

YouGov Survey Results

Sample Size: 8405

Fieldwork: 6th - 13th June 2011

Total	Gender		Age					Social Grade		Region						
Base	Male	Female	18 to 24	25 to 34	35 to 44	45 to 54	55+	ABC1	C2DE	North	Midlands	East	London	South	Wales	Scotland

A credit report details your personal credit history and can be used for things such as to get credit approval, apply for a mortgage, or to buy a new car. It includes details of bank accounts, credit cards, loans, mortgages and any other outstanding debts or county court judgements that you may have. It also includes personal identity information such as current and previous addresses...

Have you ever subscribed to a service that provides you with a credit report or credit score?

Unweighted Base	8405	3837	4568	707	1227	1296	1523	3652	4912	3493	1966	1223	869	1001	1902	503	941
Base: All GB Adults	8405	4034	4371	1009	1469	1447	1538	2942	4623	3782	2068	1378	807	1076	1925	420	731
Yes, I currently subscribe	6%	7%	5%	3%	6%	8%	7%	6%	7%	5%	5%	7%	6%	7%	7%	8%	5%
Yes, but I no longer subscribe	20%	21%	20%	14%	29%	26%	21%	15%	22%	18%	21%	20%	18%	23%	20%	17%	19%
No, I have never subscribed	70%	69%	71%	75%	60%	64%	69%	76%	68%	72%	70%	70%	71%	66%	70%	71%	74%
Can't recall	4%	3%	4%	8%	5%	3%	3%	3%	3%	5%	3%	4%	5%	4%	3%	4%	3%

Thinking about the last credit reference service (i.e. a service that provides you with a credit report or credit score) that you subscribed to...

Which, if any, of the following statements apply to you? (Please tick all that apply)

Unweighted Base	2144	1017	1127	115	413	417	426	773	1357	787	496	317	211	291	487	121	221
Base: All GB Adults who have ever signed up to a credit report	2227	1132	1095	173	515	484	434	622	1345	882	554	368	197	318	511	104	175
The service was advertised as being free, which is why I was attracted to it in the first place	27%	27%	27%	34%	27%	23%	29%	27%	27%	27%	27%	26%	27%	27%	27%	33%	29%
I didn't realise I had to pay for the service until I found out that money was coming out of my bank account	7%	7%	6%	17%	6%	4%	7%	6%	6%	7%	8%	7%	8%	8%	4%	4%	6%

	Total	Gender		Age					Social Grade		Region						
	Base	Male	Female	18 to 24	25 to 34	35 to 44	45 to 54	55+	ABC1	C2DE	North	Midlands	East	London	South	Wales	Scotland
I felt 'ripped off' by the way they hid the payment elements of the service	11%	13%	8%	21%	13%	8%	9%	10%	10%	11%	15%	11%	9%	9%	9%	7%	9%
If I'd known I had to pay I would never have signed up in the first place	8%	9%	8%	11%	8%	6%	11%	9%	8%	9%	8%	10%	11%	7%	8%	10%	7%
The company made it hard to unsubscribe from the service	15%	16%	14%	32%	21%	16%	10%	8%	14%	16%	17%	15%	14%	12%	15%	12%	20%
Although it was costing me money, I never got round to unsubscribing from the service	5%	5%	5%	4%	7%	4%	5%	4%	5%	5%	5%	6%	5%	3%	6%	5%	5%
Although it was costing me money, it took me a long time to unsubscribe	8%	10%	7%	13%	11%	9%	9%	5%	8%	10%	7%	9%	10%	9%	9%	7%	8%
I didn't realise I had to pay for the service until after I began the sign-up/ registration process	8%	8%	9%	10%	7%	7%	9%	9%	7%	9%	9%	11%	11%	6%	6%	6%	7%
The service was easy to use and helpful in checking my credit history	38%	39%	36%	37%	38%	44%	35%	34%	41%	32%	37%	34%	34%	39%	41%	39%	38%
I was always aware that it was only a free trial and would progress to a subscription service	40%	38%	43%	39%	45%	43%	41%	35%	41%	40%	38%	38%	48%	38%	44%	39%	39%
The company made it easy to unsubscribe from the service	24%	23%	24%	14%	27%	22%	26%	23%	25%	22%	23%	23%	25%	23%	27%	16%	22%
None of these	7%	7%	7%	2%	5%	7%	7%	11%	8%	6%	7%	11%	6%	5%	7%	6%	4%
Can't recall	5%	5%	5%	4%	5%	4%	5%	6%	4%	6%	4%	6%	5%	6%	4%	8%	8%

Still thinking back to the last credit reference service that you signed up for, how much money do you estimate you spent in total on the credit reference service?

	Unweighted Base	2144	1017	1127	115	413	417	426	773	1357	787	496	317	211	291	487	121	221
Base: All GB Adults who have ever signed up to a credit report		2227	1132	1095	173	515	484	434	622	1345	882	554	368	197	318	511	104	175
£10 or less	14%	15%	14%	14%	18%	18%	12%	10%	14%	14%	13%	18%	8%	13%	16%	13%	13%	13%
£11 to £20	6%	7%	5%	12%	8%	7%	5%	4%	6%	6%	7%	5%	6%	9%	5%	8%	5%	5%
£21 to £30	4%	5%	3%	6%	4%	4%	4%	3%	4%	4%	5%	3%	2%	3%	4%	2%	4%	4%
£31 to £40	2%	2%	1%	1%	2%	2%	2%	1%	2%	1%	1%	3%	1%	1%	2%	-	1%	1%
£41 to £50	3%	4%	3%	3%	5%	3%	4%	3%	4%	3%	3%	4%	4%	3%	3%	2%	5%	5%
£51 to £100	8%	9%	7%	5%	7%	8%	8%	8%	8%	7%	8%	10%	9%	5%	7%	9%	6%	6%
Over £100	3%	4%	3%	8%	2%	2%	3%	5%	4%	3%	3%	3%	3%	3%	3%	10%	6%	6%
Don't know	60%	55%	65%	52%	54%	57%	63%	67%	59%	61%	59%	55%	68%	62%	60%	58%	59%	59%
Mean	37.04	38.32	35.35	39.54	31.07	31.61	39.21	46.72	38.06	35.37	36.52	36.71	43.39	33.62	32.95	51.42	42.50	