Record UK personal debt Collective debt of UK households now stands at £1.6 trillion, according to a Bank of England survey, with around 75% secured on 10 million of the nation's

on 10 million of the nation's 25.3 million homes

Total household debt: £1.6 trillion

Unsecured debt: £400 billion

Owed on mortgages: £1,200 billion

Households reporting fall in monthly disposable incomes in year to September
 Owing unsecured loans

Owing unsecured loans
Delaying spending
Struggling to pay mortgage or rent – highest level since 1995
13%

71%

Average household debt £59,630

Average household debt £59,630
Survey by NMG Research of 2,500 households
between Sep 19 and Oct 2 © GRAPHIC NEWS