

Annex:

Getting Workforces Savings - Payroll Schemes with Credit Unions

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Annex 1: Supplementary tables

Table 1: How important do you think it is to save for a rainy day?

	CU members only			Payroll members Only			All staff		
	Payroll Member	Non-Payroll Member	% Difference	Payroll (Pre 2019)	Payroll (Last 12 mths)	% Difference	All CU Member staff	All Non-CU staff	% Difference
Very important	62%	55%	6%	61%	63%	-2%	61%	66%	-5%
Fairly important	30%	32%	-2%	30%	25%	5%	30%	27%	3%
Neither important nor unimportant	6%	8%	-2%	6%	10%	-4%	7%	4%	3%
Fairly unimportant	1%	2%	0%	2%	0%	2%	1%	1%	0%
Very unimportant	1%	1%	0%	1%	2%	-2%	1%	2%	-1%
Answered	518	109		434	84		627	2,505	

Table 2: Over the last 12 months my attitude to making financial goals (such as saving for the future or repaying debts) has improved

	CU members only			Payroll members Only			All staff		
	Payroll Member	Non-Payroll Member	% Difference	Payroll (Pre 2019)	Payroll (Last 12 mths)	% Difference	All CU Members	All Non-CU staff	% Difference
Strongly agree	18%	23%	-5%	16%	27%	-12%	19%	14%	4%
Agree	32%	24%	8%	32%	30%	2%	30%	29%	1%
Somewhat agree	19%	17%	2%	19%	18%	1%	19%	16%	3%
Neither agree nor disagree	25%	23%	2%	26%	18%	8%	25%	33%	-8%
Somewhat disagree	3%	6%	-3%	3%	4%	-1%	3%	3%	0%
Disagree	3%	5%	-2%	3%	2%	1%	3%	4%	-1%
Strongly disagree	1%	3%	-2%	1%	1%	0%	1%	2%	0%
Answered	511	104		427	84		615	2,416	

Annex 2: Results by household income bands

Table 1: How would you best describe your behaviour in relation to saving?

	£17,500 - £24,999		£25,000 - £34,999	
	Member-Payroll	Non-CU Member	Member-Payroll	Non-CU Member
I never save	3%	7%	3%	7%
I hardly ever save	7%	12%	6%	14%
I save occasionally, when I can	29%	35%	21%	29%
I try to save something every week/ month	35%	23%	37%	23%
I always save something every week / month	27%	23%	33%	27%
Answered	106	418	140	546

Table 2: How important do you think it is to save for a rainy day?

	£17,500 - £24,999		£25,000 - £34,999	
	Member-Payroll	Non-CU Member	Member-Payroll	Non-CU Member
Very important	64%	67%	71%	63%
Fairly important	28%	26%	24%	30%
Neither important nor unimportant	8%	5%	2%	3%
Fairly unimportant	0%	1%	2%	2%
Very unimportant	0%	1%	0%	2%
Answered	106	418	140	546

Table 3: Which of these best describes how often you save money?

	£17,500 - £24,999		£25,000 - £34,999	
	Member-Payroll	Non-CU Member	Member-Payroll	Non-CU Member
Every month	69%	44%	79%	50%
Most months	15%	18%	9%	16%
Some months, but not others	12%	26%	8%	24%
Rarely/never	5%	12%	3%	10%
Answered	106	418	140	546

Table 4: Thinking about the months that you save money, is the amount that you save?

	£17,500 - £24,999		£25,000 - £34,999	
	Member-Payroll	Non-CU Member	Member-Payroll	Non-CU Member
Roughly the same each month	74%	43%	75%	50%
A little different from month to month	17%	36%	17%	29%
Very different from month to month	9%	21%	8%	21%
Answered	106	418	140	546

Table 5: I think making a budget and sticking to it is important.

	£17,500 - £24,999		£25,000 - £34,999	
	Member-Payroll	Non-CU Member	Member-Payroll	Non-CU Member
Strongly agree	33%	31%	35%	31%
Agree	44%	43%	44%	41%
Somewhat agree	17%	19%	14%	21%
Neither agree nor disagree	4%	6%	6%	4%
Somewhat disagree	2%	1%	1%	1%
Disagree	0%	0%	0%	1%
Strongly Disagree	0%	0%	0%	0%
Answered	106	418	140	546

Table 6: Over the last 12 months my attitude to making a budget and sticking to it has improved

	£17,500 - £24,999		£25,000 - £34,999	
	Member-Payroll	Non-CU Member	Member-Payroll	Non-CU Member
Strongly agree	10%	10%	9%	11%
Agree	23%	29%	30%	24%
Somewhat agree	21%	19%	20%	20%
Neither agree nor disagree	29%	30%	30%	30%
Somewhat disagree	8%	5%	6%	7%
Disagree	7%	4%	5%	5%
Strongly Disagree	3%	2%	0%	3%
Answered	106	418	140	546

Table 7: I think making financial goals (such as saving for the future or repaying debts) is important

	£17,500 - £24,999		£25,000 - £34,999	
	Member-Payroll	Non-CU Member	Member-Payroll	Non-CU Member
Strongly agree	41%	41%	45%	46%
Agree	45%	41%	41%	39%
Somewhat agree	7%	12%	8%	9%
Neither agree nor disagree	7%	5%	5%	4%
Somewhat disagree	0%	0%	0%	0%
Disagree	0%	0%	0%	1%
Strongly Disagree	0%	1%	0%	0%
Answered	106	418	140	546

Table 8: Over the last 12 months my attitude to making financial goals (such as saving for the future or repaying debts) has improved

	£17,500 - £24,999		£25,000 - £34,999	
	Member-Payroll	Non-CU Member	Member-Payroll	Non-CU Member
Strongly agree	14%	16%	12%	17%
Agree	25%	33%	34%	26%
Somewhat agree	21%	15%	22%	15%
Neither agree nor disagree	28%	28%	28%	32%
Somewhat disagree	5%	4%	1%	4%
Disagree	3%	3%	3%	4%
Strongly Disagree	4%	2%	0%	2%
Answered	106	418	140	546

Table 9: How confident do you feel about managing your money?

Scale of 0 to 10 (0 not at all confident, 10 very confident)	£17,500 - £24,999		£25,000 - £34,999	
	Member-Payroll	Non-CU Member	Member-Payroll	Non-CU Member
Average	7.1	7.1	7.4	7.3
Median	7	7	8	8
Q3	9	9	9	9
Q1	6	6	6	6
Answered	106	418	140	546

Table 10: How confident do you feel making decisions about financial products and services?

Scale of 0 to 10 (0 not at all confident, 10 very confident)	£17,500 - £24,999		£25,000 - £34,999	
	Member-Payroll	Non-CU Member	Member-Payroll	Non-CU Member
Average	6.8	6.4	6.7	6.6
Median	7	7	7	7
Q3	8	8	8	8
Q1	5.8	5	5	5
Answered	106	418	140	546

Table 11: Over the last 12 months have you become more or less anxious about your financial situation?

	£17,500 - £24,999		£25,000 - £34,999	
	Member-Payroll	Non-CU Member	Member-Payroll	Non-CU Member
Much more anxious	17%	27%	14%	21%
Slightly more anxious	37%	33%	42%	36%
About the same	30%	27%	30%	29%
Slightly less anxious	9%	8%	8%	7%
Much less anxious	7%	5%	7%	7%
Answered	106	418	140	546

Table 12: How satisfied are you with your overall financial circumstances?

Scale of 0 to 10 (0 not at all confident, 10 very confident)	£17,500 - £24,999		£25,000 - £34,999	
	Member-Payroll	Non-CU Member	Member-Payroll	Non-CU Member
Average	5.4	4.9	5.6	5.3
Median	6	5	6	6
Q3	7	7	7	7
Q1	4	3	4	3
Answered	106	418	140	546

Table 13: Thinking about my financial situation makes me anxious

	£17,500 - £24,999		£25,000 - £34,999	
	Member-Payroll	Non-CU Member	Member-Payroll	Non-CU Member
Strongly agree	21%	26%	15%	20%
Tend to agree	37%	37%	44%	41%
Neither agree nor disagree	28%	22%	27%	20%
Tend to disagree	9%	10%	9%	11%
Strongly disagree	5%	5%	5%	8%
Answered	106	418	140	546

Table 14: Money worries have affected my health (physical or mental well-being) over the past year

	£17,500 - £24,999		£25,000 - £34,999	
	Member-Payroll	Non-CU Member	Member-Payroll	Non-CU Member
Strongly agree	21%	26%	15%	20%
Tend to agree	37%	37%	44%	41%
Neither agree nor disagree	28%	22%	27%	20%
Tend to disagree	9%	10%	9%	11%
Strongly disagree	5%	5%	5%	8%
Answered	106	418	140	546

Table 15: Money worries have affected my family relationships over the past year

	£17,500 - £24,999		£25,000 - £34,999	
	Member-Payroll	Non-CU Member	Member-Payroll	Non-CU Member
Strongly agree	17%	13%	16%	11%
Tend to agree	19%	23%	19%	19%
Neither agree nor disagree	20%	25%	26%	23%
Tend to disagree	20%	15%	15%	18%
Strongly disagree	23%	24%	23%	29%
Answered	106	418	140	546

Table 16: Money worries have affected my work over the past year

	£17,500 - £24,999		£25,000 - £34,999	
	Member-Payroll	Non-CU Member	Member-Payroll	Non-CU Member
Strongly agree	7%	8%	8%	5%
Tend to agree	15%	17%	17%	15%
Neither agree nor disagree	27%	30%	29%	26%
Tend to disagree	26%	17%	18%	20%
Strongly disagree	25%	28%	28%	34%
Answered	106	418	140	546

Table 17: If you lost your main source of household income, how long could your household continue to cover living expenses and bills, without having to borrow any money or ask for help from friends or family?

	£17,500 - £24,999		£25,000 - £34,999	
	Member-Payroll	Non-CU Member	Member-Payroll	Non-CU Member
Less than a week	6%	11%	7%	10%
1 week to less than 1 month	25%	30%	18%	25%
1 month to less than 3 months	36%	30%	27%	29%
3 months to less than 6 months	20%	14%	21%	15%
6 months or longer	13%	14%	27%	22%
Answered	106	418	140	546

Table 18: Which one of the following statements best describes how well you are keeping up with your bills and credit commitments at the moment?

	£17,500 - £24,999		£25,000 - £34,999	
	Member-Payroll	Non-CU Member	Member-Payroll	Non-CU Member
Keeping up without any difficulties	39%	40%	48%	51%
It is a struggle from time to time	47%	42%	37%	33%
It is a constant struggle	7%	11%	10%	11%
Falling behind with some bills or credit commitments	3%	3%	2%	3%
Having real financial problems and have fallen behind with many bills or credit commitments	2%	2%	1%	1%
Don't have any bills or credit commitments	3%	2%	2%	1%
Answered	106	418	140	546

Annex 3: Results by gender

Table 1: How would you best describe your behaviour in relation to saving?

	MEMBER-PAYROLL		MEMBER-NON-PAYROLL		NON-CU MEMBER	
	Female	Male	Female	Male	Female	Male
I never save	4%	5%	7%	11%	4%	6%
I hardly ever save	15%	11%	21%	14%	9%	12%
I save occasionally, when I can	26%	28%	31%	29%	28%	26%
I try to save every week/ month	30%	27%	28%	25%	25%	25%
I always save every week / month	24%	30%	12%	21%	33%	31%
Answered	380	133	81	28	1600	905

Table 2: How important do you think it is to save for a rainy day?

	MEMBER-PAYROLL		MEMBER-NON-PAYROLL		NON-CU MEMBER	
	Female	Male	Female	Male	Female	Male
Very important	63%	60%	58%	50%	68%	63%
Fairly important	28%	34%	28%	39%	26%	28%
Neither important nor unimportant	7%	5%	10%	4%	4%	4%
Fairly unimportant	1%	2%	1%	4%	1%	1%
Very unimportant	1%	0%	1%	0%	1%	2%
Answered	380	133	81	28	1600	905

Table 3: Which of these best describes how often you save money?

	MEMBER-PAYROLL		MEMBER-NON-PAYROLL		NON-CU MEMBER	
	Female	Male	Female	Male	Female	Male
Every month	69%	74%	46%	44%	51%	53%
Most months	13%	10%	15%	25%	20%	18%
Some months, but not others	13%	14%	31%	19%	23%	21%
Rarely/never	4%	2%	2%	0%	6%	7%
Answered	262	100	48	16	1306	738

Table 4: Since you joined Leeds Credit Union have you changed the amount you save each month?

	MEMBER-PAYROLL		MEMBER-NON-PAYROLL		NON-CU MEMBER	
	Female	Male	Female	Male	Female	Male
Yes - increased my regular monthly payment	25%	24%	20%	0%	n/a	n/a
Yes - decreased my monthly payment	2%	6%	7%	0%	n/a	n/a
Yes - stopped making regular payments	0%	0%	0%	0%	n/a	n/a
Yes - closed your account	0%	0%	0%	25%	n/a	n/a
No - kept the payments exactly the same each month	74%	71%	73%	75%	n/a	n/a
Answered	65	17	15	4	n/a	n/a

Table 5: Thinking about the months that you save money, is the amount that you save?

	MEMBER-PAYROLL		MEMBER-NON-PAYROLL		NON-CU MEMBER	
	Female	Male	Female	Male	Female	Male
Roughly the same each month	68%	74%	56%	31%	51%	49%
A little different from month to month	20%	10%	19%	50%	31%	31%
Very different from month to month	9%	14%	21%	13%	15%	17%
Answered	262	100	48	16	1306	738

Table 6: I think making a budget and sticking to it is important.

	MEMBER-PAYROLL		MEMBER-NON-PAYROLL		NON-CU MEMBER	
	Female	Male	Female	Male	Female	Male
Strongly agree	32%	32%	30%	39%	31%	30%
Agree	47%	39%	34%	25%	43%	44%
Somewhat agree	15%	21%	25%	21%	21%	18%
Neither agree nor disagree	6%	7%	9%	11%	5%	6%
Somewhat disagree	1%	2%	0%	0%	0%	1%
Disagree	0%	0%	3%	0%	0%	1%
Strongly Disagree	0%	0%	0%	4%	0%	0%
Answered	374	137	78	26	1564	852

Table 7: Over the last 12 months my attitude to making a budget and sticking to has improved.

	MEMBER-PAYROLL		MEMBER-NON-PAYROLL		NON-CU MEMBER	
	Female	Male	Female	Male	Female	Male
Strongly agree	10%	10%	21%	18%	10%	8%
Agree	33%	23%	21%	21%	26%	25%
Somewhat agree	18%	22%	16%	21%	18%	17%
Neither agree nor disagree	27%	33%	17%	29%	33%	37%
Somewhat disagree	6%	4%	19%	0%	6%	3%
Disagree	5%	7%	4%	4%	5%	6%
Strongly Disagree	1%	2%	3%	7%	2%	3%
Answered	374	137	78	26	1564	852

Table 8: I think making financial goals (such as saving for the future or repaying debts) is important.

	MEMBER-PAYROLL		MEMBER-NON-PAYROLL		NON-CU MEMBER	
	Female	Male	Female	Male	Female	Male
Strongly agree	42%	39%	46%	54%	45%	42%
Agree	44%	45%	37%	35%	42%	41%
Somewhat agree	9%	9%	9%	8%	9%	11%
Neither agree nor disagree	4%	7%	6%	0%	4%	3%
Somewhat disagree	0%	0%	0%	0%	0%	1%
Disagree	1%	1%	1%	4%	0%	1%
Strongly Disagree	0%	0%	0%	0%	0%	0%
Answered	374	137	78	26	1564	852

Table 9: Over the last 12 months my attitude to making financial goals (such as saving for the future or repaying debts) has improved.

	MEMBER-PAYROLL		MEMBER-NON-PAYROLL		NON-CU MEMBER	
	Female	Male	Female	Male	Female	Male
Strongly agree	18%	16%	22%	27%	15%	12%
Agree	34%	26%	23%	31%	31%	25%
Somewhat agree	18%	22%	17%	19%	15%	16%
Neither agree nor disagree	25%	24%	23%	19%	30%	36%
Somewhat disagree	2%	4%	8%	0%	3%	3%
Disagree	2%	7%	5%	4%	4%	4%
Strongly Disagree	1%	2%	3%	0%	1%	3%
Answered	374	137	78	26	1564	852

Table 10: How confident do you feel about managing your money?

Scale of 0 to 10 (0 not at all confident, 10 very confident)	MEMBER-PAYROLL		MEMBER-NON-PAYROLL		NON-CU MEMBER	
	Female	Male	Female	Male	Female	Male
Average	6.9	6.9	6.4	6.7	7.4	7.5
Median	7	7	7	8	8	8
Q3	9	8.5	8	9	9	9
Q1	5	5.5	5	5	6	6
Answered	373	135	78	26	1555	849

Table 11: How confident do you feel making decisions about financial products and services?

Scale of 0 to 10 (0 not at all confident, 10 very confident)	MEMBER-PAYROLL		MEMBER-NON-PAYROLL		NON-CU MEMBER	
	Female	Male	Female	Male	Female	Male
Average	6.5	6.8	5.5	6.4	6.6	7.0
Median	7	7	6	7	7	7
Q3	8	8	7	8.75	8	9
Q1	5	5	3.25	5	5	6
Answered	373	135	78	26	1555	849

Table 12: How satisfied are you with your overall financial circumstances?

Scale of 0 to 10 (0 not at all confident, 10 very confident)	MEMBER-PAYROLL		MEMBER-NON-PAYROLL		NON-CU MEMBER	
	Female	Male	Female	Male	Female	Male
Average	5.1	5.5	4.5	4.7	5.7	5.7
Median	5	6	5	5.5	6	6
Q3	7	7	6	7	8	7
Q1	3	4	3	2	4	4
Answered	366	133	75	26	1529	836

Table 13: Over the last 12 months my attitude to making financial goals (such as saving for the future or repaying debts) has improved.

	MEMBER-PAYROLL		MEMBER-NON-PAYROLL		NON-CU MEMBER	
	Female	Male	Female	Male	Female	Male
Much more anxious	22%	14%	25%	23%	19%	16%
Slightly more anxious	35%	38%	35%	23%	31%	31%
About the same	27%	35%	20%	27%	33%	36%
Slightly less anxious	8%	8%	11%	19%	9%	8%
Much less anxious	7%	5%	7%	4%	7%	7%
Answered	366	133	75	26	1529	836

Table 14: Thinking about my financial situation makes me anxious

	MEMBER-PAYROLL		MEMBER-NON-PAYROLL		NON-CU MEMBER	
	Female	Male	Female	Male	Female	Male
Strongly agree	25%	14%	25%	31%	17%	16%
Tend to agree	40%	44%	40%	27%	36%	33%
Neither agree nor disagree	22%	21%	20%	19%	22%	25%
Tend to disagree	7%	17%	12%	19%	15%	14%
Strongly disagree	5%	4%	3%	0%	9%	12%
Answered	366	133	75	26	1529	836

Table 15: Money worries have affected my health (physical or mental well-being) over the past year.

	MEMBER-PAYROLL		MEMBER-NON-PAYROLL		NON-CU MEMBER	
	Female	Male	Female	Male	Female	Male
Strongly agree	20%	14%	21%	31%	12%	11%
Tend to agree	28%	29%	41%	23%	24%	22%
Neither agree nor disagree	20%	21%	13%	15%	19%	20%
Tend to disagree	15%	15%	15%	4%	19%	19%
Strongly disagree	16%	21%	9%	23%	25%	27%
Answered	366	133	75	26	1529	836

Table 16: Money worries have affected my family relationships over the past year.

	MEMBER-PAYROLL		MEMBER-NON-PAYROLL		NON-CU MEMBER	
	Female	Male	Female	Male	Female	Male
Strongly agree	15%	15%	13%	19%	9%	8%
Tend to agree	21%	26%	31%	12%	19%	18%
Neither agree nor disagree	24%	23%	25%	27%	20%	23%
Tend to disagree	18%	13%	12%	19%	20%	17%
Strongly disagree	20%	23%	16%	23%	32%	33%
Answered	366	133	75	26	1529	836

Table 17: Money worries have affected my work over the past year.

	MEMBER-PAYROLL		MEMBER-NON-PAYROLL		NON-CU MEMBER	
	Female	Male	Female	Male	Female	Male
Strongly agree	4%	5%	8%	6%	4%	5%
Tend to agree	10%	15%	14%	20%	10%	15%
Neither agree nor disagree	23%	23%	30%	26%	23%	23%
Tend to disagree	22%	19%	21%	19%	22%	19%
Strongly disagree	39%	37%	28%	28%	39%	37%
Answered	366	133	75	26	1529	836

Table 18: If you lost your main source of household income, how long could your household continue to cover living expenses and bills, without having to borrow any money or ask for help from friends or family?

	MEMBER-PAYROLL		MEMBER-NON-PAYROLL		NON-CU MEMBER	
	Female	Male	Female	Male	Female	Male
Less than a week	14%	7%	19%	15%	7%	4%
1 week to less than 1 month	22%	21%	28%	38%	19%	17%
1 month to less than 3 months	27%	29%	19%	12%	23%	26%
3 months to less than 6 months	13%	19%	17%	8%	17%	17%
6 months or longer	13%	17%	5%	23%	23%	25%
Answered	366	133	75	26	1529	836

Table 19: Which one of the following statements best describes how well you are keeping up with your bills and credit commitments at the moment?

	MEMBER-PAYROLL		MEMBER-NON-PAYROLL		NON-CU MEMBER	
	Female	Male	Female	Male	Female	Male
Keeping up without any difficulties	36%	40%	32%	50%	55%	56%
It is a struggle from time to time	46%	38%	41%	19%	31%	30%
It is a constant struggle	13%	8%	11%	12%	8%	7%
Falling behind with some bills or credit commitments	2%	8%	4%	8%	2%	2%
Having real financial problems and have fallen behind with many bills or credit commitments	2%	2%	5%	8%	1%	1%
Don't have any bills or credit commitments	1%	3%	0%	4%	2%	2%
Answered	366	133	75	26	1529	836

Table 20: In the last 12 months, have you borrowed money from any of the following?

	MEMBER-PAYROLL		MEMBER-NON-PAYROLL		NON-CU MEMBER	
	Female	Male	Female	Male	Female	Male
No - I have not borrowed any money in the last 12 months	27%	35%	35%	34%	41%	45%
Yes - Loan with Leeds Credit Union	23%	14%	12%	0%	0%	0%
Yes - Authorised Overdraft (from bank/building society)	29%	35%	27%	21%	20%	19%
Yes - Unauthorised Overdraft (from bank/building society)	4%	3%	9%	7%	2%	3%
Yes - Loan (from bank/building society)	12%	14%	13%	21%	9%	13%
Yes - Credit card / Store card	38%	37%	36%	24%	32%	28%
Yes - Online payday loan / short-term loans / instalment loan	3%	5%	8%	14%	1%	2%
Yes - Home collected loan (such as Provident)	2%	0%	7%	0%	0%	0%
Yes - Rent to Own firm (such as Bright House)	1%	1%	3%	0%	0%	0%
Answered	366	133	75	26	1529	836