

YouGov SixthSense Survey Results

Sample Size: 2172

Fieldwork: 10th - 12th September

	Base	Gender		Age					Social Grade	
	Total	Male	Female	18-24	25-34	35-44	45-54	55+	ABC1	C2DE
q17. How often do you use a credit card?										
Unweighted Base	1642	763	879	106	251	266	306	713	949	693
Base	1603	792	811	145	283	291	306	578	986	617
More than once a week	25%	25%	24%	13%	20%	25%	25%	30%	31%	16%
Once a week	10%	10%	11%	6%	9%	9%	12%	12%	10%	10%
2-3 times a month	17%	18%	15%	22%	16%	18%	18%	14%	16%	18%
Once a month	15%	18%	13%	17%	16%	18%	14%	13%	15%	16%
Once every 3 months	9%	9%	10%	9%	12%	7%	9%	9%	9%	10%
Less than once every 3 months	16%	15%	18%	17%	16%	16%	15%	17%	13%	22%
Never	5%	4%	6%	9%	8%	5%	4%	3%	5%	5%
Not stated	2%	3%	2%	7%	2%	2%	2%	2%	2%	4%
q28. How would you describe your financial situation at the moment?										
Unweighted Base	2172	979	1193	254	319	352	383	864	1128	1044
Base	2172	1056	1116	351	351	383	386	701	1195	977
Serious financial trouble (ie. you have missed loans repayments or can't pay basic bills)	4%	4%	4%	3%	4%	7%	5%	2%	4%	4%
Slight financial trouble	18%	17%	18%	18%	21%	23%	17%	13%	15%	20%
Neither in trouble nor financially healthy	41%	38%	44%	44%	36%	41%	45%	41%	39%	44%
Financially healthy	23%	24%	21%	14%	21%	18%	23%	30%	26%	18%
Very financially healthy (ie. you can pay for most things out of your income and have money spare for savings)	11%	13%	10%	14%	13%	9%	9%	12%	14%	9%
Don't know/would rather not say	3%	4%	3%	7%	5%	2%	2%	3%	2%	5%

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	Base	Region							Age Gender 16 plus								
	Total	North	Midlands	East	London	South	Wales	Scotland	Northern Ireland	Male 16-24	Male 25-39	Male 40-54	Male 55+	Female 16-24	Female 25-39	Female 40-54	Female 55+
q17. How often do you use a credit card?																	
Unweighted Base	1642	386	245	176	215	354	68	164	34	36	153	193	381	48	225	215	391
Base	1603	378	256	152	198	365	74	143	37	67	219	209	297	57	203	222	329
More than once a week	25%	20%	24%	27%	33%	26%	21%	22%	27%	21%	21%	21%	32%	2%	25%	25%	27%
Once a week	10%	12%	9%	10%	10%	11%	12%	7%	11%	6%	8%	10%	11%	6%	8%	14%	12%
2-3 times a month	17%	15%	18%	20%	18%	17%	14%	16%	6%	25%	14%	22%	16%	19%	18%	17%	13%
Once a month	15%	17%	13%	17%	18%	10%	22%	16%	25%	22%	22%	20%	11%	14%	13%	11%	14%
Once every 3 months	9%	10%	7%	7%	8%	12%	8%	11%	12%	6%	13%	7%	7%	15%	9%	7%	11%
Less than once every 3 months	16%	17%	22%	11%	9%	17%	22%	17%	11%	10%	12%	15%	17%	24%	17%	17%	18%
Never	5%	7%	5%	6%	3%	5%	-	5%	4%	6%	7%	1%	2%	11%	8%	7%	3%
Not stated	2%	3%	1%	3%	2%	2%	1%	5%	3%	3%	4%	2%	2%	9%	2%	2%	1%
q28. How would you describe your financial situation at the moment?																	
Unweighted Base	2172	521	328	224	282	461	95	210	51	89	189	257	444	134	294	277	488
Base	2172	519	348	202	269	482	106	185	61	165	263	280	347	156	265	287	408
Serious financial trouble (ie. you have missed loans repayments or can't pay basic bills)	4%	4%	2%	4%	5%	4%	6%	2%	5%	1%	4%	8%	2%	3%	6%	6%	1%
Slight financial trouble	18%	19%	17%	20%	16%	19%	15%	13%	20%	14%	21%	18%	14%	24%	21%	22%	12%
Neither in trouble nor financially healthy	41%	40%	45%	42%	36%	41%	42%	46%	35%	43%	32%	44%	36%	43%	42%	46%	44%
Financially healthy	23%	23%	19%	23%	26%	22%	23%	23%	25%	13%	25%	17%	34%	18%	16%	20%	27%
Very financially healthy (ie. you can pay for most things out of your income and have money spare for savings)	11%	12%	14%	8%	11%	12%	10%	10%	15%	20%	12%	10%	12%	7%	12%	6%	13%
Don't know/would rather not say	3%	3%	3%	4%	6%	2%	4%	5%	-	9%	5%	3%	2%	6%	3%	1%	3%

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	Base							
	Total	Education Age					Still at school/Full time student	Can't remember
	15 or under	16	17-18	19	20+			
q17. How often do you use a credit card?								
Unweighted Base	1642	212	396	369	91	483	64	1
Base	1603	177	380	364	91	491	76	*
More than once a week	25%	23%	20%	28%	22%	29%	9%	-
Once a week	10%	7%	10%	11%	10%	11%	10%	-
2-3 times a month	17%	13%	17%	17%	18%	17%	18%	-
Once a month	15%	16%	16%	16%	11%	15%	17%	-
Once every 3 months	9%	10%	11%	9%	10%	8%	15%	-
Less than once every 3 months	16%	23%	18%	14%	15%	14%	22%	-
Never	5%	3%	4%	3%	11%	6%	8%	-
Not stated	2%	5%	3%	2%	3%	1%	2%	100%
q28. How would you describe your financial situation at the moment?								
Unweighted Base	2172	282	513	485	117	585	156	3
Base	2172	238	496	492	120	595	201	3
Serious financial trouble (ie. you have missed loans repayments or can't pay basic bills)	4%	2%	6%	3%	2%	4%	2%	-
Slight financial trouble	18%	16%	21%	18%	19%	16%	15%	-
Neither in trouble nor financially healthy	41%	50%	41%	41%	45%	36%	44%	51%
Financially healthy	23%	19%	20%	23%	21%	27%	18%	12%
Very financially healthy (ie. you can pay for most things out of your income and have money spare for savings)	11%	9%	8%	12%	9%	15%	12%	-
Don't know/would rather not say	3%	3%	4%	2%	4%	2%	9%	37%

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	Base							
	Total	Married	Living as married	Separated (after being married)	Divorced	Widowed	Never married	Civil Partnership
q17. How often do you use a credit card?								
Unweighted Base	1642	932	182	29	114	61	297	15
Base	1603	856	190	26	102	53	350	15
More than once a week	25%	31%	16%	21%	20%	27%	16%	27%
Once a week	10%	11%	10%	12%	9%	15%	10%	6%
2-3 times a month	17%	16%	17%	17%	12%	12%	19%	15%
Once a month	15%	13%	20%	7%	16%	15%	19%	29%
Once every 3 months	9%	8%	12%	17%	11%	13%	11%	3%
Less than once every 3 months	16%	17%	16%	24%	23%	15%	12%	13%
Never	5%	3%	6%	-	5%	4%	10%	6%
Not stated	2%	2%	2%	3%	5%	-	3%	-
q28. How would you describe your financial situation at the moment?								
Unweighted Base	2172	1123	264	41	156	70	486	17
Base	2172	1034	276	39	139	61	592	17
Serious financial trouble (ie. you have missed loans repayments or can't pay basic bills)	4%	3%	5%	18%	4%	2%	4%	5%
Slight financial trouble	18%	15%	26%	8%	23%	10%	19%	3%
Neither in trouble nor financially healthy	41%	42%	34%	46%	48%	30%	41%	52%
Financially healthy	23%	26%	22%	14%	15%	33%	17%	37%
Very financially healthy (ie. you can pay for most things out of your income and have money spare for savings)	11%	12%	9%	7%	7%	20%	13%	3%
Don't know/would rather not say	3%	2%	3%	7%	3%	5%	7%	-

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	Housing Status						
	Base	Own the leasehold/freehold outright	Buying leasehold/freehold on a mortgage	Rented from local authority	Rented from private landlord	It belongs to a Housing Association	Don't know
q17. How often do you use a credit card?							
Unweighted Base	1642	595	631	67	211	63	44
Base	1603	526	652	65	217	62	53
More than once a week	25%	33%	25%	10%	18%	5%	11%
Once a week	10%	13%	9%	2%	11%	7%	8%
2-3 times a month	17%	16%	17%	21%	16%	20%	24%
Once a month	15%	13%	15%	20%	17%	27%	17%
Once every 3 months	9%	9%	10%	9%	11%	5%	7%
Less than once every 3 months	16%	14%	17%	20%	15%	20%	26%
Never	5%	1%	6%	5%	10%	5%	7%
Not stated	2%	2%	2%	14%	2%	12%	-
q28. How would you describe your financial situation at the moment?							
Unweighted Base	2172	712	752	152	323	102	88
Base	2172	648	786	156	331	102	109
Serious financial trouble (ie. you have missed loan repayments or can't pay basic bills)	4%	1%	3%	9%	8%	9%	3%
Slight financial trouble	18%	11%	19%	19%	23%	28%	22%
Neither in trouble nor financially healthy	41%	39%	42%	45%	42%	43%	36%
Financially healthy	23%	29%	24%	15%	16%	9%	17%
Very financially healthy (ie. you can pay for most things out of your income and have money spare for savings)	11%	18%	10%	4%	9%	5%	9%
Don't know/would rather not say	3%	2%	2%	8%	3%	6%	14%

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	Base	Household Size											
	Total	1	2	3	4	5	6	7	8 or more	Don't know	Refused	1-4	5+
q17. How often do you use a credit card?													
Unweighted Base	1642	235	726	307	236	79	17	7	4	-	5	1504	107
Base	1603	227	671	312	244	90	20	8	4	-	5	1453	123
More than once a week	25%	22%	27%	23%	25%	21%	35%	-	16%	-	17%	25%	22%
Once a week	10%	13%	11%	8%	8%	11%	23%	17%	-	-	16%	10%	13%
2-3 times a month	17%	17%	15%	18%	19%	21%	15%	22%	13%	-	-	17%	20%
Once a month	15%	17%	14%	17%	14%	13%	15%	31%	71%	-	44%	15%	17%
Once every 3 months	9%	10%	9%	10%	10%	9%	-	14%	-	-	-	10%	8%
Less than once every 3 months	16%	12%	17%	17%	16%	16%	12%	16%	-	-	23%	16%	14%
Never	5%	6%	5%	4%	6%	7%	-	-	-	-	-	5%	5%
Not stated	2%	2%	3%	2%	1%	2%	-	-	-	-	-	3%	2%
q28. How would you describe your financial situation at the moment?													
Unweighted Base	2172	300	912	426	320	120	30	13	6	2	10	1958	169
Base	2172	287	848	443	347	144	37	15	7	2	12	1925	203
Serious financial trouble (ie. you have missed loans repayments or can't pay basic bills)	4%	6%	2%	5%	4%	3%	-	7%	-	-	-	4%	3%
Slight financial trouble	18%	17%	16%	19%	18%	23%	21%	21%	23%	-	12%	17%	22%
Neither in trouble nor financially healthy	41%	37%	42%	40%	44%	37%	56%	37%	39%	41%	34%	41%	41%
Financially healthy	23%	26%	24%	23%	17%	21%	13%	25%	-	59%	7%	23%	19%
Very financially healthy (ie. you can pay for most things out of your income and have money spare for savings)	11%	13%	12%	11%	12%	7%	5%	10%	38%	-	11%	12%	8%
Don't know/would rather not say	3%	1%	3%	3%	5%	8%	5%	-	-	-	36%	3%	7%

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	Base	Gross Household Income									
	Total	under 5,000 per year	5,000 to 9,999 per year	10,000 to 14,999 per year	15,000 to 19,999 per year	20,000 to 24,999 per year	25,000 to 29,999 per year	30,000 to 34,999 per year	35,000 to 39,999 per year	40,000 to 44,999 per year	45,000 to 49,999 per year
q17. How often do you use a credit card?											
Unweighted Base	1642	18	53	100	119	95	106	109	73	71	62
Base	1603	20	48	95	112	86	103	102	74	72	60
More than once a week	25%	6%	11%	17%	18%	24%	15%	26%	20%	26%	47%
Once a week	10%	19%	6%	11%	6%	11%	13%	12%	14%	11%	6%
2-3 times a month	17%	20%	18%	14%	26%	14%	17%	22%	23%	17%	15%
Once a month	15%	11%	14%	26%	20%	18%	16%	7%	17%	26%	11%
Once every 3 months	9%	7%	10%	8%	7%	18%	10%	12%	8%	1%	2%
Less than once every 3 months	16%	8%	27%	15%	16%	10%	22%	12%	14%	16%	17%
Never	5%	17%	8%	6%	3%	6%	4%	6%	1%	2%	2%
Not stated	2%	11%	6%	4%	3%	-	2%	2%	1%	1%	1%
q28. How would you describe your financial situation at the moment?											
Unweighted Base	2172	38	94	143	165	118	140	135	87	83	74
Base	2172	44	87	134	154	111	139	129	90	86	78
Serious financial trouble (ie. you have missed loans repayments or can't pay basic bills)	4%	11%	5%	7%	4%	7%	1%	3%	4%	7%	1%
Slight financial trouble	18%	16%	25%	26%	28%	13%	18%	18%	19%	17%	14%
Neither in trouble nor financially healthy	41%	37%	49%	49%	42%	48%	45%	40%	36%	40%	36%
Financially healthy	23%	15%	11%	14%	16%	27%	26%	24%	25%	27%	34%
Very financially healthy (ie. you can pay for most things out of your income and have money spare for savings)	11%	7%	8%	4%	9%	5%	8%	13%	15%	8%	11%
Don't know/would rather not say	3%	15%	2%	1%	1%	1%	1%	2%	1%	-	3%

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	Base						
Total	50,000 to 59,999 per year	60,000 to 69,999 per year	70,000 to 99,999 per year	100,000 to 149,999 per year	150,000 and over	Don't know	Prefer not to answer
q17. How often do you use a credit card?							
Unweighted Base	1642	70	51	74	18	4	201
Base	1603	75	48	73	20	3	197
More than once a week	25%	22%	44%	38%	47%	58%	25%
Once a week	10%	10%	8%	11%	16%	-	8%
2-3 times a month	17%	25%	18%	14%	-	42%	14%
Once a month	15%	18%	17%	12%	15%	-	13%
Once every 3 months	9%	3%	4%	9%	-	-	10%
Less than once every 3 months	16%	10%	4%	10%	22%	-	21%
Never	5%	8%	5%	5%	-	-	4%
Not stated	2%	4%	-	1%	-	-	5%
q28. How would you describe your financial situation at the moment?							
Unweighted Base	2172	85	58	82	20	5	265
Base	2172	90	57	80	23	5	265
Serious financial trouble (ie. you have missed loans repayments or can't pay basic bills)	4%	4%	-	1%	-	-	4%
Slight financial trouble	18%	24%	6%	13%	-	9%	13%
Neither in trouble nor financially healthy	41%	30%	41%	29%	36%	43%	39%
Financially healthy	23%	27%	36%	37%	45%	30%	23%
Very financially healthy (ie. you can pay for most things out of your income and have money spare for savings)	11%	14%	17%	19%	19%	18%	15%
Don't know/would rather not say	3%	1%	-	-	-	-	6%