

YouGov / The Times Survey Results

Sample Size: 2071 GB adults
Fieldwork: 6th - 7th June 2023

	Vote in 2019 GE			EU Ref 2016		Gender		Age				Social Grade		Country		
Total	Con	Lab	Lib Dem	Remain	Leave	Male	Female	18-24	25-49	50-64	65+	ABC1	C2DE	England	Wales	Scotland
Weighted Sample 2071	677	501	176	730	771	1002	1069	217	855	512	486	1180	891	1787	104	180
Unweighted Sample 2071	711	478	176	829	826	904	1167	186	792	509	583	1223	848	1771	117	183
	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%

Interest rates have been predicted to rise to between 5% and 5.5% this year. Who or what do you think is most to blame for this increase in interest rates?

Russia's invasion of Ukraine	17	30	8	15	14	22	19	14	11	14	19	22	19	14	18	12	8
The long term impact of Covid-19	16	28	7	11	11	23	15	16	14	15	16	18	17	14	16	15	13
Brexit	15	4	25	34	27	4	16	15	23	19	12	10	17	14	15	11	20
The Government's economic policies	32	24	46	30	35	32	33	31	24	33	36	32	31	34	32	35	39
Some other factor	4	6	2	2	3	7	6	3	2	4	6	6	4	4	5	3	3
Don't know	16	9	12	8	11	12	10	21	27	16	12	13	12	20	15	23	17

Thinking about the impact on mortgages, borrowing and savings rates, if interest rates did rise to 5% what impact would it have on you personally?

I would be much better off	3	4	2	2	4	3	3	3	4	1	3	5	3	2	3	3	2
I would be a little bit better off	12	14	12	20	14	14	14	10	11	8	13	21	14	10	13	10	9
TOTAL BETTER OFF	15	18	14	22	18	17	17	13	15	9	16	26	17	12	16	13	11
It would not make much impact at all	37	45	31	39	35	44	39	36	24	28	43	54	36	40	37	41	38
I would be a little worse off	17	16	19	18	21	14	18	16	18	21	18	9	20	13	17	13	17
I would be much worse off	15	11	18	12	17	12	12	17	10	23	13	3	17	12	15	12	16
TOTAL WORSE OFF	32	27	37	30	38	26	30	33	28	44	31	12	37	25	32	25	33
Don't know	16	8	17	8	9	13	13	18	34	19	11	9	11	23	15	21	17

Which of the following applies to your home?

It is owned outright	31	45	25	35	35	43	30	32	3	8	41	74	32	30	31	35	34
It is owned via a mortgage, paid wholly or partially by me	30	28	33	37	38	26	27	32	8	48	31	5	38	19	30	23	30
It is rented	25	20	28	21	20	24	27	23	27	29	23	18	18	34	25	31	24
I live with parents or other family	9	4	10	5	5	4	10	8	47	8	2	0	7	11	9	5	8
Something else	3	2	4	1	2	2	3	2	5	3	2	2	3	3	3	3	1
Not sure	3	1	1	2	0	1	3	2	10	3	1	0	1	4	2	2	3

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	Region in England				House tenure				
	Total	North	Midlands	London	Rest of South	Own outright	Own via a mortgage	Renting	Live with family
Weighted Sample	2071	499	344	251	694	646	614	519	183
Unweighted Sample	2071	513	358	170	730	724	620	480	159
	%	%	%	%	%	%	%	%	%

Interest rates have been predicted to rise to between 5% and 5.5% this year. Who or what do you think is most to blame for this increase in interest rates?

Russia's invasion of Ukraine	17	14	16	21	20	22	15	15	11
The long term impact of Covid-19	16	16	17	15	16	18	15	16	15
Brexit	15	14	14	24	14	12	18	14	25
The Government's economic policies	32	36	33	24	30	31	37	33	26
Some other factor	4	4	4	5	5	6	4	4	3
Don't know	16	16	17	11	15	11	11	18	21

Thinking about the impact on mortgages, borrowing and savings rates, if interest rates did rise to 5% what impact would it have on you personally?

I would be much better off	3	3	3	4	3	6	1	1	1
I would be a little bit better off	12	12	13	11	14	25	5	8	10
TOTAL BETTER OFF	15	15	16	15	17	31	6	9	11
It would not make much impact at all	37	36	41	36	36	50	25	42	27
I would be a little worse off	17	17	18	19	17	8	30	15	18
I would be much worse off	15	14	12	13	17	3	32	9	14
TOTAL WORSE OFF	32	31	30	32	34	11	62	24	32
Don't know	16	19	14	17	13	7	7	26	29

Which of the following applies to your home?

It is owned outright	31	28	38	15	34	100	0	0	0
It is owned via a mortgage, paid wholly or partially by me	30	34	28	22	31	0	100	0	0
It is rented	25	24	22	32	24	0	0	100	0
I live with parents or other family	9	10	6	18	6	0	0	0	100
Something else	3	2	2	9	2	0	0	0	0
Not sure	3	2	3	3	2	0	0	0	0

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	Vote in 2019 GE			EU Ref 2016		Gender		Age				Social Grade		Country			
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Weighted Sample	2071	677	501	176	730	771	1002	1069	217	855	512	486	1180	891	1787	104	180
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	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%

[The following questions are asked to those who are currently paying a mortgage; n=620]

In the next year do you expect the monthly cost of your mortgage...

To go up a lot	27	23	30	28	28	25	24	30	10	30	21	27	28	24	27	34	25
To go up a small amount	21	22	20	22	23	18	25	17	31	20	21	21	21	21	21	8	24
TOTAL GO UP	48	45	50	50	51	43	49	47	41	50	42	48	49	45	48	42	49
To stay the same	44	45	48	35	42	49	44	44	41	43	49	44	44	45	45	39	44
To go down a small amount	2	5	0	6	3	2	3	1	0	2	4	0	2	3	3	0	0
To go down a lot	2	3	0	5	2	1	2	1	0	1	3	3	2	1	1	10	6
TOTAL GO DOWN	4	8	0	11	5	3	5	2	0	3	7	3	4	4	4	10	6
Don't know	4	3	2	4	3	5	1	6	19	4	1	6	3	7	4	8	1

How easy or hard do you find it to afford your mortgage payments currently?

Very easy	14	16	14	26	18	15	19	10	0	13	17	22	16	8	13	26	16
Fairly easy	53	48	62	59	56	49	52	54	56	57	44	52	54	51	54	44	52
TOTAL EASY	67	64	76	85	74	64	71	64	56	70	61	74	70	59	67	70	68
Fairly difficult	25	26	18	13	20	29	23	26	23	23	30	16	22	33	25	13	27
Very difficult	5	7	4	3	4	5	4	6	10	4	8	10	4	9	5	12	5
TOTAL DIFFICULT	30	33	22	16	24	34	27	32	33	27	38	26	26	42	30	25	32
Don't know	2	2	2	0	3	2	1	3	11	3	1	0	3	0	3	4	0

And how easy or hard do you expect to find it to afford your mortgage payments in a year's time?

Very easy	10	13	7	13	9	12	14	6	10	8	13	14	11	7	10	11	8
Fairly easy	34	31	39	38	36	33	34	34	25	34	33	36	35	31	34	27	39
TOTAL EASY	44	44	46	51	45	45	48	40	35	42	46	50	46	38	44	38	47
Fairly difficult	32	34	32	23	31	29	33	32	42	32	33	20	32	32	33	34	21
Very difficult	14	11	12	14	12	15	11	16	11	15	11	17	13	18	13	19	21
TOTAL DIFFICULT	46	45	44	37	43	44	44	48	53	47	44	37	45	50	46	53	42
Don't know	8	8	9	6	9	10	5	10	5	9	7	6	7	10	9	4	3
N/A - I won't be paying a mortgage in a years time	2	3	1	7	3	2	2	2	6	1	3	6	2	3	2	4	7

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	%	%	%	%	%	%	%	%	%

[The following questions are asked to those who are currently paying a mortgage; n=620]

In the next year do you expect the monthly cost of your mortgage...

To go up a lot	27	27	23	33	28	0	27	0	0
To go up a small amount	21	23	13	28	21	0	21	0	0
TOTAL GO UP	48	50	36	61	49	0	48	0	0
To stay the same	44	39	58	37	45	0	44	0	0
To go down a small amount	2	2	2	2	3	0	2	0	0
To go down a lot	2	1	0	0	1	0	2	0	0
TOTAL GO DOWN	4	3	2	2	4	0	4	0	0
Don't know	4	8	4	0	2	0	4	0	0

How easy or hard do you find it to afford your mortgage payments currently?

Very easy	14	12	15	26	10	0	14	0	0
Fairly easy	53	54	54	38	58	0	53	0	0
TOTAL EASY	67	66	69	64	68	0	67	0	0
Fairly difficult	25	26	18	29	27	0	25	0	0
Very difficult	5	4	8	7	4	0	5	0	0
TOTAL DIFFICULT	30	30	26	36	31	0	30	0	0
Don't know	2	3	5	0	2	0	2	0	0

And how easy or hard do you expect to find it to afford your mortgage payments in a year's time?

Very easy	10	11	12	12	7	0	10	0	0
Fairly easy	34	31	41	28	34	0	34	0	0
TOTAL EASY	44	42	53	40	41	0	44	0	0
Fairly difficult	32	31	27	44	35	0	32	0	0
Very difficult	14	14	11	9	14	0	14	0	0
TOTAL DIFFICULT	46	45	38	53	49	0	46	0	0
Don't know	8	11	9	4	8	0	8	0	0
N/A - I won't be paying a mortgage in a years time	2	2	0	4	1	0	2	0	0

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

How likely to unlikely do you think the following are in the NEXT TWELVE MONTHS?

That you will fall behind on your mortgage payments

Very likely	1	3	0	0	1	2	2	1	4	1	1	3	1	2	1	0	5
Fairly likely	5	5	3	9	3	6	5	5	12	5	4	0	5	4	4	14	7
TOTAL LIKELY	6	8	3	9	4	8	7	6	16	6	5	3	6	6	5	14	12
Fairly unlikely	27	27	22	18	26	28	27	27	6	31	20	22	27	28	27	35	21
Very unlikely	60	61	68	67	66	56	61	59	45	58	64	72	63	51	61	51	52
TOTAL UNLIKELY	87	88	90	85	92	84	88	86	51	89	84	94	90	79	88	86	73
Don't know	7	4	7	6	4	7	6	8	33	5	11	2	4	15	7	0	15

That you will have your home repossessed

Very likely	1	1	0	2	1	1	2	1	15	0	1	3	0	2	1	0	0
Fairly likely	2	1	1	4	1	2	2	1	12	2	0	0	1	2	1	0	5
TOTAL LIKELY	3	2	1	6	2	3	4	2	27	2	1	3	1	4	2	0	5
Fairly unlikely	17	13	17	10	16	16	17	17	11	19	13	18	17	18	18	15	13
Very unlikely	74	79	78	76	80	73	73	74	50	74	76	75	76	68	73	85	71
TOTAL UNLIKELY	91	92	95	86	96	89	90	91	61	93	89	93	93	86	91	100	84
Don't know	7	5	5	9	3	9	6	7	12	5	10	4	5	10	6	0	11

That you will sell your home and move to a cheaper property

Very likely	3	4	1	5	2	3	3	3	16	3	1	6	3	2	3	3	1
Fairly likely	6	8	4	5	4	7	8	5	12	7	5	0	7	5	6	15	8
TOTAL LIKELY	9	12	5	10	6	10	11	8	28	10	6	6	10	7	9	18	9
Fairly unlikely	20	22	22	20	26	16	20	20	10	21	17	31	20	22	21	11	20
Very unlikely	63	60	67	68	64	66	63	64	62	62	68	57	66	58	64	70	51
TOTAL UNLIKELY	83	82	89	88	90	82	83	84	72	83	85	88	86	80	85	81	71
Don't know	7	6	7	2	4	9	5	8	0	7	8	6	5	14	6	2	19

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	%	%	%	%	%	%	%	%	%

How likely to unlikely do you think the following are in the NEXT TWELVE MONTHS?

That you will fall behind on your mortgage payments

Very likely	1	1	1	1	1	0	1	0	0
Fairly likely	5	6	1	10	2	0	5	0	0
TOTAL LIKELY	6	7	2	11	3	0	6	0	0
Fairly unlikely	27	27	22	21	31	0	27	0	0
Very unlikely	60	58	71	60	59	0	60	0	0
TOTAL UNLIKELY	87	85	93	81	90	0	87	0	0
Don't know	7	8	4	7	7	0	7	0	0

That you will have your home repossessed

Very likely	1	1	1	1	2	0	1	0	0
Fairly likely	2	0	1	9	1	0	2	0	0
TOTAL LIKELY	3	1	2	10	3	0	3	0	0
Fairly unlikely	17	18	12	19	20	0	17	0	0
Very unlikely	74	73	80	68	73	0	74	0	0
TOTAL UNLIKELY	91	91	92	87	93	0	91	0	0
Don't know	7	9	6	3	5	0	7	0	0

That you will sell your home and move to a cheaper property

Very likely	3	2	3	0	4	0	3	0	0
Fairly likely	6	8	2	15	4	0	6	0	0
TOTAL LIKELY	9	10	5	15	8	0	9	0	0
Fairly unlikely	20	16	19	28	24	0	20	0	0
Very unlikely	63	66	72	54	62	0	63	0	0
TOTAL UNLIKELY	83	82	91	82	86	0	83	0	0
Don't know	7	8	4	3	6	0	7	0	0

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

That you will have to use money from savings to meet your mortgage payments

Very likely	9	9	9	12	9	9	10	8	0	11	6	9	8	13	8	5	18
Fairly likely	17	19	14	15	14	17	15	19	37	17	14	15	17	15	17	24	12
TOTAL LIKELY	26	28	23	27	23	26	25	27	37	28	20	24	25	28	25	29	30
Fairly unlikely	26	22	28	29	24	27	29	24	34	28	21	18	28	20	26	31	24
Very unlikely	41	45	41	40	45	41	41	41	22	36	52	53	41	39	41	36	39
TOTAL UNLIKELY	67	67	69	69	69	68	70	65	56	64	73	71	69	59	67	67	63
Don't know	7	6	7	5	7	6	6	9	7	8	7	5	5	13	7	4	8

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	%	%	%	%	%	%	%	%	%

That you will have to use money from savings to meet your mortgage payments

Very likely	9	10	6	9	8	0	9	0	0
Fairly likely	17	15	18	18	18	0	17	0	0
TOTAL LIKELY	26	25	24	27	26	0	26	0	0
Fairly unlikely	26	24	20	43	26	0	26	0	0
Very unlikely	41	41	51	27	40	0	41	0	0
TOTAL UNLIKELY	67	65	71	70	66	0	67	0	0
Don't know	7	9	5	3	8	0	7	0	0