

Debt and Insolvency research survey

ScotPulse: July 2025

Method

- Research was commissioned by a strategic review team – to assess opinions and experience of the broader Scottish adult 18+ population on Debt and Insolvency issues.
- An online survey was sent to a representative sample of the Scottish 18+ population.
- The sample also ensured that responses by Ethnicity were representative within in the overall survey completions.
- Results are weighted to the Scottish population estimates 2023, by age within gender.
- 3 questions on experience and attitudes towards debt were served to a nationally representative sample and a further recruitment question allowed opt-in from respondents for further research to be conducted by the client.

Fieldwork

- 17th-20th July 2025.

Completed Responses

- Invitations: 4,875
- Completions: 1,153

Key analysis segments – unweighted counts

Bills – up to date or behind on scheduled payments?

- The bills with the highest % behind are Credit card, Energy, Council tax/water and Overdraft.
- 6% are behind scheduled payments on a Credit card and 4% behind on Council tax or Energy. Credit card is also highest for being 3 months or more behind – with 27 (2%) being well behind on payments.
- Only 1% of all adults are behind on their Mortgage and 2% are behind on their Rent.
- Mobile Phone and Internet have the highest % of adults up to date – with only 1% behind on each.
- A high proportion of adults don't have a Personal loan, School lunch bills, Universal credit or a Payday loan and only 1% of adults are behind for each of these.
- **14% of all respondents admitted being behind on at least one of their bills.**
- The most likely to be behind are adults 35-44 yr olds – perhaps the age group going through the most change in terms of bills – i.e. family changes and moving home.
- Also a higher proportion of C2DEs (17%) are behind with bills compared to ABC1s (10%).
- Looking at ethnicity, White (14%) respondents are a little more likely to say they are behind on any scheduled payments than Non-White respondents (11%).

Key statements – level of agreement

- The highest average of the four statements is for ‘People who can pay their debts should do so’ with a 9.19 average on a scale of 0-10. 94% scored 7 out of 10 or higher on the agreement scale for this statement.
- This is closely followed by with high levels of agreement also for ‘The people of Scotland should have access to fair and just processes of debt advice, debt relief and debt management’ scoring 8.94 average and ‘There should be a safe route out of debt that supports people rebuild a stable financial situation’ with an average of 8.81.
- ‘The rights and needs of people with problem debt should be balanced with the rights and needs of organisations they owe money to’ is the one statement that did not score quite so highly – with almost a third neither agreeing nor disagreeing.
- The biggest demographic differences for these statements are by age –i.e. with 65+s most strongly believing that ‘People who can pay their debts should do so’, and young adults (16-34s) scoring highest for there being ‘A safe route out of debt that supports people rebuild a stable financial situation’.

Actions taken due to debt

- Of the 79 (weighted) who are three months or more behind with bills, just over half have taken none of the actions listed with 6% preferring not to say.
- Of the listed actions: 29% have sought debt advice and 27% have started an informal payment plan. 10% have applied for a debt arrangement scheme and 7% have applied for a trust deed. Only 4% have applied to go bankrupt and 2% for a moratorium.
- By demographics, younger adults (16-34s) are the least likely to have taking any of the measures listed, while women are more likely than men to have sought advice or started an informal payment plan.

Recruitment

- 31 adults said that they would be interested in taking part in further research. 26 have provided the details to proceed.

Survey Results

Bills: How up to date are you?

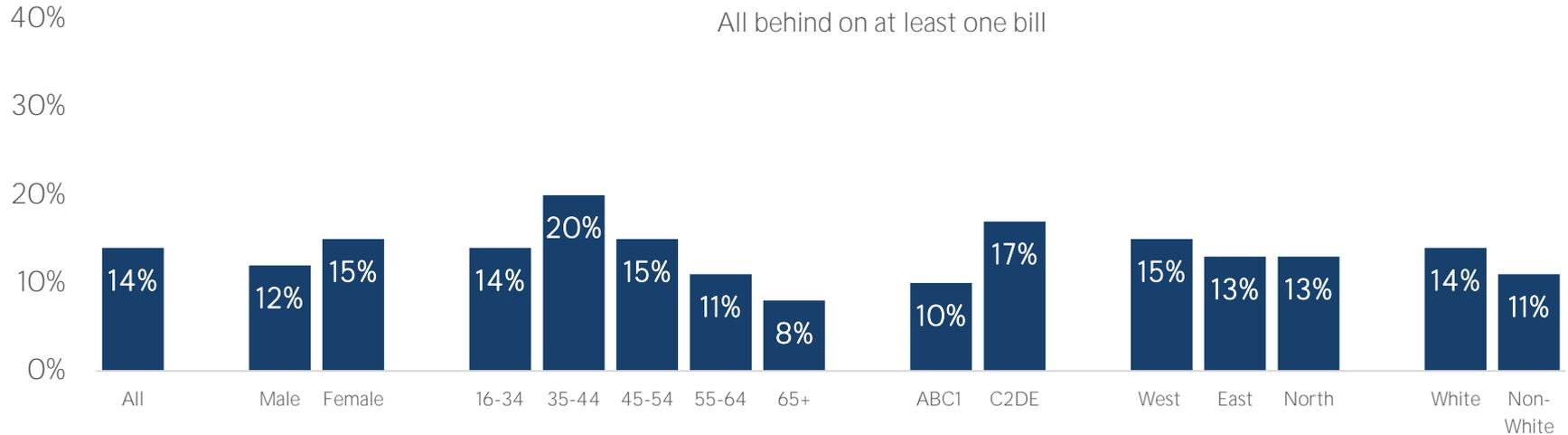
Q1: Are you currently up to date or behind on your scheduled payments for any of the following?

Bill	Up to date	Behind	N/A
Mobile phone	91%	1%	8%
Internet	89%	1%	10%
Energy	86%	4%	11%
Council tax/water	85%	4%	10%
Credit card	58%	6%	36%
Mortgage	34%	1%	65%
Rent	25%	2%	73%
Overdraft	20%	3%	77%
Buy now pay later schemes	20%	2%	77%
Personal loan	19%	1%	80%
School lunch	9%	1%	90%
Universal credit	3%	1%	96%
Payday loan	1%	1%	98%

- The bills with the highest % behind are Credit card, Energy, Council tax/water and Overdraft.
- 6% are behind on a Credit card and 4% behind on Council tax or Energy.
- Credit card is also highest for being 3 months or more behind – with 27 (2%) being well behind on payments.
- Only 1% of all adults are behind on their Mortgage and 2% are behind on their Rent.
- Mobile Phone and Internet have the highest % up to date – with only 1% behind on each.
- At the other end a high proportion of adults don't have a Personal loan, School lunch bills, Universal credit or a Payday loan and only 1% of adults are behind scheduled payments for each.

Bills – behind

Q1: Are you currently up to date or behind on your scheduled payments for any of the following?

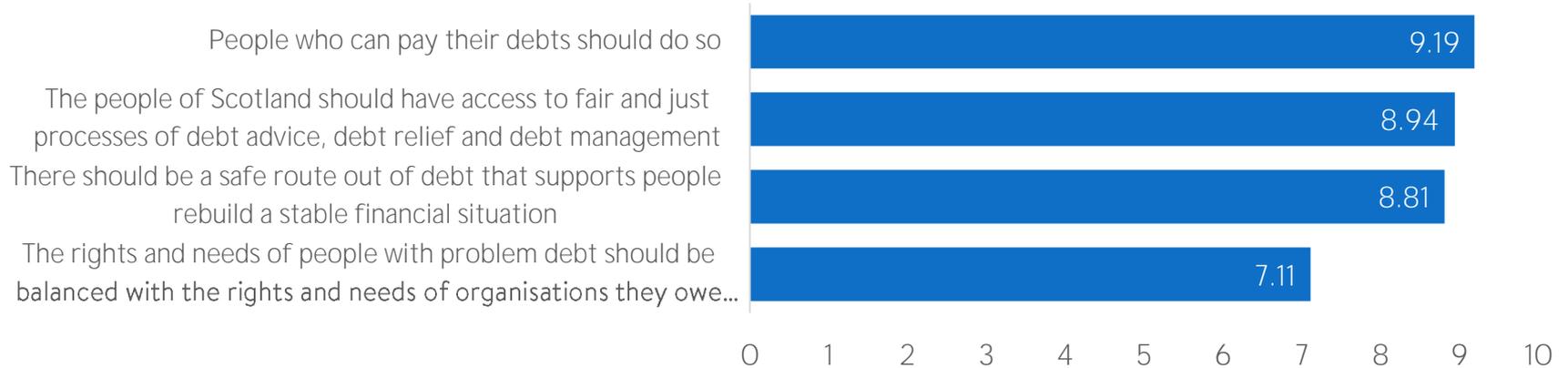


- 14% of all respondents admitted being behind on at least one of their bills.
- The most likely to be behind are adults 35-44 yr olds – perhaps the age group going through the most change in terms of bills - family size and moving home.
- Also a higher proportion of C2DEs (17%) are behind with bills compared to ABC1s (10%).
- Looking at ethnicity, White (14%) respondents are a little more likely to say they are behind on any scheduled payments than Non-White respondents (11%).

Statements: Level of agreement

Q2: How much do you agree with the following statements? AVERAGE SCORE

On a scale of 0-10 with 0 being 'don't agree at all' and 10 being 'completely agree'

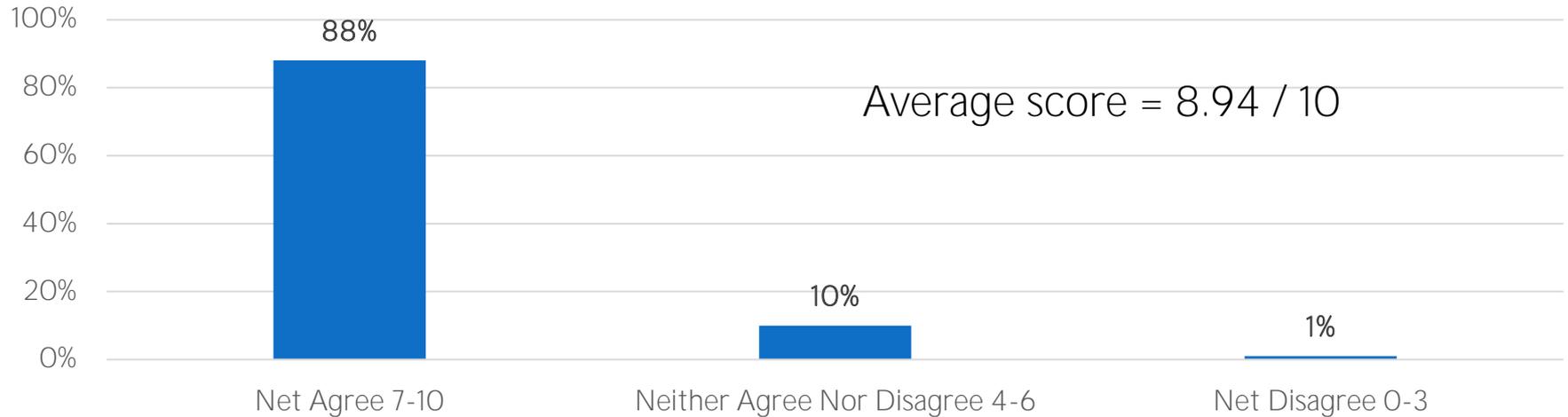


- The highest average of the four statements is for 'People who can pay their debts should do so' with 9.19 out of 10. 94% scored 7 out of 10 or higher on the agreement scale for this statement.
- This is closely followed by with high levels of agreement also for 'The people of Scotland should have access to fair and just processes of debt advice, debt relief and debt management' scoring 8.94 average and 'There should be a safe route out of debt that supports people rebuild a stable financial situation' with an average of 8.81.
- 'The rights and needs of people with problem debt should be balanced with the rights and needs of organisations they owe money to' is the one statement that did not score quite so highly – with almost a third neither agreeing nor disagreeing.

Statement 1: Level of agreement

Q2: How much do you agree with the following statement? AGREE vs DISAGREE

The people of Scotland should have access to fair and just processes of debt advice, debt relief and debt management

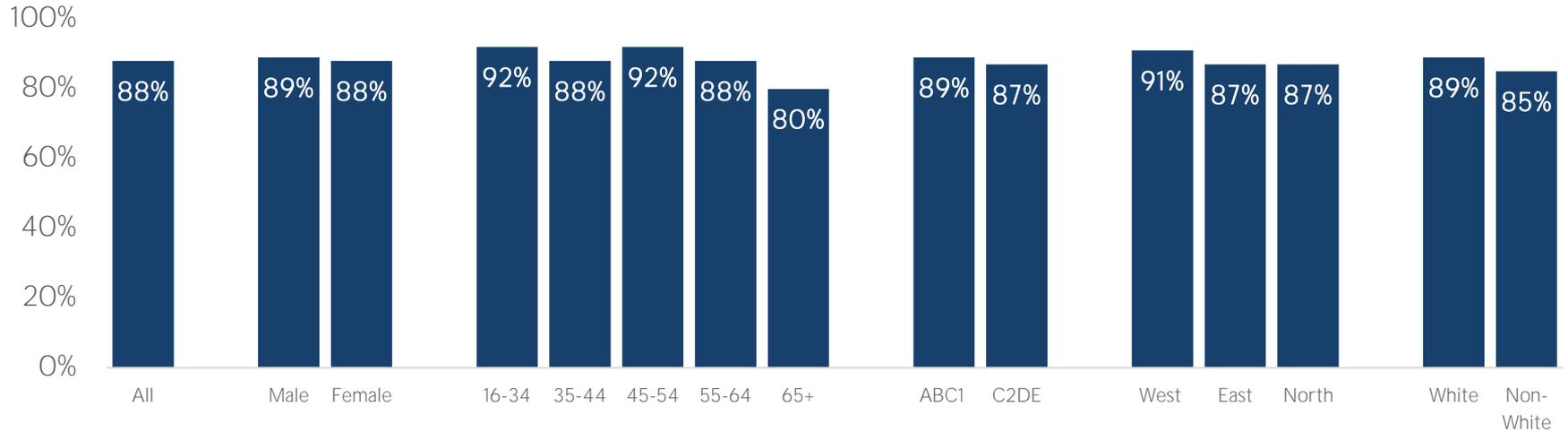


- A large majority (88%) agree 'The people of Scotland should have access to fair and just processes of debt advice, debt relief and debt management'.
- 10% are somewhere in the middle ground for this statement and just 1% disagree.
- An average score out of 10 of 8.94 across all respondents.

Statement 1: Agreement by demographics

Q2: How much do you agree with the following statement? AGREE, 7-10 out of 10

The people of Scotland should have access to fair and just processes of debt advice, debt relief and debt management

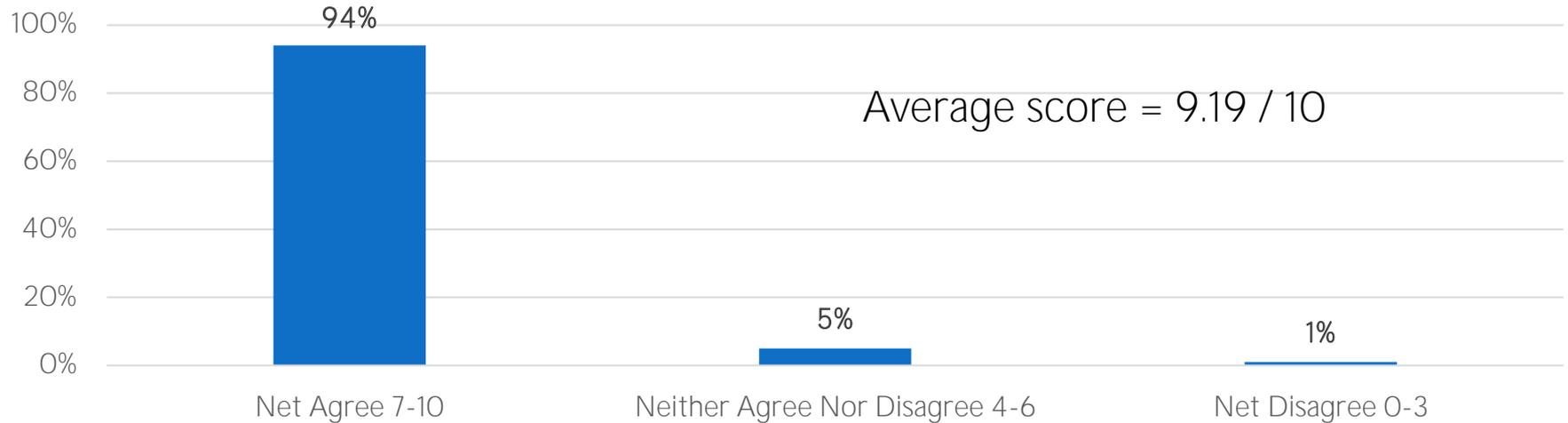


- Looking at main demographics, all have very high overall agreement.
- Lowest agreement of all demographics is among 65+s at 80%.

Statement 2: Level of agreement

Q2: How much do you agree with the following statement? AGREE vs DISAGREE

People who can pay their debts should do so

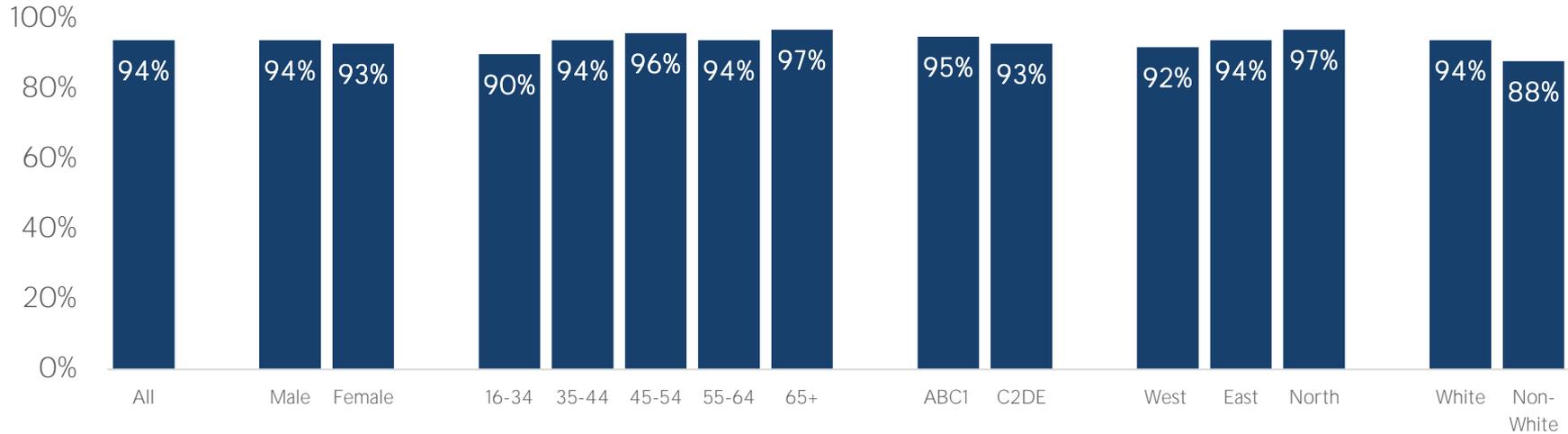


- A very large majority (94%) agree 'People who can pay their debts should do so'.
- Just 5% are somewhere in the middle ground for this statement and only 1% disagree.
- An average score out of 10 of 9.19 across all respondents = the highest average score of the 4 statements.

Statement 2: Agreement by demographics

Q2: How much do you agree with the following statement? AGREE, 7-10 out of 10

People who can pay their debts should do so

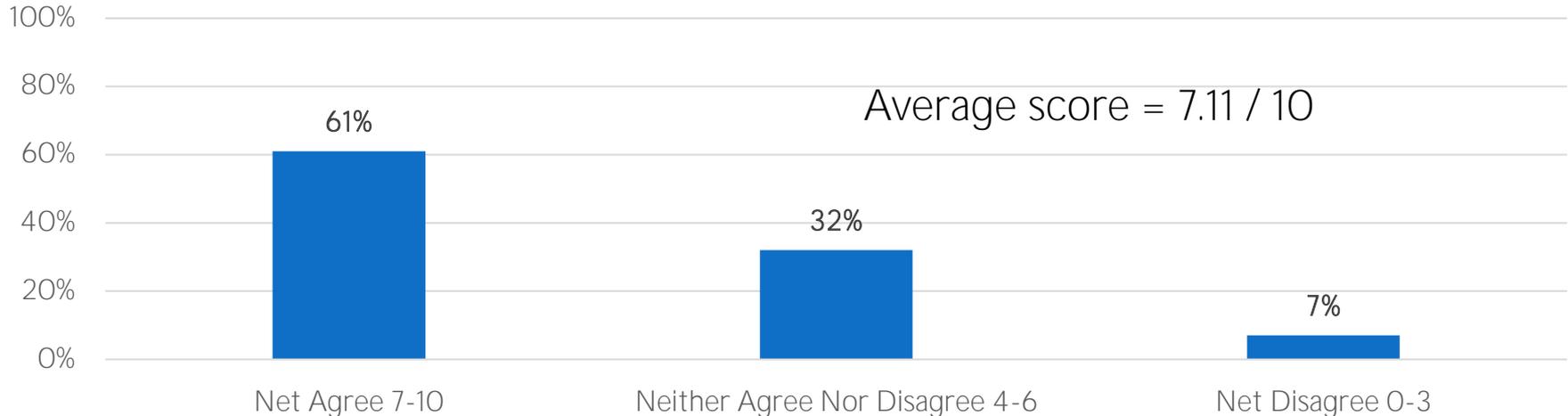


- Looking at demographics, all have very high agreement levels.
- Agreement is highest among 65+s (97%), and lowest among 16-34s (90%).
- There is also slightly lower agreement among Non-white respondents (88%) compared to White respondents (94%).

Statement 3: Level of agreement

Q2: How much do you agree with the following statement? AGREE vs DISAGREE

The rights and needs of people with problem debt should be balanced with the rights and needs of organisations they owe money to

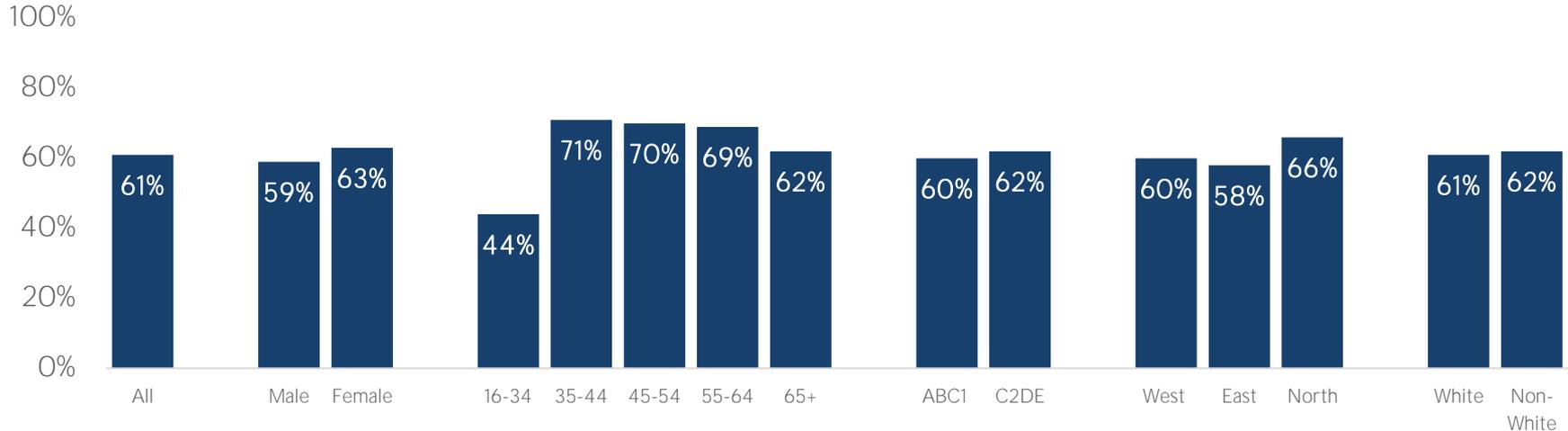


- A majority (61%) agree 'The rights and needs of people with problem debt should be balanced with the rights and needs of organisations they owe money to'.
- Close to one in three respondents (32%) are in the middle ground for this statement and 7% disagree.
- An average score out of 10 of 7.11 across all respondents = the lowest average score of the 4 statements, despite 61% agree vs 7% disagree.

Statement 3: Agreement by demographics

Q2: How much do you agree with the following statement? AGREE, 7-10 out of 10

The rights and needs of people with problem debt should be balanced with the rights and needs of organisations they owe money to

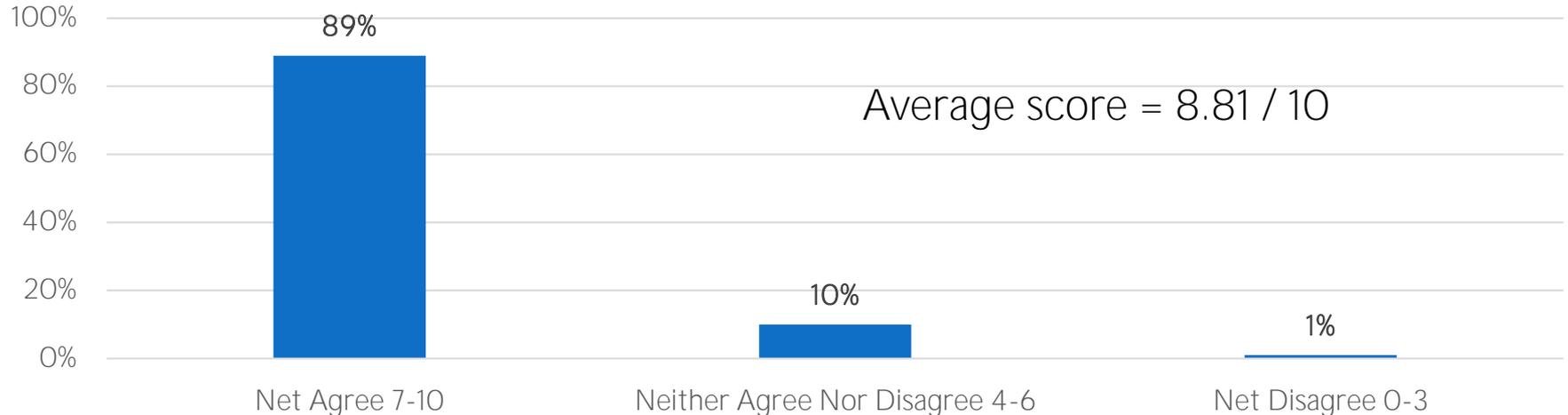


- Agreement by demographics is lowest among 16-34 yr olds with only 44% agreement compared to around 70% agreement among 35-64 yr olds.
- Respondents in the North of Scotland are also a little more likely to agree with this statement than those in West or East Central Scotland.

Statement 4: Level of agreement

Q2: How much do you agree with the following statement? AGREE vs DISAGREE

There should be a safe route out of debt that supports people rebuild a stable financial situation

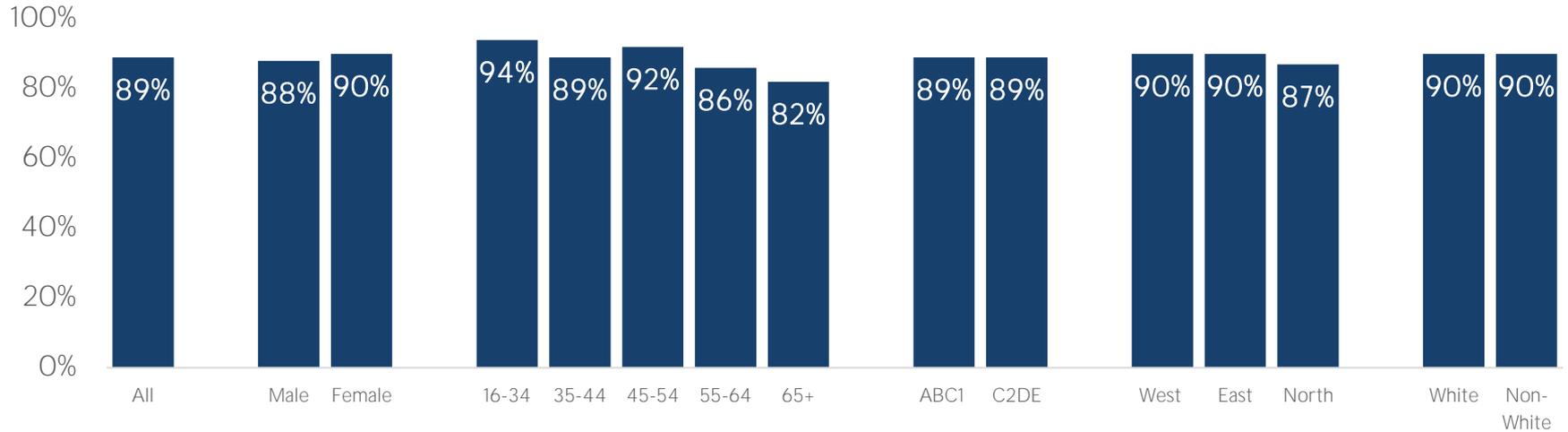


- A large majority (89%) agree 'There should be a safe route out of debt that supports people rebuild a stable financial situation'.
- 10% are in the middle ground for this statement and only 1% disagree.
- A high average score out of 10 of 8.81 across all respondents = the third highest average score of the four statements.

Statement 4: Agreement by demographics

Q2: How much do you agree with the following statement? AGREE, 7-10 out of 10

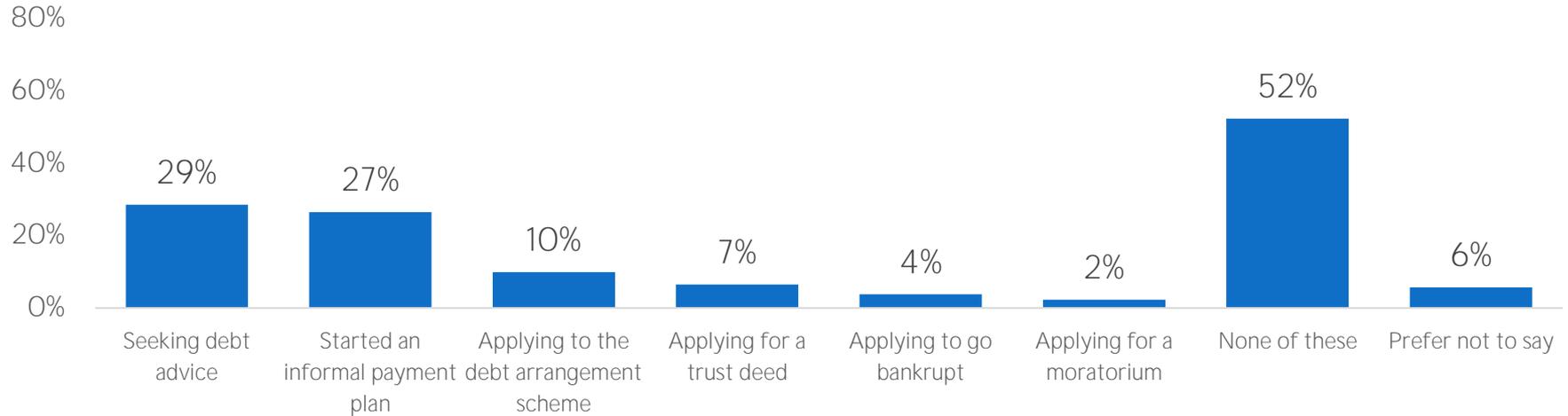
There should be a safe route out of debt that supports people rebuild a stable financial situation



- Looking at demographics, all have very high overall agreement.
- Lowest agreement of all main demographics is among 65+s at 82%, while agreement is highest among the younger ages – 94% among 16-34s.

Actions from debt problems

Q3: Have financial difficulties resulted in you taking any of the following actions:



- Of the 79 (weighted) who are three months or more behind with bills, just over half have taken none of the actions listed with 6% preferring not to say.
- Of the listed actions: 29% have sought debt advice and 27% have started an informal payment plan.
- 10% have applied for a debt arrangement scheme and 7% have applied for a trust deed. Only 4% have applied to go bankrupt and 2% for a moratorium.
- By demographics, younger adults are the least likely to have taking any of the measures listed, while women are more likely than men to have sought advice or started an informal payment plan.

Unweighted Sample Summary

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Total	1153	100%
Male	551	48%
Female	602	52%
Age bands		
16-34	150	13%
35-44	226	20%
45-54	218	19%
55-64	313	27%
65+	246	21%
Social grade		
ABC1	571	50%
C2DE	582	50%
Household size		
1 person	200	17%
2 person	519	45%
3 person	222	19%
4+ person	212	18%
Children in household		
No children	889	77%
Children	264	23%
Area		
West central	450	39%
East central	355	31%
North	348	30%
Ethnicity* (not recorded for all respondents)		
White	877	76%
Non-white	73	6%
Prefer not to say	11	1%
Bills		
Any behind	158	14%
Any 3mths+ behind	65	6%

Post code coded		
Glasgow	212	18%
Perth	45	4%
Edinburgh	177	15%
Aberdeen	143	12%
Dundee	53	5%
Dumfries & Galloway	9	1%
Falkirk	76	7%
Hebrides	5	0%
Inverness	77	7%
Kilmarnock	81	7%
Orkney	14	1%
Kirkcaldy	93	8%
Motherwell	79	7%
Paisley	69	6%
Borders	9	1%
Shetland	11	1%

- An online survey sent to a representative sample of the Scottish 18+ population, all through the ScotPulse research panel.
- Fieldwork took place from 17th-20th July 2025.
- A total of 4,875 invites were sent out with a completion rate of 24% = 1,153 complete responses.
- Results are weighted to the Scottish 18+ population estimates 2023, by age within gender