

Consumer Attitudes towards Debt - UK - July 2012

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“Credit can be empowering for those who have a choice about whether or not they wish to extend their borrowing commitments. However, when the use of credit is enforced because of the lack of alternatives it is likely to be seen much more negatively.”

– Deborah Osguthorpe, Senior Financial Services Analyst

In this report we answer the key questions:

- Is the appetite for credit starting to return?
- To what extent is the cautious consumer mindset here to stay?
- Is consumer indebtedness getting worse?
- Are people taking personal responsibility for their debts and financial situation?
- To what extent are credit providers seen as responsible?

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