

YouGov / StepChange Survey Results



Sample Size: 2211 UK Adults
Fieldwork: 9th - 10th September 2024

	Vote in 2024 GE					EU Ref 2016		Gender		Age				Social Grade		Country in UK				Region in England			
	Total	Con	Lab	Lib Dem	Reform UK	Remain	Leave	Male	Female	18-24	25-49	50-64	65+	ABC1	C2DE	England	Wales	Scotland	Northern Ireland	North	Midlands	London	Rest of South
Weighted Sample	2211	385	549	199	233	776	820	1072	1139	232	913	548	517	1260	951	1851	115	184	62	509	352	254	736
Unweighted Sample	2211	329	618	233	301	878	844	990	1221	148	886	567	610	1382	829	1843	109	185	74	517	353	213	760
	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%

	8 - 9 May	9 - 10 Sep																						
How easy or difficult have you found it to keep up with household bills and credit commitments in the last few months?																								
Very easy	12	13	17	12	16	12	15	13	16	11	9	13	14	17	15	11	13	18	12	14	10	14	16	14
Fairly easy	43	40	44	42	44	39	44	40	40	40	36	38	40	44	43	35	39	35	42	42	38	37	37	42
TOTAL EASY	55	53	61	54	60	51	59	53	56	51	45	51	54	61	58	46	52	53	54	56	48	51	53	56
Fairly difficult	30	29	28	29	25	32	27	32	27	31	21	31	31	30	26	34	29	29	32	29	33	30	25	28
Very difficult	10	12	8	13	8	14	12	13	12	12	4	16	14	7	10	15	12	14	9	11	11	16	16	10
TOTAL DIFFICULT	40	41	36	42	33	46	39	45	39	43	25	47	45	37	36	49	41	43	41	40	44	46	41	38
Don't know	5	6	4	4	8	3	2	2	5	6	30	4	2	2	6	5	6	3	5	3	7	3	7	6

	8 - 9 May	9 - 10 Sep																						
In the past three months, have you experienced or carried out any of the following activities in regard to your household finances? Please select all that apply.																								
Made just the minimum repayments on my debts	13	16	14	17	10	18	17	14	15	17	6	22	17	9	15	18	16	20	17	17	17	18	15	13
Used my overdraft in each of the last three months	11	12	9	15	8	8	15	10	10	14	8	18	9	6	12	12	11	15	14	12	11	13	16	10
Used credit, loans or an overdraft to make it through to payday	11	11	5	12	11	9	14	8	9	12	5	19	8	2	12	10	10	15	11	17	10	12	11	10
Fell behind on essential household bills (e.g. rent, mortgage, energy bills, council tax etc.)	5	6	3	6	2	5	5	4	6	6	5	8	4	2	4	8	5	11	8	1	4	6	9	4
Used credit to keep up with existing credit commitments	5	5	3	7	3	4	6	4	4	6	1	9	3	2	4	6	5	8	3	5	5	6	7	4
Got hit by late payment or default charges	5	5	4	5	1	6	5	4	4	5	5	7	4	1	4	6	5	12	3	5	4	7	4	4
Missed a regular monthly payment on at least one of my debts	5	6	3	6	1	6	5	5	6	5	4	8	5	2	4	7	6	7	4	1	7	7	8	4
Used credit to pay essential household bills (e.g. rent, mortgage, energy bills, council tax etc)	5	4	3	5	3	4	5	4	4	5	0	7	4	3	4	4	4	8	6	3	4	7	5	2
None of these	67	66	75	64	75	67	64	70	68	64	69	55	69	80	69	62	66	61	65	63	68	63	58	69
Don't know	3	2	2	2	2	1	2	1	2	3	8	2	1	1	2	3	3	1	1	0	2	2	4	3

	8 - 9 May	9 - 10 Sep																						
In the last three months, have you done any of the following to keep up with credit repayments? Please tick all that apply. Please only tick things that you think are a result of credit, debt or borrowing, not anything you have experienced for other reasons.																								
Rationed the amount of heating, electricity or water I have used	20	18	16	19	14	23	18	20	15	20	7	19	18	19	15	21	18	21	15	14	20	20	17	15
Went without a healthy diet (food and meals)	13	12	10	13	4	15	12	12	11	13	8	17	11	7	10	15	12	13	12	8	14	13	14	10
Asked for financial help from family or friends	10	9	5	11	6	8	9	6	8	9	10	14	6	2	8	9	9	11	11	6	7	10	10	8
Missed utility bill payments (energy, water, telecoms or council tax)	4	4	1	5	1	4	4	4	4	5	2	7	3	2	3	6	4	13	4	1	4	6	6	3
Went without appropriate clothing for the weather	5	5	5	6	3	8	5	5	5	5	2	7	5	3	4	6	5	8	4	4	5	6	7	4
Missed rent or mortgage payments	1	1	0	2	1	2	1	0	2	1	2	1	2	0	1	1	1	1	1	0	1	2	4	1
Endured other hardship or financial difficulty [See Tab 1]	1	2	1	2	1	3	2	2	2	1	0	3	2	1	1	3	2	2	1	0	2	2	2	2
None of these	42	43	45	47	46	42	51	43	47	40	27	48	47	40	48	38	43	31	48	55	45	44	42	42
N/ A - I do not have any outstanding credit products or loans	27	29	32	23	36	26	22	30	28	30	53	19	27	37	28	31	29	31	27	24	26	26	28	34

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

Imagine you had an unexpected essential cost of £1,000. How much of it would you be able to pay immediately, without borrowing or seeking help from someone else?

I wouldn't be able to pay any of it	15	11	15	7	16	12	14	14	16	12	19	16	8	11	21	15	21	13	9	17	16	18	12
Less than £250	11	8	12	8	15	10	14	9	14	12	13	11	9	8	15	11	15	10	12	13	10	12	11
Between £250 and £499	8	7	6	10	9	7	7	9	7	12	9	6	5	9	7	8	3	9	12	9	9	6	8
Between £500 and £749	3	3	5	3	3	4	4	3	3	5	3	4	2	4	2	3	2	4	1	3	4	5	3
Between £750 and £999	2	2	3	3	2	3	2	2	2	3	2	2	1	2	2	2	2	0	1	2	2	3	2
All of it	52	63	53	66	50	59	54	57	49	40	48	54	65	60	42	52	52	55	62	46	51	49	58
Don't know	8	6	7	2	6	7	6	6	9	16	6	7	8	6	10	8	6	9	2	10	8	7	6

*Any percentages calculated on bases fewer than 100 respondents do not represent a wide enough cross-section of the target population to be considered statistically reliable. These figures should not be used.