11% | 10% | 9% | 11% | 13% | 12% | 15% | 11% | 10% | 9% |
| Net: Agree | 27% | 33% | 38% | 23% | 27% | 29% | 26% | 36% | 32% | 29% | 29% | 27% | 29% | 26% |
| Net: Disagree | 36% | 31% | 35% | 36% | 37% | 37% | 43% | 25% | 31% | 38% | 36% | 38% | 38% | 38% |

Theos Think Tank

Debt

GB Sample: 17th - 18th January 2019



| Total | Religion | | | | | | | | | | | | | |
|-------|---|--|----------------------|---------------------------------------|-----------------|---------------|--------------------------|---|--|------------------------------|-------------------------|----------------|---------------|--|
| | No, I do not regard myself as belonging to any particular | Yes - Church of England/Anglican/Episcopal | Yes - Roman Catholic | Yes - Presbyterian/Church of Scotland | Yes - Methodist | Yes - Baptist | Yes - Orthodox Christian | Yes - Pentecostal (e.g. Assemblies of God, Fim) | Yes - Evangelical - independent/non-denomination | Yes - United Reformed Church | Yes - Free Presbyterian | Yes - Brethren | Yes - Judaism | |

profile_religion. Do you regard yourself as belonging to any particular religion, and if so, to which of these do you belong?

| | | | | | | | | | | | | | | |
|---|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|-------------|------------|
| Unweighted base | 2041 | 1064 | 532 | 148 | 43 | 34 | 22 | 13 | 10 | 20 | 3 | 2 | 1 | 15 |
| Q3_1. Debt has a negative effect on my relationships with friends and family | | | | | | | | | | | | | | |
| Unweighted base | 2054 | 1064 | 532 | 148 | 43 | 34 | 22 | 13 | 10 | 20 | 3 | 2 | 1 | 15 |
| Base: All GB Adults | 2054 | 1078 | 517 | 145 | 46 | 31 | 20 | 15 | 10 | 19 | 3 | 2 | 1 | 15 |
| Strongly agree | 9% | 9% | 10% | 14% | 2% | 6% | 6% | - | - | 17% | - | - | - | 9% |
| Tend to agree | 18% | 19% | 18% | 15% | 13% | 18% | 14% | 21% | 18% | 22% | 35% | - | - | 20% |
| Neither agree nor disagree | 25% | 25% | 23% | 24% | 25% | 33% | 35% | 34% | 45% | 23% | 35% | 55% | - | 20% |
| Tend to disagree | 12% | 14% | 11% | 13% | 13% | 10% | 13% | 15% | 9% | 5% | 30% | 45% | - | 27% |
| Strongly disagree | 24% | 25% | 25% | 23% | 26% | 24% | 19% | 30% | 18% | 19% | - | - | 100% | 18% |
| Don't know | 11% | 9% | 13% | 12% | 21% | 10% | 13% | - | 10% | 14% | - | - | - | 6% |
| Net: Agree | 27% | 27% | 28% | 29% | 15% | 24% | 20% | 21% | 18% | 39% | 35% | - | - | 29% |
| Net: Disagree | 36% | 38% | 36% | 36% | 39% | 33% | 32% | 45% | 27% | 24% | 30% | 45% | 100% | 46% |

Theos Think Tank

Debt

GB Sample: 17th - 18th January 2019



| Total | | | | | | | Home Ownership | | | | | | | |
|-------|----------------|-------------|---------------|----------------|-------------|-------------------|----------------|-----------------------|---|--------------------------------|--------------------------------|-----------------------------------|---|--|
| | Yes - Hinduism | Yes - Islam | Yes - Sikhism | Yes - Buddhism | Yes - Other | Prefer not to say | Own - outright | Own - with a mortgage | Own (part-own) - through shared ownership | Rent - from a private landlord | Rent - from my local authority | Rent - from a housing association | Neither - I live with my parents, family or friends but pay some rent | |

profile_religion. Do you regard yourself as belonging to any particular religion, and if so, to which of these do you belong?

| | | | | | | | | | | | | | | |
|---|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| Unweighted base | 2041 | 10 | 22 | 3 | 12 | 39 | 48 | 693 | 548 | 22 | 366 | 92 | 108 | 90 |
| Q3_1. Debt has a negative effect on my relationships with friends and family | | | | | | | | | | | | | | |
| Unweighted base | 2054 | 10 | 22 | 3 | 12 | 39 | 48 | 696 | 550 | 23 | 367 | 93 | 110 | 90 |
| Base: All GB Adults | 2054 | 10 | 24 | 3 | 12 | 37 | 52 | 662 | 542 | 24 | 366 | 98 | 113 | 102 |
| Strongly agree | 9% | 10% | 20% | 31% | 8% | 11% | 12% | 7% | 8% | 13% | 13% | 13% | 19% | 7% |
| Tend to agree | 18% | 30% | 22% | 38% | 26% | 17% | 12% | 13% | 20% | 13% | 23% | 21% | 24% | 15% |
| Neither agree nor disagree | 25% | 30% | 37% | - | 14% | 17% | 30% | 28% | 23% | 32% | 24% | 25% | 24% | 22% |
| Tend to disagree | 12% | 11% | 10% | - | 14% | 15% | 1% | 7% | 16% | 11% | 16% | 15% | 10% | 13% |
| Strongly disagree | 24% | 9% | - | 32% | 38% | 23% | 17% | 30% | 28% | 19% | 14% | 14% | 15% | 23% |
| Don't know | 11% | 10% | 11% | - | - | 17% | 28% | 15% | 6% | 12% | 10% | 11% | 10% | 20% |
| Net: Agree | 27% | 41% | 42% | 68% | 34% | 28% | 24% | 20% | 27% | 26% | 36% | 34% | 42% | 22% |
| Net: Disagree | 36% | 20% | 10% | 32% | 52% | 38% | 18% | 38% | 44% | 30% | 31% | 29% | 24% | 35% |

Theos Think Tank

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GB Sample: 17th - 18th January 2019



| | | |
|-------|---|-------|
| Total | Neither – I live rent-free with my parents, family or friends | |
| | | Other |

profile_religion. Do you regard yourself as belonging to any particular religion, and if so, to which of these do you belong?

| | | | |
|---|------------|------------|------------|
| Unweighted base | 2041 | 88 | 34 |
| Q3_1. Debt has a negative effect on my relationships with friends and family | | | |
| Unweighted base | 2054 | 90 | 35 |
| Base: All GB Adults | 2054 | 107 | 40 |
| Strongly agree | 9% | 7% | 11% |
| Tend to agree | 18% | 25% | 11% |
| Neither agree nor disagree | 25% | 20% | 25% |
| Tend to disagree | 12% | 12% | 12% |
| Strongly disagree | 24% | 18% | 24% |
| Don't know | 11% | 20% | 18% |
| Net: Agree | 27% | 32% | 22% |
| Net: Disagree | 36% | 29% | 36% |

Theos Think Tank
Debt

GB Sample: 17th - 18th January 2019



| Total | Gender | | Age | | | | | Social Grade | | Reg | | | |
|-------|--------|--------|-------|-------|-------|-------|-----|--------------|------|-------|----------|------|--------|
| | Male | Female | 18-24 | 25-34 | 35-44 | 45-54 | 55+ | ABC1 | C2DE | North | Midlands | East | London |

profile_religion. Do you regard yourself as belonging to any particular religion, and if so, to which of these do you belong?

| | | | | | | | | | | | | | | |
|-----------------|------|-----|------|-----|-----|-----|-----|-----|------|-----|-----|-----|-----|-----|
| Unweighted base | 2041 | 970 | 1071 | 175 | 311 | 357 | 315 | 883 | 1246 | 795 | 507 | 352 | 210 | 236 |
|-----------------|------|-----|------|-----|-----|-----|-----|-----|------|-----|-----|-----|-----|-----|

Q3_2. Lenders should be prepared to forgive (i.e. write off) debt if borrowers are struggling to repay

| | | | | | | | | | | | | | | |
|----------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| Unweighted base | 2054 | 977 | 1077 | 178 | 312 | 360 | 316 | 888 | 1252 | 802 | 511 | 353 | 211 | 240 |
| Base: All GB Adults | 2054 | 996 | 1058 | 228 | 320 | 355 | 299 | 852 | 1171 | 883 | 491 | 339 | 209 | 277 |
| Strongly agree | 11% | 13% | 9% | 13% | 17% | 13% | 12% | 7% | 10% | 12% | 11% | 7% | 9% | 15% |
| Tend to agree | 19% | 20% | 18% | 21% | 20% | 20% | 21% | 17% | 19% | 19% | 19% | 20% | 15% | 22% |
| Neither agree nor disagree | 24% | 22% | 27% | 20% | 26% | 22% | 20% | 28% | 23% | 26% | 25% | 25% | 28% | 20% |
| Tend to disagree | 27% | 27% | 27% | 20% | 19% | 30% | 32% | 30% | 30% | 24% | 26% | 28% | 29% | 27% |
| Strongly disagree | 12% | 13% | 11% | 11% | 12% | 10% | 11% | 13% | 13% | 11% | 12% | 12% | 12% | 10% |
| Don't know | 7% | 5% | 8% | 15% | 6% | 6% | 5% | 5% | 5% | 8% | 8% | 8% | 7% | 7% |
| Net: Agree | 30% | 32% | 28% | 35% | 37% | 32% | 32% | 24% | 29% | 31% | 30% | 27% | 24% | 37% |
| Net: Disagree | 39% | 41% | 38% | 30% | 32% | 39% | 42% | 43% | 43% | 35% | 37% | 40% | 42% | 37% |

Theos Think Tank

Debt

GB Sample: 17th - 18th January 2019



| Total | Region | | | | Government Region | | | | | | | | | |
|-------|--------|---------------|-------|----------|-------------------|------------|--------------------------|---------------|---------------|-----------------|--------|------------|------------|--|
| | South | England (NET) | Wales | Scotland | North East | North West | Yorkshire and the Humber | East Midlands | West Midlands | East of England | London | South East | South West | |

profile_religion. Do you regard yourself as belonging to any particular religion, and if so, to which of these do you belong?

| | | | | | | | | | | | | | | |
|-----------------|------|-----|------|-----|-----|----|-----|-----|-----|-----|-----|-----|-----|-----|
| Unweighted base | 2041 | 466 | 1771 | 106 | 164 | 78 | 216 | 213 | 156 | 196 | 210 | 236 | 266 | 200 |
|-----------------|------|-----|------|-----|-----|----|-----|-----|-----|-----|-----|-----|-----|-----|

Q3_2. Lenders should be prepared to forgive (i.e. write off) debt if borrowers are struggling to repay

| | | | | | | | | | | | | | | |
|----------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| Unweighted base | 2054 | 467 | 1782 | 107 | 165 | 79 | 217 | 215 | 156 | 197 | 211 | 240 | 266 | 201 |
| Base: All GB Adults | 2054 | 459 | 1775 | 101 | 179 | 76 | 204 | 211 | 150 | 189 | 209 | 277 | 259 | 200 |
| Strongly agree | 11% | 10% | 10% | 15% | 14% | 13% | 8% | 13% | 6% | 8% | 9% | 15% | 11% | 9% |
| Tend to agree | 19% | 19% | 19% | 15% | 19% | 16% | 20% | 19% | 15% | 23% | 15% | 22% | 22% | 14% |
| Neither agree nor disagree | 24% | 25% | 24% | 24% | 24% | 18% | 27% | 25% | 26% | 24% | 28% | 20% | 23% | 26% |
| Tend to disagree | 27% | 29% | 27% | 23% | 30% | 33% | 25% | 24% | 33% | 25% | 29% | 27% | 24% | 34% |
| Strongly disagree | 12% | 13% | 12% | 16% | 8% | 12% | 11% | 12% | 10% | 14% | 12% | 10% | 15% | 11% |
| Don't know | 7% | 5% | 7% | 7% | 5% | 9% | 8% | 6% | 10% | 6% | 7% | 7% | 5% | 5% |
| Net: Agree | 30% | 29% | 29% | 30% | 33% | 29% | 29% | 32% | 21% | 31% | 24% | 37% | 33% | 24% |
| Net: Disagree | 39% | 42% | 39% | 39% | 38% | 45% | 36% | 36% | 43% | 38% | 42% | 37% | 39% | 45% |

Theos Think Tank
Debt

GB Sample: 17th - 18th January 2019



| Total | | | | Working status | | | | | | | Marital Status | | |
|-------|---------------|-------|----------|-------------------|-------------------|-------------------|-------------------|---------|------------|--------------------|----------------------------|-------------------|---------------------|
| | England (NET) | Wales | Scotland | Working full time | Working part time | ALL WORKERS (NET) | Full time student | Retired | Unemployed | Not working/ Other | Married/ Civil Partnership | Living as married | Separated/ Divorced |

profile_religion. Do you regard yourself as belonging to any particular religion, and if so, to which of these do you belong?

| | | | | | | | | | | | | | | |
|-----------------|------|------|-----|-----|-----|-----|------|----|-----|----|-----|-----|-----|-----|
| Unweighted base | 2041 | 1771 | 106 | 164 | 820 | 292 | 1112 | 94 | 567 | 80 | 188 | 993 | 263 | 167 |
|-----------------|------|------|-----|-----|-----|-----|------|----|-----|----|-----|-----|-----|-----|

Q3_2. Lenders should be prepared to forgive (i.e. write off) debt if borrowers are struggling to repay

| | | | | | | | | | | | | | | |
|----------------------------|------|------|-----|-----|-----|-----|------|-----|-----|-----|-----|-----|-----|-----|
| Unweighted base | 2054 | 1782 | 107 | 165 | 825 | 293 | 1118 | 95 | 569 | 80 | 192 | 998 | 263 | 168 |
| Base: All GB Adults | 2054 | 1775 | 101 | 179 | 820 | 297 | 1117 | 120 | 532 | 84 | 201 | 964 | 262 | 163 |
| Strongly agree | 11% | 10% | 15% | 14% | 11% | 14% | 12% | 14% | 6% | 21% | 11% | 7% | 13% | 17% |
| Tend to agree | 19% | 19% | 15% | 19% | 19% | 21% | 20% | 26% | 15% | 18% | 23% | 17% | 19% | 20% |
| Neither agree nor disagree | 24% | 24% | 24% | 24% | 23% | 23% | 23% | 21% | 26% | 24% | 31% | 27% | 24% | 21% |
| Tend to disagree | 27% | 27% | 23% | 30% | 30% | 25% | 28% | 16% | 33% | 19% | 19% | 30% | 25% | 27% |
| Strongly disagree | 12% | 12% | 16% | 8% | 12% | 11% | 12% | 7% | 14% | 10% | 7% | 14% | 14% | 8% |
| Don't know | 7% | 7% | 7% | 5% | 6% | 5% | 6% | 16% | 6% | 9% | 9% | 4% | 6% | 7% |
| Net: Agree | 30% | 29% | 30% | 33% | 30% | 35% | 31% | 40% | 21% | 39% | 34% | 25% | 32% | 37% |
| Net: Disagree | 39% | 39% | 39% | 38% | 42% | 36% | 40% | 23% | 47% | 29% | 26% | 44% | 38% | 35% |

Theos Think Tank

Debt

GB Sample: 17th - 18th January 2019



| Total | Children in Household | | | | | | | Parent/ Guardian | | | | | |
|-------|-----------------------|---------------|---|---|---|----|--------------------------------------|------------------|----------------------------|----------------------|-------------------|---------------|----------------|
| | Widowed | Never Married | 0 | 1 | 2 | 3+ | ALL WITH CHILDREN IN HOUSEHOLD (NET) | Refused | Parent/ guardian (any age) | Not parent/ guardian | 4 years and under | 5 to 11 years | 12 to 16 years |

profile_religion. Do you regard yourself as belonging to any particular religion, and if so, to which of these do you belong?

| | | | | | | | | | | | | | | |
|-----------------|------|----|-----|------|-----|-----|----|-----|----|------|-----|-----|-----|-----|
| Unweighted base | 2041 | 71 | 546 | 1527 | 227 | 182 | 60 | 469 | 45 | 1164 | 877 | 185 | 231 | 163 |
|-----------------|------|----|-----|------|-----|-----|----|-----|----|------|-----|-----|-----|-----|

Q3_2. Lenders should be prepared to forgive (i.e. write off) debt if borrowers are struggling to repay

| | | | | | | | | | | | | | | |
|----------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| Unweighted base | 2054 | 71 | 553 | 1535 | 229 | 182 | 61 | 472 | 47 | 1168 | 886 | 186 | 232 | 163 |
| Base: All GB Adults | 2054 | 65 | 598 | 1521 | 234 | 184 | 64 | 483 | 50 | 1134 | 920 | 189 | 232 | 154 |
| Strongly agree | 11% | 3% | 15% | 11% | 12% | 9% | 16% | 11% | 6% | 9% | 14% | 11% | 11% | 9% |
| Tend to agree | 19% | 16% | 21% | 18% | 20% | 20% | 19% | 20% | 24% | 19% | 19% | 20% | 20% | 27% |
| Neither agree nor disagree | 24% | 23% | 22% | 24% | 23% | 27% | 28% | 25% | 18% | 26% | 22% | 27% | 27% | 22% |
| Tend to disagree | 27% | 40% | 23% | 29% | 24% | 26% | 26% | 25% | 16% | 30% | 25% | 25% | 28% | 24% |
| Strongly disagree | 12% | 8% | 9% | 12% | 14% | 11% | 12% | 13% | 7% | 12% | 12% | 12% | 9% | 12% |
| Don't know | 7% | 10% | 10% | 6% | 7% | 8% | - | 6% | 29% | 5% | 9% | 4% | 5% | 5% |
| Net: Agree | 30% | 19% | 36% | 29% | 32% | 29% | 35% | 31% | 29% | 27% | 33% | 32% | 31% | 36% |
| Net: Disagree | 39% | 48% | 32% | 40% | 38% | 36% | 37% | 37% | 23% | 42% | 36% | 37% | 37% | 37% |

Theos Think Tank

Debt

GB Sample: 17th - 18th January 2019



| Total | Social Media/ Messaging service (within the last month) | | | | | | | | | | | | |
|-------|---|--------------------|---------------|----------|---------|----------|---------|-----------|-----------|----------|--------------------|----------|-------|
| | 17 to 18 years | 18 years and under | Over 18 years | Facebook | Twitter | LinkedIn | Google+ | Pinterest | Instagram | Snapchat | Facebook Messenger | WhatsApp | Skype |

profile_religion. Do you regard yourself as belonging to any particular religion, and if so, to which of these do you belong?

| | | | | | | | | | | | | | | |
|-----------------|------|----|-----|-----|------|-----|-----|-----|-----|-----|-----|------|------|-----|
| Unweighted base | 2041 | 66 | 468 | 774 | 1468 | 656 | 349 | 158 | 271 | 564 | 260 | 1257 | 1179 | 221 |
|-----------------|------|----|-----|-----|------|-----|-----|-----|-----|-----|-----|------|------|-----|

Q3_2. Lenders should be prepared to forgive (i.e. write off) debt if borrowers are struggling to repay

| | | | | | | | | | | | | | | |
|----------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| Unweighted base | 2054 | 66 | 470 | 776 | 1475 | 659 | 349 | 158 | 273 | 566 | 262 | 1261 | 1185 | 221 |
| Base: All GB Adults | 2054 | 64 | 464 | 745 | 1487 | 665 | 336 | 153 | 275 | 588 | 295 | 1271 | 1188 | 218 |
| Strongly agree | 11% | 10% | 10% | 8% | 11% | 14% | 13% | 12% | 11% | 14% | 11% | 11% | 11% | 11% |
| Tend to agree | 19% | 22% | 22% | 17% | 20% | 19% | 20% | 28% | 20% | 21% | 22% | 20% | 20% | 18% |
| Neither agree nor disagree | 24% | 25% | 26% | 27% | 24% | 22% | 20% | 25% | 25% | 20% | 22% | 24% | 24% | 25% |
| Tend to disagree | 27% | 23% | 26% | 31% | 28% | 28% | 28% | 23% | 24% | 25% | 21% | 27% | 26% | 29% |
| Strongly disagree | 12% | 14% | 11% | 12% | 11% | 11% | 14% | 9% | 12% | 11% | 13% | 11% | 12% | 15% |
| Don't know | 7% | 7% | 4% | 6% | 6% | 6% | 5% | 4% | 7% | 8% | 11% | 7% | 6% | 3% |
| Net: Agree | 30% | 32% | 33% | 25% | 31% | 33% | 33% | 40% | 32% | 35% | 33% | 31% | 32% | 29% |
| Net: Disagree | 39% | 37% | 38% | 43% | 38% | 39% | 42% | 32% | 36% | 37% | 34% | 38% | 39% | 44% |

Theos Think Tank

Debt

GB Sample: 17th - 18th January 2019



| Total | Religion | | | | | | | | | | | | | |
|-------|---|--|----------------------|---------------------------------------|-----------------|---------------|--------------------------|---|--|------------------------------|-------------------------|----------------|---------------|--|
| | No, I do not regard myself as belonging to any particular | Yes - Church of England/Anglican/Episcopal | Yes - Roman Catholic | Yes - Presbyterian/Church of Scotland | Yes - Methodist | Yes - Baptist | Yes - Orthodox Christian | Yes - Pentecostal (e.g. Assemblies of God, Fliam) | Yes - Evangelical - independent/non-denomination | Yes - United Reformed Church | Yes - Free Presbyterian | Yes - Brethren | Yes - Judaism | |

profile_religion. Do you regard yourself as belonging to any particular religion, and if so, to which of these do you belong?

| | | | | | | | | | | | | | | |
|-----------------|------|------|-----|-----|----|----|----|----|----|----|---|---|---|----|
| Unweighted base | 2041 | 1064 | 532 | 148 | 43 | 34 | 22 | 13 | 10 | 20 | 3 | 2 | 1 | 15 |
|-----------------|------|------|-----|-----|----|----|----|----|----|----|---|---|---|----|

Q3_2. Lenders should be prepared to forgive (i.e. write off) debt if borrowers are struggling to repay

| | | | | | | | | | | | | | | |
|----------------------------|------|------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|------|-----|
| Unweighted base | 2054 | 1064 | 532 | 148 | 43 | 34 | 22 | 13 | 10 | 20 | 3 | 2 | 1 | 15 |
| Base: All GB Adults | 2054 | 1078 | 517 | 145 | 46 | 31 | 20 | 15 | 10 | 19 | 3 | 2 | 1 | 15 |
| Strongly agree | 11% | 12% | 8% | 13% | 5% | 10% | 14% | 15% | 9% | 12% | - | - | - | 20% |
| Tend to agree | 19% | 19% | 17% | 23% | 18% | 24% | 33% | 14% | 19% | 26% | 35% | 45% | - | 6% |
| Neither agree nor disagree | 24% | 24% | 25% | 18% | 16% | 23% | 23% | 20% | 63% | 27% | 65% | - | - | 19% |
| Tend to disagree | 27% | 27% | 29% | 27% | 36% | 29% | 22% | 42% | 9% | 19% | - | 55% | - | 39% |
| Strongly disagree | 12% | 11% | 14% | 9% | 17% | 12% | 4% | 9% | - | 11% | - | - | 100% | 17% |
| Don't know | 7% | 6% | 6% | 9% | 8% | 3% | 4% | - | - | 5% | - | - | - | - |
| Net: Agree | 30% | 31% | 25% | 36% | 22% | 34% | 47% | 28% | 28% | 38% | 35% | 45% | - | 26% |
| Net: Disagree | 39% | 39% | 44% | 37% | 53% | 41% | 25% | 51% | 9% | 30% | - | 55% | 100% | 56% |

Theos Think Tank

Debt

GB Sample: 17th - 18th January 2019



| Total | | | | | | | Home Ownership | | | | | | |
|-------|----------------|-------------|---------------|----------------|-------------|-------------------|----------------|-----------------------|---|--------------------------------|--------------------------------|-----------------------------------|---|
| | Yes - Hinduism | Yes - Islam | Yes - Sikhism | Yes - Buddhism | Yes - Other | Prefer not to say | Own - outright | Own - with a mortgage | Own (part-own) - through shared ownership | Rent - from a private landlord | Rent - from my local authority | Rent - from a housing association | Neither - I live with my parents, family or friends but pay some rent |

profile_religion. Do you regard yourself as belonging to any particular religion, and if so, to which of these do you belong?

| | | | | | | | | | | | | | | |
|-----------------|------|----|----|---|----|----|----|-----|-----|----|-----|----|-----|----|
| Unweighted base | 2041 | 10 | 22 | 3 | 12 | 39 | 48 | 693 | 548 | 22 | 366 | 92 | 108 | 90 |
|-----------------|------|----|----|---|----|----|----|-----|-----|----|-----|----|-----|----|

Q3_2. Lenders should be prepared to forgive (i.e. write off) debt if borrowers are struggling to repay

| | | | | | | | | | | | | | | |
|----------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| Unweighted base | 2054 | 10 | 22 | 3 | 12 | 39 | 48 | 696 | 550 | 23 | 367 | 93 | 110 | 90 |
| Base: All GB Adults | 2054 | 10 | 24 | 3 | 12 | 37 | 52 | 662 | 542 | 24 | 366 | 98 | 113 | 102 |
| Strongly agree | 11% | 10% | 7% | - | - | 20% | 12% | 6% | 8% | 9% | 19% | 19% | 20% | 7% |
| Tend to agree | 19% | 22% | 18% | - | 44% | 9% | 19% | 15% | 17% | 26% | 23% | 22% | 26% | 21% |
| Neither agree nor disagree | 24% | 41% | 20% | 62% | 34% | 37% | 18% | 26% | 25% | 39% | 21% | 35% | 22% | 26% |
| Tend to disagree | 27% | 18% | 40% | 38% | 14% | 7% | 23% | 33% | 32% | 18% | 21% | 15% | 17% | 23% |
| Strongly disagree | 12% | 9% | 8% | - | - | 5% | 11% | 15% | 15% | 4% | 10% | 2% | 8% | 7% |
| Don't know | 7% | - | 8% | - | 8% | 22% | 18% | 5% | 4% | 4% | 5% | 7% | 7% | 16% |
| Net: Agree | 30% | 32% | 25% | - | 44% | 29% | 31% | 21% | 25% | 35% | 43% | 40% | 46% | 28% |
| Net: Disagree | 39% | 27% | 47% | 38% | 14% | 12% | 33% | 48% | 46% | 22% | 31% | 17% | 25% | 30% |

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Debt

GB Sample: 17th - 18th January 2019



| | | |
|-------|---|-------|
| Total | neither – I live rent-free with my parents, family or friends | |
| | | Other |

profile_religion. Do you regard yourself as belonging to any particular religion, and if so, to which of these do you belong?

| | | | |
|-----------------|------|----|----|
| Unweighted base | 2041 | 88 | 34 |
|-----------------|------|----|----|

Q3_2. Lenders should be prepared to forgive (i.e. write off) debt if borrowers are struggling to repay

| | | | |
|----------------------------|------------|------------|------------|
| Unweighted base | 2054 | 90 | 35 |
| Base: All GB Adults | 2054 | 107 | 40 |
| Strongly agree | 11% | 10% | 29% |
| Tend to agree | 19% | 20% | 22% |
| Neither agree nor disagree | 24% | 17% | 10% |
| Tend to disagree | 27% | 28% | 16% |
| Strongly disagree | 12% | 5% | 9% |
| Don't know | 7% | 19% | 14% |
| Net: Agree | 30% | 30% | 51% |
| Net: Disagree | 39% | 33% | 25% |

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Debt

GB Sample: 17th - 18th January 2019



| Total | Gender | | Age | | | | | Social Grade | | Reg | | | |
|-------|--------|--------|-------|-------|-------|-------|-----|--------------|------|-------|----------|------|--------|
| | Male | Female | 18-24 | 25-34 | 35-44 | 45-54 | 55+ | ABC1 | C2DE | North | Midlands | East | London |

profile_religion. Do you regard yourself as belonging to any particular religion, and if so, to which of these do you belong?

| | | | | | | | | | | | | | | |
|-----------------|------|-----|------|-----|-----|-----|-----|-----|------|-----|-----|-----|-----|-----|
| Unweighted base | 2041 | 970 | 1071 | 175 | 311 | 357 | 315 | 883 | 1246 | 795 | 507 | 352 | 210 | 236 |
|-----------------|------|-----|------|-----|-----|-----|-----|-----|------|-----|-----|-----|-----|-----|

Q3_3. Lenders should look at personal circumstances (e.g. whether people have children, lost a job etc.), not just credit history when considering people for a loan

| | | | | | | | | | | | | | | |
|----------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| Unweighted base | 2054 | 977 | 1077 | 178 | 312 | 360 | 316 | 888 | 1252 | 802 | 511 | 353 | 211 | 240 |
| Base: All GB Adults | 2054 | 996 | 1058 | 228 | 320 | 355 | 299 | 852 | 1171 | 883 | 491 | 339 | 209 | 277 |
| Strongly agree | 30% | 31% | 28% | 29% | 28% | 27% | 29% | 32% | 28% | 32% | 31% | 30% | 28% | 29% |
| Tend to agree | 47% | 45% | 48% | 43% | 41% | 47% | 50% | 48% | 50% | 42% | 46% | 45% | 48% | 46% |
| Neither agree nor disagree | 12% | 12% | 11% | 10% | 13% | 14% | 10% | 11% | 11% | 13% | 11% | 11% | 13% | 11% |
| Tend to disagree | 4% | 4% | 4% | 3% | 6% | 4% | 4% | 4% | 5% | 4% | 5% | 5% | 4% | 3% |
| Strongly disagree | 2% | 2% | 2% | - | 3% | 1% | 3% | 2% | 1% | 2% | 1% | 2% | 1% | 2% |
| Don't know | 6% | 6% | 6% | 15% | 8% | 7% | 5% | 3% | 5% | 8% | 6% | 7% | 7% | 9% |
| Net: Agree | 76% | 76% | 77% | 72% | 70% | 74% | 79% | 80% | 78% | 74% | 77% | 76% | 76% | 74% |
| Net: Disagree | 6% | 6% | 6% | 3% | 9% | 5% | 7% | 6% | 6% | 6% | 6% | 6% | 4% | 5% |

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GB Sample: 17th - 18th January 2019



| Total | Region | | | | Government Region | | | | | | | | | |
|-------|--------|---------------|-------|----------|-------------------|------------|--------------------------|---------------|---------------|-----------------|--------|------------|------------|--|
| | South | England (NET) | Wales | Scotland | North East | North West | Yorkshire and the Humber | East Midlands | West Midlands | East of England | London | South East | South West | |

profile_religion. Do you regard yourself as belonging to any particular religion, and if so, to which of these do you belong?

| | | | | | | | | | | | | | | |
|-----------------|------|-----|------|-----|-----|----|-----|-----|-----|-----|-----|-----|-----|-----|
| Unweighted base | 2041 | 466 | 1771 | 106 | 164 | 78 | 216 | 213 | 156 | 196 | 210 | 236 | 266 | 200 |
|-----------------|------|-----|------|-----|-----|----|-----|-----|-----|-----|-----|-----|-----|-----|

Q3_3. Lenders should look at personal circumstances (e.g. whether people have children, lost a job etc.), not just credit history when considering people for a loan

| | | | | | | | | | | | | | | |
|----------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| Unweighted base | 2054 | 467 | 1782 | 107 | 165 | 79 | 217 | 215 | 156 | 197 | 211 | 240 | 266 | 201 |
| Base: All GB Adults | 2054 | 459 | 1775 | 101 | 179 | 76 | 204 | 211 | 150 | 189 | 209 | 277 | 259 | 200 |
| Strongly agree | 30% | 28% | 29% | 36% | 30% | 37% | 27% | 32% | 29% | 32% | 28% | 29% | 30% | 25% |
| Tend to agree | 47% | 48% | 47% | 42% | 50% | 37% | 52% | 44% | 49% | 42% | 48% | 46% | 48% | 49% |
| Neither agree nor disagree | 12% | 13% | 12% | 10% | 10% | 13% | 13% | 9% | 10% | 12% | 13% | 11% | 11% | 17% |
| Tend to disagree | 4% | 5% | 4% | 5% | 3% | 5% | 2% | 7% | 5% | 5% | 4% | 3% | 5% | 4% |
| Strongly disagree | 2% | 2% | 2% | 2% | 2% | 2% | 2% | 0% | 1% | 2% | 1% | 2% | 3% | 1% |
| Don't know | 6% | 4% | 6% | 4% | 5% | 7% | 5% | 8% | 6% | 7% | 7% | 9% | 3% | 4% |
| Net: Agree | 76% | 76% | 76% | 78% | 80% | 74% | 79% | 75% | 78% | 74% | 76% | 74% | 78% | 74% |
| Net: Disagree | 6% | 7% | 6% | 7% | 5% | 7% | 3% | 8% | 6% | 6% | 4% | 5% | 8% | 5% |

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GB Sample: 17th - 18th January 2019



| Total | | | | Working status | | | | | | | Marital Status | | |
|-------|---------------|-------|----------|-------------------|-------------------|-------------------|-------------------|---------|------------|--------------------|----------------------------|-------------------|---------------------|
| | England (NET) | Wales | Scotland | Working full time | Working part time | ALL WORKERS (NET) | Full time student | Retired | Unemployed | Not working/ Other | Married/ Civil Partnership | Living as married | Separated/ Divorced |

profile_religion. Do you regard yourself as belonging to any particular religion, and if so, to which of these do you belong?

| | | | | | | | | | | | | | | |
|-----------------|------|------|-----|-----|-----|-----|------|----|-----|----|-----|-----|-----|-----|
| Unweighted base | 2041 | 1771 | 106 | 164 | 820 | 292 | 1112 | 94 | 567 | 80 | 188 | 993 | 263 | 167 |
|-----------------|------|------|-----|-----|-----|-----|------|----|-----|----|-----|-----|-----|-----|

Q3_3. Lenders should look at personal circumstances (e.g. whether people have children, lost a job etc.), not just credit history when considering people for a loan

| | | | | | | | | | | | | | | |
|----------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| Unweighted base | 2054 | 1782 | 107 | 165 | 825 | 293 | 1118 | 95 | 569 | 80 | 192 | 998 | 263 | 168 |
| Base: All GB Adults | 2054 | 1775 | 101 | 179 | 820 | 297 | 1117 | 120 | 532 | 84 | 201 | 964 | 262 | 163 |
| Strongly agree | 30% | 29% | 36% | 30% | 28% | 27% | 28% | 27% | 32% | 34% | 35% | 28% | 31% | 37% |
| Tend to agree | 47% | 47% | 42% | 50% | 49% | 51% | 49% | 41% | 46% | 35% | 40% | 49% | 44% | 43% |
| Neither agree nor disagree | 12% | 12% | 10% | 10% | 12% | 12% | 12% | 12% | 12% | 13% | 10% | 13% | 12% | 10% |
| Tend to disagree | 4% | 4% | 5% | 3% | 4% | 5% | 5% | 1% | 4% | 4% | 6% | 4% | 5% | 2% |
| Strongly disagree | 2% | 2% | 2% | 2% | 2% | 1% | 1% | - | 2% | 5% | 1% | 2% | 2% | 2% |
| Don't know | 6% | 6% | 4% | 5% | 5% | 5% | 5% | 19% | 4% | 10% | 8% | 4% | 5% | 5% |
| Net: Agree | 76% | 76% | 78% | 80% | 77% | 77% | 77% | 68% | 79% | 69% | 75% | 78% | 75% | 80% |
| Net: Disagree | 6% | 6% | 7% | 5% | 6% | 6% | 6% | 1% | 6% | 9% | 7% | 6% | 7% | 4% |

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GB Sample: 17th - 18th January 2019



| Total | Children in Household | | | | | | | Parent/ Guardian | | | | | |
|-------|-----------------------|---------------|---|---|---|----|--------------------------------------|------------------|----------------------------|----------------------|-------------------|---------------|----------------|
| | Widowed | Never Married | 0 | 1 | 2 | 3+ | ALL WITH CHILDREN IN HOUSEHOLD (NET) | Refused | Parent/ guardian (any age) | Not parent/ guardian | 4 years and under | 5 to 11 years | 12 to 16 years |

profile_religion. Do you regard yourself as belonging to any particular religion, and if so, to which of these do you belong?

| | | | | | | | | | | | | | | |
|-----------------|------|----|-----|------|-----|-----|----|-----|----|------|-----|-----|-----|-----|
| Unweighted base | 2041 | 71 | 546 | 1527 | 227 | 182 | 60 | 469 | 45 | 1164 | 877 | 185 | 231 | 163 |
|-----------------|------|----|-----|------|-----|-----|----|-----|----|------|-----|-----|-----|-----|

Q3_3. Lenders should look at personal circumstances (e.g. whether people have children, lost a job etc.), not just credit history when considering people for a loan

| | | | | | | | | | | | | | | |
|----------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| Unweighted base | 2054 | 71 | 553 | 1535 | 229 | 182 | 61 | 472 | 47 | 1168 | 886 | 186 | 232 | 163 |
| Base: All GB Adults | 2054 | 65 | 598 | 1521 | 234 | 184 | 64 | 483 | 50 | 1134 | 920 | 189 | 232 | 154 |
| Strongly agree | 30% | 26% | 29% | 31% | 27% | 20% | 31% | 25% | 29% | 30% | 30% | 24% | 23% | 28% |
| Tend to agree | 47% | 52% | 44% | 47% | 47% | 48% | 47% | 48% | 27% | 47% | 46% | 46% | 54% | 48% |
| Neither agree nor disagree | 12% | 7% | 11% | 11% | 12% | 17% | 15% | 14% | 12% | 12% | 11% | 14% | 13% | 12% |
| Tend to disagree | 4% | 5% | 4% | 4% | 7% | 5% | - | 6% | - | 5% | 4% | 6% | 4% | 3% |
| Strongly disagree | 2% | 1% | 2% | 2% | 1% | 1% | 6% | 2% | 4% | 2% | 1% | 5% | 2% | 2% |
| Don't know | 6% | 8% | 10% | 5% | 6% | 8% | 1% | 6% | 27% | 4% | 9% | 5% | 5% | 6% |
| Net: Agree | 76% | 78% | 73% | 78% | 74% | 69% | 78% | 73% | 56% | 77% | 76% | 69% | 77% | 76% |
| Net: Disagree | 6% | 7% | 6% | 6% | 8% | 7% | 6% | 7% | 4% | 7% | 5% | 11% | 5% | 6% |

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Debt

GB Sample: 17th - 18th January 2019



| Total | Social Media/ Messaging service (within the last month) | | | | | | | | | | | | |
|-------|---|--------------------|---------------|----------|---------|----------|---------|-----------|-----------|----------|--------------------|----------|-------|
| | 17 to 18 years | 18 years and under | Over 18 years | Facebook | Twitter | LinkedIn | Google+ | Pinterest | Instagram | Snapchat | Facebook Messenger | WhatsApp | Skype |

profile_religion. Do you regard yourself as belonging to any particular religion, and if so, to which of these do you belong?

| | | | | | | | | | | | | | | |
|-----------------|------|----|-----|-----|------|-----|-----|-----|-----|-----|-----|------|------|-----|
| Unweighted base | 2041 | 66 | 468 | 774 | 1468 | 656 | 349 | 158 | 271 | 564 | 260 | 1257 | 1179 | 221 |
|-----------------|------|----|-----|-----|------|-----|-----|-----|-----|-----|-----|------|------|-----|

Q3_3. Lenders should look at personal circumstances (e.g. whether people have children, lost a job etc.), not just credit history when considering people for a loan

| | | | | | | | | | | | | | | |
|----------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| Unweighted base | 2054 | 66 | 470 | 776 | 1475 | 659 | 349 | 158 | 273 | 566 | 262 | 1261 | 1185 | 221 |
| Base: All GB Adults | 2054 | 64 | 464 | 745 | 1487 | 665 | 336 | 153 | 275 | 588 | 295 | 1271 | 1188 | 218 |
| Strongly agree | 30% | 31% | 25% | 33% | 29% | 30% | 33% | 38% | 31% | 29% | 25% | 29% | 29% | 25% |
| Tend to agree | 47% | 48% | 49% | 46% | 47% | 48% | 47% | 43% | 46% | 47% | 44% | 46% | 47% | 50% |
| Neither agree nor disagree | 12% | 15% | 14% | 12% | 12% | 10% | 10% | 8% | 11% | 11% | 15% | 13% | 12% | 12% |
| Tend to disagree | 4% | 2% | 5% | 4% | 5% | 4% | 4% | 5% | 5% | 4% | 4% | 4% | 5% | 4% |
| Strongly disagree | 2% | - | 2% | 2% | 1% | 1% | 2% | 3% | 2% | 1% | 1% | 2% | 2% | 2% |
| Don't know | 6% | 5% | 5% | 4% | 6% | 7% | 5% | 3% | 5% | 8% | 10% | 6% | 5% | 7% |
| Net: Agree | 76% | 79% | 74% | 78% | 76% | 78% | 81% | 81% | 77% | 76% | 69% | 75% | 77% | 75% |
| Net: Disagree | 6% | 2% | 7% | 6% | 6% | 6% | 5% | 8% | 6% | 5% | 5% | 6% | 6% | 6% |

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GB Sample: 17th - 18th January 2019



| Total | Religion | | | | | | | | | | | | | |
|-------|---|--|----------------------|---------------------------------------|-----------------|---------------|--------------------------|---|--|------------------------------|-------------------------|----------------|---------------|--|
| | No, I do not regard myself as belonging to any particular | Yes - Church of England/Anglican/Episcopal | Yes - Roman Catholic | Yes - Presbyterian/Church of Scotland | Yes - Methodist | Yes - Baptist | Yes - Orthodox Christian | Yes - Pentecostal (e.g. Assemblies of God, Fim) | Yes - Evangelical - independent/non-denomination | Yes - United Reformed Church | Yes - Free Presbyterian | Yes - Brethren | Yes - Judaism | |

profile_religion. Do you regard yourself as belonging to any particular religion, and if so, to which of these do you belong?

| | | | | | | | | | | | | | | |
|-----------------|------|------|-----|-----|----|----|----|----|----|----|---|---|---|----|
| Unweighted base | 2041 | 1064 | 532 | 148 | 43 | 34 | 22 | 13 | 10 | 20 | 3 | 2 | 1 | 15 |
|-----------------|------|------|-----|-----|----|----|----|----|----|----|---|---|---|----|

Q3_3. Lenders should look at personal circumstances (e.g. whether people have children, lost a job etc.), not just credit history when considering people for a loan

| | | | | | | | | | | | | | | |
|----------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|-------------|-------------|----------|------------|
| Unweighted base | 2054 | 1064 | 532 | 148 | 43 | 34 | 22 | 13 | 10 | 20 | 3 | 2 | 1 | 15 |
| Base: All GB Adults | 2054 | 1078 | 517 | 145 | 46 | 31 | 20 | 15 | 10 | 19 | 3 | 2 | 1 | 15 |
| Strongly agree | 30% | 30% | 30% | 31% | 27% | 19% | 32% | 15% | 31% | 24% | 65% | - | - | 39% |
| Tend to agree | 47% | 46% | 49% | 49% | 56% | 60% | 36% | 42% | 40% | 65% | 35% | 100% | - | 55% |
| Neither agree nor disagree | 12% | 12% | 11% | 8% | 4% | 13% | 28% | 22% | 30% | 6% | - | - | 100% | 6% |
| Tend to disagree | 4% | 5% | 4% | 2% | 3% | 5% | - | 6% | - | 5% | - | - | - | - |
| Strongly disagree | 2% | 2% | 2% | 2% | 2% | 3% | - | 8% | - | - | - | - | - | - |
| Don't know | 6% | 6% | 4% | 8% | 9% | - | 4% | 8% | - | - | - | - | - | - |
| Net: Agree | 76% | 76% | 78% | 80% | 82% | 79% | 68% | 56% | 70% | 89% | 100% | 100% | - | 94% |
| Net: Disagree | 6% | 6% | 6% | 4% | 5% | 8% | - | 14% | - | 5% | - | - | - | - |

Theos Think Tank

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GB Sample: 17th - 18th January 2019



| Total | | | | | | | Home Ownership | | | | | | | |
|-------|----------------|-------------|---------------|----------------|-------------|-------------------|----------------|-----------------------|---|--------------------------------|--------------------------------|-----------------------------------|---|--|
| | Yes - Hinduism | Yes - Islam | Yes - Sikhism | Yes - Buddhism | Yes - Other | Prefer not to say | Own - outright | Own - with a mortgage | Own (part-own) - through shared ownership | Rent - from a private landlord | Rent - from my local authority | Rent - from a housing association | Neither - I live with my parents, family or friends but pay some rent | |

profile_religion. Do you regard yourself as belonging to any particular religion, and if so, to which of these do you belong?

| | | | | | | | | | | | | | | |
|-----------------|------|----|----|---|----|----|----|-----|-----|----|-----|----|-----|----|
| Unweighted base | 2041 | 10 | 22 | 3 | 12 | 39 | 48 | 693 | 548 | 22 | 366 | 92 | 108 | 90 |
|-----------------|------|----|----|---|----|----|----|-----|-----|----|-----|----|-----|----|

Q3_3. Lenders should look at personal circumstances (e.g. whether people have children, lost a job etc.), not just credit history when considering people for a loan

| | | | | | | | | | | | | | | |
|----------------------------|------------|------------|------------|-------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| Unweighted base | 2054 | 10 | 22 | 3 | 12 | 39 | 48 | 696 | 550 | 23 | 367 | 93 | 110 | 90 |
| Base: All GB Adults | 2054 | 10 | 24 | 3 | 12 | 37 | 52 | 662 | 542 | 24 | 366 | 98 | 113 | 102 |
| Strongly agree | 30% | 50% | 28% | 31% | 47% | 32% | 19% | 31% | 24% | 12% | 32% | 41% | 41% | 27% |
| Tend to agree | 47% | 21% | 49% | 69% | 37% | 43% | 37% | 49% | 50% | 37% | 46% | 38% | 41% | 38% |
| Neither agree nor disagree | 12% | 20% | 15% | - | 10% | 9% | 17% | 10% | 15% | 38% | 8% | 12% | 8% | 13% |
| Tend to disagree | 4% | - | 4% | - | 7% | 3% | 6% | 5% | 5% | 9% | 4% | 3% | 2% | 7% |
| Strongly disagree | 2% | 9% | - | - | - | - | 2% | 2% | 1% | - | 3% | 1% | 3% | - |
| Don't know | 6% | - | 4% | - | - | 12% | 19% | 4% | 4% | 4% | 7% | 5% | 5% | 14% |
| Net: Agree | 76% | 71% | 77% | 100% | 83% | 75% | 56% | 80% | 75% | 49% | 78% | 79% | 82% | 65% |
| Net: Disagree | 6% | 9% | 4% | - | 7% | 3% | 8% | 6% | 6% | 9% | 6% | 4% | 5% | 7% |

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GB Sample: 17th - 18th January 2019



| | | |
|-------|---|-------|
| Total | neither – I live rent-free with my parents, family or friends | |
| | | Other |

profile_religion. Do you regard yourself as belonging to any particular religion, and if so, to which of these do you belong?

| | | | |
|-----------------|------|----|----|
| Unweighted base | 2041 | 88 | 34 |
|-----------------|------|----|----|

Q3_3. Lenders should look at personal circumstances (e.g. whether people have children, lost a job etc.), not just credit history when considering people for a loan

| | | | |
|----------------------------|------------|------------|------------|
| Unweighted base | 2054 | 90 | 35 |
| Base: All GB Adults | 2054 | 107 | 40 |
| Strongly agree | 30% | 24% | 30% |
| Tend to agree | 47% | 45% | 35% |
| Neither agree nor disagree | 12% | 10% | 15% |
| Tend to disagree | 4% | 3% | - |
| Strongly disagree | 2% | - | 6% |
| Don't know | 6% | 19% | 14% |
| Net: Agree | 76% | 69% | 65% |
| Net: Disagree | 6% | 3% | 6% |

Theos Think Tank
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GB Sample: 17th - 18th January 2019



| Total | Gender | | Age | | | | | Social Grade | | Reg | | | |
|-------|--------|--------|-------|-------|-------|-------|-----|--------------|------|-------|----------|------|--------|
| | Male | Female | 18-24 | 25-34 | 35-44 | 45-54 | 55+ | ABC1 | C2DE | North | Midlands | East | London |

profile_religion. Do you regard yourself as belonging to any particular religion, and if so, to which of these do you belong?

| | Unweighted base | 2041 | 970 | 1071 | 175 | 311 | 357 | 315 | 883 | 1246 | 795 | 507 | 352 | 210 | 236 |
|--|-----------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|-----|
| Q3_4. I find information about loans, overdrafts and mortgages easy to understand | | | | | | | | | | | | | | | |
| Unweighted base | 2054 | 977 | 1077 | 178 | 312 | 360 | 316 | 888 | 1252 | 802 | 511 | 353 | 211 | 240 | |
| Base: All GB Adults | 2054 | 996 | 1058 | 228 | 320 | 355 | 299 | 852 | 1171 | 883 | 491 | 339 | 209 | 277 | |
| Strongly agree | 12% | 15% | 8% | 5% | 8% | 9% | 15% | 15% | 13% | 10% | 12% | 11% | 8% | 12% | |
| Tend to agree | 29% | 33% | 26% | 23% | 22% | 31% | 32% | 31% | 31% | 27% | 29% | 31% | 31% | 24% | |
| Neither agree nor disagree | 22% | 21% | 23% | 19% | 19% | 21% | 21% | 24% | 22% | 22% | 22% | 23% | 20% | 25% | |
| Tend to disagree | 21% | 18% | 25% | 27% | 28% | 22% | 18% | 18% | 21% | 22% | 20% | 20% | 26% | 20% | |
| Strongly disagree | 11% | 8% | 13% | 14% | 17% | 12% | 12% | 6% | 9% | 12% | 10% | 11% | 12% | 12% | |
| Don't know | 6% | 6% | 5% | 12% | 6% | 6% | 3% | 5% | 4% | 7% | 7% | 5% | 4% | 7% | |
| Net: Agree | 41% | 48% | 34% | 28% | 30% | 40% | 47% | 46% | 44% | 37% | 41% | 42% | 39% | 36% | |
| Net: Disagree | 32% | 25% | 38% | 41% | 46% | 34% | 29% | 24% | 30% | 34% | 30% | 31% | 37% | 32% | |

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GB Sample: 17th - 18th January 2019



| Total | Region | | | | Government Region | | | | | | | | | |
|-------|--------|---------------|-------|----------|-------------------|------------|--------------------------|---------------|---------------|-----------------|--------|------------|------------|--|
| | South | England (NET) | Wales | Scotland | North East | North West | Yorkshire and the Humber | East Midlands | West Midlands | East of England | London | South East | South West | |

profile_religion. Do you regard yourself as belonging to any particular religion, and if so, to which of these do you belong?

| | | | | | | | | | | | | | | |
|--|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| Unweighted base | 2041 | 466 | 1771 | 106 | 164 | 78 | 216 | 213 | 156 | 196 | 210 | 236 | 266 | 200 |
| Q3_4. I find information about loans, overdrafts and mortgages easy to understand | | | | | | | | | | | | | | |
| Unweighted base | 2054 | 467 | 1782 | 107 | 165 | 79 | 217 | 215 | 156 | 197 | 211 | 240 | 266 | 201 |
| Base: All GB Adults | 2054 | 459 | 1775 | 101 | 179 | 76 | 204 | 211 | 150 | 189 | 209 | 277 | 259 | 200 |
| Strongly agree | 12% | 14% | 12% | 14% | 12% | 13% | 12% | 10% | 8% | 13% | 8% | 12% | 16% | 11% |
| Tend to agree | 29% | 29% | 29% | 33% | 28% | 19% | 31% | 32% | 29% | 33% | 31% | 24% | 29% | 28% |
| Neither agree nor disagree | 22% | 22% | 22% | 20% | 18% | 23% | 22% | 21% | 23% | 22% | 20% | 25% | 21% | 24% |
| Tend to disagree | 21% | 22% | 21% | 14% | 27% | 25% | 18% | 21% | 22% | 18% | 26% | 20% | 21% | 23% |
| Strongly disagree | 11% | 9% | 10% | 14% | 11% | 12% | 11% | 7% | 12% | 11% | 12% | 12% | 8% | 10% |
| Don't know | 6% | 4% | 6% | 4% | 4% | 9% | 6% | 8% | 6% | 4% | 4% | 7% | 5% | 4% |
| Net: Agree | 41% | 42% | 40% | 48% | 40% | 32% | 43% | 42% | 37% | 45% | 39% | 36% | 45% | 39% |
| Net: Disagree | 32% | 31% | 31% | 28% | 38% | 36% | 29% | 28% | 34% | 28% | 37% | 32% | 29% | 33% |

Theos Think Tank
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GB Sample: 17th - 18th January 2019



| Total | | | | Working status | | | | | | | Marital Status | | |
|-------|---------------|-------|----------|-------------------|-------------------|-------------------|-------------------|---------|------------|--------------------|----------------------------|-------------------|---------------------|
| | England (NET) | Wales | Scotland | Working full time | Working part time | ALL WORKERS (NET) | Full time student | Retired | Unemployed | Not working/ Other | Married/ Civil Partnership | Living as married | Separated/ Divorced |

profile_religion. Do you regard yourself as belonging to any particular religion, and if so, to which of these do you belong?

| | | | | | | | | | | | | | | |
|--|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| Unweighted base | 2041 | 1771 | 106 | 164 | 820 | 292 | 1112 | 94 | 567 | 80 | 188 | 993 | 263 | 167 |
| Q3_4. I find information about loans, overdrafts and mortgages easy to understand | | | | | | | | | | | | | | |
| Unweighted base | 2054 | 1782 | 107 | 165 | 825 | 293 | 1118 | 95 | 569 | 80 | 192 | 998 | 263 | 168 |
| Base: All GB Adults | 2054 | 1775 | 101 | 179 | 820 | 297 | 1117 | 120 | 532 | 84 | 201 | 964 | 262 | 163 |
| Strongly agree | 12% | 12% | 14% | 12% | 13% | 10% | 12% | 8% | 13% | 10% | 9% | 14% | 12% | 13% |
| Tend to agree | 29% | 29% | 33% | 28% | 30% | 28% | 30% | 24% | 34% | 19% | 20% | 33% | 27% | 35% |
| Neither agree nor disagree | 22% | 22% | 20% | 18% | 21% | 24% | 22% | 19% | 25% | 18% | 18% | 21% | 20% | 21% |
| Tend to disagree | 21% | 21% | 14% | 27% | 21% | 23% | 22% | 26% | 16% | 22% | 29% | 20% | 24% | 19% |
| Strongly disagree | 11% | 10% | 14% | 11% | 11% | 11% | 11% | 12% | 6% | 20% | 16% | 7% | 13% | 8% |
| Don't know | 6% | 6% | 4% | 4% | 3% | 4% | 4% | 12% | 6% | 11% | 8% | 5% | 4% | 4% |
| Net: Agree | 41% | 40% | 48% | 40% | 43% | 38% | 42% | 32% | 47% | 29% | 29% | 47% | 39% | 48% |
| Net: Disagree | 32% | 31% | 28% | 38% | 33% | 34% | 33% | 37% | 22% | 42% | 45% | 27% | 37% | 27% |

Theos Think Tank

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GB Sample: 17th - 18th January 2019



| Total | Children in Household | | | | | | | Parent/ Guardian | | | | | |
|-------|-----------------------|---------------|---|---|---|----|--------------------------------------|------------------|----------------------------|----------------------|-------------------|---------------|----------------|
| | Widowed | Never Married | 0 | 1 | 2 | 3+ | ALL WITH CHILDREN IN HOUSEHOLD (NET) | Refused | Parent/ guardian (any age) | Not parent/ guardian | 4 years and under | 5 to 11 years | 12 to 16 years |

profile_religion. Do you regard yourself as belonging to any particular religion, and if so, to which of these do you belong?

| | | | | | | | | | | | | | | |
|--|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| Unweighted base | 2041 | 71 | 546 | 1527 | 227 | 182 | 60 | 469 | 45 | 1164 | 877 | 185 | 231 | 163 |
| Q3_4. I find information about loans, overdrafts and mortgages easy to understand | | | | | | | | | | | | | | |
| Unweighted base | 2054 | 71 | 553 | 1535 | 229 | 182 | 61 | 472 | 47 | 1168 | 886 | 186 | 232 | 163 |
| Base: All GB Adults | 2054 | 65 | 598 | 1521 | 234 | 184 | 64 | 483 | 50 | 1134 | 920 | 189 | 232 | 154 |
| Strongly agree | 12% | 7% | 7% | 12% | 10% | 13% | 10% | 11% | 4% | 14% | 9% | 12% | 12% | 17% |
| Tend to agree | 29% | 35% | 22% | 29% | 31% | 33% | 24% | 31% | 7% | 32% | 25% | 28% | 32% | 32% |
| Neither agree nor disagree | 22% | 27% | 24% | 22% | 20% | 18% | 31% | 21% | 13% | 22% | 22% | 19% | 20% | 22% |
| Tend to disagree | 21% | 12% | 24% | 21% | 28% | 18% | 22% | 24% | 26% | 21% | 22% | 28% | 22% | 17% |
| Strongly disagree | 11% | 11% | 16% | 11% | 6% | 10% | 13% | 9% | 25% | 7% | 15% | 9% | 10% | 7% |
| Don't know | 6% | 8% | 8% | 5% | 4% | 8% | - | 5% | 25% | 4% | 7% | 5% | 5% | 5% |
| Net: Agree | 41% | 42% | 29% | 41% | 41% | 46% | 33% | 42% | 11% | 46% | 34% | 39% | 43% | 49% |
| Net: Disagree | 32% | 23% | 40% | 31% | 35% | 28% | 35% | 32% | 51% | 28% | 37% | 37% | 32% | 24% |

Theos Think Tank

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GB Sample: 17th - 18th January 2019



| Total | | | | Social Media/ Messaging service (within the last month) | | | | | | | | | |
|-------|----------------|--------------------|---------------|---|---------|----------|---------|-----------|-----------|----------|--------------------|----------|-------|
| | 17 to 18 years | 18 years and under | Over 18 years | Facebook | Twitter | LinkedIn | Google+ | Pinterest | Instagram | Snapchat | Facebook Messenger | WhatsApp | Skype |

profile_religion. Do you regard yourself as belonging to any particular religion, and if so, to which of these do you belong?

| | | | | | | | | | | | | | | |
|--|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| Unweighted base | 2041 | 66 | 468 | 774 | 1468 | 656 | 349 | 158 | 271 | 564 | 260 | 1257 | 1179 | 221 |
| Q3_4. I find information about loans, overdrafts and mortgages easy to understand | | | | | | | | | | | | | | |
| Unweighted base | 2054 | 66 | 470 | 776 | 1475 | 659 | 349 | 158 | 273 | 566 | 262 | 1261 | 1185 | 221 |
| Base: All GB Adults | 2054 | 64 | 464 | 745 | 1487 | 665 | 336 | 153 | 275 | 588 | 295 | 1271 | 1188 | 218 |
| Strongly agree | 12% | 12% | 13% | 15% | 10% | 9% | 13% | 11% | 9% | 9% | 6% | 10% | 11% | 13% |
| Tend to agree | 29% | 27% | 31% | 33% | 30% | 34% | 36% | 29% | 29% | 28% | 28% | 30% | 30% | 34% |
| Neither agree nor disagree | 22% | 24% | 20% | 23% | 21% | 17% | 17% | 20% | 18% | 20% | 19% | 21% | 21% | 23% |
| Tend to disagree | 21% | 24% | 24% | 19% | 23% | 23% | 20% | 24% | 25% | 25% | 24% | 23% | 22% | 19% |
| Strongly disagree | 11% | 8% | 9% | 6% | 11% | 13% | 11% | 14% | 14% | 13% | 14% | 11% | 12% | 9% |
| Don't know | 6% | 5% | 4% | 4% | 5% | 4% | 3% | 3% | 5% | 6% | 8% | 5% | 4% | 3% |
| Net: Agree | 41% | 39% | 44% | 48% | 40% | 43% | 49% | 39% | 37% | 37% | 35% | 40% | 41% | 46% |
| Net: Disagree | 32% | 33% | 32% | 25% | 34% | 36% | 31% | 38% | 39% | 38% | 38% | 34% | 34% | 28% |

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GB Sample: 17th - 18th January 2019



| Total | Religion | | | | | | | | | | | | | |
|-------|---|--|----------------------|---------------------------------------|-----------------|---------------|--------------------------|---|--|------------------------------|-------------------------|----------------|---------------|--|
| | No, I do not regard myself as belonging to any particular | Yes - Church of England/Anglican/Episcopal | Yes - Roman Catholic | Yes - Presbyterian/Church of Scotland | Yes - Methodist | Yes - Baptist | Yes - Orthodox Christian | Yes - Pentecostal (e.g. Assemblies of God, Fliam) | Yes - Evangelical - independent/non-denomination | Yes - United Reformed Church | Yes - Free Presbyterian | Yes - Brethren | Yes - Judaism | |

profile_religion. Do you regard yourself as belonging to any particular religion, and if so, to which of these do you belong?

| | Unweighted base | 1064 | 532 | 148 | 43 | 34 | 22 | 13 | 10 | 20 | 3 | 2 | 1 | 15 |
|--|-----------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|-------------|------------|
| Q3_4. I find information about loans, overdrafts and mortgages easy to understand | | | | | | | | | | | | | | |
| Unweighted base | 2054 | 1064 | 532 | 148 | 43 | 34 | 22 | 13 | 10 | 20 | 3 | 2 | 1 | 15 |
| Base: All GB Adults | 2054 | 1078 | 517 | 145 | 46 | 31 | 20 | 15 | 10 | 19 | 3 | 2 | 1 | 15 |
| Strongly agree | 12% | 12% | 12% | 11% | 16% | 15% | 19% | 21% | - | 14% | - | - | - | 14% |
| Tend to agree | 29% | 31% | 30% | 20% | 27% | 41% | 26% | 36% | 29% | 24% | - | 55% | 100% | 21% |
| Neither agree nor disagree | 22% | 20% | 25% | 27% | 29% | 21% | 22% | 15% | 54% | 15% | 35% | - | - | 32% |
| Tend to disagree | 21% | 23% | 21% | 23% | 11% | 9% | 19% | 28% | 9% | 26% | 30% | 45% | - | 12% |
| Strongly disagree | 11% | 11% | 8% | 11% | 9% | 10% | 5% | - | 9% | 16% | 35% | - | - | 21% |
| Don't know | 6% | 5% | 5% | 8% | 9% | 3% | 8% | - | - | 5% | - | - | - | - |
| Net: Agree | 41% | 42% | 41% | 31% | 43% | 57% | 45% | 57% | 29% | 38% | - | 55% | 100% | 35% |
| Net: Disagree | 32% | 33% | 29% | 33% | 20% | 19% | 24% | 28% | 18% | 42% | 65% | 45% | - | 33% |

Theos Think Tank
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GB Sample: 17th - 18th January 2019



| Total | | | | | | | Home Ownership | | | | | | |
|-------|----------------|-------------|---------------|----------------|-------------|-------------------|----------------|-----------------------|---|--------------------------------|--------------------------------|-----------------------------------|---|
| | Yes - Hinduism | Yes - Islam | Yes - Sikhism | Yes - Buddhism | Yes - Other | Prefer not to say | Own - outright | Own - with a mortgage | Own (part-own) - through shared ownership | Rent - from a private landlord | Rent - from my local authority | Rent - from a housing association | Neither - I live with my parents, family or friends but pay some rent |

profile_religion. Do you regard yourself as belonging to any particular religion, and if so, to which of these do you belong?

| | | | | | | | | | | | | | | |
|--|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| Unweighted base | 2041 | 10 | 22 | 3 | 12 | 39 | 48 | 693 | 548 | 22 | 366 | 92 | 108 | 90 |
| Q3_4. I find information about loans, overdrafts and mortgages easy to understand | | | | | | | | | | | | | | |
| Unweighted base | 2054 | 10 | 22 | 3 | 12 | 39 | 48 | 696 | 550 | 23 | 367 | 93 | 110 | 90 |
| Base: All GB Adults | 2054 | 10 | 24 | 3 | 12 | 37 | 52 | 662 | 542 | 24 | 366 | 98 | 113 | 102 |
| Strongly agree | 12% | 11% | 10% | - | - | 12% | 13% | 16% | 12% | 12% | 9% | 8% | 12% | 2% |
| Tend to agree | 29% | 20% | 44% | 31% | 40% | 13% | 17% | 33% | 34% | 32% | 25% | 17% | 25% | 15% |
| Neither agree nor disagree | 22% | 19% | 18% | 38% | - | 19% | 19% | 23% | 21% | 22% | 21% | 19% | 23% | 27% |
| Tend to disagree | 21% | - | 7% | 32% | 52% | 22% | 19% | 17% | 21% | 22% | 27% | 32% | 25% | 25% |
| Strongly disagree | 11% | 49% | 17% | - | 8% | 20% | 16% | 6% | 9% | 8% | 14% | 19% | 12% | 20% |
| Don't know | 6% | - | 4% | - | - | 15% | 17% | 6% | 3% | 4% | 4% | 5% | 4% | 12% |
| Net: Agree | 41% | 31% | 54% | 31% | 40% | 24% | 30% | 49% | 46% | 44% | 34% | 25% | 36% | 16% |
| Net: Disagree | 32% | 49% | 24% | 32% | 60% | 41% | 34% | 23% | 30% | 30% | 41% | 51% | 37% | 44% |

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GB Sample: 17th - 18th January 2019



| | | |
|-------|---|-------|
| Total | | |
| | neither – I live rent-free with my parents, family or friends | Other |

profile_religion. Do you regard yourself as belonging to any particular religion, and if so, to which of these do you belong?

| | | | |
|-----------------|------|----|----|
| Unweighted base | 2041 | 88 | 34 |
|-----------------|------|----|----|

Q3_4. I find information about loans, overdrafts and mortgages easy to understand

| | | | |
|----------------------------|------------|------------|------------|
| Unweighted base | 2054 | 90 | 35 |
| Base: All GB Adults | 2054 | 107 | 40 |
| Strongly agree | 12% | 5% | 13% |
| Tend to agree | 29% | 27% | 21% |
| Neither agree nor disagree | 22% | 20% | 21% |
| Tend to disagree | 21% | 18% | 19% |
| Strongly disagree | 11% | 15% | 10% |
| Don't know | 6% | 15% | 17% |
| Net: Agree | 41% | 32% | 34% |
| Net: Disagree | 32% | 33% | 28% |

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GB Sample: 17th - 18th January 2019



| Total | Gender | | Age | | | | | Social Grade | | Reg | | | |
|-------|--------|--------|-------|-------|-------|-------|-----|--------------|------|-------|----------|------|--------|
| | Male | Female | 18-24 | 25-34 | 35-44 | 45-54 | 55+ | ABC1 | C2DE | North | Midlands | East | London |

profile_religion. Do you regard yourself as belonging to any particular religion, and if so, to which of these do you belong?

| | | | | | | | | | | | | | | |
|-----------------|------|-----|------|-----|-----|-----|-----|-----|------|-----|-----|-----|-----|-----|
| Unweighted base | 2041 | 970 | 1071 | 175 | 311 | 357 | 315 | 883 | 1246 | 795 | 507 | 352 | 210 | 236 |
|-----------------|------|-----|------|-----|-----|-----|-----|-----|------|-----|-----|-----|-----|-----|

Q3_5. I would feel comfortable talking to people I know (i.e. friends and family) about any debt I had

| | | | | | | | | | | | | | | |
|----------------------------|------|-----|------|-----|-----|-----|-----|-----|------|-----|-----|-----|-----|-----|
| Unweighted base | 2054 | 977 | 1077 | 178 | 312 | 360 | 316 | 888 | 1252 | 802 | 511 | 353 | 211 | 240 |
| Base: All GB Adults | 2054 | 996 | 1058 | 228 | 320 | 355 | 299 | 852 | 1171 | 883 | 491 | 339 | 209 | 277 |
| Strongly agree | 11% | 12% | 10% | 17% | 15% | 11% | 9% | 8% | 11% | 11% | 11% | 11% | 9% | 13% |
| Tend to agree | 29% | 31% | 28% | 37% | 29% | 31% | 32% | 26% | 32% | 27% | 27% | 28% | 31% | 29% |
| Neither agree nor disagree | 20% | 19% | 21% | 15% | 17% | 15% | 20% | 24% | 19% | 21% | 19% | 21% | 19% | 19% |
| Tend to disagree | 21% | 21% | 22% | 14% | 22% | 25% | 21% | 21% | 22% | 20% | 22% | 20% | 24% | 20% |
| Strongly disagree | 12% | 10% | 13% | 6% | 11% | 12% | 13% | 13% | 11% | 13% | 13% | 14% | 11% | 10% |
| Don't know | 7% | 6% | 7% | 12% | 6% | 6% | 4% | 7% | 5% | 8% | 7% | 6% | 6% | 9% |
| Net: Agree | 40% | 43% | 38% | 54% | 44% | 42% | 41% | 34% | 42% | 37% | 39% | 39% | 39% | 42% |
| Net: Disagree | 33% | 31% | 35% | 20% | 34% | 38% | 34% | 34% | 33% | 33% | 35% | 34% | 35% | 30% |

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Debt

GB Sample: 17th - 18th January 2019



| Total | Region | | | | Government Region | | | | | | | | | |
|-------|--------|---------------|-------|----------|-------------------|------------|--------------------------|---------------|---------------|-----------------|--------|------------|------------|--|
| | South | England (NET) | Wales | Scotland | North East | North West | Yorkshire and the Humber | East Midlands | West Midlands | East of England | London | South East | South West | |

profile_religion. Do you regard yourself as belonging to any particular religion, and if so, to which of these do you belong?

| | | | | | | | | | | | | | | |
|-----------------|------|-----|------|-----|-----|----|-----|-----|-----|-----|-----|-----|-----|-----|
| Unweighted base | 2041 | 466 | 1771 | 106 | 164 | 78 | 216 | 213 | 156 | 196 | 210 | 236 | 266 | 200 |
|-----------------|------|-----|------|-----|-----|----|-----|-----|-----|-----|-----|-----|-----|-----|

Q3_5. I would feel comfortable talking to people I know (i.e. friends and family) about any debt I had

| | | | | | | | | | | | | | | |
|----------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| Unweighted base | 2054 | 467 | 1782 | 107 | 165 | 79 | 217 | 215 | 156 | 197 | 211 | 240 | 266 | 201 |
| Base: All GB Adults | 2054 | 459 | 1775 | 101 | 179 | 76 | 204 | 211 | 150 | 189 | 209 | 277 | 259 | 200 |
| Strongly agree | 11% | 9% | 11% | 11% | 13% | 15% | 9% | 12% | 14% | 8% | 9% | 13% | 9% | 9% |
| Tend to agree | 29% | 33% | 30% | 29% | 27% | 24% | 26% | 30% | 23% | 32% | 31% | 29% | 32% | 35% |
| Neither agree nor disagree | 20% | 22% | 20% | 15% | 20% | 20% | 17% | 21% | 24% | 18% | 19% | 19% | 22% | 23% |
| Tend to disagree | 21% | 20% | 21% | 23% | 22% | 16% | 27% | 19% | 18% | 22% | 24% | 20% | 22% | 17% |
| Strongly disagree | 12% | 9% | 12% | 17% | 12% | 22% | 12% | 11% | 14% | 14% | 11% | 10% | 8% | 10% |
| Don't know | 7% | 6% | 7% | 6% | 6% | 3% | 9% | 7% | 7% | 6% | 6% | 9% | 7% | 5% |
| Net: Agree | 40% | 42% | 40% | 40% | 40% | 39% | 35% | 42% | 37% | 40% | 39% | 42% | 41% | 44% |
| Net: Disagree | 33% | 29% | 33% | 39% | 34% | 38% | 39% | 30% | 32% | 36% | 35% | 30% | 30% | 28% |

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GB Sample: 17th - 18th January 2019



| Total | | | | Working status | | | | | | | Marital Status | | |
|-------|---------------|-------|----------|-------------------|-------------------|-------------------|-------------------|---------|------------|--------------------|----------------------------|-------------------|---------------------|
| | England (NET) | Wales | Scotland | Working full time | Working part time | ALL WORKERS (NET) | Full time student | Retired | Unemployed | Not working/ Other | Married/ Civil Partnership | Living as married | Separated/ Divorced |

profile_religion. Do you regard yourself as belonging to any particular religion, and if so, to which of these do you belong?

| | | | | | | | | | | | | | | |
|-----------------|------|------|-----|-----|-----|-----|------|----|-----|----|-----|-----|-----|-----|
| Unweighted base | 2041 | 1771 | 106 | 164 | 820 | 292 | 1112 | 94 | 567 | 80 | 188 | 993 | 263 | 167 |
|-----------------|------|------|-----|-----|-----|-----|------|----|-----|----|-----|-----|-----|-----|

Q3_5. I would feel comfortable talking to people I know (i.e. friends and family) about any debt I had

| | | | | | | | | | | | | | | |
|----------------------------|------|------|-----|-----|-----|-----|------|-----|-----|-----|-----|-----|-----|-----|
| Unweighted base | 2054 | 1782 | 107 | 165 | 825 | 293 | 1118 | 95 | 569 | 80 | 192 | 998 | 263 | 168 |
| Base: All GB Adults | 2054 | 1775 | 101 | 179 | 820 | 297 | 1117 | 120 | 532 | 84 | 201 | 964 | 262 | 163 |
| Strongly agree | 11% | 11% | 11% | 13% | 11% | 11% | 11% | 18% | 8% | 17% | 12% | 9% | 11% | 13% |
| Tend to agree | 29% | 30% | 29% | 27% | 34% | 29% | 32% | 25% | 26% | 22% | 28% | 28% | 31% | 26% |
| Neither agree nor disagree | 20% | 20% | 15% | 20% | 18% | 20% | 18% | 17% | 25% | 22% | 18% | 22% | 18% | 21% |
| Tend to disagree | 21% | 21% | 23% | 22% | 24% | 20% | 23% | 19% | 21% | 13% | 19% | 23% | 24% | 17% |
| Strongly disagree | 12% | 12% | 17% | 12% | 11% | 13% | 11% | 8% | 12% | 18% | 14% | 12% | 11% | 17% |
| Don't know | 7% | 7% | 6% | 6% | 4% | 6% | 5% | 13% | 9% | 7% | 8% | 6% | 4% | 5% |
| Net: Agree | 40% | 40% | 40% | 40% | 44% | 40% | 43% | 43% | 34% | 39% | 40% | 37% | 42% | 40% |
| Net: Disagree | 33% | 33% | 39% | 34% | 34% | 33% | 34% | 27% | 33% | 31% | 34% | 35% | 35% | 34% |

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GB Sample: 17th - 18th January 2019



| Total | Children in Household | | | | | | | Parent/ Guardian | | | | | |
|-------|-----------------------|---------------|---|---|---|----|--------------------------------------|------------------|----------------------------|----------------------|-------------------|---------------|----------------|
| | Widowed | Never Married | 0 | 1 | 2 | 3+ | ALL WITH CHILDREN IN HOUSEHOLD (NET) | Refused | Parent/ guardian (any age) | Not parent/ guardian | 4 years and under | 5 to 11 years | 12 to 16 years |

profile_religion. Do you regard yourself as belonging to any particular religion, and if so, to which of these do you belong?

| | | | | | | | | | | | | | | |
|-----------------|------|----|-----|------|-----|-----|----|-----|----|------|-----|-----|-----|-----|
| Unweighted base | 2041 | 71 | 546 | 1527 | 227 | 182 | 60 | 469 | 45 | 1164 | 877 | 185 | 231 | 163 |
|-----------------|------|----|-----|------|-----|-----|----|-----|----|------|-----|-----|-----|-----|

Q3_5. I would feel comfortable talking to people I know (i.e. friends and family) about any debt I had

| | | | | | | | | | | | | | | |
|----------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| Unweighted base | 2054 | 71 | 553 | 1535 | 229 | 182 | 61 | 472 | 47 | 1168 | 886 | 186 | 232 | 163 |
| Base: All GB Adults | 2054 | 65 | 598 | 1521 | 234 | 184 | 64 | 483 | 50 | 1134 | 920 | 189 | 232 | 154 |
| Strongly agree | 11% | 7% | 13% | 11% | 13% | 8% | 12% | 11% | 10% | 10% | 12% | 13% | 12% | 9% |
| Tend to agree | 29% | 20% | 33% | 29% | 35% | 34% | 21% | 33% | 13% | 29% | 30% | 27% | 31% | 29% |
| Neither agree nor disagree | 20% | 23% | 17% | 20% | 17% | 19% | 26% | 19% | 25% | 22% | 17% | 22% | 18% | 22% |
| Tend to disagree | 21% | 20% | 19% | 21% | 20% | 21% | 24% | 21% | 15% | 21% | 21% | 25% | 22% | 22% |
| Strongly disagree | 12% | 13% | 10% | 12% | 10% | 11% | 16% | 11% | 12% | 13% | 11% | 10% | 14% | 13% |
| Don't know | 7% | 18% | 8% | 7% | 5% | 7% | - | 5% | 25% | 5% | 8% | 4% | 4% | 5% |
| Net: Agree | 40% | 27% | 46% | 40% | 48% | 42% | 33% | 44% | 23% | 39% | 42% | 39% | 42% | 38% |
| Net: Disagree | 33% | 33% | 29% | 33% | 31% | 33% | 40% | 33% | 27% | 34% | 32% | 35% | 36% | 35% |

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GB Sample: 17th - 18th January 2019



| Total | Social Media/ Messaging service (within the last month) | | | | | | | | | | | | |
|-------|---|--------------------|---------------|----------|---------|----------|---------|-----------|-----------|----------|--------------------|----------|-------|
| | 17 to 18 years | 18 years and under | Over 18 years | Facebook | Twitter | LinkedIn | Google+ | Pinterest | Instagram | Snapchat | Facebook Messenger | WhatsApp | Skype |

profile_religion. Do you regard yourself as belonging to any particular religion, and if so, to which of these do you belong?

| | | | | | | | | | | | | | | |
|-----------------|------|----|-----|-----|------|-----|-----|-----|-----|-----|-----|------|------|-----|
| Unweighted base | 2041 | 66 | 468 | 774 | 1468 | 656 | 349 | 158 | 271 | 564 | 260 | 1257 | 1179 | 221 |
|-----------------|------|----|-----|-----|------|-----|-----|-----|-----|-----|-----|------|------|-----|

Q3_5. I would feel comfortable talking to people I know (i.e. friends and family) about any debt I had

| | | | | | | | | | | | | | | |
|----------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| Unweighted base | 2054 | 66 | 470 | 776 | 1475 | 659 | 349 | 158 | 273 | 566 | 262 | 1261 | 1185 | 221 |
| Base: All GB Adults | 2054 | 64 | 464 | 745 | 1487 | 665 | 336 | 153 | 275 | 588 | 295 | 1271 | 1188 | 218 |
| Strongly agree | 11% | 12% | 12% | 8% | 10% | 10% | 12% | 10% | 10% | 12% | 15% | 10% | 12% | 8% |
| Tend to agree | 29% | 43% | 31% | 28% | 31% | 30% | 36% | 32% | 28% | 31% | 30% | 31% | 32% | 36% |
| Neither agree nor disagree | 20% | 11% | 19% | 24% | 20% | 17% | 15% | 19% | 18% | 18% | 15% | 20% | 18% | 19% |
| Tend to disagree | 21% | 16% | 23% | 21% | 21% | 25% | 22% | 21% | 26% | 23% | 21% | 22% | 22% | 18% |
| Strongly disagree | 12% | 14% | 12% | 13% | 11% | 12% | 12% | 15% | 14% | 10% | 11% | 12% | 12% | 14% |
| Don't know | 7% | 4% | 4% | 6% | 6% | 6% | 2% | 3% | 5% | 6% | 8% | 6% | 5% | 5% |
| Net: Agree | 40% | 55% | 42% | 36% | 41% | 41% | 48% | 42% | 37% | 43% | 45% | 41% | 44% | 44% |
| Net: Disagree | 33% | 30% | 35% | 35% | 32% | 37% | 34% | 36% | 40% | 33% | 32% | 33% | 33% | 32% |

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GB Sample: 17th - 18th January 2019



| Total | Religion | | | | | | | | | | | | | |
|-------|---|--|----------------------|---------------------------------------|-----------------|---------------|--------------------------|---|--|------------------------------|-------------------------|----------------|---------------|--|
| | No, I do not regard myself as belonging to any particular | Yes - Church of England/Anglican/Episcopal | Yes - Roman Catholic | Yes - Presbyterian/Church of Scotland | Yes - Methodist | Yes - Baptist | Yes - Orthodox Christian | Yes - Pentecostal (e.g. Assemblies of God, Fim) | Yes - Evangelical - independent/non-denomination | Yes - United Reformed Church | Yes - Free Presbyterian | Yes - Brethren | Yes - Judaism | |

profile_religion. Do you regard yourself as belonging to any particular religion, and if so, to which of these do you belong?

| | | | | | | | | | | | | | | |
|-----------------|------|------|-----|-----|----|----|----|----|----|----|---|---|---|----|
| Unweighted base | 2041 | 1064 | 532 | 148 | 43 | 34 | 22 | 13 | 10 | 20 | 3 | 2 | 1 | 15 |
|-----------------|------|------|-----|-----|----|----|----|----|----|----|---|---|---|----|

Q3_5. I would feel comfortable talking to people I know (i.e. friends and family) about any debt I had

| | | | | | | | | | | | | | | |
|----------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|----------|------------|
| Unweighted base | 2054 | 1064 | 532 | 148 | 43 | 34 | 22 | 13 | 10 | 20 | 3 | 2 | 1 | 15 |
| Base: All GB Adults | 2054 | 1078 | 517 | 145 | 46 | 31 | 20 | 15 | 10 | 19 | 3 | 2 | 1 | 15 |
| Strongly agree | 11% | 12% | 8% | 9% | 6% | 6% | 9% | 9% | - | 16% | - | - | - | 25% |
| Tend to agree | 29% | 31% | 29% | 31% | 27% | 25% | 28% | 30% | 26% | 18% | 30% | 55% | - | 9% |
| Neither agree nor disagree | 20% | 19% | 21% | 20% | 27% | 25% | 13% | 49% | 35% | 11% | 35% | - | - | 25% |
| Tend to disagree | 21% | 21% | 23% | 22% | 17% | 38% | 27% | 6% | 30% | 29% | 35% | 45% | - | 21% |
| Strongly disagree | 12% | 11% | 13% | 11% | 10% | 4% | 14% | - | - | 16% | - | - | - | 20% |
| Don't know | 7% | 6% | 6% | 7% | 14% | 3% | 9% | 6% | 9% | 9% | - | - | 100% | - |
| Net: Agree | 40% | 43% | 37% | 40% | 33% | 31% | 37% | 39% | 26% | 34% | 30% | 55% | - | 34% |
| Net: Disagree | 33% | 32% | 35% | 33% | 26% | 41% | 41% | 6% | 30% | 46% | 35% | 45% | - | 41% |

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GB Sample: 17th - 18th January 2019



| Total | | | | | | | Home Ownership | | | | | | |
|-------|----------------|-------------|---------------|----------------|-------------|-------------------|----------------|-----------------------|---|--------------------------------|--------------------------------|-----------------------------------|---|
| | Yes - Hinduism | Yes - Islam | Yes - Sikhism | Yes - Buddhism | Yes - Other | Prefer not to say | Own - outright | Own - with a mortgage | Own (part-own) - through shared ownership | Rent - from a private landlord | Rent - from my local authority | Rent - from a housing association | Neither - I live with my parents, family or friends but pay some rent |

profile_religion. Do you regard yourself as belonging to any particular religion, and if so, to which of these do you belong?

| | | | | | | | | | | | | | | |
|-----------------|------|----|----|---|----|----|----|-----|-----|----|-----|----|-----|----|
| Unweighted base | 2041 | 10 | 22 | 3 | 12 | 39 | 48 | 693 | 548 | 22 | 366 | 92 | 108 | 90 |
|-----------------|------|----|----|---|----|----|----|-----|-----|----|-----|----|-----|----|

Q3_5. I would feel comfortable talking to people I know (i.e. friends and family) about any debt I had

| | | | | | | | | | | | | | | |
|----------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| Unweighted base | 2054 | 10 | 22 | 3 | 12 | 39 | 48 | 696 | 550 | 23 | 367 | 93 | 110 | 90 |
| Base: All GB Adults | 2054 | 10 | 24 | 3 | 12 | 37 | 52 | 662 | 542 | 24 | 366 | 98 | 113 | 102 |
| Strongly agree | 11% | 10% | 10% | 31% | 26% | 9% | 14% | 8% | 9% | 11% | 13% | 16% | 19% | 7% |
| Tend to agree | 29% | 29% | 36% | 32% | 31% | 29% | 11% | 28% | 32% | 34% | 29% | 19% | 29% | 36% |
| Neither agree nor disagree | 20% | 11% | 20% | 38% | 16% | 27% | 17% | 23% | 23% | 17% | 14% | 20% | 12% | 20% |
| Tend to disagree | 21% | - | 21% | - | 20% | 12% | 22% | 21% | 22% | 28% | 24% | 23% | 22% | 13% |
| Strongly disagree | 12% | 39% | 9% | - | - | 14% | 20% | 11% | 11% | - | 15% | 16% | 17% | 13% |
| Don't know | 7% | 10% | 4% | - | 8% | 8% | 16% | 9% | 3% | 10% | 5% | 6% | 2% | 12% |
| Net: Agree | 40% | 40% | 47% | 62% | 57% | 38% | 25% | 36% | 41% | 45% | 42% | 35% | 48% | 43% |
| Net: Disagree | 33% | 39% | 30% | - | 20% | 26% | 42% | 32% | 33% | 28% | 39% | 39% | 38% | 26% |

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| | | |
|-------|---|-------|
| Total | neither – I live rent-free with my parents, family or friends | |
| | | Other |

profile_religion. Do you regard yourself as belonging to any particular religion, and if so, to which of these do you belong?

| | | | |
|-----------------|------|----|----|
| Unweighted base | 2041 | 88 | 34 |
|-----------------|------|----|----|

Q3_5. I would feel comfortable talking to people I know (i.e. friends and family) about any debt I had

| | | | |
|----------------------------|------------|------------|------------|
| Unweighted base | 2054 | 90 | 35 |
| Base: All GB Adults | 2054 | 107 | 40 |
| Strongly agree | 11% | 15% | 21% |
| Tend to agree | 29% | 31% | 34% |
| Neither agree nor disagree | 20% | 18% | 4% |
| Tend to disagree | 21% | 17% | 19% |
| Strongly disagree | 12% | 5% | 12% |
| Don't know | 7% | 14% | 10% |
| Net: Agree | 40% | 47% | 55% |
| Net: Disagree | 33% | 22% | 31% |

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GB Sample: 17th - 18th January 2019



| Total | Gender | | Age | | | | | Social Grade | | Reg | | | |
|-------|--------|--------|-------|-------|-------|-------|-----|--------------|------|-------|----------|------|--------|
| | Male | Female | 18-24 | 25-34 | 35-44 | 45-54 | 55+ | ABC1 | C2DE | North | Midlands | East | London |

profile_religion. Do you regard yourself as belonging to any particular religion, and if so, to which of these do you belong?

| | | | | | | | | | | | | | | |
|-----------------|------|-----|------|-----|-----|-----|-----|-----|------|-----|-----|-----|-----|-----|
| Unweighted base | 2041 | 970 | 1071 | 175 | 311 | 357 | 315 | 883 | 1246 | 795 | 507 | 352 | 210 | 236 |
|-----------------|------|-----|------|-----|-----|-----|-----|-----|------|-----|-----|-----|-----|-----|

Q3_6. Lenders have too much power over borrowers (e.g. being able to charge penalty fees and claim assets as collateral etc.)

| | | | | | | | | | | | | | | |
|----------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| Unweighted base | 2054 | 977 | 1077 | 178 | 312 | 360 | 316 | 888 | 1252 | 802 | 511 | 353 | 211 | 240 |
| Base: All GB Adults | 2054 | 996 | 1058 | 228 | 320 | 355 | 299 | 852 | 1171 | 883 | 491 | 339 | 209 | 277 |
| Strongly agree | 34% | 32% | 35% | 30% | 32% | 36% | 34% | 35% | 30% | 39% | 34% | 31% | 30% | 34% |
| Tend to agree | 34% | 32% | 36% | 33% | 31% | 34% | 38% | 34% | 37% | 30% | 37% | 32% | 32% | 33% |
| Neither agree nor disagree | 16% | 16% | 16% | 11% | 17% | 14% | 14% | 18% | 16% | 16% | 14% | 18% | 20% | 12% |
| Tend to disagree | 7% | 9% | 5% | 8% | 8% | 6% | 7% | 7% | 9% | 5% | 6% | 8% | 6% | 8% |
| Strongly disagree | 3% | 4% | 2% | 4% | 4% | 2% | 2% | 2% | 2% | 3% | 3% | 3% | 4% | 3% |
| Don't know | 6% | 6% | 6% | 14% | 7% | 8% | 6% | 3% | 5% | 7% | 6% | 8% | 7% | 10% |
| Net: Agree | 68% | 64% | 71% | 63% | 63% | 70% | 71% | 69% | 67% | 69% | 71% | 64% | 63% | 67% |
| Net: Disagree | 10% | 13% | 7% | 12% | 13% | 8% | 9% | 9% | 11% | 8% | 9% | 11% | 10% | 10% |

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GB Sample: 17th - 18th January 2019



| Total | Region | | | | Government Region | | | | | | | | | |
|-------|--------|---------------|-------|----------|-------------------|------------|--------------------------|---------------|---------------|-----------------|--------|------------|------------|--|
| | South | England (NET) | Wales | Scotland | North East | North West | Yorkshire and the Humber | East Midlands | West Midlands | East of England | London | South East | South West | |

profile_religion. Do you regard yourself as belonging to any particular religion, and if so, to which of these do you belong?

| | | | | | | | | | | | | | | |
|-----------------|------|-----|------|-----|-----|----|-----|-----|-----|-----|-----|-----|-----|-----|
| Unweighted base | 2041 | 466 | 1771 | 106 | 164 | 78 | 216 | 213 | 156 | 196 | 210 | 236 | 266 | 200 |
|-----------------|------|-----|------|-----|-----|----|-----|-----|-----|-----|-----|-----|-----|-----|

Q3_6. Lenders have too much power over borrowers (e.g. being able to charge penalty fees and claim assets as collateral etc.)

| | | | | | | | | | | | | | | |
|----------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| Unweighted base | 2054 | 467 | 1782 | 107 | 165 | 79 | 217 | 215 | 156 | 197 | 211 | 240 | 266 | 201 |
| Base: All GB Adults | 2054 | 459 | 1775 | 101 | 179 | 76 | 204 | 211 | 150 | 189 | 209 | 277 | 259 | 200 |
| Strongly agree | 34% | 33% | 33% | 40% | 41% | 38% | 32% | 35% | 30% | 32% | 30% | 34% | 36% | 29% |
| Tend to agree | 34% | 34% | 34% | 29% | 38% | 25% | 41% | 37% | 32% | 32% | 32% | 33% | 33% | 35% |
| Neither agree nor disagree | 16% | 19% | 17% | 15% | 11% | 17% | 15% | 13% | 17% | 18% | 20% | 12% | 18% | 21% |
| Tend to disagree | 7% | 8% | 7% | 11% | 4% | 6% | 7% | 5% | 9% | 7% | 6% | 8% | 6% | 11% |
| Strongly disagree | 3% | 2% | 3% | 3% | 2% | 4% | 2% | 4% | 1% | 4% | 4% | 3% | 2% | 1% |
| Don't know | 6% | 4% | 7% | 3% | 5% | 10% | 4% | 6% | 10% | 6% | 7% | 10% | 5% | 2% |
| Net: Agree | 68% | 67% | 67% | 69% | 79% | 64% | 73% | 72% | 62% | 65% | 63% | 67% | 69% | 65% |
| Net: Disagree | 10% | 10% | 10% | 13% | 6% | 10% | 9% | 9% | 10% | 11% | 10% | 10% | 8% | 12% |

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GB Sample: 17th - 18th January 2019



| Total | | | | Working status | | | | | | | Marital Status | | |
|-------|---------------|-------|----------|-------------------|-------------------|-------------------|-------------------|---------|------------|--------------------|----------------------------|-------------------|---------------------|
| | England (NET) | Wales | Scotland | Working full time | Working part time | ALL WORKERS (NET) | Full time student | Retired | Unemployed | Not working/ Other | Married/ Civil Partnership | Living as married | Separated/ Divorced |

profile_religion. Do you regard yourself as belonging to any particular religion, and if so, to which of these do you belong?

| | | | | | | | | | | | | | | |
|-----------------|------|------|-----|-----|-----|-----|------|----|-----|----|-----|-----|-----|-----|
| Unweighted base | 2041 | 1771 | 106 | 164 | 820 | 292 | 1112 | 94 | 567 | 80 | 188 | 993 | 263 | 167 |
|-----------------|------|------|-----|-----|-----|-----|------|----|-----|----|-----|-----|-----|-----|

Q3_6. Lenders have too much power over borrowers (e.g. being able to charge penalty fees and claim assets as collateral etc.)

| | | | | | | | | | | | | | | |
|----------------------------|------|------|-----|-----|-----|-----|------|-----|-----|-----|-----|-----|-----|-----|
| Unweighted base | 2054 | 1782 | 107 | 165 | 825 | 293 | 1118 | 95 | 569 | 80 | 192 | 998 | 263 | 168 |
| Base: All GB Adults | 2054 | 1775 | 101 | 179 | 820 | 297 | 1117 | 120 | 532 | 84 | 201 | 964 | 262 | 163 |
| Strongly agree | 34% | 33% | 40% | 41% | 30% | 40% | 32% | 35% | 32% | 45% | 43% | 32% | 39% | 40% |
| Tend to agree | 34% | 34% | 29% | 38% | 37% | 28% | 35% | 30% | 37% | 24% | 29% | 36% | 33% | 29% |
| Neither agree nor disagree | 16% | 17% | 15% | 11% | 16% | 18% | 16% | 12% | 18% | 13% | 12% | 18% | 12% | 14% |
| Tend to disagree | 7% | 7% | 11% | 4% | 9% | 7% | 8% | 5% | 7% | 5% | 3% | 7% | 8% | 7% |
| Strongly disagree | 3% | 3% | 3% | 2% | 3% | 2% | 3% | 1% | 3% | 4% | 4% | 3% | 2% | 3% |
| Don't know | 6% | 7% | 3% | 5% | 6% | 4% | 6% | 17% | 4% | 8% | 8% | 5% | 5% | 5% |
| Net: Agree | 68% | 67% | 69% | 79% | 67% | 68% | 67% | 65% | 69% | 69% | 73% | 68% | 72% | 70% |
| Net: Disagree | 10% | 10% | 13% | 6% | 12% | 10% | 11% | 6% | 9% | 9% | 7% | 10% | 11% | 10% |

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GB Sample: 17th - 18th January 2019



| Total | Children in Household | | | | | | | Parent/ Guardian | | | | | |
|-------|-----------------------|---------------|---|---|---|----|--------------------------------------|------------------|----------------------------|----------------------|-------------------|---------------|----------------|
| | Widowed | Never Married | 0 | 1 | 2 | 3+ | ALL WITH CHILDREN IN HOUSEHOLD (NET) | Refused | Parent/ guardian (any age) | Not parent/ guardian | 4 years and under | 5 to 11 years | 12 to 16 years |

profile_religion. Do you regard yourself as belonging to any particular religion, and if so, to which of these do you belong?

| | | | | | | | | | | | | | | |
|-----------------|------|----|-----|------|-----|-----|----|-----|----|------|-----|-----|-----|-----|
| Unweighted base | 2041 | 71 | 546 | 1527 | 227 | 182 | 60 | 469 | 45 | 1164 | 877 | 185 | 231 | 163 |
|-----------------|------|----|-----|------|-----|-----|----|-----|----|------|-----|-----|-----|-----|

Q3_6. Lenders have too much power over borrowers (e.g. being able to charge penalty fees and claim assets as collateral etc.)

| | | | | | | | | | | | | | | |
|----------------------------|------|-----|-----|------|-----|-----|-----|-----|-----|------|-----|-----|-----|-----|
| Unweighted base | 2054 | 71 | 553 | 1535 | 229 | 182 | 61 | 472 | 47 | 1168 | 886 | 186 | 232 | 163 |
| Base: All GB Adults | 2054 | 65 | 598 | 1521 | 234 | 184 | 64 | 483 | 50 | 1134 | 920 | 189 | 232 | 154 |
| Strongly agree | 34% | 35% | 34% | 35% | 33% | 29% | 34% | 32% | 30% | 35% | 33% | 31% | 34% | 36% |
| Tend to agree | 34% | 33% | 32% | 34% | 29% | 42% | 29% | 34% | 28% | 35% | 33% | 29% | 36% | 38% |
| Neither agree nor disagree | 16% | 18% | 15% | 16% | 17% | 14% | 21% | 17% | 10% | 17% | 15% | 20% | 14% | 12% |
| Tend to disagree | 7% | 7% | 7% | 7% | 10% | 6% | 5% | 8% | 2% | 6% | 8% | 8% | 6% | 6% |
| Strongly disagree | 3% | - | 3% | 3% | 3% | 1% | 6% | 3% | 5% | 2% | 3% | 5% | 3% | 2% |
| Don't know | 6% | 8% | 9% | 5% | 7% | 7% | 5% | 7% | 24% | 4% | 9% | 7% | 7% | 7% |
| Net: Agree | 68% | 67% | 66% | 69% | 63% | 72% | 63% | 66% | 58% | 70% | 66% | 60% | 70% | 74% |
| Net: Disagree | 10% | 7% | 10% | 10% | 13% | 7% | 12% | 10% | 7% | 9% | 11% | 13% | 9% | 7% |

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GB Sample: 17th - 18th January 2019



| Total | Social Media/ Messaging service (within the last month) | | | | | | | | | | | | |
|-------|---|--------------------|---------------|----------|---------|----------|---------|-----------|-----------|----------|--------------------|----------|-------|
| | 17 to 18 years | 18 years and under | Over 18 years | Facebook | Twitter | LinkedIn | Google+ | Pinterest | Instagram | Snapchat | Facebook Messenger | WhatsApp | Skype |

profile_religion. Do you regard yourself as belonging to any particular religion, and if so, to which of these do you belong?

| | | | | | | | | | | | | | | |
|-----------------|------|----|-----|-----|------|-----|-----|-----|-----|-----|-----|------|------|-----|
| Unweighted base | 2041 | 66 | 468 | 774 | 1468 | 656 | 349 | 158 | 271 | 564 | 260 | 1257 | 1179 | 221 |
|-----------------|------|----|-----|-----|------|-----|-----|-----|-----|-----|-----|------|------|-----|

Q3_6. Lenders have too much power over borrowers (e.g. being able to charge penalty fees and claim assets as collateral etc.)

| | | | | | | | | | | | | | | |
|----------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| Unweighted base | 2054 | 66 | 470 | 776 | 1475 | 659 | 349 | 158 | 273 | 566 | 262 | 1261 | 1185 | 221 |
| Base: All GB Adults | 2054 | 64 | 464 | 745 | 1487 | 665 | 336 | 153 | 275 | 588 | 295 | 1271 | 1188 | 218 |
| Strongly agree | 34% | 38% | 33% | 36% | 33% | 34% | 31% | 48% | 40% | 33% | 32% | 33% | 35% | 30% |
| Tend to agree | 34% | 31% | 34% | 36% | 36% | 38% | 39% | 29% | 36% | 38% | 36% | 37% | 35% | 37% |
| Neither agree nor disagree | 16% | 18% | 17% | 17% | 15% | 13% | 12% | 13% | 12% | 12% | 14% | 15% | 14% | 16% |
| Tend to disagree | 7% | 3% | 7% | 6% | 7% | 7% | 9% | 8% | 4% | 5% | 6% | 7% | 7% | 9% |
| Strongly disagree | 3% | 3% | 3% | 2% | 2% | 2% | 4% | 1% | 1% | 3% | 4% | 2% | 3% | 5% |
| Don't know | 6% | 8% | 6% | 4% | 6% | 6% | 5% | 2% | 6% | 9% | 10% | 6% | 6% | 3% |
| Net: Agree | 68% | 69% | 68% | 71% | 69% | 72% | 69% | 77% | 76% | 72% | 67% | 69% | 70% | 68% |
| Net: Disagree | 10% | 5% | 10% | 8% | 10% | 9% | 13% | 9% | 5% | 8% | 10% | 10% | 10% | 13% |

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GB Sample: 17th - 18th January 2019



| Total | Religion | | | | | | | | | | | | | |
|-------|---|--|----------------------|---------------------------------------|-----------------|---------------|--------------------------|--|--|------------------------------|-------------------------|----------------|---------------|--|
| | No, I do not regard myself as belonging to any particular | Yes - Church of England/Anglican/Episcopal | Yes - Roman Catholic | Yes - Presbyterian/Church of Scotland | Yes - Methodist | Yes - Baptist | Yes - Orthodox Christian | Yes - Pentecostal (e.g. Assemblies of God, Elim) | Yes - Evangelical - independent/non-denomination | Yes - United Reformed Church | Yes - Free Presbyterian | Yes - Brethren | Yes - Judaism | |

profile_religion. Do you regard yourself as belonging to any particular religion, and if so, to which of these do you belong?

| | | | | | | | | | | | | | | |
|-----------------|------|------|-----|-----|----|----|----|----|----|----|---|---|---|----|
| Unweighted base | 2041 | 1064 | 532 | 148 | 43 | 34 | 22 | 13 | 10 | 20 | 3 | 2 | 1 | 15 |
|-----------------|------|------|-----|-----|----|----|----|----|----|----|---|---|---|----|

Q3_6. Lenders have too much power over borrowers (e.g. being able to charge penalty fees and claim assets as collateral etc.)

| | | | | | | | | | | | | | | |
|----------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|-------------|-------------|-------------|------------|
| Unweighted base | 2054 | 1064 | 532 | 148 | 43 | 34 | 22 | 13 | 10 | 20 | 3 | 2 | 1 | 15 |
| Base: All GB Adults | 2054 | 1078 | 517 | 145 | 46 | 31 | 20 | 15 | 10 | 19 | 3 | 2 | 1 | 15 |
| Strongly agree | 34% | 34% | 33% | 40% | 32% | 36% | 30% | 41% | 19% | 41% | 35% | - | - | 33% |
| Tend to agree | 34% | 34% | 36% | 31% | 39% | 30% | 42% | 15% | 51% | 44% | 65% | 100% | 100% | 32% |
| Neither agree nor disagree | 16% | 16% | 16% | 13% | 18% | 19% | 22% | 37% | 21% | - | - | - | - | 19% |
| Tend to disagree | 7% | 7% | 7% | 6% | 5% | 9% | - | 8% | - | 5% | - | - | - | 7% |
| Strongly disagree | 3% | 3% | 3% | 2% | 2% | 3% | 5% | - | - | 5% | - | - | - | 9% |
| Don't know | 6% | 6% | 6% | 8% | 4% | 3% | - | - | 9% | 5% | - | - | - | - |
| Net: Agree | 68% | 68% | 68% | 71% | 71% | 66% | 73% | 56% | 70% | 85% | 100% | 100% | 100% | 65% |
| Net: Disagree | 10% | 10% | 10% | 9% | 7% | 12% | 5% | 8% | - | 10% | - | - | - | 16% |

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GB Sample: 17th - 18th January 2019



| Total | | | | | | | Home Ownership | | | | | | | |
|-------|----------------|-------------|---------------|----------------|-------------|-------------------|----------------|-----------------------|---|--------------------------------|--------------------------------|-----------------------------------|---|--|
| | Yes - Hinduism | Yes - Islam | Yes - Sikhism | Yes - Buddhism | Yes - Other | Prefer not to say | Own - outright | Own - with a mortgage | Own (part-own) - through shared ownership | Rent - from a private landlord | Rent - from my local authority | Rent - from a housing association | Neither - I live with my parents, family or friends but pay some rent | |

profile_religion. Do you regard yourself as belonging to any particular religion, and if so, to which of these do you belong?

| | | | | | | | | | | | | | | |
|-----------------|------|----|----|---|----|----|----|-----|-----|----|-----|----|-----|----|
| Unweighted base | 2041 | 10 | 22 | 3 | 12 | 39 | 48 | 693 | 548 | 22 | 366 | 92 | 108 | 90 |
|-----------------|------|----|----|---|----|----|----|-----|-----|----|-----|----|-----|----|

Q3_6. Lenders have too much power over borrowers (e.g. being able to charge penalty fees and claim assets as collateral etc.)

| | | | | | | | | | | | | | | |
|----------------------------|------|-----|-----|-----|------|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| Unweighted base | 2054 | 10 | 22 | 3 | 12 | 39 | 48 | 696 | 550 | 23 | 367 | 93 | 110 | 90 |
| Base: All GB Adults | 2054 | 10 | 24 | 3 | 12 | 37 | 52 | 662 | 542 | 24 | 366 | 98 | 113 | 102 |
| Strongly agree | 34% | 42% | 32% | 32% | 53% | 37% | 31% | 31% | 29% | 33% | 40% | 52% | 52% | 32% |
| Tend to agree | 34% | 21% | 42% | - | 47% | 30% | 20% | 35% | 36% | 35% | 36% | 27% | 32% | 31% |
| Neither agree nor disagree | 16% | 11% | 17% | 31% | - | 13% | 15% | 18% | 21% | 17% | 9% | 14% | 8% | 12% |
| Tend to disagree | 7% | 18% | - | - | - | - | 11% | 9% | 7% | 8% | 6% | - | 3% | 7% |
| Strongly disagree | 3% | 9% | 4% | - | - | - | 4% | 3% | 3% | 4% | 3% | 3% | 3% | 1% |
| Don't know | 6% | - | 4% | 38% | - | 20% | 20% | 5% | 5% | 4% | 6% | 5% | 4% | 16% |
| Net: Agree | 68% | 63% | 74% | 32% | 100% | 68% | 51% | 65% | 65% | 68% | 76% | 78% | 83% | 63% |
| Net: Disagree | 10% | 27% | 4% | - | - | - | 15% | 12% | 10% | 11% | 9% | 3% | 5% | 8% |

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GB Sample: 17th - 18th January 2019



| | | |
|-------|---|-------|
| Total | Neither – I live rent-free with my parents, family or friends | |
| | | Other |

profile_religion. Do you regard yourself as belonging to any particular religion, and if so, to which of these do you belong?

| | | | |
|-----------------|------|----|----|
| Unweighted base | 2041 | 88 | 34 |
|-----------------|------|----|----|

Q3_6. Lenders have too much power over borrowers (e.g. being able to charge penalty fees and claim assets as collateral etc.)

| | | | |
|----------------------------|------------|------------|------------|
| Unweighted base | 2054 | 90 | 35 |
| Base: All GB Adults | 2054 | 107 | 40 |
| Strongly agree | 34% | 23% | 42% |
| Tend to agree | 34% | 33% | 19% |
| Neither agree nor disagree | 16% | 16% | 15% |
| Tend to disagree | 7% | 6% | 8% |
| Strongly disagree | 3% | 2% | 8% |
| Don't know | 6% | 21% | 7% |
| Net: Agree | 68% | 55% | 62% |
| Net: Disagree | 10% | 7% | 16% |

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GB Sample: 17th - 18th January 2019



| Total | Gender | | Age | | | | | Social Grade | | Reg | | | |
|-------|--------|--------|-------|-------|-------|-------|-----|--------------|------|-------|----------|------|--------|
| | Male | Female | 18-24 | 25-34 | 35-44 | 45-54 | 55+ | ABC1 | C2DE | North | Midlands | East | London |

profile_religion. Do you regard yourself as belonging to any particular religion, and if so, to which of these do you belong?

| | | | | | | | | | | | | | | |
|-----------------|------|-----|------|-----|-----|-----|-----|-----|------|-----|-----|-----|-----|-----|
| Unweighted base | 2041 | 970 | 1071 | 175 | 311 | 357 | 315 | 883 | 1246 | 795 | 507 | 352 | 210 | 236 |
|-----------------|------|-----|------|-----|-----|-----|-----|-----|------|-----|-----|-----|-----|-----|

Q4a. For the following question, by "money problems", we mean not having enough money to make ends meet or struggling to pay for essentials.

Which, if any, of the following have you done when you have encountered general money problems in the last 2 years? (i.e. since January 2017) (Please select all that apply. If you have not experienced money problems in the last 2 years, please select the "Not applicable" option)

| | Unweighted base | 2054 | 977 | 1077 | 178 | 312 | 360 | 316 | 888 | 1252 | 802 | 511 | 353 | 211 | 240 |
|---|-----------------|------|------|------|-----|-----|-----|-----|------|------|-----|-----|-----|-----|-----|
| Base: All GB Adults | 2054 | 996 | 1058 | 228 | 320 | 355 | 299 | 852 | 1171 | 883 | 491 | 339 | 209 | 277 | |
| Used an unarranged overdraft | 6% | 5% | 7% | 12% | 9% | 8% | 6% | 2% | 5% | 6% | 5% | 6% | 7% | 8% | |
| Made a balance transfer between my personal accounts | 19% | 18% | 20% | 26% | 26% | 26% | 22% | 11% | 21% | 17% | 18% | 19% | 26% | 23% | |
| Asked friends/ relatives for help | 15% | 14% | 16% | 27% | 30% | 17% | 18% | 4% | 13% | 17% | 15% | 17% | 17% | 17% | |
| Used a payday loan (i.e. money lent at a high rate of interest to be repaid when the borrower receives their next wages) | 3% | 3% | 2% | 4% | 6% | 4% | 2% | 1% | 3% | 3% | 3% | 3% | 1% | 3% | |
| Used a loan shark (i.e. a money lender who charges high rates of interest) | 1% | 1% | 1% | 2% | 2% | 1% | 1% | 0% | 0% | 1% | 1% | 0% | 0% | 0% | |
| Used a credit union (i.e. a non-profit making money cooperative whose member can borrow from pooled deposits at low interest rates) | 1% | 1% | 1% | - | 3% | 1% | 1% | 0% | 1% | 1% | 1% | 1% | 0% | 2% | |
| Asked for help from a religious organisation | 1% | 1% | 0% | 1% | 1% | 1% | 0% | 0% | 1% | 1% | 0% | 0% | - | 1% | |
| Asked for help from my employer | 1% | 1% | 0% | 1% | 1% | 1% | 1% | - | 1% | 0% | 1% | 1% | 1% | 1% | |
| Used a pawn broker (i.e. an individual or business that offers loans, with items of personal property used as collateral) | 2% | 2% | 2% | 1% | 3% | 3% | 3% | 1% | 1% | 2% | 2% | 1% | 1% | 0% | |
| Used a debt advice centre | 3% | 3% | 3% | 1% | 5% | 5% | 4% | 2% | 2% | 4% | 3% | 2% | 5% | 1% | |
| Sought out/ found a second job | 6% | 4% | 7% | 12% | 9% | 6% | 7% | 2% | 5% | 6% | 6% | 5% | 5% | 7% | |
| Generally reduced my spending | 32% | 28% | 35% | 33% | 43% | 44% | 41% | 19% | 31% | 33% | 31% | 31% | 33% | 35% | |
| Other | 3% | 3% | 3% | 2% | 3% | 7% | 4% | 2% | 3% | 4% | 3% | 2% | 2% | 5% | |
| Don't know/ can't recall | 3% | 2% | 3% | 4% | 4% | 4% | 2% | 1% | 2% | 3% | 3% | 2% | 1% | 4% | |
| Not applicable - I have not experienced money problems in the last 2 years | 54% | 58% | 50% | 48% | 36% | 37% | 44% | 73% | 57% | 49% | 55% | 56% | 54% | 49% | |

Theos Think Tank

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GB Sample: 17th - 18th January 2019



| Total | Government Region | | | | | | | | | | | | | |
|-------|-------------------|---------------|-------|----------|------------|------------|--------------------------|---------------|---------------|-----------------|--------|------------|------------|--|
| | South | England (NET) | Wales | Scotland | North East | North West | Yorkshire and the Humber | East Midlands | West Midlands | East of England | London | South East | South West | |

profile_religion. Do you regard yourself as belonging to any particular religion, and if so, to which of these do you belong?

| | | | | | | | | | | | | | | |
|-----------------|------|-----|------|-----|-----|----|-----|-----|-----|-----|-----|-----|-----|-----|
| Unweighted base | 2041 | 466 | 1771 | 106 | 164 | 78 | 216 | 213 | 156 | 196 | 210 | 236 | 266 | 200 |
|-----------------|------|-----|------|-----|-----|----|-----|-----|-----|-----|-----|-----|-----|-----|

Q4a. For the following question, by "money problems", we mean not having enough money to make ends meet or struggling to pay for essentials.

Which, if any, of the following have you done when you have encountered general money problems in the last 2 years? (i.e. since January 2017) (Please select all that apply. If you have not experienced money problems in the last 2 years, please select the "Not applicable" option)

| | Unweighted base | 2054 | 467 | 1782 | 107 | 165 | 79 | 217 | 215 | 156 | 197 | 211 | 240 | 266 | 201 |
|---|-----------------|------|------|------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| Base: All GB Adults | 2054 | 459 | 1775 | 101 | 179 | 76 | 204 | 211 | 150 | 189 | 209 | 277 | 259 | 200 | |
| Used an unarranged overdraft | 6% | 4% | 5% | 7% | 7% | 4% | 5% | 5% | 9% | 3% | 7% | 8% | 4% | 4% | |
| Made a balance transfer between my personal accounts | 19% | 17% | 20% | 18% | 14% | 14% | 19% | 17% | 24% | 15% | 26% | 23% | 13% | 23% | |
| Asked friends/ relatives for help | 15% | 12% | 15% | 8% | 17% | 14% | 17% | 13% | 19% | 15% | 17% | 17% | 9% | 16% | |
| Used a payday loan (i.e. money lent at a high rate of interest to be repaid when the borrower receives their next wages) | 3% | 2% | 3% | 4% | 2% | 4% | 4% | 1% | 4% | 2% | 1% | 3% | 2% | 3% | |
| Used a loan shark (i.e. a money lender who charges high rates of interest) | 1% | 1% | 1% | 2% | 2% | 2% | 1% | 0% | - | 1% | 0% | 0% | 2% | - | |
| Used a credit union (i.e. a non-profit making money cooperative whose member can borrow from pooled deposits at low interest rates) | 1% | 0% | 1% | 1% | 2% | 3% | 2% | - | 0% | 1% | 0% | 2% | 1% | - | |
| Asked for help from a religious organisation | 1% | 2% | 1% | - | - | - | 0% | 0% | - | 0% | - | 1% | 2% | 2% | |
| Asked for help from my employer | 1% | 1% | 1% | - | 2% | 2% | - | 0% | 1% | 1% | 1% | 1% | 0% | 1% | |
| Used a pawn broker (i.e. an individual or business that offers loans, with items of personal property used as collateral) | 2% | 2% | 2% | 3% | 2% | 3% | 3% | 1% | 0% | 2% | 1% | 0% | 2% | 1% | |
| Used a debt advice centre | 3% | 4% | 3% | 4% | 5% | 3% | 2% | 4% | 2% | 2% | 5% | 1% | 3% | 4% | |
| Sought out/ found a second job | 6% | 3% | 5% | 7% | 9% | 5% | 8% | 4% | 6% | 4% | 5% | 7% | 4% | 3% | |
| Generally reduced my spending | 32% | 31% | 32% | 30% | 33% | 26% | 33% | 31% | 35% | 27% | 33% | 35% | 28% | 35% | |
| Other | 3% | 3% | 3% | 4% | 4% | 1% | 1% | 5% | 2% | 3% | 2% | 5% | 3% | 4% | |
| Don't know/ can't recall | 3% | 2% | 2% | 4% | 3% | 6% | 2% | 2% | 1% | 2% | 1% | 4% | 3% | 1% | |
| Not applicable - I have not experienced money problems in the last 2 years | 54% | 56% | 54% | 53% | 53% | 54% | 53% | 56% | 50% | 60% | 54% | 49% | 59% | 51% | |

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Debt

GB Sample: 17th - 18th January 2019



| Total | | | | Working status | | | | | | | Marital Status | | |
|-------|---------------|-------|----------|-------------------|-------------------|-------------------|-------------------|---------|------------|--------------------|----------------------------|-------------------|---------------------|
| | England (NET) | Wales | Scotland | Working full time | Working part time | ALL WORKERS (NET) | Full time student | Retired | Unemployed | Not working/ Other | Married/ Civil Partnership | Living as married | Separated/ Divorced |

profile_religion. Do you regard yourself as belonging to any particular religion, and if so, to which of these do you belong?

| | | | | | | | | | | | | | | |
|-----------------|------|------|-----|-----|-----|-----|------|----|-----|----|-----|-----|-----|-----|
| Unweighted base | 2041 | 1771 | 106 | 164 | 820 | 292 | 1112 | 94 | 567 | 80 | 188 | 993 | 263 | 167 |
|-----------------|------|------|-----|-----|-----|-----|------|----|-----|----|-----|-----|-----|-----|

Q4a. For the following question, by "money problems", we mean not having enough money to make ends meet or struggling to pay for essentials.

Which, if any, of the following have you done when you have encountered general money problems in the last 2 years? (i.e. since January 2017) (Please select all that apply. If you have not experienced money problems in the last 2 years, please select the "Not applicable" option)

| | Unweighted base | 2054 | 1782 | 107 | 165 | 825 | 293 | 1118 | 95 | 569 | 80 | 192 | 998 | 263 | 168 |
|---|-----------------|------|------|-----|-----|-----|------|------|-----|-----|-----|-----|-----|-----|-----|
| Base: All GB Adults | 2054 | 1775 | 101 | 179 | 820 | 297 | 1117 | 120 | 532 | 84 | 201 | 964 | 262 | 163 | |
| Used an unarranged overdraft | 6% | 5% | 7% | 7% | 7% | 9% | 7% | 8% | 1% | 7% | 8% | 3% | 9% | 9% | |
| Made a balance transfer between my personal accounts | 19% | 20% | 18% | 14% | 26% | 18% | 24% | 27% | 10% | 13% | 18% | 16% | 29% | 16% | |
| Asked friends/ relatives for help | 15% | 15% | 8% | 17% | 18% | 16% | 17% | 23% | 3% | 29% | 23% | 8% | 25% | 16% | |
| Used a payday loan (i.e. money lent at a high rate of interest to be repaid when the borrower receives their next wages) | 3% | 3% | 4% | 2% | 4% | 3% | 4% | 1% | - | 3% | 3% | 1% | 5% | 4% | |
| Used a loan shark (i.e. a money lender who charges high rates of interest) | 1% | 1% | 2% | 2% | 1% | 1% | 1% | - | 0% | 1% | 3% | 0% | 2% | 2% | |
| Used a credit union (i.e. a non-profit making money cooperative whose member can borrow from pooled deposits at low interest rates) | 1% | 1% | 1% | 2% | 1% | 0% | 1% | 2% | 0% | 3% | 1% | 1% | 2% | - | |
| Asked for help from a religious organisation | 1% | 1% | - | - | 0% | 0% | 0% | - | 0% | 1% | 3% | 0% | - | 2% | |
| Asked for help from my employer | 1% | 1% | - | 2% | 1% | - | 1% | 3% | - | - | - | 0% | 1% | 0% | |
| Used a pawn broker (i.e. an individual or business that offers loans, with items of personal property used as collateral) | 2% | 2% | 3% | 2% | 2% | 1% | 2% | - | 1% | 7% | 3% | 1% | 2% | 4% | |
| Used a debt advice centre | 3% | 3% | 4% | 5% | 3% | 2% | 3% | 1% | 2% | 11% | 6% | 2% | 5% | 8% | |
| Sought out/ found a second job | 6% | 5% | 7% | 9% | 7% | 10% | 8% | 10% | 0% | 7% | 3% | 3% | 8% | 6% | |
| Generally reduced my spending | 32% | 32% | 30% | 33% | 40% | 35% | 39% | 30% | 14% | 39% | 41% | 26% | 42% | 33% | |
| Other | 3% | 3% | 4% | 4% | 3% | 3% | 3% | 2% | 1% | 6% | 6% | 2% | 5% | 6% | |
| Don't know/ can't recall | 3% | 2% | 4% | 3% | 3% | 2% | 3% | 5% | 1% | 4% | 4% | 2% | 2% | 1% | |
| Not applicable - I have not experienced money problems in the last 2 years | 54% | 54% | 53% | 53% | 44% | 50% | 46% | 49% | 80% | 38% | 40% | 63% | 41% | 51% | |

Theos Think Tank

Debt

GB Sample: 17th - 18th January 2019



| Total | Children in Household | | | | | | | Parent/ Guardian | | | | |
|-------|-----------------------|---------------|---|---|---|----|--------------------------------------|------------------|----------------------------|----------------------|-------------------|---------------|
| | Widowed | Never Married | 0 | 1 | 2 | 3+ | ALL WITH CHILDREN IN HOUSEHOLD (NET) | Refused | Parent/ guardian (any age) | Not parent/ guardian | 4 years and under | 5 to 11 years |

profile_religion. Do you regard yourself as belonging to any particular religion, and if so, to which of these do you belong?

| | | | | | | | | | | | | | | |
|-----------------|------|----|-----|------|-----|-----|----|-----|----|------|-----|-----|-----|-----|
| Unweighted base | 2041 | 71 | 546 | 1527 | 227 | 182 | 60 | 469 | 45 | 1164 | 877 | 185 | 231 | 163 |
|-----------------|------|----|-----|------|-----|-----|----|-----|----|------|-----|-----|-----|-----|

Q4a. For the following question, by "money problems", we mean not having enough money to make ends meet or struggling to pay for essentials.

Which, if any, of the following have you done when you have encountered general money problems in the last 2 years? (i.e. since January 2017) (Please select all that apply. If you have not experienced money problems in the last 2 years, please select the "Not applicable" option)

| | Unweighted base | 2054 | 71 | 553 | 1535 | 229 | 182 | 61 | 472 | 47 | 1168 | 886 | 186 | 232 | 163 |
|---|-----------------|------|-----|------|------|-----|-----|-----|-----|------|------|-----|-----|-----|-----|
| Base: All GB Adults | 2054 | 65 | 598 | 1521 | 234 | 184 | 64 | 483 | 50 | 1134 | 920 | 189 | 232 | 154 | |
| Used an unarranged overdraft | 6% | 2% | 7% | 5% | 10% | 6% | 7% | 8% | - | 5% | 7% | 10% | 8% | 6% | |
| Made a balance transfer between my personal accounts | 19% | 12% | 22% | 18% | 22% | 22% | 38% | 24% | 12% | 17% | 21% | 23% | 28% | 28% | |
| Asked friends/ relatives for help | 15% | 4% | 22% | 13% | 17% | 22% | 23% | 20% | 24% | 12% | 19% | 19% | 24% | 21% | |
| Used a payday loan (i.e. money lent at a high rate of interest to be repaid when the borrower receives their next wages) | 3% | - | 4% | 2% | 3% | 3% | 9% | 4% | 2% | 2% | 3% | 7% | 6% | 2% | |
| Used a loan shark (i.e. a money lender who charges high rates of interest) | 1% | - | 1% | 0% | 1% | 2% | 5% | 2% | - | 1% | 0% | 3% | 3% | 2% | |
| Used a credit union (i.e. a non-profit making money cooperative whose member can borrow from pooled deposits at low interest rates) | 1% | - | 1% | 0% | 1% | 3% | 2% | 2% | 4% | 1% | 0% | 4% | 3% | 3% | |
| Asked for help from a religious organisation | 1% | 1% | 1% | 0% | 1% | - | 1% | 1% | 2% | 1% | 1% | 1% | 1% | 1% | |
| Asked for help from my employer | 1% | - | 1% | 1% | - | - | 1% | 0% | 2% | 0% | 1% | - | - | 1% | |
| Used a pawn broker (i.e. an individual or business that offers loans, with items of personal property used as collateral) | 2% | 1% | 2% | 2% | 1% | 2% | 4% | 2% | 4% | 2% | 1% | 2% | 4% | 2% | |
| Used a debt advice centre | 3% | 4% | 3% | 3% | 4% | 3% | 7% | 4% | 2% | 3% | 3% | 6% | 5% | 6% | |
| Sought out/ found a second job | 6% | - | 9% | 5% | 5% | 6% | 14% | 7% | 12% | 4% | 8% | 5% | 7% | 8% | |
| Generally reduced my spending | 32% | 22% | 38% | 29% | 36% | 44% | 52% | 41% | 34% | 29% | 35% | 39% | 48% | 46% | |
| Other | 3% | - | 3% | 3% | 2% | 4% | 12% | 4% | 6% | 3% | 3% | 5% | 7% | 5% | |
| Don't know/ can't recall | 3% | 1% | 4% | 2% | 3% | 2% | 3% | 3% | 7% | 2% | 3% | 4% | 4% | 2% | |
| Not applicable - I have not experienced money problems in the last 2 years | 54% | 71% | 44% | 58% | 48% | 38% | 24% | 41% | 46% | 57% | 50% | 39% | 31% | 35% | |

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GB Sample: 17th - 18th January 2019



| Total | Social Media/ Messaging service (within the last month) | | | | | | | | | | | | |
|-------|---|--------------------|---------------|----------|---------|----------|---------|-----------|-----------|----------|--------------------|----------|-------|
| | 17 to 18 years | 18 years and under | Over 18 years | Facebook | Twitter | LinkedIn | Google+ | Pinterest | Instagram | Snapchat | Facebook Messenger | WhatsApp | Skype |

profile_religion. Do you regard yourself as belonging to any particular religion, and if so, to which of these do you belong?

| | | | | | | | | | | | | | | |
|-----------------|------|----|-----|-----|------|-----|-----|-----|-----|-----|-----|------|------|-----|
| Unweighted base | 2041 | 66 | 468 | 774 | 1468 | 656 | 349 | 158 | 271 | 564 | 260 | 1257 | 1179 | 221 |
|-----------------|------|----|-----|-----|------|-----|-----|-----|-----|-----|-----|------|------|-----|

Q4a. For the following question, by "money problems", we mean not having enough money to make ends meet or struggling to pay for essentials.

Which, if any, of the following have you done when you have encountered general money problems in the last 2 years? (i.e. since January 2017) (Please select all that apply. If you have not experienced money problems in the last 2 years, please select the "Not applicable" option)

| | Unweighted base | 2054 | 66 | 470 | 776 | 1475 | 659 | 349 | 158 | 273 | 566 | 262 | 1261 | 1185 | 221 |
|---|-----------------|------|-----|-----|------|------|-----|-----|-----|-----|-----|------|------|------|-----|
| Base: All GB Adults | 2054 | 64 | 464 | 745 | 1487 | 665 | 336 | 153 | 275 | 588 | 295 | 1271 | 1188 | 218 | |
| Used an unarranged overdraft | 6% | 6% | 8% | 3% | 6% | 8% | 4% | 7% | 8% | 10% | 11% | 7% | 7% | 6% | |
| Made a balance transfer between my personal accounts | 19% | 19% | 25% | 13% | 22% | 24% | 29% | 23% | 25% | 27% | 27% | 23% | 23% | 21% | |
| Asked friends/ relatives for help | 15% | 25% | 21% | 7% | 17% | 21% | 19% | 21% | 24% | 23% | 28% | 18% | 18% | 16% | |
| Used a payday loan (i.e. money lent at a high rate of interest to be repaid when the borrower receives their next wages) | 3% | 2% | 5% | 1% | 3% | 4% | 3% | 5% | 3% | 5% | 5% | 4% | 3% | 2% | |
| Used a loan shark (i.e. a money lender who charges high rates of interest) | 1% | 2% | 3% | 1% | 1% | 1% | 0% | 3% | 1% | 2% | 2% | 1% | 1% | 0% | |
| Used a credit union (i.e. a non-profit making money cooperative whose member can borrow from pooled deposits at low interest rates) | 1% | - | 3% | 1% | 1% | 1% | 0% | 2% | 2% | 1% | 2% | 1% | 1% | 0% | |
| Asked for help from a religious organisation | 1% | - | 1% | 0% | 1% | 1% | 1% | - | 0% | 1% | 0% | 0% | 0% | 1% | |
| Asked for help from my employer | 1% | 1% | 0% | 0% | 1% | 1% | 1% | 1% | 1% | 1% | 2% | 1% | 1% | 2% | |
| Used a pawn broker (i.e. an individual or business that offers loans, with items of personal property used as collateral) | 2% | 3% | 3% | 2% | 2% | 1% | 0% | 3% | 2% | 1% | 2% | 2% | 1% | 1% | |
| Used a debt advice centre | 3% | 6% | 5% | 2% | 3% | 4% | 4% | 5% | 3% | 3% | 2% | 3% | 3% | 2% | |
| Sought out/ found a second job | 6% | 3% | 6% | 3% | 6% | 7% | 6% | 9% | 6% | 10% | 8% | 7% | 7% | 6% | |
| Generally reduced my spending | 32% | 42% | 43% | 23% | 34% | 40% | 41% | 42% | 40% | 42% | 40% | 36% | 37% | 39% | |
| Other | 3% | 10% | 5% | 2% | 3% | 4% | 3% | 2% | 5% | 3% | 2% | 3% | 4% | 3% | |
| Don't know/ can't recall | 3% | 1% | 3% | 1% | 2% | 3% | 2% | 1% | 2% | 3% | 4% | 2% | 2% | 2% | |
| Not applicable - I have not experienced money problems in the last 2 years | 54% | 34% | 37% | 68% | 51% | 46% | 47% | 45% | 46% | 40% | 37% | 49% | 49% | 50% | |

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GB Sample: 17th - 18th January 2019



| Total | Religion | | | | | | | | | | | | | |
|-------|---|--|----------------------|---------------------------------------|-----------------|---------------|--------------------------|--|--|------------------------------|-------------------------|----------------|---------------|--|
| | No, I do not regard myself as belonging to any particular | Yes - Church of England/Anglican/Episcopal | Yes - Roman Catholic | Yes - Presbyterian/Church of Scotland | Yes - Methodist | Yes - Baptist | Yes - Orthodox Christian | Yes - Pentecostal (e.g. Assemblies of God, Elim) | Yes - Evangelical - independent/non-denomination | Yes - United Reformed Church | Yes - Free Presbyterian | Yes - Brethren | Yes - Judaism | |

profile_religion. Do you regard yourself as belonging to any particular religion, and if so, to which of these do you belong?

| | | | | | | | | | | | | | | |
|-----------------|------|------|-----|-----|----|----|----|----|----|----|---|---|---|----|
| Unweighted base | 2041 | 1064 | 532 | 148 | 43 | 34 | 22 | 13 | 10 | 20 | 3 | 2 | 1 | 15 |
|-----------------|------|------|-----|-----|----|----|----|----|----|----|---|---|---|----|

Q4a. For the following question, by "money problems", we mean not having enough money to make ends meet or struggling to pay for essentials.

Which, if any, of the following have you done when you have encountered general money problems in the last 2 years? (i.e. since January 2017) (Please select all that apply. If you have not experienced money problems in the last 2 years, please select the "Not applicable" option)

| | Unweighted base | 2054 | 1064 | 532 | 148 | 43 | 34 | 22 | 13 | 10 | 20 | 3 | 2 | 1 | 15 |
|---|-----------------|------|------|-----|-----|-----|-----|-----|-----|-----|-----|------|------|----|-----|
| Base: All GB Adults | 2054 | 1078 | 517 | 145 | 46 | 31 | 20 | 15 | 10 | 19 | 3 | 2 | 1 | 15 | |
| Used an unarranged overdraft | 6% | 7% | 3% | 5% | - | - | 10% | - | - | 12% | - | - | - | - | 16% |
| Made a balance transfer between my personal accounts | 19% | 21% | 17% | 18% | - | 18% | 27% | 19% | 29% | 37% | - | - | - | - | 27% |
| Asked friends/ relatives for help | 15% | 19% | 9% | 9% | 5% | 10% | 11% | 7% | 11% | 34% | - | - | - | - | 37% |
| Used a payday loan (i.e. money lent at a high rate of interest to be repaid when the borrower receives their next wages) | 3% | 3% | 2% | 4% | - | 6% | 5% | - | - | 6% | - | - | - | - | - |
| Used a loan shark (i.e. a money lender who charges high rates of interest) | 1% | 1% | 0% | - | - | 3% | - | - | - | - | - | - | - | - | - |
| Used a credit union (i.e. a non-profit making money cooperative whose member can borrow from pooled deposits at low interest rates) | 1% | 1% | 1% | - | - | - | - | 13% | - | 4% | - | - | - | - | - |
| Asked for help from a religious organisation | 1% | 1% | 1% | - | - | - | - | - | - | 10% | - | - | - | - | - |
| Asked for help from my employer | 1% | 1% | 0% | 1% | 2% | 6% | - | - | - | 6% | - | - | - | - | - |
| Used a pawn broker (i.e. an individual or business that offers loans, with items of personal property used as collateral) | 2% | 2% | 1% | 2% | 3% | - | - | - | 11% | 8% | - | - | - | - | - |
| Used a debt advice centre | 3% | 3% | 3% | 4% | 3% | 6% | - | - | - | 11% | - | - | - | - | - |
| Sought out/ found a second job | 6% | 7% | 3% | 2% | 2% | 3% | - | 7% | 20% | 12% | - | - | - | - | 7% |
| Generally reduced my spending | 32% | 36% | 26% | 28% | 9% | 26% | 24% | 41% | 33% | 63% | 35% | - | 100% | - | 50% |
| Other | 3% | 4% | 3% | 3% | 3% | 3% | 5% | - | - | 10% | - | - | - | - | - |
| Don't know/ can't recall | 3% | 2% | 2% | 4% | 2% | 3% | - | - | - | - | - | - | - | - | 6% |
| Not applicable - I have not experienced money problems in the last 2 years | 54% | 50% | 62% | 53% | 82% | 62% | 55% | 46% | 47% | 29% | 65% | 100% | - | - | 44% |

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GB Sample: 17th - 18th January 2019



| Total | | | | | | | Home Ownership | | | | | | |
|-------|----------------|-------------|---------------|----------------|-------------|-------------------|----------------|-----------------------|---|--------------------------------|--------------------------------|-----------------------------------|---|
| | Yes - Hinduism | Yes - Islam | Yes - Sikhism | Yes - Buddhism | Yes - Other | Prefer not to say | Own - outright | Own - with a mortgage | Own (part-own) - through shared ownership | Rent - from a private landlord | Rent - from my local authority | Rent - from a housing association | Neither - I live with my parents, family or friends but pay some rent |

profile_religion. Do you regard yourself as belonging to any particular religion, and if so, to which of these do you belong?

| | | | | | | | | | | | | | | |
|-----------------|------|----|----|---|----|----|----|-----|-----|----|-----|----|-----|----|
| Unweighted base | 2041 | 10 | 22 | 3 | 12 | 39 | 48 | 693 | 548 | 22 | 366 | 92 | 108 | 90 |
|-----------------|------|----|----|---|----|----|----|-----|-----|----|-----|----|-----|----|

Q4a. For the following question, by "money problems", we mean not having enough money to make ends meet or struggling to pay for essentials.

Which, if any, of the following have you done when you have encountered general money problems in the last 2 years? (i.e. since January 2017) (Please select all that apply. If you have not experienced money problems in the last 2 years, please select the "Not applicable" option)

| | Unweighted base | 2054 | 10 | 22 | 3 | 12 | 39 | 48 | 696 | 550 | 23 | 367 | 93 | 110 | 90 |
|---|-----------------|------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|----|
| Base: All GB Adults | 2054 | 10 | 24 | 3 | 12 | 37 | 52 | 662 | 542 | 24 | 366 | 98 | 113 | 102 | |
| Used an unarranged overdraft | 6% | - | 13% | - | - | 3% | 12% | 1% | 6% | - | 11% | 8% | 7% | 7% | |
| Made a balance transfer between my personal accounts | 19% | 23% | 30% | 32% | 7% | 11% | 11% | 9% | 27% | 16% | 30% | 21% | 11% | 21% | |
| Asked friends/ relatives for help | 15% | 20% | 21% | - | 7% | 16% | 9% | 2% | 16% | 13% | 30% | 28% | 23% | 17% | |
| Used a payday loan (i.e. money lent at a high rate of interest to be repaid when the borrower receives their next wages) | 3% | - | 4% | - | - | 3% | 2% | 1% | 1% | - | 7% | 9% | 5% | 3% | |
| Used a loan shark (i.e. a money lender who charges high rates of interest) | 1% | - | 4% | - | - | - | 2% | 0% | - | 3% | 2% | 3% | 2% | - | |
| Used a credit union (i.e. a non-profit making money cooperative whose member can borrow from pooled deposits at low interest rates) | 1% | - | 5% | - | 12% | - | - | 0% | 1% | 8% | 2% | 3% | 3% | 2% | |
| Asked for help from a religious organisation | 1% | - | - | - | - | 2% | - | - | 0% | - | 1% | 2% | 3% | - | |
| Asked for help from my employer | 1% | - | - | - | - | - | - | 0% | 0% | - | 2% | - | 1% | - | |
| Used a pawn broker (i.e. an individual or business that offers loans, with items of personal property used as collateral) | 2% | - | - | - | 7% | 5% | - | 0% | 1% | - | 5% | 4% | 6% | - | |
| Used a debt advice centre | 3% | - | 5% | - | - | 5% | 2% | 1% | 3% | 3% | 5% | 9% | 11% | 1% | |
| Sought out/ found a second job | 6% | 19% | 4% | - | - | 6% | 2% | 2% | 5% | 4% | 13% | 3% | 8% | 7% | |
| Generally reduced my spending | 32% | 30% | 46% | 32% | 34% | 32% | 27% | 15% | 40% | 29% | 47% | 42% | 39% | 37% | |
| Other | 3% | - | 4% | - | - | 2% | - | 1% | 4% | - | 5% | 11% | 7% | - | |
| Don't know/ can't recall | 3% | 10% | 21% | - | - | - | 11% | 1% | 3% | 4% | 3% | 4% | 3% | 6% | |
| Not applicable - I have not experienced money problems in the last 2 years | 54% | 39% | 23% | 68% | 66% | 54% | 49% | 80% | 45% | 55% | 33% | 33% | 40% | 49% | |

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Debt

GB Sample: 17th - 18th January 2019



| Total | Neither – I live rent-free with my parents, family or friends | Other |
|-------|---|-------|
|-------|---|-------|

profile_religion. Do you regard yourself as belonging to any particular religion, and if so, to which of these do you belong?

| | | | |
|-----------------|------|----|----|
| Unweighted base | 2041 | 88 | 34 |
|-----------------|------|----|----|

Q4a. For the following question, by "money problems", we mean not having enough money to make ends meet or struggling to pay for essentials.

Which, if any, of the following have you done when you have encountered general money problems in the last 2 years? (i.e. since January 2017) (Please select all that apply. If you have not experienced money problems in the last 2 years, please select the "Not applicable" option)

| | Unweighted base | 2054 | 90 | 35 |
|---|-----------------|------|-----|-----|
| Base: All GB Adults | | 2054 | 107 | 40 |
| Used an unarranged overdraft | 6% | 6% | 6% | 19% |
| Made a balance transfer between my personal accounts | 19% | 15% | 15% | 14% |
| Asked friends/ relatives for help | 15% | 15% | 14% | 26% |
| Used a payday loan (i.e. money lent at a high rate of interest to be repaid when the borrower receives their next wages) | 3% | 3% | 1% | - |
| Used a loan shark (i.e. a money lender who charges high rates of interest) | 1% | 1% | 1% | 4% |
| Used a credit union (i.e. a non-profit making money cooperative whose member can borrow from pooled deposits at low interest rates) | 1% | 1% | - | - |
| Asked for help from a religious organisation | 1% | 1% | 1% | - |
| Asked for help from my employer | 1% | 1% | 2% | - |
| Used a pawn broker (i.e. an individual or business that offers loans, with items of personal property used as collateral) | 2% | 2% | - | 2% |
| Used a debt advice centre | 3% | 3% | 1% | - |
| Sought out/ found a second job | 6% | 6% | 4% | 5% |
| Generally reduced my spending | 32% | 32% | 28% | 18% |
| Other | 3% | 3% | 2% | 3% |
| Don't know/ can't recall | 3% | 3% | 4% | 10% |
| Not applicable - I have not experienced money problems in the last 2 years | 54% | 54% | 59% | 38% |