

Consumer Credit Awareness JN20640

Table 1

Q1a I would like you to tell me which, if any, of them you are paying off at the moment?

Base : All respondents

	Wtd Total	Gender		Age			Region			Social class				Unwtd Total
		Male	Female	16-34	35-54	55+	North	South	Midlands	AB	C1	C2	DE	
Unweighted Total	1005	446	559	296	385	324	366	314	325	236	287	223	259	1005
Weighted Total	1005	489	516	328	352	326	341	353	312	239	274	213	278	1005
Credit card	411 41%	201 41%	209 41%	134 41%	175 50%	102 31%	132 39%	152 43%	127 41%	119 50%	138 50%	68 32%	86 31%	417 41%
Overdraft	147 15%	69 14%	77 15%	64 20%	68 19%	14 4%	48 14%	53 15%	45 15%	29 12%	56 20%	35 17%	26 9%	147 15%
Storecard	136 14%	43 9%	93 18%	34 11%	60 17%	42 13%	42 12%	46 13%	49 16%	43 18%	39 14%	28 13%	25 9%	141 14%
Hire Purchase agreement	104 10%	52 11%	52 10%	45 14%	43 12%	16 5%	45 13%	23 7%	37 12%	24 10%	31 11%	26 12%	24 9%	108 11%
Personal loan	224 22%	123 25%	101 20%	100 31%	90 26%	33 10%	76 22%	76 22%	72 23%	47 19%	73 27%	50 23%	54 20%	223 22%
Don't know	7 1%	5 1%	2 *	1 *	1 *	5 2%	3 1%	4 1%	1 *	1 *	3 1%	2 1%	2 1%	6 1%
None	430 43%	208 43%	222 43%	128 39%	111 32%	190 58%	147 43%	152 43%	131 42%	92 38%	96 35%	100 47%	142 51%	426 42%

Fieldwork dates : 5th - 7th September 2003

Respondent Type : General Public - MORI Telephone Omnibus

Source : Market & Opinion Research International (MORI)

*=Less than 0.5 %

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Table 2

Q1b Which, if any, of these have you ever had?

Base : All respondents

	Wtd Total	Gender		Age			Region			Social class				Unwtd Total
		Male	Female	16-34	35-54	55+	North	South	Midlands	AB	C1	C2	DE	
Unweighted Total	1005	446	559	296	385	324	366	314	325	236	287	223	259	1005
Weighted Total	1005	489	516	328	352	326	341	353	312	239	274	213	278	1005
Credit card	610 61%	301 62%	308 60%	170 52%	265 75%	175 54%	190 56%	223 63%	197 63%	176 74%	184 67%	122 57%	128 46%	628 62%
Overdraft	399 40%	201 41%	198 38%	144 44%	170 48%	85 26%	131 38%	136 39%	132 42%	108 45%	137 50%	86 40%	69 25%	410 41%
Storecard	381 38%	158 32%	224 43%	100 31%	155 44%	125 38%	122 36%	130 37%	130 42%	123 51%	116 42%	76 36%	66 24%	402 40%
Hire Purchase agreement	433 43%	227 46%	206 40%	103 32%	181 51%	149 46%	143 42%	144 41%	146 47%	113 47%	128 47%	91 43%	101 36%	446 44%
Personal loan	456 45%	240 49%	216 42%	147 45%	218 62%	90 28%	155 45%	152 43%	148 48%	121 50%	141 51%	93 43%	101 36%	468 47%
Don't know	2 *	1 *	1 *	- -	- -	2 1%	- -	2 1%	- -	- -	1 *	- -	1 *	2 *
None	184 18%	86 18%	98 19%	83 25%	24 7%	77 24%	70 21%	66 19%	48 15%	26 11%	33 12%	37 18%	88 31%	167 17%

Fieldwork dates : 5th - 7th September 2003

Respondent Type : General Public - MORI Telephone Omnibus

Source : Market & Opinion Research International (MORI)

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Table 3

Q1c If you could complete a credit agreement online, which of the following would you consider taking out online?

Base : All respondents

	Wtd Total	Gender		Age			Region			Social class				Unwtd Total
		Male	Female	16-34	35-54	55+	North	South	Midlands	AB	C1	C2	DE	
Unweighted Total	1005	446	559	296	385	324	366	314	325	236	287	223	259	1005
Weighted Total	1005	489	516	328	352	326	341	353	312	239	274	213	278	1005
Credit card	259 26%	132 27%	126 25%	123 37%	108 31%	28 9%	78 23%	102 29%	78 25%	71 30%	96 35%	45 21%	47 17%	254 25%
Overdraft	150 15%	80 16%	70 14%	73 22%	63 18%	14 4%	44 13%	56 16%	49 16%	43 18%	54 20%	32 15%	22 8%	150 15%
Storecard	138 14%	67 14%	72 14%	70 21%	53 15%	16 5%	40 12%	54 15%	45 14%	41 17%	45 17%	28 13%	24 9%	136 14%
Hire Purchase agreement	111 11%	65 13%	45 9%	46 14%	52 15%	12 4%	36 10%	39 11%	36 12%	33 14%	29 10%	26 12%	23 8%	107 11%
Personal loan	249 25%	135 28%	113 22%	112 34%	108 31%	29 9%	72 21%	95 27%	83 26%	66 28%	79 29%	57 27%	47 17%	249 25%
Don't know	24 2%	16 3%	8 2%	11 3%	4 1%	9 3%	8 2%	6 2%	10 3%	3 1%	4 1%	10 5%	7 3%	21 2%
None	546 54%	246 50%	300 58%	113 35%	175 50%	258 79%	199 58%	176 50%	171 55%	130 54%	124 45%	113 53%	179 64%	555 55%

Fieldwork dates : 5th - 7th September 2003

Respondent Type : General Public - MORI Telephone Omnibus

Source : Market & Opinion Research International (MORI)

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Table 4

Q2 What does the term APR stand for?

Base : All respondents

	Wtd Total	Gender		Age			Region			Social class				Unwtd Total
		Male	Female	16-34	35-54	55+	North	South	Midlands	AB	C1	C2	DE	
Unweighted Total	1005	446	559	296	385	324	366	314	325	236	287	223	259	1005
Weighted Total	1005	489	516	328	352	326	341	353	312	239	274	213	278	1005
Annual Percentage Rate	407 41%	236 48%	172 33%	122 37%	172 49%	114 35%	125 37%	149 42%	133 43%	120 50%	137 50%	66 31%	84 30%	413 41%
Interest Rate	98 10%	42 9%	56 11%	32 10%	32 9%	34 11%	33 10%	22 6%	43 14%	17 7%	30 11%	34 16%	17 6%	104 10%
Other	105 10%	49 10%	56 11%	37 11%	37 10%	31 10%	41 12%	40 11%	24 8%	36 15%	21 8%	22 10%	26 9%	104 10%
Don't know	393 39%	161 33%	232 45%	137 42%	111 32%	146 45%	141 41%	142 40%	111 35%	65 27%	86 31%	91 43%	151 54%	383 38%
Refused	1 *	1 *	- -	- -	- -	1 *	1 *	- -	- -	- -	- -	- -	1 *	1 *

Fieldwork dates : 5th - 7th September 2003

Respondent Type : General Public - MORI Telephone Omnibus

Source : Market & Opinion Research International (MORI)

*=Less than 0.5 %

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Table 5

**Q3 How important is each of the following factors to you when considering which loan or credit card to apply for?
APR**

Base : All respondents

	Wtd Total	Gender		Age			Region			Social class				Unwtd Total
		Male	Female	16-34	35-54	55+	North	South	Midlands	AB	C1	C2	DE	
Unweighted Total	1005	446	559	296	385	324	366	314	325	236	287	223	259	1005
Weighted Total	1005	489	516	328	352	326	341	353	312	239	274	213	278	1005
Very important	667 66%	324 66%	343 67%	202 62%	271 77%	195 60%	219 64%	229 65%	219 70%	162 68%	200 73%	141 66%	163 59%	684 68%
Fairly important	164 16%	90 18%	74 14%	77 24%	47 13%	41 13%	63 19%	57 16%	44 14%	45 19%	34 13%	36 17%	49 18%	154 15%
Neither important nor unimportant	24 2%	10 2%	14 3%	14 4%	4 1%	7 2%	7 2%	9 3%	8 3%	4 2%	9 3%	3 1%	8 3%	24 2%
Fairly unimportant	30 3%	13 3%	17 3%	5 1%	7 2%	19 6%	11 3%	13 4%	7 2%	10 4%	6 2%	6 3%	8 3%	29 3%
Very unimportant	39 4%	24 5%	15 3%	14 4%	8 2%	16 5%	13 4%	15 4%	11 3%	12 5%	5 2%	10 4%	12 4%	36 4%
Don't know	80 8%	27 6%	53 10%	16 5%	16 4%	48 15%	28 8%	29 8%	22 7%	6 3%	19 7%	17 8%	37 13%	78 8%
Important	832 83%	414 85%	417 81%	279 85%	317 90%	236 72%	282 83%	286 81%	263 85%	207 86%	235 86%	178 83%	213 76%	838 83%
Unimportant	69 7%	37 8%	32 6%	19 6%	15 4%	35 11%	24 7%	28 8%	17 6%	22 9%	11 4%	15 7%	20 7%	65 6%

Fieldwork dates : 5th - 7th September 2003

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Source : Market & Opinion Research International (MORI)

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Table 6

Q3 How important is each of the following factors to you when considering which loan or credit card to apply for?
Speed of obtaining credit

Base : All respondents

	Wtd Total	Gender		Age			Region			Social class				Unwtd Total
		Male	Female	16-34	35-54	55+	North	South	Midlands	AB	C1	C2	DE	
Unweighted Total	1005	446	559	296	385	324	366	314	325	236	287	223	259	1005
Weighted Total	1005	489	516	328	352	326	341	353	312	239	274	213	278	1005
Very important	275 27%	121 25%	154 30%	90 28%	92 26%	92 28%	95 28%	94 27%	86 28%	49 21%	70 25%	68 32%	88 32%	270 27%
Fairly important	370 37%	184 38%	186 36%	146 44%	141 40%	83 26%	128 37%	131 37%	111 36%	96 40%	110 40%	73 34%	90 32%	370 37%
Neither important nor unimportant	68 7%	36 7%	32 6%	25 8%	32 9%	11 3%	14 4%	23 6%	31 10%	19 8%	18 6%	21 10%	11 4%	71 7%
Fairly unimportant	146 14%	78 16%	68 13%	43 13%	56 16%	47 14%	52 15%	52 15%	42 14%	45 19%	43 16%	24 11%	34 12%	149 15%
Very unimportant	72 7%	44 9%	28 5%	14 4%	21 6%	37 11%	31 9%	20 6%	21 7%	22 9%	17 6%	11 5%	22 8%	73 7%
Don't know	75 7%	28 6%	47 9%	10 3%	9 3%	55 17%	21 6%	33 9%	20 7%	8 3%	17 6%	16 8%	34 12%	72 7%
Important	645 64%	305 62%	340 66%	236 72%	233 66%	176 54%	223 65%	225 64%	197 63%	145 61%	180 66%	141 66%	178 64%	640 64%
Unimportant	217 22%	121 25%	96 19%	56 17%	77 22%	84 26%	83 24%	72 20%	63 20%	67 28%	60 22%	35 16%	56 20%	222 22%

Fieldwork dates : 5th - 7th September 2003

Respondent Type : General Public - MORI Telephone Omnibus

Source : Market & Opinion Research International (MORI)

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Table 7

Q3 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)

Base : All respondents

	Wtd Total	Gender		Age			Region			Social class				Unwtd Total
		Male	Female	16-34	35-54	55+	North	South	Midlands	AB	C1	C2	DE	
Unweighted Total	1005	446	559	296	385	324	366	314	325	236	287	223	259	1005
Weighted Total	1005	489	516	328	352	326	341	353	312	239	274	213	278	1005
Very important	365 36%	184 38%	181 35%	112 34%	143 41%	109 33%	121 36%	128 36%	115 37%	66 28%	102 37%	78 37%	118 43%	361 36%
Fairly important	378 38%	179 37%	199 39%	141 43%	136 39%	101 31%	131 38%	128 36%	119 38%	107 45%	95 34%	94 44%	83 30%	385 38%
Neither important nor unimportant	52 5%	32 7%	20 4%	21 7%	15 4%	16 5%	17 5%	20 6%	15 5%	7 3%	25 9%	5 3%	16 6%	51 5%
Fairly unimportant	72 7%	34 7%	38 7%	27 8%	25 7%	20 6%	25 7%	23 7%	24 8%	26 11%	22 8%	10 5%	15 5%	74 7%
Very unimportant	51 5%	28 6%	23 4%	9 3%	16 5%	26 8%	21 6%	17 5%	12 4%	17 7%	13 5%	8 4%	12 4%	51 5%
Don't know	87 9%	32 7%	55 11%	17 5%	16 5%	54 16%	26 7%	36 10%	25 8%	17 7%	18 7%	18 8%	34 12%	83 8%
Important	743 74%	363 74%	380 74%	253 77%	280 80%	210 64%	252 74%	257 73%	235 75%	173 72%	197 72%	172 81%	201 72%	746 74%
Unimportant	123 12%	63 13%	60 12%	37 11%	41 12%	46 14%	46 14%	41 12%	36 12%	43 18%	35 13%	18 9%	27 10%	125 12%

Fieldwork dates : 5th - 7th September 2003

Respondent Type : General Public - MORI Telephone Omnibus

Source : Market & Opinion Research International (MORI)

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Consumer Credit Awareness JN20640

Table 8

**Q3 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**

Base : All respondents

	Wtd Total	Gender		Age			Region			Social class				Unwtd Total
		Male	Female	16-34	35-54	55+	North	South	Midlands	AB	C1	C2	DE	
Unweighted Total	1005	446	559	296	385	324	366	314	325	236	287	223	259	1005
Weighted Total	1005	489	516	328	352	326	341	353	312	239	274	213	278	1005
Very important	531 53%	263 54%	268 52%	166 51%	211 60%	154 47%	176 52%	185 53%	170 54%	122 51%	158 58%	123 58%	128 46%	539 54%
Fairly important	259 26%	131 27%	128 25%	103 31%	86 25%	70 22%	91 27%	90 25%	79 25%	64 27%	70 26%	51 24%	74 27%	260 26%
Neither important nor unimportant	32 3%	15 3%	17 3%	12 4%	9 3%	10 3%	8 2%	9 3%	14 5%	8 3%	7 2%	9 4%	9 3%	30 3%
Fairly unimportant	50 5%	27 6%	22 4%	15 5%	17 5%	17 5%	18 5%	17 5%	15 5%	14 6%	13 5%	7 3%	15 5%	49 5%
Very unimportant	57 6%	29 6%	28 5%	13 4%	15 4%	29 9%	25 7%	20 6%	11 4%	17 7%	8 3%	11 5%	20 7%	55 5%
Don't know	77 8%	25 5%	52 10%	19 6%	14 4%	45 14%	23 7%	31 9%	23 7%	14 6%	18 7%	13 6%	32 12%	72 7%
Important	790 79%	393 80%	397 77%	269 82%	297 84%	224 69%	267 78%	275 78%	248 80%	186 78%	228 83%	174 82%	202 73%	799 80%
Unimportant	106 11%	57 12%	50 10%	28 8%	32 9%	46 14%	43 13%	37 10%	26 8%	32 13%	21 8%	18 8%	35 13%	104 10%

Fieldwork dates : 5th - 7th September 2003

Respondent Type : General Public - MORI Telephone Omnibus

Source : Market & Opinion Research International (MORI)

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Consumer Credit Awareness JN20640

Table 9

Q3 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

Base : All respondents

	Wtd Total	Gender		Age			Region			Social class				Unwtd Total
		Male	Female	16-34	35-54	55+	North	South	Midlands	AB	C1	C2	DE	
Unweighted Total	1005	446	559	296	385	324	366	314	325	236	287	223	259	1005
Weighted Total	1005	489	516	328	352	326	341	353	312	239	274	213	278	1005
Very important	511 51%	229 47%	282 55%	173 53%	194 55%	144 44%	180 53%	181 51%	150 48%	112 47%	143 52%	115 54%	141 51%	513 51%
Fairly important	258 26%	135 28%	123 24%	89 27%	103 29%	66 20%	83 24%	90 25%	85 27%	72 30%	69 25%	54 26%	63 23%	265 26%
Neither important nor unimportant	51 5%	30 6%	20 4%	19 6%	21 6%	11 3%	13 4%	13 4%	24 8%	17 7%	17 6%	9 4%	7 3%	51 5%
Fairly unimportant	54 5%	36 7%	19 4%	20 6%	13 4%	21 6%	21 6%	15 4%	18 6%	16 7%	12 5%	11 5%	16 6%	53 5%
Very unimportant	44 4%	26 5%	18 3%	8 3%	11 3%	25 8%	15 4%	19 5%	10 3%	13 5%	14 5%	4 2%	14 5%	42 4%
Don't know	87 9%	33 7%	53 10%	18 5%	8 2%	60 19%	28 8%	35 10%	24 8%	10 4%	18 7%	20 9%	38 14%	81 8%
Important	769 77%	363 74%	406 79%	262 80%	298 85%	209 64%	263 77%	271 77%	236 76%	184 77%	212 77%	170 80%	203 73%	778 77%
Unimportant	99 10%	62 13%	36 7%	29 9%	25 7%	45 14%	37 11%	34 10%	28 9%	28 12%	26 10%	14 7%	29 11%	95 9%

Fieldwork dates : 5th - 7th September 2003

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Consumer Credit Awareness JN20640

Table 10

Q3 How important is each of the following factors to you when considering which loan or credit card to apply for?
Reputation of the lender

Base : All respondents

	Gender		Age			Region			Social class				Unwtd Total
	Male	Female	16-34	35-54	55+	North	South	Midlands	AB	C1	C2	DE	
Unweighted Total	1005	446 559	296	385	324	366	314	325	236	287	223	259	1005
Weighted Total	1005	489 516	328	352	326	341	353	312	239	274	213	278	1005
Very important	657 65%	302 355 62% 69%	191 58%	244 70%	221 68%	227 67%	227 64%	202 65%	164 68%	168 61%	148 69%	178 64%	661 66%
Fairly important	185 18%	104 81 21% 16%	93 28%	64 18%	28 9%	62 18%	64 18%	59 19%	46 19%	64 23%	38 18%	37 13%	190 19%
Neither important nor unimportant	25 2%	12 13 3% 2%	9 3%	13 4%	4 1%	3 1%	14 4%	8 2%	8 3%	9 3%	2 1%	6 2%	23 2%
Fairly unimportant	35 3%	19 16 4% 3%	17 5%	14 4%	5 1%	15 4%	7 2%	13 4%	7 3%	11 4%	5 3%	11 4%	35 3%
Very unimportant	38 4%	26 13 5% 2%	11 3%	9 3%	18 6%	14 4%	14 4%	11 3%	9 4%	7 3%	9 4%	14 5%	36 4%
Don't know	65 7%	27 38 6% 7%	7 2%	8 2%	50 15%	20 6%	27 8%	19 6%	5 2%	16 6%	12 5%	33 12%	60 6%
Important	842 84%	406 436 83% 85%	285 87%	308 88%	249 76%	289 85%	291 82%	261 84%	210 88%	232 84%	185 87%	215 77%	851 85%
Unimportant	73 7%	44 29 9% 6%	28 8%	22 6%	23 7%	29 8%	21 6%	24 8%	16 7%	18 7%	14 7%	25 9%	71 7%

Fieldwork dates : 5th - 7th September 2003

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Table 11

Q3 How important is each of the following factors to you when considering which loan or credit card to apply for?

Base : All respondents

	Unweighted Total	Weighted Total	Very important	Fairly important	Neither important nor unimportant	Fairly unimportant	Very unimportant	Don't know	Important	Unimportant
APR	1005	1005	667 66%	164 16%	24 2%	30 3%	39 4%	80 8%	832 83%	69 7%
Speed of obtaining credit	1005	1005	275 27%	370 37%	68 7%	146 14%	72 7%	75 7%	645 64%	217 22%
Length of agreement (i.e. term of loan)	1005	1005	365 36%	378 38%	52 5%	72 7%	51 5%	87 9%	743 74%	123 12%
Any additional charges for example early settlement fees	1005	1005	531 53%	259 26%	32 3%	50 5%	57 6%	77 8%	790 79%	106 11%
Simplicity and ease of the process of taking out the loan	1005	1005	511 51%	258 26%	51 5%	54 5%	44 4%	87 9%	769 77%	99 10%
Reputation of the lender	1005	1005	657 65%	185 18%	25 2%	35 3%	38 4%	65 7%	842 84%	73 7%

Fieldwork dates : 5th - 7th September 2003

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Table 12

Q4 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?

Base : All respondents

	Wtd Total	Gender		Age			Region			Social class				Unwtd Total
		Male	Female	16-34	35-54	55+	North	South	Midlands	AB	C1	C2	DE	
Unweighted Total	1005	446	559	296	385	324	366	314	325	236	287	223	259	1005
Weighted Total	1005	489	516	328	352	326	341	353	312	239	274	213	278	1005
Yes	136 14%	76 16%	59 12%	57 17%	53 15%	26 8%	36 11%	53 15%	46 15%	32 13%	50 18%	29 14%	25 9%	136 14%
No	683 68%	351 72%	332 64%	219 67%	250 71%	214 66%	249 73%	225 64%	210 67%	171 71%	172 63%	144 68%	196 71%	684 68%
Don't know	185 18%	62 13%	124 24%	51 16%	49 14%	85 26%	56 16%	75 21%	55 18%	36 15%	52 19%	39 18%	57 21%	184 18%
Refused	1 *	- -	1 *	- -	- -	1 *	- -	- -	1 *	- -	1 *	- -	- -	1 *

Fieldwork dates : 5th - 7th September 2003

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Table 13

Q5 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

Base : Respondents who have taken out a credit agreement

	Wtd Total	Gender		Age			Region			Social class				Unwtd Total
		Male	Female	16-34	35-54	55+	North	South	Midlands	AB	C1	C2	DE	
Unweighted Total	854	382	472	231	363	260	305	264	285	215	258	191	190	854
Weighted Total	839	410	428	253	330	256	278	291	271	216	245	179	199	854
Strongly agree	469 56%	217 53%	252 59%	129 51%	176 53%	163 64%	149 54%	168 58%	153 56%	121 56%	142 58%	102 57%	104 52%	477 56%
Tend to agree	144 17%	69 17%	75 18%	60 24%	51 16%	33 13%	49 18%	56 19%	40 15%	38 18%	48 19%	27 15%	31 16%	142 17%
Neither agree nor disagree	27 3%	14 4%	12 3%	7 3%	16 5%	3 1%	9 3%	9 3%	9 3%	8 4%	6 3%	4 2%	8 4%	27 3%
Tend to disagree	122 15%	72 18%	50 12%	34 14%	61 18%	27 11%	45 16%	35 12%	43 16%	30 14%	29 12%	28 16%	36 18%	127 15%
Strongly disagree	58 7%	28 7%	29 7%	20 8%	24 7%	14 5%	18 7%	19 6%	21 8%	16 8%	15 6%	12 7%	14 7%	61 7%
Don't know	19 2%	10 2%	9 2%	3 1%	2 *	15 6%	8 3%	5 2%	6 2%	3 1%	5 2%	5 3%	6 3%	20 2%
Agree	613 73%	285 70%	327 76%	188 75%	228 69%	196 77%	197 71%	223 77%	192 71%	159 74%	189 77%	129 72%	135 68%	619 72%
Disagree	180 21%	100 24%	79 19%	54 21%	85 26%	41 16%	63 23%	53 18%	64 24%	46 21%	44 18%	40 22%	50 25%	188 22%

Fieldwork dates : 5th - 7th September 2003

Respondent Type : General Public - MORI Telephone Omnibus

Source : Market & Opinion Research International (MORI)

*=Less than 0.5 %

Consumer Credit Awareness JN20640

Table 14

Q5 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

Base : Respondents who have taken out a credit agreement

	Wtd Total	Gender		Age			Region			Social class				Unwtd Total
		Male	Female	16-34	35-54	55+	North	South	Midlands	AB	C1	C2	DE	
Unweighted Total	854	382	472	231	363	260	305	264	285	215	258	191	190	854
Weighted Total	839	410	428	253	330	256	278	291	271	216	245	179	199	854
Strongly agree	179 21%	76 19%	103 24%	57 23%	72 22%	50 19%	56 20%	65 22%	58 21%	42 19%	49 20%	45 25%	44 22%	181 21%
Tend to agree	147 18%	83 20%	64 15%	47 19%	65 20%	35 14%	51 18%	42 15%	54 20%	31 15%	37 15%	38 21%	41 21%	152 18%
Neither agree nor disagree	21 2%	9 2%	11 3%	2 1%	11 3%	8 3%	8 3%	8 3%	5 2%	7 3%	3 1%	3 2%	7 3%	22 3%
Tend to disagree	128 15%	69 17%	59 14%	47 19%	42 13%	39 15%	41 15%	54 18%	34 12%	35 16%	41 17%	20 11%	32 16%	125 15%
Strongly disagree	344 41%	162 40%	182 42%	97 38%	137 42%	109 43%	115 41%	116 40%	113 42%	97 45%	110 45%	66 37%	70 35%	353 41%
Don't know	20 2%	11 3%	9 2%	3 1%	3 1%	14 6%	7 3%	6 2%	7 2%	3 1%	5 2%	7 4%	5 3%	21 2%
Agree	326 39%	159 39%	167 39%	104 41%	137 41%	85 33%	107 39%	108 37%	112 41%	74 34%	86 35%	82 46%	85 43%	333 39%
Disagree	472 56%	231 56%	241 56%	144 57%	180 54%	148 58%	156 56%	169 58%	147 54%	132 61%	151 62%	86 48%	102 51%	478 56%

Fieldwork dates : 5th - 7th September 2003

Respondent Type : General Public - MORI Telephone Omnibus

Source : Market & Opinion Research International (MORI)

*=Less than 0.5 %

Consumer Credit Awareness JN20640

Table 15

Q5 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

Base : Respondents who have taken out a credit agreement

	Wtd Total	Gender		Age			Region			Social class				Unwtd Total
		Male	Female	16-34	35-54	55+	North	South	Midlands	AB	C1	C2	DE	
Unweighted Total	854	382	472	231	363	260	305	264	285	215	258	191	190	854
Weighted Total	839	410	428	253	330	256	278	291	271	216	245	179	199	854
Strongly agree	222 26%	97 24%	124 29%	52 20%	91 28%	78 31%	82 29%	70 24%	70 26%	41 19%	58 24%	54 30%	69 34%	230 27%
Tend to agree	244 29%	107 26%	136 32%	79 31%	102 31%	63 25%	76 28%	77 27%	90 33%	56 26%	63 26%	59 33%	66 33%	247 29%
Neither agree nor disagree	51 6%	28 7%	23 5%	22 9%	14 4%	16 6%	15 5%	20 7%	16 6%	12 5%	13 5%	15 8%	11 6%	49 6%
Tend to disagree	152 18%	81 20%	72 17%	46 18%	64 19%	42 16%	52 19%	65 22%	35 13%	55 25%	52 21%	22 12%	23 12%	154 18%
Strongly disagree	141 17%	84 20%	58 13%	50 20%	57 17%	34 13%	44 16%	47 16%	50 18%	46 21%	48 20%	21 12%	26 13%	144 17%
Don't know	29 3%	14 3%	15 3%	4 2%	2 1%	22 9%	9 3%	10 4%	9 4%	6 3%	10 4%	8 4%	4 2%	30 4%
Agree	466 56%	205 50%	261 61%	130 52%	193 58%	142 56%	158 57%	148 51%	160 59%	96 45%	121 49%	113 63%	135 68%	477 56%
Disagree	294 35%	164 40%	129 30%	97 38%	121 37%	76 30%	96 35%	112 39%	85 31%	101 47%	100 41%	43 24%	49 25%	298 35%

Fieldwork dates : 5th - 7th September 2003

Respondent Type : General Public - MORI Telephone Omnibus

Source : Market & Opinion Research International (MORI)

*=Less than 0.5 %

Consumer Credit Awareness JN20640

Table 16

Q5 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

Base : Respondents who have taken out a credit agreement

	Wtd Total	Gender		Age			Region			Social class				Unwtd Total
		Male	Female	16-34	35-54	55+	North	South	Midlands	AB	C1	C2	DE	
Unweighted Total	854	382	472	231	363	260	305	264	285	215	258	191	190	854
Weighted Total	839	410	428	253	330	256	278	291	271	216	245	179	199	854
Strongly agree	358 43%	166 40%	191 45%	65 26%	160 48%	133 52%	122 44%	117 40%	118 44%	87 40%	95 39%	75 42%	100 50%	368 43%
Tend to agree	281 33%	148 36%	132 31%	102 40%	106 32%	73 28%	97 35%	101 35%	83 31%	78 36%	76 31%	64 36%	62 31%	285 33%
Neither agree nor disagree	32 4%	14 3%	18 4%	18 7%	7 2%	7 3%	10 4%	8 3%	14 5%	9 4%	8 3%	8 5%	7 3%	32 4%
Tend to disagree	105 13%	46 11%	59 14%	46 18%	38 12%	21 8%	36 13%	33 11%	36 13%	28 13%	39 16%	21 12%	17 9%	108 13%
Strongly disagree	40 5%	23 6%	17 4%	20 8%	15 5%	6 2%	7 2%	25 8%	9 3%	6 3%	19 8%	6 3%	9 4%	37 4%
Don't know	23 3%	12 3%	10 2%	3 1%	3 1%	16 6%	6 2%	8 3%	9 3%	7 3%	7 3%	4 2%	4 2%	24 3%
Agree	638 76%	314 77%	324 76%	166 66%	266 81%	205 80%	219 79%	218 75%	202 75%	165 77%	172 70%	139 78%	162 81%	653 76%
Disagree	146 17%	69 17%	76 18%	66 26%	53 16%	27 10%	43 15%	58 20%	45 17%	35 16%	58 24%	27 15%	26 13%	145 17%

Fieldwork dates : 5th - 7th September 2003

Respondent Type : General Public - MORI Telephone Omnibus

Source : Market & Opinion Research International (MORI)

*=Less than 0.5 %

Consumer Credit Awareness JN20640

Table 17

Q5 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

Base : Respondents who have taken out a credit agreement

	Wtd Total	Gender		Age			Region			Social class				Unwtd Total
		Male	Female	16-34	35-54	55+	North	South	Midlands	AB	C1	C2	DE	
Unweighted Total	854	382	472	231	363	260	305	264	285	215	258	191	190	854
Weighted Total	839	410	428	253	330	256	278	291	271	216	245	179	199	854
Strongly agree	403 48%	167 41%	236 55%	93 37%	181 55%	129 50%	138 50%	136 47%	129 48%	91 42%	104 42%	91 51%	117 59%	419 49%
Tend to agree	300 36%	176 43%	125 29%	111 44%	104 31%	85 33%	101 36%	100 35%	99 37%	86 40%	96 39%	61 34%	58 29%	298 35%
Neither agree nor disagree	29 4%	11 3%	19 4%	17 7%	9 3%	4 1%	9 3%	12 4%	9 3%	6 3%	7 3%	9 5%	7 3%	29 3%
Tend to disagree	55 7%	30 7%	25 6%	16 6%	22 7%	18 7%	15 5%	22 8%	19 7%	16 7%	21 9%	7 4%	11 6%	57 7%
Strongly disagree	25 3%	13 3%	11 3%	10 4%	11 3%	4 1%	8 3%	11 4%	6 2%	8 4%	8 3%	5 3%	4 2%	25 3%
Don't know	25 3%	13 3%	12 3%	5 2%	4 1%	17 6%	7 3%	10 3%	8 3%	8 4%	9 4%	5 3%	2 1%	26 3%
Agree	704 84%	343 84%	361 84%	205 81%	285 86%	214 84%	239 86%	236 81%	229 84%	177 82%	200 81%	153 85%	175 88%	717 84%
Disagree	80 10%	44 11%	37 9%	26 10%	32 10%	21 8%	23 8%	33 11%	25 9%	24 11%	29 12%	12 7%	15 8%	82 10%

Fieldwork dates : 5th - 7th September 2003

Respondent Type : General Public - MORI Telephone Omnibus

Source : Market & Opinion Research International (MORI)

*=Less than 0.5 %

Consumer Credit Awareness JN20640

Table 18

**Q6 You mentioned earlier that you have a ...
How likely are you to consider paying this off early?
Summary**

Base : Respondents who have taken out a loan or HP agreement

	Unweighted Total	Weighted Total	Very likely	Fairly likely	Neither likely nor unlikely	Fairly unlikely	Very unlikely	Don't know	Refused	Likely	Unlikely
Hire Purchase agreement	108	104	31 29%	16 15%	2 2%	23 22%	31 29%	2 2%	-	47 45%	54 52%
Personal loan	223	224	63 28%	53 24%	12 5%	42 19%	51 23%	3 1%	-	116 52%	93 42%

Fieldwork dates : 5th - 7th September 2003

Respondent Type : General Public - MORI Telephone Omnibus

Source : Market & Opinion Research International (MORI)

*=Less than 0.5 %

Consumer Credit Awareness JN20640

Table 19

Q7 Are you aware of any early settlement charge if you settle your ... early or not?

Base : Respondents who have taken out a loan or HP agreement

	Unweighted Total	Weighted Total	Yes	No	Don't know	Refused
Hire Purchase agreement	108	104	32 30%	66 63%	7 6%	-
Personal loan	223	224	74 33%	137 61%	13 6%	-

Fieldwork dates : 5th - 7th September 2003

Respondent Type : General Public - MORI Telephone Omnibus

Source : Market & Opinion Research International (MORI)

*=Less than 0.5 %

Consumer Credit Awareness JN20640

Table 20

Q8 Do you know the amount of this charge for early settlement or not? Hire Purchase agreement

Base : Respondents who are aware of an early settlement charge for their HP agreement

	Wtd Total	Gender		Age			Region			Social class				Unwtd Total
		Male	Female	16-34	35-54	55+	North	South	Midlands	AB	C1	C2	DE	
Unweighted Total	32	19	13	9	14	9	13	7	12	6	13	7	6	32
Weighted Total	32	19	13	11	14	7	11	9	11	5	13	7	6	32
Yes	11 34%	6 34%	4 33%	1 11%	6 42%	4 51%	3 28%	2 27%	5 44%	2 35%	5 38%	2 24%	2 38%	11 34%
No	19 60%	12 62%	7 56%	8 76%	7 52%	4 49%	7 64%	5 57%	6 56%	3 50%	7 53%	5 76%	4 62%	19 59%
Don't know	2 7%	1 4%	1 11%	1 13%	1 6%	-	1 7%	1 16%	-	1 15%	1 11%	-	-	2 6%
Refused	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Fieldwork dates : 5th - 7th September 2003

Respondent Type : General Public - MORI Telephone Omnibus

Source : Market & Opinion Research International (MORI)

*=Less than 0.5 %

Consumer Credit Awareness JN20640

Table 21

Q8 Do you know the amount of this charge for early settlement or not? Personal loan

Base : Respondents who are aware of an early settlement charge for their loan agreement

	Wtd Total	Gender		Age			Region			Social class				Unwtd Total
		Male	Female	16-34	35-54	55+	North	South	Midlands	AB	C1	C2	DE	
Unweighted Total	73	37	36	32	28	13	25	25	23	23	22	18	10	73
Weighted Total	74	42	32	35	27	12	24	28	23	23	20	19	12	73
Yes	26 35%	16 38%	10 32%	10 29%	14 51%	2 19%	8 34%	8 31%	9 41%	10 44%	11 53%	2 11%	3 27%	27 37%
No	47 63%	26 62%	21 65%	24 68%	13 49%	10 81%	15 62%	19 69%	13 59%	13 56%	8 42%	17 89%	9 73%	45 62%
Don't know	1 1%	-	1 3%	1 3%	-	-	1 4%	-	-	-	1 5%	-	-	1 1%
Refused	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Fieldwork dates : 5th - 7th September 2003

Respondent Type : General Public - MORI Telephone Omnibus

Source : Market & Opinion Research International (MORI)

*=Less than 0.5 %

Consumer Credit Awareness JN20640

Table 22

Q9 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?

Base : Respondents who are aware of an early settlement charge for their HP agreement, but do not know the amount

	Wtd Total	Gender		Age			Region			Social class				Unwtd Total
		Male	Female	16-34	35-54	55+	North	South	Midlands	AB	C1	C2	DE	
Unweighted Total	21	12	9	8	9	4	9	5	7	4	8	5	4	21
Weighted Total	21	13	8	10	8	4	8	6	6	4	8	5	4	21
Very likely	3 14%	3 23%	-	1 12%	1 10%	1 26%	1 11%	1 18%	1 12%	-	-	2 38%	1 23%	3 14%
Fairly likely	7 34%	4 32%	3 36%	2 23%	5 62%	-	3 41%	-	4 58%	2 48%	2 26%	1 17%	2 58%	7 33%
Neither likely nor unlikely	1 4%	-	1 9%	-	-	1 23%	1 10%	-	-	-	-	1 16%	-	1 5%
Fairly unlikely	5 26%	3 24%	2 29%	3 34%	1 18%	1 21%	2 28%	2 35%	1 13%	-	3 38%	2 29%	1 19%	6 29%
Very unlikely	4 18%	2 13%	2 25%	3 31%	1 10%	-	1 9%	3 47%	-	1 22%	3 36%	-	-	3 14%
Don't know	1 5%	1 9%	-	-	-	1 31%	-	-	1 17%	1 31%	-	-	-	1 5%
Refused	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Likely	10 47%	7 55%	3 36%	3 35%	6 72%	1 26%	4 52%	1 18%	5 70%	2 48%	2 26%	3 55%	3 81%	10 48%
Unlikely	9 44%	5 37%	5 54%	6 65%	2 28%	1 21%	3 38%	5 82%	1 13%	1 22%	6 74%	2 29%	1 19%	9 43%

Fieldwork dates : 5th - 7th September 2003

Respondent Type : General Public - MORI Telephone Omnibus

Source : Market & Opinion Research International (MORI)

*=Less than 0.5 %

Consumer Credit Awareness JN20640

Table 23

Q9 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?

Base : Respondents who are aware of an early settlement charge for their Personal Loan, but do not know the amount

	Wtd Total	Gender		Age			Region			Social class				Unwtd Total
		Male	Female	16-34	35-54	55+	North	South	Midlands	AB	C1	C2	DE	
Unweighted Total	46	22	24	22	14	10	17	16	13	12	11	16	7	46
Weighted Total	48	26	22	25	13	10	16	19	13	13	9	17	9	46
Very likely	6 12%	1	4	4	2	-	2	4	-	1	2	2	1	6
Fairly likely	7 14%	4	2	5	1	-	5	2	-	-	1	5	1	7
Neither likely nor unlikely	5 10%	4	1	4	1	-	-	2	3	1	-	4	-	4
Fairly unlikely	15 31%	11	4	7	3	5	4	6	5	4	5	4	2	13
Very unlikely	13 26%	6	7	2	7	4	5	3	5	7	1	2	3	13
Don't know	3 7%	-	3	3	-	1	1	3	-	-	1	1	2	3
Refused	-	-	-	-	-	-	3	15%	-	-	12%	3%	19%	7%
Likely	12 26%	6	7	9	3	-	7	5	-	1	2	7	3	13
Unlikely	27 57%	17	11	9	10	9	8	9	10	11	6	6	5	26
		64%	48%	35%	71%	94%	52%	49%	74%	87%	64%	34%	51%	57%

Fieldwork dates : 5th - 7th September 2003

Respondent Type : General Public - MORI Telephone Omnibus

Source : Market & Opinion Research International (MORI)

*=Less than 0.5 %

Consumer Credit Awareness JN20640

Table 24

**Q10 You mentioned earlier that you had a Hire Purchase agreement.
Did you pay this off early or not?**

Base : Respondents who had an HP agreement

	Gender		Age			Region			Social class				Unwtd Total
	Male	Female	16-34	35-54	55+	North	South	Midlands	AB	C1	C2	DE	
Unweighted Total	351	167 184	59	154	138	116	117	118	91	109	75	76	351
Weighted Total	340	180 160	63	141	137	104	124	113	93	100	69	79	351
Yes	162 47%	83 79 46% 49%	34 55%	66 47%	62 45%	46 45%	58 47%	57 50%	40 43%	50 50%	31 45%	41 52%	169 48%
No	166 49%	92 74 51% 46%	28 45%	71 50%	67 49%	53 51%	63 51%	50 44%	49 53%	44 44%	36 52%	37 47%	168 48%
Don't know	11 3%	4 7 2% 4%	-	4 3%	7 5%	3 3%	2 1%	6 6%	4 5%	5 5%	1 1%	1 1%	13 4%
Refused	2 *	2 - 1% -	-	-	2 1%	2 1%	-	-	-	-	2 2%	-	1 *

Fieldwork dates : 5th - 7th September 2003

Respondent Type : General Public - MORI Telephone Omnibus

Source : Market & Opinion Research International (MORI)

*=Less than 0.5 %

Consumer Credit Awareness JN20640

Table 25

**Q10 You mentioned earlier that you had a Personal loan.
Did you pay this off early or not?**

Base : Respondents who had a loan

	Wtd Total	Gender		Age			Region			Social class				Unwtd Total
		Male	Female	16-34	35-54	55+	North	South	Midlands	AB	C1	C2	DE	
Unweighted Total	1005	446	559	296	385	324	366	314	325	236	287	223	259	1005
Weighted Total	1005	489	516	328	352	326	341	353	312	239	274	213	278	1005
Yes	103 10%	53 11%	51 10%	30 9%	53 15%	20 6%	31 9%	44 12%	28 9%	34 14%	31 11%	20 9%	19 7%	109 11%
No	139 14%	67 14%	72 14%	25 8%	76 22%	38 12%	52 15%	38 11%	49 16%	42 18%	39 14%	28 13%	30 11%	147 15%
Don't know	8 1%	5 1%	2 *	- -	4 1%	4 1%	2 1%	1 *	4 1%	2 1%	3 1%	1 *	2 1%	9 1%
Refused	2 *	2 *	- -	- -	- -	2 *	2 *	- -	- -	- -	- -	2 1%	- -	1 *

Fieldwork dates : 5th - 7th September 2003

Respondent Type : General Public - MORI Telephone Omnibus

Source : Market & Opinion Research International (MORI)

*=Less than 0.5 %

Consumer Credit Awareness JN20640

Table 26

Q11 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?

Base : Respondents who had an HP agreement and paid it off early

	Wtd Total	Gender		Age			Region			Social class				Unwtd Total
		Male	Female	16-34	35-54	55+	North	South	Midlands	AB	C1	C2	DE	
Unweighted Total	169	78	91	33	73	63	52	55	62	40	54	35	40	169
Weighted Total	162	83	79	34	66	62	46	58	57	40	50	31	41	169
Yes	53 33%	35 42%	18 23%	10 29%	22 33%	21 35%	17 36%	17 29%	20 34%	15 39%	14 28%	11 35%	13 31%	53 31%
No	35 22%	17 20%	19 24%	8 22%	13 20%	15 24%	12 26%	14 25%	9 15%	7 17%	14 28%	3 9%	12 28%	37 22%
There was no settlement charge	63 39%	28 34%	35 44%	17 49%	29 44%	17 28%	15 33%	22 38%	25 45%	14 37%	20 41%	13 43%	15 36%	68 40%
Don't know	10 6%	3 4%	7 9%	- -	2 3%	8 13%	2 4%	5 9%	3 6%	3 8%	2 3%	4 12%	2 5%	11 7%
Refused	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Fieldwork dates : 5th - 7th September 2003

Respondent Type : General Public - MORI Telephone Omnibus

Source : Market & Opinion Research International (MORI)

*=Less than 0.5 %

Consumer Credit Awareness JN20640

Table 27

Q11 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?

Base : Respondents who had a loan and paid it off early

	Wtd Total	Gender		Age			Region			Social class				Unwtd Total
		Male	Female	16-34	35-54	55+	North	South	Midlands	AB	C1	C2	DE	
Unweighted Total	109	50	59	28	58	23	36	41	32	34	33	22	20	109
Weighted Total	103	53	51	30	53	20	31	44	28	34	31	20	19	109
Yes	33 32%	19 36%	14 28%	9 29%	19 35%	6 29%	12 38%	14 32%	7 26%	8 24%	12 40%	8 39%	5 29%	37 34%
No	17 17%	10 20%	7 14%	6 19%	10 19%	2 8%	4 13%	8 19%	5 18%	4 11%	4 14%	6 28%	4 19%	18 17%
There was no settlement charge	48 47%	22 42%	26 52%	13 44%	24 44%	11 56%	12 39%	22 50%	14 50%	21 63%	12 40%	6 30%	9 45%	49 45%
Don't know	5 4%	1 2%	3 6%	2 7%	1 2%	1 7%	3 10%	- -	2 5%	1 2%	2 6%	1 3%	1 7%	5 5%
Refused	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Fieldwork dates : 5th - 7th September 2003

Respondent Type : General Public - MORI Telephone Omnibus

Source : Market & Opinion Research International (MORI)

*=Less than 0.5 %

Consumer Credit Awareness JN20640

Table 28

Q12 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?

Base : Respondents who had an HP agreement and paid it off early but were unaware of the early settlement charge

	Wtd Total	Gender		Age			Region			Social class				Unwtd Total
		Male	Female	16-34	35-54	55+	North	South	Midlands	AB	C1	C2	DE	
Unweighted Total	37	16	21	7	14	16	13	14	10	7	15	3	12	37
Weighted Total	35	17	19	8	13	15	12	14	9	7	14	3	12	37
Yes	22 61%	11	11	6	9	6	9	8	5	3	11	1	6	22
		64%	58%	78%	70%	44%	72%	57%	52%	51%	76%	38%	55%	59%
No	12 34%	4	8	2	4	7	3	5	4	2	3	2	5	14
		26%	42%	22%	30%	45%	28%	32%	48%	25%	24%	62%	45%	38%
Don't know	2 5%	2	-	-	-	2	-	2	-	2	-	-	-	1
		10%	-	-	-	11%	-	11%	-	24%	-	-	-	3%
Refused	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Fieldwork dates : 5th - 7th September 2003

Respondent Type : General Public - MORI Telephone Omnibus

Source : Market & Opinion Research International (MORI)

*=Less than 0.5 %

Consumer Credit Awareness JN20640

Table 29

Q12 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?

Base : Respondents who had a loan and paid it off early but were unaware of the early settlement charge

	Gender		Age			Region			Social class				Unwtd Total	
	Male	Female	16-34	35-54	55+	North	South	Midlands	AB	C1	C2	DE		
Unweighted Total	18	10	8	5	11	2	5	7	6	4	4	6	4	18
Weighted Total	17	10	7	6	10	2	4	8	5	4	4	6	4	18
Yes	9	6	3	1	6	2	3	2	3	2	2	4	2	10
	53%	58%	45%	23%	63%	100%	81%	30%	67%	47%	40%	74%	43%	56%
No	8	4	4	5	4	-	1	6	2	2	3	1	2	8
	47%	42%	55%	77%	37%	-	19%	70%	33%	53%	60%	26%	57%	44%
Don't know	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Refused	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Fieldwork dates : 5th - 7th September 2003

Respondent Type : General Public - MORI Telephone Omnibus

Source : Market & Opinion Research International (MORI)

*=Less than 0.5 %

Consumer Credit Awareness JN20640

Table 30

Q13 Do you think all consumer credit agreements are governed by the same regulations no matter what the size of the loan in question?

Base : All respondents

	Wtd Total	Gender		Age			Region			Social class				Unwtd Total
		Male	Female	16-34	35-54	55+	North	South	Midlands	AB	C1	C2	DE	
Unweighted Total	1005	446	559	296	385	324	366	314	325	236	287	223	259	1005
Weighted Total	1005	489	516	328	352	326	341	353	312	239	274	213	278	1005
Yes	361 36%	190 39%	171 33%	134 41%	129 37%	97 30%	117 34%	132 37%	112 36%	84 35%	110 40%	76 36%	91 33%	359 36%
No	403 40%	208 42%	195 38%	125 38%	144 41%	134 41%	138 41%	128 36%	136 44%	103 43%	99 36%	81 38%	120 43%	400 40%
Don't know	241 24%	92 19%	148 29%	68 21%	79 22%	94 29%	86 25%	93 26%	62 20%	52 22%	65 24%	55 26%	68 24%	245 24%
Refused	1 *	- -	1 *	- -	- -	1 *	- -	- -	1 *	- -	1 *	- -	- -	1 *

Fieldwork dates : 5th - 7th September 2003

Respondent Type : General Public - MORI Telephone Omnibus

Source : Market & Opinion Research International (MORI)

*=Less than 0.5 %

Consumer Credit Awareness JN20640

Table 31

Q14 At what size of loan do you think different regulations come into effect? Is it?

Base : All respondents respondents who do not think consumer credit agreements are all governed by the same regulations

	Wtd Total	Gender		Age			Region			Social class				Unwtd Total
		Male	Female	16-34	35-54	55+	North	South	Midlands	AB	C1	C2	DE	
Unweighted Total	400	187	213	113	155	132	149	113	138	101	103	86	110	400
Weighted Total	403	208	195	125	144	134	138	128	136	103	99	81	120	400
Over £10,000	155 38%	80 38%	75 39%	43 35%	66 46%	46 34%	56 40%	40 31%	59 43%	34 33%	33 34%	37 46%	51 42%	156 39%
Over £25,000	77 19%	47 23%	30 15%	36 29%	29 20%	12 9%	29 21%	22 17%	25 19%	22 22%	21 21%	16 19%	18 15%	76 19%
Over £50,000	31 8%	17 8%	14 7%	17 14%	5 3%	9 7%	12 9%	12 9%	7 5%	9 9%	6 6%	7 9%	9 7%	31 8%
Over £100,000	16 4%	9 5%	7 4%	7 5%	3 2%	6 5%	8 6%	3 3%	5 4%	3 3%	2 2%	3 4%	8 7%	15 4%
Don't know	122 30%	53 26%	69 35%	22 17%	41 28%	59 44%	32 23%	51 40%	40 29%	34 33%	36 37%	18 22%	33 28%	120 30%
Refused	2 *	1 1%	* *	- -	- -	2 1%	1 1%	- -	* *	- -	* *	- -	1 1%	2 1%

Fieldwork dates : 5th - 7th September 2003

Respondent Type : General Public - MORI Telephone Omnibus

Source : Market & Opinion Research International (MORI)

*=Less than 0.5 %

Consumer Credit Awareness JN20640

Table 32

**Q15 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**

Base : All respondents

	Gender		Age			Region			Social class				Unwtd Total
	Male	Female	16-34	35-54	55+	North	South	Midlands	AB	C1	C2	DE	
Unweighted Total	1005	446 559	296	385	324	366	314	325	236	287	223	259	1005
Weighted Total	1005	489 516	328	352	326	341	353	312	239	274	213	278	1005
Strongly agree	639 64%	324 315 66% 61%	193 59%	241 68%	206 63%	221 65%	203 57%	215 69%	154 64%	171 62%	138 65%	175 63%	646 64%
Tend to agree	201 20%	89 112 18% 22%	80 24%	67 19%	54 17%	74 22%	70 20%	56 18%	54 23%	57 21%	42 20%	47 17%	199 20%
Neither agree nor disagree	32 3%	13 19 3% 4%	15 5%	7 2%	10 3%	7 2%	18 5%	8 2%	6 3%	10 4%	10 5%	6 2%	32 3%
Tend to disagree	58 6%	31 27 6% 5%	18 6%	21 6%	19 6%	15 4%	28 8%	15 5%	17 7%	15 5%	9 4%	17 6%	60 6%
Strongly disagree	22 2%	14 7 3% 1%	6 2%	10 3%	6 2%	6 2%	11 3%	5 2%	2 1%	10 4%	1 *	8 3%	20 2%
Don't know	53 5%	17 36 3% 7%	15 5%	7 2%	30 9%	17 5%	24 7%	12 4%	6 2%	10 4%	13 6%	24 9%	48 5%
Agree	840 84%	414 427 85% 83%	273 83%	308 87%	260 80%	296 87%	273 77%	272 87%	208 87%	229 83%	181 85%	223 80%	845 84%
Disagree	80 8%	46 34 9% 7%	25 7%	30 9%	25 8%	21 6%	38 11%	20 6%	19 8%	25 9%	10 5%	26 9%	80 8%

Fieldwork dates : 5th - 7th September 2003

Respondent Type : General Public - MORI Telephone Omnibus

Source : Market & Opinion Research International (MORI)

*=Less than 0.5 %

Consumer Credit Awareness JN20640

Table 33

**Q15 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**

Base : All respondents

	Wtd Total	Gender		Age			Region			Social class				Unwtd Total
		Male	Female	16-34	35-54	55+	North	South	Midlands	AB	C1	C2	DE	
Unweighted Total	1005	446	559	296	385	324	366	314	325	236	287	223	259	1005
Weighted Total	1005	489	516	328	352	326	341	353	312	239	274	213	278	1005
Strongly agree	387 38%	206 42%	181 35%	110 34%	141 40%	135 42%	133 39%	113 32%	142 45%	83 35%	98 36%	88 41%	117 42%	383 38%
Tend to agree	219 22%	98 20%	121 24%	88 27%	75 21%	56 17%	86 25%	73 21%	59 19%	46 19%	53 19%	51 24%	68 24%	225 22%
Neither agree nor disagree	52 5%	24 5%	28 5%	25 8%	14 4%	13 4%	15 4%	21 6%	16 5%	11 5%	21 8%	9 4%	10 4%	52 5%
Tend to disagree	129 13%	71 15%	58 11%	38 12%	59 17%	32 10%	33 10%	59 17%	37 12%	42 17%	36 13%	31 15%	20 7%	127 13%
Strongly disagree	115 11%	53 11%	62 12%	48 15%	35 10%	32 10%	36 10%	49 14%	31 10%	30 12%	40 14%	14 7%	32 11%	114 11%
Don't know	103 10%	38 8%	65 13%	18 5%	27 8%	58 18%	38 11%	38 11%	27 9%	27 11%	26 9%	20 9%	31 11%	104 10%
Agree	606 60%	303 62%	303 59%	198 61%	216 61%	191 59%	219 64%	186 53%	201 64%	129 54%	152 55%	139 65%	185 67%	608 60%
Disagree	244 24%	125 25%	120 23%	86 26%	94 27%	64 20%	69 20%	107 30%	68 22%	71 30%	76 28%	45 21%	52 19%	241 24%

Fieldwork dates : 5th - 7th September 2003

Respondent Type : General Public - MORI Telephone Omnibus

Source : Market & Opinion Research International (MORI)

*=Less than 0.5 %

Consumer Credit Awareness JN20640

Table 34

**Q15 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**

Base : All respondents

	Wtd Total	Gender		Age			Region			Social class				Unwtd Total
		Male	Female	16-34	35-54	55+	North	South	Midlands	AB	C1	C2	DE	
Unweighted Total	1005	446	559	296	385	324	366	314	325	236	287	223	259	1005
Weighted Total	1005	489	516	328	352	326	341	353	312	239	274	213	278	1005
Strongly agree	300 30%	157 32%	142 28%	70 21%	110 31%	119 37%	104 31%	92 26%	104 33%	51 21%	73 27%	73 34%	103 37%	299 30%
Tend to agree	203 20%	101 21%	102 20%	83 25%	68 19%	52 16%	66 19%	70 20%	67 21%	51 21%	59 21%	46 21%	48 17%	203 20%
Neither agree nor disagree	73 7%	31 6%	42 8%	29 9%	25 7%	19 6%	22 6%	29 8%	21 7%	17 7%	19 7%	16 8%	20 7%	76 8%
Tend to disagree	178 18%	82 17%	96 19%	59 18%	73 21%	45 14%	69 20%	60 17%	48 15%	44 18%	57 21%	33 15%	44 16%	183 18%
Strongly disagree	165 16%	87 18%	78 15%	64 19%	60 17%	41 13%	50 15%	66 19%	49 16%	54 23%	51 19%	27 13%	32 12%	162 16%
Don't know	87 9%	31 6%	57 11%	23 7%	16 5%	49 15%	29 9%	36 10%	22 7%	23 10%	15 5%	18 9%	31 11%	82 8%
Agree	503 50%	259 53%	244 47%	153 47%	179 51%	171 53%	171 50%	162 46%	170 55%	102 42%	132 48%	119 56%	151 54%	502 50%
Disagree	342 34%	169 34%	173 34%	123 38%	133 38%	87 27%	119 35%	126 36%	97 31%	98 41%	108 40%	60 28%	76 27%	345 34%

Fieldwork dates : 5th - 7th September 2003

Respondent Type : General Public - MORI Telephone Omnibus

Source : Market & Opinion Research International (MORI)

*=Less than 0.5 %

Consumer Credit Awareness JN20640

Table 35

**Q15 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**

Base : All respondents

	Wtd Total	Gender		Age			Region			Social class				Unwtd Total
		Male	Female	16-34	35-54	55+	North	South	Midlands	AB	C1	C2	DE	
Unweighted Total	1005	446	559	296	385	324	366	314	325	236	287	223	259	1005
Weighted Total	1005	489	516	328	352	326	341	353	312	239	274	213	278	1005
Strongly agree	557 55%	265 54%	292 57%	168 51%	209 59%	181 56%	186 55%	183 52%	189 61%	116 48%	149 54%	125 59%	167 60%	562 56%
Tend to agree	247 25%	133 27%	114 22%	98 30%	90 26%	58 18%	92 27%	84 24%	71 23%	60 25%	73 27%	52 25%	61 22%	250 25%
Neither agree nor disagree	53 5%	23 5%	30 6%	23 7%	14 4%	17 5%	15 4%	25 7%	13 4%	17 7%	17 6%	6 3%	14 5%	52 5%
Tend to disagree	64 6%	35 7%	29 6%	17 5%	25 7%	22 7%	23 7%	26 7%	15 5%	29 12%	17 6%	10 5%	7 3%	63 6%
Strongly disagree	34 3%	18 4%	15 3%	10 3%	10 3%	14 4%	12 3%	12 3%	10 3%	8 3%	8 3%	6 3%	11 4%	33 3%
Don't know	50 5%	15 3%	35 7%	13 4%	4 1%	34 10%	14 4%	24 7%	13 4%	9 4%	10 3%	13 6%	19 7%	45 4%
Agree	804 80%	398 81%	406 79%	266 81%	299 85%	239 74%	278 82%	267 76%	260 84%	176 74%	222 81%	178 83%	228 82%	812 81%
Disagree	97 10%	53 11%	44 9%	26 8%	35 10%	36 11%	34 10%	37 11%	26 8%	37 16%	25 9%	16 8%	18 7%	96 10%

Fieldwork dates : 5th - 7th September 2003

Respondent Type : General Public - MORI Telephone Omnibus

Source : Market & Opinion Research International (MORI)

*=Less than 0.5 %

Consumer Credit Awareness JN20640

Table 36

Q15 To what extent do you agree or disagree with each of the following: Summary

Base : All respondents

	Unweighted Total	Weighted Total	Strongly agree	Tend to agree	Neither agree nor disagree	Tend to disagree	Strongly disagree	Don't know	Agree	Disagree
All consumer loans should be subject to the same regulations regardless of size	1005	1005	639 64%	201 20%	32 3%	58 6%	22 2%	53 5%	840 84%	80 8%
It is possible to challenge the terms and interest rate of a loan if you think they are extortionate	1005	1005	387 38%	219 22%	52 5%	129 13%	115 11%	103 10%	606 60%	244 24%
I would challenge in court the terms and interest rate of a loan if I thought it was extortionate	1005	1005	300 30%	203 20%	73 7%	178 18%	165 16%	87 9%	503 50%	342 34%
I would welcome more information on my rights in the area of consumer credit	1005	1005	557 55%	247 25%	53 5%	64 6%	34 3%	50 5%	804 80%	97 10%

Fieldwork dates : 5th - 7th September 2003

Respondent Type : General Public - MORI Telephone Omnibus

Source : Market & Opinion Research International (MORI)

*=Less than 0.5 %

Consumer Credit Awareness JN20640

Table 37

**Q16 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)**

Base : All respondents

	Wtd Total	Gender		Age			Region			Social class				Unwtd Total
		Male	Female	16-34	35-54	55+	North	South	Midlands	AB	C1	C2	DE	
Unweighted Total	1005	446	559	296	385	324	366	314	325	236	287	223	259	1005
Weighted Total	1005	489	516	328	352	326	341	353	312	239	274	213	278	1005
Very likely	523 52%	270 55%	253 49%	165 50%	193 55%	165 51%	160 47%	196 56%	168 54%	120 50%	147 54%	120 56%	136 49%	526 52%
Fairly likely	280 28%	132 27%	149 29%	101 31%	99 28%	80 24%	122 36%	81 23%	77 25%	75 31%	74 27%	52 24%	80 29%	280 28%
Neither likely nor unlikely	19 2%	7 1%	12 2%	7 2%	6 2%	6 2%	2 1%	9 3%	8 2%	4 2%	6 2%	3 1%	5 2%	21 2%
Fairly unlikely	59 6%	27 6%	32 6%	24 7%	20 6%	15 5%	16 5%	17 5%	25 8%	15 6%	16 6%	12 6%	16 6%	59 6%
Very unlikely	63 6%	31 6%	32 6%	17 5%	26 7%	20 6%	18 5%	28 8%	18 6%	15 6%	18 7%	11 5%	18 7%	61 6%
Don't know	60 6%	23 5%	37 7%	13 4%	7 2%	40 12%	22 7%	22 6%	16 5%	9 4%	12 4%	15 7%	23 8%	58 6%
Likely	804 80%	402 82%	402 78%	267 81%	293 83%	245 75%	282 83%	277 79%	245 79%	195 82%	221 81%	172 81%	216 77%	806 80%
Unlikely	122 12%	58 12%	64 12%	41 13%	46 13%	35 11%	34 10%	45 13%	43 14%	30 13%	35 13%	23 11%	34 12%	120 12%

Fieldwork dates : 5th - 7th September 2003

Respondent Type : General Public - MORI Telephone Omnibus

Source : Market & Opinion Research International (MORI)

*=Less than 0.5 %

Consumer Credit Awareness JN20640

Table 38

**Q16 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)**

Base : All respondents

	Wtd Total	Gender		Age			Region			Social class				Unwtd Total
		Male	Female	16-34	35-54	55+	North	South	Midlands	AB	C1	C2	DE	
Unweighted Total	1005	446	559	296	385	324	366	314	325	236	287	223	259	1005
Weighted Total	1005	489	516	328	352	326	341	353	312	239	274	213	278	1005
Very likely	369 37%	186 38%	183 36%	110 34%	128 37%	131 40%	127 37%	122 35%	120 39%	80 34%	101 37%	79 37%	108 39%	371 37%
Fairly likely	317 32%	155 32%	161 31%	116 35%	113 32%	89 27%	108 32%	101 29%	108 35%	87 36%	84 31%	62 29%	84 30%	318 32%
Neither likely nor unlikely	31 3%	17 3%	14 3%	16 5%	9 2%	6 2%	7 2%	13 4%	11 3%	4 2%	9 3%	7 3%	11 4%	28 3%
Fairly unlikely	115 11%	60 12%	55 11%	40 12%	44 12%	31 10%	40 12%	40 11%	35 11%	29 12%	36 13%	27 13%	23 8%	118 12%
Very unlikely	119 12%	52 11%	67 13%	33 10%	56 16%	30 9%	38 11%	55 15%	26 8%	34 14%	30 11%	25 12%	30 11%	120 12%
Don't know	53 5%	19 4%	34 7%	12 4%	3 1%	39 12%	20 6%	21 6%	12 4%	4 2%	14 5%	13 6%	22 8%	50 5%
Likely	686 68%	341 70%	345 67%	226 69%	241 69%	220 67%	235 69%	223 63%	228 73%	167 70%	185 67%	141 66%	193 69%	689 69%
Unlikely	234 23%	112 23%	122 24%	74 23%	99 28%	61 19%	79 23%	95 27%	61 19%	63 26%	66 24%	52 24%	53 19%	238 24%

Fieldwork dates : 5th - 7th September 2003

Respondent Type : General Public - MORI Telephone Omnibus

Source : Market & Opinion Research International (MORI)

*=Less than 0.5 %

Consumer Credit Awareness JN20640

Table 39

**Q16 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**

Base : All respondents

	Wtd Total	Gender		Age			Region			Social class				Unwtd Total
		Male	Female	16-34	35-54	55+	North	South	Midlands	AB	C1	C2	DE	
Unweighted Total	1005	446	559	296	385	324	366	314	325	236	287	223	259	1005
Weighted Total	1005	489	516	328	352	326	341	353	312	239	274	213	278	1005
Very likely	279 28%	146 30%	134 26%	53 16%	116 33%	111 34%	84 25%	96 27%	99 32%	72 30%	69 25%	54 25%	85 30%	280 28%
Fairly likely	300 30%	147 30%	153 30%	108 33%	112 32%	79 24%	94 27%	112 32%	94 30%	72 30%	90 33%	74 35%	64 23%	301 30%
Neither likely nor unlikely	35 4%	16 3%	19 4%	19 6%	10 3%	6 2%	10 3%	16 4%	10 3%	6 2%	15 6%	5 2%	9 3%	36 4%
Fairly unlikely	159 16%	85 17%	74 14%	64 20%	54 15%	40 12%	52 15%	54 15%	52 17%	40 17%	48 17%	31 15%	40 14%	157 16%
Very unlikely	140 14%	61 12%	79 15%	53 16%	48 14%	39 12%	61 18%	41 12%	38 12%	35 15%	31 11%	28 13%	46 17%	144 14%
Don't know	92 9%	34 7%	58 11%	30 9%	11 3%	51 16%	40 12%	34 10%	19 6%	15 6%	21 8%	21 10%	35 12%	87 9%
Likely	579 58%	293 60%	286 56%	161 49%	228 65%	190 58%	178 52%	208 59%	193 62%	143 60%	160 58%	128 60%	148 53%	581 58%
Unlikely	298 30%	146 30%	153 30%	117 36%	102 29%	79 24%	113 33%	96 27%	90 29%	75 31%	79 29%	59 28%	86 31%	301 30%

Fieldwork dates : 5th - 7th September 2003

Respondent Type : General Public - MORI Telephone Omnibus

Source : Market & Opinion Research International (MORI)

*=Less than 0.5 %

Consumer Credit Awareness JN20640

Table 40

**Q16 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**

Base : All respondents

	Wtd Total	Gender		Age			Region			Social class				Unwtd Total
		Male	Female	16-34	35-54	55+	North	South	Midlands	AB	C1	C2	DE	
Unweighted Total	1005	446	559	296	385	324	366	314	325	236	287	223	259	1005
Weighted Total	1005	489	516	328	352	326	341	353	312	239	274	213	278	1005
Very likely	119 12%	71 14%	48 9%	25 8%	48 14%	46 14%	36 11%	48 14%	35 11%	24 10%	23 8%	28 13%	44 16%	115 11%
Fairly likely	229 23%	129 26%	100 19%	67 21%	78 22%	83 26%	79 23%	77 22%	73 23%	61 25%	51 18%	48 23%	70 25%	220 22%
Neither likely nor unlikely	64 6%	28 6%	36 7%	27 8%	21 6%	17 5%	16 5%	30 8%	19 6%	15 6%	15 5%	17 8%	18 6%	63 6%
Fairly unlikely	261 26%	133 27%	128 25%	101 31%	102 29%	58 18%	86 25%	90 26%	85 27%	65 27%	84 31%	54 25%	59 21%	266 26%
Very unlikely	243 24%	97 20%	146 28%	86 26%	91 26%	66 20%	89 26%	79 22%	75 24%	63 26%	80 29%	42 20%	58 21%	255 25%
Don't know	88 9%	32 6%	57 11%	22 7%	12 3%	55 17%	33 10%	29 8%	25 8%	11 5%	23 8%	25 12%	29 11%	86 9%
Likely	348 35%	199 41%	149 29%	93 28%	126 36%	129 40%	115 34%	124 35%	108 35%	85 35%	73 27%	76 36%	114 41%	335 33%
Unlikely	504 50%	230 47%	274 53%	187 57%	193 55%	124 38%	176 52%	169 48%	159 51%	128 53%	163 60%	96 45%	117 42%	521 52%

Fieldwork dates : 5th - 7th September 2003

Respondent Type : General Public - MORI Telephone Omnibus

Source : Market & Opinion Research International (MORI)

*=Less than 0.5 %

Consumer Credit Awareness JN20640

Table 41

**Q16 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:
Summary**

Base : All respondents

	Unweighted Total	Weighted Total	Very likely	Fairly likely	Neither likely nor unlikely	Fairly unlikely	Very unlikely	Don't know	Likely	Unlikely
Negotiate directly with the lender (for example by letter or telephone)	1005	1005	523 52%	280 28%	19 2%	59 6%	63 6%	60 6%	804 80%	122 12%
Negotiate with the lender through some intermediary (for example Citizens Advice Bureau or Consumer Support Network)	1005	1005	369 37%	317 32%	31 3%	115 11%	119 12%	53 5%	686 68%	234 23%
Go to the Financial Ombudsman	1005	1005	279 28%	300 30%	35 4%	159 16%	140 14%	92 9%	579 58%	298 30%
Start court proceedings against the lender	1005	1005	119 12%	229 23%	64 6%	261 26%	243 24%	88 9%	348 35%	504 50%

Fieldwork dates : 5th - 7th September 2003

Respondent Type : General Public - MORI Telephone Omnibus

Source : Market & Opinion Research International (MORI)

*=Less than 0.5 %

Consumer Credit Awareness JN20640

Table 42

Sample profile

Base : All respondents

	Wtd Total	Gender		Age			Region			Social class				Unwtd Total
		Male	Female	16-34	35-54	55+	North	South	Midlands	AB	C1	C2	DE	
Unwtd Total	1005	446	559	296	385	324	366	314	325	236	287	223	259	1005
Wtd Total	1005	489	516	328	352	326	341	353	312	239	274	213	278	1005
Gender														
Male	489 49%	489 100%	- -	162 49%	164 47%	164 50%	164 48%	174 49%	151 49%	118 50%	128 47%	113 53%	130 47%	446 44%
Female	516 51%	- -	516 100%	166 51%	188 53%	162 50%	177 52%	179 51%	160 51%	121 50%	146 53%	100 47%	149 53%	559 56%
Age														
16-34	328 33%	162 33%	166 32%	328 100%	- -	- -	102 30%	123 35%	103 33%	57 24%	104 38%	82 39%	84 30%	296 29%
35-54	352 35%	164 33%	188 36%	- -	352 100%	- -	115 34%	126 36%	111 35%	96 40%	105 38%	70 33%	81 29%	385 38%
55+	326 32%	164 33%	162 31%	- -	- -	326 100%	123 36%	104 30%	98 32%	86 36%	65 24%	61 29%	114 41%	324 32%
Region														
North	341 34%	164 34%	177 34%	102 31%	115 33%	123 38%	341 100%	- -	- -	77 32%	72 26%	70 33%	121 44%	366 36%
South	353 35%	174 36%	179 35%	123 37%	126 36%	104 32%	- -	353 100%	- -	85 35%	121 44%	75 35%	73 26%	314 31%
Midlands	312 31%	151 31%	160 31%	103 31%	111 31%	98 30%	- -	- -	312 100%	78 33%	81 30%	68 32%	85 30%	325 32%
Social class														
AB	239 24%	118 24%	121 23%	57 17%	96 27%	86 26%	77 23%	85 24%	78 25%	239 100%	- -	- -	- -	236 23%
C1	274 27%	128 26%	146 28%	104 32%	105 30%	65 20%	72 21%	121 34%	81 26%	- -	274 100%	- -	- -	287 29%
C2	213 21%	113 23%	100 19%	82 25%	70 20%	61 19%	70 21%	75 21%	68 22%	- -	- -	213 100%	- -	223 22%
DE	278 28%	130 27%	149 29%	84 26%	81 23%	114 35%	121 36%	73 21%	85 27%	- -	- -	- -	278 100%	259 26%

Fieldwork dates : 5th - 7th September 2003

Respondent Type : General Public - MORI Telephone Omnibus

Source : Market & Opinion Research International (MORI)

*=Less than 0.5 %

Consumer Credit Awareness JN20640

Table 43

Weighting matrix - Sex

Base : All respondents

	Wtd Total	Gender		Age			Region			Social class				Unwtd Total
		Male	Female	16-34	35-54	55+	North	South	Midlands	AB	C1	C2	DE	
Unweighted Total	1005	446	559	296	385	324	366	314	325	236	287	223	259	1005
Weighted Total	1005	489	516	328	352	326	341	353	312	239	274	213	278	1005
Male	489	489	-	162	164	164	164	174	151	118	128	113	130	446
	48.69%	100.00%	-	49.44%	46.53%	50.27%	48.11%	49.37%	48.55%	49.54%	46.79%	52.91%	46.60%	44.38%
Female	516	-	516	166	188	162	177	179	160	121	146	100	149	559
	51.31%	-	100.00%	50.56%	53.47%	49.73%	51.89%	50.63%	51.45%	50.46%	53.21%	47.09%	53.40%	55.62%

Fieldwork dates : 5th - 7th September 2003

Respondent Type : General Public - MORI Telephone Omnibus

Source : Market & Opinion Research International (MORI)

*=Less than 0.5 %

Consumer Credit Awareness JN20640

Table 44

Weighting matrix- Age

Base : All respondents

	Wtd Total	Gender		Age			Region			Social class				Unwtd Total
		Male	Female	16-34	35-54	55+	North	South	Midlands	AB	C1	C2	DE	
Unweighted Total	1005	446	559	296	385	324	366	314	325	236	287	223	259	1005
Weighted Total	1005	489	516	328	352	326	341	353	312	239	274	213	278	1005
16-24	136 13.50%	67 13.73%	69 13.29%	136 41.42%	-	-	47 13.69%	46 12.91%	44 13.97%	23 9.74%	37 13.47%	40 18.96%	35 12.60%	122 12.14%
35-34	192 19.09%	95 19.37%	97 18.83%	192 58.58%	-	-	56 16.37%	77 21.86%	59 18.94%	34 14.21%	67 24.60%	42 19.68%	48 17.41%	174 17.31%
35-44	186 18.50%	88 17.98%	98 18.99%	-	186 52.86%	-	62 18.11%	62 17.62%	62 19.92%	49 20.37%	53 19.28%	44 20.67%	40 14.46%	206 20.50%
45-54	166 16.50%	76 15.46%	90 17.48%	-	166 47.14%	-	53 15.69%	64 18.09%	49 15.58%	47 19.84%	52 18.95%	26 12.12%	41 14.55%	179 17.81%
55-64	128 12.70%	61 12.48%	67 12.91%	-	-	128 39.19%	52 15.38%	37 10.56%	38 12.19%	34 14.30%	30 11.00%	23 10.89%	40 14.38%	146 14.53%
65+	198 19.71%	103 20.98%	95 18.50%	-	-	198 60.81%	71 20.77%	67 18.96%	60 19.39%	52 21.54%	35 12.70%	38 17.69%	74 26.59%	178 17.71%

Fieldwork dates : 5th - 7th September 2003

Respondent Type : General Public - MORI Telephone Omnibus

Source : Market & Opinion Research International (MORI)

*=Less than 0.5 %

Consumer Credit Awareness JN20640

Table 45

Weighting matrix - Tenure

Base : All respondents

	Wtd Total	Gender		Age			Region			Social class				Unwtd Total
		Male	Female	16-34	35-54	55+	North	South	Midlands	AB	C1	C2	DE	
Unweighted Total	1005	446	559	296	385	324	366	314	325	236	287	223	259	1005
Weighted Total	1005	489	516	328	352	326	341	353	312	239	274	213	278	1005
Owned outright	282	140	142	36	56	190	98	96	87	90	63	53	75	291
	28.02%	28.56%	27.49%	10.96%	15.85%	58.30%	28.88%	27.32%	27.86%	37.50%	23.10%	24.92%	27.09%	28.96%
Buying on mortgage	432	205	227	167	218	47	142	139	151	125	140	101	65	485
	42.98%	41.98%	43.93%	50.89%	62.05%	14.43%	41.66%	39.40%	48.47%	52.42%	50.92%	47.61%	23.50%	48.26%
Rented/other	292	144	147	125	78	89	100	117	74	24	71	59	138	229
	29.01%	29.46%	28.58%	38.15%	22.10%	27.27%	29.46%	33.28%	23.67%	10.09%	25.99%	27.47%	49.42%	22.79%

Fieldwork dates : 5th - 7th September 2003

Respondent Type : General Public - MORI Telephone Omnibus

Source : Market & Opinion Research International (MORI)

*=Less than 0.5 %

Consumer Credit Awareness JN20640

Table 46

Weighting matrix - Working status

Base : All respondents

	Wtd Total	Gender		Age			Region			Social class				Unwtd Total
		Male	Female	16-34	35-54	55+	North	South	Midlands	AB	C1	C2	DE	
Unweighted Total	1005	446	559	296	385	324	366	314	325	236	287	223	259	1005
Weighted Total	1005	489	516	328	352	326	341	353	312	239	274	213	278	1005
Full time	452	265	187	184	222	46	143	155	154	116	163	101	72	471
	45.00%	54.23%	36.24%	56.30%	63.09%	14.09%	41.98%	43.98%	49.45%	48.55%	59.51%	47.52%	25.71%	46.87%
Part time	100	27	74	36	45	19	27	42	31	20	26	25	29	137
	10.00%	5.42%	14.35%	11.00%	12.80%	5.97%	7.95%	11.93%	10.07%	8.22%	9.66%	11.67%	10.59%	13.63%
Other	452	197	255	107	85	260	171	156	126	103	85	87	177	397
	45.00%	40.35%	49.41%	32.70%	24.11%	79.94%	50.07%	44.09%	40.49%	43.23%	30.83%	40.81%	63.70%	39.50%

Fieldwork dates : 5th - 7th September 2003

Respondent Type : General Public - MORI Telephone Omnibus

Source : Market & Opinion Research International (MORI)

*=Less than 0.5 %

Consumer Credit Awareness JN20640

Table 47

Weighting matrix - Social Class

Base : All respondents

	Wtd Total	Gender		Age			Region			Social class				Unwtd Total
		Male	Female	16-34	35-54	55+	North	South	Midlands	AB	C1	C2	DE	
Unweighted Total	1005	446	559	296	385	324	366	314	325	236	287	223	259	1005
Weighted Total	1005	489	516	328	352	326	341	353	312	239	274	213	278	1005
AB	239 23.80%	118 24.22%	121 23.41%	57 17.49%	96 27.35%	86 26.32%	77 22.54%	85 23.98%	78 24.98%	239 100.00%	-	-	-	236 23.48%
C1	274 27.30%	128 26.23%	146 28.31%	104 31.88%	105 29.83%	65 19.97%	72 21.25%	121 34.27%	81 26.03%	-	274 100.00%	-	-	287 28.56%
C2	213 21.20%	113 23.04%	100 19.46%	82 25.13%	70 19.86%	61 18.69%	70 20.62%	75 21.18%	68 21.87%	-	-	213 100.00%	-	223 22.19%
DE	278 27.70%	130 26.51%	149 28.83%	84 25.50%	81 22.97%	114 35.02%	121 35.59%	73 20.58%	85 27.13%	-	-	-	278 100.00%	259 25.77%

Fieldwork dates : 5th - 7th September 2003

Respondent Type : General Public - MORI Telephone Omnibus

Source : Market & Opinion Research International (MORI)

*=Less than 0.5 %

Consumer Credit Awareness JN20640

Table 48

Weighting matrix - Region

Base : All respondents

	Wtd Total	Gender		Age			Region			Social class				Unwtd Total
		Male	Female	16-34	35-54	55+	North	South	Midlands	AB	C1	C2	DE	
Unweighted Total	1005	446	559	296	385	324	366	314	325	236	287	223	259	1005
Weighted Total	1005	489	516	328	352	326	341	353	312	239	274	213	278	1005
North East	45 4.50%	21 4.37%	24 4.63%	16 5.04%	15 4.18%	14 4.30%	45 13.27%	-	-	6 2.47%	10 3.65%	8 3.73%	21 7.67%	50 4.98%
Yorkshire & Humberside	87 8.70%	43 8.69%	45 8.71%	24 7.46%	34 9.68%	29 8.88%	87 25.66%	-	-	23 9.54%	14 5.14%	18 8.24%	33 11.84%	96 9.55%
East Midlands	73 7.30%	36 7.41%	37 7.20%	21 6.29%	29 8.15%	24 7.40%	-	-	73 23.55%	20 8.17%	13 4.73%	19 8.76%	22 7.97%	66 6.57%
Eastern	94 9.40%	48 9.80%	46 9.02%	32 9.62%	34 9.55%	29 9.01%	-	-	94 30.32%	26 11.02%	21 7.70%	21 9.79%	26 9.38%	105 10.45%
Greater London	126 12.50%	69 14.13%	56 10.95%	52 15.93%	45 12.72%	29 8.81%	-	126 35.61%	-	21 8.83%	51 18.43%	23 10.79%	31 11.12%	95 9.45%
South East	141 14.00%	61 12.40%	80 15.52%	47 14.37%	50 14.17%	44 13.45%	-	141 39.89%	-	41 17.20%	46 16.77%	32 14.99%	22 7.76%	120 11.94%
South West	86 8.60%	44 9.06%	42 8.16%	23 7.14%	31 8.93%	32 9.71%	-	86 24.50%	-	22 9.32%	24 8.86%	20 9.28%	20 7.20%	99 9.85%
West Midlands	92 9.20%	45 9.10%	48 9.30%	34 10.30%	30 8.48%	29 8.88%	-	-	92 29.68%	21 8.66%	31 11.16%	15 6.91%	26 9.48%	95 9.45%
North West/Merseyside	119 11.80%	56 11.44%	63 12.15%	38 11.45%	37 10.47%	44 13.58%	119 34.81%	-	-	24 10.03%	29 10.65%	26 12.32%	39 14.06%	118 11.74%
Wales	51 5.10%	23 4.60%	29 5.57%	17 5.10%	19 5.26%	16 4.93%	-	-	51 16.45%	11 4.67%	16 5.96%	14 6.51%	10 3.54%	59 5.87%
Scotland	89 8.90%	44 9.01%	45 8.80%	24 7.30%	30 8.40%	36 11.05%	89 26.25%	-	-	24 10.07%	19 6.94%	18 8.68%	28 9.99%	102 10.15%

Fieldwork dates : 5th - 7th September 2003

Respondent Type : General Public - MORI Telephone Omnibus

Source : Market & Opinion Research International (MORI)

*=Less than 0.5 %