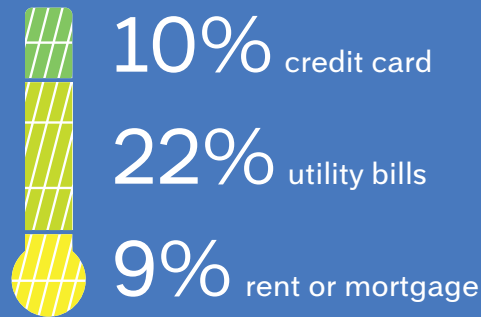


Impact of unexpected expenses

Household financial stresses

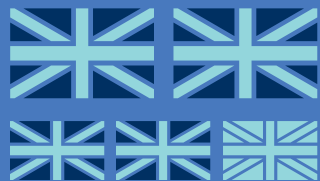
£240

the average shortfall that pushes Britons into seeking credit



over a quarter of Britons in the past 18 months have struggled with a financial obligation

To budget or not to budget



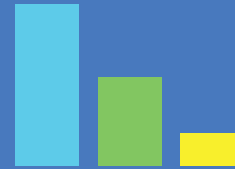
4 in 5

UK adults budget their monthly spending, with 41% always keeping close track of their monthly outgoings



Britons who have struggled financially are more likely to budget than those who have not faced financial difficulty

Views on credit



48% believe there is good credit and bad credit

21% said they only use credit in a crisis

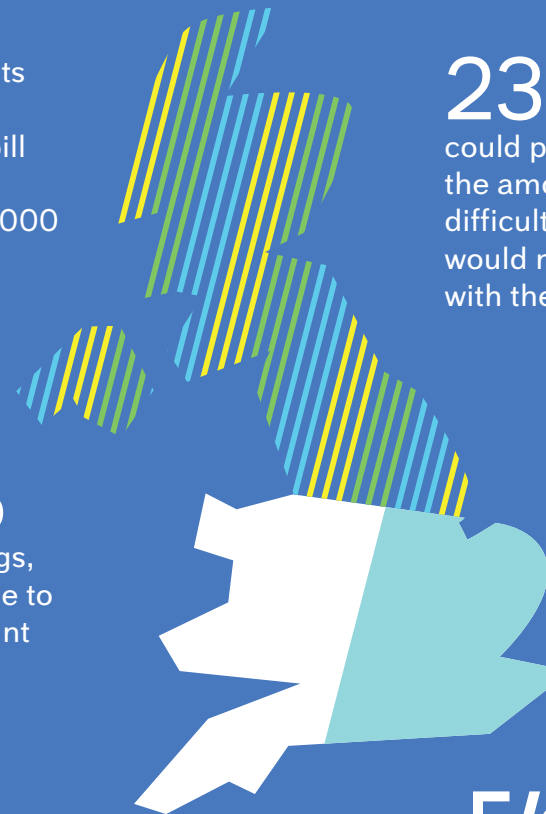
12% think all credit is bad

Paying unexpected expenses

49% of all UK adults could pay an unexpected bill of between £100 and £1,000

23% could pay some of the amount with difficulty but they would need help with the remainder

20% with no savings, would struggle to pay the amount



Elevate