

# YouGov/ Sunday Times Survey Results

Sample Size: 2019

Fieldwork: 8th - 9th February 2007

All GB Adults  
Unweighted Sample

Total	Voting Intention			Gender		Age			Social Grade		Region				
	Con	Lab	Lib Dem	Male	Female	18 to 34	35 to 54	55 +	ABC1	C2DE	London	Rest of South	Midlands, Wales	North	Scotland
2019	563	487	273	970	1049	621	679	719	1088	927	425	402	485	526	181
2019	623	555	255	991	1028	500	507	1012	1203	812	384	449	441	567	178
	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%

**Turning to personal financial issues: Research suggests that when interest rates go up, the banks and building societies raise their rates for borrowers, e.g. mortgages, more quickly and by a greater amount than they raise rates for savers. Has this been your personal experience?**

Yes, it has	56	65	52	55	59	54	41	64	63	63	48	57	60	54	54	59
No, it has not	7	7	9	8	8	6	10	7	5	7	7	5	5	8	8	9
Not applicable to me	27	22	30	24	23	30	33	20	28	21	33	26	24	31	25	25
Don't know	10	7	8	13	9	11	16	10	5	9	12	12	12	6	12	7

**Have you switched your bank account in the past few years because you felt you were getting a raw deal from your bank?**

Yes, I have	20	19	20	23	24	16	23	20	18	23	17	21	18	20	20	21
No, I have not	77	80	78	76	73	80	70	79	81	75	79	76	78	78	77	76
Don't know	3	1	2	1	3	4	7	2	1	2	5	3	4	2	3	3

**How do you feel about your present bank?**

Not applicable – I don't have a bank account	2	1	2	1	1	2	2	2	1	1	3	2	0	2	1	3
I am on balance satisfied with its service and the deal it gives me	69	73	71	68	68	70	64	70	72	72	66	66	72	72	67	68
I am not satisfied, but I am not thinking of changing banks at the moment	18	17	17	23	19	18	18	19	19	19	18	22	17	16	18	23
I am not satisfied, and am actively thinking of changing banks	7	7	8	4	8	6	9	8	5	7	7	6	6	7	10	4
Don't know	4	2	2	4	3	5	8	2	2	2	6	4	5	4	4	2

# YouGov/ Sunday Times Survey Report

Sample Size: 2019

Fieldwork: 8th - 9th February 2007

All GB Adults  
Unweighted Sample

Total	People with loans				
	Mortgage	Bank loan / overdraft	Hire purchase	Interest on credit cards	None of these
2019	873	630	200	681	707
2019	819	578	171	644	779
%	%	%	%	%	%

Turning to personal financial issues: Research suggests that when interest rates go up, the banks and building societies raise their rates for borrowers, e.g. mortgages, more quickly and by a greater amount than they raise rates for savers.

Has this been your personal experience?

Yes, it has	<b>56</b>	75	63	74	60	43
No, it has not	<b>7</b>	9	8	2	6	5
Not applicable to me	<b>27</b>	7	21	19	25	40
Don't know	<b>10</b>	9	9	5	10	12

Have you switched your bank account in the past few years because you felt you were getting a raw deal from your bank?

Yes, I have	<b>20</b>	22	20	18	18	19
No, I have not	<b>77</b>	76	79	81	81	75
Don't know	<b>3</b>	2	2	0	1	6

How do you feel about your present bank?

Not applicable – I don't have a bank account	<b>2</b>	1	1	1	2	2
I am on balance satisfied with its service and the deal it gives me	<b>69</b>	72	64	66	66	67
I am not satisfied, but I am not thinking of changing banks at the moment	<b>18</b>	18	23	25	21	18
I am not satisfied, and am actively thinking of changing banks	<b>7</b>	7	10	7	8	6
Don't know	<b>4</b>	2	2	1	2	7

All GB Adults  
Unweighted Sample

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	Con	Lab	Lib Dem	Male	Female	18 to 34	35 to 54	55 +	ABC1	C2DE	London	Rest of South	Midlands, Wales	North	Scotland
2019	563	487	273	970	1049	621	679	719	1088	927	425	402	485	526	181
2019	623	555	255	991	1028	500	507	1012	1203	812	384	449	441	567	178
%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%

**ALL NOT SATISFIED WITH BANK**

**What, if anything, would stop you from changing banks? [Please tick all the reasons that apply]**

<i>I am concerned that the process of changing banks might not go smoothly</i>	<b>48</b>	42	50	62	49	46	47	48	48	51	44	51	45	44	53	41
<i>All the banks and building societies are as bad as each other</i>	<b>43</b>	36	43	53	45	41	38	46	45	46	40	40	43	49	39	50
<i>I don't really have the time, and it is a lot of trouble</i>	<b>36</b>	37	35	43	40	32	45	38	25	40	31	42	32	36	36	28
<i>For all its faults, my current bank knows me, and that is an advantage that's not worth giving up</i>	<b>20</b>	20	19	20	23	18	14	19	27	20	20	18	25	20	20	18
<i>No other bank has a branch that is convenient for me to get to</i>	<b>12</b>	14	9	9	9	15	9	11	15	14	9	14	6	5	16	19
<i>Some other reason</i>	<b>10</b>	8	8	10	9	11	11	10	8	9	11	8	9	10	9	18
<i>Don't know</i>	<b>1</b>	0	0	0	0	1	0	1	1	0	1	2	1	0	0	0
<i>Nothing – I would be perfectly willing to change bank</i>	<b>10</b>	13	12	3	9	12	8	13	10	9	12	9	17	10	10	4

**TO ALL**

**How would you describe the charges that banks generally levy on customers, and the profits they make?**

<i>They're about right – banks need to make a profit</i>	<b>9</b>	14	5	7	10	7	8	6	11	9	8	9	12	8	7	5
<i>They are excessive</i>	<b>82</b>	78	88	88	83	81	77	87	82	83	81	79	81	81	85	86
<i>They are quite low – customers get a good deal</i>	<b>2</b>	2	2	2	2	1	2	1	2	2	2	1	2	2	2	2
<i>Don't know</i>	<b>8</b>	6	5	4	5	11	13	6	5	6	10	10	5	9	6	8

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	People with loans				
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2019	873	630	200	681	707
2019	819	578	171	644	779
%	%	%	%	%	%

**ALL NOT SATISFIED WITH BANK**

**What, if anything, would stop you from changing banks? [Please tick all the reasons that apply]**

<i>I am concerned that the process of changing banks might not go smoothly</i>	<b>48</b>	51	47	53	49	46
<i>All the banks and building societies are as bad as each other</i>	<b>43</b>	42	43	44	38	46
<i>I don't really have the time, and it is a lot of trouble</i>	<b>36</b>	42	36	50	38	35
<i>For all its faults, my current bank knows me, and that is an advantage that's not worth giving up</i>	<b>20</b>	20	23	28	22	21
<i>No other bank has a branch that is convenient for me to get to</i>	<b>12</b>	13	12	6	13	9
<i>Some other reason</i>	<b>10</b>	11	10	16	7	11
<i>Don't know</i>	<b>1</b>	2	0	0	0	0
<i>Nothing – I would be perfectly willing to change bank</i>	<b>10</b>	10	14	10	12	9

**TO ALL**

**How would you describe the charges that banks generally levy on customers, and the profits they make?**

<i>They're about right – banks need to make a profit</i>	<b>9</b>	7	6	5	5	12
<i>They are excessive</i>	<b>82</b>	88	91	90	92	71
<i>They are quite low – customers get a good deal</i>	<b>2</b>	1	1	2	0	2
<i>Don't know</i>	<b>8</b>	4	2	3	3	14

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

The Bank of England has announced a series of interest rate increases in the past six months. This has meant that most people with mortgages or other loans have had to pay more. Have these interest rate rises caused you any problems with keeping up regular payments?

Yes, they have	<b>12</b>	12	11	14	10	14	12	15	9	11	13	14	11	10	12	14
No, they have not	<b>80</b>	83	84	78	83	77	72	81	87	84	75	78	81	82	80	79
Don't know	<b>8</b>	5	6	8	6	9	16	4	4	4	12	8	7	8	8	7

Are you (and/ or your partner) responsible for any of the following? [Please tick all that apply]

Making regular mortgage payments	<b>43</b>	46	43	46	41	45	40	62	29	50	35	46	41	39	48	40
Paying interest on a bank loan or overdraft	<b>31</b>	31	34	34	31	31	39	36	19	31	31	32	34	29	34	23
Paying interest on a hire purchase loan	<b>10</b>	9	11	12	11	9	9	14	6	8	12	8	11	8	12	12
Paying interest on credit card bills (because you don't pay them in full each month)	<b>34</b>	30	38	38	33	34	34	41	27	33	35	36	35	32	33	34
None of these	<b>35</b>	36	30	32	37	33	33	20	52	31	40	31	37	38	32	40

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%	%	%	%	%	%

The Bank of England has announced a series of interest rate increases in the past six months. This has meant that most people with mortgages or other loans have had to pay more. Have these interest rate rises caused you any problems with keeping up regular payments?

Yes, they have	12	20	24	20	23	1
No, they have not	80	78	72	75	74	84
Don't know	8	2	4	5	4	15

Are you (and/ or your partner) responsible for any of the following? [Please tick all that apply]

Making regular mortgage payments	43	100	59	65	55	0
Paying interest on a bank loan or overdraft	31	43	100	56	60	0
Paying interest on a hire purchase loan	10	15	18	100	19	0
Paying interest on credit card bills (because you don't pay them in full each month)	34	43	65	66	100	0
None of these	35	0	0	0	0	100