

Consumer Awareness of Credit Issues

Research Study conducted for
Department of Trade & Industry

September 2003

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Introduction

This report presents the findings of a survey among the GB general public. The research was conducted by MORI (Market & Opinion Research International) on behalf of the Department of Trade & Industry.

The objectives of the research were to assess peoples' use of credit and their understanding of various aspects of credit agreements that they may have entered into.

Methodology: questions were placed on the MORI Telephone Omnibus, the regular MORI survey among the general public. A nationally representative sample of adults (aged 16 and over) was interviewed throughout Great Britain.

Interviews were conducted by telephone, using CATI (Computer Assisted Telephone Interviewing) between the 5th and 7th September 2003.

Reporting: in the report all figures quoted are percentages. Note that the base may vary – the percentage is not always based on the total sample. Caution is advised when comparing responses between small sample sizes.

As a rough guide, please note that the percentage figures for the various sub-samples or groups generally need to differ by a certain number of percentage points for the difference to be statistically significant. This number will depend on the size of the sub-group sample and the % finding itself - as noted in the appendix.

Where an asterisk (*) appears it indicates a percentage of less than one, but greater than zero. Where percentages do not add up to 100% this can be due to a variety of factors – such as the exclusion of 'Don't know' or 'Other' responses, multiple responses or computer rounding.

Publication of Data: our standard Terms and Conditions apply to this, as to all studies we carry out. Compliance with the MRS Code of Conduct and our clearing of any copy or data for publication, web-siting or press release which contains any data derived from MORI research is necessary. This is to protect our client's reputation and integrity as much as our own. We recognise that it is in no one's best interests to have survey findings published which could be misinterpreted, or could appear to be inaccurately, or misleadingly, presented.

Summary of Findings

Patterns of credit usage

- **Credit cards are the most popular credit product**, as over two in five people (41%) say they are currently paying one off and over three in five have had one at some time. These are followed by personal loans (held by 22%), overdrafts (15%), storecards (14%) and HP agreements (10%)
- As one would expect, **patterns of credit usage differ with age, gender and social class**. For example, twice as many women use storecards as men, and five times as many under 35s use overdrafts as over 55s. However, just under a fifth of the GB public claim never to have had one of the credit products listed in the questionnaire, and over **two in five are not currently paying one off**
- When considering which loan or credit card to apply for, the foremost factor in peoples minds is the **reputation of the lender** (deemed important by over four out of five people). Next comes – perhaps surprisingly given the relatively low awareness of this term – the APR (83%), then any additional charges, simplicity and ease of the process. The two least important factors in the decision making process are the term of the loan and the speed of obtaining credit, though in each case at least two thirds deem them important
- Respondents were asked which products they would consider taking out online, assuming it was possible for them to complete a credit agreement in this way. Again the most popular product would be **credit cards**, closely followed by **personal loans** (both cited by around a quarter of people)

Early settlement

- Of the 108 respondents who have a hire purchase agreement, **nearly half (45%) are say they are likely to pay it off early**; among the 223 who have a personal loan this figure rises to 52%. **A third (33%) of those who have a personal loan are aware of an early settlement charge** in the agreement, as are 30% of people with a hire purchase agreement. But, in each case only a minority know the amount of these charges
- Over a third of respondents have had a hire purchase agreement at some point. Of this group some 47% paid it off early. **A third (33%) of these early payers say they were aware that there was an early settlement charge**, over a fifth say they weren't aware of it (22%) and two in five (39%) state that there was no early settlement charge. 41% of people who used to have a personal loan paid it off early. Of these some **17% were unaware of an early settlement charge**, while 47% believed that such a charge did not apply

Awareness and understanding of the issues

- **80% of people would welcome more information on their rights in the area of consumer credit.** Indeed, the results indicate that peoples general understanding in this area could be much enhanced
- **For example, just two out of five people (41%) correctly identify the term APR as the Annual Percentage rate.** Men are more likely to know this than women (just under a half of men and a third of women identified the term) and upscale respondents also demonstrate greater awareness (50% of ABC1s versus 31% of C2/DEs). One in ten people equated the APR with the interest rate. Perhaps reflecting some underlying distrust towards lenders, **over two thirds of people correctly doubt that all calculate the APR in the same way.** Only 14% believe that the means of calculation is consistent across the board
- **56% of respondents deem the language used on credit agreement forms hard to understand.** Men and the more upscale respondents claim to find it less confusing than other sub groups. Nonetheless, **three quarters (73%) say they always read the terms and conditions** (small print) before signing a credit agreement. This is broadly similar across all sub groups. In contrast, around two out of five people say they only read the main information on the front page of a credit agreement before signing (over 55s and ABs are more cautious as this only applies to around a third of them)
- Similarly, **three quarters (76%) say that the language used in adverts for consumer credit is confusing, and even higher numbers (84%) say that the language used in the paperwork is confusing**
- Two in five people disagree with the statement that all credit agreements are governed by the same regulations no matter what the size of the loan in question (but of these just 19% correctly identify the £25,000 threshold). Over a third of people think the same regulations apply to loans of all sizes and a quarter don't know. Interestingly, **an overwhelming 84% believe that consumer loans should be subject to the same regulations regardless of size** (two thirds strongly believe this and less than one in ten disagree)
- People were also asked their attitudes towards extortionate terms and interest rates. Three in five believe it is possible to challenge such terms, a quarter (24%) think it is not. **Exactly half agree that they would use the courts to challenge extortionate terms and interest rates.** Respondents were given a number of means by which they could challenge extortionate terms on a loan. The most natural course of action for most people would be to **negotiate directly with the lender** – some 80% said they would consider this (52% said they would be very likely to consider it). This was followed by negotiating with the lender through an intermediary (deemed a likely course of action by 68%), going to the financial Ombudsman (58%) and starting court proceedings against the lender (35%)

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Checked & Approved:

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Technical Details

Fieldwork

Fieldwork is carried out by MORI using CATI (Computer Assisted Telephone Interviewing). All interviews are conducted by telephone - one interview per household. No incentives are offered to respondents.

Weighting and Data Processing

Data entry and analysis are carried out by an approved and quality-assured data processing company. The data are weighted using 6 sets of simple and interlocking rim weights for social grade, standard region, unemployment within region, cars in household, and age and working status within gender. This is to adjust for any variance in the quotas or coverage of individual sampling points so that the sample is representative of the GB adult population.

Guide to Statistical Reliability

The variation between the sample results and the “true” values (the findings that would have been obtained if everyone had completed the questionnaire) can be predicted from a knowledge of the sample sizes on which the results are based, and on the number of times that a particular answer is given. The confidence with which we can make this prediction is usually chosen to be 95%, that is, the chances are 95 in 100 that the “true” values will fall within a specified range.

The table below illustrates the required ranges for different sample sizes and percentage results at the “95 confidence interval”:

Approximate sampling tolerances applicable to percentages at or near to these levels	Actual Sample Size	10% or 90% ±	30% or 70% ±	50% ±
	1,000	2	3	4
	100	8	12	13

Definition of Social Grades

The grades detailed below are the social class definitions as used by the Institute of Practitioners in Advertising, and are standard on all surveys carried out by MORI (Market & Opinion Research International Limited).

Social Grades			
	Social Class	Occupation of Chief Income Earner	Percentage of Population
A	Upper Middle Class	Higher managerial, administrative or professional	2.9
B	Middle Class	Intermediate managerial, administrative or professional	18.9
C1	Lower Middle Class	Supervisor or clerical and junior managerial, administrative or professional	27.0
C2	Skilled Working Class	Skilled manual workers	22.6
D	Working Class	Semi and unskilled manual workers	16.9
E	Those at the lowest levels of subsistence	State pensioners, etc, with no other earnings	11.7

Topline Results

I am now going to ask you a few questions about consumer credit - by which I mean all ways of borrowing money other than taking out a mortgage. For example this covers bank loans, credit cards, hire purchase agreements, store cards, and overdrafts.

CREQ1a) I would like you to tell me which, if any, of them you are paying off at the moment?

	Tot/Ans	1005 %/Ans	1005 %/Resp
1. Credit card	417	41.5	41.5
2. Overdraft	147	14.6	14.6
3. Storecard	141	14.0	14.0
4. Hire Purchase agreement	108	10.7	10.7
5. Personal loan	223	22.2	22.2
Don't Know	6	0.6	0.6
No answer	426	42.4	42.4

CREQ1b) Which, if any, of these have you ever had?

	Tot/Ans	1005 %/Ans	1005 %/Resp
1. Credit card	628	62.5	62.5
2. Overdraft	410	40.8	40.8
3. Storecard	402	40.0	40.0
4. Hire Purchase agreement	446	44.4	44.4
5. Personal loan	468	46.6	46.6
Don't Know	2	0.2	0.2
No answer	167	16.6	16.6

CREQ1c) If you could complete a credit agreement online, which of the following would you consider taking out online?

	Tot/Ans	1005 %/Ans	1005 %/Resp
1. Credit card	254	25.3	25.3
2. Overdraft	150	14.9	14.9
3. Storecard	136	13.5	13.5
4. Hire Purchase agreement	107	10.6	10.6
5. Personal loan	249	24.8	24.8
Don't Know	21	2.1	2.1
No answer	555	55.2	55.2

CREQ2 What does the term APR stand for?
(DO NOT READ OUT)

	Tot/Ans	1005 %/Ans	1005 %/Resp
1. Annual Percentage Rate	413	41.1	41.1
2. Interest Rate	104	10.3	10.3
3. Other	104	10.3	10.3
Don't Know	383	38.1	38.1
Refused	1	0.1	0.1

CREQ3 How important is each of the following factors to you
when considering which loan or credit card to apply for? **APR**

	Tot/Ans	1005 %/Ans	1005 %/Resp
1. Very important	684	68.1	68.1
2. Fairly important	154	15.3	15.3
3. Neither important nor unimportant	24	2.4	2.4
4. Fairly unimportant	29	2.9	2.9
5. Very unimportant	36	3.6	3.6
Don't Know	78	7.8	7.8

CREQ3 How important is each of the following factors to you
when considering which loan or credit card to apply for? **Speed
of obtaining credit**

	Tot/Ans	1005 %/Ans	1005 %/Resp
1. Very important	270	26.9	26.9
2. Fairly important	370	36.8	36.8
3. Neither important nor unimportant	71	7.1	7.1
4. Fairly unimportant	149	14.8	14.8
5. Very unimportant	73	7.3	7.3
Don't Know	72	7.2	7.2

CREQ3 How important is each of the following factors to you when considering which loan or credit card to apply for?
Length of agreement (i.e. term of loan)

	1005		
	Tot/Ans	%/Ans	%/Resp
1. Very important	361	35.9	35.9
2. Fairly important	385	38.3	38.3
3. Neither important nor unimportant	51	5.1	5.1
4. Fairly unimportant	74	7.4	7.4
5. Very unimportant	51	5.1	5.1
Don't Know	83	8.3	8.3

 CREQ3 How important is each of the following factors to you when considering which loan or credit card to apply for? **Any additional charges for example early settlement fees**

	1005		1005
	Tot/Ans	%/Ans	%/Resp
1. Very important	539	53.6	53.6
2. Fairly important	260	25.9	25.9
3. Neither important nor unimportant	30	3.0	3.0
4. Fairly unimportant	49	4.9	4.9
5. Very unimportant	55	5.5	5.5
Don't Know	72	7.2	7.2

 CREQ3 How important is each of the following factors to you when considering which loan or credit card to apply for? **Simplicity and ease of the process of taking out the loan**

	1005		1005
	Tot/Ans	%/Ans	%/Resp
1. Very important	513	51.0	51.0
2. Fairly important	265	26.4	26.4
3. Neither important nor unimportant	51	5.1	5.1
4. Fairly unimportant	53	5.3	5.3
5. Very unimportant	42	4.2	4.2
Don't Know	81	8.1	8.1

CREQ3 How important is each of the following factors to you when considering which loan or credit card to apply for?

Reputation of the lender

		1005	1005
	Tot/Ans	%/Ans	%/Resp
1. Very important	661	65.8	65.8
2. Fairly important	190	18.9	18.9
3. Neither important nor unimportant	23	2.3	2.3
4. Fairly unimportant	35	3.5	3.5
5. Very unimportant	36	3.6	3.6
Don't Know	60	6.0	6.0

 CREQ4 The Annual Percentage Rate (APR) is the yearly cost of credit expressed as a percentage. Do you think all lenders calculate the APR the same way or not?

		1005	1005
	Tot/Ans	%/Ans	%/Resp
1. Yes	136	13.5	13.5
2. No	684	68.1	68.1
Don't Know	184	18.3	18.3
Refused	1	0.1	0.1

 Question CREQ5 (1) Single-Coded. Answered by 854 out of 1005

CREQ5 Thinking now about when you have taken out a new credit agreement for a new loan, credit card, overdraft, hire purchase or store card, to what extent do you agree or disagree with each of the following?

I always read the terms and conditions (that is the small print) before signing a credit agreement

		854	1005
	Tot/Ans	%/Ans	%/Resp
1. Strongly agree	477	55.9	47.5
2. Tend to agree	142	16.6	14.1
3. Neither agree nor disagree	27	3.2	2.7
4. Tend to disagree	127	14.9	12.6
5. Strongly disagree	61	7.1	6.1
Don't Know	20	2.3	2.0

CREQ5 Thinking now about when you have taken out a new credit agreement for a new loan, credit card, overdraft, hire purchase or store card, to what extent do you agree or disagree with each of the following?

I usually only read the main information on the front page of the credit agreement before signing

	Tot/Ans	854 %/Ans	1005 %/Resp
1. Strongly agree	181	21.2	18.0
2. Tend to agree	152	17.8	15.1
3. Neither agree nor disagree	22	2.6	2.2
4. Tend to disagree	125	14.6	12.4
5. Strongly disagree	353	41.3	35.1
Don't Know	21	2.5	2.1

CREQ5 Thinking now about when you have taken out a new credit agreement for a new loan, credit card, overdraft, hire purchase or store card, to what extent do you agree or disagree with each of the following?

I don't always understand the terms used on credit agreement forms

	Tot/Ans	854 %/Ans	1005 %/Resp
1. Strongly agree	230	26.9	22.9
2. Tend to agree	247	28.9	24.6
3. Neither agree nor disagree	49	5.7	4.9
4. Tend to disagree	154	18.0	15.3
5. Strongly disagree	144	16.9	14.3
Don't Know	30	3.5	3.0

CREQ5 Thinking now about when you have taken out a new credit agreement for a new loan, credit card, overdraft, hire purchase or store card, to what extent do you agree or disagree with each of the following?

The language used in adverts for consumer credit (such as loans or credit cards) is often confusing

	Tot/Ans	854 %/Ans	1005 %/Resp
1. Strongly agree	368	43.1	36.6
2. Tend to agree	285	33.4	28.4
3. Neither agree nor disagree	32	3.7	3.2
4. Tend to disagree	108	12.6	10.7
5. Strongly disagree	37	4.3	3.7
Don't Know	24	2.8	2.4

CREQ5 Thinking now about when you have taken out a new credit agreement for a new loan, credit card, overdraft, hire purchase or store card, to what extent do you agree or disagree with each of the following?

The language used in the paperwork for consumer credit is often confusing

	Tot/Ans	854 %/Ans	1005 %/Resp
1. Strongly agree	419	49.1	41.7
2. Tend to agree	298	34.9	29.7
3. Neither agree nor disagree	29	3.4	2.9
4. Tend to disagree	57	6.7	5.7
5. Strongly disagree	25	2.9	2.5
Don't Know	26	3.0	2.6

 CREQ6 You mentioned earlier that you have a Hire Purchase agreement. How likely are you to consider paying this off early?

	Tot/Ans	108 %/Ans	1005 %/Resp
1. Very likely	32	29.6	3.2
2. Fairly likely	18	16.7	1.8
3. Neither likely nor unlikely	2	1.9	0.2
4. Fairly unlikely	24	22.2	2.4
5. Very unlikely	30	27.8	3.0
Don't Know	2	1.9	0.2

 CREQ6 You mentioned earlier that you have a Personal loan. How likely are you to consider paying this off early?

	Tot/Ans	223 %/Ans	1005 %/Resp
1. Very likely	63	28.3	6.3
2. Fairly likely	54	24.2	5.4
3. Neither likely nor unlikely	12	5.4	1.2
4. Fairly unlikely	40	17.9	4.0
5. Very unlikely	51	22.9	5.1
Don't Know	3	1.3	0.3

CREQ7 Are you aware of any early settlement charge if you settle your Hire Purchase agreement early or not?

		108	1005
	Tot/Ans	%/Ans	%/Resp
1. Yes	32	29.6	3.2
2. No	70	64.8	7.0
Don't Know	6	5.6	0.6

CREQ7 Are you aware of any early settlement charge if you settle your Personal loan early or not?

		223	1005
	Tot/Ans	%/Ans	%/Resp
1. Yes	73	32.7	7.3
2. No	138	61.9	13.7
Don't Know	12	5.4	1.2

CREQ8 Do you know the amount of this charge for early settlement or not?

		32	1005
	Tot/Ans	%/Ans	%/Resp
1. Yes	11	34.4	1.1
2. No	19	59.4	1.9
Don't Know	2	6.3	0.2

CREQ8 Do you know the amount of this charge for early settlement or not?

		73	1005
	Tot/Ans	%/Ans	%/Resp
1. Yes	27	37.0	2.7
2. No	45	61.6	4.5
Don't Know	1	1.4	0.1

CREQ9 How likely or unlikely is it that the presence of this charge would stop you from settling your Hire Purchase agreement early or switching to another lender? Is it?

		21	1005
	Tot/Ans	%/Ans	%/Resp
1. Very likely	3	14.3	0.3
2. Fairly likely	7	33.3	0.7
3. Neither likely nor unlikely	1	4.8	0.1
4. Fairly unlikely	6	28.6	0.6
5. Very unlikely	3	14.3	0.3
Don't Know	1	4.8	0.1

CREQ9 How likely or unlikely is it that the presence of this charge would stop you from settling your Personal loan early or switching to another lender? Is it?

		46	1005
	Tot/Ans	%/Ans	%/Resp
1. Very likely	6	13.0	0.6
2. Fairly likely	7	15.2	0.7
3. Neither likely nor unlikely	4	8.7	0.4
4. Fairly unlikely	13	28.3	1.3
5. Very unlikely	13	28.3	1.3
Don't Know	3	6.5	0.3

CREQ10 You mentioned earlier that you had a Hire Purchase agreement. Did you pay this off early or not?

		351	1005
	Tot/Ans	%/Ans	%/Resp
1. Yes	169	48.1	16.8
2. No	168	47.9	16.7
Don't Know	13	3.7	1.3
Refused	1	0.3	0.1

CREQ10 You mentioned earlier that you had a Personal loan. Did you pay this off early or not?

		266	1005
	Tot/Ans	%/Ans	%/Resp
1. Yes	109	41.0	10.8
2. No	147	55.3	14.6
Don't Know	9	3.4	0.9
Refused	1	0.4	0.1

CREQ11 When you made the decision to pay off your Hire Purchase agreement early, were you aware that there would be an early settlement charge or not?

	Tot/Ans	169 %/Ans	1005 %/Resp
1. Yes	53	31.4	5.3
2. No	37	21.9	3.7
3. There was no settlement charge	68	40.2	6.8
Don't Know	11	6.5	1.1

CREQ11 When you made the decision to pay off your Personal loan early, were you aware that there would be an early settlement charge or not?

	Tot/Ans	109 %/Ans	1005 /Resp
1. Yes	37	33.9	3.7
2. No	18	16.5	1.8
3. There was no settlement charge	49	45.0	4.9
Don't Know	5	4.6	0.5

CREQ12 Do you think that if you had been aware of this early settlement charge when you took out your Hire Purchase agreement you might have gone to another lender instead, or not?

	Tot/Ans	37 %/Ans	1005 %/Resp
1. Yes	22	59.5	2.2
2. No	14	37.8	1.4
Don't Know	1	2.7	0.1

CREQ12 Do you think that if you had been aware of this early settlement charge when you took out your Personal loan you might have gone to another lender instead, or not?

	Tot/Ans	18 %/Ans	1005 %/Resp
1. Yes	10	55.6	1.0
2. No	8	44.4	0.8

CREQ13 Do you think all consumer credit agreements are governed by the same regulations no matter what the size of the loan in question?

	Tot/Ans	1005 %/Ans	1005 %/Resp
1. Yes	359	35.7	35.7
2. No	400	39.8	39.8
Don't Know	245	24.4	24.4
Refused	1	0.1	0.1

CREQ14 At what size of loan do you think different regulations come into effect? Is it?
(READ OUT)

	Tot/Ans	400 %/Ans	1005 %/Resp
1. Over £10,000	156	39.0	15.5
2. Over £25,000	76	19.0	7.6
3. Over £50,000	31	7.8	3.1
4. Over £100,000	15	3.8	1.5
Don't Know	120	30.0	11.9
Refused	2	0.5	0.2

CREQ15 To what extent do you agree or disagree with each of the following:
All consumer loans should be subject to the same regulations regardless of size
READ OUT

	Tot/Ans	1005 %/Ans	1005 %/Resp
1. Strongly agree	646	64.3	64.3
2. Tend to agree	199	19.8	19.8
3. Neither agree nor disagree	32	3.2	3.2
4. Tend to disagree	60	6.0	6.0
5. Strongly disagree	20	2.0	2.0
Don't Know	48	4.8	4.8

CREQ15 To what extent do you agree or disagree with each of the following:

It is possible to challenge the terms and interest rate of a loan if you think they are extortionate

READ OUT

	Tot/Ans	1005 %/Ans	1005 %/Resp
1. Strongly agree	383	38.1	38.1
2. Tend to agree	225	22.4	22.4
3. Neither agree nor disagree	52	5.2	5.2
4. Tend to disagree	127	12.6	12.6
5. Strongly disagree	114	11.3	11.3
Don't Know	104	10.3	10.3

CREQ15 To what extent do you agree or disagree with each of the following:

I would challenge in court the terms and interest rate of a loan if I thought it was extortionate

	Tot/Ans	1005 %/Ans	1005 %/Resp
1. Strongly agree	299	29.8	29.8
2. Tend to agree	203	20.2	20.2
3. Neither agree nor disagree	76	7.6	7.6
4. Tend to disagree	183	18.2	18.2
5. Strongly disagree	162	16.1	16.1
Don't Know	82	8.2	8.2

CREQ15 To what extent do you agree or disagree with each of the following:

I would welcome more information on my rights in the area of consumer credit

	Tot/Ans	1005 %/Ans	1005 %/Resp
1. Strongly agree	562	55.9	55.9
2. Tend to agree	250	24.9	24.9
3. Neither agree nor disagree	52	5.2	5.2
4. Tend to disagree	63	6.3	6.3
5. Strongly disagree	33	3.3	3.3
Don't Know	45	4.5	4.5

CREQ16 Assuming you already had a loan, but you felt its terms were extortionate, how likely would you be to consider using each of the following to challenge it:

Negotiate directly with the lender (for example by letter or telephone)

	Tot/Ans	1005 %/Ans	1005 %/Resp
1. Very likely	526	52.3	52.3
2. Fairly likely	280	27.9	27.9
3. Neither likely nor unlikely	21	2.1	2.1
4. Fairly unlikely	59	5.9	5.9
5. Very unlikely	61	6.1	6.1
Don't Know	58	5.8	5.8

CREQ16 Assuming you already had a loan, but you felt its terms were extortionate, how likely would you be to consider using each of the following to challenge it:

Negotiate with the lender through some intermediary (for example Citizens Advice Bureau or Consumer Support Network)

	Tot/Ans	1005 %/Ans	1005 %/Resp
1. Very likely	371	36.9	36.9
2. Fairly likely	318	31.6	31.6
3. Neither likely nor unlikely	28	2.8	2.8
4. Fairly unlikely	118	11.7	11.7
5. Very unlikely	120	11.9	11.9
Don't Know	50	5.0	5.0

CREQ16 Assuming you already had a loan, but you felt its terms were extortionate, how likely would you be to consider using each of the following to challenge it:

Go to the Financial Ombudsman

	Tot/Ans	1005 %/Ans	1005 %/Resp
1. Very likely	280	27.9	27.9
2. Fairly likely	301	30.0	30.0
3. Neither likely nor unlikely	36	3.6	3.6
4. Fairly unlikely	157	15.6	15.6
5. Very unlikely	144	14.3	14.3
Don't Know	87	8.7	8.7

CREQ16 Assuming you already had a loan, but you felt its terms were extortionate, how likely would you be to consider using each of the following to challenge it:

Start court proceedings against the lender

	Tot/Ans	1005 %/Ans	1005 %/Resp
1. Very likely	115	11.4	11.4
2. Fairly likely	220	21.9	21.9
3. Neither likely nor unlikely	63	6.3	6.3
4. Fairly unlikely	266	26.5	26.5
5. Very unlikely	255	25.4	25.4
Don't Know	86	8.6	8.6