

Consumer Attitudes towards Debt - UK - August 2011

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"Some people have been forced to change their approach to borrowing. But many people have changed their attitude towards borrowing not because they've been forced to, but because they have chosen to. They have recognised that they need to think about the long-term consequences of their saving, and this shift in attitudes can only be seen as a good thing for the future health of the consumer economy."

- Toby Clark, Head of UK Financial Services Research

In this report we answer the key questions:

- Do people feel that their borrowing is out of control?
- Are younger people learning from the slowdown?
- Who is at greatest risk of financial meltdown?
- Has the behaviour of a minority obscured broader attitudes towards financial prudence?
- Are people changing behaviour because they want to, or because they have to?

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