Interest Rate Rise Poll

31/10/2017

Prepared on behalf of the Daily Mirror





Methodology

Data Weighting

Fieldwork Dates

30th - 31st October 2017

Data Collection Method

The survey was conducted via online panel. Invitations to complete surveys were sent out to members of the panel. Differential response rates from different demographic groups were taken into account.

Population Sampled

All residents aged 18+ in the United Kingdom

Sample Size

1,028

Data were weighted to the profile of all UK adults aged 18+. Data were weighted by age, sex, region, household income, education, 2017 General Election vote and 2016 EU Referendum vote. Targets for the weighted data were derived from Office for National Statistics 2011 Census data and the results of the 2017 General Election and 2016 EU Referendum.

Margin of Error

Because only a sample of the full population was interviewed, all results are subject to margin of error, meaning that not all differences are statistically significant. For example, in a question where 50% (the worst case scenario as far as margin of error is concerned) gave a particular answer, with a sample of 1,028 it is 95% certain that the 'true' value will fall within the range of 3.1% from the sample result. Subsamples from the cross-breaks will be subject to higher margin of error, conclusions drawn from crossbreaks with very small sub-samples should be treated with caution.

Voting Intention

In order to assess voting intention, we first asked respondents how likely they would be to vote in the next election on a scale of 0-10. This likelihood to vote for was then used to weight voters' responses, such that respondents replying "10" were weighted by a factor of 1.0, whilst those responding "9" were weighted by a factor of 0.9, and so on down to responses of "0" being excluded altogether.

Respondents were then asked who they would be most likely to vote for if that election were tomorrow, with the responses "Labour", "Conservative" and "Liberal Democrat" prompted in a randomising order, and other parties displayed if respondents selected "Another Party". For respondents in Scotland and Wales, "SNP" and "Plaid Cymru" respectively were included in the main prompt. Respondents in Northern Ireland were asked the same question, with "DUP", "Sinn Fein", "UUP", "SDLP" and "Alliance Party" and prompted in a randomising order.

As an additional weighting step, respondents who replied "undecided" and "refused" were then removed from the sample. Undecided respondents were then re-inserted into the sample based on a factor of which party they voted for in the 2015 General Election. Final published voting intention can therefore be found in the final table of each question.

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Question presentation

All data tables shown in full below, in order and wording put to respondents, including but not limited to all tables relating to published data and all relevant tables preceding them. Tables for demographic questions might not be included but these should be clear from the cross-breaks on published tables. In all questions where the responses are a list of parties, names or statements, these will typically have been displayed to respondents in a randomising order. The only questions which would not have had randomising responses would be those in which there was a natural order to maintain – e.g. a scale from "strongly agree" to "strongly disagree", a list of numbers from 0 to 10 or questions which had factual rather than opinion-related answers such as demographic information. "Other", "Don't know" and "Refused" responses are not randomised.

Not all questions will have necessarily been asked to all respondents – this is because they may be follow-on questions from previous questions or only appropriate to certain demographic groups. Lower response counts should make clear where this has occurred.

Data were analysed and weighted by Survation. For further information please contact: Chris Hopkins 0203 818 9661 chris.hopkins@survation.com

If you are interested in commissioning a poll from us, please contact researchteam@survation.com for a prompt response to your enquiry and we'll call you right back with the appropriate person.

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 Table 1

 Q1. By Normal Weighting

 Q1. Which of these best describes your current situation?

 Base : Respondents who own / mortgage their homes

	Total	Ger	der		Age				Но	usehold inc	come				Ac	commodati	on					Reg	gion			
		Male	Female	18-34	35-54	55+	Less than £10,000	£10,000 - £19,999		£30,000 - £39,999	£40,000 - £49,999	£50,000 - £99,999	£100,000 or more	Own / Mortgage	Rent from council	private	Rent from housing association	Other	London	Midlands	North	South	England	Scotland	Wales	NI
Unweighted Total	581	254	327	140	251	190	11	61	116	108	103	150	23	581	-	-	-	-	70	87	128	194	479	58	31	13
Weighted Total	623	327	296	98	213	311	10	65	109	103	135	168	26	623	-	-	-	-	72	98	135	204	510	61	39	13
I currently have a mortgage on my home	307 49.3%	152 46.6%	155 52.2%	78 79.6%	167 78.4%	61 19.7%	6 58.2%	21 32.1%	56 51.1%	47 45.7%	54 40.2%	101 59.8%	21 80.5%	307 49.3%	-	-	:	-	42 57.6%	34 34.4%	76 56.5%	106 51.7%	258 50.5%	25 41.0%	13 33.7%	11 87.0%
I do not currently have a mortgage on my home	316 50.7%	175 53.4%	141 47.8%	20 20.4%	46 21.6%	250 80.3%	4 41.8%	44 67.9%	53 48.9%	56 54.3%	81 59.8%	68 40.2%	5 19.5%	316 50.7%	-	-	-	-	31 42.4%	64 65.6%	59 43.5%	99 48.3%	253 49.5%	36 59.0%	26 66.3%	2 13.0%
SIGMA	623 100.0%	327 100.0%	296 100.0%	98 100.0%	213 100.0%	311 100.0%	10 100.0%	65 100.0%	109 100.0%	103 100.0%	135 100.0%	168 100.0%	26 100.0%	623 100.0%	:		:	-	72 100.0%	98 100.0%	135 100.0%	204 100.0%	510 100.0%	61 100.0%	39 100.0%	13 100.0%

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Table 2Q2. By Normal WeightingQ2. Which of these best describes your mortgage?Base : Respondents who currently have a mortgage on their homes

	Total	Ger	nder		Age				Hou	sehold inc	come				Ac	commodati	on					Reg	jion			
		Male	Female	18-34	35-54	55+	Less than £10,000	£10,000 - £19,999	£20,000 - £29,999	£30,000 - £39,999	£40,000 - £49,999	£50,000 - £99,999		Own / Mortgage	Rent from	private	Rent from housing association	Other	London	Midlands	North	South	England	Scotland	Wales	NI
Unweighted Total	366	154	212	117	202	47	7	29	69	67	63	109	18	366	-	-	-	-	48	45	84	127	304	32	18	12
Weighted Total	307	152	155	78	167	61	6	21	56	47	54	101	21	307	-	-	-	-	42	34	76	106	258	25	13	11
Fixed rate	174 56.8%	80 52.8%	94 60.7%	57 73.2%	99 59.0%	18 29.7%	3 48.3%	10 48.6%	27 49.4%	22 46.6%	32 59.0%	69 68.3%	10 48.6%	174 56.8%	-	-	:	-	28 67.4%	16 47.5%	40 52.7%	58 55.0%	143 55.4%	18 69.9%	9 68.7%	5 46.0%
Variable rate	67 21.7%	39 25.7%	27 17.7%	9 11.2%	40 23.9%	18 29.1%	1 26.7%	7 32.7%	7 12.9%	12 26.3%	15 27.9%	17 16.9%	6 28.8%	67 21.7%	-	-		-	5 12.7%	11 31.9%	14 17.9%	27 25.1%	56 21.9%	4 15.5%	1 11.3%	5 43.1%
My lender's standard variable rate	41 13.5%	20 13.5%	21 13.5%	5 6.0%	20 12.2%	16 26.4%	-	3 13.7%	12 21.9%	10 21.8%	5 9.8%	8 8.1%	2 10.2%	41 13.5%		-		-	6 14.4%	4 12.6%	14 18.7%	11 10.7%	36 13.9%	3 11.4%	1 10.9%	1 10.9%
Don't know	25 8.1%	12 8.1%	13 8.1%	7 9.6%	8 4.9%	9 14.8%	1 25.0%	1 5.0%	9 15.8%	2 5.3%	2 3.3%	7 6.7%	3 12.4%	25 8.1%	-	-		-	2 5.5%	3 7.9%	8 10.7%	10 9.1%	23 8.9%	1 3.2%	1 9.1%	-
SIGMA	307 100.0%	152 100.0%	155 100.0%	78 100.0%	167 100.0%	61 100.0%	6 100.0%	21 100.0%	56 100.0%	47 100.0%	54 100.0%	101 100.0%	21 100.0%	307 100.0%	-	-	-	-	42 100.0%	34 100.0%	76 100.0%	106 100.0%	258 100.0%	25 100.0%	13 100.0%	11 100.0%

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Table 3Q3. By Normal WeightingQ3. How much is your mortgage in total?Base : Respondents who currently have a mortgage on their homes

	Total	Ger	nder		Age				Ηοι	usehold inc	come				Ac	commodati	ion					Reg	gion			
		Male	Female	18-34	35-54	55+	Less than £10,000	£10,000 - £19,999	£20,000 - £29,999	£30,000 - £39,999	£40,000 - £49,999	£50,000 - £99,999	£100,000 or more	Own / Mortgage	Rent from council	Rent from private landlord	Rent from housing association	Other	London	Midlands	North	South	England	Scotland	Wales	NI
Unweighted Total	366	154	212	117	202	47	7	29	69	67	63	109	18	366	-	-	-	-	48	45	84	127	304	32	18	12
Weighted Total	307	152	155	78	167	61	6	21	56	47	54	101	21	307	-	-	-	-	42	34	76	106	258	25	13	11
Less than £9999	16 5.1%	8 4.9%	8 5.3%	2 2.4%	5 2.9%	9 14.7%	2 44.1%	4 17.2%	1 1.7%	3 6.2%	-	6 5.9%	-	16 5.1%	-	-	-	:	-	* 1.5%	4 5.4%	9 8.2%	13 5.2%	1 3.5%	2 11.7%	-
£10,000 - £49,999	60 19.5%	36 23.6%	24 15.5%	7 8.8%	28 17.0%	25 40.1%	1 25.0%	7 34.6%	21 37.2%	11 23.1%	7 13.8%	11 11.2%	1 5.3%	60 19.5%	-	-	-	:	6 13.2%	10 30.7%	17 22.8%	16 14.8%	49 19.0%	4 17.5%	3 25.9%	3 29.0%
£50,000 - £99,999	75 24.4%	36 23.5%	39 25.3%	16 20.3%	52 30.9%	7 11.7%	1 12.7%	6 30.9%	20 35.6%	11 23.3%	13 23.4%	21 21.4%	3 13.8%	75 24.4%	-	-	-	:	5 11.4%	14 41.9%	18 23.8%	22 20.5%	59 22.8%	6 24.5%	4 31.0%	6 52.8%
£100,000 - £149,999	65 21.2%	32 20.7%	33 21.6%	15 19.2%	39 23.3%	11 17.8%	-	1 6.8%	7 12.9%	12 26.0%	16 30.3%	22 21.8%	4 18.0%	65 21.2%	-	-	-	-	4 10.3%	4 12.7%	25 32.4%	24 23.2%	58 22.5%	4 14.1%	3 24.7%	* 3.1%
£150,000 - £199,999	37 12.0%	18 11.7%	19 12.2%	14 17.4%	17 10.4%	6 9.5%	-	-	2 3.8%	7 14.6%	10 18.5%	17 17.0%	1 3.4%	37 12.0%	-	-	-	-	6 14.7%	2 4.6%	4 5.2%	16 15.2%	28 10.7%	8 32.7%	1 6.7%	-
£200,000 - £249,999	14 4.7%	6 4.1%	8 5.4%	4 5.3%	8 4.9%	2 3.5%	-	-	* 0.6%	-	5 9.0%	7 7.4%	2 8.8%	14 4.7%	-	-	-	-	8 18.0%	* 1.0%	-	5 5.1%	13 5.1%	1 4.9%	-	-
£250,000 - £299,999	12 4.0%	5 3.1%	7 4.8%	9 11.1%	4 2.1%	-	-	1 5.4%	1 1.6%	1 2.9%	2 3.1%	7 6.6%	1 3.1%	12 4.0%	-	-	-	-	4 8.5%	* 1.2%	-	8 7.4%	12 4.6%	-	-	1 4.5%
£300,000 - £349,999	4 1.3%	1 0.6%	3 1.9%	1 0.9%	3 1.9%	-	-	-	-	* 0.8%	-	3 2.8%	1 3.3%	4 1.3%	-	-	-	-	1 2.8%	2 5.0%	* 0.5%	-	3 1.3%	1 2.7%	-	-
£350,000 - £399,999	3 0.9%	1 1.0%	1 0.8%	* 0.6%	2 1.4%	-	-	-	-	-	-	2 1.9%	1 4.2%	3 0.9%	-	-	-	-	1 3.6%	-	1 1.7%	-	3 1.1%	-	-	-
£400,000 - £449,999	5 1.7%	2 1.4%	3 2.0%	3 4.4%	2 1.0%	-	-	-	-	-	-	1 1.2%	4 18.9%	5 1.7%	-	-	-	-	3 6.3%	-	-	3 2.4%	5 2.0%	-	-	-
£450,000 - £499,999	2 0.7%	* 0.3%	2 1.1%	* 0.4%	1 0.6%	1 1.1%	-	-	-	* 0.7%	-	1 1.1%	1 3.2%	2 0.7%	-	-	-	-	* 0.8%	:	-	2 1.7%	2 0.8%	-	-	-
£500,000 or more	5 1.7%	4 2.4%	2 1.0%	4 5.6%	1 0.5%	-	-	-	1 1.6%	-	-	1 0.7%	4 17.9%	5 1.7%	-	-	-	:	2 4.8%	-	3 4.2%	-	5 2.0%	-	-	-
Don't know	9 2.8%	4 2.7%	5 3.0%	3 3.6%	5 2.9%	1 1.7%	1 18.3%	1 5.0%	3 5.1%	1 2.4%	1 2.0%	1 1.1%	-	9 2.8%	-	-	-	:	2 5.5%	* 1.4%	3 4.0%	2 1.6%	8 2.9%	-	-	1 10.6%
SIGMA	307 100.0%	152 100.0%	155 100.0%	78 100.0%	167 100.0%	61 100.0%	6 100.0%	21 100.0%	56 100.0%	47 100.0%	54 100.0%	101 100.0%	21 100.0%	307 100.0%	-	-	-	-	42 100.0%	34 100.0%	76 100.0%	106 100.0%	258 100.0%	25 100.0%	13 100.0%	11 100.0%

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Table 4

Q4. By Normal Weighting Q4. The base rate of interest in the UK, determined by the Bank of England, is currently set at 0.25%. It is possible that the Bank of England will increase the base rate of

interest over the next month. This could increase the costs of mortgage payments for UK homeowners.

Thinking about a possible increase in your monthly mortgage payments, which of these best describes your situation?

Base : Respondents who currently have a mortgage on home

	Total	Ger	nder		Age				Ηοι	isehold inc	ome				Ac	commodat	ion					Reg	jion			
		Male	Female	18-34	35-54	55+	Less than £10,000	£10,000 - £19,999	£20,000 - £29,999	£30,000 - £39,999	£40,000 - £49,999	£50,000 - £99,999	£100,000 or more	Own / Mortgage	Rent from	Rent from private landlord	Rent from housing association	Other	London	Midlands	North	South	England	Scotland	Wales	NI
Unweighted Total	366	154	212	117	202	47	7	29	69	67	63	109	18	366	-	-	-	-	48	45	84	127	304	32	18	12
Weighted Total	307	152	155	78	167	61	6	21	56	47	54	101	21	307	-	-	-	-	42	34	76	106	258	25	13	11
I could afford an increase in my mortgage payments	226 73.5%	121 79.5%	105 67.7%	51 65.7%	130 77.4%	45 72.9%	2 39.3%	12 55.6%	39 69.5%	34 73.3%	37 69.1%	83 82.3%	17 80.5%	226 73.5%	-	-	-	-	33 79.6%	25 73.9%	52 68.1%	75 71.0%	185 71.9%	20 79.1%	11 80.8%	10 89.3%
I couldn't afford even a small increase in my mortgage payments	81 26.5%	31 20.5%	50 32.3%	27 34.3%	38 22.6%	17 27.1%	3 60.7%	9 44.4%	17 30.5%	13 26.7%	17 30.9%	18 17.7%	4 19.5%	81 26.5%	-	-	:	-	8 20.4%	9 26.1%	24 31.9%	31 29.0%	72 28.1%	5 20.9%	2 19.2%	1 10.7%
SIGMA	307 100.0%	152 100.0%	155 100.0%	78 100.0%	167 100.0%	61 100.0%	6 100.0%	21 100.0%	56 100.0%	47 100.0%	54 100.0%	101 100.0%	21 100.0%	307 100.0%	-	-	-	-	42 100.0%	34 100.0%	76 100.0%	106 100.0%	258 100.0%	25 100.0%	13 100.0%	11 100.0%

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 Table 5

 Q5. By Normal Weighting

 Q5. If the base rate of interest rose by 0.25% it would push the typical £150,000 mortgage up by £21 a month.

 If your mortgage increased by that amount would you...

Base : Respondents who could afford an increase in mortgage payments

	Total	Ger	nder	der Age					Но	usehold inc	come				Ac	commodati	on					Reg	gion			
		Male	Female	18-34	35-54	55+	Less than £10,000	£10,000 - £19,999	£20,000 - £29,999		£40,000 - £49,999	£50,000 - £99,999	£100,000 or more	Own / Mortgage	Rent from	private	Rent from housing association	Other	London	Midlands	North	South	England	Scotland	Wales	NI
Unweighted Total	261	119	142	76	151	34	3	15	46	49	41	89	15	261	-	-	-	-	37	37	54	86	214	24	14	9
Weighted Total	226	121	105	51	130	45	2	12	39	34	37	83	17	226	-	-	-	-	33	25	52	75	185	20	11	10
Be able to pay that extra amount easily	152 67.4%	82 67.5%	70 67.3%	23 44.4%	95 73.3%	34 76.6%	2 83.3%	5 42.4%	20 52.9%	20 58.7%	31 81.7%	61 73.7%	12 69.5%	152 67.4%	-	-	-	-	19 58.5%	19 75.5%	31 60.4%	56 74.6%	126 67.8%	15 73.7%	7 67.1%	5 47.0%
Just manage to keep up repayments	55 24.4%	27 22.4%	28 26.8%	18 35.1%	27 20.5%	10 23.4%	* 16.7%	4 38.6%	13 32.6%	11 32.3%	4 10.9%	20 24.1%	3 15.1%	55 24.4%	-	-	-	-	12 34.7%	4 14.9%	12 22.4%	16 21.1%	43 23.1%	4 20.8%	3 28.1%	5 53.0%
Struggle to find the extra money	5 2.3%	2 1.7%	3 2.9%	3 6.1%	2 1.5%	-	-	1 9.5%	1 1.5%	* 1.0%	2 5.1%	1 0.9%	:	5 2.3%	-	:	:	-	1 3.8%	1 5.5%	1 2.4%	1 1.0%	5 2.5%	-	1 4.8%	:
I definitely couldn't afford it	13 5.9%	10 8.5%	3 3.0%	7 14.3%	6 4.6%	-	-	1 9.5%	5 13.0%	3 8.0%	1 2.3%	1 1.3%	3 15.4%	13 5.9%	-	-	:	-	1 3.0%	1 4.1%	8 14.8%	3 3.4%	12 6.6%	1 5.5%	-	-
SIGMA	226 100.0%	121 100.0%	105 100.0%	51 100.0%	130 100.0%	45 100.0%	2 100.0%	12 100.0%	39 100.0%	34 100.0%	37 100.0%	83 100.0%	17 100.0%	226 100.0%	-	-	-	-	33 100.0%	25 100.0%	52 100.0%	75 100.0%	185 100.0%	20 100.0%	11 100.0%	10 100.0%

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Table 6

Q6. By Normal Weighting Q6. If the base rate of interest rose by 0.50% it would push the typical £150,000 mortgage up by £41 a month. If your mortgage increased by that amount would you...

Base : Respondents who have a mortgage, excluding those who couldn't afford a rate rise of 0.25%

	Total	Ger	nder		Age				Но	usehold inc	come				Ac	commodati	on					Reg	gion			
		Male	Female	18-34	35-54	55+	Less than £10,000	£10,000 - £19,999	£20,000 - £29,999	£30,000 - £39,999	£40,000 - £49,999	£50,000 - £99,999	£100,000 or more	Own / Mortgage	Rent from	Rent from private landlord	housing	Other	London	Midlands	North	South	England	Scotland	Wales	NI
Unweighted Total	248	111	137	70	144	34	3	14	42	46	39	87	14	248	-	-	-	-	36	36	48	82	202	23	14	9
Weighted Total	212	111	102	44	124	45	2	10	34	32	36	82	14	212	-	-	-	-	32	24	44	72	173	19	11	10
Be able to pay that extra amount easily	114 53.9%	61 55.4%	53 52.3%	14 32.8%	74 59.6%	26 59.0%	2 83.3%	4 40.3%	8 23.1%	13 41.4%	24 66.4%	50 60.8%	12 82.1%	114 53.9%	-	-	-	-	13 38.8%	15 62.4%	25 55.6%	43 59.5%	95 55.1%	10 52.0%	5 49.3%	4 42.9%
Just manage to keep up repayments	61 28.5%	33 29.7%	28 27.3%	15 34.7%	37 29.7%	9 19.2%	* 16.7%	5 48.3%	13 38.9%	10 30.2%	8 22.1%	23 27.7%	2 13.3%	61 28.5%	-	-	-	-	12 36.3%	6 23.0%	10 23.1%	19 26.4%	47 26.9%	5 27.5%	5 50.7%	4 35.5%
Struggle to find the extra money	28 13.2%	10 8.9%	18 17.8%	12 26.8%	10 8.0%	6 13.9%	-	1 11.5%	8 23.8%	6 19.3%	3 7.0%	9 11.5%	1 4.5%	28 13.2%	-	-	-	-	7 20.5%	3 13.2%	5 11.9%	9 11.9%	24 13.7%	3 14.9%	-	1 14.4%
I definitely couldn't afford it	9 4.4%	7 6.0%	3 2.6%	2 5.6%	3 2.7%	4 7.9%	-	-	5 14.3%	3 9.0%	2 4.5%	-	-	9 4.4%	-	-	-	-	1 4.3%	* 1.3%	4 9.4%	2 2.3%	8 4.3%	1 5.6%	-	1 7.2%
SIGMA	212 100.0%	111 100.0%	102 100.0%	44 100.0%	124 100.0%	45 100.0%	2 100.0%	10 100.0%	34 100.0%	32 100.0%	36 100.0%	82 100.0%	14 100.0%	212 100.0%	-	-		-	32 100.0%	24 100.0%	44 100.0%	72 100.0%	173 100.0%	19 100.0%	11 100.0%	10 100.0%

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Table 7

Q7. By Normal Weighting Q7. If the base rate rose by 1% it would push the typical £150,000 mortgage up by £84 a month. If your mortgage increased by that amount would you...

Base : Respondents who have a mortgage, excluding those who couldn't afford a rate rise of 0.25% or 0.5%

	Total	Ger	nder		Age				Но	usehold inc	come				Ac	commodati	on					Re	gion			
		Male	Female	18-34	35-54	55+	Less than £10,000	£10,000 - £19,999	£20,000 - £29,999	£30,000 - £39,999	£40,000 - £49,999	£50,000 - £99,999	£100,000 or more	Own / Mortgage	Rent from	Rent from private landlord	Rent from housing association	Other	London	Midlands	North	South	England	Scotland	Wales	NI
Unweighted Total	239	106	133	66	140	33	3	14	39	42	37	87	14	239	-	-	-	-	34	35	46	80	195	22	14	8
Weighted Total	203	104	99	42	120	41	2	10	29	29	35	82	14	203	-	-	-	-	31	24	40	71	165	18	11	9
Be able to pay that extra amount easily	71 35.0%	40 38.3%	31 31.6%	9 21.2%	44 36.6%	18 44.2%	1 51.1%	2 18.8%	6 20.0%	8 26.3%	11 32.4%	34 41.2%	10 68.5%	71 35.0%	-	-	-	-	8 26.8%	7 28.9%	13 32.9%	32 45.1%	60 36.4%	5 29.5%	2 23.4%	3 33.1%
Just manage to keep up repayments	60 29.8%	32 30.7%	28 28.8%	9 22.8%	42 35.2%	9 20.8%	* 16.7%	1 12.7%	9 32.1%	8 27.4%	13 37.6%	24 29.3%	4 27.0%	60 29.8%	-	1	-	-	7 21.6%	9 38.0%	9 22.9%	21 30.2%	46 28.0%	5 29.0%	6 59.0%	3 30.3%
Struggle to find the extra money	56 27.7%	22 21.4%	34 34.4%	19 45.2%	29 23.8%	9 21.7%	1 32.2%	7 63.5%	7 24.2%	9 30.6%	9 26.4%	23 27.7%	:	56 27.7%	-	1	-	-	11 37.1%	7 27.7%	13 32.0%	15 21.6%	46 27.9%	5 30.2%	1 13.9%	3 36.6%
I definitely couldn't afford it	15 7.5%	10 9.6%	5 5.3%	4 10.8%	5 4.4%	5 13.2%	-	1 5.0%	7 23.6%	5 15.7%	1 3.6%	1 1.8%	1 4.5%	15 7.5%	-	-	-	-	4 14.5%	1 5.4%	5 12.3%	2 3.1%	13 7.7%	2 11.3%	* 3.7%	-
SIGMA	203 100.0%	104 100.0%	99 100.0%	42 100.0%	120 100.0%	41 100.0%	2 100.0%	10 100.0%	29 100.0%	29 100.0%	35 100.0%	82 100.0%	14 100.0%	203 100.0%	-	-	-	-	31 100.0%	24 100.0%	40 100.0%	71 100.0%	165 100.0%	18 100.0%	11 100.0%	9 100.0%

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Table 8

Q8. By Normal Weighting Q8. If your rent increased how much extra per month could you afford to pay? Base : Respondents who live in homes rented from council /private landlord / housing association

	Total	Ger	nder		Age				Ηοι	usehold inc	come				Ac	commodati	on					Reg	gion			
		Male	Female	18-34	35-54	55+	Less than £10,000	£10,000 - £19,999	£20,000 - £29,999	£30,000 - £39,999	£40,000 - £49,999	£50,000 - £99,999	£100,000 or more	Own / Mortgage	Rent from	Rent from private landlord	Rent from housing association	Other	London	Midlands	North	South	England	Scotland	Wales	NI
Unweighted Total	375	139	236	181	138	56	46	97	105	67	32	20	4	-	83	219	73	-	54	56	82	132	324	33	14	4
Weighted Total	339	149	191	144	126	70	50	88	90	50	32	19	8	-	94	175	71	-	58	48	85	103	294	30	14	2
£0-10	89 26.2%	27 18.2%	62 32.5%	36 24.9%	31 24.6%	22 31.8%	19 37.6%	32 35.9%	25 28.4%	9 18.5%	3 8.2%	1 6.2%	-	-	30 31.5%	38 22.0%	21 29.4%	-	14 23.6%	11 23.4%	21 24.8%	29 27.9%	75 25.4%	9 28.2%	4 32.8%	1 70.7%
£11-20	52 15.3%	21 13.9%	31 16.3%	21 14.4%	16 12.7%	15 21.7%	7 13.4%	19 21.3%	12 13.9%	9 17.1%	2 7.4%	3 15.7%	-	-	16 16.9%	24 13.9%	12 16.5%	-	11 19.0%	8 16.2%	16 19.2%	8 7.4%	43 14.5%	9 29.5%	-	* 13.0%
£21-30	27 7.9%	16 10.6%	11 5.8%	14 9.7%	10 7.8%	3 4.3%	3 5.2%	10 11.1%	9 10.1%	2 4.0%	1 1.7%	-	3 36.6%	-	9 9.2%	15 8.4%	3 4.9%	-	6 10.1%	3 5.7%	9 10.3%	6 6.3%	24 8.1%	1 3.3%	2 14.5%	-
£31-40	21 6.1%	7 4.9%	13 7.0%	13 8.8%	2 1.9%	6 7.9%	3 6.8%	4 4.1%	8 9.1%	2 4.3%	1 4.1%	1 3.8%	-	-	7 7.1%	11 6.3%	3 4.2%	-	2 3.3%	4 9.3%	2 2.9%	7 6.4%	15 5.2%	4 12.3%	1 10.9%	-
£41-50	41 12.0%	18 12.2%	23 11.9%	20 14.2%	15 11.8%	6 8.0%	* 0.9%	5 6.0%	11 12.7%	14 27.5%	6 18.8%	4 20.0%	-	-	4 4.8%	26 15.0%	10 14.3%	-	5 8.1%	10 21.1%	12 14.8%	12 11.6%	39 13.4%	1 1.8%	1 5.5%	* 16.3%
£51-60	20 5.9%	3 2.3%	17 8.7%	10 7.2%	9 6.9%	1 1.5%	-	4 4.4%	4 4.5%	1 2.9%	6 19.6%	4 22.8%	-	-	4 4.5%	14 7.8%	2 3.2%	-	6 10.2%	2 4.0%	1 1.6%	10 9.7%	19 6.5%	1 2.9%	-	-
£61-70	3 0.9%	1 0.8%	2 1.0%	1 0.5%	2 1.5%	* 0.6%	-	-	* 0.4%	1 1.9%	-	1 3.6%	1 13.7%	-	-	3 1.5%	* 0.6%	-	1 0.9%	-	1 1.7%	1 0.7%	3 0.9%	* 1.4%	-	-
£71-80	1 0.3%	-	1 0.5%	1 0.7%	-	-	1 2.1%	-	-	-	-	-	-	-	1 1.1%	-	-	-	-	-	-	1 1.0%	1 0.4%	-	-	-
£81-90	1 0.2%	1 0.4%	-	-	1 0.4%	-	-	-	-	1 1.0%	-	-	-	-	-	1 0.3%	-	-	-	1 1.1%	-	-	1 0.2%	-	-	-
£91-100	11 3.3%	6 4.4%	5 2.5%	4 2.6%	4 2.9%	4 5.7%	2 3.8%	-	3 2.9%	1 2.0%	4 13.9%	1 4.5%	-	-	5 5.3%	5 2.7%	2 2.2%	-	1 2.4%	-	4 4.6%	4 3.5%	9 3.0%	* 1.2%	2 15.4%	-
£101 or more	18 5.3%	14 9.3%	4 2.2%	9 6.3%	7 5.6%	2 2.8%	-	2 1.9%	1 1.4%	3 6.9%	5 14.7%	3 16.9%	4 49.8%	-	4 4.4%	11 6.2%	3 4.3%	-	2 3.6%	2 3.1%	5 6.1%	9 9.1%	18 6.2%	-	-	-
Nothing, I'm already struggling to pay it	56 16.6%	34 23.1%	22 11.5%	15 10.6%	30 24.0%	11 15.6%	15 30.2%	13 15.3%	15 16.5%	7 13.9%	4 11.6%	1 6.5%	-	-	14 15.3%	28 15.8%	14 20.4%	-	11 18.7%	8 16.2%	12 14.1%	17 16.5%	48 16.2%	6 19.5%	3 20.9%	-
SIGMA	339 100.0%	149 100.0%	191 100.0%	144 100.0%	126 100.0%	70 100.0%	50 100.0%	88 100.0%	90 100.0%	50 100.0%	32 100.0%	19 100.0%	8 100.0%	-	94 100.0%	175 100.0%	71 100.0%	-	58 100.0%	48 100.0%	85 100.0%	103 100.0%	294 100.0%	30 100.0%	14 100.0%	2 100.0%

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Table 9

Q9. By Normal Weighting

Q9. Imagine your mortgage or rent payments increased to a level where you would struggle to pay your contributions each month.

If you struggled to afford an increase to your rent or mortgage what other areas of spending would you have to cut back on,

please tell us if you would or would not have to cut back on your spending in these areas:

Buying clothes

Base : Respondents who live in rented households from council / private landlord / housing association or currently have a mortgage on their homes

	Total	Gen	der		Age				Ηοι	usehold inc	ome				Ac	commodati	on					Reg	ion			
		Male	Female	18-34	35-54		Less than £10,000			£30,000 - £39,999	£40,000 - £49,999	£50,000 - £99,999	£100,000 or more	Own / Mortgage	Rent from council	private	Rent from housing association	Other	London	Midlands	North	South	England	Scotland	Wales	NI
Unweighted Total	741	293	448	298	340	103	53	126	174	134	95	129	22	366	83	219	73	-	102	101	166	259	628	65	32	16
Weighted Total	646	301	345	222	293	131	55	109	145	97	86	120	28	307	94	175	71	-	100	82	161	208	551	55	27	13
Would	534 82.7%	237 78.6%	298 86.2%	189 84.9%	243 82.7%	103 78.7%	48 86.1%	90 82.2%	120 82.6%	84 86.5%	68 78.7%	103 85.8%	17 60.8%	258 83.9%	70 74.4%	148 85.0%	59 82.4%	-	80 79.9%	70 85.4%	134 82.9%	171 82.1%	455 82.5%	45 82.0%	23 88.2%	11 83.5%
Would not	112 17.3%	64 21.4%	48 13.8%	33 15.1%	51 17.3%	28 21.3%	8 13.9%	19 17.8%	25 17.4%	13 13.5%	18 21.3%	17 14.2%	11 39.2%	49 16.1%	24 25.6%	26 15.0%	13 17.6%	-	20 20.1%	12 14.6%	27 17.1%	37 17.9%	97 17.5%	10 18.0%	3 11.8%	2 16.5%
SIGMA	646 100.0%	301 100.0%	345 100.0%	222 100.0%	293 100.0%	131 100.0%	55 100.0%	109 100.0%	145 100.0%	97 100.0%	86 100.0%	120 100.0%	28 100.0%	307 100.0%	94 100.0%	175 100.0%	71 100.0%	-	100 100.0%	82 100.0%	161 100.0%	208 100.0%	551 100.0%	55 100.0%	27 100.0%	13 100.0%

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Table 10

Q10. By Normal Weighting

Q10. Imagine your mortgage or rent payments increased to a level where you would struggle to pay your contributions each month. If you struggled to afford an increase to your rent or mortgage what other areas of spending would you have to cut back on,

please tell us if you would or would not have to cut back on your spending in these areas:

Education for myself

Base : Respondents who live in rented households from council / private landlord / housing association or currently have a mortgage on their homes

	Total	Gen	der		Age				Ηοι	usehold inc	ome				Ac	commodati	on					Reg	ion			
		Male	Female	18-34	35-54	55+					£40,000 - £49,999	£50,000 - £99,999	£100,000 or more	Own / Mortgage	Rent from	private	Rent from housing association	Other	London	Midlands	North	South	England	Scotland	Wales	NI
Unweighted Total	741	293	448	298	340	103	53	126	174	134	95	129	22	366	83	219	73	-	102	101	166	259	628	65	32	16
Weighted Total	646	301	345	222	293	131	55	109	145	97	86	120	28	307	94	175	71	-	100	82	161	208	551	55	27	13
Would	415 64.2%	191 63.5%	224 64.7%	134 60.3%	204 69.6%	76 58.5%	28 51.3%	74 67.9%	101 69.5%	54 55.3%	58 67.5%	79 66.4%	15 53.2%	215 70.0%	51 54.2%	106 60.6%	43 60.8%	-	51 50.8%	59 71.6%	104 64.7%	140 67.1%	353 64.1%	36 64.6%	18 67.6%	7 56.6%
Would not	232 35.8%	110 36.5%	122 35.3%	88 39.7%	89 30.4%	54 41.5%	27 48.7%	35 32.1%	44 30.5%	43 44.7%	28 32.5%	40 33.6%	13 46.8%	92 30.0%	43 45.8%	69 39.4%	28 39.2%	-	49 49.2%	23 28.4%	57 35.3%	69 32.9%	198 35.9%	20 35.4%	9 32.4%	6 43.4%
SIGMA	646 100.0%	301 100.0%	345 100.0%	222 100.0%	293 100.0%	131 100.0%	55 100.0%	109 100.0%	145 100.0%	97 100.0%	86 100.0%	120 100.0%	28 100.0%	307 100.0%	94 100.0%	175 100.0%	71 100.0%	-	100 100.0%	82 100.0%	161 100.0%	208 100.0%	551 100.0%	55 100.0%	27 100.0%	13 100.0%

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Table 11

Q11. By Normal Weighting

Q11. Imagine your mortgage or rent payments increased to a level where you would struggle to pay your contributions each month. If you struggled to afford an increase to your rent or mortgage what other areas of spending would you have to cut back on,

please tell us if you would or would not have to cut back on your spending in these areas:

Day-to-day basic food

Base : Respondents who live in rented households from council / private landlord / housing association or currently have a mortgage on their homes

	Total	Gen	der		Age				Ηοι	usehold inc	ome				Ac	commodati	on					Reg	ion			
		Male	Female	18-34	35-54	55+	Less than £10,000				£40,000 - £49,999	£50,000 - £99,999	£100,000 or more	Own / Mortgage	Rent from	private	Rent from housing association	Other	London	Midlands	North	South	England	Scotland	Wales	NI
Unweighted Total	741	293	448	298	340	103	53	126	174	134	95	129	22	366	83	219	73	-	102	101	166	259	628	65	32	16
Weighted Total	646	301	345	222	293	131	55	109	145	97	86	120	28	307	94	175	71	-	100	82	161	208	551	55	27	13
Would	290 44.8%	116 38.7%	173 50.2%	116 52.3%	131 44.8%	42 32.3%	27 48.5%	51 47.1%	71 48.8%	42 43.0%	43 50.1%	47 39.3%	7 24.7%	132 43.0%	41 43.5%	84 48.0%	33 46.5%	-	43 42.8%	38 46.3%	73 45.3%	92 44.0%	245 44.5%	27 48.0%	11 39.6%	7 56.1%
Would not	357 55.2%	185 61.3%	172 49.8%	106 47.7%	162 55.2%	88 67.7%	28 51.5%	58 52.9%	74 51.2%	55 57.0%	43 49.9%	73 60.7%	21 75.3%	175 57.0%	53 56.5%	91 52.0%	38 53.5%	-	57 57.2%	44 53.7%	88 54.7%	117 56.0%	306 55.5%	29 52.0%	16 60.4%	6 43.9%
SIGMA	646 100.0%	301 100.0%	345 100.0%	222 100.0%	293 100.0%	131 100.0%	55 100.0%	109 100.0%	145 100.0%	97 100.0%	86 100.0%	120 100.0%	28 100.0%	307 100.0%	94 100.0%	175 100.0%	71 100.0%	-	100 100.0%	82 100.0%	161 100.0%	208 100.0%	551 100.0%	55 100.0%	27 100.0%	13 100.0%

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Table 12

Q12. By Normal Weighting

Q12. Imagine your mortgage or rent payments increased to a level where you would struggle to pay your contributions each month. If you struggled to afford an increase to your rent or mortgage what other areas of spending would you have to cut back on,

please tell us if you would or would not have to cut back on your spending in these areas:

Holidays and recreation

Base : Respondents who live in rented households from council / private landlord / housing association or currently have a mortgage on their homes

	Total Gender Age								Ηοι	usehold inc	ome				Ac	commodati	on					Reg	ion			
		Male	Female	18-34	35-54	55+					£40,000 - £49,999	£50,000 - £99,999	£100,000 or more	Own / Mortgage	Rent from	private	Rent from housing association	Other	London	Midlands	North	South	England	Scotland	Wales	NI
Unweighted Total	741	293	448	298	340	103	53	126	174	134	95	129	22	366	83	219	73	-	102	101	166	259	628	65	32	16
Weighted Total	646	301	345	222	293	131	55	109	145	97	86	120	28	307	94	175	71	-	100	82	161	208	551	55	27	13
Would	516 79.9%	221 73.4%	296 85.6%	183 82.1%	233 79.4%	101 77.3%	47 85.6%	85 78.2%	119 82.2%	80 82.4%	67 78.1%	99 82.8%	14 48.7%	243 79.2%	69 73.1%	148 85.0%	56 79.4%	-	79 78.9%	75 91.8%	124 76.9%	163 78.3%	441 80.0%	43 77.4%	22 81.3%	11 83.5%
Would not	130 20.1%	80 26.6%	50 14.4%	40 17.9%	61 20.6%	30 22.7%	8 14.4%	24 21.8%	26 17.8%	17 17.6%	19 21.9%	21 17.2%	15 51.3%	64 20.8%	25 26.9%	26 15.0%	15 20.6%		21 21.1%	7 8.2%	37 23.1%	45 21.7%	110 20.0%	12 22.6%	5 18.7%	2 16.5%
SIGMA	646 100.0%	301 100.0%	345 100.0%	222 100.0%	293 100.0%	131 100.0%	55 100.0%	109 100.0%	145 100.0%	97 100.0%	86 100.0%	120 100.0%	28 100.0%	307 100.0%	94 100.0%	175 100.0%	71 100.0%	-	100 100.0%	82 100.0%	161 100.0%	208 100.0%	551 100.0%	55 100.0%	27 100.0%	13 100.0%

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Table 13

Q13. By Normal Weighting

Q13. Imagine your mortgage or rent payments increased to a level where you would struggle to pay your contributions each month. If you struggled to afford an increase to your rent or mortgage what other areas of spending would you have to cut back on,

please tell us if you would or would not have to cut back on your spending in these areas:

Transport - for example giving up a car to use public transport instead

Base : Respondents who live in rented households from council / private landlord / housing association or currently have a mortgage on their homes

	Total	Gen	der		Age				Ηοι	usehold inc	ome				Ac	commodati	on					Reg	ion			
		Male	Female	18-34	35-54	55+	Less than £10,000					£50,000 - £99,999	£100,000 or more	Own / Mortgage	Rent from	private	Rent from housing association		London	Midlands	North	South	England	Scotland	Wales	NI
Unweighted Total	741	293	448	298	340	103	53	126	174	134	95	129	22	366	83	219	73	-	102	101	166	259	628	65	32	16
Weighted Total	646	301	345	222	293	131	55	109	145	97	86	120	28	307	94	175	71	-	100	82	161	208	551	55	27	13
Would	329 50.9%	144 48.0%	185 53.4%	127 57.3%	144 49.1%	58 44.1%	37 66.5%	69 63.2%	72 49.8%	41 42.1%	38 44.3%	60 49.9%	11 37.7%	126 41.1%	67 72.0%	94 54.1%	41 57.6%	-	59 59.1%	31 37.8%	92 57.1%	97 46.8%	279 50.7%	34 61.0%	13 49.5%	3 19.8%
Would not	317 49.1%	157 52.0%	161 46.6%	95 42.7%	149 50.9%	73 55.9%	18 33.5%	40 36.8%	73 50.2%	56 57.9%	48 55.7%	60 50.1%	18 62.3%	181 58.9%	26 28.0%	80 45.9%	30 42.4%	-	41 40.9%	51 62.2%	69 42.9%	111 53.2%	272 49.3%	22 39.0%	13 50.5%	10 80.2%
SIGMA	646 100.0%	301 100.0%	345 100.0%	222 100.0%	293 100.0%	131 100.0%	55 100.0%	109 100.0%	145 100.0%	97 100.0%	86 100.0%	120 100.0%	28 100.0%	307 100.0%	94 100.0%	175 100.0%	71 100.0%	-	100 100.0%	82 100.0%	161 100.0%	208 100.0%	551 100.0%	55 100.0%	27 100.0%	13 100.0%

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Table 14

Q14. By Normal Weighting

Q14. Imagine your mortgage or rent payments increased to a level where you would struggle to pay your contributions each month. If you struggled to afford an increase to your rent or mortgage what other areas of spending would you have to cut back on,

please tell us if you would or would not have to cut back on your spending in these areas:

Education for my children

Base : Respondents who live in rented households from council / private landlord / housing association or currently have a mortgage on their homes

	Total	Ger	nder		Age				Ηοι	sehold inc	ome				Ac	commodati	on					Reg	ion			
		Male	Female	18-34	35-54	55+	Less than £10,000				£40,000 - £49,999	£50,000 - £99,999	£100,000 or more	Own / Mortgage	Rent from council	private	Rent from housing association	Other	London	Midlands	North	South	England	Scotland	Wales	NI
Unweighted Total	741	293	448	298	340	103	53	126	174	134	95	129	22	366	83	219	73	-	102	101	166	259	628	65	32	16
Weighted Total	646	301	345	222	293	131	55	109	145	97	86	120	28	307	94	175	71	-	100	82	161	208	551	55	27	13
Would	203 31.4%	103 34.2%	100 28.9%	69 31.2%	92 31.3%	41 31.7%	16 29.8%	39 35.7%	53 36.7%	27 27.6%	23 26.7%	34 28.7%	7 23.3%	100 32.4%	35 37.3%	49 28.3%	19 26.3%	-	33 32.7%	28 34.0%	57 35.2%	62 29.9%	179 32.6%	16 28.6%	5 17.4%	3 20.8%
Would not	444 68.6%	198 65.8%	246 71.1%	153 68.8%	201 68.7%	89 68.3%	39 70.2%	70 64.3%	92 63.3%	70 72.4%	63 73.3%	85 71.3%	22 76.7%	207 67.6%	59 62.7%	125 71.7%	52 73.7%	-	67 67.3%	54 66.0%	104 64.8%	146 70.1%	372 67.4%	40 71.4%	22 82.6%	10 79.2%
SIGMA	646 100.0%	301 100.0%	345 100.0%	222 100.0%	293 100.0%	131 100.0%	55 100.0%	109 100.0%	145 100.0%	97 100.0%	86 100.0%	120 100.0%	28 100.0%	307 100.0%	94 100.0%	175 100.0%	71 100.0%	-	100 100.0%	82 100.0%	161 100.0%	208 100.0%	551 100.0%	55 100.0%	27 100.0%	13 100.0%

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Table 15

Q15. By Normal Weighting

Q15. Imagine your mortgage or rent payments increased to a level where you would struggle to pay your contributions each month. If you struggled to afford an increase to your rent or mortgage what other areas of spending would you have to cut back on,

please tell us if you would or would not have to cut back on your spending in these areas:

Luxury food, including eating out

Base : Respondents who live in rented households from council / private landlord / housing association or currently have a mortgage on their homes

	Total	Gen	der		Age				Ηοι	usehold inc	ome				Ac	commodati	on					Reg	ion			
		Male	Female	18-34	35-54	55+	Less than £10,000		£20,000 - £29,999	£30,000 - £39,999	£40,000 - £49,999	£50,000 - £99,999	£100,000 or more	Own / Mortgage	Rent from council	private	Rent from housing association	Other	London	Midlands	North	South	England	Scotland	Wales	NI
Unweighted Total	741	293	448	298	340	103	53	126	174	134	95	129	22	366	83	219	73	-	102	101	166	259	628	65	32	16
Weighted Total	646	301	345	222	293	131	55	109	145	97	86	120	28	307	94	175	71	-	100	82	161	208	551	55	27	13
Would	557 86.2%	254 84.3%	303 87.8%	184 83.0%	257 87.6%	116 88.5%	48 86.9%	84 77.0%	130 89.4%	85 87.6%	74 85.7%	113 94.3%	18 63.2%	271 88.4%	74 79.5%	150 85.7%	61 86.4%	-	80 79.7%	77 94.1%	144 89.6%	177 84.9%	478 86.7%	43 78.0%	24 90.5%	12 90.8%
Would not	89 13.8%	47 15.7%	42 12.2%	38 17.0%	36 12.4%	15 11.5%	7 13.1%	25 23.0%	15 10.6%	12 12.4%	12 14.3%	7 5.7%	10 36.8%	35 11.6%	19 20.5%	25 14.3%	10 13.6%	-	20 20.3%	5 5.9%	17 10.4%	31 15.1%	73 13.3%	12 22.0%	3 9.5%	1 9.2%
SIGMA	646 100.0%	301 100.0%	345 100.0%	222 100.0%	293 100.0%	131 100.0%	55 100.0%	109 100.0%	145 100.0%	97 100.0%	86 100.0%	120 100.0%	28 100.0%	307 100.0%	94 100.0%	175 100.0%	71 100.0%	-	100 100.0%	82 100.0%	161 100.0%	208 100.0%	551 100.0%	55 100.0%	27 100.0%	13 100.0%

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Table 16

Q16. By Normal Weighting

Q16. Imagine your mortgage or rent payments increased to a level where you would struggle to pay your contributions each month. If you struggled to afford an increase to your rent or mortgage what other areas of spending would you have to cut back on,

please tell us if you would or would not have to cut back on your spending in these areas:

Energy use

Base : Respondents who live in rented households from council / private landlord / housing association or currently have a mortgage on their homes

	Total	Gen	der		Age				Ηοι	sehold inc	ome				Ac	commodati	on					Reg	ion			
		Male	Female	18-34	35-54	55+					£40,000 - £49,999	£50,000 - £99,999	£100,000 or more	Own / Mortgage	Rent from	private	Rent from housing association	Other	London	Midlands	North	South	England	Scotland	Wales	NI
Unweighted Total	741	293	448	298	340	103	53	126	174	134	95	129	22	366	83	219	73	-	102	101	166	259	628	65	32	16
Weighted Total	646	301	345	222	293	131	55	109	145	97	86	120	28	307	94	175	71	-	100	82	161	208	551	55	27	13
Would	407 63.0%	179 59.5%	228 66.0%	138 62.0%	192 65.4%	77 59.3%	31 55.5%	67 61.0%	98 67.5%	59 60.3%	54 62.2%	84 70.7%	12 43.6%	193 62.9%	57 60.3%	109 62.5%	48 68.1%	-	57 57.2%	51 62.3%	106 66.0%	130 62.6%	345 62.6%	34 62.1%	19 70.4%	9 70.0%
Would not	239 37.0%	122 40.5%	117 34.0%	85 38.0%	101 34.6%	53 40.7%	25 44.5%	42 39.0%	47 32.5%	39 39.7%	33 37.8%	35 29.3%	16 56.4%	114 37.1%	37 39.7%	65 37.5%	23 31.9%	-	43 42.8%	31 37.7%	55 34.0%	78 37.4%	206 37.4%	21 37.9%	8 29.6%	4 30.0%
SIGMA	646 100.0%	301 100.0%	345 100.0%	222 100.0%	293 100.0%	131 100.0%	55 100.0%	109 100.0%	145 100.0%	97 100.0%	86 100.0%	120 100.0%	28 100.0%	307 100.0%	94 100.0%	175 100.0%	71 100.0%	-	100 100.0%	82 100.0%	161 100.0%	208 100.0%	551 100.0%	55 100.0%	27 100.0%	13 100.0%

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 Table 17

 Q17. By Normal Weighting

 Q17. Which of these best describes your savings situation:

 Descent and the provident statement

Base : All Respondents

	Total	Ger	nder		Age				Но	usehold inc	come				Ac	commodati	on					Reg	jion			
		Male	Female	18-34	35-54	55+	Less than £10,000		£20,000 - £29,999	£30,000 - £39,999	£40,000 - £49,999	£50,000 - £99,999	£100,000 or more	Own / Mortgage	Rent from	private	Rent from housing association	Other	London	Midlands	North	South	England	Scotland	Wales	NI
Unweighted Total	1028	418	610	379	401	248	68	169	234	182	145	183	31	581	83	219	73	70	128	162	231	347	868	96	47	17
Weighted Total	1028	501	527	294	352	382	70	159	210	158	175	202	38	623	94	175	71	63	135	164	240	325	863	96	54	15
I have savings	712 69.2%	375 74.8%	337 63.9%	170 57.7%	220 62.5%	322 84.3%	25 36.4%	80 50.4%	126 60.0%	113 71.3%	145 82.8%	175 87.0%	34 89.9%	516 82.8%	37 39.8%	78 44.8%	33 47.1%	45 70.2%	98 72.6%	113 69.1%	142 59.2%	249 76.6%	602 69.7%	62 64.9%	38 70.9%	9 61.5%
l do not have savings	316 30.8%	126 25.2%	190 36.1%	125 42.3%	132 37.5%	60 15.7%	44 63.6%	79 49.6%	84 40.0%	45 28.7%	30 17.2%	26 13.0%	4 10.1%	107 17.2%	56 60.2%	96 55.2%	38 52.9%	19 29.8%	37 27.4%	51 30.9%	98 40.8%	76 23.4%	261 30.3%	34 35.1%	16 29.1%	6 38.5%
SIGMA	1028 100.0%	501 100.0%	527 100.0%	294 100.0%	352 100.0%	382 100.0%	70 100.0%	159 100.0%	210 100.0%	158 100.0%	175 100.0%	202 100.0%	38 100.0%	623 100.0%	94 100.0%	175 100.0%	71 100.0%	63 100.0%	135 100.0%	164 100.0%	240 100.0%	325 100.0%	863 100.0%	96 100.0%	54 100.0%	15 100.0%

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Table 18

Q18. By Normal Weighting

Q18. The base rate of interest in the UK, determined by the Bank of England, is currently set at 0.25%. It is possible that the Bank of England will increase the base rate of interest over the next month. This could increase the returns that savers in the UK receive. Thinking about a possible increase in interest rates on savings, would this help you or not help you with your day-to-day financial needs?

Base : Respondents who have savings

	Total	Ger	der		Age				Ho	usehold inc	come				Ac	commodati	on					Reg	jion			
		Male	Female	18-34	35-54	55+			£20,000 - £29,999	£30,000 - £39,999	£40,000 - £49,999	£50,000 - £99,999	£100,000 or more	Own / Mortgage	Rent from council		Rent from housing association	Other	London	Midlands	North	South	England	Scotland	Wales	NI
Unweighted Total	669	295	374	221	246	202	22	81	137	123	111	153	29	459	31	96	32	49	93	102	136	241	572	58	29	10
Weighted Total	712	375	337	170	220	322	25	80	126	113	145	175	34	516	37	78	33	45	98	113	142	249	602	62	38	9
This would help me with my personal finances	474 66.6%	248 66.2%	226 67.0%	105 62.0%	123 55.9%	246 76.3%	12 45.4%	57 71.0%	80 63.6%	79 69.7%	101 69.9%	113 64.4%	22 64.7%	357 69.3%	25 65.7%	43 55.3%	15 44.6%	31 70.4%	64 65.4%	82 72.1%	102 71.9%	154 61.9%	402 66.7%	41 66.2%	26 69.1%	4 49.3%
This would not help me with my personal finances	238 33.4%	127 33.8%	111 33.0%	64 38.0%	97 44.1%	76 23.7%	14 54.6%	23 29.0%	46 36.4%	34 30.3%	44 30.1%	62 35.6%	12 35.3%	158 30.7%	13 34.3%	35 44.7%	19 55.4%	13 29.6%	34 34.6%	32 27.9%	40 28.1%	95 38.1%	200 33.3%	21 33.8%	12 30.9%	5 50.7%
SIGMA	712 100.0%	375 100.0%	337 100.0%	170 100.0%	220 100.0%	322 100.0%	25 100.0%	80 100.0%	126 100.0%	113 100.0%	145 100.0%	175 100.0%	34 100.0%	516 100.0%	37 100.0%	78 100.0%	33 100.0%	45 100.0%	98 100.0%	113 100.0%	142 100.0%	249 100.0%	602 100.0%	62 100.0%	38 100.0%	9 100.0%

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Table 19

Q19. By Normal Weighting

Q19. If the interest rate rise helped you with your personal finances, what would you spend this extra money on?

Day-to-day basic food

Base : Respondents for whom an increase in interest rates would help their personal finances

	Total	Ger	nder		Age				Ηοι	usehold inc	come				Ac	commodati	on					Reg	ion			
		Male	Female	18-34	35-54	55+					£40,000 - £49,999	£50,000 - £99,999	£100,000 or more	Own / Mortgage	Rent from council		housing	Other	London	Midlands	North	South	England	Scotland	Wales	NI
Unweighted Total	410	176	234	133	132	145	11	51	83	81	69	88	18	288	20	51	16	33	58	67	93	136	354	33	19	4
Weighted Total	474	248	226	105	123	246	12	57	80	79	101	113	22	357	25	43	15	31	64	82	102	154	402	41	26	4
Would	192 40.5%	79 32.0%	112 49.8%	50 47.3%	82 66.7%	60 24.5%	9 74.6%	29 51.3%	28 35.1%	33 41.6%	28 28.0%	44 39.2%	16 73.2%	132 36.9%	14 56.6%	23 52.5%	4 25.2%	17 55.7%	30 46.9%	35 43.1%	31 30.8%	68 44.1%	164 40.9%	14 33.4%	10 38.1%	4 78.6%
Would not	282 59.5%	169 68.0%	113 50.2%	55 52.7%	41 33.3%	186 75.5%	3 25.4%	28 48.7%	52 64.9%	46 58.4%	73 72.0%	69 60.8%	6 26.8%	226 63.1%	11 43.4%	21 47.5%	11 74.8%	14 44.3%	34 53.1%	47 56.9%	71 69.2%	86 55.9%	237 59.1%	28 66.6%	16 61.9%	1 21.4%
SIGMA	474 100.0%	248 100.0%	226 100.0%	105 100.0%	123 100.0%	246 100.0%	12 100.0%	57 100.0%	80 100.0%	79 100.0%	101 100.0%	113 100.0%	22 100.0%	357 100.0%	25 100.0%	43 100.0%	15 100.0%	31 100.0%	64 100.0%	82 100.0%	102 100.0%	154 100.0%	402 100.0%	41 100.0%	26 100.0%	4 100.0%

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Table 20

Q20. By Normal Weighting

Q20. If the interest rate rise helped you with your personal finances, what would you spend this extra money on?

Buying clothes

Base : Respondents for whom an increase in interest rates would help their personal finances

	Total	Ger	nder		Age				Ηοι	sehold inc	ome				Ac	commodati	on					Reg	jion			
		Male	Female	18-34	35-54	55+	Less than £10,000	£10,000 - £19,999			£40,000 - £49,999	£50,000 - £99,999	£100,000 or more	Own / Mortgage	Rent from council		Rent from housing association	Other	London	Midlands	North	South	England	Scotland	Wales	NI
Unweighted Total	410	176	234	133	132	145	11	51	83	81	69	88	18	288	20	51	16	33	58	67	93	136	354	33	19	4
Weighted Total	474	248	226	105	123	246	12	57	80	79	101	113	22	357	25	43	15	31	64	82	102	154	402	41	26	4
Would	174 36.8%	73 29.6%	101 44.7%	46 43.9%	62 50.4%	66 26.9%	1 9.1%	23 40.3%	30 37.7%	29 36.4%	27 26.4%	44 38.7%	15 66.8%	131 36.7%	7 27.3%	17 40.4%	4 27.3%	15 46.2%	30 46.9%	36 44.5%	32 31.0%	51 33.4%	149 37.2%	15 35.6%	7 25.4%	4 78.6%
Would not	299 63.2%	175 70.4%	125 55.3%	59 56.1%	61 49.6%	179 73.1%	11 90.9%	34 59.7%	50 62.3%	50 63.6%	74 73.6%	69 61.3%	7 33.2%	226 63.3%	18 72.7%	26 59.6%	11 72.7%	17 53.8%	34 53.1%	45 55.5%	70 69.0%	102 66.6%	252 62.8%	27 64.4%	20 74.6%	1 21.4%
SIGMA	474 100.0%	248 100.0%	226 100.0%	105 100.0%	123 100.0%	246 100.0%	12 100.0%	57 100.0%	80 100.0%	79 100.0%	101 100.0%	113 100.0%	22 100.0%	357 100.0%	25 100.0%	43 100.0%	15 100.0%	31 100.0%	64 100.0%	82 100.0%	102 100.0%	154 100.0%	402 100.0%	41 100.0%	26 100.0%	4 100.0%

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Table 21

Q21. By Normal Weighting

Q21. If the interest rate rise helped you with your personal finances, what would you spend this extra money on?

Luxury food, including eating out

Base : Respondents for whom an increase in interest rates would help their personal finances

	Total	Gen	der		Age				Ηοι	usehold inc	come				Ac	commodati	on					Reg	jion			
		Male	Female	18-34	35-54	55+	Less than £10,000		£20,000 - £29,999	£30,000 - £39,999	£40,000 - £49,999	£50,000 - £99,999	£100,000 or more	Own / Mortgage	Rent from council	private	Rent from housing association	Other	London	Midlands	North	South	England	Scotland	Wales	NI
Unweighted Total	410	176	234	133	132	145	11	51	83	81	69	88	18	288	20	51	16	33	58	67	93	136	354	33	19	4
Weighted Total	474	248	226	105	123	246	12	57	80	79	101	113	22	357	25	43	15	31	64	82	102	154	402	41	26	4
Would	156 32.9%	80 32.4%	76 33.6%	46 43.4%	52 42.1%	59 23.9%	2 19.3%	16 27.4%	25 30.7%	28 35.6%	26 26.0%	39 34.8%	15 66.5%	118 32.9%	11 44.5%	15 34.9%	4 26.6%	8 26.6%	20 31.7%	27 33.4%	31 30.3%	53 34.1%	131 32.6%	12 29.9%	10 36.5%	3 69.3%
Would not	318 67.1%	168 67.6%	150 66.4%	60 56.6%	71 57.9%	187 76.1%	9 80.7%	41 72.6%	56 69.3%	51 64.4%	75 74.0%	74 65.2%	7 33.5%	240 67.1%	14 55.5%	28 65.1%	11 73.4%	23 73.4%	44 68.3%	54 66.6%	71 69.7%	101 65.9%	271 67.4%	29 70.1%	17 63.5%	1 30.7%
SIGMA	474 100.0%	248 100.0%	226 100.0%	105 100.0%	123 100.0%	246 100.0%	12 100.0%	57 100.0%	80 100.0%	79 100.0%	101 100.0%	113 100.0%	22 100.0%	357 100.0%	25 100.0%	43 100.0%	15 100.0%	31 100.0%	64 100.0%	82 100.0%	102 100.0%	154 100.0%	402 100.0%	41 100.0%	26 100.0%	4 100.0%

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Table 22

Q22. By Normal Weighting

Q22. If the interest rate rise helped you with your personal finances, what would you spend this extra money on?

Education for myself

Base : Respondents for whom an increase in interest rates would help their personal finances

	Total	Gen	der		Age				Ηοι	sehold inc	ome				Ac	commodati	on					Reg	ion			
		Male	Female	18-34	35-54	55+	Less than £10,000				£40,000 - £49,999	£50,000 - £99,999	£100,000 or more	Own / Mortgage	Rent from council	private	housing	Other	London	Midlands	North	South	England	Scotland	Wales	NI
Unweighted Total	410	176	234	133	132	145	11	51	83	81	69	88	18	288	20	51	16	33	58	67	93	136	354	33	19	4
Weighted Total	474	248	226	105	123	246	12	57	80	79	101	113	22	357	25	43	15	31	64	82	102	154	402	41	26	4
Would	82 17.4%	35 14.0%	48 21.1%	37 34.8%	37 30.2%	8 3.4%	3 28.6%	8 13.4%	10 11.8%	18 23.2%	8 8.3%	26 23.0%	8 35.2%	44 12.3%	6 24.2%	15 34.0%	3 21.1%	14 44.8%	15 23.2%	9 11.1%	20 19.2%	32 20.7%	75 18.8%	6 14.5%	1 3.3%	-
Would not	392 82.6%	213 86.0%	178 78.9%	68 65.2%	86 69.8%	237 96.6%	8 71.4%	49 86.6%	71 88.2%	60 76.8%	93 91.7%	87 77.0%	14 64.8%	314 87.7%	19 75.8%	29 66.0%	12 78.9%	17 55.2%	49 76.8%	73 88.9%	82 80.8%	122 79.3%	326 81.2%	35 85.5%	26 96.7%	4 100.0%
SIGMA	474 100.0%	248 100.0%	226 100.0%	105 100.0%	123 100.0%	246 100.0%	12 100.0%	57 100.0%	80 100.0%	79 100.0%	101 100.0%	113 100.0%	22 100.0%	357 100.0%	25 100.0%	43 100.0%	15 100.0%	31 100.0%	64 100.0%	82 100.0%	102 100.0%	154 100.0%	402 100.0%	41 100.0%	26 100.0%	4 100.0%

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Table 23

Q23. By Normal Weighting Q23. If the interest rate rise helped you with your personal finances, what would you spend this extra money on?

Education for my children

Base : Respondents for whom an increase in interest rates would help their personal finances

	Total	Ger	der		Age				Ηοι	sehold inc	ome				Ac	commodati	on					Reg	ion			
		Male	Female	18-34	35-54	55+		£10,000 - £19,999	£20,000 - £29,999		£40,000 - £49,999	£50,000 - £99,999	£100,000 or more	Own / Mortgage	Rent from council		Rent from housing association	Other	London	Midlands	North	South	England	Scotland	Wales	NI
Unweighted Total	410	176	234	133	132	145	11	51	83	81	69	88	18	288	20	51	16	33	58	67	93	136	354	33	19	4
Weighted Total	474	248	226	105	123	246	12	57	80	79	101	113	22	357	25	43	15	31	64	82	102	154	402	41	26	4
Would	121 25.6%	54 21.6%	67 29.9%	56 53.5%	52 41.9%	13 5.4%	3 22.7%	10 17.5%	20 24.8%	24 30.5%	23 22.4%	29 25.3%	11 51.6%	76 21.3%	8 32.8%	23 52.6%	7 46.4%	7 21.6%	26 41.3%	15 18.0%	18 17.9%	40 25.8%	99 24.7%	15 35.2%	7 26.4%	1 12.4%
Would not	353 74.4%	195 78.4%	158 70.1%	49 46.5%	71 58.1%	232 94.6%	9 77.3%	47 82.5%	60 75.2%	55 69.5%	78 77.6%	84 74.7%	11 48.4%	281 78.7%	16 67.2%	20 47.4%	8 53.6%	25 78.4%	37 58.7%	67 82.0%	84 82.1%	114 74.2%	303 75.3%	27 64.8%	19 73.6%	4 87.6%
SIGMA	474 100.0%	248 100.0%	226 100.0%	105 100.0%	123 100.0%	246 100.0%	12 100.0%	57 100.0%	80 100.0%	79 100.0%	101 100.0%	113 100.0%	22 100.0%	357 100.0%	25 100.0%	43 100.0%	15 100.0%	31 100.0%	64 100.0%	82 100.0%	102 100.0%	154 100.0%	402 100.0%	41 100.0%	26 100.0%	4 100.0%

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Table 24

Q24. By Normal Weighting

Q24. If the interest rate rise helped you with your personal finances, what would you spend this extra money on?

Holidays and recreation

Base : Respondents for whom an increase in interest rates would help their personal finances

	Total	Gen	der		Age				Ηοι	usehold inc	ome				Ac	commodati	on					Reg	ion			
		Male	Female	18-34	35-54	55+	Less than £10,000		£20,000 - £29,999	£30,000 - £39,999	£40,000 - £49,999	£50,000 - £99,999	£100,000 or more	Own / Mortgage	Rent from	private	Rent from housing association	Other	London	Midlands	North	South	England	Scotland	Wales	NI
Unweighted Total	410	176	234	133	132	145	11	51	83	81	69	88	18	288	20	51	16	33	58	67	93	136	354	33	19	4
Weighted Total	474	248	226	105	123	246	12	57	80	79	101	113	22	357	25	43	15	31	64	82	102	154	402	41	26	4
Would	271 57.1%	123 49.5%	148 65.5%	53 50.5%	74 60.4%	143 58.3%	6 55.3%	32 55.9%	38 46.9%	41 52.0%	70 69.2%	65 57.5%	11 50.4%	217 60.7%	9 38.5%	21 47.8%	4 30.0%	19 59.6%	34 53.4%	63 76.5%	59 58.0%	80 52.0%	236 58.7%	20 47.5%	12 45.5%	3 69.3%
Would not	203 42.9%	125 50.5%	78 34.5%	52 49.5%	49 39.6%	102 41.7%	5 44.7%	25 44.1%	43 53.1%	38 48.0%	31 30.8%	48 42.5%	11 49.6%	141 39.3%	15 61.5%	23 52.2%	10 70.0%	13 40.4%	30 46.6%	19 23.5%	43 42.0%	74 48.0%	166 41.3%	22 52.5%	14 54.5%	1 30.7%
SIGMA	474 100.0%	248 100.0%	226 100.0%	105 100.0%	123 100.0%	246 100.0%	12 100.0%	57 100.0%	80 100.0%	79 100.0%	101 100.0%	113 100.0%	22 100.0%	357 100.0%	25 100.0%	43 100.0%	15 100.0%	31 100.0%	64 100.0%	82 100.0%	102 100.0%	154 100.0%	402 100.0%	41 100.0%	26 100.0%	4 100.0%

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Table 25

Q25. By Normal Weighting

Q25. If the interest rate rise helped you with your personal finances, what would you spend this extra money on?

Days out

Base : Respondents for whom an increase in interest rates would help their personal finances

	Total	Ger	nder		Age				Ηοι	sehold inc	ome				Ac	commodati	on					Reg	jion			
		Male	Female	18-34	35-54	55+	Less than £10,000	£10,000 - £19,999			£40,000 - £49,999	£50,000 - £99,999	£100,000 or more	Own / Mortgage	Rent from council		Rent from housing association	Other	London	Midlands	North	South	England	Scotland	Wales	NI
Unweighted Total	410	176	234	133	132	145	11	51	83	81	69	88	18	288	20	51	16	33	58	67	93	136	354	33	19	4
Weighted Total	474	248	226	105	123	246	12	57	80	79	101	113	22	357	25	43	15	31	64	82	102	154	402	41	26	4
Would	217 45.7%	95 38.2%	122 54.1%	48 46.0%	70 56.8%	99 40.1%	5 44.8%	30 52.8%	32 40.3%	35 43.9%	50 49.3%	46 41.1%	12 56.2%	171 47.9%	10 40.5%	18 41.0%	5 35.6%	12 38.2%	25 39.5%	44 53.8%	46 45.5%	70 45.6%	186 46.3%	15 35.2%	13 50.4%	3 69.3%
Would not	257 54.3%	153 61.8%	104 45.9%	57 54.0%	53 43.2%	147 59.9%	6 55.2%	27 47.2%	48 59.7%	44 56.1%	51 50.7%	67 58.9%	10 43.8%	186 52.1%	15 59.5%	25 59.0%	10 64.4%	19 61.8%	39 60.5%	38 46.2%	56 54.5%	84 54.4%	216 53.7%	27 64.8%	13 49.6%	1 30.7%
SIGMA	474 100.0%	248 100.0%	226 100.0%	105 100.0%	123 100.0%	246 100.0%	12 100.0%	57 100.0%	80 100.0%	79 100.0%	101 100.0%	113 100.0%	22 100.0%	357 100.0%	25 100.0%	43 100.0%	15 100.0%	31 100.0%	64 100.0%	82 100.0%	102 100.0%	154 100.0%	402 100.0%	41 100.0%	26 100.0%	4 100.0%

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Table 26

Q26. By Normal Weighting

Q26. If the interest rate rise helped you with your personal finances, what would you spend this extra money on?

Paying off my mortgage

Base : Respondents for whom an increase in interest rates would help their personal finances

	Total	Ger	nder		Age				Ηοι	usehold inc	come				Ac	commodati	on					Reg	ion			
		Male	Female	18-34	35-54	55+			£20,000 - £29,999		£40,000 - £49,999	£50,000 - £99,999	£100,000 or more	Own / Mortgage	Rent from council		housing	Other	London	Midlands	North	South	England	Scotland	Wales	NI
Unweighted Total	410	176	234	133	132	145	11	51	83	81	69	88	18	288	20	51	16	33	58	67	93	136	354	33	19	4
Weighted Total	474	248	226	105	123	246	12	57	80	79	101	113	22	357	25	43	15	31	64	82	102	154	402	41	26	4
Would	116 24.5%	54 21.9%	62 27.4%	54 51.6%	49 40.1%	13 5.1%	3 22.7%	7 13.0%	22 27.1%	17 21.5%	20 19.5%	32 27.9%	13 60.7%	78 21.7%	7 27.7%	14 32.4%	7 45.4%	11 34.6%	23 35.8%	14 17.3%	28 27.3%	35 22.6%	100 24.8%	7 18.0%	6 21.1%	4 78.6%
Would not	358 75.5%	194 78.1%	164 72.6%	51 48.4%	74 59.9%	233 94.9%	9 77.3%	50 87.0%	59 72.9%	62 78.5%	81 80.5%	81 72.1%	9 39.3%	280 78.3%	18 72.3%	29 67.6%	8 54.6%	21 65.4%	41 64.2%	68 82.7%	74 72.7%	119 77.4%	302 75.2%	34 82.0%	21 78.9%	1 21.4%
SIGMA	474 100.0%	248 100.0%	226 100.0%	105 100.0%	123 100.0%	246 100.0%	12 100.0%	57 100.0%	80 100.0%	79 100.0%	101 100.0%	113 100.0%	22 100.0%	357 100.0%	25 100.0%	43 100.0%	15 100.0%	31 100.0%	64 100.0%	82 100.0%	102 100.0%	154 100.0%	402 100.0%	41 100.0%	26 100.0%	4 100.0%

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Table 27

Q27. By Normal Weighting

Q27. If the interest rate rise helped you with your personal finances, what would you spend this extra money on?

I would invest it

Base : Respondents for whom an increase in interest rates would help their personal finances

	Total	Ger	nder		Age				Hou	sehold inc	ome				Ac	commodati	on					Reg	ion			
		Male	Female	18-34	35-54	55+		£10,000 - £19,999	£20,000 - £29,999		£40,000 - £49,999	£50,000 - £99,999	£100,000 or more	Own / Mortgage	Rent from council		Rent from housing association	Other	London	Midlands	North	South	England	Scotland	Wales	NI
Unweighted Total	410	176	234	133	132	145	11	51	83	81	69	88	18	288	20	51	16	33	58	67	93	136	354	33	19	4
Weighted Total	474	248	226	105	123	246	12	57	80	79	101	113	22	357	25	43	15	31	64	82	102	154	402	41	26	4
Would	314 66.3%	188 75.9%	126 55.7%	64 61.0%	80 65.4%	169 69.0%	7 62.0%	34 60.3%	42 52.4%	58 73.9%	67 66.6%	88 77.8%	11 50.1%	248 69.4%	17 68.1%	24 55.8%	6 39.1%	19 61.2%	41 64.0%	52 63.2%	63 61.9%	98 63.4%	253 63.1%	34 82.4%	23 88.9%	3 69.3%
Would not	160 33.7%	60 24.1%	100 44.3%	41 39.0%	43 34.6%	76 31.0%	4 38.0%	23 39.7%	38 47.6%	21 26.1%	34 33.4%	25 22.2%	11 49.9%	109 30.6%	8 31.9%	19 44.2%	9 60.9%	12 38.8%	23 36.0%	30 36.8%	39 38.1%	56 36.6%	148 36.9%	7 17.6%	3 11.1%	1 30.7%
SIGMA	474 100.0%	248 100.0%	226 100.0%	105 100.0%	123 100.0%	246 100.0%	12 100.0%	57 100.0%	80 100.0%	79 100.0%	101 100.0%	113 100.0%	22 100.0%	357 100.0%	25 100.0%	43 100.0%	15 100.0%	31 100.0%	64 100.0%	82 100.0%	102 100.0%	154 100.0%	402 100.0%	41 100.0%	26 100.0%	4 100.0%

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Table 28

Q28. By Normal Weighting

Q28. If the interest rate rise helped you with your personal finances, what would you spend this extra money on?

Small treats

Base : Respondents for whom an increase in interest rates would help their personal finances

	Total	Ger	nder		Age				Ηοι	sehold inc	ome				Ac	commodati	on					Reg	ion			
		Male	Female	18-34	35-54	55+	Less than £10,000	£10,000 - £19,999			£40,000 - £49,999	£50,000 - £99,999	£100,000 or more	Own / Mortgage	Rent from council	private	Rent from housing association	Other	London	Midlands	North	South	England	Scotland	Wales	NI
Unweighted Total	410	176	234	133	132	145	11	51	83	81	69	88	18	288	20	51	16	33	58	67	93	136	354	33	19	4
Weighted Total	474	248	226	105	123	246	12	57	80	79	101	113	22	357	25	43	15	31	64	82	102	154	402	41	26	4
Would	229 48.4%	98 39.6%	131 58.0%	54 51.7%	86 70.0%	89 36.1%	7 58.9%	29 51.6%	48 59.7%	42 53.3%	35 34.9%	48 42.9%	15 67.1%	170 47.6%	11 45.3%	21 48.2%	10 66.7%	16 52.4%	29 46.0%	45 55.6%	50 49.4%	73 47.7%	199 49.4%	17 41.6%	10 37.6%	4 78.6%
Would not	245 51.6%	150 60.4%	95 42.0%	51 48.3%	37 30.0%	157 63.9%	5 41.1%	28 48.4%	32 40.3%	37 46.7%	66 65.1%	65 57.1%	7 32.9%	187 52.4%	13 54.7%	22 51.8%	5 33.3%	15 47.6%	35 54.0%	36 44.4%	52 50.6%	81 52.3%	203 50.6%	24 58.4%	16 62.4%	1 21.4%
SIGMA	474 100.0%	248 100.0%	226 100.0%	105 100.0%	123 100.0%	246 100.0%	12 100.0%	57 100.0%	80 100.0%	79 100.0%	101 100.0%	113 100.0%	22 100.0%	357 100.0%	25 100.0%	43 100.0%	15 100.0%	31 100.0%	64 100.0%	82 100.0%	102 100.0%	154 100.0%	402 100.0%	41 100.0%	26 100.0%	4 100.0%

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Table 29

Q29. By Normal Weighting Q29. If you had to, for how many months could you support yourself financially just from your savings? Base : Respondents who have savings

	Total	Gei	nder		Age				Ηοι	usehold inc	ome				Ac	commodati	on					Reg	gion			
		Male	Female	18-34	35-54	55+	Less than £10,000	£10,000 - £19,999	£20,000 - £29,999	£30,000 - £39,999	£40,000 - £49,999	- 000,000 - £99,999	£100,000 or more	Own / Mortgage	Rent from council	Rent from private landlord	Rent from housing association	Other	London	Midlands	North	South	England	Scotland	Wales	NI
Unweighted Total	669	295	374	221	246	202	22	81	137	123	111	153	29	459	31	96	32	49	93	102	136	241	572	58	29	10
Weighted Total	712	375	337	170	220	322	25	80	126	113	145	175	34	516	37	78	33	45	98	113	142	249	602	62	38	9
Six months	84 11.9%	39 10.5%	45 13.4%	22 12.9%	40 18.0%	23 7.1%	3 13.7%	10 12.1%	18 14.1%	14 12.5%	12 8.2%	22 12.8%	4 12.2%	67 12.9%	9 23.7%	6 8.1%	-	3 5.8%	9 9.6%	9 8.3%	14 9.8%	33 13.3%	66 10.9%	13 20.4%	4 9.4%	2 27.3%
Five months	37 5.1%	21 5.6%	16 4.7%	20 11.6%	12 5.3%	5 1.6%	-	6 7.2%	13 9.9%	5 4.5%	3 2.0%	8 4.3%	3 8.5%	19 3.7%	3 7.4%	9 11.9%	5 16.2%	-	7 7.4%	6 5.7%	5 3.5%	10 4.2%	29 4.8%	5 7.6%	3 7.0%	-
Four months	39 5.5%	20 5.3%	20 5.8%	19 11.2%	11 5.0%	9 2.9%	1 5.6%	6 6.9%	3 2.5%	8 7.1%	11 7.4%	7 3.8%	4 10.6%	21 4.0%	3 9.0%	7 8.5%	5 15.9%	3 7.3%	8 8.5%	6 5.3%	8 5.7%	14 5.8%	37 6.1%	2 3.6%	* 0.9%	-
Three months	59 8.3%	32 8.5%	27 8.1%	24 14.4%	20 9.1%	15 4.6%	3 13.4%	3 3.5%	14 11.0%	11 10.0%	16 11.2%	10 5.7%	2 4.6%	31 5.9%	5 13.1%	11 14.1%	5 14.4%	8 17.8%	10 10.6%	7 6.2%	7 5.2%	30 11.9%	54 9.0%	2 2.7%	3 8.0%	-
Two months	52 7.3%	20 5.3%	32 9.5%	23 13.8%	22 9.9%	7 2.1%	3 10.2%	7 8.7%	12 9.4%	5 4.0%	5 3.4%	17 9.8%	3 7.5%	28 5.4%	1 1.8%	14 17.9%	1 4.3%	7 16.1%	10 9.8%	7 5.8%	11 7.4%	20 8.2%	47 7.8%	3 5.0%	1 3.3%	* 3.2%
One month	36 5.0%	13 3.5%	23 6.8%	13 7.9%	16 7.3%	6 1.9%	1 5.7%	7 9.3%	4 3.0%	6 5.2%	1 0.9%	14 7.7%	2 5.6%	19 3.7%	1 1.4%	13 16.2%	1 1.9%	3 5.9%	9 9.6%	4 3.5%	8 5.4%	12 4.8%	33 5.5%	2 2.6%	* 1.3%	1 7.7%
Less than one month	25 3.5%	6 1.6%	19 5.7%	8 4.9%	10 4.6%	7 2.1%	5 21.2%	6 8.0%	7 5.4%	3 2.8%	* 0.2%	3 1.7%	-	6 1.2%	6 14.9%	5 6.4%	5 15.0%	4 8.1%	4 3.6%	2 2.1%	8 6.0%	10 4.0%	24 4.0%	1 1.4%	-	-
More than six months	379 53.3%	224 59.8%	155 46.1%	39 23.2%	90 40.8%	250 77.7%	8 30.2%	36 44.2%	56 44.6%	61 54.0%	97 66.7%	95 54.1%	17 51.0%	325 63.1%	11 28.7%	13 16.9%	11 32.3%	17 39.1%	40 40.8%	72 63.1%	81 56.9%	119 47.9%	312 51.8%	35 56.7%	27 70.1%	6 61.8%
SIGMA	712 100.0%	375 100.0%	337 100.0%	170 100.0%	220 100.0%	322 100.0%	25 100.0%	80 100.0%	126 100.0%	113 100.0%	145 100.0%	175 100.0%	34 100.0%	516 100.0%	37 100.0%	78 100.0%	33 100.0%	45 100.0%	98 100.0%	113 100.0%	142 100.0%	249 100.0%	602 100.0%	62 100.0%	38 100.0%	9 100.0%

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 Table 30

 Q30. By Normal Weighting

 Q30. Which of these best describes your current situation:

 Base : All Respondents

	Total	Gen	der		Age				Hou	sehold in	come				Ac	commodati	on					Reg	ion			
		Male	Female	18-34	35-54	55+	Less than £10,000	£10,000 - £19,999	£20,000 - £29,999	- 000,000 £39,999	£40,000 - £49,999	£50,000 - £99,999	£100,000 or more	Own / Mortgage	Rent from council		Rent from housing association	Other	London	Midlands	North	South	England	Scotland	Wales	NI
Unweighted Total	1028	418	610	379	401	248	68	169	234	182	145	183	31	581	83	219	73	70	128	162	231	347	868	96	47	17
Weighted Total	1028	501	527	294	352	382	70	159	210	158	175	202	38	623	94	175	71	63	135	164	240	325	863	96	54	15
I am currently saving into a pension	385 37.5%	198 39.6%	187 35.5%	108 36.6%	206 58.6%	71 18.6%	10 14.6%	43 27.0%	70 33.3%	67 42.3%	61 34.7%	108 53.4%	23 62.2%	246 39.6%	40 42.9%	71 40.6%	10 14.3%	17 26.7%	57 42.4%	55 33.8%	97 40.5%	120 37.0%	330 38.2%	29 29.9%	20 36.3%	7 47.2%
I have never saved into a pension	255 24.8%	94 18.7%	162 30.7%	119 40.4%	73 20.8%	63 16.5%	38 55.0%	55 34.4%	69 33.0%	26 16.3%	33 18.6%	22 10.7%	8 22.1%	89 14.3%	33 35.0%	68 38.7%	32 44.5%	34 53.5%	38 28.3%	45 27.5%	60 25.1%	66 20.2%	209 24.2%	31 32.7%	11 21.2%	3 23.3%
I have saved into a pension but am not doing so currently	331 32.2%	184 36.7%	147 27.9%	36 12.3%	57 16.2%	238 62.3%	16 22.2%	49 30.7%	62 29.7%	58 36.3%	76 43.5%	60 29.7%	3 8.9%	258 41.4%	16 17.0%	26 15.0%	24 33.2%	6 8.9%	29 21.2%	57 34.7%	67 28.1%	125 38.6%	278 32.2%	32 33.2%	18 34.3%	2 16.1%
Don't know	56 5.5%	25 5.1%	31 5.9%	31 10.7%	15 4.3%	10 2.6%	6 8.2%	13 7.9%	9 4.1%	8 5.0%	6 3.2%	12 6.2%	3 6.8%	29 4.7%	5 5.1%	10 5.6%	6 8.0%	7 10.9%	11 8.1%	6 3.9%	15 6.4%	13 4.1%	46 5.3%	4 4.1%	4 8.2%	2 13.4%
SIGMA	1028 100.0%	501 100.0%	527 100.0%	294 100.0%	352 100.0%	382 100.0%	70 100.0%	159 100.0%	210 100.0%	158 100.0%	175 100.0%	202 100.0%	38 100.0%	623 100.0%	94 100.0%	175 100.0%	71 100.0%	63 100.0%	135 100.0%	164 100.0%	240 100.0%	325 100.0%	863 100.0%	96 100.0%	54 100.0%	15 100.0%

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 Table 31

 Q31. By Normal Weighting

 Q31. Which of these best describes your pension saving habits:

 Base : Respondents who are currently saving into a pension or have saved into a pension but are not doing so currently

	Total	Ger	nder		Age				Ho	usehold ind	come				Ac	commodati	on					Re	gion			
		Male	Female	18-34	35-54	55+	Less than £10,000	£10,000 - £19,999	£20,000 - £29,999	£30,000 - £39,999	£40,000 - £49,999	£50,000 - £99,999	£100,000 or more	Own / Mortgage	Rent from	private	Rent from housing association	Other	London	Midlands	North	South	England	Scotland	Wales	NI
Unweighted Total	711	314	397	205	308	198	28	99	146	138	114	152	24	464	48	133	37	27	79	108	159	257	603	65	31	12
Weighted Total	716	382	334	144	263	309	26	92	133	124	137	168	27	504	56	97	34	23	86	112	164	246	608	61	38	9
I pay in just the	147	64	83	40	69	38	6	21	34	27	17	37	3	84	13	28	11	9	19	27	33	53	132	7	6	1
legal minimum of 1%	20.5%	16.8%	24.7%	27.8%	26.0%	12.4%	23.7%	22.6%	25.6%	21.5%	12.2%	22.2%	11.5%	16.7%	24.0%	28.5%	33.7%	38.2%	22.2%	24.2%	19.8%	21.6%	21.7%	12.3%	16.4%	14.7%
I pay in slightly	182	97	85	55	76	51	3	22	29	36	32	50	8	128	15	26	6	7	22	22	44	66	154	14	11	2
above the minimum	25.3%	25.4%	25.3%	38.4%	28.8%	16.4%	10.9%	24.5%	21.7%	29.3%	23.3%	29.8%	29.5%	25.4%	26.5%	26.5%	17.2%	29.7%	25.9%	19.5%	26.5%	26.8%	25.3%	23.5%	29.1%	26.8%
I pay the maximum	197	132	65	31	69	96	2	12	36	35	46	48	15	147	15	21	9	5	30	37	39	52	159	20	13	5
I'm able to	27.5%	34.6%	19.3%	21.8%	26.3%	31.1%	9.1%	12.9%	27.0%	28.4%	33.7%	28.5%	56.3%	29.2%	26.6%	21.7%	25.6%	22.6%	35.3%	32.8%	23.9%	21.2%	26.1%	33.3%	34.3%	54.0%
Don't know	191	89	102	17	50	124	14	37	34	26	42	33	1	145	13	23	8	2	14	26	49	75	164	19	8	*
	26.6%	23.2%	30.6%	12.0%	18.9%	40.1%	56.2%	40.0%	25.7%	20.8%	30.7%	19.5%	2.6%	28.8%	22.9%	23.3%	23.5%	9.5%	16.6%	23.5%	29.7%	30.3%	27.0%	30.9%	20.2%	4.4%
SIGMA	716	382	334	144	263	309	26	92	133	124	137	168	27	504	56	97	34	23	86	112	164	246	608	61	38	9
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

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Table 32Q32. By Normal WeightingQ32. How many credit cards do you have?Base : All Respondents

	Total	Ger	der		Age				Ηοι	usehold inc	ome				Ac	commodat	on					Reg	jion			
		Male	Female	18-34	35-54	55+	Less than £10,000	£10,000 - £19,999	£20,000 - £29,999	£30,000 - £39,999	£40,000 - £49,999	£50,000 - £99,999	£100,000 or more	Own / Mortgage	Rent from council	Rent from private landlord	Rent from housing association	Other	London	Midlands	North	South	England	Scotland	Wales	NI
Unweighted Total	1028	418	610	379	401	248	68	169	234	182	145	183	31	581	83	219	73	70	128	162	231	347	868	96	47	17
Weighted Total	1028	501	527	294	352	382	70	159	210	158	175	202	38	623	94	175	71	63	135	164	240	325	863	96	54	15
One	366 35.6%	172 34.4%	193 36.7%	97 33.1%	126 35.8%	142 37.3%	25 35.9%	67 41.8%	73 34.6%	60 37.8%	64 36.5%	69 34.4%	5 13.9%	227 36.4%	32 34.7%	60 34.3%	30 42.6%	15 23.2%	45 33.6%	72 43.9%	83 34.6%	111 34.3%	311 36.1%	26 26.6%	27 49.5%	2 13.5%
Two	213 20.7%	111 22.2%	101 19.2%	44 14.8%	75 21.4%	94 24.5%	4 5.9%	23 14.2%	39 18.7%	32 20.1%	43 24.7%	60 29.7%	9 23.1%	163 26.1%	15 15.7%	23 13.3%	7 10.2%	4 6.7%	27 20.4%	28 16.8%	35 14.6%	76 23.3%	166 19.2%	28 29.0%	11 21.2%	7 50.2%
Three	110 10.7%	64 12.9%	46 8.7%	24 8.3%	35 9.9%	51 13.4%	3 3.8%	12 7.6%	19 9.0%	15 9.7%	22 12.8%	30 14.9%	6 17.0%	86 13.7%	8 8.4%	13 7.2%	2 2.6%	3 4.1%	18 13.2%	12 7.2%	25 10.5%	43 13.4%	98 11.4%	6 5.9%	6 11.4%	1 3.8%
Four	45 4.4%	29 5.8%	15 2.9%	6 1.9%	15 4.2%	24 6.4%	-	2 1.4%	7 3.1%	16 10.4%	8 4.8%	5 2.4%	6 16.4%	37 5.9%	-	5 2.7%	2 2.6%	1 2.3%	6 4.6%	5 3.3%	3 1.4%	23 7.0%	38 4.4%	7 7.3%	-	-
Five	17 1.7%	15 2.9%	2 0.4%	1 0.5%	8 2.2%	8 2.0%	-	-	:	-	9 5.3%	5 2.4%	3 7.7%	13 2.1%	3 3.1%	-	1 1.3%	-	1 0.7%	6 3.7%	2 0.7%	7 2.0%	15 1.8%	2 1.7%	-	-
More than five	9 0.9%	5 0.9%	4 0.8%	1 0.4%	6 1.7%	1 0.4%	-	-	1 0.5%	3 2.2%	1 0.4%	3 1.4%	1 2.8%	7 1.1%	-	1 0.8%	-	1 1.0%	-	3 1.6%	3 1.4%	1 0.4%	7 0.8%	2 1.8%	-	-
None	269 26.1%	104 20.8%	165 31.2%	120 40.9%	87 24.8%	61 16.0%	38 54.4%	56 35.0%	72 34.1%	31 19.9%	27 15.6%	30 14.8%	7 19.1%	91 14.6%	36 38.2%	73 41.8%	29 40.7%	40 62.7%	37 27.7%	39 23.5%	88 36.8%	64 19.6%	228 26.4%	27 27.7%	10 17.8%	5 32.6%
SIGMA	1028 100.0%	501 100.0%	527 100.0%	294 100.0%	352 100.0%	382 100.0%	70 100.0%	159 100.0%	210 100.0%	158 100.0%	175 100.0%	202 100.0%	38 100.0%	623 100.0%	94 100.0%	175 100.0%	71 100.0%	63 100.0%	135 100.0%	164 100.0%	240 100.0%	325 100.0%	863 100.0%	96 100.0%	54 100.0%	15 100.0%

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Table 33Q33. By Normal WeightingQ33. Have you ever used your credit card(s)?Base : Respondents who have credit cards

	Total	Ger	der		Age				Ηοι	usehold inc	ome				Ac	commodati	ion					Reg	jion			
		Male	Female	18-34	35-54	55+					£40,000 - £49,999	£50,000 - £99,999	£100,000 or more	Own / Mortgage	Rent from council	private	Rent from housing association	Other	London	Midlands	North	South	England	Scotland	Wales	NI
Unweighted Total	735	323	412	231	305	199	30	106	152	139	115	158	26	486	49	129	42	27	93	118	156	259	626	63	35	11
Weighted Total	759	397	363	174	265	321	32	104	139	127	147	172	31	532	58	102	42	24	97	125	152	261	636	70	44	10
Yes	699 92.0%	366 92.2%	333 91.9%	144 83.0%	243 91.9%	311 97.0%	31 97.9%	96 92.4%	121 87.1%	115 90.7%	142 96.3%	166 96.6%	20 64.6%	504 94.8%	49 85.3%	87 85.5%	36 84.6%	20 86.1%	86 87.9%	116 92.3%	137 90.5%	245 93.8%	584 91.8%	63 90.5%	42 95.7%	10 100.0%
No	61 8.0%	31 7.8%	29 8.1%	30 17.0%	21 8.1%	10 3.0%	1 2.1%	8 7.6%	18 12.9%	12 9.3%	5 3.7%	6 3.4%	11 35.4%	27 5.2%	9 14.7%	15 14.5%	7 15.4%	3 13.9%	12 12.1%	10 7.7%	14 9.5%	16 6.2%	52 8.2%	7 9.5%	2 4.3%	-
SIGMA	759 100.0%	397 100.0%	363 100.0%	174 100.0%	265 100.0%	321 100.0%	32 100.0%	104 100.0%	139 100.0%	127 100.0%	147 100.0%	172 100.0%	31 100.0%	532 100.0%	58 100.0%	102 100.0%	42 100.0%	24 100.0%	97 100.0%	125 100.0%	152 100.0%	261 100.0%	636 100.0%	70 100.0%	44 100.0%	10 100.0%

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Table 34

Q34. By Normal Weighting Q34. Which of these describes how you manage your credit card payments: Base : Respondents who have at least one credit card and have used it

	Total	Gen	der		Age				Hou	sehold in	come				Ac	commodati	on					Reg	ion			
		Male	Female	18-34	35-54	55+	Less than £10,000	£10,000 - £19,999			£40,000 - £49,999	£50,000 - £99,999	£100,000 or more	Own / Mortgage	Rent from council	Rent from private landlord	Rent from housing association	Other	London	Midlands	North	South	England	Scotland	Wales	NI
Unweighted Total	674	296	378	200	283	191	29	100	135	124	107	150	20	452	45	113	37	25	82	112	143	238	575	55	33	11
Weighted Total	699	366	333	144	243	311	31	96	121	115	142	166	20	504	49	87	36	20	86	116	137	245	584	63	42	10
I pay it off in full each month	418 59.8%	225 61.5%	193 58.0%	62 43.2%	116 47.5%	240 77.0%	15 47.4%	45 47.1%	65 53.5%	70 61.2%	88 62.0%	116 69.9%	12 58.6%	343 68.0%	19 37.9%	29 33.8%	9 25.5%	16 80.0%	49 57.6%	76 65.7%	74 53.8%	148 60.5%	347 59.5%	42 66.0%	22 52.6%	7 68.1%
l pay if off a couple of times a year	84 12.0%	46 12.5%	38 11.3%	20 13.9%	37 15.2%	27 8.5%	4 11.4%	13 13.6%	19 15.7%	14 12.0%	18 12.9%	11 6.6%	5 25.2%	56 11.2%	8 15.7%	11 12.5%	6 15.6%	3 14.8%	13 15.6%	10 9.0%	16 11.7%	32 13.2%	72 12.4%	4 6.7%	6 13.0%	2 17.3%
I pay the minimum each month	180 25.7%	85 23.3%	94 28.3%	52 36.0%	84 34.7%	43 13.9%	12 39.7%	30 31.2%	36 29.5%	29 25.4%	32 22.9%	36 21.9%	3 16.1%	98 19.4%	18 36.4%	44 50.6%	19 53.1%	1 5.2%	23 26.9%	27 23.3%	41 30.2%	59 24.2%	151 25.8%	16 25.9%	13 29.8%	-
I regularly miss or am late with payments	18 2.5%	10 2.7%	8 2.4%	10 6.9%	6 2.6%	2 0.5%	* 1.4%	8 8.1%	2 1.4%	2 1.3%	3 2.2%	3 1.6%	-	7 1.5%	5 10.0%	3 3.1%	2 5.8%	-	-	2 2.1%	6 4.3%	5 2.1%	13 2.3%	1 1.4%	2 4.7%	1 14.6%
SIGMA	699 100.0%	366 100.0%	333 100.0%	144 100.0%	243 100.0%	311 100.0%	31 100.0%	96 100.0%	121 100.0%	115 100.0%	142 100.0%	166 100.0%	20 100.0%	504 100.0%	49 100.0%	87 100.0%	36 100.0%	20 100.0%	86 100.0%	116 100.0%	137 100.0%	245 100.0%	584 100.0%	63 100.0%	42 100.0%	10 100.0%

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 Table 35

 Q35. By Normal Weighting

 Q35. Have you or have you not been turned down for any of the following forms of credit:

 Credit card

Base : All Respondents

	Total	Ger	nder		Age				Ηοι	usehold inc	ome				Ac	commodati	on					Reg	ion			
		Male	Female	18-34	35-54	55+	Less than £10,000				£40,000 - £49,999	£50,000 - £99,999	£100,000 or more	Own / Mortgage	Rent from	private	Rent from housing association	Other	London	Midlands	North	South	England	Scotland	Wales	NI
Unweighted Total	1028	418	610	379	401	248	68	169	234	182	145	183	31	581	83	219	73	70	128	162	231	347	868	96	47	17
Weighted Total	1028	501	527	294	352	382	70	159	210	158	175	202	38	623	94	175	71	63	135	164	240	325	863	96	54	15
Have been turned down	150 14.6%	70 13.9%	81 15.3%	59 20.1%	71 20.2%	20 5.1%	17 24.4%	31 19.6%	30 14.1%	27 16.9%	15 8.4%	21 10.3%	10 25.4%	48 7.7%	26 27.5%	48 27.5%	22 31.5%	5 8.2%	24 17.7%	19 11.5%	41 17.1%	46 14.0%	129 15.0%	12 12.7%	5 9.8%	3 22.9%
Have not been turned down	878 85.4%	431 86.1%	447 84.7%	235 79.9%	281 79.8%	362 94.9%	53 75.6%	128 80.4%	181 85.9%	132 83.1%	160 91.6%	181 89.7%	28 74.6%	575 92.3%	68 72.5%	127 72.5%	49 68.5%	58 91.8%	111 82.3%	145 88.5%	199 82.9%	279 86.0%	734 85.0%	84 87.3%	49 90.2%	11 77.1%
SIGMA	1028 100.0%	501 100.0%	527 100.0%	294 100.0%	352 100.0%	382 100.0%	70 100.0%	159 100.0%	210 100.0%	158 100.0%	175 100.0%	202 100.0%	38 100.0%	623 100.0%	94 100.0%	175 100.0%	71 100.0%	63 100.0%	135 100.0%	164 100.0%	240 100.0%	325 100.0%	863 100.0%	96 100.0%	54 100.0%	15 100.0%

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 Table 36

 Q36. By Normal Weighting

 Q36. Have you or have you not been turned down for any of the following forms of credit:

 Personal loan

Base : All Respondents

	Total	Ger	nder		Age				Ηοι	usehold inc	ome				Ac	commodati	on					Reg	ion			
		Male	Female	18-34	35-54	55+		£10,000 - £19,999			£40,000 - £49,999	£50,000 - £99,999	£100,000 or more	Own / Mortgage	Rent from	private	Rent from housing association	Other	London	Midlands	North	South	England	Scotland	Wales	NI
Unweighted Total	1028	418	610	379	401	248	68	169	234	182	145	183	31	581	83	219	73	70	128	162	231	347	868	96	47	17
Weighted Total	1028	501	527	294	352	382	70	159	210	158	175	202	38	623	94	175	71	63	135	164	240	325	863	96	54	15
Have been turned down	150 14.5%	68 13.6%	81 15.4%	68 23.2%	67 19.0%	14 3.8%	17 24.1%	34 21.4%	33 15.7%	21 13.0%	14 8.3%	25 12.2%	6 15.6%	46 7.4%	22 24.0%	52 29.5%	21 30.2%	8 12.8%	25 18.4%	20 12.2%	50 20.8%	31 9.7%	126 14.6%	15 15.7%	7 12.5%	2 11.4%
Have not been turned down	878 85.5%	433 86.4%	446 84.6%	226 76.8%	285 81.0%	368 96.2%	53 75.9%	125 78.6%	177 84.3%	138 87.0%	160 91.7%	177 87.8%	32 84.4%	577 92.6%	71 76.0%	123 70.5%	50 69.8%	55 87.2%	110 81.6%	144 87.8%	190 79.2%	293 90.3%	737 85.4%	81 84.3%	47 87.5%	13 88.6%
SIGMA	1028 100.0%	501 100.0%	527 100.0%	294 100.0%	352 100.0%	382 100.0%	70 100.0%	159 100.0%	210 100.0%	158 100.0%	175 100.0%	202 100.0%	38 100.0%	623 100.0%	94 100.0%	175 100.0%	71 100.0%	63 100.0%	135 100.0%	164 100.0%	240 100.0%	325 100.0%	863 100.0%	96 100.0%	54 100.0%	15 100.0%

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Table 37

Q37. By Normal Weighting Q37. Have you or have you not been turned down for any of the following forms of credit:

Mortgage

Base : All Respondents

	Total Gender			Age				Ηοι	usehold inc	ome				Ac	commodatio	on					Reg	ion				
		Male	Female	18-34	35-54	55+	Less than £10,000	£10,000 - £19,999	£20,000 - £29,999		£40,000 - £49,999	£50,000 - £99,999	£100,000 or more	Own / Mortgage	Rent from council	private	Rent from housing association	Other	London	Midlands	North	South	England	Scotland	Wales	NI
Unweighted Total	1028	418	610	379	401	248	68	169	234	182	145	183	31	581	83	219	73	70	128	162	231	347	868	96	47	17
Weighted Total	1028	501	527	294	352	382	70	159	210	158	175	202	38	623	94	175	71	63	135	164	240	325	863	96	54	15
Have been turned down	99 9.6%	53 10.6%	46 8.7%	39 13.2%	44 12.5%	16 4.3%	6 9.0%	31 19.7%	19 9.1%	12 7.7%	9 5.2%	14 6.7%	7 19.7%	33 5.3%	20 21.6%	31 17.8%	11 15.7%	3 5.4%	15 11.4%	12 7.1%	29 12.0%	29 8.9%	85 9.8%	6 6.1%	7 12.8%	2 11.4%
Have not been turned down	929 90.4%	448 89.4%	481 91.3%	255 86.8%	308 87.5%	366 95.7%	64 91.0%	128 80.3%	191 90.9%	146 92.3%	166 94.8%	188 93.3%	30 80.3%	590 94.7%	73 78.4%	144 82.2%	60 84.3%	60 94.6%	119 88.6%	152 92.9%	211 88.0%	296 91.1%	779 90.2%	90 93.9%	47 87.2%	13 88.6%
SIGMA	1028 100.0%	501 100.0%	527 100.0%	294 100.0%	352 100.0%	382 100.0%	70 100.0%	159 100.0%	210 100.0%	158 100.0%	175 100.0%	202 100.0%	38 100.0%	623 100.0%	94 100.0%	175 100.0%	71 100.0%	63 100.0%	135 100.0%	164 100.0%	240 100.0%	325 100.0%	863 100.0%	96 100.0%	54 100.0%	15 100.0%

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 Table 38

 Q38. By Normal Weighting

 Q38. Have you or have you not been turned down for any of the following forms of credit:

 Mobile phone

Base : All Respondents

	Total Gender			Age				Ηοι	usehold inc	come				Ac	commodati	on					Reg	lion				
		Male	Female	18-34	35-54	55+	Less than £10,000	£10,000 - £19,999	£20,000 - £29,999	£30,000 - £39,999	£40,000 - £49,999	£50,000 - £99,999	£100,000 or more	Own / Mortgage	Rent from council	private	Rent from housing association	Other	London	Midlands	North	South	England	Scotland	Wales	NI
Unweighted Total	1028	418	610	379	401	248	68	169	234	182	145	183	31	581	83	219	73	70	128	162	231	347	868	96	47	17
Weighted Total	1028	501	527	294	352	382	70	159	210	158	175	202	38	623	94	175	71	63	135	164	240	325	863	96	54	15
Have been turned down	85 8.3%	46 9.1%	39 7.4%	43 14.5%	39 11.0%	4 0.9%	9 13.1%	18 11.2%	24 11.4%	12 7.7%	5 3.0%	10 5.1%	6 15.1%	26 4.2%	14 14.6%	26 15.0%	12 16.3%	7 10.6%	18 13.1%	9 5.4%	31 12.9%	18 5.7%	76 8.8%	4 4.6%	2 4.2%	2 16.3%
Have not been turned down	943 91.7%	455 90.9%	488 92.6%	252 85.5%	313 89.0%	378 99.1%	61 86.9%	141 88.8%	186 88.6%	146 92.3%	169 97.0%	192 94.9%	32 84.9%	597 95.8%	80 85.4%	148 85.0%	60 83.7%	57 89.4%	117 86.9%	155 94.6%	209 87.1%	306 94.3%	787 91.2%	92 95.4%	52 95.8%	12 83.7%
SIGMA	1028 100.0%	501 100.0%	527 100.0%	294 100.0%	352 100.0%	382 100.0%	70 100.0%	159 100.0%	210 100.0%	158 100.0%	175 100.0%	202 100.0%	38 100.0%	623 100.0%	94 100.0%	175 100.0%	71 100.0%	63 100.0%	135 100.0%	164 100.0%	240 100.0%	325 100.0%	863 100.0%	96 100.0%	54 100.0%	15 100.0%

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Page	Table	Title	Base Description	Base
4	1	Q1. Which of these best describes your current situation?	Base : Respondents who own / mortgage their homes	581
5	2	Q2. Which of these best describes your mortgage?	Base : Respondents who currently have a mortgage on their homes	366
6	3	Q3. How much is your mortgage in total?	Base : Respondents who currently have a mortgage on their homes	366
7	4	Q4. The base rate of interest in the UK, determined by the Bank of England, is currently set at 0.25%. It is possible that the Bank of England will increase the base rate of interest over the next month. This could increase the costs of mortgage payments for UK homeowners. Thinking about a possible increase in your monthly mortgage payments, which of these best describes your situation?	Base : Respondents who currently have a mortgage on home	366
8	5	Q5. If the base rate of interest rose by 0.25% it would push the typical £150,000 mortgage up by £21 a month. If your mortgage increased by that amount would you	Base : Respondents who could afford an increase in mortgage payments	261
9	6	Q6. If the base rate of interest rose by 0.50% it would push the typical £150,000 mortgage up by £41 a month. If your mortgage increased by that amount would you	Base : Respondents who have a mortgage, excluding those who couldn't afford a rate rise of 0.25%	248
10	7	Q7. If the base rate rose by 1% it would push the typical £150,000 mortgage up by £84 a month. If your mortgage increased by that amount would you	Base : Respondents who have a mortgage, excluding those who couldn't afford a rate rise of 0.25% or 0.5%	239
11	8	Q8. If your rent increased how much extra per month could you afford to pay?	Base : Respondents who live in homes rented from council /private landlord / housing association	375
12	9	Q9. Imagine your mortgage or rent payments increased to a level where you would struggle to pay your contributions each month. If you struggled to afford an increase to your rent or mortgage what other areas of spending would you have to cut back on, please tell us if you would or would not have to cut back on your spending in these areas: Buying clothes	Base : Respondents who live in rented households from council / private landlord / housing association or currently have a mortgage on their homes	741

Page	Table	Title	Base Description	Base
13	10	Q10. Imagine your mortgage or rent payments increased to a level where you would struggle to pay your contributions each month. If you struggled to afford an increase to your rent or mortgage what other areas of spending would you have to cut back on, please tell us if you would or would not have to cut back on your spending in these areas: Education for myself	Base : Respondents who live in rented households from council / private landlord / housing association or currently have a mortgage on their homes	741
14	11	Q11. Imagine your mortgage or rent payments increased to a level where you would struggle to pay your contributions each month. If you struggled to afford an increase to your rent or mortgage what other areas of spending would you have to cut back on, please tell us if you would or would not have to cut back on your spending in these areas: Day-to-day basic food	Base : Respondents who live in rented households from council / private landlord / housing association or currently have a mortgage on their homes	741
15	12	Q12. Imagine your mortgage or rent payments increased to a level where you would struggle to pay your contributions each month. If you struggled to afford an increase to your rent or mortgage what other areas of spending would you have to cut back on, please tell us if you would or would not have to cut back on your spending in these areas: Holidays and recreation	Base : Respondents who live in rented households from council / private landlord / housing association or currently have a mortgage on their homes	741
16	13	Q13. Imagine your mortgage or rent payments increased to a level where you would struggle to pay your contributions each month. If you struggled to afford an increase to your rent or mortgage what other areas of spending would you have to cut back on, please tell us if you would or would not have to cut back on your spending in these areas: Transport - for example giving up a car to use public transport instead	Base : Respondents who live in rented households from council / private landlord / housing association or currently have a mortgage on their homes	741
17	14	Q14. Imagine your mortgage or rent payments increased to a level where you would struggle to pay your contributions each month. If you struggled to afford an increase to your rent or mortgage what other areas of spending would you have to cut back on, please tell us if you would or would not have to cut back on your spending in these areas: Education for my children	Base : Respondents who live in rented households from council / private landlord / housing association or currently have a mortgage on their homes	741

Page	Table	Title	Base Description	Base
18	15	Q15. Imagine your mortgage or rent payments increased to a level where you would struggle to pay your contributions each month. If you struggled to afford an increase to your rent or mortgage what other areas of spending would you have to cut back on, please tell us if you would or would not have to cut back on your spending in these areas: Luxury food, including eating out	Base : Respondents who live in rented households from council / private landlord / housing association or currently have a mortgage on their homes	741
19	16	Q16. Imagine your mortgage or rent payments increased to a level where you would struggle to pay your contributions each month. If you struggled to afford an increase to your rent or mortgage what other areas of spending would you have to cut back on, please tell us if you would or would not have to cut back on your spending in these areas: Energy use	Base : Respondents who live in rented households from council / private landlord / housing association or currently have a mortgage on their homes	741
20	17	Q17. Which of these best describes your savings situation:	Base : All Respondents	1028
21	18	Q18. The base rate of interest in the UK, determined by the Bank of England, is currently set at 0.25%. It is possible that the Bank of England will increase the Thinking about a possible increase in interest rates on savings, would this help you or not help you with your day-to-day financial needs?	Base : Respondents who have savings	669
22	19	Q19. If the interest rate rise helped you with your personal finances, what would you spend this extra money on? Day-to-day basic food	Base : Respondents for whom an increase in interest rates would help their personal finances	410
23	20	Q20. If the interest rate rise helped you with your personal finances, what would you spend this extra money on? Buying clothes	Base : Respondents for whom an increase in interest rates would help their personal finances	410
24	21	Q21. If the interest rate rise helped you with your personal finances, what would you spend this extra money on? Luxury food, including eating out	Base : Respondents for whom an increase in interest rates would help their personal finances	410
25	22	Q22. If the interest rate rise helped you with your personal finances, what would you spend this extra money on? Education for myself	Base : Respondents for whom an increase in interest rates would help their personal finances	410
26	23	Q23. If the interest rate rise helped you with your personal finances, what would you spend this extra money on? Education for my children	Base : Respondents for whom an increase in interest rates would help their personal finances	410

Page	Table	Title	Base Description	Base
27	24	Q24. If the interest rate rise helped you with your personal finances, what would you spend this extra money on? Holidays and recreation	Base : Respondents for whom an increase in interest rates would help their personal finances	410
28	25	Q25. If the interest rate rise helped you with your personal finances, what would you spend this extra money on? Days out	Base : Respondents for whom an increase in interest rates would help their personal finances	410
29	26	Q26. If the interest rate rise helped you with your personal finances, what would you spend this extra money on? Paying off my mortgage	Base : Respondents for whom an increase in interest rates would help their personal finances	410
30	27	Q27. If the interest rate rise helped you with your personal finances, what would you spend this extra money on? I would invest it	Base : Respondents for whom an increase in interest rates would help their personal finances	410
31	28	Q28. If the interest rate rise helped you with your personal finances, what would you spend this extra money on? Small treats	Base : Respondents for whom an increase in interest rates would help their personal finances	410
32	29	Q29. If you had to, for how many months could you support yourself financially just from your savings?	Base : Respondents who have savings	669
33	30	Q30. Which of these best describes your current situation:	Base : All Respondents	1028
34	31	Q31. Which of these best describes your pension saving habits:	Base : Respondents who are currently saving into a pension or have saved into a pension but are not doing so currently	711
35	32	Q32. How many credit cards do you have?	Base : All Respondents	1028
36	33	Q33. Have you ever used your credit card(s)?	Base : Respondents who have credit cards	735
37	34	Q34. Which of these describes how you manage your credit card payments:	Base : Respondents who have at least one credit card and have used it	674
38	35	Q35. Have you or have you not been turned down for any of the following forms of credit: Credit card	Base : All Respondents	1028
39	36	Q36. Have you or have you not been turned down for any of the following forms of credit: Personal loan	Base : All Respondents	1028

Page	Table	Title	Base Description	Base
40	37	Q37. Have you or have you not been turned down for any of the following forms of credit: Mortgage	Base : All Respondents	1028
41	38	Q38. Have you or have you not been turned down for any of the following forms of credit: Mobile phone	Base : All Respondents	1028