

YouGov Survey Results

Sample Size: 1751 GB Adults
Fieldwork: 28th - 29th July 2013

	Voting intention				2010 Vote			Gender		Age				Social grade		Region						
	Total	Con	Lab	Lib Dem	UKIP	Con	Lab	Lib Dem	Male	Female	18-24	25-39	40-59	60+	ABC1	C2DE	London	Rest of South	Midlands / Wales	North	Scotland	
Weighted Sample	1751	X	X	X	X	542	451	343	851	900	212	447	599	494	998	753	224	569	375	431	152	
Unweighted Sample	1751	443	520	114	206	568	428	355	813	938	132	448	662	509	1174	577	323	545	318	425	140	
	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%

For each one please say if you agree or disagree with the statement:

Payday loans companies offer a useful service.

Strongly agree	2	3	2	4	1	2	3	1	3	2	3	5	1	1	2	3	4	2	1	4	2
Agree	22	27	19	28	25	26	22	21	26	18	20	27	23	17	25	18	22	21	22	23	20
TOTAL AGREE	24	30	21	32	26	28	25	22	29	20	23	32	24	18	27	21	26	23	23	27	22
Disagree	33	36	30	36	35	36	29	36	28	37	27	29	34	37	32	34	34	38	30	27	36
Strongly Disagree	34	28	40	29	32	29	37	35	33	34	33	27	35	39	33	35	30	30	38	37	34
TOTAL DISAGREE	67	64	70	65	67	65	66	71	61	71	60	56	69	76	65	69	64	68	68	64	70
Don't know	9	6	8	2	6	7	8	8	9	10	16	12	7	7	9	10	10	10	10	8	8

The people who take out payday loans are able to decide for themselves whether the terms are attractive or not.

Strongly agree	9	11	11	5	10	10	9	5	12	7	17	12	8	5	8	10	10	8	8	10	12
Agree	34	40	31	36	34	36	36	28	34	33	41	35	35	27	36	31	36	31	34	37	28
TOTAL AGREE	43	51	42	41	44	46	45	33	46	40	58	47	43	32	44	41	46	39	42	47	40
Disagree	31	29	31	37	34	32	29	40	29	34	21	24	32	41	32	31	29	37	31	25	29
Strongly Disagree	16	15	18	17	15	16	18	21	16	16	4	15	19	19	17	16	14	15	16	19	17
TOTAL DISAGREE	47	44	49	54	49	48	47	61	45	50	25	39	51	60	49	47	43	52	47	44	46
Don't know	10	6	10	5	7	6	9	7	9	10	16	13	6	8	7	13	11	9	10	9	15

There are always going to be times when some people need to take out payday loans.

Strongly agree	8	8	9	8	13	8	7	7	8	8	7	10	9	6	8	9	11	8	5	11	5
Agree	48	53	47	54	49	50	47	57	49	46	40	40	55	50	49	46	46	49	44	49	54
TOTAL AGREE	56	61	56	62	62	58	54	64	57	54	47	50	64	56	57	55	57	57	49	60	59
Disagree	22	25	21	23	17	24	24	18	22	23	25	23	19	25	22	22	19	20	29	21	22
Strongly Disagree	10	9	12	8	8	10	10	12	10	10	12	11	9	10	12	8	9	11	12	9	9
TOTAL DISAGREE	32	34	33	31	25	34	34	30	32	33	37	34	28	35	34	30	28	31	41	30	31
Don't know	11	6	11	7	12	8	11	7	10	13	16	16	9	9	9	14	15	13	11	9	10

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

Payday loans companies are on the side of poor people.

Strongly agree	4	4	5	5	1	3	5	2	4	3	6	5	2	4	3	4	4	3	3	5	2
Agree	4	4	5	6	2	4	6	2	5	4	3	6	5	2	4	4	5	6	1	4	5
TOTAL AGREE	8	8	10	11	3	7	11	4	9	7	9	11	7	6	7	8	9	9	4	9	7
Disagree	21	24	20	17	24	23	20	19	22	21	25	25	20	19	22	21	22	22	23	21	17
Strongly Disagree	64	64	67	69	69	65	65	72	62	66	50	56	68	73	65	63	61	63	64	65	68
TOTAL DISAGREE	85	88	87	86	93	88	85	91	84	87	75	81	88	92	87	84	83	85	87	86	85
Don't know	7	5	4	3	5	5	4	5	7	7	16	8	5	4	6	9	9	6	9	5	9

Payday loans companies take advantage of the most vulnerable in society.

Strongly agree	64	63	70	62	59	63	68	70	60	69	54	52	70	73	64	65	55	66	65	64	66
Agree	25	27	21	33	33	27	23	27	26	23	25	30	22	23	26	23	30	22	26	26	23
TOTAL AGREE	89	90	91	95	92	90	91	97	86	92	79	82	92	96	90	88	85	88	91	90	89
Disagree	5	6	4	2	5	5	4	1	6	3	5	7	4	3	5	4	6	5	4	4	4
Strongly Disagree	1	1	2	0	0	1	2	1	2	1	3	3	1	0	1	2	3	1	1	2	2
TOTAL DISAGREE	6	7	6	2	5	6	6	2	8	4	8	10	5	3	6	6	9	6	5	6	6
Don't know	5	3	3	3	3	4	3	2	6	4	13	8	4	1	4	7	6	6	5	4	6

Payday loans encourage people to get into more debt.

Strongly agree	57	56	65	57	52	55	63	59	53	61	52	49	61	62	56	59	52	58	56	62	53
Agree	31	34	27	35	39	34	28	34	33	30	30	34	29	31	34	27	36	30	32	28	33
TOTAL AGREE	88	90	92	92	91	89	91	93	86	91	82	83	90	93	90	86	88	88	88	90	86
Disagree	5	6	4	5	5	6	4	3	7	3	6	7	6	4	5	6	5	6	6	5	4
Strongly Disagree	1	2	1	1	1	2	2	1	1	1	1	2	1	2	1	1	1	1	1	1	3
TOTAL DISAGREE	6	8	5	6	6	8	6	4	8	4	7	9	7	6	6	7	6	7	7	6	7
Don't know	5	2	3	3	3	3	3	3	6	4	12	8	4	1	4	7	6	5	4	4	7

Limits should be introduced on the amount that payday loans companies can charge.

Strongly agree	69	71	72	75	69	70	73	73	68	71	57	58	75	78	69	69	60	69	70	74	68
Agree	21	20	22	19	24	21	21	21	20	22	26	23	20	19	22	20	30	21	20	17	26
TOTAL AGREE	90	91	94	94	93	91	94	94	88	93	83	81	95	97	91	89	90	90	90	91	94
Disagree	3	4	2	4	3	4	2	2	5	2	5	7	1	2	4	2	3	4	3	3	1
Strongly Disagree	2	3	1	1	1	2	1	2	2	1	1	4	1	1	2	2	2	1	2	2	2
TOTAL DISAGREE	5	7	3	5	4	6	3	4	7	3	6	11	2	3	6	4	5	5	5	5	3
Don't know	5	2	3	2	3	3	3	2	5	4	11	9	3	1	4	7	5	5	5	4	4

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

Payday loans companies are unethical.

Strongly agree	48	45	52	46	46	45	51	51	44	51	43	38	51	54	46	49	40	47	46	53	48
Agree	29	29	28	31	34	29	30	30	28	29	27	31	28	28	30	27	31	28	29	28	28
TOTAL AGREE	77	74	80	77	80	74	81	81	72	80	70	69	79	82	76	76	71	75	75	81	76
Disagree	12	16	9	15	11	16	9	11	15	8	14	14	11	9	13	10	15	12	12	10	10
Strongly Disagree	3	4	3	1	4	3	4	2	4	2	3	4	2	2	3	3	4	2	3	2	4
TOTAL DISAGREE	15	20	12	16	15	19	13	13	19	10	17	18	13	11	16	13	19	14	15	12	14
Don't know	9	6	8	7	4	8	6	6	9	10	13	13	8	6	8	11	10	10	10	7	9

I would consider taking out a payday loan.

Strongly agree	2	3	1	3	0	1	2	1	2	1	4	4	1	1	2	2	2	2	1	3	2
Agree	5	5	7	7	4	5	9	1	7	2	8	9	3	1	5	4	6	4	3	5	8
TOTAL AGREE	7	8	8	10	4	6	11	2	9	3	12	13	4	2	7	6	8	6	4	8	10
Disagree	11	8	12	11	6	7	12	12	12	10	16	15	10	5	9	13	12	7	14	12	10
Strongly Disagree	78	82	75	78	88	84	74	85	74	81	59	63	82	92	81	73	73	82	77	75	76
TOTAL DISAGREE	89	90	87	89	94	91	86	97	86	91	75	78	92	97	90	86	85	89	91	87	86
Don't know	5	2	5	2	2	2	4	2	5	5	13	9	3	1	4	7	6	5	6	5	5

Imagine that you were in a tight spot and needed to borrow a relatively small amount of money for a short time, which of the following do you think you would be more likely to choose?

A lender with higher interest rates, but minimum hassle and instant delivery of money	8	13	9	7	4	9	11	4	9	7	14	12	8	3	8	8	7	7	8	12	7
A lender where delivery of money takes longer because membership and paperwork were required, but with lower interest rates	65	65	67	72	68	68	62	71	66	64	62	59	67	69	70	58	63	71	61	62	63
Don't know	27	23	24	22	28	24	27	25	25	29	24	29	26	28	22	33	30	22	31	27	30