

Year 2022									
Payment Type	Males			Females			Total		
	Never	Consistently	n	Never	Consistently	n	Never	Consistently	n
Mortgage or Rent	67%	33%	310	77%	23%	350	72%	28%	660
Personal loan/s	65%	35%	219	65%	35%	200	65%	35%	419
Credit card/s	72%	28%	369	78%	22%	339	75%	25%	708
Electricity	77%	23%	436	77%	23%	492	77%	23%	928
Gas	74%	26%	323	74%	26%	344	74%	26%	667
Water	76%	24%	394	79%	21%	432	77%	23%	826
School / kindergarten / child-care fees	57%	43%	163	73%	27%	170	65%	35%	333
Council rates	77%	23%	360	79%	21%	365	78%	22%	725
Telecommunications / mobile phone / internet	77%	23%	452	80%	20%	517	79%	21%	969
House / contents insurance	78%	22%	377	87%	13%	397	82%	18%	774
Private health insurance	78%	22%	309	87%	13%	321	82%	18%	630
Other insurances	79%	21%	377	85%	15%	377	82%	18%	754
Consistently late average		27%			22%			24%	

Year 2021									
Payment Type	Males			Females			Total		
	Never	Consistently	n	Never	Consistently	n	Never	Consistently	n
Mortgage or Rent	78%	22%	331	86%	14%	359	82%	18%	690
Personal loan/s	64%	36%	229	73%	27%	223	69%	31%	452
Credit card/s	73%	27%	376	78%	22%	380	76%	24%	756
Electricity	74%	26%	442	80%	20%	490	77%	23%	932
Gas	74%	26%	348	81%	19%	369	77%	23%	717
Water	74%	26%	402	82%	18%	444	78%	22%	846
School / kindergarten / child-care fees	57%	43%	178	74%	26%	193	65%	35%	371
Council rates	72%	28%	346	82%	18%	366	77%	23%	712
Telecommunications / mobile phone / internet	77%	23%	454	81%	19%	506	79%	21%	960
House / contents insurance	77%	23%	379	91%	9%	402	84%	16%	781
Private health insurance	77%	23%	316	90%	10%	343	84%	16%	659
Other insurances	76%	24%	353	88%	12%	391	82%	18%	744
Consistently late average		27%			18%			23%	

Year 2020- July									
Payment Type	Males			Females			Total		
	Never	Consistently	n	Never	Consistently	n	Never	Consistently	n
Mortgage or Rent	77%	23%	359	85%	15%	390	81%	19%	749
Personal loan/s	67%	33%	239	76%	24%	224	71%	29%	463
Credit card/s	74%	26%	387	81%	19%	380	77%	23%	767
Electricity	81%	19%	469	79%	21%	498	80%	20%	967
Gas	83%	17%	335	83%	18%	360	83%	17%	695
Water	81%	19%	420	82%	18%	450	82%	18%	870
School / kindergarten / child-care fees	62%	38%	147	73%	27%	136	67%	33%	283
Council rates	79%	21%	341	81%	19%	364	80%	20%	705
Telecommunications / mobile phone / internet	81%	19%	492	82%	18%	524	81%	19%	1016
House / contents insurance	89%	11%	394	90%	10%	418	89%	11%	812
Private health insurance	85%	15%	316	90%	10%	339	88%	12%	655
Other insurances	87%	13%	404	89%	11%	414	88%	12%	818
Consistently late average		21%			17%			19%	