

# YouGov Survey Results

Sample Size: 1994  
Fieldwork: 7th - 9th January 2008

Mirror Group	Are you?			Age					Social Grade		Region				
	Total	Male	Female	18 to 24	25 to 34	35 to 44	45 to 54	55 +	ABC1	C2DE	London	Rest of South	Midlands and Wales	North	Scotland
<b>All GB Adults</b>	<b>1994</b>	<b>957</b>	<b>1037</b>	<b>219</b>	<b>401</b>	<b>313</b>	<b>352</b>	<b>708</b>	<b>1077</b>	<b>917</b>	<b>419</b>	<b>399</b>	<b>479</b>	<b>518</b>	<b>179</b>
Unweighted Sample	1994	981	1013	212	373	305	372	732	951	1043	377	497	425	510	185
	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%

Have you been refused a loan credit card or mortgage in the past 12 months?

Yes, I have	10	10	10	17	15	12	12	4	10	11	10	11	10	11	11
No, I haven't	88	87	88	80	81	86	86	95	89	86	88	87	88	88	87
Don't know	2	2	1	3	3	2	2	1	1	3	3	2	2	1	2

Not counting your mortgage how much debt from credit cards storecards loans etc. are you currently in?

Nothing	41	40	43	38	30	34	37	54	42	40	41	47	40	41	33
£1 to £4,999	27	26	28	27	30	29	22	27	26	28	26	23	28	28	32
£5,000 to £14,999	14	14	14	18	21	15	16	7	13	15	14	14	14	14	14
£15,000 to £24,999	6	8	4	9	7	10	6	3	7	5	6	6	6	7	3
£25,000 or more	4	5	3	2	5	5	8	2	5	4	5	4	4	3	6
Don't know	2	2	3	4	4	1	4	1	2	3	3	2	2	1	5
Prefer not to say	5	5	5	1	5	6	7	6	5	6	4	4	5	7	7

A sub-prime loan is a loan to borrowers who do not qualify for the best interest rates due to their poor credit history.

Have you been offered a sub-prime loan in the last 12 months?

Yes, I have	5	6	5	5	5	6	6	5	4	7	6	5	4	5	6
No, I haven't	88	89	88	88	89	85	89	90	92	84	89	89	88	89	87
Don't know/ can't remember	6	6	7	7	6	9	5	6	4	9	5	6	7	7	

If you own your own home do you think its value will fall or rise in 2008?

The value of my home will fall	17	20	15	4	14	18	19	22	19	15	15	22	20	16	5
The value of my home will rise	16	16	17	11	19	17	17	16	18	14	15	13	16	15	29
The value of my home will stay the same	28	26	30	5	23	31	34	35	32	24	26	26	28	35	24
I do not own my own home	33	33	33	75	40	29	24	22	26	41	40	35	28	29	35
Don't know	5	5	5	6	4	5	6	5	4	7	3	4	7	5	7

<b>All GB homeowners</b>	<b>1337</b>	<b>643</b>	<b>693</b>	<b>55</b>	<b>241</b>	<b>221</b>	<b>269</b>	<b>551</b>	<b>794</b>	<b>542</b>	<b>250</b>	<b>259</b>	<b>344</b>	<b>368</b>	<b>116</b>
Unweighted Sample	1334	669	665	46	220	214	280	574	719	615	233	323	304	355	119
	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%

**How worried are you that you will lose your home in 2008?**

Very worried	<b>1</b>	1	1	2	1	1	2	1	0	2	1	0	1	1	1
Quite worried	<b>5</b>	6	5	15	6	5	8	3	5	5	6	5	7	3	4
Not at all worried	<b>89</b>	88	90	71	86	89	86	94	91	86	89	90	87	91	88
Don't know	<b>4</b>	5	4	12	7	5	4	2	3	6	4	4	4	4	7

<b>All GB Adults</b>	<b>1994</b>	<b>957</b>	<b>1037</b>	<b>219</b>	<b>401</b>	<b>313</b>	<b>352</b>	<b>708</b>	<b>1077</b>	<b>917</b>	<b>419</b>	<b>399</b>	<b>479</b>	<b>518</b>	<b>179</b>
Unweighted Sample	1994	981	1013	212	373	305	372	732	951	1043	377	497	425	510	185
	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%

**After mortgage or rent bills and food compared to this time last year do you feel you have...?**

A lot more money	<b>4</b>	3	4	11	5	3	2	1	4	3	5	3	4	3	4
A little more money	<b>17</b>	17	18	23	25	17	15	13	19	15	20	15	17	18	15
Same amount of money as last year	<b>26</b>	27	25	21	24	28	30	27	26	26	28	27	24	27	24
A little less money	<b>29</b>	31	27	16	23	32	29	36	31	27	25	32	33	27	30
A lot less money	<b>20</b>	18	22	17	19	18	23	21	17	23	18	20	18	23	24
Don't know	<b>4</b>	3	4	12	4	3	1	2	2	6	5	2	4	3	4

**Compared to a year ago, does the MAIN income earner in your household feel...?**

A lot more secure in their job	<b>5</b>	5	5	10	8	6	4	2	5	5	6	4	4	5	7
A little more secure in their job	<b>8</b>	8	9	13	15	10	7	3	9	7	7	10	10	8	8
The same level of security in their job	<b>46</b>	45	46	30	49	51	52	43	49	42	45	47	44	47	47
A little less secure in their job	<b>12</b>	13	11	12	12	17	13	9	12	12	15	11	11	11	12
A lot less secure in their job	<b>8</b>	9	7	10	7	8	10	7	7	9	8	6	12	7	4
Don't know	<b>21</b>	21	21	26	9	6	14	36	18	24	19	22	20	22	22

**Which ONE of the following statements applies to you?**

My bills rose more than my income in 2007	<b>54</b>	57	52	37	48	58	63	58	54	55	45	58	59	58	47
My income rose more than my bills in 2007	<b>11</b>	13	10	21	17	10	9	7	13	9	15	8	12	10	13
My bills and income changed by the same amount in 2007	<b>19</b>	18	20	11	17	20	18	23	19	20	17	20	19	20	21
I did not have an income in 2007	<b>5</b>	4	5	11	4	5	4	3	4	6	8	5	2	3	6
Don't know	<b>10</b>	8	12	21	14	7	6	8	10	11	15	9	8	9	13

**Generally speaking how worried are you that the global credit crunch is going to make you poorer?**

Very worried	<b>9</b>	9	10	13	8	10	9	9	9	10	8	9	12	11	4
Quite worried	<b>45</b>	44	46	35	42	46	48	48	46	43	40	46	47	45	49
Not at all worried	<b>32</b>	36	27	28	35	30	30	32	34	29	36	31	29	30	32
Don't know	<b>14</b>	11	17	24	15	14	13	10	10	18	16	14	12	14	14

**How likely is it that you will struggle to keep up with some monthly payments in 2008?**

Very likely	8	6	9	8	7	8	12	6	7	9	8	6	9	9	6
Quite likely	19	18	19	19	17	20	22	18	17	21	17	22	20	17	20
Quite unlikely	30	29	30	29	35	29	24	29	30	29	30	29	27	30	33
Very unlikely	35	38	32	29	32	34	32	40	39	29	37	33	34	36	32
Don't know	9	8	10	16	8	9	10	7	7	11	9	9	10	8	10

**Which ONE of the following statements best applies to you?**

I consider myself to be in a lot of debt	15	17	13	15	19	19	20	8	14	15	18	13	14	14	18
I consider myself to be in a little amount of debt	38	37	38	46	46	42	38	29	37	38	35	35	38	40	44
I do not consider myself to be in debt	45	43	47	34	34	38	40	61	46	43	45	50	45	44	36
Don't know	2	3	2	5	1	2	2	2	2	3	3	2	2	2	3

**All GB adults who consider themselves to be in debt**

	1051	518	533	134	261	188	204	264	558	493	220	190	251	281	110
Unweighted Sample	1036	514	522	128	247	182	210	269	479	557	199	235	216	277	109
	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%

**Have you had to take time off work with stress in the past 12 months due partly or wholly to worrying about your debts?**

Yes, I have	6	7	5	6	7	5	7	5	5	7	7	7	6	5	4
No, I haven't	92	91	93	93	92	95	89	92	94	90	92	90	91	93	95
Don't know	2	1	3	1	1	0	4	3	1	4	1	3	3	2	1

**All GB Adults**

	1994	957	1037	219	401	313	352	708	1077	917	419	399	479	518	179
Unweighted Sample	1994	981	1013	212	373	305	372	732	951	1043	377	497	425	510	185
	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%

**How likely do you think it is that you will go bankrupt in 2008?**

Very likely	1	1	1	0	1	1	1	1	1	1	2	0	1	1	0
Quite likely	2	3	1	2	1	2	3	1	2	2	1	3	1	2	1
Quite unlikely	8	7	8	4	8	10	10	6	7	8	7	9	8	7	7
Very unlikely	83	83	84	81	83	82	79	87	86	80	85	83	81	84	83
Don't know	5	5	5	11	5	3	7	4	3	7	4	4	7	5	7
Prefer not to say	1	1	1	2	2	2	1	1	1	2	1	1	2	2	1