

YouGov Survey Results

Sample Size: 2028

Fieldwork: 27th-29th May



Total	Gender		Age					Social Grade	
	Male	Female	18-24	25-34	35-44	45-54	55+	ABC1	C2DE

Which one of the following statements BEST describes how well you are keeping up with your bills and credit commitments at the moment? Please select one only.

	2028	947	1081	186	323	340	346	833	1268	760
Unweighted Base	2028	947	1081	186	323	340	346	833	1268	760
Base	2028	975	1053	243	326	359	378	722	1115	913
I am keeping up with all bills and credit commitments without any difficulties	60%	61%	59%	41%	61%	53%	54%	72%	68%	50%
I am keeping up with all bills and credit commitments, but it is a struggle from time to time	22%	21%	22%	15%	22%	28%	27%	18%	21%	22%
I am keeping up with all bills and credit commitments, but it is a constant struggle	7%	7%	7%	8%	8%	9%	9%	4%	5%	9%
I am having real financial problems and have fallen behind with many bills or credit commitments	4%	4%	4%	4%	4%	5%	5%	2%	3%	5%
I don't have any bills or credit commitments	1%	1%	1%	1%	1%	3%	1%	*	1%	2%
Don't know	4%	4%	4%	25%	1%	1%	1%	2%	1%	8%
Net: Financially distressed	2%	2%	2%	5%	2%	1%	2%	1%	1%	3%
	12%	12%	12%	14%	13%	17%	16%	7%	9%	17%

Has your personal income been reduced because of the COVID-19 pandemic? This could be because your hours have been reduced, or because you've been laid off from work etc. Please only include your own income, not others in your household. Please tick one option only.

	2028	947	1081	186	323	340	346	833	1268	760
Unweighted Base	2028	947	1081	186	323	340	346	833	1268	760
Base	2028	975	1053	243	326	359	378	722	1115	913
Yes - I've lost 100% of my personal income	4%	3%	5%	9%	2%	3%	4%	4%	3%	5%
Yes - I've lost 80-99% of my personal income	2%	3%	2%	3%	4%	3%	2%	1%	3%	2%
Yes - I've lost 60-79% of my personal income	2%	2%	2%	4%	2%	3%	2%	1%	2%	2%
Yes - I've lost 40-59% of my personal income	3%	3%	2%	4%	4%	1%	3%	3%	3%	3%
Yes - I've lost 20-39% of my personal income	8%	7%	10%	9%	10%	10%	10%	5%	7%	10%
Yes - I've lost 1-19% of my personal income	8%	9%	6%	8%	8%	10%	8%	6%	8%	7%
No - I've not lost any of my personal income	67%	67%	68%	50%	65%	64%	66%	76%	72%	61%
Don't know	5%	5%	5%	12%	4%	6%	4%	4%	2%	9%



Total	Gender		Age					Social Grade	
	Male	Female	18-24	25-34	35-44	45-54	55+	ABC1	C2DE

Has your work situation changed as a result of the COVID-19 pandemic? This could be a change as a direct or indirect result of the COVID-19 pandemic. Please tick one option only.

	2028	947	1081	186	323	340	346	833	1268	760
Unweighted Base	2028	975	1053	243	326	359	378	722	1115	913
No -at the moment I'm continuing to work as normal	15%	19%	12%	14%	21%	22%	20%	8%	15%	16%
I'm working from home full time	20%	20%	19%	14%	33%	29%	26%	7%	32%	5%
I've had my hours / shifts reduced	3%	3%	3%	5%	4%	4%	4%	1%	3%	3%
I've had my hours / shifts increased	1%	*	1%	*	2%	1%	-	-	*	1%
I've been temporarily laid off / made redundant until the crisis is over	1%	2%	1%	2%	1%	*	2%	1%	1%	1%
I've been laid off / made redundant permanently	1%	1%	1%	4%	*	1%	1%	*	1%	1%
My business / employer has temporarily closed but I'm still employed and being paid	1%	1%	1%	2%	2%	*	1%	1%	*	1%
You have been furloughed i.e. put on temporary leave but are still being paid	12%	11%	13%	13%	18%	16%	14%	7%	11%	14%
I have been asked to take on a different job / role within my organisation	1%	1%	1%	-	2%	1%	1%	*	1%	1%
My business has substantially reduced	3%	3%	2%	2%	2%	3%	4%	2%	3%	3%
My business has stopped entirely	2%	2%	2%	1%	1%	2%	3%	3%	2%	2%
I'm unable to work	1%	1%	1%	3%	2%	1%	1%	1%	1%	2%
Not applicable -I wasn't working beforehand and I'm not working now	40%	36%	43%	40%	14%	19%	24%	70%	32%	50%



Total	Gender		Age					Social Grade	
	Male	Female	18-24	25-34	35-44	45-54	55+	ABC1	C2DE

Your personal financial situation : How has the current COVID-19 pandemic impacted on your personal / household financial situation?

Unweighted Base	2028	947	1081	186	323	340	346	833	1268	760
Base	2028	975	1053	243	326	359	378	722	1115	913
It has had a very negative impact	8%	8%	9%	10%	9%	9%	11%	6%	8%	9%
It has had a fairly negative impact	26%	26%	26%	28%	26%	28%	25%	24%	26%	26%
It has had no impact at all	51%	51%	52%	42%	44%	47%	50%	61%	51%	52%
It has had a fairly positive impact	12%	13%	12%	14%	19%	14%	12%	8%	14%	10%

The amount of savings that you have : How has the current COVID-19 pandemic impacted on your personal / household financial situation?

Unweighted Base	2028	947	1081	186	323	340	346	833	1268	760
Base	2028	975	1053	243	326	359	378	722	1115	913
It has had a very negative impact	10%	9%	10%	4%	12%	12%	11%	8%	9%	10%
It has had a fairly negative impact	21%	21%	20%	19%	21%	21%	18%	23%	21%	20%
It has had no impact at all	55%	54%	55%	52%	47%	51%	58%	59%	53%	57%
It has had a fairly positive impact	12%	13%	12%	18%	16%	12%	12%	8%	14%	10%
I has had a very positive impact	3%	3%	3%	7%	4%	3%	2%	2%	3%	3%

The amount of debt that you have : How has the current COVID-19 pandemic impacted on your personal / household financial situation?

Unweighted Base	2028	947	1081	186	323	340	346	833	1268	760
Base	2028	975	1053	243	326	359	378	722	1115	913
It has had a very negative impact	5%	5%	5%	2%	5%	6%	8%	3%	4%	6%
It has had a fairly negative impact	13%	12%	13%	11%	12%	17%	15%	10%	12%	14%
It has had no impact at all	75%	75%	75%	78%	74%	69%	67%	82%	76%	74%
It has had a fairly positive impact	6%	7%	5%	6%	7%	6%	8%	4%	7%	5%
I has had a very positive impact	1%	2%	1%	3%	2%	1%	2%	1%	1%	1%

The amount of disposable income that you have i.e. the amount of money you have left after paying your bills, financial commitments and other essentials.' : How has the current COVID-19 pandemic impacted on your personal / household financial situation?

Unweighted Base	2028	947	1081	186	323	340	346	833	1268	760
Base	2028	975	1053	243	326	359	378	722	1115	913
It has had a very negative impact	10%	9%	11%	12%	11%	12%	13%	6%	9%	11%
It has had a fairly negative impact	25%	25%	25%	25%	28%	30%	27%	22%	24%	27%
It has had no impact at all	46%	47%	46%	42%	35%	38%	44%	58%	45%	49%
It has had a fairly positive impact	16%	16%	15%	18%	22%	17%	14%	12%	19%	11%
I has had a very positive impact	3%	3%	3%	3%	5%	3%	3%	2%	4%	1%

Your regular household expenditure e.g. bills, food shopping etc' : How has the current COVID-19 pandemic impacted on your personal / household financial situation?

Unweighted Base	2028	947	1081	186	323	340	346	833	1268	760
Base	2028	975	1053	243	326	359	378	722	1115	913
It has had a very negative impact	7%	6%	8%	5%	8%	10%	10%	5%	6%	8%
It has had a fairly negative impact	33%	30%	35%	28%	38%	42%	39%	24%	34%	31%
It has had no impact at all	50%	53%	47%	49%	44%	41%	41%	62%	49%	50%
It has had a fairly positive impact	9%	10%	9%	16%	9%	7%	9%	9%	9%	9%
I has had a very positive impact	1%	2%	1%	2%	1%	1%	2%	1%	2%	1%
I has had a very positive impact	2%	3%	2%	6%	2%	2%	2%	1%	2%	2%



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And how long do you think it may take for your personal / household finances to return to where they were before COVID-19 pandemic?

	825	376	449	86	140	153	146	300	513	312
Unweighted Base	825	376	449	86	140	153	146	300	513	312
Base	834	394	440	111	144	161	161	258	457	378
A few weeks	3%	3%	4%	1%	2%	6%	3%	4%	3%	4%
A few months	27%	25%	29%	36%	41%	24%	24%	19%	28%	26%
At least a year	34%	37%	31%	23%	30%	38%	42%	33%	37%	30%
More than 2 years but less than 3 years	8%	6%	9%	8%	5%	4%	10%	11%	9%	7%
More than 3 years but less than 4 years	2%	2%	1%	4%	1%	1%	1%	3%	1%	2%
More than 4 years but less than 5 years	1%	1%	1%	1%	-	1%	-	1%	1%	1%
5 years or more	3%	4%	2%	2%	1%	5%	1%	4%	3%	2%
I don't think my finances will ever recover fully	6%	7%	6%	1%	4%	7%	5%	10%	6%	7%
Not sure	17%	16%	18%	25%	16%	15%	16%	16%	13%	21%

Mental health : How has the current COVID-19 pandemic impacted on your mental and physical health?

	2028	947	1081	186	323	340	346	833	1268	760
Unweighted Base	2028	947	1081	186	323	340	346	833	1268	760
Base	2028	975	1053	243	326	359	378	722	1115	913
It has had a very negative impact	12%	11%	13%	21%	17%	14%	9%	7%	10%	14%
It has had a fairly negative impact	42%	38%	45%	52%	46%	44%	42%	34%	43%	40%
It has had no impact at all	39%	45%	34%	22%	29%	33%	39%	53%	38%	40%
It has had a fairly positive impact	6%	4%	7%	3%	7%	6%	8%	4%	7%	4%
I has had a very positive impact	2%	2%	2%	2%	1%	2%	2%	2%	2%	1%

Physical health : How has the current COVID-19 pandemic impacted on your mental and physical health ?

	2028	947	1081	186	323	340	346	833	1268	760
Unweighted Base	2028	947	1081	186	323	340	346	833	1268	760
Base	2028	975	1053	243	326	359	378	722	1115	913
It has had a very negative impact	8%	7%	9%	9%	9%	13%	8%	5%	8%	9%
It has had a fairly negative impact	32%	32%	32%	27%	38%	34%	37%	27%	34%	30%
It has had no impact at all	42%	45%	40%	37%	32%	33%	41%	55%	39%	46%
It has had a fairly positive impact	15%	12%	17%	24%	18%	16%	12%	11%	17%	12%
I has had a very positive impact	3%	3%	2%	2%	3%	4%	2%	2%	3%	3%

Has your personal income been reduced because of the COVID-19 pandemic? This could be because your hours have been reduced, or because you've been laid off from work etc. Please only include your own income, not others in your household. Please tick one option only.

	2028	947	1081	186	323	340	346	833	1268	760
Unweighted Base	2028	947	1081	186	323	340	346	833	1268	760
Base	2028	975	1053	243	326	359	378	722	1115	913
Yes - I've lost 100% of my personal income	4%	3%	5%	9%	2%	3%	4%	4%	3%	5%
Yes - I've lost 80-99% of my personal income	2%	3%	2%	3%	4%	3%	2%	1%	3%	2%
Yes - I've lost 60-79% of my personal income	2%	2%	2%	4%	2%	3%	2%	1%	2%	2%
Yes - I've lost 40-59% of my personal income	3%	3%	2%	4%	4%	1%	3%	3%	3%	3%
Yes - I've lost 20-39% of my personal income	8%	7%	10%	9%	10%	10%	10%	5%	7%	10%
Yes - I've lost 1-19% of my personal income	8%	9%	6%	8%	8%	10%	8%	6%	8%	7%
No - I've not lost any of my personal income	67%	67%	68%	50%	65%	64%	66%	76%	72%	61%
Don't know	5%	5%	5%	12%	4%	6%	4%	4%	2%	9%



Total	Gender		Age					Social Grade	
	Male	Female	18-24	25-34	35-44	45-54	55+	ABC1	C2DE

Which, if any, of the following things have you done as a result of the recent COVID-19 pandemic in relation to your financial situation?

	2028	947	1081	186	323	340	346	833	1268	760
Unweighted Base	2028	975	1053	243	326	359	378	722	1115	913
Borrowed more money from your bank e.g. extended your overdraft or credit limit, took out a loan etc.	3%	3%	3%	2%	2%	5%	5%	1%	3%	2%
Borrowed money from family members or friends	6%	6%	7%	11%	7%	9%	9%	2%	5%	9%
Used savings that you had accumulated in case of an emergency	12%	11%	13%	12%	10%	15%	14%	11%	12%	13%
Lent money to family members or friends	5%	6%	5%	6%	3%	4%	5%	7%	6%	5%
Taken a payment holiday on your mortgage	3%	4%	3%	2%	3%	8%	4%	1%	4%	2%
Taken a payment holiday on your council tax	1%	1%	1%	1%	1%	2%	2%	1%	1%	1%
Taken a payment holiday on your rent	1%	1%	1%	3%	*	1%	1%	*	*	1%
Taken a payment holiday on any other loans or financial commitments	3%	3%	4%	3%	3%	4%	6%	1%	3%	3%
payments	3%	2%	3%	2%	2%	3%	5%	1%	2%	3%
Cashed in all or some of your investments	2%	2%	2%	2%	1%	1%	2%	2%	2%	1%
Sought professional advice or support about your financial situation	1%	1%	1%	3%	1%	1%	*	1%	1%	1%
Applied for state benefits e.g. Universal credit	3%	3%	3%	6%	3%	4%	4%	2%	3%	4%
Applied to your local authority for Council Tax Support	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%
None of the above	72%	73%	71%	73%	74%	66%	66%	78%	74%	71%

Q6_1. Is any of your debt hidden or kept a secret from your partner or close family members? - My partner

	1244	604	640	91	251	285	272	345	841	403
Unweighted Base	1252	622	630	114	251	297	295	296	760	492
Yes, all of it	2%	2%	2%	1%	3%	2%	2%	1%	2%	2%
Yes, some of it	6%	6%	6%	6%	9%	8%	6%	2%	7%	6%
No, none	61%	64%	58%	56%	64%	63%	60%	60%	63%	57%
Don't know	1%	1%	*	-	*	1%	1%	1%	1%	1%
Not applicable	30%	27%	34%	37%	24%	27%	31%	37%	28%	35%
Net: Yes	8%	8%	8%	7%	12%	9%	9%	3%	8%	8%

Q6_2. Is any of your debt hidden or kept a secret from your partner or close family members? - My close family

	1244	604	640	91	251	285	272	345	841	403
Unweighted Base	1252	622	630	114	251	297	295	296	760	492
Yes, all of it	9%	7%	10%	1%	8%	9%	11%	9%	9%	8%
Yes, some of it	13%	11%	14%	7%	19%	16%	14%	5%	13%	12%
No, none	58%	62%	54%	78%	56%	58%	54%	56%	59%	56%
Don't know	2%	2%	2%	4%	2%	2%	1%	1%	1%	3%
Not applicable	19%	18%	20%	10%	15%	16%	20%	29%	18%	21%
Net: Yes	21%	18%	24%	9%	27%	24%	25%	14%	22%	21%

YouGov Survey Results

Sample Size: 2028

Fieldwork: 27th-29th May



Total	Region							
	North	Midlands	East	London	South	Wales	Scotland	Northern Ireland

Which one of the following statements BEST describes how well you are keeping up with your bills and credit commitments at the moment? Please select one only.

	Unweighted Base	2028	477	330	174	227	496	91	181	52
	Base	2028	485	327	189	251	448	99	170	59
I am keeping up with all bills and credit commitments without any difficulties	60%	62%	58%	69%	60%	59%	52%	61%	46%	
I am keeping up with all bills and credit commitments, but it is a struggle from time to time	22%	20%	23%	19%	20%	23%	24%	23%	17%	
I am keeping up with all bills and credit commitments, but it is a constant struggle	7%	8%	5%	5%	7%	6%	12%	6%	17%	
I am having real financial problems and have fallen behind with many bills or credit commitments	4%	4%	4%	2%	4%	2%	7%	3%	16%	
I don't have any bills or credit commitments	1%	1%	2%	-	2%	1%	-	3%	2%	
Don't know	4%	3%	5%	5%	5%	6%	3%	2%	2%	
Net: Financially distressed	2%	2%	3%	1%	2%	2%	3%	1%	-	
	12%	13%	12%	7%	13%	10%	19%	12%	35%	

Has your personal income been reduced because of the COVID-19 pandemic? This could be because your hours have been reduced, or because you've been laid off from work etc. Please only include your own income, not others in your household. Please tick one option only.

	Unweighted Base	2028	477	330	174	227	496	91	181	52
	Base	2028	485	327	189	251	448	99	170	59
Yes - I've lost 100% of my personal income	4%	2%	5%	3%	6%	5%	2%	6%	-	
Yes - I've lost 80-99% of my personal income	2%	2%	2%	2%	3%	4%	3%	1%	2%	
Yes - I've lost 60-79% of my personal income	2%	2%	2%	3%	2%	2%	2%	-	3%	
Yes - I've lost 40-59% of my personal income	3%	2%	3%	2%	3%	4%	2%	3%	6%	
Yes - I've lost 20-39% of my personal income	8%	8%	7%	11%	10%	8%	11%	4%	12%	
Yes - I've lost 1-19% of my personal income	8%	7%	6%	8%	9%	8%	7%	9%	7%	
No - I've not lost any of my personal income	67%	72%	70%	67%	58%	64%	66%	72%	66%	
Don't know	5%	4%	5%	3%	9%	6%	4%	6%	5%	



Total	Region							
	North	Midlands	East	London	South	Wales	Scotland	Northern Ireland

Has your work situation changed as a result of the COVID-19 pandemic? This could be a change as a direct or indirect result of the COVID-19 pandemic. Please tick one option only.

	2028	477	330	174	227	496	91	181	52
Unweighted Base	2028	485	327	189	251	448	99	170	59
No -at the moment I'm continuing to work as normal	15%	17%	15%	14%	12%	14%	10%	23%	18%
I'm working from home full time	20%	19%	18%	20%	26%	20%	17%	18%	14%
I've had my hours / shifts reduced	3%	3%	3%	5%	2%	2%	2%	3%	3%
I've had my hours / shifts increased	1%	1%	*	-	1%	*	2%	1%	-
I've been temporarily laid off / made redundant until the crisis is over	1%	1%	1%	1%	1%	1%	-	2%	5%
I've been laid off / made redundant permanently	1%	*	1%	1%	*	2%	1%	1%	2%
My business / employer has temporarily closed but I'm still employed and being paid	1%	*	1%	1%	*	1%	1%	1%	2%
You have been furloughed i.e. put on temporary leave but are still being paid	12%	12%	12%	17%	10%	12%	14%	13%	13%
I have been asked to take on a different job / role within my organisation	1%	1%	*	1%	1%	*	3%	-	-
My business has substantially reduced	3%	2%	3%	2%	3%	4%	3%	-	4%
My business has stopped entirely	2%	1%	2%	3%	2%	3%	2%	3%	-
I'm unable to work	1%	*	1%	1%	3%	1%	1%	1%	-
Not applicable - I wasn't working beforehand and I'm not working now	40%	43%	43%	33%	38%	39%	43%	34%	40%

Your personal financial situation : How has the current COVID-19 pandemic impacted on your personal / household financial situation?

	Total	Region							
		North	Midlands	East	London	South	Wales	Scotland	Northern Ireland
Unweighted Base	2028	477	330	174	227	496	91	181	52
Base	2028	485	327	189	251	448	99	170	59
It has had a very negative impact	8%	7%	7%	5%	13%	9%	10%	8%	12%
It has had a fairly negative impact	26%	26%	26%	27%	26%	23%	28%	29%	28%
It has had no impact at all	51%	52%	52%	58%	45%	53%	43%	48%	56%
It has had a fairly positive impact	12%	14%	12%	8%	13%	12%	17%	14%	4%

The amount of savings that you have : How has the current COVID-19 pandemic impacted on your personal / household financial situation?

Unweighted Base	2028	477	330	174	227	496	91	181	52
Base	2028	485	327	189	251	448	99	170	59
It has had a very negative impact	10%	9%	10%	8%	14%	9%	11%	8%	5%
It has had a fairly negative impact	21%	20%	18%	20%	21%	20%	28%	21%	31%
It has had no impact at all	55%	55%	55%	55%	50%	58%	46%	54%	58%
It has had a fairly positive impact	12%	14%	13%	14%	11%	10%	11%	14%	5%
I has had a very positive impact	3%	2%	4%	3%	3%	2%	4%	2%	-

The amount of debt that you have : How has the current COVID-19 pandemic impacted on your personal / household financial situation?

Unweighted Base	2028	477	330	174	227	496	91	181	52
Base	2028	485	327	189	251	448	99	170	59
It has had a very negative impact	5%	4%	7%	5%	5%	5%	6%	6%	5%
It has had a fairly negative impact	13%	13%	11%	10%	13%	9%	19%	18%	25%
It has had no impact at all	75%	77%	73%	77%	74%	80%	66%	70%	67%
It has had a fairly positive impact	6%	5%	6%	6%	7%	6%	7%	6%	2%
I has had a very positive impact	1%	2%	3%	2%	*	1%	1%	1%	-

The amount of disposable income that you have i.e. the amount of money you have left after paying your bills, financial commitments and other essentials.' : How has the current COVID-19 pandemic impacted on your personal / household financial situation?

Unweighted Base	2028	477	330	174	227	496	91	181	52
Base	2028	485	327	189	251	448	99	170	59
It has had a very negative impact	10%	8%	10%	6%	11%	12%	15%	8%	9%
It has had a fairly negative impact	25%	26%	25%	26%	29%	22%	20%	28%	38%
It has had no impact at all	46%	46%	46%	50%	43%	47%	43%	49%	44%
It has had a fairly positive impact	16%	17%	16%	16%	15%	16%	14%	13%	8%
I has had a very positive impact	3%	3%	3%	2%	2%	3%	8%	1%	-

Your regular household expenditure e.g. bills, food shopping etc' : How has the current COVID-19 pandemic impacted on your personal / household financial situation?

Unweighted Base	2028	477	330	174	227	496	91	181	52
Base	2028	485	327	189	251	448	99	170	59
It has had a very negative impact	7%	6%	7%	5%	9%	7%	14%	3%	9%
It has had a fairly negative impact	33%	35%	32%	31%	30%	31%	37%	35%	43%
It has had no impact at all	50%	49%	49%	56%	48%	53%	39%	50%	42%
It has had a fairly positive impact	9%	9%	10%	8%	11%	9%	10%	10%	7%
I has had a very positive impact	1%	2%	2%	1%	3%	1%	-	1%	-
I has had a very positive impact	2%	2%	4%	3%	3%	2%	2%	1%	-

Total	Region							
	North	Midlands	East	London	South	Wales	Scotland	Northern Ireland

And how long do you think it may take for your personal / household finances to return to where they were before COVID-19 pandemic?

	825	183	134	68	100	193	43	79	25
Unweighted Base	825	183	134	68	100	193	43	79	25
Base	834	187	131	75	113	178	47	73	30
A few weeks	3%	5%	4%	1%	1%	5%	-	1%	4%
A few months	27%	29%	25%	34%	27%	25%	36%	21%	12%
At least a year	34%	25%	27%	38%	45%	36%	36%	38%	33%
More than 2 years but less than 3 years	8%	9%	10%	8%	5%	8%	4%	9%	6%
More than 3 years but less than 4 years	2%	2%	3%	3%	2%	-	-	1%	6%
More than 4 years but less than 5 years	1%	1%	1%	-	1%	1%	-	1%	-
5 years or more	3%	3%	3%	3%	2%	2%	-	3%	9%
I don't think my finances will ever recover fully	6%	8%	5%	4%	4%	7%	6%	9%	-
Not sure	17%	17%	21%	9%	14%	16%	18%	16%	30%

Mental health : How has the current COVID-19 pandemic impacted on your mental and physical health?

	2028	477	330	174	227	496	91	181	52
Unweighted Base	2028	477	330	174	227	496	91	181	52
Base	2028	485	327	189	251	448	99	170	59
It has had a very negative impact	12%	14%	10%	11%	15%	9%	12%	12%	15%
It has had a fairly negative impact	42%	39%	47%	38%	46%	40%	46%	37%	42%
It has had no impact at all	39%	39%	37%	45%	30%	42%	36%	42%	43%
It has had a fairly positive impact	6%	6%	4%	4%	7%	7%	4%	6%	-
I has had a very positive impact	2%	1%	2%	2%	2%	1%	2%	2%	-

Physical health : How has the current COVID-19 pandemic impacted on your mental and physical health ?

	2028	477	330	174	227	496	91	181	52
Unweighted Base	2028	477	330	174	227	496	91	181	52
Base	2028	485	327	189	251	448	99	170	59
It has had a very negative impact	8%	11%	8%	8%	9%	5%	11%	6%	9%
It has had a fairly negative impact	32%	33%	29%	26%	36%	31%	35%	35%	31%
It has had no impact at all	42%	39%	45%	49%	33%	46%	34%	44%	56%
It has had a fairly positive impact	15%	14%	14%	15%	18%	16%	16%	13%	5%
I has had a very positive impact	3%	3%	3%	2%	4%	2%	4%	1%	-

Has your personal income been reduced because of the COVID-19 pandemic? This could be because your hours have been reduced, or because you've been laid off from work etc. Please only include your own income, not others in your household. Please tick one option only.

	2028	477	330	174	227	496	91	181	52
Unweighted Base	2028	477	330	174	227	496	91	181	52
Base	2028	485	327	189	251	448	99	170	59
Yes - I've lost 100% of my personal income	4%	2%	5%	3%	6%	5%	2%	6%	-
Yes - I've lost 80-99% of my personal income	2%	2%	2%	2%	3%	4%	3%	1%	2%
Yes - I've lost 60-79% of my personal income	2%	2%	2%	3%	2%	2%	2%	-	3%
Yes - I've lost 40-59% of my personal income	3%	2%	3%	2%	3%	4%	2%	3%	6%
Yes - I've lost 20-39% of my personal income	8%	8%	7%	11%	10%	8%	11%	4%	12%
Yes - I've lost 1-19% of my personal income	8%	7%	6%	8%	9%	8%	7%	9%	7%
No - I've not lost any of my personal income	67%	72%	70%	67%	58%	64%	66%	72%	66%
Don't know	5%	4%	5%	3%	9%	6%	4%	6%	5%

Total	Region							
	North	Midlands	East	London	South	Wales	Scotland	Northern Ireland

Which, if any, of the following things have you done as a result of the recent COVID-19 pandemic in relation to your financial situation?

	2028	477	330	174	227	496	91	181	52
Unweighted Base	2028	485	327	189	251	448	99	170	59
Borrowed more money from your bank e.g. extended your overdraft or credit limit, took out a loan etc.	3%	2%	3%	2%	3%	3%	2%	6%	-
Borrowed money from family members or friends	6%	5%	6%	5%	9%	7%	9%	6%	9%
Used savings that you had accumulated in case of an emergency	12%	10%	14%	12%	15%	13%	10%	14%	10%
Lent money to family members or friends	5%	5%	6%	4%	8%	6%	4%	6%	2%
Taken a payment holiday on your mortgage	3%	4%	4%	4%	2%	2%	6%	4%	5%
Taken a payment holiday on your council tax	1%	1%	2%	1%	2%	1%	2%	1%	-
Taken a payment holiday on your rent	1%	*	1%	1%	1%	*	-	1%	-
Taken a payment holiday on any other loans or financial commitments	3%	3%	4%	1%	4%	3%	2%	4%	6%
payments	3%	2%	3%	1%	4%	2%	2%	4%	4%
Cashed in all or some of your investments	2%	1%	4%	1%	3%	1%	2%	*	-
Sought professional advice or support about your financial situation	1%	1%	3%	1%	1%	*	1%	1%	-
Applied for state benefits e.g. Universal credit	3%	3%	2%	1%	7%	4%	1%	2%	6%
Applied to your local authority for Council Tax Support	1%	*	2%	-	1%	1%	2%	1%	2%
None of the above	72%	75%	72%	77%	66%	72%	69%	72%	70%

Q6_1. Is any of your debt hidden or kept a secret from your partner or close family members? - My partner

	1244	297	193	106	127	314	52	117	38
Unweighted Base	1252	307	192	117	137	284	59	112	44
Yes, all of it	2%	1%	2%	1%	3%	1%	3%	5%	-
Yes, some of it	6%	3%	7%	2%	8%	8%	12%	9%	7%
No, none	61%	61%	63%	66%	60%	62%	55%	52%	62%
Don't know	1%	2%	1%	-	1%	*	-	1%	-
Not applicable	30%	33%	27%	31%	29%	29%	30%	33%	30%
Net: Yes	8%	4%	8%	3%	10%	9%	15%	14%	7%

Q6_2. Is any of your debt hidden or kept a secret from your partner or close family members? - My close family

	1244	297	193	106	127	314	52	117	38
Unweighted Base	1252	307	192	117	137	284	59	112	44
Yes, all of it	9%	6%	14%	5%	13%	6%	10%	10%	9%
Yes, some of it	13%	11%	10%	10%	13%	16%	16%	15%	10%
No, none	58%	58%	60%	64%	54%	59%	54%	52%	60%
Don't know	2%	1%	1%	1%	3%	3%	2%	3%	3%
Not applicable	19%	24%	16%	19%	18%	16%	18%	20%	18%
Net: Yes	21%	17%	24%	16%	25%	22%	25%	25%	19%

YouGov Survey Results

Sample Size: 2028

Fieldwork: 27th-29th May



Total	Government Region							Government Region					
	North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	Northern Ireland	Non UK & Invalid

Which one of the following statements BEST describes how well you are keeping up with your bills and credit commitments at the moment? Please select one only.

	Unweighted Base	2028	77	214	186	183	147	174	227	299	197	91	181	52	-
	Base	2028	85	227	172	148	178	189	251	276	172	99	170	59	-
I am keeping up with all bills and credit commitments without any difficulties	60%	61%	64%	60%	60%	56%	69%	60%	61%	55%	52%	61%	46%	-	-
I am keeping up with all bills and credit commitments, but it is a struggle from time to time	22%	22%	19%	21%	22%	24%	19%	20%	19%	31%	24%	23%	17%	-	-
I am keeping up with all bills and credit commitments, but it is a constant struggle	7%	15%	5%	9%	7%	4%	5%	7%	5%	7%	12%	6%	17%	-	-
I am having real financial problems and have fallen behind with many bills or credit commitments	4%	1%	6%	2%	3%	5%	2%	4%	3%	1%	7%	3%	16%	-	-
I don't have any bills or credit commitments	1%	-	1%	-	2%	2%	-	2%	1%	1%	-	3%	2%	-	-
Don't know	4%	-	3%	6%	5%	4%	5%	5%	8%	4%	3%	2%	2%	-	-
Net: Financially distressed	2%	-	2%	2%	1%	4%	1%	2%	3%	1%	3%	1%	-	-	-
	12%	16%	13%	11%	12%	11%	7%	13%	9%	10%	19%	12%	35%	-	-

Has your personal income been reduced because of the COVID-19 pandemic? This could be because your hours have been reduced, or because you've been laid off from work etc. Please only include your own income, not others in your household. Please tick one option only.

	Unweighted Base	2028	77	214	186	183	147	174	227	299	197	91	181	52	-
	Base	2028	85	227	172	148	178	189	251	276	172	99	170	59	-
Yes - I've lost 100% of my personal income	4%	1%	2%	2%	4%	5%	3%	6%	5%	4%	2%	6%	-	-	-
Yes - I've lost 80-99% of my personal income	2%	1%	1%	4%	2%	3%	2%	3%	3%	4%	3%	1%	2%	-	-
Yes - I've lost 60-79% of my personal income	2%	3%	4%	-	1%	3%	3%	2%	2%	3%	2%	-	3%	-	-
Yes - I've lost 40-59% of my personal income	3%	3%	1%	4%	2%	4%	2%	3%	3%	4%	2%	3%	6%	-	-
Yes - I've lost 20-39% of my personal income	8%	8%	8%	7%	8%	7%	11%	10%	7%	10%	11%	4%	12%	-	-
Yes - I've lost 1-19% of my personal income	8%	11%	7%	5%	7%	5%	8%	9%	10%	6%	7%	9%	7%	-	-
No - I've not lost any of my personal income	67%	70%	74%	72%	70%	69%	67%	58%	62%	66%	66%	72%	66%	-	-
Don't know	5%	3%	3%	6%	6%	3%	3%	9%	8%	3%	4%	6%	5%	-	-



Total	Government Region							Government Region					
	North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	Northern Ireland	Non UK & Invalid

Has your work situation changed as a result of the COVID-19 pandemic? This could be a change as a direct or indirect result of the COVID-19 pandemic. Please tick one option only.

	2028	77	214	186	183	147	174	227	299	197	91	181	52	-
Unweighted Base	2028	85	227	172	148	178	189	251	276	172	99	170	59	-
No -at the moment I'm continuing to work as normal	15%	17%	17%	15%	17%	14%	14%	12%	11%	19%	10%	23%	18%	-
I'm working from home full time	20%	19%	18%	21%	17%	18%	20%	26%	21%	18%	17%	18%	14%	-
I've had my hours / shifts reduced	3%	2%	5%	2%	3%	3%	5%	2%	2%	4%	2%	3%	3%	-
I've had my hours / shifts increased	1%	-	-	2%	-	1%	-	1%	*	1%	2%	1%	-	-
I've been temporarily laid off / made redundant until the crisis is over	1%	2%	-	3%	*	1%	1%	1%	1%	-	-	2%	5%	-
I've been laid off / made redundant permanently	1%	-	1%	-	2%	-	1%	*	2%	2%	1%	1%	2%	-
My business / employer has temporarily closed but I'm still employed and being paid	1%	-	-	1%	2%	-	1%	*	1%	2%	1%	1%	2%	-
You have been furloughed i.e. put on temporary leave but are still being paid	12%	12%	15%	8%	9%	14%	17%	10%	13%	10%	14%	13%	13%	-
I have been asked to take on a different job / role within my organisation	1%	2%	1%	1%	-	1%	1%	1%	-	1%	3%	-	-	-
My business has substantially reduced	3%	2%	2%	2%	2%	5%	2%	3%	4%	4%	3%	-	4%	-
My business has stopped entirely	2%	1%	1%	1%	1%	3%	3%	2%	2%	3%	2%	3%	-	-
I'm unable to work	1%	2%	-	-	-	1%	1%	3%	2%	-	1%	1%	-	-
Not applicable + wasn't working beforehand and I'm not working now	40%	42%	42%	44%	47%	40%	33%	38%	41%	36%	43%	34%	40%	-

Your personal financial situation : How has the current COVID-19 pandemic impacted on your personal / household financial situation?

	Total	Government Region						Government Region						
		North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	Northern Ireland	Non UK & Invalid
Unweighted Base	2028	77	214	186	183	147	174	227	299	197	91	181	52	-
Base	2028	85	227	172	148	178	189	251	276	172	99	170	59	-
It has had a very negative impact	8%	1%	7%	9%	8%	7%	5%	13%	9%	10%	10%	8%	12%	-
It has had a fairly negative impact	26%	26%	25%	27%	26%	26%	27%	26%	23%	24%	28%	29%	28%	-
It has had no impact at all	51%	63%	49%	52%	52%	51%	58%	45%	55%	51%	43%	48%	56%	-
It has had a fairly positive impact	12%	8%	18%	10%	12%	11%	8%	13%	11%	14%	17%	14%	4%	-

The amount of savings that you have : How has the current COVID-19 pandemic impacted on your personal / household financial situation?

Unweighted Base	2028	77	214	186	183	147	174	227	299	197	91	181	52	-
Base	2028	85	227	172	148	178	189	251	276	172	99	170	59	-
It has had a very negative impact	10%	8%	9%	10%	11%	9%	8%	14%	9%	9%	11%	8%	5%	-
It has had a fairly negative impact	21%	20%	23%	16%	20%	17%	20%	21%	18%	24%	28%	21%	31%	-
It has had no impact at all	55%	62%	49%	59%	52%	57%	55%	50%	61%	53%	46%	54%	58%	-
It has had a fairly positive impact	12%	7%	17%	13%	11%	14%	14%	11%	10%	11%	11%	14%	5%	-
I has had a very positive impact	3%	2%	2%	3%	6%	3%	3%	3%	2%	3%	4%	2%	-	-

The amount of debt that you have : How has the current COVID-19 pandemic impacted on your personal / household financial situation?

Unweighted Base	2028	77	214	186	183	147	174	227	299	197	91	181	52	-
Base	2028	85	227	172	148	178	189	251	276	172	99	170	59	-
It has had a very negative impact	5%	2%	4%	4%	6%	7%	5%	5%	5%	4%	6%	6%	5%	-
It has had a fairly negative impact	13%	17%	15%	8%	11%	11%	10%	13%	10%	9%	19%	18%	25%	-
It has had no impact at all	75%	76%	74%	80%	74%	73%	77%	74%	79%	81%	66%	70%	67%	-
It has had a fairly positive impact	6%	1%	5%	7%	5%	8%	6%	7%	7%	5%	7%	6%	2%	-
I has had a very positive impact	1%	4%	2%	1%	4%	2%	2%	*	1%	*	1%	1%	-	-

The amount of disposable income that you have i.e. the amount of money you have left after paying your bills, financial commitments and other essentials.' : How has the current COVID-19 pandemic impacted on your personal / household financial situation?

Unweighted Base	2028	77	214	186	183	147	174	227	299	197	91	181	52	-
Base	2028	85	227	172	148	178	189	251	276	172	99	170	59	-
It has had a very negative impact	10%	6%	8%	8%	10%	10%	6%	11%	12%	13%	15%	8%	9%	-
It has had a fairly negative impact	25%	28%	27%	24%	27%	24%	26%	29%	21%	23%	20%	28%	38%	-
It has had no impact at all	46%	48%	42%	51%	48%	44%	50%	43%	50%	43%	43%	49%	44%	-
It has had a fairly positive impact	16%	13%	20%	15%	12%	19%	16%	15%	16%	17%	14%	13%	8%	-
I has had a very positive impact	3%	5%	3%	2%	3%	3%	2%	2%	2%	4%	8%	1%	-	-

Your regular household expenditure e.g. bills, food shopping etc' : How has the current COVID-19 pandemic impacted on your personal / household financial situation?

Unweighted Base	2028	77	214	186	183	147	174	227	299	197	91	181	52	-
Base	2028	85	227	172	148	178	189	251	276	172	99	170	59	-
It has had a very negative impact	7%	4%	7%	8%	7%	7%	5%	9%	6%	8%	14%	3%	9%	-
It has had a fairly negative impact	33%	38%	31%	37%	28%	35%	31%	30%	31%	30%	37%	35%	43%	-
It has had no impact at all	50%	51%	50%	46%	53%	46%	56%	48%	53%	52%	39%	50%	42%	-
It has had a fairly positive impact	9%	8%	10%	8%	10%	10%	8%	11%	10%	8%	10%	10%	7%	-
I has had a very positive impact	1%	-	3%	2%	2%	3%	1%	3%	*	1%	-	1%	-	-
I has had a very positive impact	2%	2%	1%	2%	2%	5%	3%	3%	2%	1%	2%	1%	-	-

And how long do you think it may take for your personal / household finances to return to where they were before COVID-19 pandemic?

	Government Region							Government Region						
	North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	Northern Ireland	Non UK & Invalid	
Total														
Unweighted Base	825	26	79	78	75	59	68	100	113	80	43	79	25	-
Base	834	30	85	72	62	70	75	113	106	71	47	73	30	-
A few weeks	3%	4%	5%	6%	4%	4%	1%	1%	6%	3%	-	1%	4%	-
A few months	27%	25%	26%	35%	31%	19%	34%	27%	28%	21%	36%	21%	12%	-
At least a year	34%	27%	29%	21%	21%	33%	38%	45%	36%	36%	36%	38%	33%	-
More than 2 years but less than 3 years	8%	10%	14%	3%	12%	8%	8%	5%	9%	8%	4%	9%	6%	-
More than 3 years but less than 4 years	2%	4%	2%	1%	4%	2%	3%	2%	-	-	-	1%	6%	-
More than 4 years but less than 5 years	1%	-	1%	1%	2%	1%	-	1%	-	2%	-	1%	-	-
5 years or more	3%	-	4%	2%	4%	3%	3%	2%	3%	1%	-	3%	9%	-
I don't think my finances will ever recover fully	6%	5%	7%	11%	6%	4%	4%	4%	5%	11%	6%	9%	-	-
Not sure	17%	24%	13%	19%	17%	25%	9%	14%	14%	20%	18%	16%	30%	-

Mental health : How has the current COVID-19 pandemic impacted on your mental and physical health?

	2028	77	214	186	183	147	174	227	299	197	91	181	52	-
Unweighted Base	2028	77	214	186	183	147	174	227	299	197	91	181	52	-
Base	2028	85	227	172	148	178	189	251	276	172	99	170	59	-
It has had a very negative impact	12%	7%	12%	19%	11%	10%	11%	15%	10%	8%	12%	12%	15%	-
It has had a fairly negative impact	42%	47%	40%	34%	43%	50%	38%	46%	39%	42%	46%	37%	42%	-
It has had no impact at all	39%	38%	41%	37%	41%	34%	45%	30%	42%	42%	36%	42%	43%	-
It has had a fairly positive impact	6%	8%	5%	7%	4%	5%	4%	7%	7%	7%	4%	6%	-	-
I has had a very positive impact	2%	-	1%	3%	1%	2%	2%	2%	2%	1%	2%	2%	-	-

Physical health : How has the current COVID-19 pandemic impacted on your mental and physical health ?

	2028	77	214	186	183	147	174	227	299	197	91	181	52	-
Unweighted Base	2028	77	214	186	183	147	174	227	299	197	91	181	52	-
Base	2028	85	227	172	148	178	189	251	276	172	99	170	59	-
It has had a very negative impact	8%	9%	9%	14%	7%	9%	8%	9%	6%	4%	11%	6%	9%	-
It has had a fairly negative impact	32%	36%	33%	33%	28%	30%	26%	36%	30%	33%	35%	35%	31%	-
It has had no impact at all	42%	39%	40%	37%	46%	44%	49%	33%	44%	47%	34%	44%	56%	-
It has had a fairly positive impact	15%	13%	16%	12%	15%	14%	15%	18%	16%	15%	16%	13%	5%	-
I has had a very positive impact	3%	3%	2%	4%	3%	3%	2%	4%	3%	1%	4%	1%	-	-

Has your personal income been reduced because of the COVID-19 pandemic? This could be because your hours have been reduced, or because you've been laid off from work etc. Please only include your own income, not others in your household. Please tick one option only.

	2028	77	214	186	183	147	174	227	299	197	91	181	52	-
Unweighted Base	2028	77	214	186	183	147	174	227	299	197	91	181	52	-
Base	2028	85	227	172	148	178	189	251	276	172	99	170	59	-
Yes - I've lost 100% of my personal income	4%	1%	2%	2%	4%	5%	3%	6%	5%	4%	2%	6%	-	-
Yes - I've lost 80-99% of my personal income	2%	1%	1%	4%	2%	3%	2%	3%	3%	4%	3%	1%	2%	-
Yes - I've lost 60-79% of my personal income	2%	3%	4%	-	1%	3%	3%	2%	2%	3%	2%	-	3%	-
Yes - I've lost 40-59% of my personal income	3%	3%	1%	4%	2%	4%	2%	3%	3%	4%	2%	3%	6%	-
Yes - I've lost 20-39% of my personal income	8%	8%	8%	7%	8%	7%	11%	10%	7%	10%	11%	4%	12%	-
Yes - I've lost 1-19% of my personal income	8%	11%	7%	5%	7%	5%	8%	9%	10%	6%	7%	9%	7%	-
No - I've not lost any of my personal income	67%	70%	74%	72%	70%	69%	67%	58%	62%	66%	66%	72%	66%	-
Don't know	5%	3%	3%	6%	6%	3%	3%	9%	8%	3%	4%	6%	5%	-

Which, if any, of the following things have you done as a result of the recent COVID-19 pandemic in relation to your financial situation?

Total	Government Region							Government Region						
	North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	South East	South West	Wales	Scotland	Northern Ireland	Non UK & Invalid	
Unweighted Base	2028	77	214	186	183	147	174	227	299	197	91	181	52	-
Base	2028	85	227	172	148	178	189	251	276	172	99	170	59	-
Borrowed more money from your bank e.g. extended your overdraft or credit limit, took out a loan etc.	3%	1%	4%	1%	2%	4%	2%	3%	3%	2%	2%	6%	-	-
Borrowed money from family members or friends	6%	9%	4%	5%	3%	8%	5%	9%	8%	5%	9%	6%	9%	-
Used savings that you had accumulated in case of an emergency	12%	8%	14%	7%	13%	14%	12%	15%	11%	15%	10%	14%	10%	-
Lent money to family members or friends	5%	1%	5%	6%	9%	3%	4%	8%	4%	8%	4%	6%	2%	-
Taken a payment holiday on your mortgage	3%	4%	3%	4%	3%	5%	4%	2%	3%	1%	6%	4%	5%	-
Taken a payment holiday on your council tax	1%	-	1%	1%	2%	1%	1%	2%	1%	1%	2%	1%	-	-
Taken a payment holiday on your rent	1%	-	-	1%	*	2%	1%	1%	-	1%	-	1%	-	-
Taken a payment holiday on any other loans or financial commitments	3%	1%	4%	3%	4%	4%	1%	4%	2%	5%	2%	4%	6%	-
payments	3%	2%	2%	2%	2%	4%	1%	4%	2%	2%	2%	4%	4%	-
Cashed in all or some of your investments	2%	-	2%	*	2%	5%	1%	3%	1%	1%	2%	*	-	-
Sought professional advice or support about your financial situation	1%	-	1%	1%	4%	1%	1%	1%	-	1%	1%	1%	-	-
Applied for state benefits e.g. Universal credit	3%	3%	2%	5%	1%	3%	1%	7%	4%	4%	1%	2%	6%	-
Applied to your local authority for Council Tax Support	1%	-	-	1%	2%	1%	-	1%	1%	1%	2%	1%	2%	-
None of the above	72%	77%	73%	77%	69%	75%	77%	66%	73%	72%	69%	72%	70%	-

Q6_1. Is any of your debt hidden or kept a secret from your partner or close family members? - My partner

Unweighted Base	1244	44	141	112	104	89	106	127	175	139	52	117	38	-
Base	1252	49	153	105	86	107	117	137	160	124	59	112	44	-
Yes, all of it	2%	4%	2%	-	3%	1%	1%	3%	1%	1%	3%	5%	-	-
Yes, some of it	6%	7%	2%	2%	6%	7%	2%	8%	7%	10%	12%	9%	7%	-
No, none	61%	57%	62%	61%	66%	62%	66%	60%	65%	58%	55%	52%	62%	-
Don't know	1%	-	2%	3%	-	1%	-	1%	-	1%	-	1%	-	-
Not applicable	30%	32%	33%	35%	26%	29%	31%	29%	27%	30%	30%	33%	30%	-
Net: Yes	8%	11%	4%	2%	9%	8%	3%	10%	8%	11%	15%	14%	7%	-

Q6_2. Is any of your debt hidden or kept a secret from your partner or close family members? - My close family

Unweighted Base	1244	44	141	112	104	89	106	127	175	139	52	117	38	-
Base	1252	49	153	105	86	107	117	137	160	124	59	112	44	-
Yes, all of it	9%	11%	6%	3%	12%	15%	5%	13%	5%	8%	10%	10%	9%	-
Yes, some of it	13%	17%	10%	9%	11%	9%	10%	13%	16%	15%	16%	15%	10%	-
No, none	58%	54%	55%	64%	64%	56%	64%	54%	62%	57%	54%	52%	60%	-
Don't know	2%	2%	1%	1%	-	1%	1%	3%	3%	3%	3%	3%	3%	-
Not applicable	19%	16%	27%	23%	12%	19%	19%	18%	15%	17%	18%	20%	18%	-
Net: Yes	21%	28%	16%	12%	23%	24%	16%	25%	21%	23%	25%	25%	19%	-

YouGov Survey Results

Sample Size: 2028

Fieldwork: 27th-29th May



Total	Marital Status					
	Married/ Civil Partnership	Living as married	Separated/ Divorced	Widowed	Never Married	Refused

Which one of the following statements BEST describes how well you are keeping up with your bills and credit commitments at the moment? Please select one only.

	Unweighted Base	2028	937	297	168	80	528	18
	Base	2028	876	306	164	71	592	18
I am keeping up with all bills and credit commitments without any difficulties	60%	69%	63%	50%	61%	48%	58%	
I am keeping up with all bills and credit commitments, but it is a struggle from time to time	22%	20%	22%	28%	26%	22%	15%	
I am keeping up with all bills and credit commitments, but it is a constant struggle	7%	6%	6%	10%	3%	8%	20%	
I am having real financial problems and have fallen behind with many bills or credit commitments	4%	2%	5%	7%	4%	5%	-	
I don't have any bills or credit commitments	1%	1%	2%	2%	-	2%	-	
Don't know	4%	1%	1%	2%	2%	12%	-	
Net: Financially distressed	2%	1%	1%	1%	4%	3%	6%	
		12%	9%	13%	19%	7%	15%	20%

Has your personal income been reduced because of the COVID-19 pandemic? This could be because your hours have been reduced, or because you've been laid off from work etc. Please only include your own income, not others in your household. Please tick one option only.

	Unweighted Base	2028	937	297	168	80	528	18
	Base	2028	876	306	164	71	592	18
Yes - I've lost 100% of my personal income	4%	3%	3%	8%	2%	6%	-	
Yes - I've lost 80-99% of my personal income	2%	2%	2%	3%	-	3%	8%	
Yes - I've lost 60-79% of my personal income	2%	2%	2%	2%	-	2%	-	
Yes - I've lost 40-59% of my personal income	3%	3%	3%	3%	-	3%	-	
Yes - I've lost 20-39% of my personal income	8%	7%	11%	9%	6%	9%	19%	
Yes - I've lost 1-19% of my personal income	8%	7%	6%	10%	6%	8%	18%	
No - I've not lost any of my personal income	67%	72%	69%	63%	78%	60%	50%	
Don't know	5%	3%	4%	3%	8%	9%	6%	



Total	Marital Status					
	Married/ Civil Partnership	Living as married	Separated/ Divorced	Widowed	Never Married	Refused

Has your work situation changed as a result of the COVID-19 pandemic? This could be a change as a direct or indirect result of the COVID-19 pandemic. Please tick one option only.

	2028	937	297	168	80	528	18
Unweighted Base	2028	876	306	164	71	592	18
Base							
No -at the moment I'm continuing to work as normal	15%	15%	19%	13%	1%	16%	6%
I'm working from home full time	20%	20%	27%	12%	7%	19%	30%
I've had my hours / shifts reduced	3%	3%	3%	2%	-	4%	7%
I've had my hours / shifts increased	1%	*	1%	1%	-	1%	-
I've been temporarily laid off / made redundant until the crisis is over	1%	1%	1%	-	3%	2%	-
I've been laid off / made redundant permanently	1%	*	1%	1%	-	2%	-
My business / employer has temporarily closed but I'm still employed and being paid	1%	1%	2%	-	1%	1%	5%
You have been furloughed i.e. put on temporary leave but are still being paid	12%	10%	16%	14%	10%	13%	13%
I have been asked to take on a different job / role within my organisation	1%	1%	2%	3%	-	*	-
My business has substantially reduced	3%	3%	2%	3%	-	2%	8%
My business has stopped entirely	2%	2%	1%	3%	2%	2%	-
I'm unable to work	1%	1%	-	2%	-	2%	-
Not applicable -> wasn't working beforehand and I'm not working now	40%	43%	26%	47%	76%	36%	30%

Total	Marital Status					
	Married/ Civil Partnership	Living as married	Separated/ Divorced	Widowed	Never Married	Refused

Your personal financial situation : How has the current COVID-19 pandemic impacted on your personal / household financial situation?

	2028	937	297	168	80	528	18
Unweighted Base	2028	876	306	164	71	592	18
Base	2028	876	306	164	71	592	18
It has had a very negative impact	8%	7%	11%	13%	2%	9%	13%
It has had a fairly negative impact	26%	25%	26%	27%	29%	27%	34%
It has had no impact at all	51%	54%	48%	49%	56%	49%	28%
It has had a fairly positive impact	12%	13%	13%	8%	10%	12%	25%

The amount of savings that you have : How has the current COVID-19 pandemic impacted on your personal / household financial situation?

	2028	937	297	168	80	528	18
Unweighted Base	2028	876	306	164	71	592	18
Base	2028	876	306	164	71	592	18
It has had a very negative impact	10%	9%	11%	13%	10%	9%	23%
It has had a fairly negative impact	21%	21%	22%	22%	24%	19%	25%
It has had no impact at all	55%	55%	54%	57%	57%	54%	28%
It has had a fairly positive impact	12%	13%	11%	7%	6%	13%	20%
I has had a very positive impact	3%	2%	2%	2%	3%	4%	5%

The amount of debt that you have : How has the current COVID-19 pandemic impacted on your personal / household financial situation?

	2028	937	297	168	80	528	18
Unweighted Base	2028	876	306	164	71	592	18
Base	2028	876	306	164	71	592	18
It has had a very negative impact	5%	5%	5%	6%	4%	5%	-
It has had a fairly negative impact	13%	12%	13%	16%	7%	13%	23%
It has had no impact at all	75%	75%	73%	70%	83%	77%	69%
It has had a fairly positive impact	6%	7%	6%	5%	6%	5%	8%
I has had a very positive impact	1%	1%	2%	3%	1%	1%	-

The amount of disposable income that you have i.e. the amount of money you have left after paying your bills, financial commitments and other essentials.' : How has the current COVID-19 pandemic impacted on your personal / household financial situation?

	2028	937	297	168	80	528	18
Unweighted Base	2028	876	306	164	71	592	18
Base	2028	876	306	164	71	592	18
It has had a very negative impact	10%	8%	12%	15%	2%	11%	22%
It has had a fairly negative impact	25%	24%	27%	29%	24%	26%	26%
It has had no impact at all	46%	49%	42%	43%	57%	45%	31%
It has had a fairly positive impact	16%	16%	16%	11%	14%	15%	15%
I has had a very positive impact	3%	3%	3%	3%	3%	2%	5%

Your regular household expenditure e.g. bills, food shopping etc' : How has the current COVID-19 pandemic impacted on your personal / household financial situation?

	2028	937	297	168	80	528	18
Unweighted Base	2028	876	306	164	71	592	18
Base	2028	876	306	164	71	592	18
It has had a very negative impact	7%	6%	8%	13%	1%	7%	10%
It has had a fairly negative impact	33%	33%	33%	41%	31%	29%	34%
It has had no impact at all	50%	51%	48%	37%	56%	51%	44%
It has had a fairly positive impact	9%	9%	9%	7%	10%	11%	8%
I has had a very positive impact	1%	1%	1%	3%	1%	1%	5%
I has had a very positive impact	2%	1%	2%	3%	3%	3%	-

Total	Marital Status					
	Married/ Civil Partnership	Living as married	Separated/ Divorced	Widowed	Never Married	Refused

And how long do you think it may take for your personal / household finances to return to where they were before COVID-19 pandemic?

	825	354	126	74	31	230	10
Unweighted Base	825	354	126	74	31	230	10
Base	834	335	130	73	28	257	11
A few weeks	3%	4%	7%	2%	2%	1%	-
A few months	27%	26%	29%	15%	28%	29%	31%
At least a year	34%	36%	40%	42%	19%	27%	42%
More than 2 years but less than 3 years	8%	10%	6%	8%	6%	6%	-
More than 3 years but less than 4 years	2%	2%	1%	1%	3%	2%	-
More than 4 years but less than 5 years	1%	1%	-	1%	3%	1%	-
5 years or more	3%	3%	-	3%	3%	4%	-
I don't think my finances will ever recover fully	6%	6%	6%	11%	12%	5%	8%
Not sure	17%	13%	11%	16%	24%	24%	19%

Mental health : How has the current COVID-19 pandemic impacted on your mental and physical health?

	2028	937	297	168	80	528	18
Unweighted Base	2028	937	297	168	80	528	18
Base	2028	876	306	164	71	592	18
It has had a very negative impact	12%	8%	14%	12%	2%	18%	-
It has had a fairly negative impact	42%	39%	38%	46%	37%	46%	74%
It has had no impact at all	39%	46%	36%	37%	52%	31%	11%
It has had a fairly positive impact	6%	5%	9%	5%	9%	4%	8%
I has had a very positive impact	2%	2%	2%	-	-	1%	6%

Physical health : How has the current COVID-19 pandemic impacted on your mental and physical health ?

	2028	937	297	168	80	528	18
Unweighted Base	2028	937	297	168	80	528	18
Base	2028	876	306	164	71	592	18
It has had a very negative impact	8%	7%	7%	12%	8%	9%	10%
It has had a fairly negative impact	32%	31%	37%	33%	21%	32%	50%
It has had no impact at all	42%	46%	39%	42%	57%	38%	18%
It has had a fairly positive impact	15%	14%	14%	12%	12%	18%	17%
I has had a very positive impact	3%	2%	3%	1%	2%	3%	5%

Has your personal income been reduced because of the COVID-19 pandemic? This could be because your hours have been reduced, or because you've been laid off from work etc. Please only include your own income, not others in your household. Please tick one option only.

	2028	937	297	168	80	528	18
Unweighted Base	2028	937	297	168	80	528	18
Base	2028	876	306	164	71	592	18
Yes - I've lost 100% of my personal income	4%	3%	3%	8%	2%	6%	-
Yes - I've lost 80-99% of my personal income	2%	2%	2%	3%	-	3%	8%
Yes - I've lost 60-79% of my personal income	2%	2%	2%	2%	-	2%	-
Yes - I've lost 40-59% of my personal income	3%	3%	3%	3%	-	3%	-
Yes - I've lost 20-39% of my personal income	8%	7%	11%	9%	6%	9%	19%
Yes - I've lost 1-19% of my personal income	8%	7%	6%	10%	6%	8%	18%
No - I've not lost any of my personal income	67%	72%	69%	63%	78%	60%	50%
Don't know	5%	3%	4%	3%	8%	9%	6%

Total	Marital Status					
	Married/ Civil Partnership	Living as married	Separated/ Divorced	Widowed	Never Married	Refused

Which, if any, of the following things have you done as a result of the recent COVID-19 pandemic in relation to your financial situation?

	2028	937	297	168	80	528	18
Unweighted Base	2028	876	306	164	71	592	18
Borrowed more money from your bank e.g. extended your overdraft or credit limit, took out a loan etc.	3%	3%	5%	4%	1%	2%	-
Borrowed money from family members or friends	6%	3%	7%	14%	5%	9%	5%
Used savings that you had accumulated in case of an emergency	12%	11%	13%	18%	9%	12%	35%
Lent money to family members or friends	5%	5%	4%	8%	17%	5%	9%
Taken a payment holiday on your mortgage	3%	4%	4%	4%	1%	3%	-
Taken a payment holiday on your council tax	1%	1%	1%	3%	1%	1%	-
Taken a payment holiday on your rent	1%	1%	1%	1%	-	1%	-
Taken a payment holiday on any other loans or financial commitments	3%	2%	5%	4%	1%	3%	8%
payments	3%	1%	3%	8%	2%	3%	-
Cashed in all or some of your investments	2%	2%	1%	2%	2%	2%	5%
Sought professional advice or support about your financial situation	1%	*	1%	2%	1%	1%	5%
Applied for state benefits e.g. Universal credit	3%	2%	2%	5%	1%	5%	5%
Applied to your local authority for Council Tax Support	1%	*	1%	2%	2%	1%	-
None of the above	72%	76%	73%	60%	69%	71%	65%

Q6_1. Is any of your debt hidden or kept a secret from your partner or close family members? - My partner

	1244	557	214	118	26	318	11
Unweighted Base	1252	534	219	118	23	348	11
Base	2%	2%	4%	-	-	1%	-
Yes, all of it	6%	5%	11%	3%	-	6%	13%
Yes, some of it	61%	81%	76%	26%	19%	36%	44%
No, none	1%	1%	1%	1%	3%	*	-
Don't know	30%	11%	8%	70%	77%	57%	43%
Not applicable	8%	7%	15%	3%	-	7%	13%
Net: Yes							

Q6_2. Is any of your debt hidden or kept a secret from your partner or close family members? - My close family

	1244	557	214	118	26	318	11
Unweighted Base	1252	534	219	118	23	348	11
Base	9%	8%	12%	11%	7%	7%	-
Yes, all of it	13%	12%	16%	7%	17%	13%	16%
Yes, some of it	58%	63%	62%	46%	37%	54%	48%
No, none	2%	2%	1%	2%	-	2%	13%
Don't know	19%	15%	10%	34%	39%	24%	23%
Not applicable	21%	20%	27%	18%	24%	20%	16%
Net: Yes							

YouGov Survey Results

Sample Size: 2028

Fieldwork: 27th-29th May



Total	Household income								
	under £5,000 per year	£5,000 to £9,999 per year	£10,000 to £14,999 per year	£15,000 to £19,999 per year	£20,000 to £24,999 per year	£25,000 to £29,999 per year	£30,000 to £34,999 per year	£35,000 to £39,999 per year	£40,000 to £44,999 per year

Which one of the following statements BEST describes how well you are keeping up with your bills and credit commitments at the moment? Please select one only.

	Unweighted Base	2028	53	63	150	127	167	147	125	112	86
	Base	2028	60	66	151	123	170	145	124	105	83
I am keeping up with all bills and credit commitments without any difficulties	60%	19%	38%	38%	48%	61%	58%	62%	67%	71%	
I am keeping up with all bills and credit commitments, but it is a struggle from time to time	22%	33%	33%	35%	28%	19%	22%	23%	22%	19%	
I am keeping up with all bills and credit commitments, but it is a constant struggle	7%	10%	9%	10%	14%	9%	10%	9%	6%	8%	
I am having real financial problems and have fallen behind with many bills or credit commitments	4%	14%	11%	10%	7%	3%	4%	4%	3%	1%	
I don't have any bills or credit commitments	1%	4%	4%	3%	1%	1%	2%	2%	-	-	
Don't know	4%	11%	4%	4%	1%	5%	3%	1%	2%	1%	
Net: Financially distressed	2%	9%	-	-	1%	1%	2%	-	-	-	
	12%	28%	24%	22%	22%	13%	16%	14%	9%	9%	

Has your personal income been reduced because of the COVID-19 pandemic? This could be because your hours have been reduced, or because you've been laid off from work etc. Please only include your own income, not others in your household. Please tick one option only.

	Unweighted Base	2028	53	63	150	127	167	147	125	112	86
	Base	2028	60	66	151	123	170	145	124	105	83
Yes - I've lost 100% of my personal income	4%	15%	6%	5%	4%	3%	2%	5%	6%	5%	
Yes - I've lost 80-99% of my personal income	2%	5%	-	2%	-	5%	3%	1%	1%	1%	
Yes - I've lost 60-79% of my personal income	2%	4%	2%	1%	2%	1%	4%	1%	3%	4%	
Yes - I've lost 40-59% of my personal income	3%	3%	4%	2%	6%	2%	4%	6%	3%	1%	
Yes - I've lost 20-39% of my personal income	8%	-	8%	5%	11%	11%	11%	11%	9%	9%	
Yes - I've lost 1-19% of my personal income	8%	8%	7%	6%	7%	8%	11%	6%	8%	7%	
No - I've not lost any of my personal income	67%	47%	68%	75%	66%	67%	63%	67%	68%	71%	
Don't know	5%	18%	5%	3%	4%	4%	3%	3%	2%	2%	



Total	Household income								
	under £5,000 per year	£5,000 to £9,999 per year	£10,000 to £14,999 per year	£15,000 to £19,999 per year	£20,000 to £24,999 per year	£25,000 to £29,999 per year	£30,000 to £34,999 per year	£35,000 to £39,999 per year	£40,000 to £44,999 per year

Has your work situation changed as a result of the COVID-19 pandemic? This could be a change as a direct or indirect result of the COVID-19 pandemic. Please tick one option only.

	Unweighted Base	2028	53	63	150	127	167	147	125	112	86
Base		2028	60	66	151	123	170	145	124	105	83
No -at the moment I'm continuing to work as normal	15%	9%	1%	8%	13%	12%	19%	20%	17%	18%	
I'm working from home full time	20%	11%	2%	3%	6%	13%	13%	19%	18%	26%	
I've had my hours / shifts reduced	3%	3%	-	1%	2%	2%	1%	6%	3%	5%	
I've had my hours / shifts increased	1%	-	2%	-	-	-	1%	1%	-	1%	
I've been temporarily laid off / made redundant until the crisis is over	1%	-	4%	1%	5%	-	-	2%	1%	1%	
I've been laid off / made redundant permanently	1%	3%	1%	-	2%	1%	*	-	1%	-	
My business / employer has temporarily closed but I'm still employed and being paid	1%	2%	-	1%	1%	2%	1%	2%	2%	1%	
You have been furloughed i.e. put on temporary leave but are still being paid	12%	-	5%	11%	16%	16%	17%	15%	15%	16%	
I have been asked to take on a different job / role within my organisation	1%	-	-	1%	-	2%	-	-	1%	3%	
My business has substantially reduced	3%	4%	2%	1%	1%	1%	4%	2%	5%	6%	
My business has stopped entirely	2%	2%	4%	1%	2%	1%	3%	4%	6%	1%	
I'm unable to work	1%	2%	-	1%	2%	2%	3%	-	-	-	
Not applicable - I wasn't working beforehand and I'm not working now	40%	64%	79%	73%	51%	47%	39%	29%	32%	21%	

Total	Household income								
	under £5,000 per year	£5,000 to £9,999 per year	£10,000 to £14,999 per year	£15,000 to £19,999 per year	£20,000 to £24,999 per year	£25,000 to £29,999 per year	£30,000 to £34,999 per year	£35,000 to £39,999 per year	£40,000 to £44,999 per year

Your personal financial situation : How has the current COVID-19 pandemic impacted on your personal / household financial situation?

	2028	53	63	150	127	167	147	125	112	86
Unweighted Base	2028	60	66	151	123	170	145	124	105	83
Base	2028	60	66	151	123	170	145	124	105	83
It has had a very negative impact	8%	26%	11%	9%	10%	9%	11%	9%	9%	11%
It has had a fairly negative impact	26%	31%	29%	31%	35%	29%	22%	26%	31%	18%
It has had no impact at all	51%	39%	54%	49%	42%	55%	55%	56%	48%	53%
It has had a fairly positive impact	12%	4%	5%	9%	12%	5%	12%	10%	9%	15%

The amount of savings that you have : How has the current COVID-19 pandemic impacted on your personal / household financial situation?

	2028	53	63	150	127	167	147	125	112	86
Unweighted Base	2028	60	66	151	123	170	145	124	105	83
Base	2028	60	66	151	123	170	145	124	105	83
It has had a very negative impact	10%	32%	19%	10%	13%	8%	13%	5%	9%	14%
It has had a fairly negative impact	21%	9%	18%	25%	26%	26%	16%	20%	28%	15%
It has had no impact at all	55%	54%	58%	56%	52%	54%	59%	65%	51%	52%
It has had a fairly positive impact	12%	3%	1%	7%	8%	11%	12%	10%	9%	14%
I has had a very positive impact	3%	1%	3%	1%	1%	2%	1%	-	3%	5%

The amount of debt that you have : How has the current COVID-19 pandemic impacted on your personal / household financial situation?

	2028	53	63	150	127	167	147	125	112	86
Unweighted Base	2028	60	66	151	123	170	145	124	105	83
Base	2028	60	66	151	123	170	145	124	105	83
It has had a very negative impact	5%	13%	12%	6%	10%	5%	8%	2%	5%	3%
It has had a fairly negative impact	13%	20%	12%	16%	16%	14%	11%	17%	15%	5%
It has had no impact at all	75%	60%	72%	74%	69%	79%	74%	74%	73%	84%
It has had a fairly positive impact	6%	6%	2%	3%	4%	1%	5%	6%	6%	6%
I has had a very positive impact	1%	2%	1%	1%	1%	1%	1%	1%	1%	1%

The amount of disposable income that you have i.e. the amount of money you have left after paying your bills, financial commitments and other essentials.' : How has the current COVID-19 pandemic impacted on your personal / household financial situation?

	2028	53	63	150	127	167	147	125	112	86
Unweighted Base	2028	60	66	151	123	170	145	124	105	83
Base	2028	60	66	151	123	170	145	124	105	83
It has had a very negative impact	10%	29%	19%	12%	15%	10%	16%	9%	10%	13%
It has had a fairly negative impact	25%	28%	26%	28%	33%	28%	20%	23%	30%	23%
It has had no impact at all	46%	37%	44%	50%	37%	52%	49%	51%	44%	43%
It has had a fairly positive impact	16%	6%	8%	10%	14%	10%	15%	16%	12%	17%
I has had a very positive impact	3%	-	3%	1%	1%	1%	-	-	4%	4%

Your regular household expenditure e.g. bills, food shopping etc' : How has the current COVID-19 pandemic impacted on your personal / household financial situation?

	2028	53	63	150	127	167	147	125	112	86
Unweighted Base	2028	60	66	151	123	170	145	124	105	83
Base	2028	60	66	151	123	170	145	124	105	83
It has had a very negative impact	7%	21%	16%	13%	10%	4%	10%	4%	10%	10%
It has had a fairly negative impact	33%	22%	40%	30%	40%	35%	28%	37%	39%	25%
It has had no impact at all	50%	45%	39%	48%	39%	54%	54%	46%	40%	52%
It has had a fairly positive impact	9%	13%	3%	8%	9%	7%	7%	12%	10%	11%
I has had a very positive impact	1%	-	1%	1%	2%	1%	2%	1%	1%	2%
I has had a very positive impact	2%	-	1%	1%	1%	2%	-	-	2%	3%

Total	Household income								
	under £5,000 per year	£5,000 to £9,999 per year	£10,000 to £14,999 per year	£15,000 to £19,999 per year	£20,000 to £24,999 per year	£25,000 to £29,999 per year	£30,000 to £34,999 per year	£35,000 to £39,999 per year	£40,000 to £44,999 per year

And how long do you think it may take for your personal / household finances to return to where they were before COVID-19 pandemic?

	Unweighted Base	825	30	30	64	66	64	54	50	54	33
Base		834	35	32	68	64	69	53	53	51	31
A few weeks		3%	4%	8%	2%	3%	1%	1%	8%	6%	-
A few months		27%	21%	13%	26%	27%	26%	30%	33%	29%	37%
At least a year		34%	30%	36%	28%	29%	29%	35%	34%	44%	35%
More than 2 years but less than 3 years		8%	3%	10%	7%	4%	14%	10%	3%	8%	11%
More than 3 years but less than 4 years		2%	-	-	2%	-	5%	3%	4%	-	-
More than 4 years but less than 5 years		1%	-	-	1%	5%	-	-	-	1%	-
5 years or more		3%	6%	2%	4%	3%	3%	4%	5%	4%	3%
I don't think my finances will ever recover fully		6%	12%	22%	12%	1%	6%	6%	5%	1%	4%
Not sure		17%	24%	9%	17%	28%	16%	10%	7%	7%	9%

Mental health : How has the current COVID-19 pandemic impacted on your mental and physical health?

	Unweighted Base	2028	53	63	150	127	167	147	125	112	86
Base		2028	60	66	151	123	170	145	124	105	83
It has had a very negative impact		12%	23%	16%	9%	13%	13%	11%	9%	8%	15%
It has had a fairly negative impact		42%	51%	39%	42%	43%	48%	43%	48%	37%	40%
It has had no impact at all		39%	23%	38%	43%	39%	35%	38%	33%	47%	38%
It has had a fairly positive impact		6%	2%	3%	4%	5%	3%	7%	8%	7%	6%
I has had a very positive impact		2%	2%	3%	1%	-	-	1%	3%	1%	1%

Physical health : How has the current COVID-19 pandemic impacted on your mental and physical health ?

	Unweighted Base	2028	53	63	150	127	167	147	125	112	86
Base		2028	60	66	151	123	170	145	124	105	83
It has had a very negative impact		8%	16%	13%	14%	8%	7%	10%	10%	8%	6%
It has had a fairly negative impact		32%	34%	31%	30%	35%	35%	28%	35%	36%	36%
It has had no impact at all		42%	34%	45%	49%	48%	41%	49%	39%	44%	42%
It has had a fairly positive impact		15%	14%	8%	6%	8%	15%	13%	14%	10%	16%
I has had a very positive impact		3%	2%	3%	1%	1%	2%	1%	2%	4%	-

Has your personal income been reduced because of the COVID-19 pandemic? This could be because your hours have been reduced, or because you've been laid off from work etc. Please only include your own income, not others in your household. Please tick one option only.

	Unweighted Base	2028	53	63	150	127	167	147	125	112	86
Base		2028	60	66	151	123	170	145	124	105	83
Yes - I've lost 100% of my personal income		4%	15%	6%	5%	4%	3%	2%	5%	6%	5%
Yes - I've lost 80-99% of my personal income		2%	5%	-	2%	-	5%	3%	1%	1%	1%
Yes - I've lost 60-79% of my personal income		2%	4%	2%	1%	2%	1%	4%	1%	3%	4%
Yes - I've lost 40-59% of my personal income		3%	3%	4%	2%	6%	2%	4%	6%	3%	1%
Yes - I've lost 20-39% of my personal income		8%	-	8%	5%	11%	11%	11%	11%	9%	9%
Yes - I've lost 1-19% of my personal income		8%	8%	7%	6%	7%	8%	11%	6%	8%	7%
No - I've not lost any of my personal income		67%	47%	68%	75%	66%	67%	63%	67%	68%	71%
Don't know		5%	18%	5%	3%	4%	4%	3%	3%	2%	2%

Total	Household income								
	under £5,000 per year	£5,000 to £9,999 per year	£10,000 to £14,999 per year	£15,000 to £19,999 per year	£20,000 to £24,999 per year	£25,000 to £29,999 per year	£30,000 to £34,999 per year	£35,000 to £39,999 per year	£40,000 to £44,999 per year

Which, if any, of the following things have you done as a result of the recent COVID-19 pandemic in relation to your financial situation?

	2028	53	63	150	127	167	147	125	112	86
Unweighted Base	2028	60	66	151	123	170	145	124	105	83
Borrowed more money from your bank e.g. extended your overdraft or credit limit, took out a loan etc.	3%	3%	4%	1%	5%	2%	4%	5%	2%	1%
Borrowed money from family members or friends	6%	21%	12%	12%	8%	7%	5%	12%	7%	1%
Used savings that you had accumulated in case of an emergency	12%	25%	12%	18%	11%	18%	11%	11%	14%	7%
Lent money to family members or friends	5%	4%	7%	3%	9%	5%	7%	8%	5%	5%
Taken a payment holiday on your mortgage	3%	3%	-	4%	3%	5%	2%	6%	3%	1%
Taken a payment holiday on your council tax	1%	-	3%	3%	1%	1%	1%	2%	1%	1%
Taken a payment holiday on your rent	1%	2%	1%	-	-	1%	1%	4%	1%	1%
Taken a payment holiday on any other loans or financial commitments	3%	3%	1%	3%	5%	6%	5%	6%	2%	1%
payments	3%	11%	8%	2%	6%	1%	2%	5%	3%	-
Cashed in all or some of your investments	2%	4%	2%	2%	3%	2%	3%	3%	1%	-
Sought professional advice or support about your financial situation	1%	1%	1%	1%	1%	1%	2%	3%	-	-
Applied for state benefits e.g. Universal credit	3%	12%	10%	2%	4%	5%	4%	6%	-	-
Applied to your local authority for Council Tax Support	1%	5%	1%	1%	1%	2%	*	3%	-	-
None of the above	72%	48%	65%	65%	69%	67%	73%	67%	72%	84%

Q6_1. Is any of your debt hidden or kept a secret from your partner or close family members? - My partner

	1244	30	31	77	73	94	97	84	72	59
Unweighted Base	1252	34	35	82	72	98	98	86	70	59
Base	2%	-	-	4%	3%	4%	1%	1%	-	-
Yes, all of it	6%	16%	-	4%	7%	3%	7%	15%	5%	5%
Yes, some of it	61%	15%	40%	44%	52%	50%	55%	59%	71%	75%
No, none	1%	6%	-	-	-	1%	1%	3%	2%	-
Don't know	30%	63%	60%	48%	39%	41%	37%	21%	22%	21%
Not applicable	8%	16%	-	8%	9%	8%	8%	17%	5%	5%
Net: Yes										

Q6_2. Is any of your debt hidden or kept a secret from your partner or close family members? - My close family

	1244	30	31	77	73	94	97	84	72	59
Unweighted Base	1252	34	35	82	72	98	98	86	70	59
Base	9%	13%	9%	18%	8%	11%	11%	10%	13%	4%
Yes, all of it	13%	17%	16%	7%	13%	17%	10%	20%	14%	12%
Yes, some of it	58%	38%	43%	45%	57%	46%	55%	53%	55%	69%
No, none	2%	10%	-	-	6%	3%	-	2%	1%	-
Don't know	19%	22%	33%	30%	15%	24%	24%	15%	17%	15%
Not applicable	21%	30%	24%	25%	21%	27%	21%	30%	27%	16%
Net: Yes										

YouGov Survey Results

Sample Size: 2028

Fieldwork: 27th-29th May



Total	Household income							
	£45,000 to £49,999 per year	£50,000 to £59,999 per year	£60,000 to £69,999 per year	£70,000 to £99,999 per year	£100,000 to £149,999 per year	£150,000 and over	Don't know	Prefer not to answer

Which one of the following statements BEST describes how well you are keeping up with your bills and credit commitments at the moment? Please select one only.

	Unweighted Base	2028	87	141	90	156	57	29	140	298
Base		2028	83	139	87	152	56	29	155	298
I am keeping up with all bills and credit commitments without any difficulties	60%	69%	78%	75%	74%	76%	85%	48%	62%	
I am keeping up with all bills and credit commitments, but it is a struggle from time to time	22%	22%	16%	17%	18%	15%	7%	21%	18%	
I am keeping up with all bills and credit commitments, but it is a constant struggle	7%	7%	2%	2%	5%	3%	-	5%	6%	
I am having real financial problems and have fallen behind with many bills or credit commitments	4%	1%	3%	1%	1%	2%	-	3%	3%	
I don't have any bills or credit commitments	1%	-	1%	1%	-	-	-	1%	2%	
Don't know	4%	1%	1%	4%	3%	3%	8%	16%	5%	
Net: Financially distressed	2%	-	-	-	-	-	-	7%	5%	
	12%	8%	5%	4%	6%	5%	-	9%	10%	

Has your personal income been reduced because of the COVID-19 pandemic? This could be because your hours have been reduced, or because you've been laid off from work etc. Please only include your own income, not others in your household. Please tick one option only.

	Unweighted Base	2028	87	141	90	156	57	29	140	298
Base		2028	83	139	87	152	56	29	155	298
Yes - I've lost 100% of my personal income	4%	-	1%	1%	4%	5%	7%	4%	5%	
Yes - I've lost 80-99% of my personal income	2%	3%	4%	5%	3%	4%	7%	2%	2%	
Yes - I've lost 60-79% of my personal income	2%	3%	2%	3%	2%	-	-	3%	2%	
Yes - I've lost 40-59% of my personal income	3%	2%	-	4%	3%	3%	5%	1%	2%	
Yes - I've lost 20-39% of my personal income	8%	4%	12%	3%	5%	5%	7%	14%	7%	
Yes - I've lost 1-19% of my personal income	8%	17%	7%	7%	7%	14%	11%	4%	6%	
No - I've not lost any of my personal income	67%	70%	72%	77%	77%	68%	63%	55%	64%	
Don't know	5%	1%	2%	-	*	-	-	16%	12%	

Total	Household income						
	£45,000 to £49,999 per year	£50,000 to £59,999 per year	£60,000 to £69,999 per year	£70,000 to £99,999 per year	£100,000 to £149,999 per year	£150,000 and over	Don't know

Has your work situation changed as a result of the COVID-19 pandemic? This could be a change as a direct or indirect result of the COVID-19 pandemic. Please tick one option only.

	2026	87	141	90	156	57	29	140	298
Unweighted Base	2028	83	139	87	152	56	29	155	298
Base									
No -at the moment I'm continuing to work as normal	15%	18%	25%	28%	15%	12%	12%	10%	16%
I'm working from home full time	20%	32%	33%	34%	44%	56%	49%	14%	12%
I've had my hours / shifts reduced	3%	4%	3%	4%	5%	2%	4%	5%	1%
I've had my hours / shifts increased	1%	-	1%	2%	-	-	-	2%	-
I've been temporarily laid off / made redundant until the crisis is over	1%	1%	2%	-	2%	-	-	1%	1%
I've been laid off / made redundant permanently	1%	-	1%	1%	-	3%	-	*	2%
My business / employer has temporarily closed but I'm still employed and being paid	1%	-	-	-	1%	-	-	1%	*
You have been furloughed i.e. put on temporary leave but are still being paid	12%	16%	14%	4%	12%	6%	9%	17%	8%
I have been asked to take on a different job / role within my organisation	1%	3%	1%	4%	-	-	-	-	*
My business has substantially reduced	3%	2%	1%	1%	1%	4%	6%	3%	4%
My business has stopped entirely	2%	1%	-	1%	3%	2%	-	1%	3%
I'm unable to work	1%	1%	-	-	-	2%	-	1%	2%
Not applicable -I wasn't working beforehand and I'm not working now	40%	22%	18%	19%	17%	14%	21%	46%	50%

Total	Household income							
	£45,000 to £49,999 per year	£50,000 to £59,999 per year	£60,000 to £69,999 per year	£70,000 to £99,999 per year	£100,000 to £149,999 per year	£150,000 and over	Don't know	Prefer not to answer

Your personal financial situation : How has the current COVID-19 pandemic impacted on your personal / household financial situation?

	2028	87	141	90	156	57	29	140	298
Unweighted Base	2028	83	139	87	152	56	29	155	298
Base									
It has had a very negative impact	8%	7%	4%	5%	7%	5%	3%	8%	6%
It has had a fairly negative impact	26%	27%	22%	22%	18%	18%	32%	22%	28%
It has had no impact at all	51%	45%	57%	45%	53%	55%	37%	49%	56%
It has had a fairly positive impact	12%	18%	16%	23%	18%	18%	25%	15%	8%

The amount of savings that you have : How has the current COVID-19 pandemic impacted on your personal / household financial situation?

	2028	87	141	90	156	57	29	140	298
Unweighted Base	2028	83	139	87	152	56	29	155	298
Base									
It has had a very negative impact	10%	16%	5%	9%	6%	8%	3%	9%	6%
It has had a fairly negative impact	21%	13%	18%	21%	20%	22%	17%	16%	24%
It has had no impact at all	55%	48%	62%	45%	47%	47%	39%	56%	58%
It has had a fairly positive impact	12%	18%	13%	19%	23%	20%	37%	13%	9%
I has had a very positive impact	3%	5%	2%	6%	4%	3%	3%	7%	2%

The amount of debt that you have : How has the current COVID-19 pandemic impacted on your personal / household financial situation?

	2028	87	141	90	156	57	29	140	298
Unweighted Base	2028	83	139	87	152	56	29	155	298
Base									
It has had a very negative impact	5%	8%	1%	3%	5%	3%	-	3%	2%
It has had a fairly negative impact	13%	10%	12%	10%	7%	8%	3%	14%	14%
It has had no impact at all	75%	73%	77%	75%	77%	77%	79%	75%	77%
It has had a fairly positive impact	6%	5%	9%	9%	11%	10%	18%	5%	6%
I has had a very positive impact	1%	4%	1%	2%	1%	2%	-	4%	1%

The amount of disposable income that you have i.e. the amount of money you have left after paying your bills, financial commitments and other essentials.' : How has the current COVID-19 pandemic impacted on your personal / household financial situation?

	2028	87	141	90	156	57	29	140	298
Unweighted Base	2028	83	139	87	152	56	29	155	298
Base									
It has had a very negative impact	10%	12%	7%	7%	5%	5%	3%	7%	6%
It has had a fairly negative impact	25%	25%	20%	17%	23%	22%	29%	28%	27%
It has had no impact at all	46%	43%	50%	43%	37%	43%	34%	48%	52%
It has had a fairly positive impact	16%	14%	18%	27%	28%	25%	31%	14%	14%
I has had a very positive impact	3%	6%	4%	6%	7%	5%	3%	3%	2%

Your regular household expenditure e.g. bills, food shopping etc' : How has the current COVID-19 pandemic impacted on your personal / household financial situation?

	2028	87	141	90	156	57	29	140	298
Unweighted Base	2028	83	139	87	152	56	29	155	298
Base									
It has had a very negative impact	7%	4%	3%	4%	3%	2%	5%	9%	4%
It has had a fairly negative impact	33%	51%	30%	25%	41%	29%	36%	26%	28%
It has had no impact at all	50%	40%	58%	50%	44%	47%	42%	55%	58%
It has had a fairly positive impact	9%	4%	7%	20%	11%	20%	11%	9%	9%
I has had a very positive impact	1%	1%	2%	1%	1%	1%	7%	1%	2%
I has had a very positive impact	2%	3%	1%	5%	4%	4%	3%	6%	2%

Total	Household income							
	£45,000 to £49,999 per year	£50,000 to £59,999 per year	£60,000 to £69,999 per year	£70,000 to £99,999 per year	£100,000 to £149,999 per year	£150,000 and over	Don't know	Prefer not to answer

And how long do you think it may take for your personal / household finances to return to where they were before COVID-19 pandemic?

	825	38	51	32	52	18	11	63	115
Unweighted Base	825	38	51	32	52	18	11	63	115
Base	834	37	49	31	53	17	12	68	113
A few weeks	3%	3%	4%	-	11%	-	-	2%	2%
A few months	27%	29%	46%	33%	21%	35%	24%	18%	22%
At least a year	34%	30%	34%	44%	43%	51%	60%	20%	34%
More than 2 years but less than 3 years	8%	10%	4%	9%	5%	10%	16%	6%	9%
More than 3 years but less than 4 years	2%	-	-	3%	2%	-	-	-	4%
More than 4 years but less than 5 years	1%	-	2%	3%	-	-	-	-	-
5 years or more	3%	3%	2%	-	-	4%	-	-	2%
I don't think my finances will ever recover fully	6%	13%	-	5%	3%	-	-	6%	7%
Not sure	17%	13%	8%	4%	14%	-	-	48%	20%

Mental health : How has the current COVID-19 pandemic impacted on your mental and physical health?

	2028	87	141	90	156	57	29	140	298
Unweighted Base	2028	87	141	90	156	57	29	140	298
Base	2028	83	139	87	152	56	29	155	298
It has had a very negative impact	12%	6%	11%	9%	11%	5%	9%	22%	10%
It has had a fairly negative impact	42%	43%	38%	38%	45%	43%	41%	41%	35%
It has had no impact at all	39%	42%	41%	46%	36%	36%	23%	31%	48%
It has had a fairly positive impact	6%	5%	7%	6%	6%	12%	20%	3%	5%
I has had a very positive impact	2%	4%	2%	1%	1%	3%	6%	3%	1%

Physical health : How has the current COVID-19 pandemic impacted on your mental and physical health ?

	2028	87	141	90	156	57	29	140	298
Unweighted Base	2028	87	141	90	156	57	29	140	298
Base	2028	83	139	87	152	56	29	155	298
It has had a very negative impact	8%	9%	8%	2%	4%	6%	12%	9%	6%
It has had a fairly negative impact	32%	38%	32%	38%	33%	33%	25%	26%	29%
It has had no impact at all	42%	34%	38%	29%	37%	32%	34%	46%	48%
It has had a fairly positive impact	15%	16%	20%	28%	22%	23%	19%	16%	14%
I has had a very positive impact	3%	4%	3%	3%	4%	5%	10%	3%	3%

Has your personal income been reduced because of the COVID-19 pandemic? This could be because your hours have been reduced, or because you've been laid off from work etc. Please only include your own income, not others in your household. Please tick one option only.

	2028	87	141	90	156	57	29	140	298
Unweighted Base	2028	87	141	90	156	57	29	140	298
Base	2028	83	139	87	152	56	29	155	298
Yes - I've lost 100% of my personal income	4%	-	1%	1%	4%	5%	7%	4%	5%
Yes - I've lost 80-99% of my personal income	2%	3%	4%	5%	3%	4%	7%	2%	2%
Yes - I've lost 60-79% of my personal income	2%	3%	2%	3%	2%	-	-	3%	2%
Yes - I've lost 40-59% of my personal income	3%	2%	-	4%	3%	3%	5%	1%	2%
Yes - I've lost 20-39% of my personal income	8%	4%	12%	3%	5%	5%	7%	14%	7%
Yes - I've lost 1-19% of my personal income	8%	17%	7%	7%	7%	14%	11%	4%	6%
No - I've not lost any of my personal income	67%	70%	72%	77%	77%	68%	63%	55%	64%
Don't know	5%	1%	2%	-	*	-	-	16%	12%

Total	Household income							
	£45,000 to £49,999 per year	£50,000 to £59,999 per year	£60,000 to £69,999 per year	£70,000 to £99,999 per year	£100,000 to £149,999 per year	£150,000 and over	Don't know	Prefer not to answer

Which, if any, of the following things have you done as a result of the recent COVID-19 pandemic in relation to your financial situation?

	2028	87	141	90	156	57	29	140	298
Unweighted Base	2028	83	139	87	152	56	29	155	298
Borrowed more money from your bank e.g. extended your overdraft or credit limit, took out a loan etc.	3%	5%	3%	4%	3%	4%	5%	1%	1%
Borrowed money from family members or friends	6%	3%	5%	2%	2%	4%	-	6%	4%
Used savings that you had accumulated in case of an emergency	12%	10%	9%	8%	13%	12%	3%	11%	10%
Lent money to family members or friends	5%	8%	4%	5%	3%	15%	11%	4%	4%
Taken a payment holiday on your mortgage	3%	5%	8%	5%	4%	5%	-	1%	2%
Taken a payment holiday on your council tax	1%	-	1%	1%	1%	-	-	1%	1%
Taken a payment holiday on your rent	1%	-	-	1%	-	-	-	1%	*
Taken a payment holiday on any other loans or financial commitments	3%	3%	3%	2%	3%	4%	-	2%	2%
payments	3%	1%	1%	-	-	-	-	3%	3%
Cashed in all or some of your investments	2%	2%	1%	-	3%	8%	3%	-	-
Sought professional advice or support about your financial situation	1%	2%	1%	-	1%	1%	-	-	*
Applied for state benefits e.g. Universal credit	3%	1%	1%	1%	2%	3%	5%	3%	3%
Applied to your local authority for Council Tax Support	1%	-	1%	-	-	2%	-	1%	1%
None of the above	72%	74%	78%	80%	78%	68%	77%	73%	78%

Q6_1. Is any of your debt hidden or kept a secret from your partner or close family members? - My partner

	1244	60	104	71	130	46	23	62	131
Unweighted Base	1252	57	103	69	125	43	23	69	130
Base									
Yes, all of it	2%	-	1%	3%	4%	2%	-	-	1%
Yes, some of it	6%	7%	8%	11%	4%	3%	6%	3%	4%
No, none	61%	70%	75%	67%	78%	83%	80%	47%	58%
Don't know	1%	2%	-	-	-	-	-	-	-
Not applicable	30%	22%	16%	19%	14%	12%	14%	50%	36%
Net: Yes	8%	7%	9%	14%	8%	5%	6%	3%	6%

Q6_2. Is any of your debt hidden or kept a secret from your partner or close family members? - My close family

	1244	60	104	71	130	46	23	62	131
Unweighted Base	1252	57	103	69	125	43	23	69	130
Base									
Yes, all of it	9%	8%	8%	4%	8%	6%	-	3%	6%
Yes, some of it	13%	16%	16%	14%	7%	8%	4%	11%	13%
No, none	58%	53%	64%	66%	72%	61%	86%	64%	57%
Don't know	2%	2%	2%	1%	2%	-	6%	3%	1%
Not applicable	19%	21%	10%	15%	11%	24%	4%	18%	24%
Net: Yes	21%	24%	24%	18%	15%	14%	4%	14%	18%

YouGov Survey Results

Sample Size: 2028

Fieldwork: 27th-29th May



Total	Personal Income								
	under £5,000 per year	£5,000 to £9,999 per year	£10,000 to £14,999 per year	£15,000 to £19,999 per year	£20,000 to £24,999 per year	£25,000 to £29,999 per year	£30,000 to £34,999 per year	£35,000 to £39,999 per year	£40,000 to £44,999 per year

Which one of the following statements BEST describes how well you are keeping up with your bills and credit commitments at the moment? Please select one only.

	Unweighted Base	2028	144	166	209	168	199	133	119	81	53
Base		2028	163	174	203	162	196	130	114	76	47
I am keeping up with all bills and credit commitments without any difficulties	60%	38%	43%	58%	59%	71%	65%	75%	74%	75%	
I am keeping up with all bills and credit commitments, but it is a struggle from time to time	22%	26%	33%	29%	23%	18%	17%	18%	20%	15%	
I am keeping up with all bills and credit commitments, but it is a constant struggle	7%	10%	9%	3%	10%	5%	13%	2%	4%	9%	
I am having real financial problems and have fallen behind with many bills or credit commitments	4%	9%	6%	6%	5%	1%	1%	2%	1%	-	
I don't have any bills or credit commitments	1%	2%	2%	3%	1%	2%	-	1%	-	-	
Don't know	4%	13%	7%	1%	2%	-	1%	2%	1%	1%	
Net: Financially distressed	2%	3%	-	-	-	2%	2%	-	-	-	
	12%	21%	17%	12%	17%	8%	14%	5%	5%	9%	

Has your personal income been reduced because of the COVID-19 pandemic? This could be because your hours have been reduced, or because you've been laid off from work etc. Please only include your own income, not others in your household. Please tick one option only.

	Unweighted Base	2028	144	166	209	168	199	133	119	81	53
Base		2028	163	174	203	162	196	130	114	76	47
Yes - I've lost 100% of my personal income	4%	11%	5%	3%	2%	2%	3%	5%	-	-	
Yes - I've lost 80-99% of my personal income	2%	2%	2%	1%	1%	2%	1%	3%	1%	-	
Yes - I've lost 60-79% of my personal income	2%	5%	4%	*	3%	1%	2%	-	-	2%	
Yes - I've lost 40-59% of my personal income	3%	5%	5%	2%	2%	1%	5%	2%	1%	-	
Yes - I've lost 20-39% of my personal income	8%	9%	8%	10%	10%	8%	14%	7%	11%	7%	
Yes - I've lost 1-19% of my personal income	8%	3%	9%	7%	6%	11%	9%	11%	9%	8%	
No - I've not lost any of my personal income	67%	57%	65%	73%	74%	72%	64%	69%	78%	81%	
Don't know	5%	9%	3%	3%	1%	2%	2%	3%	-	2%	



Total	Personal Income								
	under £5,000 per year	£5,000 to £9,999 per year	£10,000 to £14,999 per year	£15,000 to £19,999 per year	£20,000 to £24,999 per year	£25,000 to £29,999 per year	£30,000 to £34,999 per year	£35,000 to £39,999 per year	£40,000 to £44,999 per year

Has your work situation changed as a result of the COVID-19 pandemic? This could be a change as a direct or indirect result of the COVID-19 pandemic. Please tick one option only.

	Unweighted Base	2028	144	166	209	168	199	133	119	81	53
Base	2028	163	174	203	162	196	130	114	76	47	
No -at the moment I'm continuing to work as normal	15%	3%	9%	12%	22%	23%	22%	21%	22%	20%	
I'm working from home full time	20%	9%	3%	8%	12%	21%	26%	29%	42%	51%	
I've had my hours / shifts reduced	3%	2%	2%	4%	3%	3%	2%	7%	1%	2%	
I've had my hours / shifts increased	1%	1%	1%	-	1%	-	1%	1%	-	-	
I've been temporarily laid off / made redundant until the crisis is over	1%	1%	3%	1%	1%	1%	1%	1%	1%	-	
I've been laid off / made redundant permanently	1%	4%	3%	-	1%	-	-	2%	-	-	
My business / employer has temporarily closed but I'm still employed and being paid	1%	1%	2%	2%	1%	-	1%	-	1%	-	
You have been furloughed i.e. put on temporary leave but are still being paid	12%	8%	12%	12%	20%	17%	20%	10%	10%	8%	
I have been asked to take on a different job / role within my organisation	1%	-	-	1%	1%	2%	-	2%	2%	-	
My business has substantially reduced	3%	2%	4%	1%	*	1%	3%	1%	-	2%	
My business has stopped entirely	2%	1%	4%	1%	2%	1%	3%	3%	-	-	
I'm unable to work	1%	1%	-	1%	1%	*	1%	1%	-	-	
Not applicable - I wasn't working beforehand and I'm not working now	40%	66%	58%	57%	34%	32%	21%	23%	21%	18%	

Total	Personal Income								
	under £5,000 per year	£5,000 to £9,999 per year	£10,000 to £14,999 per year	£15,000 to £19,999 per year	£20,000 to £24,999 per year	£25,000 to £29,999 per year	£30,000 to £34,999 per year	£35,000 to £39,999 per year	£40,000 to £44,999 per year

Your personal financial situation : How has the current COVID-19 pandemic impacted on your personal / household financial situation?

	2028	144	166	209	168	199	133	119	81	53
Unweighted Base	2028	163	174	203	162	196	130	114	76	47
Base										
It has had a very negative impact	8%	18%	9%	7%	9%	6%	7%	6%	5%	6%
It has had a fairly negative impact	26%	31%	28%	27%	28%	23%	26%	25%	21%	14%
It has had no impact at all	51%	42%	54%	55%	48%	60%	49%	51%	51%	47%
It has had a fairly positive impact	12%	10%	8%	12%	13%	10%	16%	16%	20%	29%

The amount of savings that you have : How has the current COVID-19 pandemic impacted on your personal / household financial situation?

	2028	144	166	209	168	199	133	119	81	53
Unweighted Base	2028	163	174	203	162	196	130	114	76	47
Base										
It has had a very negative impact	10%	13%	11%	10%	13%	7%	8%	8%	9%	7%
It has had a fairly negative impact	21%	21%	25%	20%	18%	19%	18%	23%	21%	18%
It has had no impact at all	55%	56%	53%	60%	55%	62%	56%	47%	48%	51%
It has had a fairly positive impact	12%	8%	9%	9%	11%	10%	11%	18%	19%	20%
I has had a very positive impact	3%	2%	2%	1%	3%	2%	6%	4%	3%	3%

The amount of debt that you have : How has the current COVID-19 pandemic impacted on your personal / household financial situation?

	2028	144	166	209	168	199	133	119	81	53
Unweighted Base	2028	163	174	203	162	196	130	114	76	47
Base										
It has had a very negative impact	5%	7%	10%	5%	8%	2%	2%	3%	6%	2%
It has had a fairly negative impact	13%	18%	14%	9%	14%	11%	15%	11%	12%	6%
It has had no impact at all	75%	69%	73%	80%	71%	83%	72%	77%	71%	70%
It has had a fairly positive impact	6%	5%	4%	5%	4%	5%	8%	7%	10%	21%
I has had a very positive impact	1%	1%	-	*	4%	-	2%	3%	-	-

The amount of disposable income that you have i.e. the amount of money you have left after paying your bills, financial commitments and other essentials.' : How has the current COVID-19 pandemic impacted on your personal / household financial situation?

	2028	144	166	209	168	199	133	119	81	53
Unweighted Base	2028	163	174	203	162	196	130	114	76	47
Base										
It has had a very negative impact	10%	18%	15%	10%	12%	11%	9%	7%	7%	4%
It has had a fairly negative impact	25%	28%	26%	26%	25%	19%	29%	22%	26%	20%
It has had no impact at all	46%	43%	48%	48%	45%	54%	42%	45%	38%	51%
It has had a fairly positive impact	16%	11%	10%	16%	15%	14%	15%	19%	24%	20%
I has had a very positive impact	3%	1%	1%	1%	3%	2%	5%	7%	5%	5%

Your regular household expenditure e.g. bills, food shopping etc' : How has the current COVID-19 pandemic impacted on your personal / household financial situation?

	2028	144	166	209	168	199	133	119	81	53
Unweighted Base	2028	163	174	203	162	196	130	114	76	47
Base										
It has had a very negative impact	7%	10%	11%	9%	8%	4%	6%	5%	5%	4%
It has had a fairly negative impact	33%	36%	37%	28%	37%	30%	25%	36%	38%	44%
It has had no impact at all	50%	39%	45%	51%	46%	55%	59%	47%	50%	33%
It has had a fairly positive impact	9%	13%	6%	12%	7%	10%	9%	10%	7%	15%
I has had a very positive impact	1%	1%	1%	*	2%	1%	1%	3%	-	4%
I has had a very positive impact	2%	1%	1%	-	2%	2%	3%	2%	2%	3%

Total	Personal Income								
	under £5,000 per year	£5,000 to £9,999 per year	£10,000 to £14,999 per year	£15,000 to £19,999 per year	£20,000 to £24,999 per year	£25,000 to £29,999 per year	£30,000 to £34,999 per year	£35,000 to £39,999 per year	£40,000 to £44,999 per year

And how long do you think it may take for your personal / household finances to return to where they were before COVID-19 pandemic?

	Unweighted Base	825	78	75	79	73	71	51	51	28	17
Base		834	92	78	79	70	70	50	48	26	16
A few weeks		3%	5%	4%	4%	4%	6%	4%	7%	-	-
A few months		27%	28%	26%	24%	28%	29%	32%	18%	32%	42%
At least a year		34%	31%	32%	29%	32%	30%	35%	42%	43%	21%
More than 2 years but less than 3 years		8%	8%	5%	8%	4%	13%	8%	7%	5%	12%
More than 3years but less than 4 years		2%	3%	3%	3%	1%	2%	5%	2%	-	-
More than 4 years but less than 5 years		1%	-	1%	-	4%	-	2%	1%	-	-
5 years or more		3%	-	4%	1%	5%	1%	2%	4%	2%	13%
I don't think my finances will ever recover fully		6%	7%	10%	13%	5%	5%	-	8%	3%	-
Not sure		17%	18%	16%	18%	18%	14%	12%	12%	15%	11%

Mental health : How has the current COVID-19 pandemic impacted on your mental and physical health?

	Unweighted Base	2028	144	166	209	168	199	133	119	81	53
Base		2028	163	174	203	162	196	130	114	76	47
It has had a very negative impact		12%	22%	15%	7%	11%	10%	9%	4%	12%	4%
It has had a fairly negative impact		42%	46%	47%	40%	43%	37%	37%	47%	37%	49%
It has had no impact at all		39%	27%	31%	46%	39%	47%	41%	44%	47%	37%
It has had a fairly positive impact		6%	3%	4%	5%	6%	5%	13%	3%	5%	8%
I has had a very positive impact		2%	2%	2%	1%	-	1%	1%	3%	-	2%

Physical health : How has the current COVID-19 pandemic impacted on your mental and physical health ?

	Unweighted Base	2028	144	166	209	168	199	133	119	81	53
Base		2028	163	174	203	162	196	130	114	76	47
It has had a very negative impact		8%	12%	9%	9%	8%	7%	8%	3%	6%	4%
It has had a fairly negative impact		32%	28%	35%	32%	33%	31%	31%	34%	35%	35%
It has had no impact at all		42%	34%	46%	50%	44%	48%	39%	47%	45%	38%
It has had a fairly positive impact		15%	24%	10%	8%	14%	12%	19%	12%	11%	18%
I has had a very positive impact		3%	2%	1%	2%	2%	1%	3%	3%	3%	5%

Has your personal income been reduced because of the COVID-19 pandemic? This could be because your hours have been reduced, or because you've been laid off from work etc. Please only include your own income, not others in your household. Please tick one option only.

	Unweighted Base	2028	144	166	209	168	199	133	119	81	53
Base		2028	163	174	203	162	196	130	114	76	47
Yes - I've lost 100% of my personal income		4%	11%	5%	3%	2%	2%	3%	5%	-	-
Yes - I've lost 80-99% of my personal income		2%	2%	2%	1%	1%	2%	1%	3%	1%	-
Yes - I've lost 60-79% of my personal income		2%	5%	4%	*	3%	1%	2%	-	-	2%
Yes - I've lost 40-59% of my personal income		3%	5%	5%	2%	2%	1%	5%	2%	1%	-
Yes - I've lost 20-39% of my personal income		8%	9%	8%	10%	10%	8%	14%	7%	11%	7%
Yes - I've lost 1-19% of my personal income		8%	3%	9%	7%	6%	11%	9%	11%	9%	8%
No - I've not lost any of my personal income		67%	57%	65%	73%	74%	72%	64%	69%	78%	81%
Don't know		5%	9%	3%	3%	1%	2%	2%	3%	-	2%

Total	Personal Income								
	under £5,000 per year	£5,000 to £9,999 per year	£10,000 to £14,999 per year	£15,000 to £19,999 per year	£20,000 to £24,999 per year	£25,000 to £29,999 per year	£30,000 to £34,999 per year	£35,000 to £39,999 per year	£40,000 to £44,999 per year

Which, if any, of the following things have you done as a result of the recent COVID-19 pandemic in relation to your financial situation?

	2028	144	166	209	168	199	133	119	81	53
Unweighted Base	2028	163	174	203	162	196	130	114	76	47
Borrowed more money from your bank e.g. extended your overdraft or credit limit, took out a loan etc.	3%	2%	3%	3%	2%	3%	4%	4%	3%	-
Borrowed money from family members or friends	6%	19%	9%	8%	4%	3%	3%	6%	4%	-
Used savings that you had accumulated in case of an emergency	12%	17%	17%	10%	13%	11%	13%	13%	6%	2%
Lent money to family members or friends	5%	5%	9%	4%	5%	7%	4%	11%	1%	2%
Taken a payment holiday on your mortgage	3%	1%	4%	3%	4%	3%	6%	3%	5%	-
Taken a payment holiday on your council tax	1%	1%	1%	1%	-	1%	1%	2%	2%	-
Taken a payment holiday on your rent	1%	1%	1%	-	-	*	-	2%	1%	2%
Taken a payment holiday on any other loans or financial commitments	3%	2%	1%	2%	5%	4%	5%	4%	1%	3%
payments	3%	6%	5%	2%	3%	2%	1%	3%	1%	3%
Cashed in all or some of your investments	2%	2%	4%	2%	1%	2%	1%	2%	1%	-
Sought professional advice or support about your financial situation	1%	-	1%	*	1%	-	3%	3%	-	2%
Applied for state benefits e.g. Universal credit	3%	5%	4%	1%	3%	4%	1%	4%	1%	-
Applied to your local authority for Council Tax Support	1%	1%	1%	1%	1%	-	-	3%	1%	-
None of the above	72%	63%	63%	74%	75%	75%	71%	71%	80%	89%

Q6_1. Is any of your debt hidden or kept a secret from your partner or close family members? - My partner

	1244	77	91	112	105	126	104	89	57	37
Unweighted Base	1252	85	99	112	105	129	105	86	55	34
Base	2%	2%	1%	3%	2%	2%	1%	-	2%	-
Yes, all of it	6%	6%	6%	7%	7%	4%	10%	8%	15%	8%
Yes, some of it	61%	59%	56%	56%	54%	58%	62%	69%	58%	80%
No, none	1%	-	1%	1%	1%	3%	1%	2%	-	-
Don't know	30%	33%	36%	32%	35%	33%	27%	21%	26%	12%
Not applicable	8%	8%	7%	11%	9%	6%	11%	8%	16%	8%
Net: Yes										

Q6_2. Is any of your debt hidden or kept a secret from your partner or close family members? - My close family

	1244	77	91	112	105	126	104	89	57	37
Unweighted Base	1252	85	99	112	105	129	105	86	55	34
Base	9%	12%	12%	13%	10%	6%	5%	6%	19%	5%
Yes, all of it	13%	16%	15%	8%	12%	13%	17%	15%	10%	18%
Yes, some of it	58%	57%	49%	56%	55%	54%	60%	64%	50%	65%
No, none	2%	1%	-	1%	2%	5%	2%	2%	-	-
Don't know	19%	13%	24%	22%	21%	22%	16%	12%	21%	12%
Not applicable	21%	28%	28%	21%	22%	19%	22%	22%	29%	23%
Net: Yes										

YouGov Survey Results

Sample Size: 2028

Fieldwork: 27th-29th May



Total	Personal Income							Financial commitments		Asked for debt advice	Behind on payments/ credit	For the following question, by
	£45,000 to £49,999 per year	£50,000 to £59,999 per year	£60,000 to £69,999 per year	£70,000 to £99,999 per year	£100,000 and over	Don't know	Prefer not to answer	not financially distressed	Financially distressed	Yes	Financially Distressed	Carers

Which one of the following statements BEST describes how well you are keeping up with your bills and credit commitments at the moment? Please select one only.

	2028	32	44	31	35	22	76	292	1699	224	63	117	242
Unweighted Base	2028	30	42	29	31	20	86	290	1654	249	66	131	239
I am keeping up with all bills and credit commitments without any difficulties	60%	72%	90%	80%	89%	75%	39%	61%	74%	-	14%	14%	56%
I am keeping up with all bills and credit commitments, but it is a struggle from time to time	22%	19%	9%	14%	11%	25%	21%	17%	26%	-	35%	22%	28%
I am keeping up with all bills and credit commitments, but it is a constant struggle	7%	6%	-	6%	-	-	11%	5%	-	58%	11%	16%	9%
I am having real financial problems and have fallen behind with many bills or credit commitments	4%	3%	-	-	-	-	6%	3%	-	32%	28%	34%	5%
I don't have any bills or credit commitments	1%	-	-	-	-	-	1%	1%	-	10%	10%	11%	1%
Don't know	4%	-	1%	-	-	-	14%	7%	-	-	-	-	2%
Net: Financially distressed	2%	-	-	-	-	-	8%	6%	-	-	2%	2%	-
	12%	10%	-	6%	-	-	18%	9%	-	100%	50%	62%	14%

Has your personal income been reduced because of the COVID-19 pandemic? This could be because your hours have been reduced, or because you've been laid off from work etc. Please only include your own income, not others in your household. Please tick one option only.

	2028	32	44	31	35	22	76	292	1699	224	63	117	242
Unweighted Base	2028	30	42	29	31	20	86	290	1654	249	66	131	239
Yes - I've lost 100% of my personal income	4%	3%	-	-	-	-	8%	3%	3%	11%	11%	10%	6%
Yes - I've lost 80-99% of my personal income	2%	6%	-	7%	3%	15%	3%	2%	2%	6%	5%	8%	2%
Yes - I've lost 60-79% of my personal income	2%	-	5%	-	-	-	3%	1%	2%	4%	2%	3%	2%
Yes - I've lost 40-59% of my personal income	3%	2%	-	-	3%	4%	3%	1%	2%	9%	11%	4%	3%
Yes - I've lost 20-39% of my personal income	8%	3%	7%	8%	3%	-	12%	6%	8%	13%	9%	7%	5%
Yes - I've lost 1-19% of my personal income	8%	3%	9%	15%	5%	15%	-	7%	8%	7%	8%	11%	7%
No - I've not lost any of my personal income	67%	81%	79%	71%	86%	65%	49%	65%	72%	43%	53%	51%	71%
Don't know	5%	2%	-	-	-	-	21%	14%	3%	7%	1%	6%	4%



Total	Personal Income							Financial commitments		Asked for debt advice	Behind on payments/ credit	For the following question, by
	£45,000 to £49,999 per year	£50,000 to £59,999 per year	£60,000 to £69,999 per year	£70,000 to £99,999 per year	£100,000 and over	Don't know	Prefer not to answer	not financially distressed	Financially distressed	Yes	Financially Distressed	Carers

Has your work situation changed as a result of the COVID-19 pandemic? This could be a change as a direct or indirect result of the COVID-19 pandemic. Please tick one option only.

	2028	32	44	31	35	22	76	292	1699	224	63	117	242
Unweighted Base	2028	30	42	29	31	20	86	290	1654	249	66	131	239
No -at the moment I'm continuing to work as normal	15%	16%	21%	18%	12%	9%	6%	13%	17%	8%	9%	11%	11%
I'm working from home full time	20%	54%	46%	48%	62%	64%	8%	12%	22%	11%	12%	9%	16%
I've had my hours / shifts reduced	3%	4%	3%	3%	3%	5%	5%	1%	3%	2%	4%	3%	5%
I've had my hours / shifts increased	1%	-	-	3%	-	-	-	1%	1%	*	-	-	*
I've been temporarily laid off / made redundant until the crisis is over	1%	-	2%	3%	-	-	-	-	1%	2%	2%	3%	2%
I've been laid off / made redundant permanently	1%	-	-	-	-	-	2%	1%	*	4%	-	3%	1%
My business / employer has temporarily closed but I'm still employed and being paid	1%	-	-	-	-	-	3%	-	1%	-	-	1%	-
You have been furloughed i.e. put on temporary leave but are still being paid	12%	5%	16%	9%	5%	3%	17%	9%	12%	17%	20%	17%	8%
I have been asked to take on a different job / role within my organisation	1%	4%	-	-	-	-	-	*	1%	1%	-	2%	1%
My business has substantially reduced	3%	3%	3%	3%	3%	4%	-	4%	2%	7%	6%	5%	1%
My business has stopped entirely	2%	3%	-	4%	-	-	2%	2%	2%	3%	2%	2%	4%
I'm unable to work	1%	-	-	-	-	-	6%	1%	1%	3%	8%	2%	1%
Not applicable -I wasn't working beforehand and I'm not working now	40%	11%	9%	9%	15%	14%	52%	55%	38%	39%	37%	44%	50%

Your personal financial situation : How has the current COVID-19 pandemic impacted on your personal / household financial situation?

	Total	Personal Income						Financial commitments		Asked for debt advice	Behind on payments/ credit	For the following question, by	
		£45,000 to £49,999 per year	£50,000 to £59,999 per year	£60,000 to £69,999 per year	£70,000 to £99,999 per year	£100,000 and over	Don't know	Prefer not to answer	not financially distressed				Financially distressed
Unweighted Base	2028	32	44	31	35	22	76	292	1699	224	63	117	242
Base	2028	30	42	29	31	20	86	290	1654	249	66	131	239
It has had a very negative impact	8%	12%	-	-	2%	-	5%	6%	5%	32%	27%	28%	10%
It has had a fairly negative impact	26%	6%	17%	28%	22%	22%	29%	25%	25%	38%	30%	37%	25%
It has had no impact at all	51%	57%	60%	44%	63%	44%	49%	57%	55%	23%	35%	29%	52%
It has had a fairly positive impact	12%	22%	23%	17%	12%	29%	13%	7%	13%	5%	8%	5%	12%

The amount of savings that you have : How has the current COVID-19 pandemic impacted on your personal / household financial situation?

	Total	Personal Income						Financial commitments		Asked for debt advice	Behind on payments/ credit	For the following question, by	
		£45,000 to £49,999 per year	£50,000 to £59,999 per year	£60,000 to £69,999 per year	£70,000 to £99,999 per year	£100,000 and over	Don't know	Prefer not to answer	not financially distressed				Financially distressed
Unweighted Base	2028	32	44	31	35	22	76	292	1699	224	63	117	242
Base	2028	30	42	29	31	20	86	290	1654	249	66	131	239
It has had a very negative impact	10%	9%	-	3%	2%	9%	7%	7%	7%	31%	26%	32%	14%
It has had a fairly negative impact	21%	9%	21%	27%	15%	24%	21%	21%	21%	23%	20%	23%	16%
It has had no impact at all	55%	62%	58%	42%	65%	27%	56%	60%	56%	41%	47%	40%	57%
It has had a fairly positive impact	12%	20%	19%	20%	14%	40%	13%	9%	13%	4%	8%	4%	12%
I has had a very positive impact	3%	-	2%	8%	3%	-	4%	3%	3%	1%	-	1%	2%

The amount of debt that you have : How has the current COVID-19 pandemic impacted on your personal / household financial situation?

	Total	Personal Income						Financial commitments		Asked for debt advice	Behind on payments/ credit	For the following question, by	
		£45,000 to £49,999 per year	£50,000 to £59,999 per year	£60,000 to £69,999 per year	£70,000 to £99,999 per year	£100,000 and over	Don't know	Prefer not to answer	not financially distressed				Financially distressed
Unweighted Base	2028	32	44	31	35	22	76	292	1699	224	63	117	242
Base	2028	30	42	29	31	20	86	290	1654	249	66	131	239
It has had a very negative impact	5%	6%	-	-	-	-	2%	4%	2%	23%	21%	27%	8%
It has had a fairly negative impact	13%	3%	4%	9%	13%	9%	20%	11%	10%	36%	24%	28%	9%
It has had no impact at all	75%	81%	85%	74%	78%	72%	72%	78%	81%	35%	45%	36%	75%
It has had a fairly positive impact	6%	6%	11%	9%	9%	20%	3%	6%	6%	4%	10%	8%	7%
I has had a very positive impact	1%	3%	-	8%	-	-	2%	2%	1%	1%	-	1%	*

The amount of disposable income that you have i.e. the amount of money you have left after paying your bills, financial commitments and other essentials.' : How has the current COVID-19 pandemic impacted on your personal / household financial situation?

	Total	Personal Income						Financial commitments		Asked for debt advice	Behind on payments/ credit	For the following question, by	
		£45,000 to £49,999 per year	£50,000 to £59,999 per year	£60,000 to £69,999 per year	£70,000 to £99,999 per year	£100,000 and over	Don't know	Prefer not to answer	not financially distressed				Financially distressed
Unweighted Base	2028	32	44	31	35	22	76	292	1699	224	63	117	242
Base	2028	30	42	29	31	20	86	290	1654	249	66	131	239
It has had a very negative impact	10%	9%	3%	-	-	-	6%	6%	6%	39%	33%	40%	11%
It has had a fairly negative impact	25%	11%	19%	23%	22%	29%	28%	26%	25%	31%	30%	28%	28%
It has had no impact at all	46%	38%	42%	46%	53%	39%	52%	52%	49%	23%	23%	24%	42%
It has had a fairly positive impact	16%	41%	29%	17%	22%	32%	12%	14%	17%	6%	13%	7%	17%
I has had a very positive impact	3%	-	7%	14%	3%	-	1%	2%	3%	1%	1%	1%	2%

Your regular household expenditure e.g. bills, food shopping etc' : How has the current COVID-19 pandemic impacted on your personal / household financial situation?

	Total	Personal Income						Financial commitments		Asked for debt advice	Behind on payments/ credit	For the following question, by	
		£45,000 to £49,999 per year	£50,000 to £59,999 per year	£60,000 to £69,999 per year	£70,000 to £99,999 per year	£100,000 and over	Don't know	Prefer not to answer	not financially distressed				Financially distressed
Unweighted Base	2028	32	44	31	35	22	76	292	1699	224	63	117	242
Base	2028	30	42	29	31	20	86	290	1654	249	66	131	239
It has had a very negative impact	7%	9%	-	-	-	-	10%	4%	4%	31%	33%	30%	11%
It has had a fairly negative impact	33%	35%	31%	37%	26%	24%	24%	28%	32%	42%	41%	41%	35%
It has had no impact at all	50%	47%	55%	50%	64%	59%	56%	57%	53%	20%	15%	21%	43%
It has had a fairly positive impact	9%	7%	11%	9%	9%	17%	9%	9%	9%	6%	10%	7%	11%
I has had a very positive impact	1%	3%	2%	4%	-	-	-	2%	1%	1%	1%	1%	-
I has had a very positive impact	2%	3%	-	11%	-	6%	4%	4%	2%	2%	-	2%	1%

And how long do you think it may take for your personal / household finances to return to where they were before COVID-19 pandemic?

Total	Personal Income							Financial commitments		Asked for debt advice	Behind on payments/ credit	For the following question, by	
	£45,000 to £49,999 per year	£50,000 to £59,999 per year	£60,000 to £69,999 per year	£70,000 to £99,999 per year	£100,000 and over	Don't know	Prefer not to answer	not financially distressed	Financially distressed	Yes	Financially Distressed	Carers	
Unweighted Base	825	7	11	11	11	6	33	112	624	170	42	82	101
Base	834	6	11	10	9	5	38	107	612	187	46	93	101
A few weeks	3%	-	7%	-	-	-	3%	2%	4%	2%	5%	2%	2%
A few months	27%	-	47%	40%	38%	-	9%	22%	30%	17%	31%	18%	29%
At least a year	34%	60%	27%	28%	45%	84%	28%	31%	34%	36%	38%	42%	26%
More than 2 years but less than 3 years	8%	-	-	-	-	16%	6%	10%	7%	10%	7%	8%	11%
More than 3 years but less than 4 years	2%	-	-	8%	-	-	-	1%	2%	*	-	-	-
More than 4 years but less than 5 years	1%	-	-	-	-	-	-	-	1%	2%	2%	1%	-
5 years or more	3%	-	-	-	8%	-	2%	1%	2%	4%	-	4%	3%
I don't think my finances will ever recover fully	6%	-	-	14%	9%	-	6%	9%	5%	12%	13%	9%	12%
Not sure	17%	40%	18%	10%	-	-	45%	24%	15%	16%	5%	17%	18%

Mental health : How has the current COVID-19 pandemic impacted on your mental and physical health?

	2028	32	44	31	35	22	76	292	1699	224	63	117	242
Unweighted Base	2028	32	44	31	35	22	76	292	1699	224	63	117	242
Base	2028	30	42	29	31	20	86	290	1654	249	66	131	239
It has had a very negative impact	12%	13%	-	10%	6%	6%	13%	10%	9%	29%	17%	29%	15%
It has had a fairly negative impact	42%	32%	44%	38%	30%	39%	53%	34%	41%	43%	62%	45%	46%
It has had no impact at all	39%	36%	47%	51%	60%	24%	30%	49%	42%	22%	19%	22%	33%
It has had a fairly positive impact	6%	16%	9%	-	4%	22%	4%	5%	6%	5%	2%	3%	4%
I has had a very positive impact	2%	3%	-	-	-	10%	-	2%	1%	1%	-	1%	2%

Physical health : How has the current COVID-19 pandemic impacted on your mental and physical health ?

	2028	32	44	31	35	22	76	292	1699	224	63	117	242
Unweighted Base	2028	32	44	31	35	22	76	292	1699	224	63	117	242
Base	2028	30	42	29	31	20	86	290	1654	249	66	131	239
It has had a very negative impact	8%	7%	3%	9%	4%	5%	4%	8%	6%	20%	20%	22%	14%
It has had a fairly negative impact	32%	26%	23%	28%	46%	19%	26%	31%	31%	41%	48%	41%	33%
It has had no impact at all	42%	35%	37%	38%	38%	37%	53%	45%	44%	29%	27%	29%	40%
It has had a fairly positive impact	15%	29%	33%	21%	12%	22%	16%	12%	15%	9%	5%	8%	13%
I has had a very positive impact	3%	3%	5%	3%	-	18%	2%	4%	3%	2%	-	1%	*

Has your personal income been reduced because of the COVID-19 pandemic? This could be because your hours have been reduced, or because you've been laid off from work etc. Please only include your own income, not others in your household. Please tick one option only.

	2028	32	44	31	35	22	76	292	1699	224	63	117	242
Unweighted Base	2028	32	44	31	35	22	76	292	1699	224	63	117	242
Base	2028	30	42	29	31	20	86	290	1654	249	66	131	239
Yes - I've lost 100% of my personal income	4%	3%	-	-	-	-	8%	3%	3%	11%	11%	10%	6%
Yes - I've lost 80-99% of my personal income	2%	6%	-	7%	3%	15%	3%	2%	2%	6%	5%	8%	2%
Yes - I've lost 60-79% of my personal income	2%	-	5%	-	-	-	3%	1%	2%	4%	2%	3%	2%
Yes - I've lost 40-59% of my personal income	3%	2%	-	-	3%	4%	3%	2%	2%	9%	11%	4%	3%
Yes - I've lost 20-39% of my personal income	8%	3%	7%	8%	3%	-	12%	6%	8%	13%	9%	7%	5%
Yes - I've lost 1-19% of my personal income	8%	3%	9%	15%	5%	15%	-	7%	8%	7%	8%	11%	7%
No - I've not lost any of my personal income	67%	81%	79%	71%	86%	65%	49%	72%	72%	43%	53%	51%	71%
Don't know	5%	2%	-	-	-	-	21%	14%	3%	7%	1%	6%	4%

Which, if any, of the following things have you done as a result of the recent COVID-19 pandemic in relation to your financial situation?

Total	Personal Income							Financial commitments		Asked for debt advice	Behind on payments/ credit	For the following question, by	
	£45,000 to £49,999 per year	£50,000 to £59,999 per year	£60,000 to £69,999 per year	£70,000 to £99,999 per year	£100,000 and over	Don't know	Prefer not to answer	not financially distressed	Financially distressed	Yes	Financially Distressed	Carers	
Unweighted Base	2028	32	44	31	35	22	76	292	1699	224	63	117	242
Base	2028	30	42	29	31	20	86	290	1654	249	66	131	239
Borrowed more money from your bank e.g. extended your overdraft or credit limit, took out a loan etc.	3%	7%	2%	-	6%	8%	-	2%	2%	10%	14%	10%	4%
Borrowed money from family members or friends	6%	-	2%	-	-	6%	7%	4%	4%	26%	32%	38%	9%
Used savings that you had accumulated in case of an emergency	12%	6%	14%	4%	9%	10%	6%	10%	11%	23%	20%	25%	15%
Lent money to family members or friends	5%	3%	5%	-	8%	19%	5%	3%	6%	5%	13%	12%	8%
Taken a payment holiday on your mortgage	3%	10%	2%	6%	5%	-	5%	2%	3%	9%	18%	7%	3%
Taken a payment holiday on your council tax	1%	6%	-	-	-	-	1%	1%	*	6%	13%	9%	2%
Taken a payment holiday on your rent	1%	3%	-	-	-	-	2%	-	*	2%	6%	6%	1%
Taken a payment holiday on any other loans or financial commitments	3%	3%	-	-	3%	-	2%	1%	2%	12%	18%	17%	3%
payments	3%	-	-	-	-	-	3%	2%	1%	16%	21%	25%	5%
Cashed in all or some of your investments	2%	3%	-	-	-	9%	-	*	2%	2%	10%	4%	2%
Sought professional advice or support about your financial situation	1%	-	-	-	-	3%	-	1%	1%	2%	13%	6%	1%
Applied for state benefits e.g. Universal credit	3%	-	-	-	-	-	5%	3%	2%	11%	13%	14%	4%
Applied to your local authority for Council Tax Support	1%	-	-	-	-	6%	3%	1%	1%	4%	7%	8%	3%
None of the above	72%	75%	79%	90%	78%	58%	70%	78%	77%	36%	30%	23%	70%

Q6_1. Is any of your debt hidden or kept a secret from your partner or close family members? - My partner

Unweighted Base	1244	23	36	25	31	15	34	124	1029	189	63	108	146
Base	1252	22	35	23	27	14	39	122	1011	209	66	121	147
Yes, all of it	2%	-	-	-	-	-	-	1%	1%	6%	9%	7%	3%
Yes, some of it	6%	8%	-	7%	3%	8%	5%	3%	6%	10%	10%	16%	9%
No, none	61%	75%	85%	59%	77%	72%	53%	60%	64%	48%	42%	48%	60%
Don't know	1%	-	-	-	-	-	-	-	1%	1%	-	-	-
Not applicable	30%	17%	15%	33%	21%	20%	41%	35%	29%	35%	39%	29%	28%
Net: Yes	8%	8%	-	7%	3%	8%	5%	5%	6%	16%	19%	23%	12%

Q6_2. Is any of your debt hidden or kept a secret from your partner or close family members? - My close family

Unweighted Base	1244	23	36	25	31	15	34	124	1029	189	63	108	146
Base	1252	22	35	23	27	14	39	122	1011	209	66	121	147
Yes, all of it	9%	9%	-	4%	3%	5%	3%	4%	6%	22%	25%	30%	12%
Yes, some of it	13%	16%	13%	12%	3%	-	5%	10%	12%	17%	22%	20%	18%
No, none	58%	57%	80%	69%	55%	83%	66%	63%	61%	40%	33%	34%	53%
Don't know	2%	-	-	-	2%	-	9%	1%	1%	3%	3%	3%	-
Not applicable	19%	18%	6%	15%	37%	12%	18%	21%	19%	18%	17%	13%	17%
Net: Yes	21%	25%	13%	16%	6%	5%	7%	15%	18%	39%	47%	50%	30%

YouGov Survey Results

Sample Size: 2028

Fieldwork: 27th-29th May



Total	Financial difficulties		Over-Indebtedness Measurement Combinations							
	Have experienced in the last 12	Still experiencing now	Heavy financial burden ONLY	Behind commitments 3m+ ONLY	Unsecured credit 25% or more of HH	Total credit 50% or more of HH income	Heavy financial burden AND	Heavy financial burden AND	Heavy financial burden AND	Behind commitments 3m+ AND

Which one of the following statements BEST describes how well you are keeping up with your bills and credit commitments at the moment? Please select one only.

	Unweighted Base	2028	406	251	130	14	29	5	22	7	1	2
I am keeping up with all bills and credit commitments without any difficulties	Base	2028	436	271	137	18	27	5	23	7	1	2
I am keeping up with all bills and credit commitments, but it is a struggle from time to time		60%	19%	9%	15%	-	35%	62%	3%	-	-	47%
I am keeping up with all bills and credit commitments, but it is a constant struggle		22%	37%	29%	30%	39%	36%	38%	5%	27%	-	53%
I am having real financial problems and have fallen behind with many bills or credit commitments		7%	22%	32%	33%	13%	21%	-	18%	39%	100%	-
I don't have any bills or credit commitments		4%	15%	21%	14%	39%	8%	-	40%	34%	-	-
Don't know		1%	5%	8%	6%	9%	-	-	33%	-	-	-
Net: Financially distressed		4%	2%	1%	-	-	-	-	-	-	-	-
		2%	1%	1%	1%	-	-	-	-	-	-	-
		12%	42%	61%	54%	61%	28%	-	92%	73%	100%	-

Has your personal income been reduced because of the COVID-19 pandemic? This could be because your hours have been reduced, or because you've been laid off from work etc. Please only include your own income, not others in your household. Please tick one option only.

	Unweighted Base	2028	406	251	130	14	29	5	22	7	1	2
Yes - I've lost 100% of my personal income	Base	2028	436	271	137	18	27	5	23	7	1	2
Yes - I've lost 80-99% of my personal income		4%	9%	13%	10%	11%	3%	-	-	-	-	-
Yes - I've lost 60-79% of my personal income		2%	4%	5%	5%	9%	3%	-	19%	-	-	-
Yes - I've lost 40-59% of my personal income		2%	4%	5%	1%	5%	-	-	5%	-	-	-
Yes - I've lost 20-39% of my personal income		3%	7%	8%	4%	7%	-	-	5%	-	100%	-
Yes - I've lost 1-19% of my personal income		8%	12%	15%	17%	6%	16%	20%	9%	15%	-	-
No - I've not lost any of my personal income		8%	7%	6%	6%	13%	9%	-	12%	-	-	-
Don't know		67%	51%	42%	49%	49%	69%	80%	41%	85%	-	100%
		5%	5%	5%	8%	-	-	-	9%	-	-	-



Has your work situation changed as a result of the COVID-19 pandemic? This could be a change as a direct or indirect result of the COVID-19 pandemic. Please tick one option only.

	Total	Financial difficulties		Over-Indebtedness Measurement Combinations							
		Have experienced in the last 12	Still experiencing now	Heavy financial burden ONLY	Behind commitments 3m+ ONLY	Unsecured credit 25% or more of HH	Total credit 50% or more of HH income	Heavy financial burden AND	Heavy financial burden AND	Heavy financial burden AND	Behind commitments 3m+ AND
Unweighted Base	2028	406	251	130	14	29	5	22	7	1	2
Base	2028	436	271	137	18	27	5	23	7	1	2
No -at the moment I'm continuing to work as normal	15%	14%	11%	17%	8%	15%	38%	4%	15%	-	47%
I'm working from home full time	20%	14%	13%	18%	5%	19%	-	12%	-	100%	-
I've had my hours / shifts reduced	3%	4%	3%	5%	-	-	-	-	-	-	-
I've had my hours / shifts increased	1%	1%	-	-	-	-	-	-	-	-	-
I've been temporarily laid off / made redundant until the crisis is over	1%	2%	2%	1%	18%	-	-	5%	-	-	-
I've been laid off / made redundant permanently	1%	2%	3%	3%	-	-	-	7%	-	-	-
My business / employer has temporarily closed but I'm still employed and being paid	1%	*	-	-	-	-	-	-	-	-	-
You have been furloughed i.e. put on temporary leave but are still being paid	12%	15%	18%	16%	11%	16%	39%	18%	10%	-	-
I have been asked to take on a different job / role within my organisation	1%	1%	1%	-	-	-	-	7%	-	-	-
My business has substantially reduced	3%	6%	8%	4%	5%	-	-	4%	-	-	-
My business has stopped entirely	2%	2%	3%	3%	-	-	-	-	-	-	-
I'm unable to work	1%	2%	2%	1%	9%	4%	-	-	-	-	-
Not applicable - I wasn't working beforehand and I'm not working now	40%	37%	37%	33%	45%	47%	22%	44%	75%	-	53%

Your personal financial situation : How has the current COVID-19 pandemic impacted on your personal / household financial situation?

	Total	Financial difficulties		Over-Indebtedness Measurement Combinations							
		Have experienced in the last 12	Still experiencing now	Heavy financial burden ONL Y	Behind commitments 3m+ ONL Y	Unsecured credit 25% or more of HH	Total credit 50% or more of HH income	Heavy financial burden AND	Heavy financial burden AND	Heavy financial burden AND	Behind commitments 3m+ AND
Unweighted Base	2028	406	251	130	14	29	5	22	7	1	2
Base	2028	436	271	137	18	27	5	23	7	1	2
It has had a very negative impact	8%	22%	32%	29%	27%	9%	-	41%	29%	-	-
It has had a fairly negative impact	26%	37%	42%	35%	52%	38%	-	34%	43%	100%	-
It has had no impact at all	51%	28%	19%	26%	9%	36%	80%	15%	29%	-	100%
It has had a fairly positive impact	12%	10%	6%	8%	13%	15%	20%	5%	-	-	-

The amount of savings that you have : How has the current COVID-19 pandemic impacted on your personal / household financial situation?

	Total	Financial difficulties		Over-Indebtedness Measurement Combinations							
		Have experienced in the last 12	Still experiencing now	Heavy financial burden ONL Y	Behind commitments 3m+ ONL Y	Unsecured credit 25% or more of HH	Total credit 50% or more of HH income	Heavy financial burden AND	Heavy financial burden AND	Heavy financial burden AND	Behind commitments 3m+ AND
Unweighted Base	2028	406	251	130	14	29	5	22	7	1	2
Base	2028	436	271	137	18	27	5	23	7	1	2
It has had a very negative impact	10%	21%	29%	30%	19%	6%	-	34%	15%	-	-
It has had a fairly negative impact	21%	26%	28%	21%	25%	34%	20%	23%	-	100%	-
It has had no impact at all	55%	42%	39%	42%	56%	53%	80%	43%	85%	-	53%
It has had a fairly positive impact	12%	8%	4%	5%	-	6%	-	-	-	-	47%
It has had a very positive impact	3%	2%	*	2%	-	-	-	-	-	-	-

The amount of debt that you have : How has the current COVID-19 pandemic impacted on your personal / household financial situation?

	Total	Financial difficulties		Over-Indebtedness Measurement Combinations							
		Have experienced in the last 12	Still experiencing now	Heavy financial burden ONL Y	Behind commitments 3m+ ONL Y	Unsecured credit 25% or more of HH	Total credit 50% or more of HH income	Heavy financial burden AND	Heavy financial burden AND	Heavy financial burden AND	Behind commitments 3m+ AND
Unweighted Base	2028	406	251	130	14	29	5	22	7	1	2
Base	2028	436	271	137	18	27	5	23	7	1	2
It has had a very negative impact	5%	14%	20%	21%	25%	3%	-	41%	26%	-	-
It has had a fairly negative impact	13%	28%	36%	27%	28%	24%	-	30%	44%	100%	-
It has had no impact at all	75%	49%	38%	46%	32%	64%	100%	19%	31%	-	100%
It has had a fairly positive impact	6%	7%	6%	4%	15%	9%	-	10%	-	-	-
It has had a very positive impact	1%	2%	-	1%	-	-	-	-	-	-	-

The amount of disposable income that you have i.e. the amount of money you have left after paying your bills, financial commitments and other essentials.' : How has the current COVID-19 pandemic impacted on your personal / household financial situation?

	Total	Financial difficulties		Over-Indebtedness Measurement Combinations							
		Have experienced in the last 12	Still experiencing now	Heavy financial burden ONL Y	Behind commitments 3m+ ONL Y	Unsecured credit 25% or more of HH	Total credit 50% or more of HH income	Heavy financial burden AND	Heavy financial burden AND	Heavy financial burden AND	Behind commitments 3m+ AND
Unweighted Base	2028	406	251	130	14	29	5	22	7	1	2
Base	2028	436	271	137	18	27	5	23	7	1	2
It has had a very negative impact	10%	27%	36%	35%	22%	3%	-	55%	26%	-	-
It has had a fairly negative impact	25%	33%	38%	31%	55%	41%	20%	12%	56%	100%	-
It has had no impact at all	46%	27%	19%	23%	16%	39%	61%	25%	18%	-	100%
It has had a fairly positive impact	16%	11%	7%	10%	7%	17%	20%	5%	-	-	-
It has had a very positive impact	3%	2%	*	1%	-	-	-	3%	-	-	-

Your regular household expenditure e.g. bills, food shopping etc' : How has the current COVID-19 pandemic impacted on your personal / household financial situation?

	Total	Financial difficulties		Over-Indebtedness Measurement Combinations							
		Have experienced in the last 12	Still experiencing now	Heavy financial burden ONL Y	Behind commitments 3m+ ONL Y	Unsecured credit 25% or more of HH	Total credit 50% or more of HH income	Heavy financial burden AND	Heavy financial burden AND	Heavy financial burden AND	Behind commitments 3m+ AND
Unweighted Base	2028	406	251	130	14	29	5	22	7	1	2
Base	2028	436	271	137	18	27	5	23	7	1	2
It has had a very negative impact	7%	19%	26%	27%	24%	3%	-	44%	26%	-	-
It has had a fairly negative impact	33%	45%	47%	43%	44%	45%	42%	38%	56%	100%	53%
It has had no impact at all	50%	25%	19%	23%	26%	32%	58%	8%	18%	-	47%
It has had a fairly positive impact	9%	9%	7%	6%	6%	18%	-	5%	-	-	-
It has had a very positive impact	1%	2%	1%	1%	-	3%	-	5%	-	-	-
It has had a very positive impact	2%	3%	1%	2%	-	3%	-	5%	-	-	-

And how long do you think it may take for your personal / household finances to return to where they were before COVID-19 pandemic?

	Total	Financial difficulties		Over-Indebtedness Measurement Combinations							
		Have experienced in the last 12	Still experiencing now	Heavy financial burden ONLY	Behind commitments 3m+ ONLY	Unsecured credit 25% or more of HH	Total credit 50% or more of HH income	Heavy financial burden AND	Heavy financial burden AND	Heavy financial burden AND	Behind commitments 3m+ AND
Unweighted Base	825	266	199	89	11	15	1	17	6	1	-
Base	834	284	214	94	14	15	1	17	6	1	-
A few weeks	3%	3%	2%	1%	-	-	-	19%	-	-	-
A few months	27%	23%	20%	14%	7%	37%	-	6%	19%	-	-
At least a year	34%	40%	41%	45%	62%	27%	100%	37%	15%	100%	-
More than 2 years but less than 3 years	8%	8%	9%	6%	-	8%	-	12%	31%	-	-
More than 3 years but less than 4 years	2%	1%	1%	-	-	-	-	-	-	-	-
More than 4 years but less than 5 years	1%	1%	1%	1%	-	-	-	6%	-	-	-
5 years or more	3%	3%	3%	6%	-	7%	-	-	-	-	-
I don't think my finances will ever recover fully	6%	9%	11%	12%	-	12%	-	21%	35%	-	-
Not sure	17%	13%	11%	14%	32%	10%	-	-	-	-	-

Mental health : How has the current COVID-19 pandemic impacted on your mental and physical health?

	2028	406	251	130	14	29	5	22	7	1	2
Unweighted Base	2028	436	271	137	18	27	5	23	7	1	2
Base	2028	436	271	137	18	27	5	23	7	1	2
It has had a very negative impact	12%	23%	26%	35%	17%	3%	-	51%	15%	-	53%
It has had a fairly negative impact	42%	46%	51%	45%	34%	44%	78%	38%	69%	-	-
It has had no impact at all	39%	25%	18%	15%	37%	41%	22%	5%	15%	100%	47%
It has had a fairly positive impact	6%	5%	4%	4%	6%	9%	-	-	-	-	-
I has had a very positive impact	2%	1%	1%	1%	6%	2%	-	5%	-	-	-

Physical health : How has the current COVID-19 pandemic impacted on your mental and physical health ?

	2028	406	251	130	14	29	5	22	7	1	2
Unweighted Base	2028	436	271	137	18	27	5	23	7	1	2
Base	2028	436	271	137	18	27	5	23	7	1	2
It has had a very negative impact	8%	16%	17%	24%	14%	6%	-	30%	26%	-	53%
It has had a fairly negative impact	32%	40%	42%	34%	41%	39%	36%	43%	31%	-	-
It has had no impact at all	42%	28%	27%	30%	29%	34%	22%	12%	44%	-	47%
It has had a fairly positive impact	15%	14%	13%	8%	17%	19%	42%	11%	-	100%	-
I has had a very positive impact	3%	2%	2%	3%	-	2%	-	5%	-	-	-

Has your personal income been reduced because of the COVID-19 pandemic? This could be because your hours have been reduced, or because you've been laid off from work etc. Please only include your own income, not others in your household. Please tick one option only.

	2028	406	251	130	14	29	5	22	7	1	2
Unweighted Base	2028	436	271	137	18	27	5	23	7	1	2
Base	2028	436	271	137	18	27	5	23	7	1	2
Yes - I've lost 100% of my personal income	4%	9%	13%	10%	11%	3%	-	-	-	-	-
Yes - I've lost 80-99% of my personal income	2%	4%	5%	5%	9%	3%	-	19%	-	-	-
Yes - I've lost 60-79% of my personal income	2%	4%	5%	1%	5%	-	-	5%	-	-	-
Yes - I've lost 40-59% of my personal income	3%	7%	8%	4%	7%	-	-	5%	-	100%	-
Yes - I've lost 20-39% of my personal income	8%	12%	15%	17%	6%	16%	20%	9%	15%	-	-
Yes - I've lost 1-19% of my personal income	8%	7%	6%	6%	13%	9%	-	12%	-	-	-
No - I've not lost any of my personal income	67%	51%	42%	49%	49%	69%	80%	41%	85%	-	100%
Don't know	5%	5%	5%	8%	-	-	-	9%	-	-	-

Which, if any, of the following things have you done as a result of the recent COVID-19 pandemic in relation to your financial situation?

	Total	Fiancial difficulties		Over-Indebtedness Measurement Combinations							
		Have experienced in the last 12	Still experiencing now	Heavy financial burden ONLY	Behind commitments 3m+ ONLY	Unsecured credit 25% or more of HH	Total credit 50% or more of HH income	Heavy financial burden AND	Heavy financial burden AND	Heavy financial burden AND	Behind commitments 3m+ AND
Unweighted Base	2028	406	251	130	14	29	5	22	7	1	2
Base	2028	436	271	137	18	27	5	23	7	1	2
Borrowed more money from your bank e.g. extended your overdraft or credit limit, took out a loan etc.	3%	8%	12%	11%	6%	10%	-	16%	13%	-	-
Borrowed money from family members or friends	6%	22%	30%	17%	43%	6%	-	46%	15%	-	53%
Used savings that you had accumulated in case of an emergency	12%	23%	27%	21%	5%	30%	39%	19%	15%	-	-
Lent money to family members or friends	5%	7%	7%	7%	8%	6%	-	4%	-	-	100%
Taken a payment holiday on your mortgage	3%	7%	10%	9%	10%	-	20%	-	-	100%	-
Taken a payment holiday on your council tax	1%	4%	6%	6%	21%	-	-	9%	-	-	-
Taken a payment holiday on your rent	1%	2%	2%	1%	15%	-	-	-	-	-	-
Taken a payment holiday on any other loans or financial commitments	3%	10%	13%	11%	14%	7%	-	10%	-	-	-
payments	3%	10%	15%	13%	15%	7%	-	25%	-	-	53%
Cashed in all or some of your investments	2%	4%	5%	3%	-	-	-	-	-	-	-
Sought professional advice or support about your financial situation	1%	3%	3%	2%	-	4%	-	-	-	-	-
Applied for state benefits e.g. Universal credit	3%	11%	14%	10%	22%	3%	-	13%	-	-	-
Applied to your local authority for Council Tax Support	1%	4%	5%	4%	-	3%	-	8%	-	-	-
None of the above	72%	41%	29%	46%	23%	43%	61%	21%	56%	-	-

Q6_1. Is any of your debt hidden or kept a secret from your partner or close family members? - My partner

Unweighted Base	1244	335	216	107	14	29	5	22	7	1	2
Base	1252	358	234	112	18	27	5	23	7	1	2
Yes, all of it	2%	4%	4%	7%	-	-	-	13%	-	-	-
Yes, some of it	6%	12%	13%	15%	17%	10%	-	14%	18%	-	47%
No, none	61%	48%	50%	47%	66%	43%	80%	47%	56%	100%	-
Don't know	1%	-	-	-	-	-	-	-	-	-	-
Not applicable	30%	36%	33%	31%	17%	47%	20%	26%	26%	-	53%
Net: Yes	8%	16%	17%	22%	17%	10%	-	27%	18%	-	47%

Q6_2. Is any of your debt hidden or kept a secret from your partner or close family members? - My close family

Unweighted Base	1244	335	216	107	14	29	5	22	7	1	2
Base	1252	358	234	112	18	27	5	23	7	1	2
Yes, all of it	9%	20%	22%	27%	35%	7%	-	48%	31%	-	-
Yes, some of it	13%	22%	25%	24%	5%	19%	-	8%	26%	-	47%
No, none	58%	40%	38%	32%	44%	42%	80%	20%	30%	100%	53%
Don't know	2%	2%	2%	1%	9%	4%	-	9%	-	-	-
Not applicable	19%	15%	13%	16%	7%	27%	20%	15%	13%	-	-
Net: Yes	21%	42%	47%	51%	40%	26%	-	56%	56%	-	47%

YouGov Survey Results

Sample Size: 2028

Fieldwork: 27th-29th May



Total	Over-Indebtedness Measurement Combinations						
	Behind commitments 3m+ AND	Unsecured credit 25% or more of HH	Heavy financial burden AND	Heavy financial burden AND	Heavy financial burden AND	Behind commitments 3m+ AND	Heavy financial burden AND

Which one of the following statements BEST describes how well you are keeping up with your bills and credit commitments at the moment? Please select one only.

	Unweighted Base	2028	-	20	3	5	-	2	1
	Base	2028	-	20	3	5	-	3	1
I am keeping up with all bills and credit commitments without any difficulties	60%	-	51%	-	-	-	-	-	100%
I am keeping up with all bills and credit commitments, but it is a struggle from time to time	22%	-	44%	-	62%	-	40%	-	-
I am keeping up with all bills and credit commitments, but it is a constant struggle	7%	-	5%	-	-	-	-	-	-
I am having real financial problems and have fallen behind with many bills or credit commitments	4%	-	-	35%	20%	-	60%	-	-
I don't have any bills or credit commitments	1%	-	-	65%	18%	-	-	-	-
Don't know	4%	-	-	-	-	-	-	-	-
Net: Financially distressed	2%	-	-	-	-	-	-	-	-
	12%	-	5%	100%	38%	-	60%	-	-

Has your personal income been reduced because of the COVID-19 pandemic? This could be because your hours have been reduced, or because you've been laid off from work etc. Please only include your own income, not others in your household. Please tick one option only.

	Unweighted Base	2028	-	20	3	5	-	2	1
	Base	2028	-	20	3	5	-	3	1
Yes - I've lost 100% of my personal income	4%	-	17%	30%	18%	-	-	-	-
Yes - I've lost 80-99% of my personal income	2%	-	-	-	-	-	-	-	-
Yes - I've lost 60-79% of my personal income	2%	-	-	-	-	-	-	-	-
Yes - I've lost 40-59% of my personal income	3%	-	4%	-	20%	-	-	-	-
Yes - I've lost 20-39% of my personal income	8%	-	14%	-	24%	-	-	-	-
Yes - I've lost 1-19% of my personal income	8%	-	15%	35%	23%	-	-	-	-
No - I've not lost any of my personal income	67%	-	44%	-	15%	-	100%	100%	-
Don't know	5%	-	6%	35%	-	-	-	-	-

Total	Over-Indebtedness Measurement Combinations						
	Behind commitments 3m+ AND	Unsecured credit 25% or more of HH	Heavy financial burden AND	Heavy financial burden AND	Heavy financial burden AND	Behind commitments 3m+ AND	Heavy financial burden AND

Has your work situation changed as a result of the COVID-19 pandemic? This could be a change as a direct or indirect result of the COVID-19 pandemic. Please tick one option only.

	Unweighted Base	2028	20	3	5	-	2	1	
Base		2028	-	20	3	5	-	3	1
No -at the moment I'm continuing to work as normal	15%	-	27%	-	-	-	-	-	-
I'm working from home full time	20%	-	14%	-	18%	-	-	100%	-
I've had my hours / shifts reduced	3%	-	-	-	-	-	-	-	-
I've had my hours / shifts increased	1%	-	-	-	-	-	-	-	-
I've been temporarily laid off / made redundant until the crisis is over	1%	-	-	30%	-	-	-	-	-
I've been laid off / made redundant permanently	1%	-	-	35%	-	-	-	-	-
My business / employer has temporarily closed but I'm still employed and being paid	1%	-	-	-	-	-	-	-	-
You have been furloughed i.e. put on temporary leave but are still being paid	12%	-	9%	35%	24%	-	-	-	-
I have been asked to take on a different job / role within my organisation	1%	-	-	-	-	-	-	-	-
My business has substantially reduced	3%	-	-	-	20%	-	-	-	-
My business has stopped entirely	2%	-	23%	-	-	-	-	-	-
I'm unable to work	1%	-	-	-	-	-	-	-	-
Not applicable - I wasn't working beforehand and I'm not working now	40%	-	27%	-	39%	-	100%	-	-

Your personal financial situation : How has the current COVID-19 pandemic impacted on your personal / household financial situation?

Total	Over-Indebtedness Measurement Combinations							
	Behind commitments 3m+ AND	Unsecured credit 25% or more of HH	Heavy financial burden AND	Heavy financial burden AND	Heavy financial burden AND	Behind commitments 3m+ AND	Heavy financial burden AND	
Unweighted Base	2028	-	20	3	5	-	2	1
Base	2028	-	20	3	5	-	3	1
It has had a very negative impact	8%	-	-	65%	18%	-	-	-
It has had a fairly negative impact	26%	-	46%	35%	67%	-	-	-
It has had no impact at all	51%	-	43%	-	-	-	100%	100%
It has had a fairly positive impact	12%	-	11%	-	15%	-	-	-

The amount of savings that you have : How has the current COVID-19 pandemic impacted on your personal / household financial situation?

Unweighted Base	2028	-	20	3	5	-	2	1
Base	2028	-	20	3	5	-	3	1
It has had a very negative impact	10%	-	11%	30%	18%	-	-	-
It has had a fairly negative impact	21%	-	32%	70%	-	-	-	-
It has had no impact at all	55%	-	46%	-	67%	-	100%	100%
It has had a fairly positive impact	12%	-	11%	-	15%	-	-	-
I has had a very positive impact	3%	-	-	-	-	-	-	-

The amount of debt that you have : How has the current COVID-19 pandemic impacted on your personal / household financial situation?

Unweighted Base	2028	-	20	3	5	-	2	1
Base	2028	-	20	3	5	-	3	1
It has had a very negative impact	5%	-	-	65%	18%	-	-	-
It has had a fairly negative impact	13%	-	40%	35%	58%	-	-	-
It has had no impact at all	75%	-	60%	-	24%	-	100%	100%
It has had a fairly positive impact	6%	-	-	-	-	-	-	-
I has had a very positive impact	1%	-	-	-	-	-	-	-

The amount of disposable income that you have i.e. the amount of money you have left after paying your bills, financial commitments and other essentials.' : How has the current COVID-19 pandemic impacted on your personal / household financial situation?

Unweighted Base	2028	-	20	3	5	-	2	1
Base	2028	-	20	3	5	-	3	1
It has had a very negative impact	10%	-	11%	65%	18%	-	-	-
It has had a fairly negative impact	25%	-	46%	35%	67%	-	-	-
It has had no impact at all	46%	-	30%	-	-	-	100%	100%
It has had a fairly positive impact	16%	-	13%	-	15%	-	-	-
I has had a very positive impact	3%	-	-	-	-	-	-	-

Your regular household expenditure e.g. bills, food shopping etc' : How has the current COVID-19 pandemic impacted on your personal / household financial situation?

Unweighted Base	2028	-	20	3	5	-	2	1
Base	2028	-	20	3	5	-	3	1
It has had a very negative impact	7%	-	7%	65%	-	-	-	-
It has had a fairly negative impact	33%	-	42%	35%	85%	-	100%	-
It has had no impact at all	50%	-	38%	-	-	-	-	-
It has had a fairly positive impact	9%	-	13%	-	-	-	-	100%
I has had a very positive impact	1%	-	-	-	15%	-	-	-
I has had a very positive impact	2%	-	-	-	-	-	-	-

Total	Over-Indebtedness Measurement Combinations						
	Behind commitments 3m+ AND	Unsecured credit 25% or more of HH	Heavy financial burden AND	Heavy financial burden AND	Heavy financial burden AND	Behind commitments 3m+ AND	Heavy financial burden AND

And how long do you think it may take for your personal / household finances to return to where they were before COVID-19 pandemic?

Unweighted Base	825	-	13	3	4	-	-	-
Base	834	-	13	3	4	-	-	-
A few weeks	3%	-	10%	-	-	-	-	-
A few months	27%	-	26%	-	55%	-	-	-
At least a year	34%	-	43%	35%	-	-	-	-
More than 2 years but less than 3 years	8%	-	6%	30%	-	-	-	-
More than 3years but less than 4 years	2%	-	-	-	-	-	-	-
More than 4 years but less than 5 years	1%	-	-	-	-	-	-	-
5 years or more	3%	-	-	-	21%	-	-	-
I don't think my finances will ever recover fully	6%	-	9%	-	23%	-	-	-
Not sure	17%	-	7%	35%	-	-	-	-

Mental health : How has the current COVID-19 pandemic impacted on your mental and physical health?

Unweighted Base	2028	-	20	3	5	-	2	1
Base	2028	-	20	3	5	-	3	1
It has had a very negative impact	12%	-	13%	30%	18%	-	-	-
It has had a fairly negative impact	42%	-	40%	70%	24%	-	-	100%
It has had no impact at all	39%	-	47%	-	58%	-	60%	-
It has had a fairly positive impact	6%	-	-	-	-	-	40%	-
I has had a very positive impact	2%	-	-	-	-	-	-	-

Physical health : How has the current COVID-19 pandemic impacted on your mental and physical health ?

Unweighted Base	2028	-	20	3	5	-	2	1
Base	2028	-	20	3	5	-	3	1
It has had a very negative impact	8%	-	6%	-	-	-	-	-
It has had a fairly negative impact	32%	-	36%	100%	42%	-	-	-
It has had no impact at all	42%	-	58%	-	58%	-	60%	-
It has had a fairly positive impact	15%	-	-	-	-	-	40%	100%
I has had a very positive impact	3%	-	-	-	-	-	-	-

Has your personal income been reduced because of the COVID-19 pandemic? This could be because your hours have been reduced, or because you've been laid off from work etc. Please only include your own income, not others in your household. Please tick one option only.

Unweighted Base	2028	-	20	3	5	-	2	1
Base	2028	-	20	3	5	-	3	1
Yes - I've lost 100% of my personal income	4%	-	17%	30%	18%	-	-	-
Yes - I've lost 80-99% of my personal income	2%	-	-	-	-	-	-	-
Yes - I've lost 60-79% of my personal income	2%	-	-	-	-	-	-	-
Yes - I've lost 40-59% of my personal income	3%	-	4%	-	20%	-	-	-
Yes - I've lost 20-39% of my personal income	8%	-	14%	-	24%	-	-	-
Yes - I've lost 1-19% of my personal income	8%	-	15%	35%	23%	-	-	-
No - I've not lost any of my personal income	67%	-	44%	-	15%	-	100%	100%
Don't know	5%	-	6%	35%	-	-	-	-

Total	Over-Indebtedness Measurement Combinations						
	Behind commitments 3m+ AND	Unsecured credit 25% or more of HH	Heavy financial burden AND	Heavy financial burden AND	Heavy financial burden AND	Behind commitments 3m+ AND	Heavy financial burden AND

Which, if any, of the following things have you done as a result of the recent COVID-19 pandemic in relation to your financial situation?

	2028	-	20	3	5	-	2	1
Unweighted Base	2028	-	20	3	5	-	2	1
Base	2028	-	20	3	5	-	3	1
Borrowed more money from your bank e.g. extended your overdraft or credit limit, took out a loan etc.	3%	-	11%	30%	20%	-	-	-
Borrowed money from family members or friends	6%	-	7%	70%	20%	-	-	-
Used savings that you had accumulated in case of an emergency	12%	-	27%	35%	18%	-	-	-
Lent money to family members or friends	5%	-	-	30%	-	-	-	-
Taken a payment holiday on your mortgage	3%	-	9%	-	24%	-	-	-
Taken a payment holiday on your council tax	1%	-	-	-	-	-	-	-
Taken a payment holiday on your rent	1%	-	-	-	-	-	40%	-
Taken a payment holiday on any other loans or financial commitments	3%	-	4%	65%	24%	-	-	-
payments	3%	-	-	65%	38%	-	-	-
Cashed in all or some of your investments	2%	-	6%	-	-	-	-	-
Sought professional advice or support about your financial situation	1%	-	-	-	-	-	-	-
Applied for state benefits e.g. Universal credit	3%	-	-	65%	18%	-	-	-
Applied to your local authority for Council Tax Support	1%	-	-	65%	18%	-	-	-
None of the above	72%	-	48%	-	39%	-	60%	100%

Q6_1. Is any of your debt hidden or kept a secret from your partner or close family members? - My partner

	1244	-	20	3	5	-	2	1
Unweighted Base	1244	-	20	3	5	-	2	1
Base	1252	-	20	3	5	-	3	1
Yes, all of it	2%	-	-	-	-	-	-	-
Yes, some of it	6%	-	6%	30%	-	-	40%	-
No, none	61%	-	70%	35%	39%	-	-	-
Don't know	1%	-	-	-	-	-	-	-
Not applicable	30%	-	24%	35%	61%	-	60%	100%
Net: Yes	8%	-	6%	30%	-	-	40%	-

Q6_2. Is any of your debt hidden or kept a secret from your partner or close family members? - My close family

	1244	-	20	3	5	-	2	1
Unweighted Base	1244	-	20	3	5	-	2	1
Base	1252	-	20	3	5	-	3	1
Yes, all of it	9%	-	5%	65%	24%	-	40%	-
Yes, some of it	13%	-	22%	35%	15%	-	-	-
No, none	58%	-	62%	-	38%	-	60%	-
Don't know	2%	-	-	-	-	-	-	-
Not applicable	19%	-	11%	-	23%	-	-	100%
Net: Yes	21%	-	27%	100%	39%	-	40%	-

YouGov Survey Results

Sample Size: 2028

Fieldwork: 27th-29th May



Total	Behind with Commitments 3 Months	Unsecured credit vs. household 25% or greater	Total credit (secured & unsecured) 50% or greater	Over-Indebted		Dependence Single Parent HH	Indebtedness Indicator			
				Yes	No		Keeping up with bills is heavy burden	Fallen behind on payments in 3 out of 4	Keeping up with bills is heavy burden	Not considered indebted

Which one of the following statements BEST describes how well you are keeping up with your bills and credit commitments at the moment? Please select one only.

	2028	44	69	34	241	1787	85	122	70	239	1789
Unweighted Base	2028	49	67	34	250	1778	81	126	82	257	1771
Base	2028	49	67	34	250	1778	81	126	82	257	1771
I am keeping up with all bills and credit commitments without any difficulties	60%	6%	32%	42%	19%	66%	57%	17%	22%	16%	66%
I am keeping up with all bills and credit commitments, but it is a struggle from time to time	22%	21%	38%	43%	30%	20%	31%	31%	27%	26%	21%
I am keeping up with all bills and credit commitments, but it is a constant struggle	7%	13%	14%	5%	25%	5%	9%	36%	17%	26%	4%
I am having real financial problems and have fallen behind with many bills or credit commitments	4%	38%	12%	7%	17%	2%	2%	11%	32%	23%	1%
I don't have any bills or credit commitments	1%	22%	4%	2%	8%	*	-	4%	2%	8%	*
Don't know	4%	-	-	-	-	5%	-	-	-	-	5%
Net: Financially distressed	2%	-	-	-	1%	2%	-	-	1%	1%	2%
	12%	74%	29%	15%	51%	7%	12%	52%	50%	57%	6%

Has your personal income been reduced because of the COVID-19 pandemic? This could be because your hours have been reduced, or because you've been laid off from work etc. Please only include your own income, not others in your household. Please tick one option only.

	2028	44	69	34	241	1787	85	122	70	239	1789
Unweighted Base	2028	49	67	34	250	1778	81	126	82	257	1771
Base	2028	49	67	34	250	1778	81	126	82	257	1771
Yes - I've lost 100% of my personal income	4%	6%	9%	13%	9%	3%	2%	8%	10%	9%	3%
Yes - I've lost 80-99% of my personal income	2%	12%	1%	-	5%	2%	3%	3%	6%	6%	2%
Yes - I've lost 60-79% of my personal income	2%	4%	-	-	2%	2%	-	1%	3%	2%	2%
Yes - I've lost 40-59% of my personal income	3%	5%	2%	7%	4%	3%	4%	5%	4%	5%	3%
Yes - I've lost 20-39% of my personal income	8%	6%	14%	15%	15%	7%	12%	17%	4%	12%	8%
Yes - I've lost 1-19% of my personal income	8%	12%	11%	12%	8%	8%	9%	6%	13%	9%	7%
No - I've not lost any of my personal income	67%	49%	59%	50%	52%	69%	69%	52%	59%	51%	70%
Don't know	5%	6%	3%	3%	6%	5%	-	7%	2%	6%	5%



Total	Behind with Commitments	Unsecured credit vs. household	Total credit (secured & unsecured)	Over-Indebted		Dependence	Indebtedness Indicator			
	3 Months	25% or greater	50% or greater	Yes	No	Single Parent HH	Keeping up with bills is heavy burden	Fallen behind on payments in 3 out of 4	Keeping up with bills is heavy burden	Not considered indebted

Has your work situation changed as a result of the COVID-19 pandemic? This could be a change as a direct or indirect result of the COVID-19 pandemic. Please tick one option only.

	2028	44	69	34	241	1787	85	122	70	239	1789
Unweighted Base	2028	49	67	34	250	1778	81	126	82	257	1771
No -at the moment I'm continuing to work as normal	15%	7%	17%	21%	16%	15%	11%	19%	16%	15%	15%
I'm working from home full time	20%	9%	15%	16%	16%	20%	43%	19%	6%	14%	21%
I've had my hours / shifts reduced	3%	-	-	-	3%	3%	6%	5%	4%	4%	3%
I've had my hours / shifts increased	1%	-	-	-	-	1%	-	-	-	-	1%
I've been temporarily laid off / made redundant until the crisis is over	1%	10%	1%	-	2%	1%	1%	1%	2%	2%	1%
I've been laid off / made redundant permanently	1%	5%	1%	-	3%	1%	-	2%	-	3%	1%
My business / employer has temporarily closed but I'm still employed and being paid	1%	-	-	-	-	1%	-	-	1%	*	1%
You have been furloughed i.e. put on temporary leave but are still being paid	12%	14%	13%	14%	15%	12%	18%	15%	16%	16%	12%
I have been asked to take on a different job / role within my organisation	1%	3%	-	-	1%	1%	-	-	1%	1%	1%
My business has substantially reduced	3%	3%	1%	3%	3%	3%	5%	3%	3%	4%	2%
My business has stopped entirely	2%	-	7%	14%	3%	2%	6%	3%	3%	2%	2%
I'm unable to work	1%	3%	1%	-	2%	1%	-	1%	3%	2%	1%
Not applicable - wasn't working beforehand and I'm not working now	40%	44%	43%	32%	37%	40%	10%	31%	44%	38%	40%

Total	Behind with Commitments	Unsecured credit vs. household	Total credit (secured & unsecured)	Over-Indebted		Dependence	Indebtedness Indicator			
	3 Months	25% or greater	50% or greater	Yes	No	Single Parent HH	Keeping up with bills is heavy burden	Fallen behind on payments in 3 out of 4	Keeping up with bills is heavy burden	Not considered indebted

Your personal financial situation : How has the current COVID-19 pandemic impacted on your personal / household financial situation?

	2028	44	69	34	241	1787	85	122	70	239	1789
Unweighted Base	2028	49	67	34	250	1778	81	126	82	257	1771
Base	2028	49	67	34	250	1778	81	126	82	257	1771
It has had a very negative impact	8%	32%	10%	2%	24%	6%	3%	24%	17%	26%	6%
It has had a fairly negative impact	26%	36%	39%	39%	37%	24%	30%	39%	42%	38%	24%
It has had no impact at all	51%	22%	39%	48%	28%	55%	49%	26%	34%	27%	55%
It has had a fairly positive impact	12%	7%	10%	11%	9%	13%	14%	9%	5%	7%	13%

The amount of savings that you have : How has the current COVID-19 pandemic impacted on your personal / household financial situation?

	2028	44	69	34	241	1787	85	122	70	239	1789
Unweighted Base	2028	49	67	34	250	1778	81	126	82	257	1771
Base	2028	49	67	34	250	1778	81	126	82	257	1771
It has had a very negative impact	10%	24%	10%	9%	23%	8%	9%	24%	25%	28%	7%
It has had a fairly negative impact	21%	24%	26%	24%	23%	20%	19%	20%	24%	22%	21%
It has had no impact at all	55%	50%	56%	59%	47%	56%	53%	49%	45%	44%	56%
It has had a fairly positive impact	12%	2%	8%	9%	5%	13%	16%	5%	5%	5%	13%
I has had a very positive impact	3%	-	-	-	1%	3%	4%	1%	1%	1%	3%

The amount of debt that you have : How has the current COVID-19 pandemic impacted on your personal / household financial situation?

	2028	44	69	34	241	1787	85	122	70	239	1789
Unweighted Base	2028	49	67	34	250	1778	81	126	82	257	1771
Base	2028	49	67	34	250	1778	81	126	82	257	1771
It has had a very negative impact	5%	32%	8%	2%	19%	3%	1%	18%	18%	22%	2%
It has had a fairly negative impact	13%	26%	32%	34%	29%	10%	15%	27%	24%	28%	10%
It has had no impact at all	75%	32%	57%	63%	46%	79%	72%	50%	48%	43%	80%
It has had a fairly positive impact	6%	10%	4%	-	5%	6%	9%	4%	8%	6%	6%
I has had a very positive impact	1%	-	-	-	1%	1%	2%	1%	1%	1%	1%

The amount of disposable income that you have i.e. the amount of money you have left after paying your bills, financial commitments and other essentials.' : How has the current COVID-19 pandemic impacted on your personal / household financial situation?

	2028	44	69	34	241	1787	85	122	70	239	1789
Unweighted Base	2028	49	67	34	250	1778	81	126	82	257	1771
Base	2028	49	67	34	250	1778	81	126	82	257	1771
It has had a very negative impact	10%	37%	11%	9%	29%	7%	8%	28%	27%	34%	6%
It has had a fairly negative impact	25%	27%	42%	41%	34%	24%	31%	36%	34%	32%	25%
It has had no impact at all	46%	29%	35%	37%	26%	49%	40%	25%	30%	25%	50%
It has had a fairly positive impact	16%	5%	12%	13%	10%	16%	17%	10%	9%	9%	16%
I has had a very positive impact	3%	2%	-	-	1%	3%	4%	1%	-	1%	3%

Your regular household expenditure e.g. bills, food shopping etc' : How has the current COVID-19 pandemic impacted on your personal / household financial situation?

	2028	44	69	34	241	1787	85	122	70	239	1789
Unweighted Base	2028	49	67	34	250	1778	81	126	82	257	1771
Base	2028	49	67	34	250	1778	81	126	82	257	1771
It has had a very negative impact	7%	33%	8%	4%	23%	5%	6%	20%	18%	25%	4%
It has had a fairly negative impact	33%	43%	49%	52%	44%	31%	47%	49%	46%	45%	31%
It has had no impact at all	50%	16%	27%	31%	24%	53%	40%	23%	27%	22%	54%
It has had a fairly positive impact	9%	6%	13%	11%	8%	10%	5%	6%	8%	7%	10%
I has had a very positive impact	1%	2%	2%	2%	2%	1%	2%	2%	1%	2%	1%
I has had a very positive impact	2%	2%	1%	-	2%	2%	3%	2%	1%	2%	2%



Total	Behind with Commitments	Unsecured credit vs. household	Total credit (secured & unsecured)	Over-Indebted		Dependence	Indebtedness Indicator			
	3 Months	25% or greater	50% or greater	Yes	No	Single Parent HH	Keeping up with bills is heavy burden	Fallen behind on payments in 3 out of 4	Keeping up with bills is heavy burden	Not considered indebted

And how long do you think it may take for your personal / household finances to return to where they were before COVID-19 pandemic?

	825	31	41	19	160	665	37	84	46	166	659
Unweighted Base	825	31	41	19	160	665	37	84	46	166	659
Base	834	33	40	19	167	667	35	86	55	179	655
A few weeks	3%	9%	3%	7%	3%	3%	2%	3%	-	3%	4%
A few months	27%	6%	30%	29%	16%	30%	42%	19%	28%	18%	29%
At least a year	34%	47%	28%	39%	42%	32%	37%	39%	38%	40%	32%
More than 2 years but less than 3 years	8%	9%	11%	4%	7%	8%	11%	10%	9%	9%	8%
More than 3 years but less than 4 years	2%	-	-	-	-	2%	-	-	-	-	2%
More than 4 years but less than 5 years	1%	3%	-	-	1%	1%	2%	1%	-	1%	1%
5 years or more	3%	-	5%	4%	4%	2%	-	6%	4%	5%	2%
I don't think my finances will ever recover fully	6%	10%	15%	11%	13%	5%	3%	13%	2%	11%	5%
Not sure	17%	16%	8%	5%	13%	18%	3%	10%	19%	14%	18%

Mental health : How has the current COVID-19 pandemic impacted on your mental and physical health?

	2028	44	69	34	241	1787	85	122	70	239	1789
Unweighted Base	2028	44	69	34	241	1787	85	122	70	239	1789
Base	2028	49	67	34	250	1778	81	126	82	257	1771
It has had a very negative impact	12%	34%	11%	10%	28%	10%	10%	28%	13%	28%	9%
It has had a fairly negative impact	42%	36%	43%	41%	44%	41%	41%	49%	52%	47%	41%
It has had no impact at all	39%	21%	40%	46%	23%	41%	41%	18%	32%	20%	42%
It has had a fairly positive impact	6%	4%	5%	3%	4%	6%	7%	3%	4%	3%	6%
I has had a very positive impact	2%	4%	1%	-	2%	2%	1%	1%	-	1%	2%

Physical health : How has the current COVID-19 pandemic impacted on your mental and physical health ?

	2028	44	69	34	241	1787	85	122	70	239	1789
Unweighted Base	2028	44	69	34	241	1787	85	122	70	239	1789
Base	2028	49	67	34	250	1778	81	126	82	257	1771
It has had a very negative impact	8%	21%	9%	4%	19%	7%	9%	20%	14%	21%	6%
It has had a fairly negative impact	32%	40%	36%	32%	36%	32%	34%	37%	45%	39%	31%
It has had no impact at all	42%	21%	43%	50%	32%	44%	42%	30%	32%	29%	44%
It has had a fairly positive impact	15%	15%	11%	14%	11%	15%	14%	10%	9%	9%	16%
I has had a very positive impact	3%	2%	1%	-	2%	3%	2%	3%	-	2%	3%

Has your personal income been reduced because of the COVID-19 pandemic? This could be because your hours have been reduced, or because you've been laid off from work etc. Please only include your own income, not others in your household. Please tick one option only.

	2028	44	69	34	241	1787	85	122	70	239	1789
Unweighted Base	2028	44	69	34	241	1787	85	122	70	239	1789
Base	2028	49	67	34	250	1778	81	126	82	257	1771
Yes - I've lost 100% of my personal income	4%	6%	9%	13%	9%	3%	2%	8%	10%	9%	3%
Yes - I've lost 80-99% of my personal income	2%	12%	1%	-	5%	2%	3%	3%	6%	6%	2%
Yes - I've lost 60-79% of my personal income	2%	4%	-	-	2%	2%	-	1%	3%	2%	2%
Yes - I've lost 40-59% of my personal income	3%	5%	2%	7%	4%	3%	4%	5%	4%	5%	3%
Yes - I've lost 20-39% of my personal income	8%	6%	14%	15%	15%	7%	12%	17%	4%	12%	8%
Yes - I've lost 1-19% of my personal income	8%	12%	11%	12%	8%	8%	9%	6%	13%	9%	7%
No - I've not lost any of my personal income	67%	49%	59%	50%	52%	69%	69%	52%	59%	51%	70%
Don't know	5%	6%	3%	3%	6%	5%	-	7%	2%	6%	5%

Total	Behind with Commitments	Unsecured credit vs. household	Total credit (secured & unsecured)	Over-Indebted		Dependence	Indebtedness Indicator			
	3 Months	25% or greater	50% or greater	Yes	No	Single Parent HH	Keeping up with bills is heavy burden	Fallen behind on payments in 3 out of 4	Keeping up with bills is heavy burden	Not considered indebted

Which, if any, of the following things have you done as a result of the recent COVID-19 pandemic in relation to your financial situation?

	2028	44	69	34	241	1787	85	122	70	239	1789
Unweighted Base	2028	49	67	34	250	1778	81	126	82	257	1771
Borrowed more money from your bank e.g. extended your overdraft or credit limit, took out a loan etc.	3%	11%	11%	9%	11%	2%	10%	9%	6%	10%	2%
Borrowed money from family members or friends	6%	43%	12%	7%	20%	5%	3%	12%	33%	25%	4%
Used savings that you had accumulated in case of an emergency	12%	12%	24%	24%	21%	11%	19%	17%	23%	21%	11%
Lent money to family members or friends	5%	11%	7%	-	7%	5%	3%	5%	13%	8%	5%
Taken a payment holiday on your mortgage	3%	4%	4%	14%	8%	3%	14%	9%	8%	8%	3%
Taken a payment holiday on your council tax	1%	12%	-	-	6%	1%	1%	4%	8%	6%	*
Taken a payment holiday on your rent	1%	7%	2%	3%	2%	1%	-	-	8%	3%	*
Taken a payment holiday on any other loans or financial commitments	3%	13%	8%	6%	10%	2%	8%	8%	14%	12%	2%
payments	3%	23%	10%	5%	13%	1%	-	6%	17%	16%	1%
Cashed in all or some of your investments	2%	-	2%	4%	2%	2%	3%	3%	6%	4%	2%
Sought professional advice or support about your financial situation	1%	-	1%	-	1%	1%	-	1%	8%	3%	1%
Applied for state benefits e.g. Universal credit	3%	18%	5%	2%	10%	2%	2%	7%	10%	11%	2%
Applied to your local authority for Council Tax Support	1%	7%	5%	2%	4%	1%	-	2%	4%	5%	*
None of the above	72%	23%	44%	50%	42%	77%	61%	54%	30%	38%	77%

Q6_1. Is any of your debt hidden or kept a secret from your partner or close family members? - My partner

	1244	44	69	34	218	1026	85	101	63	209	1035
Unweighted Base	1252	49	67	34	226	1027	81	104	74	225	1027
Base	2%	6%	-	-	5%	1%	-	5%	4%	6%	1%
Yes, all of it	6%	19%	12%	6%	14%	5%	6%	12%	14%	14%	4%
Yes, some of it	61%	48%	48%	61%	50%	63%	80%	48%	50%	48%	64%
No, none	1%	-	-	-	-	1%	1%	-	-	-	1%
Don't know	30%	28%	40%	33%	32%	30%	13%	35%	32%	32%	30%
Not applicable	8%	25%	12%	6%	18%	6%	6%	17%	18%	20%	5%
Net: Yes											

Q6_2. Is any of your debt hidden or kept a secret from your partner or close family members? - My close family

	1244	44	69	34	218	1026	85	101	63	209	1035
Unweighted Base	1252	49	67	34	226	1027	81	104	74	225	1027
Base	9%	41%	13%	9%	25%	5%	12%	21%	17%	26%	5%
Yes, all of it	13%	9%	21%	15%	20%	11%	17%	25%	23%	22%	11%
Yes, some of it	58%	31%	45%	60%	37%	63%	56%	34%	42%	34%	63%
No, none	2%	7%	2%	-	3%	2%	1%	2%	4%	3%	2%
Don't know	19%	12%	19%	15%	16%	19%	13%	19%	14%	16%	20%
Not applicable	21%	50%	34%	24%	44%	16%	29%	46%	40%	48%	15%
Net: Yes											