YouGov / StepChange Survey Results

Sample Size: 2142 Adults in the UK
Fieldwork: 9th - 10th July 2026

			Vote in 2024 GE					EU Ref 2016		Gender		Age				Socioeconomic Classfication (NS-SEC)		
		Total	Con	Lab	Lib Dem	Reform UK	Green	Remain	Leave	Male	Female	18-24	25-49	50-64	65+	Higher	Intermediate	Routine
Weighted Sample		**2142**	373	531	193	225	120	758	763	1035	1107	225	880	531	506	724	480	640
Unweighted Sample		**2142**	330	579	195	248	141	845	761	932	1210	176	752	626	588	849	485	496
		%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%
	19-20 Jan	**9 - 10 Jul**																
For the following questions by "essential household bills", we mean items needed to make ends meet such as housing, other household bills (like utilities, council tax and credit repayments), groceries and transport.In the last three months, have you used any of the following types of borrowing to pay for essential household bills? Please select all that apply																		
No, I have not borrowed to pay for essentials	*72*	**71**	75	74	75	72	72	74	73	73	70	67	67	74	79	76	72	70
Catalogue credit (e.g. Very, Littlewoods, Argos, JD Williams etc.)	*1*	**1**	0	0	2	1	0	1	2	1	2	0	1	1	1	0	1	2
Community finance loan	*0*	**0**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit card	*8*	**9**	8	8	11	9	10	11	8	9	9	4	12	10	5	8	11	9
Credit union loan	*0*	**0**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt consolidation loan	*0*	**1**	0	1	1	1	1	1	1	0	1	1	1	0	0	1	1	0
Home-collected credit (e.g. Morses Club)	*0*	**0**	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0
Interest-free buy-now-pay-later (e.g. Klarna or ClearPay)	*3*	**4**	2	3	5	5	3	3	4	3	5	2	6	4	2	4	4	4
Loan from family or friends	*4*	**4**	2	4	3	5	6	4	5	3	5	4	6	5	1	3	3	6
Overdraft	*6*	**5**	3	6	5	3	3	5	5	4	5	3	7	5	1	4	5	5
Pawnbroker loan	*0*	**0**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Payday loan (a short term high-cost loan, running less than 12 months)	*1*	**0**	0	0	1	1	0	0	0	1	0	0	0	1	0	0	0	1
Personal loan	*1*	**1**	0	1	1	1	1	0	2	1	1	1	1	1	0	1	1	1
Retail credit (e.g. John Lewis, Amazon, ASOS, Next etc.)	*1*	**1**	1	1	0	1	0	0	1	0	1	0	1	1	0	0	1	1
Other consumer credit not listed here *[See Tab 2]*	*0*	**0**	0	0	1	0	0	0	1	0	0	0	0	0	0	0	0	0
Don't know/ prefer not to say	*11*	**12**	11	9	8	11	11	9	11	12	12	22	11	9	12	9	10	14

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	19-20 Jan	9 - 10 Jul	Country				Region in England			
		Total	England	Wales	Scotland	Northern Ireland	North	Midlands	London	South
Weighted Sample		2142	1793	111	178	60	493	341	246	713
Unweighted Sample		2142	1778	138	180	46	505	342	182	749
		%	%	%	%	%	%	%	%	%
For the following questions by “essential household bills”, we mean items needed to make ends meet such as housing, other household bills (like utilities, council tax and credit repayments), groceries and transport.In the last three months, have you used any of the following types of borrowing to pay for essential household bills? Please select all that apply										
No, I have not borrowed to pay for essentials	*72*	**71**	71	67	76	*67*	74	65	70	73
Catalogue credit (e.g. Very, Littlewoods, Argos, JD Williams etc.)	*1*	**1**	1	0	2	*0*	1	2	1	1
Community finance loan	*0*	**0**	0	0	0	*0*	0	0	0	0
Credit card	*8*	**9**	9	10	9	*13*	8	9	10	9
Credit union loan	*0*	**0**	0	1	0	*0*	0	0	0	0
Debt consolidation loan	*0*	**1**	0	1	1	*0*	1	1	1	0
Home-collected credit (e.g. Morses Club)	*0*	**0**	0	0	0	*0*	0	0	1	0
Interest-free buy-now-pay-later (e.g. Klarna or ClearPay)	*3*	**4**	4	7	3	*1*	3	5	4	4
Loan from family or friends	*4*	**4**	5	6	3	*0*	3	5	8	4
Overdraft	*6*	**5**	4	6	5	*4*	5	5	2	5
Pawnbroker loan	*0*	**0**	0	0	0	*0*	0	0	0	0
Payday loan (a short term high-cost loan, running less than 12 months)	*1*	**0**	0	2	0	*0*	1	0	0	0
Personal loan	*1*	**1**	1	2	0	*0*	1	2	1	1
Retail credit (e.g. John Lewis, Amazon, ASOS, Next etc.)	*1*	**1**	1	1	0	*0*	1	1	1	1
Other consumer credit not listed here *[See Tab 2]*	*0*	**0**	0	1	1	*0*	0	0	0	0
Don't know/ prefer not to say	*11*	**12**	12	14	8	*15*	12	16	11	10

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	Total	Vote in 2024 GE					EU Ref 2016		Gender		Age				Socioeconomic Classfication (NS-SEC)		
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Unweighted Sample	2142	330	579	195	248	141	845	761	932	1210	176	752	626	588	849	485	496
	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%
How much of a financial burden, if any, do you find keeping up with your monthly credit card repayments and any interest charges?																	
A very large burden	5	4	6	3	4	3	6	4	4	6	1	8	5	2	4	6	5
A fairly large burden	10	9	9	9	9	11	11	10	10	11	4	13	11	7	11	9	12
TOTAL VERY / FAIRLY LARGE BURDEN	**15**	**13**	**15**	**12**	**13**	**14**	**17**	**14**	**14**	**17**	**5**	**21**	**16**	**9**	**15**	**15**	**17**
A fairly small burden	21	24	22	26	19	18	24	21	22	20	11	24	21	19	25	22	19
Not a burden at all	30	42	29	36	32	29	34	35	33	28	16	22	35	48	39	34	26
TOTAL FAIRLY SMALL BURDEN / NOT A BURDEN AT ALL	**51**	**66**	**51**	**62**	**51**	**47**	**58**	**56**	**55**	**48**	**27**	**46**	**56**	**67**	**64**	**56**	**45**
Not applicable - I do not have a credit card	30	20	28	25	31	36	23	27	28	32	61	29	27	23	18	25	35
Don't know	4	2	4	0	4	3	2	2	3	4	9	5	2	1	2	4	3

**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.*

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	Total	Country				Region in England			
	Total	England	Wales	Scotland	Northern Ireland	North	Midlands	London	South
Weighted Sample	2142	1793	111	178	60	493	341	246	713
Unweighted Sample	2142	1778	138	180	46	505	342	182	749
	%	%	%	%	%	%	%	%	%
How much of a financial burden, if any, do you find keeping up with your monthly credit card repayments and any interest charges?									
A very large burden	5	5	10	6	*7*	4	4	6	5
A fairly large burden	10	10	17	9	*9*	10	10	11	9
TOTAL VERY / FAIRLY LARGE BURDEN	**15**	**15**	**27**	**15**	**16**	**14**	**14**	**17**	**14**
A fairly small burden	21	21	21	25	*18*	21	19	18	22
Not a burden at all	30	30	25	32	*39*	29	29	27	33
TOTAL FAIRLY SMALL BURDEN / NOT A BURDEN AT ALL	**51**	**51**	**46**	**57**	**57**	**50**	**48**	**45**	**55**
Not applicable - I do not have a credit card	30	31	25	26	*26*	31	32	34	29
Don’t know	4	4	2	2	*2*	5	6	4	1

**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.*