

YouGov / ITV Survey Results

Sample Size: 1719 adults in UK

Fieldwork: 10th - 11th November 2022

	Vote in 2019 GE				EU Ref 2016		Gender		Age				Social Grade		Region						
	Total	Con	Lab	Lib Dem	Remain	Leave	Male	Female	18-24	25-49	50-64	65+	ABC1	C2DE	London	Rest of South	Midlands / Wales	North	Scotland	Northern Ireland	
Weighted Sample	1719	548	402	144	603	638	834	885	180	710	426	402	980	739	203	560	361	404	146	45	
Unweighted Sample	1719	531	402	155	695	632	765	954	156	708	402	453	998	721	169	576	371	399	153	51	
	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%

How well or badly would you say the government is doing at managing the cost of living situation?

Very well	1	1	0	0	0	1	1	1	1	0	0	1	1	0	1	0	1	0	0	3
Fairly well	13	28	3	8	9	22	15	11	3	9	14	25	12	14	12	14	12	14	9	13
TOTAL WELL	14	29	3	8	9	23	16	12	4	9	14	26	13	14	13	14	13	14	9	16
Fairly badly	31	34	29	32	31	31	29	32	26	32	31	30	33	28	26	34	30	28	34	30
Very badly	47	28	65	57	56	39	48	46	52	52	49	36	48	46	53	42	47	51	50	47
TOTAL BADLY	78	62	94	89	87	70	77	78	78	84	80	66	81	74	79	76	77	79	84	77
Don't know	8	9	3	4	3	8	7	9	17	8	5	9	7	11	8	10	10	6	7	7

How concerned are you, if at all, about the rising cost of living?

Very concerned	47	40	55	45	50	48	41	53	37	48	52	46	42	54	40	47	46	52	44	56
Fairly concerned	41	46	39	49	43	41	42	39	40	41	39	42	46	34	46	40	39	39	46	33
TOTAL CONCERNED	88	86	94	94	93	89	83	92	77	89	91	88	88	88	86	87	85	91	90	89
Not very concerned	8	13	4	4	6	10	11	6	12	6	8	11	10	6	8	9	10	6	8	7
Not concerned at all	2	1	0	1	0	1	3	0	3	2	1	1	1	2	3	1	1	2	2	1
TOTAL NOT CONCERNED	10	14	4	5	6	11	14	6	15	8	9	12	11	8	11	10	11	8	10	8
Don't know	2	1	2	0	0	1	3	2	9	3	0	1	1	3	2	2	4	1	1	2

Do you think the recent rise in interest rates will have a positive or negative impact on you personally, or will it make no difference?

A large positive impact	3	4	4	1	2	3	3	2	4	2	3	4	3	2	3	2	3	4	3	1
A small positive impact	17	24	13	21	18	19	18	17	13	11	19	29	19	15	17	20	15	15	21	8
TOTAL POSITIVE IMPACT	20	28	17	22	20	22	21	19	17	13	22	33	22	17	20	22	18	19	24	9
No impact	19	24	16	14	16	26	21	17	16	14	20	28	18	21	15	19	24	17	19	24
A small negative impact	27	27	32	29	32	24	28	25	23	32	24	20	30	23	30	27	24	30	18	26
A large negative impact	21	14	23	23	23	18	19	22	19	26	22	10	21	20	18	20	20	24	18	24
TOTAL NEGATIVE IMPACT	48	41	55	52	55	42	47	47	42	58	46	30	51	43	48	47	44	54	36	50
Don't know	14	7	13	12	8	9	10	17	26	15	11	8	9	19	18	11	14	11	22	16

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	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%

Generally speaking, are you finding it easier or harder to make the following payments compared to 6 months ago, or has there been no change?

Rent or mortgage

Much easier than 6 months ago	2	2	2	2	1	2	3	1	0	1	4	2	2	1	1	3	1	2	1	1
Slightly easier than 6 months ago	1	1	1	1	1	1	2	1	2	2	1	0	2	1	1	1	2	1	4	0
TOTAL EASIER	3	3	3	3	2	3	5	2	2	3	5	2	4	2	2	4	3	3	5	1
No change – it was easy before and still is	35	42	34	45	39	38	39	30	17	35	36	41	38	30	33	35	35	32	42	31
No change – it was hard before and still is	13	12	14	10	15	13	14	13	12	16	15	8	12	15	14	13	12	16	13	12
TOTAL NO CHANGE	48	54	48	55	54	51	53	43	29	51	51	49	50	45	47	48	47	48	55	43
Slightly harder than 6 months ago	16	11	21	18	18	11	12	19	19	21	14	7	17	14	22	12	14	19	15	12
Much harder than 6 months ago	10	9	10	7	8	11	10	9	11	12	11	5	9	11	11	11	10	8	6	12
TOTAL HARDER	26	20	31	25	26	22	22	28	30	33	25	12	26	25	33	23	24	27	21	24
Don't know	23	22	19	17	17	24	20	26	39	13	19	38	19	28	19	24	26	22	19	33

Utility bills

Much easier than 6 months ago	1	1	1	1	1	1	1	1	0	1	1	0	1	1	1	1	0	1	0	0
Slightly easier than 6 months ago	2	2	3	1	2	2	2	2	4	2	2	2	3	2	2	2	3	2	2	2
TOTAL EASIER	3	3	4	2	3	3	3	3	4	3	3	2	4	3	3	3	3	3	2	2
No change – it was easy before and still is	22	29	18	25	23	25	26	18	18	19	22	29	26	17	25	22	24	18	24	21
No change – it was hard before and still is	9	10	8	9	7	10	9	9	7	8	10	11	8	10	12	9	7	9	11	3
TOTAL NO CHANGE	31	39	26	34	30	35	35	27	25	27	32	40	34	27	37	31	31	27	35	24
Slightly harder than 6 months ago	31	30	38	32	38	29	30	33	21	35	32	28	33	29	30	31	27	36	31	27
Much harder than 6 months ago	26	25	27	27	25	31	24	29	13	26	31	27	22	32	20	27	29	25	25	45
TOTAL HARDER	57	55	65	59	63	60	54	62	34	61	63	55	55	61	50	58	56	61	56	72
Don't know	8	4	6	6	4	2	8	9	37	7	3	3	8	9	9	8	9	8	8	2

Credit card or loan payments

Much easier than 6 months ago	1	1	0	1	0	1	0	1	1	1	1	1	1	1	1	1	0	1	0	1
Slightly easier than 6 months ago	2	1	2	1	2	1	2	2	4	2	1	0	2	1	5	1	2	1	1	1
TOTAL EASIER	3	2	2	2	2	2	3	2	5	3	2	1	3	2	6	2	2	2	1	2
No change – it was easy before and still is	36	46	33	42	40	40	42	31	22	32	37	47	41	29	35	37	34	36	40	24
No change – it was hard before and still is	13	12	14	14	14	13	13	12	10	15	13	9	13	12	11	13	12	13	15	6
TOTAL NO CHANGE	49	58	47	56	54	53	55	43	32	47	50	56	54	41	46	50	46	49	55	30
Slightly harder than 6 months ago	13	11	16	15	17	11	13	14	11	16	11	12	13	13	12	13	14	14	9	19
Much harder than 6 months ago	11	9	12	10	11	11	9	12	6	14	12	6	9	13	10	11	12	10	8	19
TOTAL HARDER	24	20	28	25	28	22	22	26	17	30	23	18	22	26	22	24	26	24	17	38
Don't know	25	21	21	16	17	23	20	30	45	21	24	25	20	32	25	24	25	24	28	31

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	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%

Compared to 6 months ago, are you using each of the following more or less often, or are you using it about the same amount?

Credit cards

Much more often than 6 months ago	5	4	9	6	6	4	5	6	5	8	4	2	7	3	8	4	5	5	6	6
Slightly more often than 6 months ago	10	8	13	11	13	8	11	10	8	15	8	5	12	7	12	11	11	9	6	7
TOTAL MORE OFTEN	15	12	22	17	19	12	16	16	13	23	12	7	19	10	20	15	16	14	12	13
No change – I used this before and still do	36	45	33	45	41	41	39	33	18	30	43	47	41	30	33	40	35	34	35	43
No change – I did not use this before and still do not	31	29	27	27	26	30	29	33	45	30	28	30	26	38	26	32	30	34	34	23
TOTAL NO CHANGE	67	74	60	72	67	71	68	66	63	60	71	77	67	68	59	72	65	68	69	66
Slightly less often than 6 months ago	5	5	7	5	7	5	5	5	3	6	6	5	6	5	9	4	5	5	6	5
Much less often than 6 months ago	5	5	4	3	3	6	4	6	3	4	6	5	4	6	6	4	5	5	6	4
TOTAL LESS OFTEN	10	10	11	8	10	11	9	11	6	10	12	10	10	11	15	8	10	10	12	9
Don't know	7	5	6	2	4	6	8	7	18	6	5	6	5	11	7	5	9	8	7	12

Buy now pay later (e.g. Klarna)

Much more often than 6 months ago	4	2	4	6	3	5	2	6	4	6	5	2	5	4	5	5	3	5	5	8
Slightly more often than 6 months ago	7	6	5	3	5	6	7	8	6	11	5	2	7	7	7	8	8	6	6	5
TOTAL MORE OFTEN	11	8	9	9	8	11	9	14	10	17	10	4	12	11	12	13	11	11	11	13
No change – I used this before and still do	9	8	9	10	9	8	8	9	8	10	7	7	8	10	9	6	11	8	14	7
No change – I did not use this before and still do not	66	72	68	75	73	67	68	65	59	61	72	73	69	63	68	69	63	67	61	61
TOTAL NO CHANGE	75	80	77	85	82	75	76	74	67	71	79	80	77	73	77	75	74	75	75	68
Slightly less often than 6 months ago	2	1	3	0	2	1	2	2	3	2	1	1	2	1	2	2	1	2	1	0
Much less often than 6 months ago	4	4	3	2	3	4	4	3	4	3	3	6	4	4	3	3	4	4	4	9
TOTAL LESS OFTEN	6	5	6	2	5	5	6	5	7	5	4	7	6	5	5	5	5	6	5	9
Don't know	8	7	7	2	5	9	9	8	16	6	7	10	6	11	7	7	10	8	8	10

Overdrafts

Much more often than 6 months ago	5	4	8	3	5	5	5	6	6	8	4	2	6	4	6	5	6	4	5	10
Slightly more often than 6 months ago	6	4	9	6	7	4	6	6	8	9	5	2	7	5	5	7	6	6	4	10
TOTAL MORE OFTEN	11	8	17	9	12	9	11	12	14	17	9	4	13	9	11	12	12	10	9	20
No change – I used this before and still do	9	7	8	17	10	8	9	8	7	9	12	5	8	9	10	9	9	6	12	3
No change – I did not use this before and still do not	67	74	67	68	70	70	66	69	60	63	68	78	68	67	67	70	65	70	64	56
TOTAL NO CHANGE	76	81	75	85	80	78	75	77	67	72	80	83	76	76	77	79	74	76	76	59
Slightly less often than 6 months ago	2	2	1	1	2	1	2	2	3	3	1	0	2	1	2	2	2	2	1	3
Much less often than 6 months ago	3	2	3	2	2	3	4	2	1	2	4	4	2	4	3	2	3	4	3	6
TOTAL LESS OFTEN	5	4	4	3	4	4	6	4	4	5	5	4	4	5	5	4	5	6	4	9
Don't know	8	7	5	2	4	9	8	7	14	6	6	9	5	11	7	7	9	6	11	11

Loans

Much more often than 6 months ago	2	1	2	3	2	2	3	1	3	2	2	1	2	2	3	2	2	1	3	5
Slightly more often than 6 months ago	3	2	2	4	2	2	3	2	5	3	2	1	3	1	4	2	4	2	1	0
TOTAL MORE OFTEN	5	3	4	7	4	4	6	3	8	5	4	2	5	3	7	4	6	3	4	5
No change – I used this before and still do	11	11	15	12	14	11	11	11	3	14	14	8	13	9	9	11	13	12	10	19
No change – I did not use this before and still do not	69	73	68	73	72	69	65	72	62	67	68	74	69	68	71	72	64	68	71	52
TOTAL NO CHANGE	80	84	83	85	86	80	76	83	65	81	82	82	82	77	80	83	77	80	81	71
Slightly less often than 6 months ago	2	1	2	1	1	1	2	1	5	1	1	1	2	1	3	1	1	2	2	0
Much less often than 6 months ago	5	4	5	3	4	6	6	4	1	5	6	6	4	7	4	4	6	7	5	10
TOTAL LESS OFTEN	7	5	7	4	5	7	8	5	6	6	7	7	6	8	7	5	7	9	7	10
Don't know	9	7	6	3	5	9	9	8	20	7	7	10	6	12	7	8	11	8	10	13

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	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%

You said you are using the following payment methods more compared to 6 months ago, what are you using them for?

Credit cards

[Asked to those who are using credit cards more often than 6 months ago; n=271]

Essentials / day-to-day items	64	71	65	48	70	58	61	66	72	64	52	79	66	58	70	63	63	62	62	58
Non-essential shopping	42	43	49	40	44	36	38	45	40	43	38	42	44	35	50	46	34	38	38	48
Leisure activities	27	32	31	18	30	20	28	27	26	30	14	38	31	18	56	24	27	19	15	0
Holidays	17	22	21	0	16	10	19	16	28	19	4	25	20	11	36	21	14	7	6	0
Utility bills	15	10	9	18	8	14	16	14	37	14	8	12	13	18	11	17	20	9	16	11
Rent / Mortgage	4	4	4	5	3	4	5	4	14	4	4	0	4	4	8	4	5	1	8	0
Other	14	12	14	26	13	21	20	9	0	12	28	15	12	19	8	17	13	15	15	14
Don't know	2	1	0	0	0	2	2	2	0	3	0	0	2	0	0	3	2	2	0	0

Buy now pay later (e.g. Klarna)

[Asked to those who are using buy now pay later more often than 6 months ago; n=194]

Non-essential shopping	55	68	53	70	70	52	55	55	54	61	43	46	54	56	48	52	54	57	78	50
Essentials / day-to-day items	29	18	33	38	30	27	27	31	37	29	27	28	27	32	46	36	20	21	19	37
Utility bills	6	4	8	0	4	2	7	5	5	7	3	4	5	7	17	5	9	0	0	0
Leisure activities	6	5	5	17	9	7	8	5	15	8	0	0	9	3	13	9	3	4	0	0
Rent / Mortgage	2	4	3	6	2	4	1	3	5	2	2	0	4	0	5	3	0	0	5	16
Holidays	2	2	3	0	2	0	1	2	5	2	0	5	2	1	5	0	4	2	0	0
Other	19	16	16	35	12	29	16	21	20	11	39	21	17	21	20	17	17	24	11	21
Don't know	2	2	0	0	0	1	2	2	0	3	0	0	3	0	0	2	0	5	0	0

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	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%

Overdrafts

[Asked to those who are using overdrafts more often than 6 months ago; n=195]

Essentials / day-to-day items	72	70	73	88	79	80	77	67	48	75	80	63	72	71	49	74	71	77	78	80
Utility bills	46	53	41	56	33	44	48	44	53	47	37	53	42	54	57	52	46	41	31	29
Rent / Mortgage	22	31	23	30	23	27	25	20	23	24	17	19	22	22	31	19	22	27	14	8
Leisure activities	11	3	19	14	14	5	17	5	28	6	16	9	14	4	9	13	5	15	13	0
Non-essential shopping	11	2	16	15	11	2	11	12	28	7	17	3	14	6	18	6	11	11	35	7
Holidays	5	3	5	9	4	4	4	5	9	4	4	0	6	2	11	7	0	0	6	10
Other	6	4	3	10	4	3	6	5	4	7	3	4	6	5	0	8	4	4	10	11
Don't know	3	7	0	0	3	1	1	5	0	5	2	0	4	2	0	4	5	3	0	0

Loans

[Asked to those who are using loans more often than 6 months ago; n=73]

Utility bills	34	28	45	53	27	43	31	40	33	37	27	37	27	50	35	43	24	26	40	68
Essentials / day-to-day items	31	28	5	59	30	29	28	36	20	38	32	10	29	35	17	33	14	51	42	61
Rent / Mortgage	18	6	20	40	25	12	18	17	38	15	15	0	22	7	42	24	5	0	29	29
Holidays	14	9	11	31	22	7	20	2	25	13	5	21	17	5	35	13	4	14	10	0
Non-essential shopping	12	18	0	40	19	17	16	4	10	12	14	10	11	14	13	12	11	0	39	29
Leisure activities	6	5	0	24	10	4	6	5	10	6	5	0	8	0	7	12	4	0	0	0
Other	32	34	36	63	43	33	35	26	20	26	50	42	37	20	18	35	48	20	36	0
Don't know	4	0	0	0	0	0	0	10	5	4	5	0	4	3	6	6	4	0	0	0