

## YouGov/Shelter Survey Results

Sample Size: 2118

Fieldwork: 21st April - 3rd May 2011

Total	First time Buyers
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### Been offered a bigger mortgage than you/they asked for

	Unweighted Base	2118	156
	<b>Base: All adults aged 18+</b>	2118	138
No, this hasn't happened to me or anyone I know		82%	72%
Yes, this has happened to someone I know		10%	20%
Yes, this has happened to me		9%	9%
Net: Yes		18%	28%

### Thinking about first time buyers: which do you think is a bigger problem, that homes cost too much, or that first time buyers can't borrow enough money?

	Unweighted Base	2118	156
	<b>Base: All adults aged 18+</b>	2118	138
Homes cost too much		53%	53%
First time buyers can't borrow enough money		39%	41%
Neither is a problem for first time buyers		2%	2%
Not sure		5%	3%

### Banks/building societies should only offer mortgages to borrowers who can show they can afford it

	Unweighted Base	2118	156
	<b>Base: All adults aged 18+</b>	2118	138
Strongly agree		29%	23%
Agree		57%	61%
Neither agree or disagree		8%	9%
disagree		3%	5%
Strongly disagree		1%	-
Don't know		2%	3%
Net: Agree		87%	84%
Net: Disagree		3%	5%

	Total	First time Buyers
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**Politicians need to do more to prevent irresponsible lending**

	2118	156
Unweighted Base	2118	138
<b>Base: All adults aged 18+</b>		
Strongly agree	26%	21%
Agree	50%	44%
Neither agree or disagree	14%	18%
disagree	6%	12%
Strongly disagree	2%	0%
Don't know	3%	5%
Net: Agree	76%	65%
Net: Disagree	8%	12%

**Banks/Building societies lent irresponsibly to some people before the credit crunch**

	2118	156
Unweighted Base	2118	138
<b>Base: All adults aged 18+</b>		
Strongly agree	41%	37%
Agree	43%	42%
Neither agree or disagree	8%	9%
disagree	3%	5%
Strongly disagree	1%	1%
Don't know	5%	6%
Net: Agree	84%	79%
Net: Disagree	4%	6%

	Total	First time Buyers
<b>Banks/building societies can be trusted to lend responsibly in the future</b>		
Unweighted Base	2118	156
<b>Base: All adults aged 18+</b>	<b>2118</b>	<b>138</b>
Strongly agree	2%	1%
Agree	18%	32%
Neither agree or disagree	27%	25%
disagree	36%	30%
Strongly disagree	11%	8%
Don't know	7%	5%
Net: Agree	20%	33%
Net: Disagree	46%	38%

	Total	First time Buyers
<b>Rules for banks and building societies to make sure people can afford to pay back their mortgage are tight enough</b>		
Unweighted Base	2118	156
<b>Base: All adults aged 18+</b>	<b>2118</b>	<b>138</b>
Strongly agree	7%	7%
Agree	26%	35%
Neither agree or disagree	22%	27%
disagree	27%	16%
Strongly disagree	8%	1%
Don't know	10%	14%
Net: Agree	33%	41%
Net: Disagree	35%	18%

Total	First time Buyers
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**Banks/building societies should lend responsibly even though it would mean some people wouldn't get mortgages**

Unweighted Base	2118	156
Base: All adults aged 18+	2118	138
Strongly agree	23%	17%
Agree	59%	58%
Neither agree or disagree	10%	16%
disagree	3%	3%
Strongly disagree	1%	1%
Don't know	3%	5%
Net: Agree	83%	75%
Net: Disagree	4%	4%

**Banks/Building societies should check a borrower's income on every mortgage loan**

Unweighted Base	2118	156
Base: All adults aged 18+	2118	138
Strongly agree	28%	18%
Agree	58%	65%
Neither agree or disagree	7%	9%
disagree	3%	3%
Strongly disagree	1%	1%
Don't know	3%	4%
Net: Agree	86%	83%
Net: Disagree	3%	5%

Total	First time Buyers
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**Banks/Building societies should check that the borrower can afford the mortgage loan after their monthly outgoings have been deducted from their income**

Unweighted Base	2118	156
<b>Base: All adults aged 18+</b>	2118	138
Strongly agree	23%	17%
Agree	58%	57%
Neither agree or disagree	10%	9%
disagree	5%	12%
Strongly disagree	1%	1%
Don't know	3%	3%
Net: Agree	81%	75%
Net: Disagree	5%	13%