

**YouGov/Callcredit
Information Group Survey
Results**

Sample Size: 2057
Fieldwork: 7th - 9th February 2012

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

Which, if any, of the following do you and your partner have as a **joint financial product** (i.e. in both of your names)? (Please tick all that apply. If you don't have a partner please tick the relevant 'Not applicable' option)

	Unweighted Base	2057	948	1109	232	263	293	368	901	1173	884	473	308	226	191	519	116	174	50
Base: All UK adults		2057	989	1068	247	357	325	396	732	1131	926	492	329	191	255	457	101	175	58
Mortgage		24%	23%	24%	6%	32%	36%	35%	14%	28%	19%	28%	24%	22%	21%	20%	22%	26%	34%
Bank account (i.e. a current or savings account)		45%	46%	44%	15%	41%	42%	47%	58%	48%	41%	48%	47%	43%	38%	47%	40%	44%	41%
Credit card		21%	21%	21%	4%	19%	16%	18%	31%	25%	16%	19%	21%	27%	17%	23%	19%	19%	22%
Other financial product		11%	12%	10%	-	9%	10%	12%	15%	13%	8%	10%	10%	8%	8%	13%	15%	13%	10%
Not applicable - I don't have a joint financial product with my partner		21%	20%	22%	25%	24%	27%	21%	15%	20%	21%	22%	17%	22%	21%	23%	18%	19%	17%
Not applicable - I don't have a partner		26%	26%	26%	57%	26%	20%	19%	23%	23%	31%	22%	25%	27%	32%	25%	35%	30%	25%

For the following question by 'credit history' we mean a person's financial history. For example, how many loans, mortgages, credit/ store cards, mobile phone contracts and bank accounts they have, whether they have any outstanding debts, any bankruptcies or insolvencies, whether they have kept their payments up to date and whether they have previously defaulted on any accounts...

Do you know what your partner's credit history is like? (Please tick the option that BEST applies)

	Unweighted Base	1507	711	796	102	191	230	296	688	897	610	363	228	166	130	386	77	121	36
Base: All UK adults who have a partner		1517	730	786	107	265	259	320	566	876	641	386	246	140	173	342	66	122	43
Yes, my partner has shown me their credit report		20%	19%	22%	16%	25%	21%	16%	22%	20%	21%	24%	21%	22%	15%	17%	29%	19%	18%
Yes, my partner has told me about their financial history, but I haven't seen their credit report		32%	29%	36%	42%	38%	47%	34%	20%	36%	27%	29%	27%	29%	38%	37%	37%	39%	24%
Yes, other		13%	12%	14%	3%	7%	5%	15%	20%	14%	12%	13%	14%	14%	6%	16%	8%	11%	20%
No, my partner hasn't told or shown me their credit report, but I would like to know		3%	3%	2%	6%	6%	1%	1%	2%	2%	3%	1%	4%	3%	3%	4%	2%	2%	4%
No, my partner hasn't told or shown me their credit report, and I wouldn't like to know (i.e. I don't think it is any of my business)		17%	23%	11%	20%	10%	18%	19%	17%	15%	20%	17%	16%	19%	25%	14%	14%	17%	11%
No, other		15%	14%	16%	13%	13%	8%	14%	19%	13%	17%	16%	19%	14%	12%	13%	10%	12%	24%

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Do you know how much your partner earns? (If your partner doesn't work please tick the 'Not applicable' option)

	1507	711	796	102	191	230	296	688	897	610	363	228	166	130	386	77	121	36
Unweighted Base	1507	711	796	102	191	230	296	688	897	610	363	228	166	130	386	77	121	36
Base: All UK adults who have a partner	1517	730	786	107	265	259	320	566	876	641	386	246	140	173	342	66	122	43
Yes, I do	69%	66%	71%	75%	80%	79%	77%	53%	72%	64%	71%	66%	66%	70%	65%	79%	70%	76%
No, I don't	10%	11%	8%	11%	10%	12%	10%	7%	8%	11%	8%	10%	15%	11%	9%	8%	5%	17%
Not applicable - my partner doesn't work	22%	23%	21%	14%	10%	9%	13%	39%	19%	25%	21%	24%	19%	19%	26%	13%	25%	7%

Do you know how much debt, if any, your partner has?

	1507	711	796	102	191	230	296	688	897	610	363	228	166	130	386	77	121	36
Unweighted Base	1507	711	796	102	191	230	296	688	897	610	363	228	166	130	386	77	121	36
Base: All UK adults who have a partner	1517	730	786	107	265	259	320	566	876	641	386	246	140	173	342	66	122	43
Yes, I do	82%	79%	85%	78%	77%	81%	84%	85%	85%	79%	84%	81%	77%	76%	85%	83%	85%	84%
No, I don't	18%	21%	15%	22%	23%	19%	16%	15%	15%	21%	16%	19%	23%	24%	15%	17%	15%	16%

For the next question a 'credit report' is a record of an individual's finances (i.e. any loans, mortgages, contract mobile phones etc.) and whether they have kept up to date with their payments or not.

Thinking about if you have checked your credit report before, either as an individual or with your partner...

Which ONE, if any, of the following was the MAIN reason for doing so? (If you have never checked your credit report, please tick the 'Not applicable' option. If you have checked your credit report more than once please think about the last time you checked this)

	1507	711	796	102	191	230	296	688	897	610	363	228	166	130	386	77	121	36
Unweighted Base	1507	711	796	102	191	230	296	688	897	610	363	228	166	130	386	77	121	36
Base: All UK adults who have a partner	1517	730	786	107	265	259	320	566	876	641	386	246	140	173	342	66	122	43
I/ we were about to apply for a mortgage, credit card or loan	7%	6%	7%	7%	15%	11%	6%	2%	8%	5%	7%	8%	7%	6%	7%	4%	6%	5%
I/ we had been turned down for a financial product and I/ we wanted to find out why	7%	6%	7%	5%	10%	5%	9%	4%	7%	6%	7%	7%	2%	12%	4%	10%	11%	1%
I/ we were tempted by a free subscription offer	7%	8%	7%	4%	7%	13%	9%	5%	8%	7%	8%	8%	8%	5%	8%	8%	2%	13%
I/ we were worried I/ we had had been the victim of fraud/identity theft	4%	4%	4%	6%	2%	4%	5%	4%	5%	4%	4%	3%	6%	7%	3%	3%	4%	3%
I/ we were curious	10%	12%	9%	9%	14%	13%	8%	9%	11%	10%	13%	9%	13%	6%	9%	9%	11%	11%
Other	3%	4%	2%	6%	2%	3%	4%	3%	3%	4%	4%	2%	2%	2%	2%	11%	6%	2%
Can't recall	5%	6%	4%	5%	6%	5%	5%	5%	4%	6%	5%	6%	4%	5%	5%	7%	6%	8%
Not applicable - I have never checked my/ our credit report	57%	54%	59%	57%	45%	45%	54%	69%	55%	59%	54%	58%	58%	57%	61%	49%	54%	59%

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For the next question a 'credit report' is a record of an individual's finances (i.e. any loans, mortgages, contract mobile phones etc.) and whether they have kept up to date with their payments or not.

A 'financial association' is where another person's financial history is also taken into account when applying for a loan/ account/ credit card etc.

In which, if any, of the following circumstances do you think a financial association with another person would be automatically created on your own credit report? (Please tick all that apply)

	Unweighted Base	2057	948	1109	232	263	293	368	901	1173	884	473	308	226	191	519	116	174	50
Base: All UK adults		2057	989	1068	247	357	325	396	732	1131	926	492	329	191	255	457	101	175	58
If I was living with that person		16%	16%	16%	6%	17%	21%	17%	17%	19%	13%	14%	16%	17%	14%	18%	24%	13%	24%
If I had children with that person		7%	7%	6%	10%	6%	7%	5%	6%	8%	5%	5%	7%	7%	7%	9%	8%	4%	3%
If I was married to that person		36%	36%	36%	33%	43%	38%	37%	33%	39%	33%	32%	39%	32%	36%	43%	37%	31%	31%
If I had a joint financial product with that person (e.g. mortgage, loan, credit card, bank account)		57%	53%	62%	51%	66%	58%	62%	53%	63%	50%	55%	57%	58%	56%	62%	55%	57%	54%
None of these		12%	13%	12%	13%	8%	11%	13%	14%	9%	17%	17%	11%	9%	13%	9%	10%	12%	19%
Don't know		21%	22%	19%	22%	18%	17%	17%	25%	19%	23%	18%	20%	22%	23%	21%	23%	26%	20%