

YouGov / Callcredit Information Group Survey Results

Sample Size: 2129

Fieldwork: 26th February - 1st March 2010

	Total	Gender		Age					Social Grade		Region							
	Base	Male	Female	18-24	25-34	35-44	45-54	55+	ABC1	C2DE	North	Midlands	East	London	South	Wales	Scotland	Northern Ireland
Unweighted Base	2129	994	1135	208	368	387	338	828	1282	847	513	320	170	265	514	99	248	-
All GB Adults	2129	1022	1107	255	356	390	382	745	1171	958	524	349	204	273	488	106	185	-

How many active personal current bank accounts with the option of an overdraft facility do you currently hold? (Please include joint and single accounts)

None	11%	12%	10%	15%	9%	9%	13%	10%	9%	14%	12%	10%	9%	13%	12%	6%	9%	-
1	57%	58%	56%	55%	46%	56%	60%	61%	54%	59%	55%	60%	55%	57%	55%	59%	57%	-
2	25%	25%	26%	21%	34%	28%	22%	23%	28%	22%	24%	24%	26%	25%	27%	29%	25%	-
3	6%	5%	7%	7%	9%	6%	5%	4%	7%	5%	8%	5%	8%	4%	4%	5%	5%	-
4	1%	1%	1%	-	1%	1%	0%	2%	1%	1%	0%	1%	2%	1%	1%	1%	1%	-
5	0%	0%	0%	1%	0%	-	0%	-	0%	-	-	-	1%	-	0%	-	1%	-
6	0%	0%	0%	0%	-	1%	-	0%	0%	0%	0%	0%	-	-	0%	-	1%	-
7	0%	-	0%	-	0%	-	-	-	0%	-	-	-	-	1%	-	-	-	-
8	0%	0%	-	-	0%	-	-	-	0%	-	0%	-	-	-	-	-	-	-
9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
More than 10	0%	0%	-	1%	-	-	-	-	-	0%	-	-	-	-	-	-	1%	-

Are you with the same provider for all of your current bank accounts? (Please tick the option that BEST applies to you)

	Unweighted Base	725	316	409	64	163	138	95	265	484	241	176	94	61	86	181	38	89	-
All GB Adults who have more than one current account	692	315	378	76	160	136	104	216	431	261	172	103	75	84	161	37	61	-	
Yes, I am	28%	26%	29%	10%	35%	32%	23%	28%	28%	27%	26%	31%	24%	24%	29%	29%	34%	-	
No, I have two providers	58%	60%	57%	63%	52%	58%	65%	59%	60%	55%	59%	57%	48%	68%	57%	65%	57%	-	
No, I have three providers	11%	9%	13%	21%	12%	6%	10%	11%	10%	14%	14%	11%	23%	4%	11%	3%	4%	-	
No, I have four providers	3%	3%	2%	5%	1%	4%	2%	2%	2%	3%	1%	1%	6%	5%	2%	2%	2%	-	
No, I have five providers	0%	0%	-	-	-	-	1%	-	0%	-	-	-	-	-	-	-	2%	-	
No, I have more than five providers	0%	1%	-	2%	-	1%	-	-	-	1%	-	-	-	-	0%	-	2%	-	

YouGov / Callcredit Information Group Survey Results

Sample Size: 2129

Fieldwork: 26th February - 1st March 2010

	Total	Working Status						Marital Status					Children in household			
	Base	Working full time	Working part time	Full time student	Retired	Un-employed	Not working/ Other	Married/ Civil Partnership	Living as married	Separated/Divorced	Widowed	Never Married	0	1	2	3+
Unweighted Base	2129	1076	286	113	418	55	181	1093	281	200	54	457	1468	305	217	77
All GB Adults	2129	1102	271	127	371	72	185	1051	280	203	58	498	1439	326	221	83

How many active personal current bank accounts with the option of an overdraft facility do you currently hold? (Please include joint and single accounts)

None	11%	8%	6%	15%	10%	37%	23%	9%	11%	16%	18%	13%	10%	15%	10%	14%
1	57%	55%	58%	57%	64%	35%	59%	55%	49%	65%	69%	59%	59%	49%	53%	58%
2	25%	29%	28%	22%	22%	17%	14%	30%	30%	15%	8%	21%	24%	28%	29%	24%
3	6%	7%	7%	4%	2%	6%	4%	6%	8%	2%	4%	5%	5%	7%	6%	4%
4	1%	1%	2%	-	1%	2%	-	1%	0%	2%	1%	0%	1%	1%	1%	-
5	0%	0%	-	-	-	3%	-	0%	0%	-	-	0%	0%	0%	0%	-
6	0%	0%	-	0%	1%	-	-	0%	0%	-	-	0%	0%	-	1%	-
7	0%	0%	-	-	-	-	-	-	-	-	-	0%	0%	-	-	-
8	0%	0%	-	-	-	-	-	0%	-	-	-	-	-	-	0%	-
9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
More than 10	0%	-	-	1%	-	-	-	-	-	-	-	0%	0%	-	-	-

Are you with the same provider for all of your current bank accounts? (Please tick the option that BEST applies to you)

Unweighted Base	725	409	107	32	122	16	39	414	109	45	9	131	481	114	85	21
All GB Adults who have more than one current account	692	409	99	36	96	20	32	384	110	38	8	138	447	117	82	23
Yes, I am	28%	29%	28%	16%	27%	35%	25%	31%	28%	15%	34%	25%	28%	29%	32%	15%
No, I have two providers	58%	59%	57%	58%	60%	34%	61%	58%	60%	70%	37%	56%	58%	56%	54%	85%
No, I have three providers	11%	10%	14%	13%	9%	32%	14%	9%	10%	15%	17%	14%	11%	11%	10%	-
No, I have four providers	3%	2%	1%	9%	4%	-	-	2%	1%	-	11%	4%	2%	4%	3%	-
No, I have five providers	0%	0%	-	-	-	-	-	-	1%	-	-	-	0%	-	-	-
No, I have more than five providers	0%	0%	-	4%	-	-	-	-	-	-	-	1%	0%	-	-	-

	Total	Gender		Age					Social Grade		Region							
	Base	Male	Female	18-24	25-34	35-44	45-54	55+	ABC1	C2DE	North	Midlands	East	London	South	Wales	Scotland	Northern Ireland
Unweighted Base	2129	994	1135	208	368	387	338	828	1282	847	513	320	170	265	514	99	248	-
All GB Adults	2129	1022	1107	255	356	390	382	745	1171	958	524	349	204	273	488	106	185	-

Have you knowingly ever over estimated your income on a credit application form? (If you have done this more than once, please think about the most recent time that you did this)

Yes, by 1 to 10%	6%	8%	4%	6%	9%	8%	7%	3%	5%	7%	5%	6%	5%	10%	4%	10%	5%	-
Yes, by 11 to 20%	2%	3%	2%	3%	2%	3%	4%	1%	2%	3%	2%	3%	3%	2%	2%	2%	2%	-
Yes, by 21 to 30%	1%	1%	0%	0%	1%	-	0%	1%	1%	0%	1%	-	2%	0%	1%	1%	0%	-
Yes, by 31 to 40%	0%	0%	-	-	-	1%	-	-	0%	0%	0%	1%	-	-	-	-	-	-
Yes, by 41 to 50%	0%	0%	0%	-	-	0%	-	0%	0%	0%	0%	0%	-	0%	-	-	-	-
Yes, by over 50%	0%	1%	0%	1%	-	1%	1%	-	0%	1%	1%	-	1%	-	1%	-	-	-
No, I have never done this	73%	73%	74%	48%	75%	74%	75%	79%	80%	65%	72%	74%	77%	73%	74%	66%	74%	-
Don't know	5%	4%	6%	6%	7%	5%	5%	5%	4%	7%	8%	3%	2%	4%	5%	9%	6%	-
Not applicable - I have never completed a credit application form	12%	10%	14%	35%	6%	8%	8%	11%	8%	17%	11%	13%	11%	10%	13%	12%	13%	-

Have you ever applied for credit knowing that you might not be able to meet the repayments?

Yes, I have	6%	6%	5%	4%	7%	10%	7%	3%	4%	7%	6%	4%	7%	6%	6%	6%	5%	-
No, I haven't	92%	91%	92%	90%	90%	89%	90%	95%	94%	89%	92%	91%	89%	92%	91%	94%	92%	-
Don't know/ can't recall	3%	3%	3%	7%	3%	1%	3%	2%	2%	4%	2%	5%	4%	2%	3%	-	3%	-

Has the way you have paid off your credit card debt changed over the past 12 months (i.e. since February 2009)? (Please tick the option that BEST applies)

Yes, I used to pay my credit card bill off in full but now I pay the minimum/ fixed amount each month	5%	4%	6%	5%	5%	7%	6%	3%	5%	4%	5%	4%	6%	7%	3%	2%	6%	-
Yes, some other change	9%	10%	8%	7%	14%	11%	9%	6%	10%	7%	9%	9%	13%	8%	7%	6%	11%	-
No, I pay my credit card bill off in full each month and have done for over 12 months	35%	36%	33%	19%	26%	27%	35%	47%	42%	25%	28%	34%	36%	34%	40%	37%	35%	-
No, I pay a fixed amount (more than the minimum, less than the full amount) each month and have done for over 12 months	15%	16%	15%	8%	21%	21%	13%	13%	14%	17%	17%	15%	13%	13%	14%	20%	18%	-
Not applicable - I don't have any credit card debt	9%	7%	11%	13%	7%	7%	8%	10%	8%	10%	10%	8%	9%	8%	9%	10%	9%	-
Not applicable - I don't have a credit card	18%	18%	18%	40%	17%	16%	15%	14%	11%	26%	20%	17%	16%	22%	18%	13%	15%	-
Don't know	2%	2%	2%	3%	1%	2%	2%	1%	2%	2%	1%	2%	1%	3%	2%	0%	2%	-
No, I pay the minimum amount off each month and have done for over 12 months	7%	8%	7%	5%	8%	9%	12%	5%	7%	8%	9%	9%	7%	4%	7%	11%	5%	-

	Total	Working Status						Marital Status					Children in household			
	Base	Working full time	Working part time	Full time student	Retired	Un-employed	Not working/ Other	Married/ Civil Partnership	Living as married	Separated/Di vorced	Widowed	Never Married	0	1	2	3+
Unweighted Base	2129	1076	286	113	418	55	181	1093	281	200	54	457	1468	305	217	77
All GB Adults	2129	1102	271	127	371	72	185	1051	280	203	58	498	1439	326	221	83

Have you knowingly ever over estimated your income on a credit application form? (If you have done this more than once, please think about the most recent time that you did this)

Yes, by 1 to 10%	6%	8%	6%	5%	2%	5%	5%	4%	11%	4%	-	9%	6%	8%	5%	6%
Yes, by 11 to 20%	2%	2%	3%	2%	0%	4%	3%	3%	2%	1%	-	2%	1%	5%	4%	6%
Yes, by 21 to 30%	1%	0%	1%	-	1%	1%	0%	0%	-	1%	1%	1%	1%	1%	0%	-
Yes, by 31 to 40%	0%	0%	0%	-	-	-	-	0%	0%	-	-	-	0%	-	1%	-
Yes, by 41 to 50%	0%	0%	0%	-	-	-	-	0%	-	-	-	0%	0%	0%	0%	-
Yes, by over 50%	0%	0%	0%	2%	-	-	0%	0%	-	1%	-	1%	0%	1%	0%	-
No, I have never done this	73%	77%	72%	46%	77%	60%	65%	79%	73%	76%	70%	60%	74%	67%	75%	70%
Don't know	5%	5%	3%	10%	5%	4%	7%	4%	6%	6%	4%	7%	6%	5%	5%	6%
Not applicable - I have never completed a credit application form	12%	6%	14%	35%	14%	25%	20%	9%	8%	12%	24%	20%	12%	14%	10%	12%

Have you ever applied for credit knowing that you might not be able to meet the repayments?

Yes, I have	6%	5%	5%	3%	3%	18%	9%	4%	5%	10%	-	8%	4%	8%	10%	12%
No, I haven't	92%	93%	92%	89%	95%	79%	84%	94%	93%	85%	98%	87%	93%	87%	88%	87%
Don't know/ can't recall	3%	2%	3%	8%	2%	3%	7%	2%	3%	4%	2%	5%	3%	5%	2%	1%

Has the way you have paid off your credit card debt changed over the past 12 months (i.e. since February 2009)? (Please tick the option that BEST applies)

Yes, I used to pay my credit card bill off in full but now I pay the minimum/ fixed amount each month	5%	5%	5%	2%	3%	4%	7%	4%	6%	9%	-	4%	4%	9%	6%	4%
Yes, some other change	9%	11%	13%	5%	5%	8%	4%	9%	9%	8%	10%	9%	8%	10%	13%	7%
No, I pay my credit card bill off in full each month and have done for over 12 months	35%	33%	36%	15%	51%	19%	29%	40%	30%	24%	42%	28%	39%	24%	23%	21%
No, I pay a fixed amount (more than the minimum, less than the full amount) each month and have done for over 12 months	15%	20%	13%	9%	12%	4%	9%	16%	18%	17%	9%	12%	14%	16%	22%	17%
Not applicable - I don't have any credit card debt	9%	8%	7%	17%	10%	12%	11%	9%	10%	10%	10%	9%	10%	10%	5%	9%
Not applicable - I don't have a credit card	18%	13%	17%	47%	16%	42%	29%	12%	15%	24%	21%	30%	17%	21%	17%	30%
Don't know	2%	1%	2%	3%	0%	5%	4%	2%	1%	1%	-	2%	2%	1%	2%	2%
No, I pay the minimum amount off each month and have done for over 12 months	7%	10%	7%	2%	3%	5%	7%	7%	10%	7%	8%	6%	6%	9%	13%	9%

	Total	Gender		Age					Social Grade		Region							
	Base	Male	Female	18-24	25-34	35-44	45-54	55+	ABC1	C2DE	North	Midlands	East	London	South	Wales	Scotland	Northern Ireland
Unweighted Base	2129	994	1135	208	368	387	338	828	1282	847	513	320	170	265	514	99	248	-
All GB Adults	2129	1022	1107	255	356	390	382	745	1171	958	524	349	204	273	488	106	185	-

What level of decrease in monthly income would mean you were unable to pay your mortgage?

Less than £100	4%	3%	4%	4%	4%	4%	5%	2%	4%	3%	3%	2%	9%	2%	2%	7%	6%	-
£100 to £300	9%	10%	9%	4%	11%	15%	15%	5%	9%	11%	14%	9%	3%	9%	6%	16%	10%	-
£301 to £500	12%	12%	11%	9%	19%	20%	13%	5%	14%	8%	15%	12%	12%	8%	10%	7%	15%	-
£501 to £1000	10%	11%	10%	3%	15%	21%	13%	4%	13%	7%	9%	9%	11%	8%	11%	17%	13%	-
£1000 plus	6%	7%	6%	1%	8%	11%	8%	3%	9%	2%	4%	6%	7%	10%	7%	4%	6%	-
Not applicable - I don't have a mortgage	51%	51%	51%	73%	37%	26%	37%	71%	44%	60%	47%	53%	52%	57%	54%	46%	46%	-
Not applicable - I don't have a monthly income	3%	3%	4%	5%	3%	1%	3%	4%	3%	4%	5%	4%	2%	1%	4%	1%	2%	-
Don't know	4%	3%	5%	2%	3%	3%	6%	5%	5%	4%	4%	6%	4%	4%	5%	3%	3%	-

When do you envisage being debt free? (Please include secured debt (e.g. a mortgage), unsecured debt (e.g. a credit card) and student loans in your answer, if you don't have any debts, please select "Not applicable")

0 to 2 years	10%	11%	9%	10%	8%	8%	11%	12%	9%	11%	9%	10%	10%	11%	10%	10%	13%	-
3 to 5 years	11%	11%	12%	10%	11%	6%	14%	14%	9%	14%	10%	12%	12%	14%	10%	12%	14%	-
6 to 10 years	11%	12%	10%	11%	9%	10%	21%	7%	11%	10%	13%	9%	16%	9%	10%	7%	11%	-
11 to 20 years	13%	14%	13%	11%	14%	29%	16%	4%	15%	11%	15%	14%	7%	11%	13%	9%	19%	-
21 to 30 years	11%	10%	11%	12%	22%	22%	6%	1%	13%	7%	10%	8%	9%	12%	11%	17%	10%	-
31 years or more	4%	2%	5%	9%	13%	3%	0%	0%	4%	4%	3%	5%	6%	3%	4%	4%	4%	-
Never	6%	7%	6%	2%	8%	8%	8%	5%	5%	7%	8%	4%	6%	7%	7%	6%	3%	-
Not applicable - I don't have any debts	30%	29%	30%	28%	13%	10%	21%	54%	29%	31%	27%	35%	31%	30%	32%	32%	21%	-
Don't know	4%	4%	4%	7%	2%	3%	3%	4%	3%	5%	5%	4%	2%	4%	3%	2%	5%	-

Total	Working Status						Marital Status					Children in household				
	Base	Working full time	Working part time	Full time student	Retired	Un-employed	Not working/ Other	Married/ Civil Partnership	Living as married	Separated/Di vorced	Widowed	Never Married	0	1	2	3+
Unweighted Base	2129	1076	286	113	418	55	181	1093	281	200	54	457	1468	305	217	77
All GB Adults	2129	1102	271	127	371	72	185	1051	280	203	58	498	1439	326	221	83

What level of decrease in monthly income would mean you were unable to pay your mortgage?

Less than £100	4%	3%	5%	6%	2%	1%	4%	3%	8%	4%	2%	3%	3%	3%	7%	2%
£100 to £300	9%	13%	10%	4%	3%	10%	6%	10%	13%	11%	6%	7%	7%	14%	16%	12%
£301 to £500	12%	18%	8%	2%	4%	7%	7%	13%	18%	7%	5%	9%	10%	15%	17%	18%
£501 to £1000	10%	15%	9%	3%	3%	7%	3%	13%	13%	6%	-	6%	9%	13%	15%	14%
£1000 plus	6%	9%	6%	-	0%	2%	3%	8%	7%	4%	-	3%	5%	6%	11%	9%
Not applicable - I don't have a mortgage	51%	36%	55%	74%	80%	59%	61%	45%	34%	62%	84%	66%	57%	41%	28%	43%
Not applicable - I don't have a monthly income	3%	2%	2%	8%	4%	12%	8%	3%	4%	3%	1%	4%	4%	4%	1%	1%
Don't know	4%	4%	6%	3%	4%	4%	8%	6%	3%	4%	2%	2%	4%	5%	6%	1%

When do you envisage being debt free? (Please include secured debt (e.g. a mortgage), unsecured debt (e.g. a credit card) and student loans in your answer, if you don't have any debts, please select "Not applicable")

0 to 2 years	10%	10%	9%	4%	10%	10%	15%	9%	9%	15%	12%	10%	11%	8%	7%	8%
3 to 5 years	11%	12%	14%	9%	8%	16%	10%	11%	12%	14%	12%	10%	12%	9%	9%	8%
6 to 10 years	11%	13%	11%	8%	6%	9%	11%	11%	10%	11%	3%	13%	10%	13%	14%	13%
11 to 20 years	13%	17%	15%	16%	1%	13%	8%	16%	17%	9%	-	10%	10%	18%	27%	23%
21 to 30 years	11%	15%	7%	12%	1%	4%	7%	9%	20%	8%	1%	11%	8%	17%	17%	19%
31 years or more	4%	5%	1%	9%	1%	5%	4%	3%	7%	1%	-	6%	4%	4%	2%	2%
Never	6%	8%	7%	3%	3%	3%	6%	5%	5%	8%	5%	8%	6%	8%	7%	3%
Not applicable - I don't have any debts	30%	17%	31%	31%	66%	27%	34%	33%	16%	33%	62%	26%	35%	18%	15%	22%
Don't know	4%	2%	4%	8%	4%	12%	5%	4%	3%	2%	4%	6%	4%	4%	2%	4%