

	Page	Table	Title	Base Description	Base
● 1	1	1	QSC1 Whether sample details on most recent loan are correct	Base: All respondents	1560
● 7	2	2	QSC1 Whether sample details on most recent loan are correct	Base: All respondents	1560
13	3	3	QSC1 Whether sample details on most recent loan are correct	Base: All respondents	1560
● 16	4	4	QPDSA1 Whether sampled loan was first payday loan	Base: All respondents	1560
● 22	5	5	QPDSA1 Whether sampled loan was first payday loan	Base: All respondents	1560
● 28	6	6	QPDSA1 Whether sampled loan was first payday loan	Base: All respondents	1560
● 32	7	7	QPDSA1 Whether sampled loan was first payday loan	Base: All respondents	1560
● 36	8	8	QPDSA2 Whether taken out a payday loan since taking out sampled loan	Base: All for whom sampled loan was first loan	550
● 42	9	9	QPDSA2 Whether taken out a payday loan since taking out sampled loan	Base: All for whom sampled loan was first loan	550
● 48	10	10	QPDSA2 Whether taken out a payday loan since taking out sampled loan	Base: All for whom sampled loan was first loan	550
52	11	11	QPDSA2 Whether taken out a payday loan since taking out sampled loan	Base: All for whom sampled loan was first loan	550
● 56	12	12	QPDSA3 Way in which money from sampled loan was used	Base: All respondents	1560
● 68	13	13	QPDSA3 Way in which money from sampled loan was used	Base: All respondents	1560
● 80	14	14	QPDSA3 Way in which money from sampled loan was used	Base: All respondents	1560
● 88	15	15	QPDSA3 Way in which money from sampled loan was used	Base: All respondents	1560
● 96	16	16	QPDSA4 Perceived importance of sampled loan	Base: All respondents	1560
● 102	17	17	QPDSA4 Perceived importance of sampled loan	Base: All respondents	1560
● 108	18	18	QPDSA4 Perceived importance of sampled loan	Base: All respondents	1560
● 112	19	19	QPDSA4 Perceived importance of sampled loan	Base: All respondents	1560
● 116	20	20	QPDSA5 How intended to pay back sampled loan	Base: All respondents	1560
● 128	21	21	QPDSA5 How intended to pay back sampled loan	Base: All respondents	1560
● 140	22	22	QPDSA5 How intended to pay back sampled loan	Base: All respondents	1560
● 148	23	23	QPDSA5 How intended to pay back sampled loan	Base: All respondents	1560

	Page	Table	Title	Base Description	Base
●	156	24	QPDSA6 Whether needed sampled loan due to unexpected change in financial circumstances	Base: All respondents	1560
●	162	25	QPDSA6 Whether needed sampled loan due to unexpected change in financial circumstances	Base: All respondents	1560
●	168	26	QPDSA6 Whether needed sampled loan due to unexpected change in financial circumstances	Base: All respondents	1560
●	172	27	QPDSA6 Whether needed sampled loan due to unexpected change in financial circumstances	Base: All respondents	1560
●	176	28	QPDSA7 Whether believed change in financial circumstances would be temporary or permanent	Base: All who took out sampled loan due to unexpected change in financial circumstances	1003
●	182	29	QPDSA7 Whether believed change in financial circumstances would be temporary or permanent	Base: All who took out sampled loan due to unexpected change in financial circumstances	1003
●	188	30	QPDSA7 Whether believed change in financial circumstances would be temporary or permanent	Base: All who took out sampled loan due to unexpected change in financial circumstances	1003
	192	31	QPDSA7 Whether believed change in financial circumstances would be temporary or permanent	Base: All who took out sampled loan due to unexpected change in financial circumstances	1003
●	196	32	QPDSA8 Whether needed to repay a previous payday loan in the month before taking out sampled loan	Base: All who had taken out a payday loan prior to sampled loan	1010
●	202	33	QPDSA8 Whether needed to repay a previous payday loan in the month before taking out sampled loan	Base: All who had taken out a payday loan prior to sampled loan	1010
●	208	34	QPDSA8 Whether needed to repay a previous payday loan in the month before taking out sampled loan	Base: All who had taken out a payday loan prior to sampled loan	1010
	212	35	QPDSA8 Whether needed to repay a previous payday loan in the month before taking out sampled loan	Base: All who had taken out a payday loan prior to sampled loan	1010
●	216	36	QPDSB1 What would have done if had not been able to get a payday loan on this occasion	Base: All respondents	1560
●	228	37	QPDSB1 What would have done if had not been able to get a payday loan on this occasion	Base: All respondents	1560
●	240	38	QPDSB1 What would have done if had not been able to get a payday loan on this occasion	Base: All respondents	1560
●	248	39	QPDSB1 What would have done if had not been able to get a payday loan on this occasion	Base: All respondents	1560

	Page	Table	Title	Base Description	Base
	256	40	QPDSB2 Way in which would have been most likely to borrow money if had not been able to get a payday loan on this occasion	Base: All who would have borrowed in some other way if had not been able to get a payday loan on this occasion	56
	268	41	QPDSB2 Way in which would have been most likely to borrow money if had not been able to get a payday loan on this occasion	Base: All who would have borrowed in some other way if had not been able to get a payday loan on this occasion	56
	280	42	QPDSB2 Way in which would have been most likely to borrow money if had not been able to get a payday loan on this occasion	Base: All who would have borrowed in some other way if had not been able to get a payday loan on this occasion	56
	288	43	QPDSB2 Way in which would have been most likely to borrow money if had not been able to get a payday loan on this occasion	Base: All who would have borrowed in some other way if had not been able to get a payday loan on this occasion	56
	296	44	Whether could have used alternative source of credit (Summary)	Base: All respondents	1560
●	297	45	QPDSB3 Whether could have used alternative source of credit: Credit card	Base: All respondents	1560
●	303	46	QPDSB3 Whether could have used alternative source of credit: Credit card	Base: All respondents	1560
	309	47	QPDSB3 Whether could have used alternative source of credit: Credit card	Base: All respondents	1560
	313	48	QPDSB3 Whether could have used alternative source of credit: Credit card	Base: All respondents	1560
●	317	49	QPDSB3 Whether could have used alternative source of credit: Overdraft	Base: All respondents	1560
●	323	50	QPDSB3 Whether could have used alternative source of credit: Overdraft	Base: All respondents	1560
●	329	51	QPDSB3 Whether could have used alternative source of credit: Overdraft	Base: All respondents	1560
●	333	52	QPDSB3 Whether could have used alternative source of credit: Overdraft	Base: All respondents	1560
●	337	53	QPDSB3 Whether could have used alternative source of credit: Home credit	Base: All respondents	1560
●	343	54	QPDSB3 Whether could have used alternative source of credit: Home credit	Base: All respondents	1560
	349	55	QPDSB3 Whether could have used alternative source of credit: Home credit	Base: All respondents	1560
	353	56	QPDSB3 Whether could have used alternative source of credit: Home credit	Base: All respondents	1560
●	357	57	QPDSB3 Whether could have used alternative source of credit: Pawnbroker loan	Base: All respondents	1560
●	363	58	QPDSB3 Whether could have used alternative source of credit: Pawnbroker loan	Base: All respondents	1560
	369	59	QPDSB3 Whether could have used alternative source of credit: Pawnbroker loan	Base: All respondents	1560

	Page	Table	Title	Base Description	Base
●	373	60	QPDSB3 Whether could have used alternative source of credit: Pawnbroker loan	Base: All respondents	1560
●	377	61	QPDSB3 Whether could have used alternative source of credit: Credit union loan	Base: All respondents	1560
	383	62	QPDSB3 Whether could have used alternative source of credit: Credit union loan	Base: All respondents	1560
●	389	63	QPDSB3 Whether could have used alternative source of credit: Credit union loan	Base: All respondents	1560
●	393	64	QPDSB3 Whether could have used alternative source of credit: Credit union loan	Base: All respondents	1560
●	397	65	QPDSB3 Whether could have used alternative source of credit: Bank or building society loan	Base: All respondents	1560
●	403	66	QPDSB3 Whether could have used alternative source of credit: Bank or building society loan	Base: All respondents	1560
●	409	67	QPDSB3 Whether could have used alternative source of credit: Bank or building society loan	Base: All respondents	1560
	413	68	QPDSB3 Whether could have used alternative source of credit: Bank or building society loan	Base: All respondents	1560
●	417	69	QPDSB3 Whether could have used alternative source of credit: Unlicensed lender (loan shark)	Base: All respondents	1560
●	423	70	QPDSB3 Whether could have used alternative source of credit: Unlicensed lender (loan shark)	Base: All respondents	1560
●	429	71	QPDSB3 Whether could have used alternative source of credit: Unlicensed lender (loan shark)	Base: All respondents	1560
●	433	72	QPDSB3 Whether could have used alternative source of credit: Unlicensed lender (loan shark)	Base: All respondents	1560
●	437	73	QPDSB3 Whether could have used alternative source of credit: DWP crisis loan or the Social Fund	Base: All respondents	1560
●	443	74	QPDSB3 Whether could have used alternative source of credit: DWP crisis loan or the Social Fund	Base: All respondents	1560
	449	75	QPDSB3 Whether could have used alternative source of credit: DWP crisis loan or the Social Fund	Base: All respondents	1560
●	453	76	QPDSB3 Whether could have used alternative source of credit: DWP crisis loan or the Social Fund	Base: All respondents	1560
●	457	77	QPDSB3 Whether could have used alternative source of credit: Retail credit	Base: All respondents	1560

	Page	Table	Title	Base Description	Base
●	463	78	QPDSB3 Whether could have used alternative source of credit: Retail credit	Base: All respondents	1560
●	469	79	QPDSB3 Whether could have used alternative source of credit: Retail credit	Base: All respondents	1560
	473	80	QPDSB3 Whether could have used alternative source of credit: Retail credit	Base: All respondents	1560
●	477	81	QPDSB3 Whether could have used alternative source of credit: Borrowed from friends and family	Base: All respondents	1560
●	483	82	QPDSB3 Whether could have used alternative source of credit: Borrowed from friends and family	Base: All respondents	1560
●	489	83	QPDSB3 Whether could have used alternative source of credit: Borrowed from friends and family	Base: All respondents	1560
●	493	84	QPDSB3 Whether could have used alternative source of credit: Borrowed from friends and family	Base: All respondents	1560
●	497	85	Number of alternative sources of credit available (excluding friends and family)	Base: All respondents	1560
●	503	86	Number of alternative sources of credit available (excluding friends and family)	Base: All respondents	1560
●	509	87	Number of alternative sources of credit available (excluding friends and family)	Base: All respondents	1560
	513	88	Number of alternative sources of credit available (excluding friends and family)	Base: All respondents	1560
	517	89	QPDSB3A Whether would have needed to go over overdraft limit if using an overdraft	Base: All who could have used an overdraft	309
	523	90	QPDSB3A Whether would have needed to go over overdraft limit if using an overdraft	Base: All who could have used an overdraft	309
	529	91	QPDSB3A Whether would have needed to go over overdraft limit if using an overdraft	Base: All who could have used an overdraft	309
●	532	92	QPDSB6 Reason for not using alternative source of credit	Base: All who could have used an alternative source of credit (excluding borrowing from friend and family)	962
●	550	93	QPDSB6 Reason for not using alternative source of credit	Base: All who could have used an alternative source of credit (excluding borrowing from friend and family)	962
●	568	94	QPDSB6 Reason for not using alternative source of credit	Base: All who could have used an alternative source of credit (excluding borrowing from friend and family)	962

	Page	Table	Title	Base Description	Base
●	580	95	QPDSB7 Whether got as far as comparing pros and cons of alternative credit against those of a payday loan	Base: All who could have used an alternative source of credit (excluding borrowing from friend and family)	962
●	586	96	QPDSB7 Whether got as far as comparing pros and cons of alternative credit against those of a payday loan	Base: All who could have used an alternative source of credit (excluding borrowing from friend and family)	962
●	598	97	QPDSB7 Whether got as far as comparing pros and cons of alternative credit against those of a payday loan	Base: All who could have used an alternative source of credit (excluding borrowing from friend and family)	962
	606	98	QPDSB7 Whether got as far as comparing pros and cons of alternative credit against those of a payday loan	Base: All who could have used an alternative source of credit (excluding borrowing from friend and family)	962
●	614	99	QPDSB10 Extent to which taking out a payday loan was first choice or last resort	Base: All respondents	1560
●	620	100	QPDSB10 Extent to which taking out a payday loan was first choice or last resort	Base: All respondents	1560
●	632	101	QPDSB10 Extent to which taking out a payday loan was first choice or last resort	Base: All respondents	1560
●	640	102	QPDSB10 Extent to which taking out a payday loan was first choice or last resort	Base: All respondents	1560
	648	103	QPDSC1 Importance of factor when taking out sampled loan (Summary)	Base: All respondents	1560
●	649	104	QPDSC1 Importance of factor when taking out sampled loan: Ease of the application process	Base: All respondents	1560
●	655	105	QPDSC1 Importance of factor when taking out sampled loan: Ease of the application process	Base: All respondents	1560
●	661	106	QPDSC1 Importance of factor when taking out sampled loan: Ease of the application process	Base: All respondents	1560
●	665	107	QPDSC1 Importance of factor when taking out sampled loan: Ease of the application process	Base: All respondents	1560
●	669	108	QPDSC1 Importance of factor when taking out sampled loan: Speed of getting the money	Base: All respondents	1560
●	675	109	QPDSC1 Importance of factor when taking out sampled loan: Speed of getting the money	Base: All respondents	1560
	681	110	QPDSC1 Importance of factor when taking out sampled loan: Speed of getting the money	Base: All respondents	1560

	Page	Table	Title	Base Description	Base
●	685	111	QPDSC1 Importance of factor when taking out sampled loan: Speed of getting the money	Base: All respondents	1560
●	689	112	QPDSC1 Importance of factor when taking out sampled loan: The amount you could take out	Base: All respondents	1560
●	695	113	QPDSC1 Importance of factor when taking out sampled loan: The amount you could take out	Base: All respondents	1560
	701	114	QPDSC1 Importance of factor when taking out sampled loan: The amount you could take out	Base: All respondents	1560
●	705	115	QPDSC1 Importance of factor when taking out sampled loan: The amount you could take out	Base: All respondents	1560
●	709	116	QPDSC1 Importance of factor when taking out sampled loan: The total cost of the loan	Base: All respondents	1560
●	715	117	QPDSC1 Importance of factor when taking out sampled loan: The total cost of the loan	Base: All respondents	1560
●	721	118	QPDSC1 Importance of factor when taking out sampled loan: The total cost of the loan	Base: All respondents	1560
●	725	119	QPDSC1 Importance of factor when taking out sampled loan: The total cost of the loan	Base: All respondents	1560
●	729	120	QPDSC1 Importance of factor when taking out sampled loan: Repayment flexibility	Base: All respondents	1560
●	735	121	QPDSC1 Importance of factor when taking out sampled loan: Repayment flexibility	Base: All respondents	1560
●	741	122	QPDSC1 Importance of factor when taking out sampled loan: Repayment flexibility	Base: All respondents	1560
●	745	123	QPDSC1 Importance of factor when taking out sampled loan: Repayment flexibility	Base: All respondents	1560
●	749	124	QPDSC1 Importance of factor when taking out sampled loan: The reputation of the lender	Base: All respondents	1560
●	755	125	QPDSC1 Importance of factor when taking out sampled loan: The reputation of the lender	Base: All respondents	1560
●	761	126	QPDSC1 Importance of factor when taking out sampled loan: The reputation of the lender	Base: All respondents	1560
●	765	127	QPDSC1 Importance of factor when taking out sampled loan: The reputation of the lender	Base: All respondents	1560

	Page	Table	Title	Base Description	Base
●	769	128	QPDSC1 Importance of factor when taking out sampled loan: Being able to apply for the loan [online/ in a store]	Base: All respondents	1560
●	775	129	QPDSC1 Importance of factor when taking out sampled loan: Being able to apply for the loan [online/ in a store]	Base: All respondents	1560
●	781	130	QPDSC1 Importance of factor when taking out sampled loan: Being able to apply for the loan [online/ in a store]	Base: All respondents	1560
	785	131	QPDSC1 Importance of factor when taking out sampled loan: Being able to apply for the loan [online/ in a store]	Base: All respondents	1560
●	789	132	QPDSC2 Most important factor when taking out sampled loan	Base: All who cited more than one factor as being equally important when taking out sampled loan	1088
●	795	133	QPDSC2 Most important factor when taking out sampled loan	Base: All who cited more than one factor as being equally important when taking out sampled loan	1088
●	801	134	QPDSC2 Most important factor when taking out sampled loan	Base: All who cited more than one factor as being equally important when taking out sampled loan	1088
	805	135	QPDSC2 Most important factor when taking out sampled loan	Base: All who cited more than one factor as being equally important when taking out sampled loan	1088
●	809	136	Most important factor when taking out a loan	Base: All respondents	1560
●	815	137	Most important factor when taking out a loan	Base: All respondents	1560
●	821	138	Most important factor when taking out a loan	Base: All respondents	1560
●	825	139	Most important factor when taking out a loan	Base: All respondents	1560
●	829	140	QPDSD1 Lenders heard of	Base: All respondents	1560
●	835	141	QPDSD1 Lenders heard of	Base: All respondents	1560
●	847	142	QPDSD1 Lenders heard of	Base: All respondents	1560
●	855	143	QPDSD1 Lenders heard of	Base: All respondents	1560
●	863	144	QPDSD2 Whether approached lender or were approached by lender when taking out sampled loan	Base: All respondents	1560
●	869	145	QPDSD2 Whether approached lender or were approached by lender when taking out sampled loan	Base: All respondents	1560

	Page	Table	Title	Base Description	Base
●	875	146	QPDSD2 Whether approached lender or were approached by lender when taking out sampled loan	Base: All respondents	1560
●	879	147	QPDSD2 Whether approached lender or were approached by lender when taking out sampled loan	Base: All respondents	1560
●	883	148	QPDSE1 Whether applied for sample loan directly or through a broker/ third party	Base: All respondents	1560
●	889	149	QPDSE1 Whether applied for sample loan directly or through a broker/ third party	Base: All respondents	1560
●	895	150	QPDSE1 Whether applied for sample loan directly or through a broker/ third party	Base: All respondents	1560
●	899	151	QPDSE1 Whether applied for sample loan directly or through a broker/ third party	Base: All respondents	1560
●	903	152	QPDSE2 Whether shopped around between payday lenders before applying for sampled loan	Base: All respondents	1560
●	909	153	QPDSE2 Whether shopped around between payday lenders before applying for sampled loan	Base: All respondents	1560
●	915	154	QPDSE2 Whether shopped around between payday lenders before applying for sampled loan	Base: All respondents	1560
●	919	155	QPDSE2 Whether shopped around between payday lenders before applying for sampled loan	Base: All respondents	1560
●	923	156	QPDSE10 Whether started an application for a payday loan with another lender before taking out sampled loan	Base: All respondents	1560
●	929	157	QPDSE10 Whether started an application for a payday loan with another lender before taking out sampled loan	Base: All respondents	1560
●	935	158	QPDSE10 Whether started an application for a payday loan with another lender before taking out sampled loan	Base: All respondents	1560
●	939	159	QPDSE10 Whether started an application for a payday loan with another lender before taking out sampled loan	Base: All respondents	1560
●	943	160	QPDSE3 Whether have EVER shopped around to compare the pros and cons of different payday lenders	Base: All who have taken out more than one payday loan and did NOT shop around for sampled loan	913
●	949	161	QPDSE3 Whether have EVER shopped around to compare the pros and cons of different payday lenders	Base: All who have taken out more than one payday loan and did NOT shop around for sampled loan	913
●	955	162	QPDSE3 Whether have EVER shopped around to compare the pros and cons of different payday lenders	Base: All who have taken out more than one payday loan and did NOT shop around for sampled loan	913

	Page	Table	Title	Base Description	Base
	959	163	QPDSE3 Whether have EVER shopped around to compare the pros and cons of different payday lenders	Base: All who have taken out more than one payday loan and did NOT shop around for sampled loan	913
●	963	164	QPDSE2\QPDSE3 Experience of shopping around (derived)	Base: All respondents	1560
●	969	165	QPDSE2\QPDSE3 Experience of shopping around (derived)	Base: All respondents	1560
●	975	166	QPDSE2\QPDSE3 Experience of shopping around (derived)	Base: All respondents	1560
●	979	167	QPDSE2\QPDSE3 Experience of shopping around (derived)	Base: All respondents	1560
●	983	168	QPDSE9 Whether compared online lenders, high street lenders, or a mix last time shopped around	Base: All who have EVER shopped around to compare payday lenders	545
●	989	169	QPDSE9 Whether compared online lenders, high street lenders, or a mix last time shopped around	Base: All who have EVER shopped around to compare payday lenders	545
	995	170	QPDSE9 Whether compared online lenders, high street lenders, or a mix last time shopped around	Base: All who have EVER shopped around to compare payday lenders	545
●	999	171	QPDSE9 Whether compared online lenders, high street lenders, or a mix last time shopped around	Base: All who have EVER shopped around to compare payday lenders	545
	1003	172	QPDSE5 Information obtained last time shopped around	Base: All who have EVER shopped around to compare payday lenders	545
●	1015	173	QPDSE5 Information obtained last time shopped around	Base: All who have EVER shopped around to compare payday lenders	545
	1027	174	QPDSE5 Information obtained last time shopped around	Base: All who have EVER shopped around to compare payday lenders	545
	1035	175	QPDSE5 Information obtained last time shopped around	Base: All who have EVER shopped around to compare payday lenders	545
●	1043	176	QPDSE6 Sources of information last time shopped around	Base: All who have EVER shopped around to compare payday lenders	545
●	1049	177	QPDSE6 Sources of information last time shopped around	Base: All who have EVER shopped around to compare payday lenders	545
●	1055	178	QPDSE6 Sources of information last time shopped around	Base: All who have EVER shopped around to compare payday lenders	545
●	1059	179	QPDSE6 Sources of information last time shopped around	Base: All who have EVER shopped around to compare payday lenders	545

	Page	Table	Title	Base Description	Base
●	1063	180	QPDSE7 Number of different payday loan companies' websites visited last time shopped around	Base: All who have EVER shopped around to compare payday lenders and visited websites of payday loan companies	465
●	1069	181	QPDSE7 Number of different payday loan companies' websites visited last time shopped around	Base: All who have EVER shopped around to compare payday lenders and visited websites of payday loan companies	465
●	1075	182	QPDSE7 Number of different payday loan companies' websites visited last time shopped around	Base: All who have EVER shopped around to compare payday lenders and visited websites of payday loan companies	465
	1079	183	QPDSE7 Number of different payday loan companies' websites visited last time shopped around	Base: All who have EVER shopped around to compare payday lenders and visited websites of payday loan companies	465
	1083	184	QPDSE8 Number of different payday loan companies' shops visited last time shopped around	Base: All who have EVER shopped around to compare payday lenders and visited high street shops of payday loan companies	94
	1089	185	QPDSE8 Number of different payday loan companies' shops visited last time shopped around	Base: All who have EVER shopped around to compare payday lenders and visited high street shops of payday loan companies	94
	1095	186	QPDSE8 Number of different payday loan companies' shops visited last time shopped around	Base: All who have EVER shopped around to compare payday lenders and visited high street shops of payday loan companies	94
	1099	187	QPDSE8 Number of different payday loan companies' shops visited last time shopped around	Base: All who have EVER shopped around to compare payday lenders and visited high street shops of payday loan companies	94
●	1103	188	QPDSF1 Barriers to comparing a larger number of lenders or spending more time comparing last time shopped around	Base: All who have EVER shopped around to compare payday lenders	545
●	1115	189	QPDSF1 Barriers to comparing a larger number of lenders or spending more time comparing last time shopped around	Base: All who have EVER shopped around to compare payday lenders	545
●	1127	190	QPDSF1 Barriers to comparing a larger number of lenders or spending more time comparing last time shopped around	Base: All who have EVER shopped around to compare payday lenders	545
	1135	191	QPDSF1 Barriers to comparing a larger number of lenders or spending more time comparing last time shopped around	Base: All who have EVER shopped around to compare payday lenders	545
●	1143	192	QPDSF2 Reasons for not shopping around before taking out sampled loan	Base: All who did NOT shop around before taking out sampled loan	1191

	Page	Table	Title	Base Description	Base
●	1155	193	QPDSF2 Reasons for not shopping around before taking out sampled loan	Base: All who did NOT shop around before taking out sampled loan	1191
●	1173	194	QPDSF2 Reasons for not shopping around before taking out sampled loan	Base: All who did NOT shop around before taking out sampled loan	1191
●	1185	195	QPDSF2 Reasons for not shopping around before taking out sampled loan	Base: All who did NOT shop around before taking out sampled loan	1191
	1193	196	QPDSF3 Reason for using the same lender again without comparing it with others	Base: All who did NOT shop around before taking out sampled loan because they had used the lender before	199
	1205	197	QPDSF3 Reason for using the same lender again without comparing it with others	Base: All who did NOT shop around before taking out sampled loan because they had used the lender before	199
	1217	198	QPDSF3 Reason for using the same lender again without comparing it with others	Base: All who did NOT shop around before taking out sampled loan because they had used the lender before	199
	1225	199	QPDSF3 Reason for using the same lender again without comparing it with others	Base: All who did NOT shop around before taking out sampled loan because they had used the lender before	199
	1233	200	QPDSG1 How easy or difficult it was to find out the information needed in order to compare lender last time shopped around	Base: All who have EVER shopped around to compare payday lenders	545
●	1239	201	QPDSG1 How easy or difficult it was to find out the information needed in order to compare lender last time shopped around	Base: All who have EVER shopped around to compare payday lenders	545
●	1245	202	QPDSG1 How easy or difficult it was to find out the information needed in order to compare lender last time shopped around	Base: All who have EVER shopped around to compare payday lenders	545
●	1249	203	QPDSG3 How clear found information when comparing lenders last time shopped around	Base: All who have EVER shopped around to compare payday lenders	545
●	1255	204	QPDSG3 How clear found information when comparing lenders last time shopped around	Base: All who have EVER shopped around to compare payday lenders	545
●	1261	205	QPDSG3 How clear found information when comparing lenders last time shopped around	Base: All who have EVER shopped around to compare payday lenders	545
●	1265	206	QPDSH1 Costs or charges looked at before taking out sampled loan	Base: All respondents	1560
●	1271	207	QPDSH1 Costs or charges looked at before taking out sampled loan	Base: All respondents	1560

	Page	Table	Title	Base Description	Base
●	1277	208	QPDSH1 Costs or charges looked at before taking out sampled loan	Base: All respondents	1560
●	1281	209	QPDSH1 Costs or charges looked at before taking out sampled loan	Base: All respondents	1560
	1285	210	QPDSH3 Reasons for not looking at any costs or charges before taking out sampled loan	Base: All who did NOT look at any costs or charges before taking out sampled loan	117
	1291	211	QPDSH3 Reasons for not looking at any costs or charges before taking out sampled loan	Base: All who did NOT look at any costs or charges before taking out sampled loan	117
	1303	212	QPDSH3 Reasons for not looking at any costs or charges before taking out sampled loan	Base: All who did NOT look at any costs or charges before taking out sampled loan	117
	1311	213	QPDSH3 Reasons for not looking at any costs or charges before taking out sampled loan	Base: All who did NOT look at any costs or charges before taking out sampled loan	117
●	1315	214	QPDSH2 How well understood the amount needed to repay, at the point of taking out sampled loan	Base: All respondents	1560
●	1321	215	QPDSH2 How well understood the amount needed to repay, at the point of taking out sampled loan	Base: All respondents	1560
●	1327	216	QPDSH2 How well understood the amount needed to repay, at the point of taking out sampled loan	Base: All respondents	1560
●	1331	217	QPDSH2 How well understood the amount needed to repay, at the point of taking out sampled loan	Base: All respondents	1560
●	1335	218	QPDSH4 Total amount thought would have to pay back, at the point of taking out the loan	Base: All respondents	1560
●	1347	219	QPDSH4 Total amount thought would have to pay back, at the point of taking out the loan	Base: All respondents	1560
●	1359	220	QPDSH4 Total amount thought would have to pay back, at the point of taking out the loan	Base: All respondents	1560
●	1367	221	QPDSH4 Total amount thought would have to pay back, at the point of taking out the loan	Base: All respondents	1560
●	1375	222	QPDSI1 Whether original repayment date for sampled loan has passed	Base: All respondents	1560
●	1380	223	QPDSI1 Whether original repayment date for sampled loan has passed	Base: All respondents	1560
●	1385	224	QPDSI1 Whether original repayment date for sampled loan has passed	Base: All respondents	1560
●	1389	225	QPDSI1 Whether original repayment date for sampled loan has passed	Base: All respondents	1560

	Page	Table	Title	Base Description	Base
●	1393	226	QPDSI2 Whether repaid sampled loan in full by the repayment date	Base: All whose repayment date HAS passed	1092
●	1398	227	QPDSI2 Whether repaid sampled loan in full by the repayment date	Base: All whose repayment date HAS passed	1092
●	1403	228	QPDSI2 Whether repaid sampled loan in full by the repayment date	Base: All whose repayment date HAS passed	1092
●	1407	229	QPDSI2 Whether repaid sampled loan in full by the repayment date	Base: All whose repayment date HAS passed	1092
●	1411	230	QPDSI3 Confidence, at the point of taking out sampled loan, that would be able to repay the loan in full on the date originally agreed with the lender	Base: All respondents	1560
●	1416	231	QPDSI3 Confidence, at the point of taking out sampled loan, that would be able to repay the loan in full on the date originally agreed with the lender	Base: All respondents	1560
●	1421	232	QPDSI3 Confidence, at the point of taking out sampled loan, that would be able to repay the loan in full on the date originally agreed with the lender	Base: All respondents	1560
●	1425	233	QPDSI3 Confidence, at the point of taking out sampled loan, that would be able to repay the loan in full on the date originally agreed with the lender	Base: All respondents	1560
	1429	234	QPDSI3 Confidence, at the point of taking out sampled loan, that would be able to repay the loan in full on the date originally agreed with the lender	Base: All follow-up respondents	108
●	1431	235	QPDSI5 Whether thought, at the point of taking out sampled loan, that repaying the loan on time would leave enough money to get by until next payday (without having to take out a new loan)	Base: All respondents	1560
●	1437	236	QPDSI5 Whether thought, at the point of taking out sampled loan, that repaying the loan on time would leave enough money to get by until next payday (without having to take out a new loan)	Base: All respondents	1560
●	1443	237	QPDSI5 Whether thought, at the point of taking out sampled loan, that repaying the loan on time would leave enough money to get by until next payday (without having to take out a new loan)	Base: All respondents	1560
●	1447	238	QPDSI5 Whether thought, at the point of taking out sampled loan, that repaying the loan on time would leave enough money to get by until next payday (without having to take out a new loan)	Base: All respondents	1560
●	1451	239	QPDSI6 How easy or difficult found getting the money to repay the loan	Base: All whose repayment date HAS passed	1092
●	1456	240	QPDSI6 How easy or difficult found getting the money to repay the loan	Base: All whose repayment date HAS passed	1092
●	1461	241	QPDSI6 How easy or difficult found getting the money to repay the loan	Base: All whose repayment date HAS passed	1092
●	1465	242	QPDSI6 How easy or difficult found getting the money to repay the loan	Base: All whose repayment date HAS passed	1092

	Page	Table	Title	Base Description	Base
	1469	243	QPDSI7 Reasons for finding it more difficult than expected getting the money needed to repay sampled loan	Base: All who found it more difficult than expected getting the money needed to repay sampled loan	169
	1479	244	QPDSI7 Reasons for finding it more difficult than expected getting the money needed to repay sampled loan	Base: All who found it more difficult than expected getting the money needed to repay sampled loan	169
	1489	245	QPDSI7 Reasons for finding it more difficult than expected getting the money needed to repay sampled loan	Base: All who found it more difficult than expected getting the money needed to repay sampled loan	169
	1497	246	QPDSI7 Reasons for finding it more difficult than expected getting the money needed to repay sampled loan	Base: All who found it more difficult than expected getting the money needed to repay sampled loan	169
●	1505	247	QPDSI8 Whether found out, at the point of taking out sampled loan, how much extra it would cost if needed to extend the loan	Base: All respondents	1560
●	1511	248	QPDSI8 Whether found out, at the point of taking out sampled loan, how much extra it would cost if needed to extend the loan	Base: All respondents	1560
	1517	249	QPDSI8 Whether found out, at the point of taking out sampled loan, how much extra it would cost if needed to extend the loan	Base: All respondents	1560
●	1521	250	QPDSI8 Whether found out, at the point of taking out sampled loan, how much extra it would cost if needed to extend the loan	Base: All respondents	1560
●	1525	251	QPDSI8A Whether were already aware of the cost of extending or rolling over sampled loan	Base: All who did not find out, at the point of taking out sampled loan, how much extra it would cost if needed to extend the loan	865
●	1531	252	QPDSI8A Whether were already aware of the cost of extending or rolling over sampled loan	Base: All who did not find out, at the point of taking out sampled loan, how much extra it would cost if needed to extend the loan	865
	1537	253	QPDSI8A Whether were already aware of the cost of extending or rolling over sampled loan	Base: All who did not find out, at the point of taking out sampled loan, how much extra it would cost if needed to extend the loan	865
●	1541	254	QPDSI8A Whether were already aware of the cost of extending or rolling over sampled loan	Base: All who did not find out, at the point of taking out sampled loan, how much extra it would cost if needed to extend the loan	865
	1545	255	QPDSI9 Action taken due to NOT repaying sampled loan by repayment date	Base: All who did NOT repay sampled loan by the repayment date	189
●	1550	256	QPDSI9 Action taken due to NOT repaying sampled loan by repayment date	Base: All who did NOT repay sampled loan by the repayment date	189

	Page	Table	Title	Base Description	Base
	1555	257	QPDSI9 Action taken due to NOT repaying sampled loan by repayment date	Base: All who did NOT repay sampled loan by the repayment date	189
●	1559	258	QPDSI9 Action taken due to NOT repaying sampled loan by repayment date	Base: All who did NOT repay sampled loan by the repayment date	189
	1563	259	QPDSI10 Whether total repayment amount on sampled loan was more than, less than, or about what was originally expected	Base: All whose repayment date HAS passed	1088
●	1568	260	QPDSI10 Whether total repayment amount on sampled loan was more than, less than, or about what was originally expected	Base: All whose repayment date HAS passed	1088
●	1573	261	QPDSI10 Whether total repayment amount on sampled loan was more than, less than, or about what was originally expected	Base: All whose repayment date HAS passed	1088
●	1577	262	QPDSI10 Whether total repayment amount on sampled loan was more than, less than, or about what was originally expected	Base: All whose repayment date HAS passed	1088
●	1581	263	QPDSI10 Whether total repayment amount on sampled loan was more than, less than, or about what was originally expected	Base: All who repaid in full by the repayment date	880
	1587	264	QPDSI10 Whether total repayment amount on sampled loan was more than, less than, or about what was originally expected	Base: All who repaid in full by the repayment date	880
●	1593	265	QPDSI10 Whether total repayment amount on sampled loan was more than, less than, or about what was originally expected	Base: All who repaid in full by the repayment date	880
●	1597	266	QPDSI10 Whether total repayment amount on sampled loan was more than, less than, or about what was originally expected	Base: All who repaid in full by the repayment date	880
●	1601	267	QPDSI11 Whether had enough to get by until next payday without a new loan	Base: All whose repayment date HAS passed	1088
●	1607	268	QPDSI11 Whether had enough to get by until next payday without a new loan	Base: All whose repayment date HAS passed	1088
●	1613	269	QPDSI11 Whether had enough to get by until next payday without a new loan	Base: All whose repayment date HAS passed	1088
●	1616	270	QPDG1 Number of payday loans EVER taken out	Base: All respondents	1555
●	1622	271	QPDG1 Number of payday loans EVER taken out	Base: All respondents	1555
●	1634	272	QPDG1 Number of payday loans EVER taken out	Base: All respondents	1555
●	1642	273	QPDG2 Year when took out first payday loan	Base: All who have taken out more than one payday loan	1084
●	1648	274	QPDG2 Year when took out first payday loan	Base: All who have taken out more than one payday loan	1084

	Page	Table	Title	Base Description	Base
	1654	275	QPDG2 Year when took out first payday loan	Base: All who have taken out more than one payday loan	1084
●	1658	276	QPDG3 Whether all payday loans have been taken out from the same lender or from more than one lender	Base: All who have taken out more than one payday loan	1083
●	1664	277	QPDG3 Whether all payday loans have been taken out from the same lender or from more than one lender	Base: All who have taken out more than one payday loan	1083
●	1670	278	QPDG3 Whether all payday loans have been taken out from the same lender or from more than one lender	Base: All who have taken out more than one payday loan	1083
●	1674	279	QPDG4 Number of different payday lenders taken out loans from	Base: All who have taken out more than two loans and from more than one lender	457
●	1680	280	QPDG4 Number of different payday lenders taken out loans from	Base: All who have taken out more than two loans and from more than one lender	457
●	1686	281	QPDG4 Number of different payday lenders taken out loans from	Base: All who have taken out more than two loans and from more than one lender	457
	1690	282	QPDG5 Whether have considered going to a different lender for a payday loan	Base: All who have taken out payday loans from one lender only	556
●	1696	283	QPDG5 Whether have considered going to a different lender for a payday loan	Base: All who have taken out payday loans from one lender only	556
	1702	284	QPDG5 Whether have considered going to a different lender for a payday loan	Base: All who have taken out payday loans from one lender only	556
●	1706	285	QPDG6 Reasons have not considered going to a different lender for a payday loan	Base: All who have not considered going to a different lender for a payday loan	474
●	1718	286	QPDG6 Reasons have not considered going to a different lender for a payday loan	Base: All who have not considered going to a different lender for a payday loan	474
●	1730	287	QPDG6 Reasons have not considered going to a different lender for a payday loan	Base: All who have not considered going to a different lender for a payday loan	474
	1738	288	QPDG7 Reasons for actually taking out a payday loan from another lender	Base: All who have considered going to a different lender for a payday loan	80
	1750	289	QPDG7 Reasons for actually taking out a payday loan from another lender	Base: All who have considered going to a different lender for a payday loan	80
	1762	290	QPDG7 Reasons for actually taking out a payday loan from another lender	Base: All who have considered going to a different lender for a payday loan	80

	Page	Table	Title	Base Description	Base
●	1770	291	QPDG8 Reasons for deciding to go to another payday loan company rather than borrowing from the lender had used before	Base: All who have taken out loans from more than one lender	525
●	1782	292	QPDG8 Reasons for deciding to go to another payday loan company rather than borrowing from the lender had used before	Base: All who have taken out loans from more than one lender	525
●	1794	293	QPDG8 Reasons for deciding to go to another payday loan company rather than borrowing from the lender had used before	Base: All who have taken out loans from more than one lender	525
	1802	294	QPDG9 Aspects of loan or service offered by new lender respondent preferred	Base: All who changed lenders because they preferred the loan or service offered by the new lender	120
	1808	295	QPDG9 Aspects of loan or service offered by new lender respondent preferred	Base: All who changed lenders because they preferred the loan or service offered by the new lender	120
	1814	296	QPDG9 Aspects of loan or service offered by new lender respondent preferred	Base: All who changed lenders because they preferred the loan or service offered by the new lender	120
●	1818	297	QPDG10 Whether ever changed lenders because of a bad experience with an existing lender or because preferred the loan or service offered by another lender	Base: All who have taken out loans from more than one lender but have not already cited bad experience or preference of service as reasons for changing lenders	379
●	1824	298	QPDG10 Whether ever changed lenders because of a bad experience with an existing lender or because preferred the loan or service offered by another lender	Base: All who have taken out loans from more than one lender but have not already cited bad experience or preference of service as reasons for changing lenders	379
	1830	299	QPDG10 Whether ever changed lenders because of a bad experience with an existing lender or because preferred the loan or service offered by another lender	Base: All who have taken out loans from more than one lender but have not already cited bad experience or preference of service as reasons for changing lenders	379
●	1834	300	QPDG11 Whether taken out loans from online lenders, high street lenders, or both	Base: All who have taken out loans from more than one lender	519
●	1840	301	QPDG11 Whether taken out loans from online lenders, high street lenders, or both	Base: All who have taken out loans from more than one lender	519
●	1846	302	QPDG11 Whether taken out loans from online lenders, high street lenders, or both	Base: All who have taken out loans from more than one lender	519
	1850	303	QPDG12 Main source of payday loans	Base: All who have taken out loans from both online and high street lenders	162

	Page	Table	Title	Base Description	Base
	1856	304	QPDG12 Main source of payday loans	Base: All who have taken out loans from both online and high street lenders	162
	1862	305	QPDG12 Main source of payday loans	Base: All who have taken out loans from both online and high street lenders	162
	1866	306	QPDG13 Whether ever considered taking out a loan from a high street lender	Base: All who have only taken out more than one loan, but only from online lenders	289
	1872	307	QPDG13 Whether ever considered taking out a loan from a high street lender	Base: All who have only taken out more than one loan, but only from online lenders	289
●	1878	308	QPDG13 Whether ever considered taking out a loan from a high street lender	Base: All who have only taken out more than one loan, but only from online lenders	289
●	1882	309	QPDG14 Reasons have not considered using a high street lender	Base: All who have not considered using a high street lender	258
●	1894	310	QPDG14 Reasons have not considered using a high street lender	Base: All who have not considered using a high street lender	258
	1906	311	QPDG14 Reasons have not considered using a high street lender	Base: All who have not considered using a high street lender	258
	1914	312	QPDG15 Whether ever considered taking out a loan through the internet, by phone, text, or app, or from an online lender	Base: All who have only taken out more than one loan, but only from high street lenders	67
	1920	313	QPDG15 Whether ever considered taking out a loan through the internet, by phone, text, or app, or from an online lender	Base: All who have only taken out more than one loan, but only from high street lenders	67
	1926	314	QPDG15 Whether ever considered taking out a loan through the internet, by phone, text, or app, or from an online lender	Base: All who have only taken out more than one loan, but only from high street lenders	67
	1930	315	QPDG16 Reasons have not considered using an online lender	Base: All who have not considered using an online lender	50
	1942	316	QPDG16 Reasons have not considered using an online lender	Base: All who have not considered using an online lender	50
	1954	317	QPDG16 Reasons have not considered using an online lender	Base: All who have not considered using an online lender	50
●	1962	318	QPDG17 Whether ever taken out a payday loan to pay off a debt to another payday loan company	Base: All who have taken out more than one payday loan	1072
●	1968	319	QPDG17 Whether ever taken out a payday loan to pay off a debt to another payday loan company	Base: All who have taken out more than one payday loan	1072

	Page	Table	Title	Base Description	Base
●	1974	320	QPDG17 Whether ever taken out a payday loan to pay off a debt to another payday loan company	Base: All who have taken out more than one payday loan	1072
●	1978	321	QPDG18 Whether would ever consider taking out a payday loan to pay off a debt to another payday loan company	Base: All who have never taken out a payday loan to pay off a debt to another payday loan company	930
●	1984	322	QPDG18 Whether would ever consider taking out a payday loan to pay off a debt to another payday loan company	Base: All who have never taken out a payday loan to pay off a debt to another payday loan company	930
	1990	323	QPDG18 Whether would ever consider taking out a payday loan to pay off a debt to another payday loan company	Base: All who have never taken out a payday loan to pay off a debt to another payday loan company	930
●	1994	324	QPDG19 Whether ever been refused a loan from a payday lender	Base: All respondents	1541
●	2000	325	QPDG19 Whether ever been refused a loan from a payday lender	Base: All respondents	1541
●	2006	326	QPDG19 Whether ever been refused a loan from a payday lender	Base: All respondents	1541
●	2010	327	QFCA1 Type of credit used in the last 12 months	Base: All respondents	1522
●	2022	328	QFCA1 Type of credit used in the last 12 months	Base: All respondents	1522
●	2034	329	QFCA1 Type of credit used in the last 12 months	Base: All respondents	1522
●	2042	330	QFCA2 Whether been turned down for any types of credit in the last 12 months	Base: All who have not used all types of credit listed at Qfca1	1518
●	2054	331	QFCA2 Whether been turned down for any types of credit in the last 12 months	Base: All who have not used all types of credit listed at Qfca1	1518
●	2066	332	QFCA2 Whether been turned down for any types of credit in the last 12 months	Base: All who have not used all types of credit listed at Qfca1	1518
●	2074	333	QFC1 Whether have a bank, building society, or credit union account	Base: All respondents	1517
	2080	334	QFC1 Whether have a bank, building society, or credit union account	Base: All respondents	1517
	2086	335	QFC1 Whether have a bank, building society, or credit union account	Base: All respondents	1517
●	2090	336	QFC2 Whether ever been overdrawn on any bank account in the last 12 months	Base: All with a bank account	1454
●	2096	337	QFC2 Whether ever been overdrawn on any bank account in the last 12 months	Base: All with a bank account	1454
●	2102	338	QFC2 Whether ever been overdrawn on any bank account in the last 12 months	Base: All with a bank account	1454
	2106	339	QFC3 Whether gone over agreed overdraft limit in the last 12 months	Base: All who have been overdrawn in the last 12 months	784

	Page	Table	Title	Base Description	Base
●	2112	340	QFC3 Whether gone over agreed overdraft limit in the last 12 months	Base: All who have been overdrawn in the last 12 months	784
	2118	341	QFC3 Whether gone over agreed overdraft limit in the last 12 months	Base: All who have been overdrawn in the last 12 months	784
●	2122	342	QFC6 Financial circumstance experienced in the last 12 months	Base: All respondents	1512
●	2128	343	QFC6 Financial circumstance experienced in the last 12 months	Base: All respondents	1512
●	2134	344	QFC6 Financial circumstance experienced in the last 12 months	Base: All respondents	1512
	2138	345	qfc7 Agreement with statement (Summary)	Base: All respondents	1503
●	2139	346	QFC7 Agreement with statement: I try to avoid banks as much as possible	Base: All respondents	1503
●	2145	347	QFC7 Agreement with statement: I try to avoid banks as much as possible	Base: All respondents	1503
●	2151	348	QFC7 Agreement with statement: I try to avoid banks as much as possible	Base: All respondents	1503
●	2155	349	QFC7 Agreement with statement: I think banks offer a poor service	Base: All respondents	1501
●	2161	350	QFC7 Agreement with statement: I think banks offer a poor service	Base: All respondents	1501
●	2167	351	QFC7 Agreement with statement: I think banks offer a poor service	Base: All respondents	1501
●	2171	352	QFC7 Agreement with statement: I have a good understanding of financial conditions and terms	Base: All respondents	1504
●	2177	353	QFC7 Agreement with statement: I have a good understanding of financial conditions and terms	Base: All respondents	1504
●	2183	354	QFC7 Agreement with statement: I have a good understanding of financial conditions and terms	Base: All respondents	1504
●	2187	355	QFC7 Agreement with statement: I am good at resisting temptation	Base: All respondents	1501
●	2193	356	QFC7 Agreement with statement: I am good at resisting temptation	Base: All respondents	1501
●	2199	357	QFC7 Agreement with statement: I am good at resisting temptation	Base: All respondents	1501
●	2203	358	QFC7 Agreement with statement: I am concerned about giving personal information on the internet	Base: All respondents	1501
●	2209	359	QFC7 Agreement with statement: I am concerned about giving personal information on the internet	Base: All respondents	1501

	Page	Table	Title	Base Description	Base
	2215	360	QFC7 Agreement with statement: I am concerned about giving personal information on the internet	Base: All respondents	1501
●	2219	361	QFC8 Finance Quiz 1: You have taken out a loan for £500, and the interest rate you are charged is 10 per cent per month. There are no other fees. At this interest rate, how much money would you owe in total after one month?	Base: All respondents	1484
●	2225	362	QFC8 Finance Quiz 1: You have taken out a loan for £500, and the interest rate you are charged is 10 per cent per month. There are no other fees. At this interest rate, how much money would you owe in total after one month?	Base: All respondents	1484
●	2231	363	QFC8 Finance Quiz 1: You have taken out a loan for £500, and the interest rate you are charged is 10 per cent per month. There are no other fees. At this interest rate, how much money would you owe in total after one month?	Base: All respondents	1484
	2235	364	QFC9 Finance Quiz 2: And if you didn't pay anything off, at this interest rate (10%) how much would you owe after two months - again, assuming there were no additional fees?	Base: All giving an answer at Qfc8	1086
●	2241	365	QFC9 Finance Quiz 2: And if you didn't pay anything off, at this interest rate (10%) how much would you owe after two months - again, assuming there were no additional fees?	Base: All giving an answer at Qfc8	1086
	2247	366	QFC9 Finance Quiz 2: And if you didn't pay anything off, at this interest rate (10%) how much would you owe after two months - again, assuming there were no additional fees?	Base: All giving an answer at Qfc8	1086
●	2251	367	QDGEN Gender	Base: All respondents	1483
●	2257	368	QDGEN Gender	Base: All respondents	1483
	2263	369	QDGEN Gender	Base: All respondents	1483
●	2266	370	Age	Base: All respondents	1560
●	2272	371	Age	Base: All respondents	1560
●	2278	372	Age	Base: All respondents	1560
●	2281	373	QDTEN Tenure	Base: All respondents	1483
●	2287	374	QDTEN Tenure	Base: All respondents	1483
●	2293	375	QDTEN Tenure	Base: All respondents	1483
●	2296	376	QDWORK Working status	Base: All respondents	1483

	Page	Table	Title	Base Description	Base
●	2308	377	QDWORK Working status	Base: All respondents	1483
●	2320	378	QDWORK Working status	Base: All respondents	1483
●	2326	379	QEDUC Highest qualification	Base: All respondents	1482
●	2332	380	QEDUC Highest qualification	Base: All respondents	1482
●	2338	381	QEDUC Highest qualification	Base: All respondents	1482
●	2341	382	QDETH Ethnicity	Base: All respondents	1481
●	2347	383	QDETH Ethnicity	Base: All respondents	1481
	2353	384	QDETH Ethnicity	Base: All respondents	1481
●	2356	385	QADULT Number of adults in household	Base: All respondents	1480
●	2362	386	QADULT Number of adults in household	Base: All respondents	1480
	2368	387	QADULT Number of adults in household	Base: All respondents	1480
●	2371	388	QCHILD Number of children in household	Base: All respondents	1480
●	2377	389	QCHILD Number of children in household	Base: All respondents	1480
	2383	390	QCHILD Number of children in household	Base: All respondents	1480
●	2386	391	QDINCB MONTHLY HOUSEHOLD INCOME	Base: All respondents	1480
●	2392	392	QDINCB MONTHLY HOUSEHOLD INCOME	Base: All respondents	1480
●	2398	393	QDINCB MONTHLY HOUSEHOLD INCOME	Base: All respondents	1480
●	2401	394	QDINC2 Income stability	Base: All respondents	1478
●	2407	395	QDINC2 Income stability	Base: All respondents	1478
	2413	396	QDINC2 Income stability	Base: All respondents	1478
●	2416	397	QRECON Recontact Question 1	Base: All main sample respondents	957
●	2421	398	QRECON Recontact Question 1	Base: All main sample respondents	957
●	2426	399	QRECON Recontact Question 1	Base: All main sample respondents	957
	2430	400	QRECON Recontact Question 1	Base: All main sample respondents	957

	Page	Table	Title	Base Description	Base
●	2434	401	QRECON2 Recontact Question 2	Base: All contemporaneous sample respondents	521
●	2440	402	QRECON2 Recontact Question 2	Base: All contemporaneous sample respondents	521
	2446	403	QRECON2 Recontact Question 2	Base: All contemporaneous sample respondents	521
●	2449	404	QCHECK How well can remember the experience of taking out sampled loan	Base: All respondents	1477
●	2455	405	QCHECK How well can remember the experience of taking out sampled loan	Base: All respondents	1477
●	2461	406	QCHECK How well can remember the experience of taking out sampled loan	Base: All respondents	1477
●	2465	407	Overview of market by channel of purchase	Base: All respondents	1560
●	2471	408	Overview of market by channel of purchase	Base: All respondents	1560
●	2477	409	Overview of market by channel of purchase	Base: All respondents	1560
●	2481	410	Overview of market by repayment behaviour	Base: All respondents	1560
●	2487	411	Overview of market by repayment behaviour	Base: All respondents	1560
●	2493	412	Overview of market by repayment behaviour	Base: All respondents	1560
	2497	413	QPDSI1 (Follow-up) Whether original repayment date for sampled loan has passed	Base: All respondents	108
	2502	414	QPDSI1 (Follow-up) Whether original repayment date for sampled loan has passed	Base: All respondents	108
	2507	415	QPDSI1 (Follow-up) Whether original repayment date for sampled loan has passed	Base: All respondents	108
	2511	416	QPDSI1 (Follow-up) Whether original repayment date for sampled loan has passed	Base: All respondents	108
	2515	417	QPDSI2 (Follow-up) Whether repaid sampled loan in full by the repayment date	Base: All whose repayment date HAS passed	108
	2520	418	QPDSI2 (Follow-up) Whether repaid sampled loan in full by the repayment date	Base: All whose repayment date HAS passed	108
	2525	419	QPDSI2 (Follow-up) Whether repaid sampled loan in full by the repayment date	Base: All whose repayment date HAS passed	108
	2529	420	QPDSI2 (Follow-up) Whether repaid sampled loan in full by the repayment date	Base: All whose repayment date HAS passed	108
	2533	421	QPDSI3 (Follow-up) Confidence, at the point of taking out sampled loan, that would be able to repay the loan in full on the date originally agreed with the lender	Base: All respondents	108
	2538	422	QPDSI3 (Follow-up) Confidence, at the point of taking out sampled loan, that would be able to repay the loan in full on the date originally agreed with the lender	Base: All respondents	108

	Page	Table	Title	Base Description	Base
	2543	423	QPDSI3 (Follow-up) Confidence, at the point of taking out sampled loan, that would be able to repay the loan in full on the date originally agreed with the lender	Base: All respondents	108
	2547	424	QPDSI3 (Follow-up) Confidence, at the point of taking out sampled loan, that would be able to repay the loan in full on the date originally agreed with the lender	Base: All respondents	108
	2551	425	QPDSI6 (Follow-up) How easy or difficult found getting the money to repay the loan	Base: All whose repayment date HAS passed	108
	2556	426	QPDSI6 (Follow-up) How easy or difficult found getting the money to repay the loan	Base: All whose repayment date HAS passed	108
	2561	427	QPDSI6 (Follow-up) How easy or difficult found getting the money to repay the loan	Base: All whose repayment date HAS passed	108
	2565	428	QPDSI6 (Follow-up) How easy or difficult found getting the money to repay the loan	Base: All whose repayment date HAS passed	108
	2569	429	QPDSI7 (Follow-up) Reasons for finding it more difficult than expected getting the money needed to repay sampled loan	Base: All who found it more difficult than expected getting the money needed to repay sampled loan	8
	2579	430	QPDSI7 (Follow-up) Reasons for finding it more difficult than expected getting the money needed to repay sampled loan	Base: All who found it more difficult than expected getting the money needed to repay sampled loan	8
	2589	431	QPDSI7 (Follow-up) Reasons for finding it more difficult than expected getting the money needed to repay sampled loan	Base: All who found it more difficult than expected getting the money needed to repay sampled loan	8
	2597	432	QPDSI7 (Follow-up) Reasons for finding it more difficult than expected getting the money needed to repay sampled loan	Base: All who found it more difficult than expected getting the money needed to repay sampled loan	8
	2605	433	QPDSI9 (Follow-up) Action taken due to NOT repaying sampled loan by repayment date	Base: All who did NOT repay sampled loan by the repayment date	21
	2610	434	QPDSI9 (Follow-up) Action taken due to NOT repaying sampled loan by repayment date	Base: All who did NOT repay sampled loan by the repayment date	21
	2615	435	QPDSI9 (Follow-up) Action taken due to NOT repaying sampled loan by repayment date	Base: All who did NOT repay sampled loan by the repayment date	21
	2619	436	QPDSI9 (Follow-up) Action taken due to NOT repaying sampled loan by repayment date	Base: All who did NOT repay sampled loan by the repayment date	21
	2623	437	QPDSI10 (Follow-up) Whether total repayment amount on sampled loan was more than, less than, or about what was originally expected	Base: All whose repayment date HAS passed	87
	2628	438	QPDSI10 (Follow-up) Whether total repayment amount on sampled loan was more than, less than, or about what was originally expected	Base: All whose repayment date HAS passed	87
	2633	439	QPDSI10 (Follow-up) Whether total repayment amount on sampled loan was more than, less than, or about what was originally expected	Base: All whose repayment date HAS passed	87

	Page	Table	Title	Base Description	Base
	2637	440	QPDSI10 (Follow-up) Whether total repayment amount on sampled loan was more than, less than, or about what was originally expected	Base: All whose repayment date HAS passed	87
	2641	441	QRECON (Follow-up) Recontact Question 1	Base: All main sample respondents	108
	2646	442	QRECON (Follow-up) Recontact Question 1	Base: All main sample respondents	108
	2651	443	QRECON (Follow-up) Recontact Question 1	Base: All main sample respondents	108
	2655	444	QRECON (Follow-up) Recontact Question 1	Base: All main sample respondents	108
	2659	445	(Follow-up) Overview of market by repayment behaviour	Base: All respondents	108
	2665	446	(Follow-up) Overview of market by repayment behaviour	Base: All respondents	108
	2671	447	(Follow-up) Overview of market by repayment behaviour	Base: All respondents	108
	2675	448	QPDSI9A (Follow-up) Reasons for not repaying loan in full by the repayment date	Base: All follow-up respondents who did not repay the loan in full by the repayment date	21
	2687	449	QPDSI9A (Follow-up) Reasons for not repaying loan in full by the repayment date	Base: All follow-up respondents who did not repay the loan in full by the repayment date	21
	2699	450	QPDSI9A (Follow-up) Reasons for not repaying loan in full by the repayment date	Base: All follow-up respondents who did not repay the loan in full by the repayment date	21
	2707	451	QPDSI9A (Follow-up) Reasons for not repaying loan in full by the repayment date	Base: All follow-up respondents who did not repay the loan in full by the repayment date	21
	2715	452	QPDSI10A (Follow-up) Amount repaid	Base: All follow-up respondents who repaid loan in full by the repayment date	87
	2721	453	QPDSI10A (Follow-up) Amount repaid	Base: All follow-up respondents who repaid loan in full by the repayment date	87
	2727	454	QPDSI10A (Follow-up) Amount repaid	Base: All follow-up respondents who repaid loan in full by the repayment date	87
	2731	455	QPDSI10A (Follow-up) Amount repaid	Base: All follow-up respondents who repaid loan in full by the repayment date	87
	2735	456	QPDF12 (Follow-up) Whether been contacted regarding taking out a new loan since taking out sampled loan	Base: All follow-up respondents whose repayment date has passed	108
	2741	457	QPDF12 (Follow-up) Whether been contacted regarding taking out a new loan since taking out sampled loan	Base: All follow-up respondents whose repayment date has passed	108

	Page	Table	Title	Base Description	Base
	2747	458	QPDF12 (Follow-up) Whether been contacted regarding taking out a new loan since taking out sampled loan	Base: All follow-up respondents whose repayment date has passed	108
	2751	459	QPDF12 (Follow-up) Whether been contacted regarding taking out a new loan since taking out sampled loan	Base: All follow-up respondents whose repayment date has passed	108
	2755	460	QPDSI13 (Follow-up) Whether taken out another payday loan since taking out sampled loan	Base: All follow-up respondents whose repayment date has passed	108
	2761	461	QPDSI13 (Follow-up) Whether taken out another payday loan since taking out sampled loan	Base: All follow-up respondents whose repayment date has passed	108
	2767	462	QPDSI13 (Follow-up) Whether taken out another payday loan since taking out sampled loan	Base: All follow-up respondents whose repayment date has passed	108
	2771	463	QPDSI13 (Follow-up) Whether taken out another payday loan since taking out sampled loan	Base: All follow-up respondents whose repayment date has passed	108
	2775	464	QPDSI14 (Follow-up) Whether think will need to take out another payday loan before next payday	Base: All follow-up respondents whose repayment date has passed	108
	2781	465	QPDSI14 (Follow-up) Whether think will need to take out another payday loan before next payday	Base: All follow-up respondents whose repayment date has passed	108
	2787	466	QPDSI14 (Follow-up) Whether think will need to take out another payday loan before next payday	Base: All follow-up respondents whose repayment date has passed	108
	2791	467	QPDSI14 (Follow-up) Whether think will need to take out another payday loan before next payday	Base: All follow-up respondents whose repayment date has passed	108
	2795	468	QPDF3A (Follow-up) Things would like to have done differently when taking out sampled loan (UNPROMPTED)	Base: All follow-up respondents whose repayment date has passed	108
	2801	469	QPDF3A (Follow-up) Things would like to have done differently when taking out sampled loan (UNPROMPTED)	Base: All follow-up respondents whose repayment date has passed	108
	2807	470	QPDF3A (Follow-up) Things would like to have done differently when taking out sampled loan (UNPROMPTED)	Base: All follow-up respondents whose repayment date has passed	108
	2811	471	QPDF3A (Follow-up) Things would like to have done differently when taking out sampled loan (UNPROMPTED)	Base: All follow-up respondents whose repayment date has passed	108
	2815	472	QPDF3B (Follow-up) Whether would have done things differently when taking out sampled loan (PROMPTED)	Base: All follow-up respondents whose repayment date has passed	108
	2821	473	QPDF3B (Follow-up) Whether would have done things differently when taking out sampled loan (PROMPTED)	Base: All follow-up respondents whose repayment date has passed	108

	Page	Table	Title	Base Description	Base
	2827	474	QPDF3B (Follow-up) Whether would have done things differently when taking out sampled loan (PROMPTED)	Base: All follow-up respondents whose repayment date has passed	108
	2831	475	QPDF3B (Follow-up) Whether would have done things differently when taking out sampled loan (PROMPTED)	Base: All follow-up respondents whose repayment date has passed	108
	2835	476	QPDF3C (Follow-up) Perceived amount of time spent comparing payday loans against other sources of borrowing when taking out sampled loan	Base: All follow-up respondents whose repayment date has passed	108
	2841	477	QPDF3C (Follow-up) Perceived amount of time spent comparing payday loans against other sources of borrowing when taking out sampled loan	Base: All follow-up respondents whose repayment date has passed	108
	2847	478	QPDF3C (Follow-up) Perceived amount of time spent comparing payday loans against other sources of borrowing when taking out sampled loan	Base: All follow-up respondents whose repayment date has passed	108
	2851	479	QPDF3C (Follow-up) Perceived amount of time spent comparing payday loans against other sources of borrowing when taking out sampled loan	Base: All follow-up respondents whose repayment date has passed	108
	2855	480	QPDF3D (Follow-up) Perceived amount of time spent comparing payday loans when taking out sampled loan	Base: All follow-up respondents whose repayment date has passed	108
	2861	481	QPDF3D (Follow-up) Perceived amount of time spent comparing payday loans when taking out sampled loan	Base: All follow-up respondents whose repayment date has passed	108
	2867	482	QPDF3D (Follow-up) Perceived amount of time spent comparing payday loans when taking out sampled loan	Base: All follow-up respondents whose repayment date has passed	108
	2871	483	QPDF3D (Follow-up) Perceived amount of time spent comparing payday loans when taking out sampled loan	Base: All follow-up respondents whose repayment date has passed	108
	2875	484	QPDF3E (Follow-up) Perceived amount of time spent looking at costs and charges when taking out sampled loan	Base: All follow-up respondents whose repayment date has passed	108
	2881	485	QPDF3E (Follow-up) Perceived amount of time spent looking at costs and charges when taking out sampled loan	Base: All follow-up respondents whose repayment date has passed	108
	2887	486	QPDF3E (Follow-up) Perceived amount of time spent looking at costs and charges when taking out sampled loan	Base: All follow-up respondents whose repayment date has passed	108
	2891	487	QPDF3E (Follow-up) Perceived amount of time spent looking at costs and charges when taking out sampled loan	Base: All follow-up respondents whose repayment date has passed	108

QSC1 Whether sample details on most recent loan are correct
Base: All respondents

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	1560	860	623	334	742	406	975	203	124	166
Base	1560	870	609	313	754	429	1010	205	108	143
Yes - details correct	1389 89%	773 89%	548 90%	284 91%	666 88%	383 89%	901 89%	184 90%	99 92% *	127 89%
Details roughly correct	171 11%	97 11%	60 10%	29 9%	88 12%	47 11%	109 11%	21 10%	9 8% *	16 11%
No	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Don't know	- -	- -	- -	- -	- -	- -	- -	- -	- *	- -
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QSC1 Whether sample details on most recent loan are correct
Base: All respondents

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	1560	451	796	366	430	174	1212	47	127	78
Base	1560	494	783	369	415	144	1222	43	120	77
Yes - details correct	1389 89%	448 91%	696 89%	325 88%	371 90%	127 88%	1089 89%	41 94%	107 89%	69 90%
Details roughly correct	171 11%	46 9%	87 11%	44 12%	43 10%	17 12%	133 11%	2 6%	13 11%	8 10%
No	-	-	-	-	-	-	-	-	-	-
Don't know	-	-	-	-	-	-	-	-	-	-
Overlap formulae used	-	-	-	-	-	-	-	-	-	-
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QSC1 Whether sample details on most recent loan are correct
Base: All respondents

	Total	Accommodation					Number of people in hhld		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	1560	276	954	536	418	209	292	371	796
Base	1560	309	911	539	372	220	273	361	825
Yes - details correct	1389 89%	280 91%	812 89%	470 87%	342 92%	197 90%	232 85%	331 92% X	739 90%
Details roughly correct	171 11%	29 9%	100 11%	69 13%	31 8%	23 10%	40 15% Y	29 8%	86 10%
No	-	-	-	-	-	-	-	-	-
Don't know	-	-	-	-	-	-	-	-	-
Overlap formulae used	-	-	-	-	-	-	-	-	-
- Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied									

QSC1 Whether sample details on most recent loan are correct

Base: All respondents

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	1560	893	293	184	91	568	50	129	378	474	1081	352
Base	1560	887	290	196	89	575	36	109	372	538	1089	336
Yes - details correct	1389 89%	784 88%	261 90%	174 89%	86 97%	521 91%	33 93%	93 85%	322 87%	485 90%	972 89%	297 88%
Details roughly correct	171 11%	102 12%	28 10%	22 11%	3 3%	53 9%	2 7%	16 15%	50 13%	53 10%	117 11%	40 12%
No	-	-	-	-	-	-	-	-	-	-	-	-
Don't know	-	-	-	-	-	-	-	-	-	-	-	-
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QSC1 Whether sample details on most recent loan are correct
Base: All respondents

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	1560	387	178	907	944	277	246	1061	499	55	568	536
Base	1560	309	186	986	812	297	363	1230	330	143	557	553
Yes - details correct	1389	295	176	857	749	276	298	1103	286	127	499	485
	89%	96%	94%	87%	92%	93%	82%	90%	86%	89%	90%	88%
		n	n		q	q				*		
Details roughly correct	171	14	10	129	63	21	65	126	45	16	57	68
	11%	4%	6%	13%	8%	7%	18%	10%	14%	11%	10%	12%
				lm			op			*		
No	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	*	-	-
Don't know	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	*	-	-
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QSC1 Whether sample details on most recent loan are correct
Base: All respondents

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	1560	927	373	162
Base	1560	1038	253	176
Yes - details correct	1389 89%	940 91%	226 89%	153 87% *
Details roughly correct	171 11%	99 9%	27 11%	23 13% *
No	- -	- -	- -	- *
Don't know	- -	- -	- -	- *
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QSC1 Whether sample details on most recent loan are correct
Base: All respondents

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	1560	1008	423	31	281	106	646	267	162
Base	1560	1150	286	31	234	75	804	178	176
Yes - details correct	1389 89%	1035 90%	255 89%	29 94% **	225 96%	70 93% *	715 89%	156 88%	153 87% *
Details roughly correct	171 11%	115 10%	32 11%	2 6% **	9 4%	5 7% *	90 11%	22 12%	23 13% *
No	- -	- -	- -	- - **	- -	- - *	- -	- -	- - *
Don't know	- -	- -	- -	- - **	- -	- - *	- -	- -	- - *
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QSC1 Whether sample details on most recent loan are correct
Base: All respondents

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	1560	356	707	488	126	803	1287	190	489	475	646
Base	1560	286	649	619	138	737	1244	229	507	487	606
Yes - details correct	1389 89%	274 96% JKL	578 89%	533 86%	118 85% *	703 95% NO	1142 92% O	173 76%	439 87%	434 89%	555 92% P
Details roughly correct	171 11%	13 4%	71 11% I	86 14% I	21 15% I*	34 5%	102 8% M	56 24% MN	68 13% R	53 11%	51 8%
No	-	-	-	-	-	-	-	-	-	-	-
Don't know	-	-	-	-	-	-	-	-	-	-	-
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QSC1 Whether sample details on most recent loan are correct
Base: All respondents

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	1560	723	794	440	117	394	92	69	32	88	192	794
Base	1560	745	769	479	119	386	92	68	32	74	194	769
Yes - details correct	1389 89%	661 89%	691 90%	419 88%	104 88%	341 88%	78 85%	65 97%	29 91%	67 90%	171 88%	691 90%
Details roughly correct	171 11%	85 11%	79 10%	60 12%	15 12%	45 12%	14 15%	2 3%	3 9%	7 10%	23 12%	79 10%
No	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Don't know	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QSC1 Whether sample details on most recent loan are correct
Base: All respondents

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	1560	962	598	388	1108	1456	58
Base	1560	958	602	425	1066	1456	53
Yes - details correct	1389 89%	849 89%	540 90%	375 88%	961 90%	1295 89%	51 96%*
Details roughly correct	171 11%	109 11%	62 10%	50 12%	105 10%	162 11%	2 4%*
No	-	-	-	-	-	-	-
	-	-	-	-	-	-	-*
Don't know	-	-	-	-	-	-	-
	-	-	-	-	-	-	-*
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QSC1 Whether sample details on most recent loan are correct
Base: All respondents

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	1560	769	726	523	472	154	138	405	379	661
Base	1560	711	777	564	522	160	142	418	395	630
Yes - details correct	1389 89%	640 90%	688 88%	503 89%	464 89%	142 89%	117 82%	371 89%	339 86%	572 91%
Details roughly correct	171 11%	72 10%	90 12%	61 11%	58 11%	18 11%	25 18%	47 11%	56 14%	58 9%
No	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Don't know	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QSC1 Whether sample details on most recent loan are correct
Base: All respondents

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base Base	1560	148	453	87	200	156	233	186
	1560	156	480	72	203	151	214	193
Yes - details correct	1389	140	427	63	179	135	197	162
	89%	90% *	89%	87% *	88%	90%	92%	84%
Details roughly correct	171	16	53	10	24	16	17	31
	11%	10% *	11%	13% *	12%	10%	8%	16%
No	-	-	-	-	-	-	-	-
	-	*	-	*	-	-	-	-
Don't know	-	-	-	-	-	-	-	-
	-	- *	-	- *	-	-	-	-
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L	M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L	M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QSC1 Whether sample details on most recent loan are correct**Base: All respondents**

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	1560	540	919	735	690	1281	205	919	550	1096	370
Base	1560	503	963	716	706	1280	204	900	564	1081	383
Yes - details correct	1389 89%	471 94% B	839 87%	645 90%	622 88%	1145 89%	180 88%	813 90%	498 88%	973 90%	335 87%
Details roughly correct	171 11%	32 6%	124 13% A	70 10%	84 12%	135 11%	24 12%	87 10%	66 12%	108 10%	49 13%
No	-	-	-	-	-	-	-	-	-	-	-
Don't know	-	-	-	-	-	-	-	-	-	-	-
Overlap formulae used	-	-	-	-	-	-	-	-	-	-	-
- Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U, V/W, X/Y/Z, a/b, c/d Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U, V/W, X/Y/Z, a/b, c/d Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

QSC1 Whether sample details on most recent loan are correct
Base: All respondents

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders			Aware of any high street lenders	
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)	Yes (T)	No (U)
Unweighted Base	1560	288	1246	138	95	818	387	1508	1296	1261	1296	264
Base	1560	351	1182	199	107	827	309	1524	1268	1306	1268	292
Yes - details correct	1389 89%	309 88%	1061 90%	176 89% *	98 92% *	729 88%	295 96% O	1357 89%	1129 89%	1163 89%	1129 89%	260 89%
Details roughly correct	171 11%	43 12%	121 10%	22 11% *	9 8% *	99 12% P	14 4%	167 11%	139 11%	143 11%	139 11%	32 11%
No	-	-	-	-	-	-	-	-	-	-	-	-
Don't know	-	-	-	-	-	-	-	-	-	-	-	-
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U, V/W, X/Y/Z, a/b, c/d												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U, V/W, X/Y/Z, a/b, c/d												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QSC1 Whether sample details on most recent loan are correct

Base: All respondents

	Total	Aware of any online lenders		Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		Yes (V)	No (W)	More confident (X)	Less confident (Y)	No change (Z)	New (a)	Repeat (b)	New (c)	Repeat (d)
Unweighted Base	1560	1508	52	1	8	99	531	1010	849	692
Base	1560	1524	36	1	5	88	446	1100	877	669
Yes - details correct	1389	1357	33	1	5	87	414	966	787	593
	89%	89%	90%	100%	100%	98%	93% b	88%	90%	89%
Details roughly correct	171	167	4	-	-	2	32	134	90	76
	11%	11%	10%	-	-	2%	7%	12% a	10%	11%
No	-	-	-	-	-	-	-	-	-	-
	-	-	*	**	**	-	-	-	-	-
Don't know	-	-	-	-	-	-	-	-	-	-
	-	-	*	**	**	-	-	-	-	-
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U, V/W, X/Y/Z, a/b, c/d										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U, V/W, X/Y/Z, a/b, c/d										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSA1 Whether sampled loan was first payday loan
Base: All respondents

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	1560	860	623	334	742	406	975	203	124	166
Base	1560	870	609	313	754	429	1010	205	108	143
First payday loan taken out	446 29%	234 27%	182 30%	105 33%	202 27%	109 25%	281 28%	66 32%	29 27% *	39 27%
Had taken out other payday loans before this - with same lender	669 43%	384 44%	255 42%	131 42%	335 44%	189 44%	446 44%	73 35%	47 43% *	69 48%
Had taken out other payday loans before this - with other lenders	563 36%	323 37%	213 35%	94 30%	290 38% C	159 37%	373 37%	83 41%	32 30% *	41 29%
Don't know	14 1%	10 1%	4 1%	2 1%	5 1%	5 1%	6 1%	- -	3 3% *	5 4% F
Refusal	- -	- -	- -	- -	- -	- -	- -	- -	- *	- -
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSA1 Whether sampled loan was first payday loan
Base: All respondents

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	1560	451	796	366	430	174	1212	47	127	78
Base	1560	494	783	369	415	144	1222	43	120	77
First payday loan taken out	446 29%	116 23%	223 28%	97 26%	126 30%	53 37% J	329 27%	16 38% *	40 33% *	27 35% *
Had taken out other payday loans before this - with same lender	669 43%	217 44%	344 44%	168 46%	176 42%	59 41%	548 45%	17 39% *	41 34% *	30 38% *
Had taken out other payday loans before this - with other lenders	563 36%	202 41% N	283 36% N	134 36%	149 36%	37 26%	446 37%	14 32% *	40 33% *	25 33% *
Don't know	14 1%	3 1%	7 1%	4 1%	3 1%	1 1%	13 1%	- - *	1 1% *	- - *
Refusal	- -	- -	- -	- -	- -	- -	- -	- - *	- - *	- - *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSA1 Whether sampled loan was first payday loan
Base: All respondents

	Total	Accommodation					Number of people in hhd		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	1560	276	954	536	418	209	292	371	796
Base	1560	309	911	539	372	220	273	361	825
First payday loan taken out	446 29%	68 22%	272 30% S	169 31% S	103 28%	65 29%	90 33%	100 28%	221 27%
Had taken out other payday loans before this - with same lender	669 43%	139 45%	398 44%	225 42%	173 46%	88 40%	117 43%	154 43%	362 44%
Had taken out other payday loans before this - with other lenders	563 36%	126 41%	311 34%	184 34%	126 34%	85 39%	87 32%	130 36%	310 38%
Don't know	14 1%	4 1%	10 1%	6 1%	3 1%	-	5 2%	3 1%	5 1%
Refusal	-	-	-	-	-	-	-	-	-
Overlap formulae used - Column Means:	-	-	-	-	-	-	-	-	-
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

Competition Commission - Payday Lending Survey - 120248

QPDSA1 Whether sampled loan was first payday loan
Base: All respondents

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	1560	893	293	184	91	568	50	129	378	474	1081	352
Base	1560	887	290	196	89	575	36	109	372	538	1089	336
First payday loan taken out	446 29%	266 30% c	74 26%	40 20%	30 34% *	144 25%	11 30% *	31 28% *	103 28%	120 22%	313 29%	86 26%
Had taken out other payday loans before this - with same lender	669 43%	382 43%	128 44%	87 45%	38 43% *	253 44%	11 32% *	54 50% *	170 46%	232 43%	488 45%	140 42%
Had taken out other payday loans before this - with other lenders	563 36%	305 34%	119 41%	80 41%	24 27% *	223 39%	13 36% *	26 24% *	127 34%	248 46% gh	364 33%	147 44% j
Don't know	14 1%	11 1%	1 *	1 *	2 2% *	3 *	2 5% i*	2 2% *	4 1%	1 *	12 1%	2 1%
Refusal	- -	- -	- -	- -	- *	- -	- *	- *	- -	- -	- -	- -
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSA1 Whether sampled loan was first payday loan
Base: All respondents

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	1560	387	178	907	944	277	246	1061	499	55	568	536
Base	1560	309	186	986	812	297	363	1230	330	143	557	553
First payday loan taken out	446	289	50	100	376	39	23	330	116	37	148	144
	29%	94%	27%	10%	46%	13%	6%	27%	35%	26%	27%	26%
		mn	n		pq	q			r	*		
Had taken out other payday loans before this - with same lender	669	10	64	549	398	106	113	534	135	11	287	209
	43%	3%	34%	56%	49%	36%	31%	43%	41%	8%	52%	38%
			l	lm	pq			t	t	*	v	
Had taken out other payday loans before this - with other lenders	563	8	73	454	39	195	294	475	88	97	173	245
	36%	3%	39%	46%	5%	66%	81%	39%	27%	68%	31%	44%
			l	l		o	op	s		rs*		u
Don't know	14	3	-	8	6	3	1	5	9	-	1	7
	1%	1%	-	1%	1%	1%	*	*	3%	-	*	1%
									r	*		
Refusal	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	*	-	-
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSA1 Whether sampled loan was first payday loan
Base: All respondents

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	1560	927	373	162
Base	1560	1038	253	176
First payday loan taken out	446 29%	315 30% y	106 42% wy	14 8% *
Had taken out other payday loans before this - with same lender	669 43%	453 44%	105 41%	63 36% *
Had taken out other payday loans before this - with other lenders	563 36%	353 34% x	45 18%	129 73% wx*
Don't know	14 1%	3 *	6 2% w	1 1% *
Refusal	- -	- -	- -	- *
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QPDSA1 Whether sampled loan was first payday loan
Base: All respondents

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	1560	1008	423	31	281	106	646	267	162
Base	1560	1150	286	31	234	75	804	178	176
First payday loan taken out	446 29%	320 28%	109 38% A	5 18% **	226 97% E	62 83% *	88 11%	43 24% FH	14 8% *
Had taken out other payday loans before this - with same lender	669 43%	495 43%	113 40%	12 39% **	1 1%	9 12% D*	451 56% H	96 54% H	63 36% *
Had taken out other payday loans before this - with other lenders	563 36%	441 38% B	70 25%	15 50% **	6 3%	2 3% *	347 43% G	43 24%	129 73% FG*
Don't know	14 1%	3 *	6 2% A	1 4% **	- -	3 3% D*	3 *	4 2% F	1 1% *
Refusal	- -	- -	- -	- **	- -	- * D*	- -	- -	- *
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSA1 Whether sampled loan was first payday loan
Base: All respondents

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	1560	356	707	488	126	803	1287	190	489	475	646
Base	1560	286	649	619	138	737	1244	229	507	487	606
First payday loan taken out	446 29%	286 100% JKL	105 16% KL	51 8% KL	6 4% *	247 33% NO	372 30% O	43 19% O	115 23% O	125 26% PQ	212 35% PQ
Had taken out other payday loans before this - with same lender	669 43%	- -	537 83% IK	132 21% I	132 95% IJK*	325 44%	551 44%	86 38%	241 47%	203 42%	253 42%
Had taken out other payday loans before this - with other lenders	563 36%	- -	- -	563 91% IJ	132 95% IJ*	215 29%	418 34% M	114 50% MN	199 39% R	199 41% R	180 30%
Don't know	14 1%	- -	7 1%	4 1%	1 *	5 1%	9 1%	5 2%	6 1%	6 1%	3 *
Refusal	- -	- -	- -	- -	- *	- -	- -	- -	- -	- -	- -
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (*), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (*), Small Base: 100 (*)											
Continuity correction applied											

QPDSA1 Whether sampled loan was first payday loan
Base: All respondents

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	1560	723	794	440	117	394	92	69	32	88	192	794
Base	1560	745	769	479	119	386	92	68	32	74	194	769
First payday loan taken out	446	175	252	102	19	87	22	12	7	18	43	252
	29%	23%	33% S	21%	16% *	23%	24% *	18% *	23% **	24% *	22%	33% UVWb
Had taken out other payday loans before this - with same lender	669	336	319	208	52	176	37	33	13	32	88	319
	43%	45%	41%	43%	44% *	46%	40% *	48% *	41% **	43% *	45%	41%
Had taken out other payday loans before this - with other lenders	563	305	244	219	58	158	40	34	12	25	84	244
	36%	41% T	32%	46% c	49% c*	41% c	43% *	50% c*	39% **	33% *	43% c	32%
Don't know	14	6	8	3	2	3	2	-	-	2	-	8
	1%	1%	1%	1%	2% *	1%	2% *	-	-	3% *	-	1%
Refusal	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	*	-	*	*	**	*	-	-
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

Competition Commission - Payday Lending Survey - 120248

QPDSA1 Whether sampled loan was first payday loan
Base: All respondents

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	1560	962	598	388	1108	1456	58
Base	1560	958	602	425	1066	1456	53
First payday loan taken out	446 29%	271 28%	174 29%	83 20%	341 32%	408 28%	19 35%
Had taken out other payday loans before this - with same lender	669 43%	427 45%	242 40%	188 44%	458 43%	639 44%	16 31%
Had taken out other payday loans before this - with other lenders	563 36%	328 34%	235 39%	210 49%	327 31%	523 36%	21 39%
Don't know	14 1%	8 1%	6 1%	1 *	13 1%	13 1%	1 2%
Refusal	- -	- -	- -	- -	- -	- -	- *
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDSA1 Whether sampled loan was first payday loan
Base: All respondents

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	1560	769	726	523	472	154	138	405	379	661
Base	1560	711	777	564	522	160	142	418	395	630
First payday loan taken out	446 29%	270 38% klmno	154 20%	104 18%	98 19%	32 20% *	27 19% *	73 17%	92 23%	235 37% pq
Had taken out other payday loans before this - with same lender	669 43%	304 43%	339 44%	243 43%	234 45%	73 45% *	66 47% *	196 47%	194 49% r	246 39%
Had taken out other payday loans before this - with other lenders	563 36%	165 23%	371 48% j	295 52% jk	257 49% j	68 43% j*	69 48% j*	191 46% qr	144 36%	184 29%
Don't know	14 1%	10 1%	4 1%	2 *	3 1%	1 * *	1 1% *	2 *	4 1%	6 1%
Refusal	- -	- -	- -	- -	- -	- *	- *	- -	- -	- -
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDSA1 Whether sampled loan was first payday loan
Base: All respondents

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	1560	148	453	87	200	156	233	186
Base	1560	156	480	72	203	151	214	193
First payday loan taken out	446	51	118	11	58	56	64	50
	29%	33%	25%	15%	28%	37%	30%	26%
		u*		*		tu	u	
Had taken out other payday loans before this - with same lender	669	78	186	42	93	53	98	85
	43%	50%	39%	58%	46%	35%	46%	44%
		*		tw*				
Had taken out other payday loans before this - with other lenders	563	42	213	27	64	54	68	74
	36%	27%	44%	37%	32%	36%	32%	39%
		*	svx	*				
Don't know	14	-	5	1	1	2	1	1
	1%	-	1%	1%	1%	1%	1%	1%
		*		*				
Refusal	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
		*		*				
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

Competition Commission - Payday Lending Survey - 120248

QPDSA1 Whether sampled loan was first payday loan
Base: All respondents

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	1560	540	919	735	690	1281	205	919	550	1096	370
Base	1560	503	963	716	706	1280	204	900	564	1081	383
First payday loan taken out	446 29%	162 32% B	246 26%	193 27%	201 29%	357 28%	56 27%	286 32% H	127 22%	301 28%	105 27%
Had taken out other payday loans before this - with same lender	669 43%	212 42%	426 44%	314 44%	308 44%	578 45% F	70 34%	396 44%	237 42%	461 43%	179 47%
Had taken out other payday loans before this - with other lenders	563 36%	163 32%	371 39%	265 37%	251 36%	444 35%	93 45% E	270 30%	256 45% G	397 37%	134 35%
Don't know	14 1%	4 1%	10 1%	7 1%	4 1%	10 1%	4 2%	11 1%	3 *	9 1%	5 1%
Refusal	-	-	-	-	-	-	-	-	-	-	-
Overlap formulae used	-	-	-	-	-	-	-	-	-	-	-
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSA1 Whether sampled loan was first payday loan
Base: All respondents

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	1560	288	1246	138	95	818	387	1508	1296	1261
Base	1560	351	1182	199	107	827	309	1524	1268	1306
First payday loan taken out	446 29%	57 16%	381 32% K	10 5% *	19 18% M*	115 14% M	289 94% MNO	427 28% S	371 29% S	340 26%
Had taken out other payday loans before this - with same lender	669 43%	137 39%	522 44%	56 28% P*	50 47% MP*	487 59% MP	10 3%	655 43%	544 43%	562 43%
Had taken out other payday loans before this - with other lenders	563 36%	202 57% L	351 30%	169 85% NOP*	62 58% OP*	275 33% P	8 3%	559 37% R	444 35%	512 39% QR
Don't know	14 1%	3 1%	11 1%	1 * *	1 1% *	6 1%	3 1%	13 1%	13 1%	12 1%
Refusal	- -	- -	- -	- * *	- * *	- -	- -	- -	- -	- -
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDSA1 Whether sampled loan was first payday loan
Base: All respondents

	Total	(SAMPLE) Size of loan			(SAMPLE) Date of loan			Reason for loan (General)	
		High (£200+) (T)	Low (Less than £200) (U)	Unknown (V)	A-Recent (W)	B-Mid term (X)	C-Longer ago (Y)	Unexpected INCREASE in expenses/ outgoings (Z)	Unexpected DECREASE in income (a)
Unweighted Base	1560	710	781	69	547	735	278	785	296
Base	1560	760	720	80	467	755	338	817	303
First payday loan taken out	446 29%	185 24%	245 34% TV	16 20% *	142 30%	203 27%	100 30%	222 27%	69 23%
Had taken out other payday loans before this - with same lender	669 43%	349 46% U	283 39%	37 46% *	242 52% XY	320 42% Y	107 32%	368 45%	137 45%
Had taken out other payday loans before this - with other lenders	563 36%	300 39% U	231 32%	32 40% *	126 27%	285 38% W	152 45% W	293 36%	128 42%
Don't know	14 1%	4 1%	8 1%	3 3% *	- -	9 1%	5 1%	6 1%	1 *
Refusal	- -	- -	- -	- *	- -	- -	- -	- -	- -
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied									

QPDSA1 Whether sampled loan was first payday loan
Base: All respondents

	Total	Use of loan				Whether repayment date has passed	
		Living expenses (b)	Car/ vehicle (c)	Rent or mortgage (d)	Other (e)	Yes (f)	No (g)
Unweighted Base	1560	827	152	63	546	1092	449
Base	1560	830	149	57	551	1131	411
First payday loan taken out	446 29%	187 23%	55 37% b	21 37% b*	189 34% b	318 28%	123 30%
Had taken out other payday loans before this - with same lender	669 43%	395 48% de	61 41%	18 32% *	206 37%	470 42%	197 48%
Had taken out other payday loans before this - with other lenders	563 36%	316 38%	49 33%	21 37% *	188 34%	431 38% g	120 29%
Don't know	14 1%	10 1%	1 1%	- *	3 1%	13 1%	1 *
Refusal	- -	- -	- -	- *	- -	- -	- -
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDSA1 Whether sampled loan was first payday loan
Base: All respondents

	Total	Whether paid back loan in full		Action taken when not paid back on repayment date			Whether shopped around for sampled loan		Whether ever shopped around for loan	
		Yes (A)	No (B)	Rollover (C)	Repayment plan (D)	Defaulted (E)	Yes (F)	No (G)	Yes (H)	No (I)
Unweighted Base	1560	882	191	93	85	64	363	1191	545	1012
Base	1560	896	207	92	82	80	421	1131	621	937
First payday loan taken out	446 29%	275 31% B	39 19%	10 11% *	19 24% C*	11 14% *	108 26%	336 30%	122 20%	323 34% H
Had taken out other payday loans before this - with same lender	669 43%	378 42%	81 39%	48 52% *	39 48% *	27 34% *	157 37%	512 45% F	288 46%	380 41%
Had taken out other payday loans before this - with other lenders	563 36%	298 33%	116 56% A	49 54% *	34 41% *	56 70% D*	197 47% G	360 32%	286 46% I	278 30%
Don't know	14 1%	10 1%	3 1%	2 3% *	1 1% *	- - *	4 1%	10 1%	6 1%	8 1%
Refusal	-	-	-	-	-	-	-	-	-	-
	-	-	-	*	*	*	-	-	-	-
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSA1 Whether sampled loan was first payday loan
Base: All respondents

	Total	How well understood repayment amount			Confidence in repaying loan			Ease of getting money to pay back loan		
		Very well (J)	Very/ Fairly well (K)	Not very/ Not at all well (L)	Very confident (M)	Very/ Fairly confident (N)	Not very/Not at all confident (O)	Easier than expected (P)	Same as expected (Q)	More difficult than expected (R)
Unweighted Base	1560	1236	1478	80	1280	1499	57	287	627	169
Base	1560	1224	1474	84	1244	1485	65	289	633	198
First payday loan taken out	446 29%	354 29%	418 28%	28 33% *	378 30% O	437 29% O	8 12% *	108 37% QR	166 26%	36 18%
Had taken out other payday loans before this - with same lender	669 43%	551 45% L	644 44% L	23 28% *	555 45% N	638 43% *	27 42% *	93 32% P	301 48% P	74 37%
Had taken out other payday loans before this - with other lenders	563 36%	406 33%	521 35% J	43 50% JK*	394 32%	511 34% M	43 67% MN*	95 33%	222 35%	112 56% PQ
Don't know	14 1%	10 1%	13 1%	1 1% *	11 1%	14 1%	- *	4 1%	8 1%	2 1%
Refusal	-	-	-	- *	-	-	- *	-	-	-
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (*), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (*), Small Base: 100 (*) Continuity correction applied										

QPDSA1 Whether sampled loan was first payday loan
Base: All respondents

	Total	Confidence and ease of repayment			Type of loan compared			Aware of any high street lenders		Aware of any online lenders	
		Very confident and found easy (S)	Very confident and found same (T)	Very confident and found difficult (U)	Online only (V)	Retail only (W)	Online and Retail (X)	Yes (Y)	No (Z)	Yes (a)	No (b)
Unweighted Base	1560	239	532	96	367	39	128	1296	264	1508	52
Base	1560	234	528	112	452	27	133	1268	292	1524	36
First payday loan taken out	446	93	152	21	76	8	32	371	75	427	18
	29%	40%	29%	19%	17%	31%	24%	29%	26%	28%	51%
		TU		*		*	*				a*
Had taken out other payday loans before this - with same lender	669	81	253	44	218	12	56	544	125	655	14
	43%	35%	48%	39%	48%	46%	42%	43%	43%	43%	38%
		S		*		*	*				*
Had taken out other payday loans before this - with other lenders	563	65	162	61	219	9	56	444	119	559	4
	36%	28%	31%	55%	48%	33%	42%	35%	41%	37%	11%
				ST*		*	*			b	*
Don't know	14	2	8	1	3	1	2	13	1	13	1
	1%	1%	1%	*	1%	4%	2%	1%	*	1%	3%
				*		*	*				*
Refusal	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	*	-	*	*	-	-	-	*
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (*), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (*), Small Base: 100 (*) Continuity correction applied											

QPDSA1 Whether sampled loan was first payday loan
Base: All respondents

	Total	Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		More confident (c)	Less confident (d)	No change (e)	New (f)	Repeat (g)	New (h)	Repeat (i)
Unweighted Base	1560	1	8	99	531	1010	849	692
Base	1560	1	5	88	446	1100	877	669
First payday loan taken out	446	-	1	28	446	-	446	-
	29%	-	25%	32%	100%	-	51%	-
		**	**		g		i	
Had taken out other payday loans before this - with same lender	669	1	3	47	-	669	-	669
	43%	100%	59%	53%	-	61%	-	100%
		**	**			f		h
Had taken out other payday loans before this - with other lenders	563	1	2	21	-	563	432	132
	36%	100%	41%	24%	-	51%	49%	20%
		**	**			f	i	
Don't know	14	-	-	-	-	-	-	-
	1%	-	-	-	-	-	-	-
		**	**					
Refusal	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
		**	**					
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSA2 Whether taken out a payday loan since taking out sampled loan
Base: All for whom sampled loan was first loan

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	550	297	225	146	252	114	333	74	51	61
Base	460	244	186	107	207	114	286	66	32	44
Only payday loan taken out	289 63%	163 67%	110 59%	70 66%	135 65%	68 60%	195 68%	39 59%	19 58%	19 42%
Taken out other payday loans since this - with same lender	118 26%	58 24%	55 29%	24 22%	51 25%	32 28%	68 24%	18 28%	7 22%	20 45%
Taken out other payday loans since this - with other lenders	56 12%	28 12%	20 11%	12 11%	22 11%	18 16%	26 9%	9 14%	6 18%	7 16%
Don't know	3 1%	1 *	2 1%	2 2%	- -	1 1%	1 *	- -	1 4%	- -
Refusal	- -	- -	- -	- *	- -	- *	- -	- *	- *	- *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSA2 Whether taken out a payday loan since taking out sampled loan
Base: All for whom sampled loan was first loan

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	550	130	293	132	161	72	421	20	44	31
Base	460	119	230	101	129	54	342	16	41	27
Only payday loan taken out	289	80	140	58	82	30	213	13	29	18
	63%	67%	61%	58%	63%	56%	62%	77%	69%	67%
		*		*	*	*		**	**	**
Taken out other payday loans since this - with same lender	118	23	66	34	32	20	90	2	10	7
	26%	19%	29%	34%	25%	36%	26%	15%	24%	28%
		*		*	*	*		**	**	**
Taken out other payday loans since this - with other lenders	56	17	25	8	17	5	40	1	3	3
	12%	14%	11%	7%	13%	10%	12%	8%	7%	12%
		*		*	*	*		**	**	**
Don't know	3	-	2	1	1	-	3	-	-	-
	1%	*	1%	1%	1%	*	1%	*	*	*
		*		*	*	*		**	**	**
Refusal	-	-	-	-	-	-	-	-	-	-
	-	*	-	*	*	*	-	*	*	*
		*		*	*	*		**	**	**
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSA2 Whether taken out a payday loan since taking out sampled loan
Base: All for whom sampled loan was first loan

	Total	Accommodation					Number of people in hhd		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	550	82	343	198	145	77	109	134	271
Base	460	72	282	175	107	65	96	102	226
Only payday loan taken out	289	38	174	108	66	48	60	63	144
	63%	54%	62%	62%	62%	74%	63%	62%	64%
		*			*	*	*	*	
Taken out other payday loans since this - with same lender	118	22	80	51	29	11	28	27	56
	26%	30%	28%	29%	27%	17%	29%	27%	25%
		*			*	*	*	*	
Taken out other payday loans since this - with other lenders	56	14	27	16	12	6	10	12	26
	12%	20%	10%	9%	11%	10%	10%	12%	12%
		*			*	*	*	*	
Don't know	3	-	3	2	-	-	-	-	3
	1%	*	1%	1%	*	*	*	*	1%
Refusal	-	-	-	-	-	-	-	-	-
	-	*	-	-	*	*	*	*	-
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSA2 Whether taken out a payday loan since taking out sampled loan
Base: All for whom sampled loan was first loan

	Total	Number of children in hhhd					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	550	323	101	52	38	191	21	47	124	141	370	132
Base	460	277	75	40	32	147	13	33	107	121	324	88
Only payday loan taken out	289	174	50	26	18	93	8	20	59	84	197	63
	63%	63%	66%	64%	56%	63%	63%	60%	55%	70%	61%	71%
			*	*	**		**	*	*	*		*
Taken out other payday loans since this - with same lender	118	76	16	11	9	36	2	11	33	25	89	20
	26%	27%	21%	27%	29%	24%	20%	34%	31%	21%	26%	23%
			*	*	**		**	*	*	*		*
Taken out other payday loans since this - with other lenders	56	30	9	4	5	18	2	3	16	11	40	6
	12%	11%	13%	9%	15%	12%	17%	8%	15%	10%	12%	7%
			*	*	**		**	*	*	*		*
Don't know	3	1	1	-	-	1	-	-	-	-	3	-
	1%	*	1%	1%	-	1%	-	-	*	*	1%	-
			*	*	**		**	*	*	*		*
Refusal	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
			*	*	**		**	*	*	*		*
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSA2 Whether taken out a payday loan since taking out sampled loan
 Base: All for whom sampled loan was first loan

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	550	365	56	115	472	45	18	372	178	18	183	181
Base	460	292	50	108	382	42	25	334	125	37	149	151
Only payday loan taken out	289	288	-	-	288	-	-	225	64	26	83	97
	63%	99%	-	-	75%	-	-	67%	51%	70%	56%	64%
		mn	*	*	p	*	**	s		**		
Taken out other payday loans since this - with same lender	118	3	35	75	91	18	3	70	48	1	47	34
	26%	1%	71%	70%	24%	43%	12%	21%	38%	3%	31%	22%
			l*	l*		o*	**		r	**		
Taken out other payday loans since this - with other lenders	56	-	14	36	1	26	23	40	16	10	20	22
	12%	*	29%	34%	*	62%	95%	12%	13%	27%	14%	15%
			l*	l*		o*	**			**		
Don't know	3	1	1	2	1	2	-	3	1	-	1	1
	1%	*	2%	2%	*	5%	-	1%	*	-	1%	1%
			*	*		o*	**			**		
Refusal	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
			*	*		*	**			**		
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (*), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (*), Small Base: 100 (*)												
Continuity correction applied												

QPDSA2 Whether taken out a payday loan since taking out sampled loan
Base: All for whom sampled loan was first loan

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	550	363	154	17
Base	460	318	112	15
Only payday loan taken out	289 63%	225 71% x	63 57%	- - **
Taken out other payday loans since this - with same lender	118 26%	66 21%	42 38% w	4 25% **
Taken out other payday loans since this - with other lenders	56 12%	27 9%	8 7%	12 79% **
Don't know	3 1%	2 1%	1 *	- .3% **
Refusal	- -	- -	- -	- -
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QPDSA2 Whether taken out a payday loan since taking out sampled loan
Base: All for whom sampled loan was first loan

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	550	368	159	7	275	90	88	64	17
Base	460	323	115	7	226	65	91	47	15
Only payday loan taken out	289 63%	225 70% B	63 55%	- - **	225 99%	63 97% *	- - *	- - *	- - **
Taken out other payday loans since this - with same lender	118 26%	68 21%	44 39% A	- - **	1 1%	1 2% *	65 71% *	41 87% *	4 25% **
Taken out other payday loans since this - with other lenders	56 12%	32 10%	9 8%	7 100% **	- *	- - *	27 30% *	8 16% *	12 79% **
Don't know	3 1%	3 1%	1 *	- - **	- -	1 1% *	2 2% *	- - *	- 3% **
Refusal	- -	- -	- -	- - **	- -	- - *	- - *	- - *	- - **
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSA2 Whether taken out a payday loan since taking out sampled loan
 Base: All for whom sampled loan was first loan

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	550	356	133	52	8	325	471	48	154	152	261
Base	460	286	112	56	7	252	381	47	121	131	215
Only payday loan taken out	289 63%	286 100% JK	- - *	- - *	- - **	173 68%	254 67%	18 37% **	70 58%	84 64% *	144 67%
Taken out other payday loans since this - with same lender	118 26%	- -	112 100% IK*	7 12% I*	7 100% **	62 25%	98 26%	13 27% **	40 33%	31 24% *	50 23%
Taken out other payday loans since this - with other lenders	56 12%	- -	- *	56 100% IJ*	7 100% **	21 8%	33 9%	16 33% **	14 12%	17 13% *	20 9%
Don't know	3 1%	- -	- *	- *	- **	- -	1 *	2 4% **	2 2%	- *	1 1%
Refusal	- -	- -	- *	- *	- **	- -	- -	- **	- -	- *	- -
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSA2 Whether taken out a payday loan since taking out sampled loan
Base: All for whom sampled loan was first loan

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	550	224	310	122	31	122	30	16	7	34	57	310
Base	460	181	260	104	22	91	25	12	7	19	43	260
Only payday loan taken out	289	100	180	62	15	43	14	5	3	10	19	180
	63%	55%	69%	60%	67%	47%	56%	39%	47%	51%	44%	69%
			S	*	**	*	**	**	**	*	*	Wb
Taken out other payday loans since this - with same lender	118	55	58	27	5	33	7	4	3	6	19	58
	26%	31%	22%	26%	21%	36%	30%	32%	37%	30%	45%	22%
				*	**	c*	**	**	**	*	Uc*	
Taken out other payday loans since this - with other lenders	56	25	25	14	3	16	3	4	1	4	5	25
	12%	14%	10%	14%	12%	17%	14%	33%	16%	19%	12%	10%
				*	**	*	**	**	**	*	*	
Don't know	3	1	2	1	-	-	-	-	-	-	-	2
	1%	1%	1%	1%	-	*	-	-	-	2%	-	1%
				*	**	*	**	**	**	*	*	
Refusal	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
				*	**	*	**	**	**	*	*	
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSA2 Whether taken out a payday loan since taking out sampled loan
Base: All for whom sampled loan was first loan

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	550	332	218	100	429	506	27
Base	460	279	181	84	354	421	20
Only payday loan taken out	289 63%	177 63%	112 62%	46 55% *	232 66%	268 64%	11 57% **
Taken out other payday loans since this - with same lender	118 26%	72 26%	47 26%	22 26% *	91 26%	106 25%	7 37% **
Taken out other payday loans since this - with other lenders	56 12%	33 12%	22 12%	16 19% g*	33 9%	49 12%	1 6% **
Don't know	3 1%	1 *	2 1%	1 2% *	2 1%	3 1%	- - **
Refusal	- -	- -	- -	- -	- -	- -	- -
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDSA2 Whether taken out a payday loan since taking out sampled loan
Base: All for whom sampled loan was first loan

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	550	336	193	129	115	39	35	104	117	279
Base	460	280	158	106	101	32	28	75	97	242
Only payday loan taken out	289 63%	194 69% klm	83 53%	57 54% *	53 53% *	14 44% **	14 48% **	44 59% *	49 51% *	168 70% q
Taken out other payday loans since this - with same lender	118 26%	67 24%	46 29%	28 26% *	27 27% *	7 23% **	9 30% **	22 29% *	32 33% *	51 21%
Taken out other payday loans since this - with other lenders	56 12%	20 7%	31 19% j	20 19% j*	22 22% j*	11 34% **	6 23% **	11 15% *	15 16% *	23 9%
Don't know	3 1%	2 1%	1 1%	1 1% *	- * *	- - **	- - **	- - *	1 1% *	2 1%
Refusal	- -	- -	- -	- - *	- - *	- - **	- - **	- - *	- - *	- -
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDSA2 Whether taken out a payday loan since taking out sampled loan
Base: All for whom sampled loan was first loan

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	550	52	148	19	64	66	88	69
Base	460	51	122	11	59	58	65	51
Only payday loan taken out	289	35	66	8	37	36	43	32
	63%	69% **	54% *	70% **	63% *	62% *	67% *	62% *
Taken out other payday loans since this - with same lender	118	13	32	1	14	19	18	15
	26%	25% **	26% *	10% **	24% *	34% *	27% *	30% *
Taken out other payday loans since this - with other lenders	56	4	25	2	8	3	7	3
	12%	7% **	21% *	17% **	13% *	5% *	11% *	7% *
Don't know	3	-	1	-	-	-	-	2
	1%	- **	- *	- 4% **	- *	- *	- *	- 4% *
Refusal	-	-	-	-	-	-	-	-
	-	- **	- *	- **	- *	- *	- *	- *
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

Competition Commission - Payday Lending Survey - 120248

QPDSA2 Whether taken out a payday loan since taking out sampled loan
Base: All for whom sampled loan was first loan

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	550	209	301	245	249	450	70	359	159	386	125
Base	460	166	256	200	206	367	60	297	129	310	110
Only payday loan taken out	289 63%	106 63%	166 65%	129 65%	135 66%	241 66%	31 52% *	201 68% H	69 53% *	207 67%	60 55% *
Taken out other payday loans since this - with same lender	118 26%	42 25%	63 25%	51 26%	51 25%	92 25%	15 25% *	73 25%	37 29% *	75 24%	37 33% *
Taken out other payday loans since this - with other lenders	56 12%	20 12%	28 11%	19 10%	23 11%	36 10%	14 23% E*	23 8%	26 20% G*	30 10%	14 13% *
Don't know	3 1%	- -	3 1%	2 1%	- *	3 1%	- 1% *	1 *	1 1% *	3 1%	- - *
Refusal	- -	- -	- -	- -	- -	- -	- - *	- -	- - *	- -	- - *
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSA2 Whether taken out a payday loan since taking out sampled loan
Base: All for whom sampled loan was first loan

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	550	58	485	14	15	139	365	525	449	412
Base	460	61	391	10	20	121	292	440	384	352
Only payday loan taken out	289 63%	28 46% *	259 66% K	- - **	- - **	- - *	288 99% O	280 64%	239 62%	216 61%
Taken out other payday loans since this - with same lender	118 26%	17 29% *	100 26%	2 16% **	9 43% **	98 81% P*	3 1%	108 25%	101 26%	89 25%
Taken out other payday loans since this - with other lenders	56 12%	16 26% L*	35 9%	9 88% **	11 57% **	24 20% P*	- *	56 13%	47 12%	50 14%
Don't know	3 1%	- 1% *	3 1%	- - **	- - **	3 2% *	1 *	3 1%	3 1%	3 1%
Refusal	- -	- - *	- -	- - **	- - **	- - *	- -	- -	- -	- -
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSA2 Whether taken out a payday loan since taking out sampled loan
Base: All for whom sampled loan was first loan

	Total	(SAMPLE) Size of loan			(SAMPLE) Date of loan			Reason for loan (General)	
		High (£200+) (T)	Low (Less than £200) (U)	Unknown (V)	A-Recent (W)	B-Mid term (X)	C-Longer ago (Y)	Unexpected INCREASE in expenses/ outgoings (Z)	Unexpected DECREASE in income (a)
Unweighted Base	550	212	320	18	228	230	92	254	80
Base	460	188	253	18	142	212	105	227	70
Only payday loan taken out	289 63%	115 61%	162 64%	12 **	131 92% XY	100 47%	58 55% *	139 61%	41 59% *
Taken out other payday loans since this - with same lender	118 26%	48 26%	66 26%	4 21% **	5 4%	87 41% WY	26 24% W*	56 25%	20 29% *
Taken out other payday loans since this - with other lenders	56 12%	26 14%	27 11%	3 14% **	5 3%	29 14% W	22 21% W*	32 14%	10 15% *
Don't know	3 1%	2 1%	1 1%	- **	1 1%	1 *	1 1% *	2 1%	- *
Refusal	- -	- -	- -	- **	- -	- -	- *	- -	- *
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSA2 Whether taken out a payday loan since taking out sampled loan
Base: All for whom sampled loan was first loan

	Total	Use of loan				Whether repayment date has passed	
		Living expenses (b)	Car/ vehicle (c)	Rent or mortgage (d)	Other (e)	Yes (f)	No (g)
Unweighted Base	550	256	70	22	211	364	179
Base	460	197	56	21	192	332	123
Only payday loan taken out	289 63%	115 58%	42 75% *	17 82% **	117 61%	176 53%	110 89% f
Taken out other payday loans since this - with same lender	118 26%	59 30%	12 21% *	3 14% **	48 25%	115 35% g	2 2%
Taken out other payday loans since this - with other lenders	56 12%	23 12%	3 5% *	1 3% **	30 16%	45 13%	11 9%
Don't know	3 1%	3 1%	- *	- **	- *	3 1%	- -
Refusal	- -	- -	- *	- **	- -	- -	- -
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDSA2 Whether taken out a payday loan since taking out sampled loan
Base: All for whom sampled loan was first loan

	Total	Whether paid back loan in full		Action taken when not paid back on repayment date			Whether shopped around for sampled loan		Whether ever shopped around for loan	
		Yes (A)	No (B)	Rollover (C)	Repayment plan (D)	Defaulted (E)	Yes (F)	No (G)	Yes (H)	No (I)
Unweighted Base	550	312	48	16	21	14	117	429	134	414
Base	460	286	42	13	20	11	112	346	128	331
Only payday loan taken out	289 63%	152 53%	23 54%	4 33%	13 64%	4 38%	69 61%	219 63%	69 54%	219 66%
Taken out other payday loans since this - with same lender	118 26%	106 37%	6 15%	3 25%	3 13%	- 4%	32 29%	86 25%	41 32%	77 23%
Taken out other payday loans since this - with other lenders	56 12%	29 10%	13 31%	6 46%	5 25%	6 58%	12 11%	44 13%	18 14%	38 11%
Don't know	3 1%	3 1%	- 1%	- **	- **	- 4%	1 1%	2 1%	2 2%	1 *
Refusal	-	-	-	-	-	-	-	-	-	-
	-	-	*	**	**	**	*	-	*	-
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSA2 Whether taken out a payday loan since taking out sampled loan
Base: All for whom sampled loan was first loan

	Total	How well understood repayment amount			Confidence in repaying loan			Ease of getting money to pay back loan		
		Very well (J)	Very/ Fairly well (K)	Not very/ Not at all well (L)	Very confident (M)	Very/ Fairly confident (N)	Not very/Not at all confident (O)	Easier than expected (P)	Same as expected (Q)	More difficult than expected (R)
Unweighted Base	550	445	519	31	481	538	11	119	202	39
Base	460	364	431	28	389	451	8	112	174	38
Only payday loan taken out	289 63%	236 65% K	269 62%	20 73% **	247 63%	282 63%	6 71% **	66 58% *	85 49%	17 46% **
Taken out other payday loans since this - with same lender	118 26%	92 25%	115 27%	3 11% **	104 27%	117 26%	1 14% **	38 33% *	65 37%	12 32% **
Taken out other payday loans since this - with other lenders	56 12%	38 10%	51 12%	5 16% **	43 11%	54 12%	2 20% **	11 10% *	23 13%	10 27% **
Don't know	3 1%	2 1%	3 1%	- **	3 1%	3 1%	- **	1 *	3 2%	- **
Refusal	-	-	-	- **	-	-	- **	- *	-	- **
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSA2 Whether taken out a payday loan since taking out sampled loan
 Base: All for whom sampled loan was first loan

	Total	Confidence and ease of repayment			Type of loan compared			Aware of any high street lenders		Aware of any online lenders	
		Very confident and found easy (S)	Very confident and found same (T)	Very confident and found difficult (U)	Online only (V)	Retail only (W)	Online and Retail (X)	Yes (Y)	No (Z)	Yes (a)	No (b)
Unweighted Base	550	105	185	26	85	12	31	449	101	525	25
Base	460	95	160	22	80	10	34	384	76	440	19
Only payday loan taken out	289	53	82	9	43	4	19	239	50	280	9
	63%	56%	51%	39%	53%	45%	55%	62%	67%	64%	49%
		*		**		**	**		*		**
Taken out other payday loans since this - with same lender	118	35	58	7	24	5	11	101	17	108	10
	26%	37%	36%	33%	30%	48%	33%	26%	23%	25%	51%
		*		**		**	**		*		**
Taken out other payday loans since this - with other lenders	56	9	20	8	13	1	4	47	9	56	-
	12%	9%	12%	36%	16%	13%	12%	12%	12%	13%	-
		*		**		**	**		*		**
Don't know	3	1	2	-	2	-	1	3	-	3	-
	1%	1%	1%	-	2%	-	2%	1%	-	1%	-
		*		**		**	**		*		**
Refusal	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
		*		**		**	**		*		**
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSA2 Whether taken out a payday loan since taking out sampled loan
Base: All for whom sampled loan was first loan

	Total	Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		More confident (c)	Less confident (d)	No change (e)	New (f)	Repeat (g)	New (h)	Repeat (i)
Unweighted Base	550	-	3	38	531	-	531	-
Base	460	-	1	28	446	-	446	-
Only payday loan taken out	289	-	1	28	286	-	286	-
	63%	-	67% **	100% **	64%	-	64%	-
Taken out other payday loans since this - with same lender	118	-	-	-	111	-	111	-
	26%	-	**	**	25%	-	25%	-
Taken out other payday loans since this - with other lenders	56	-	-	-	51	-	51	-
	12%	-	33% **	- **	11%	-	11%	-
Don't know	3	-	-	-	3	-	3	-
	1%	-	**	**	1%	-	1%	-
Refusal	-	-	-	-	-	-	-	-
	-	-	**	**	-	-	-	-
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSA3 Way in which money from sampled loan was used
Base: All respondents

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/looking (H)	Not working (I)
Unweighted Base	1560	860	623	334	742	406	975	203	124	166
Base	1560	870	609	313	754	429	1010	205	108	143
Living expenses - e.g. food, groceries, household or utility bills	830 53%	454 52%	341 56%	161 51%	411 54%	233 54%	535 53%	107 52%	61 57% *	85 60%
Car / vehicle	149 10%	98 11%	49 8%	30 9%	77 10%	36 8%	117 12% H	19 9%	3 3% *	8 6%
General shopping - e.g. clothes/household items	108 7%	51 6%	48 8%	17 5%	52 7%	32 7%	49 5%	20 10%	11 11% *	18 12% F
A holiday	68 4%	30 3%	28 5%	17 6%	31 4%	14 3%	33 3%	13 6%	5 5% *	6 4%
To pay off other debts (not a payday loan)	65 4%	49 6% B	15 2%	17 5%	22 3%	25 6%	45 4%	7 3%	5 5% *	7 5%
Rent or mortgage payments	57 4%	40 5%	16 3%	11 3%	26 3%	14 3%	39 4%	9 4%	4 4% *	2 2%
Present / gift	50 3%	16 2%	31 5% A	20 6% DE	21 3%	5 1%	20 2%	12 6% F	6 6% *	8 6% F
Repair/replace broken household items	40 3%	17 2%	22 4%	5 1%	12 2%	21 5% D	27 3%	6 3%	2 2% *	5 3%
Going out or socialising	25 2%	20 2%	4 1%	11 4% E	11 1%	2 1%	19 2%	2 1%	3 3% *	- -
To pay off another payday loan	25 2%	12 1%	9 2%	3 1%	14 2%	9 2%	14 1%	5 2%	1 1% *	2 1%
To help a friend or family member	20 1%	8 1%	12 2%	4 1%	9 1%	6 1%	13 1%	3 1%	- * *	4 3%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDSA3 Way in which money from sampled loan was used
Base: All respondents

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	1560	860	623	334	742	406	975	203	124	166
Base	1560	870	609	313	754	429	1010	205	108	143
To pay for Christmas	13 1%	7 1%	5 1%	1 *	1 *	10 2% D	11 1%	1 *	- *	1 1%
Medical/dental/vet bill	9 1%	2 *	5 1%	- -	3 *	5 1%	6 1%	- *	1 1% *	- -
Travel expenses	8 1%	5 1%	3 1%	3 1%	4 1%	2 *	5 *	1 *	1 1% *	2 1%
Don't know	91 6%	51 6%	33 5%	18 6%	54 7% E	14 3%	60 6%	8 4%	5 5% *	6 5%
Other Answer	66 4%	47 5% B	15 2%	6 2%	37 5%	19 4%	46 5%	8 4%	2 2% *	5 3%
Refusal	17 1%	7 1%	7 1%	5 2%	3 *	8 2%	10 1%	1 1%	- *	1 1%
TOTAL LIVING/ HOUSEHOLD (2/ 3/ 4)	948 61%	507 58%	397 65% A	177 57%	463 61%	276 64%	603 60%	123 60%	71 66% *	100 69%
CAR/ VEHICLE/ TRANSPORT/ TRAVEL (5/ 14)	157 10%	103 12%	52 9%	32 10%	81 11%	37 9%	121 12% H	20 10%	3 3% *	10 7%
PRESENTS/ CHRISTMAS (7/ 12)	63 4%	24 3%	36 6% A	21 7% D	22 3%	15 3%	31 3%	13 6%	6 6% *	9 7%
LEISURE (8/ 9)	94 6%	50 6%	32 5%	29 9% E	42 6%	17 4%	53 5%	15 7%	8 8% *	6 4%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDSA3 Way in which money from sampled loan was used
Base: All respondents

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	1560	451	796	366	430	174	1212	47	127	78
Base	1560	494	783	369	415	144	1222	43	120	77
Living expenses - e.g. food, groceries, household or utility bills	830 53%	274 55%	426 54%	201 54%	225 54%	70 48%	642 53%	20 46% *	75 62% *	47 60% *
Car / vehicle	149 10%	63 13% K	62 8%	31 8%	31 7%	18 12%	119 10%	7 16% *	15 12% *	3 4% *
General shopping - e.g. clothes/household items	108 7%	24 5%	57 7%	27 7%	30 7%	13 9%	86 7%	1 3% *	5 4% *	6 7% *
A holiday	68 4%	18 4%	32 4%	16 4%	16 4%	6 4%	51 4%	2 5% *	2 2% *	2 2% *
To pay off other debts (not a payday loan)	65 4%	20 4%	38 5%	12 3%	25 6%	1 1%	55 4%	5 12% *	4 3% *	- 1% *
Rent or mortgage payments	57 4%	18 4%	24 3%	12 3%	12 3%	9 6%	45 4%	2 5% *	6 5% *	2 2% *
Present / gift	50 3%	8 2%	32 4%	13 3%	19 5%	5 3%	42 3%	1 1% *	3 2% *	2 2% *
Repair/replace broken household items	40 3%	9 2%	24 3%	9 2%	14 3%	4 3%	35 3%	1 2% *	1 1% *	2 3% *
Going out or socialising	25 2%	2 *	20 3% J	8 2%	13 3% J	1 1%	20 2%	- 1% *	2 2% *	2 2% *
To pay off another payday loan	25 2%	6 1%	14 2%	7 2%	8 2%	- -	20 2%	- 1% *	1 1% *	- - *
To help a friend or family member	20 1%	7 1%	9 1%	6 2%	3 1%	4 2%	15 1%	1 2% *	1 1% *	2 3% *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSA3 Way in which money from sampled loan was used

Base: All respondents

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	1560	451	796	366	430	174	1212	47	127	78
Base	1560	494	783	369	415	144	1222	43	120	77
To pay for Christmas	13 1%	4 1%	3 *	- -	3 1%	6 4% KLM	13 1%	- *	- *	- *
Medical/dental/vet bill	9 1%	3 1%	4 *	- -	4 1%	- -	6 *	- *	- *	2 2% *
Travel expenses	8 1%	7 1% K	- -	- -	- -	1 1%	7 1%	- *	1 *	- *
Don't know	91 6%	31 6%	44 6%	27 7%	16 4%	8 5%	68 6%	2 4% *	4 4% *	9 12% *
Other Answer	66 4%	24 5%	31 4%	10 3%	20 5%	5 4%	49 4%	2 6% *	5 4% *	4 5% *
Refusal	17 1%	1 *	10 1%	6 2%	4 1%	1 1%	13 1%	- *	- *	- *
TOTAL LIVING/ HOUSEHOLD (2/ 3/ 4)	948 61%	303 61%	485 62%	228 62%	257 62%	82 57%	738 60%	21 48% *	81 68% *	53 68% *
CAR/ VEHICLE/ TRANSPORT/ TRAVEL (5/ 14)	157 10%	69 14% KM	62 8%	31 8%	31 7%	19 13%	127 10%	7 16% *	15 13% *	3 4% *
PRESENTS/ CHRISTMAS (7/ 12)	63 4%	12 2%	35 4%	13 3%	22 5%	11 7% J	55 4%	1 1% *	3 2% *	2 2% *
LEISURE (8/ 9)	94 6%	20 4%	53 7%	24 6%	29 7%	7 5%	72 6%	3 6% *	4 4% *	4 5% *
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDSA3 Way in which money from sampled loan was used
Base: All respondents

	Total	Accommodation					Number of people in hhd		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	1560	276	954	536	418	209	292	371	796
Base	1560	309	911	539	372	220	273	361	825
Living expenses - e.g. food, groceries, household or utility bills	830 53%	168 54%	494 54%	280 52%	214 57%	112 51%	153 56%	186 51%	443 54%
Car / vehicle	149 10%	33 11%	74 8%	43 8%	31 8%	36 16% TUV	16 6%	28 8%	100 12% X
General shopping - e.g. clothes/household items	108 7%	15 5%	69 8%	32 6%	37 10% W	9 4%	21 8%	23 6%	54 7%
A holiday	68 4%	13 4%	30 3%	19 3%	12 3%	14 6%	11 4%	19 5%	27 3%
To pay off other debts (not a payday loan)	65 4%	17 5%	32 4%	19 3%	14 4%	13 6%	12 4%	13 4%	38 5%
Rent or mortgage payments	57 4%	7 2%	38 4%	28 5%	10 3%	7 3%	15 5%	12 3%	28 3%
Present / gift	50 3%	4 1%	36 4%	17 3%	19 5%	5 2%	4 1%	14 4%	29 3%
Repair/replace broken household items	40 3%	6 2%	31 3%	15 3%	16 4%	2 1%	11 4%	10 3%	18 2%
Going out or socialising	25 2%	2 1%	13 1% V	12 2%	1 *	9 4% V	6 2%	5 1%	13 2%
To pay off another payday loan	25 2%	5 2%	12 1% V	11 2%	1 *	1 *	1 *	3 1%	17 2%
To help a friend or family member	20 1%	2 1%	13 1%	9 2%	4 1%	4 2%	4 1%	3 1%	13 2%
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSA3 Way in which money from sampled loan was used
Base: All respondents

	Total	Accommodation					Number of people in hhd		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	1560	276	954	536	418	209	292	371	796
Base	1560	309	911	539	372	220	273	361	825
To pay for Christmas	13 1%	8 2%	5 1%	4 1%	1 *	- -	1 1%	5 1%	6 1%
Medical/dental/vet bill	9 1%	5 2%	2 *	2 *	- *	- -	- *	4 1%	3 *
Travel expenses	8 1%	1 *	6 1%	5 1%	1 *	1 *	3 1%	- -	5 1%
Don't know	91 6%	23 7%	47 5%	29 5%	17 5%	11 5%	17 6%	26 7%	41 5%
Other Answer	66 4%	14 5%	41 4%	27 5%	14 4%	6 3%	11 4%	25 7%	26 3%
Refusal	17 1%	- -	11 1%	11 2%	1 *	1 *	2 1%	5 1%	6 1%
TOTAL LIVING/ HOUSEHOLD (2/ 3/ 4)	948 61%	185 60%	576 63%	316 59%	260 70%	120 55%	178 65%	210 58%	502 61%
CAR/ VEHICLE/ TRANSPORT/ TRAVEL (5/ 14)	157 10%	35 11%	80 9%	47 9%	32 9%	36 17%	20 7%	28 8%	104 13%
PRESENTS/ CHRISTMAS (7/ 12)	63 4%	12 4%	41 4%	21 4%	20 5%	5 2%	5 2%	20 5%	35 4%
LEISURE (8/ 9)	94 6%	15 5%	43 5%	31 6%	13 3%	22 10%	17 6%	24 7%	40 5%
Overlap formulae used						TV			
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSA3 Way in which money from sampled loan was used
Base: All respondents

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	1560	893	293	184	91	568	50	129	378	474	1081	352
Base	1560	887	290	196	89	575	36	109	372	538	1089	336
Living expenses - e.g. food, groceries, household or utility bills	830 53%	473 53%	152 53%	112 57%	46 51% *	310 54%	20 55% *	65 60% *	214 58%	290 54%	581 53%	184 55%
Car / vehicle	149 10%	72 8%	39 13% a	18 9%	15 17% a*	72 13%	3 7% *	3 3% *	31 8%	67 12% g	107 10%	33 10%
General shopping - e.g. clothes/household items	108 7%	55 6%	15 5%	19 10%	9 10% *	43 7%	2 5% *	4 4% *	40 11% i	24 4%	80 7%	18 5%
A holiday	68 4%	41 5%	7 2%	8 4%	- - *	15 3%	1 2% *	6 6% *	14 4%	27 5%	41 4%	16 5%
To pay off other debts (not a payday loan)	65 4%	43 5%	14 5%	6 3%	1 1% *	21 4%	1 2% *	5 4% *	5 1%	28 5% h	49 5%	7 2%
Rent or mortgage payments	57 4%	39 4%	10 3%	4 2%	1 2% *	16 3%	4 12% hi*	5 4% *	9 3%	16 3%	40 4%	16 5%
Present / gift	50 3%	18 2%	12 4%	9 5%	8 9% a*	29 5%	5 13% i*	6 6% *	15 4%	11 2%	33 3%	14 4%
Repair/replace broken household items	40 3%	23 3%	9 3%	6 3%	1 1% *	16 3%	1 2% *	1 1% *	17 5%	16 3%	25 2%	14 4%
Going out or socialising	25 2%	16 2%	6 2%	1 *	1 1% *	8 1%	2 5% *	1 1% *	2 1%	9 2%	19 2%	4 1%
To pay off another payday loan	25 2%	7 1%	5 2%	9 5% a	- * *	15 3% a	- * *	- * *	8 2%	8 1%	17 2%	4 1%
To help a friend or family member	20 1%	12 1%	5 2%	2 1%	1 1% *	8 1%	- * *	1 1% *	6 2%	6 1%	15 1%	5 1%
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSA3 Way in which money from sampled loan was used
Base: All respondents

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	1560	893	293	184	91	568	50	129	378	474	1081	352
Base	1560	887	290	196	89	575	36	109	372	538	1089	336
To pay for Christmas	13 1%	11 1%	-	1 1%	-	1 *	-	1 1%	1 *	10 2%	8 1%	4 1%
Medical/dental/vet bill	9 1%	6 1%	1 *	-	1 1%	2 *	-	-	-	2 *	6 1%	1 *
Travel expenses	8 1%	6 1%	1 *	1 *	-	2 *	-	1 1%	1 *	1 *	8 1%	-
Don't know	91 6%	61 7%	11 4%	6 3%	6 7%	23 4%	1 2%	8 7%	16 4%	26 5%	67 6%	13 4%
Other Answer	66 4%	44 5%	10 3%	6 3%	1 1%	17 3%	1 3%	4 4%	13 3%	22 4%	44 4%	16 5%
Refusal	17 1%	8 1%	5 2%	1 *	-	6 1%	-	-	4 1%	-	9 1%	4 1%
TOTAL LIVING/ HOUSEHOLD (2/ 3/ 4)	948 61%	532 60%	173 60%	132 67%	55 61%	359 63%	21 58%	69 64%	262 71%	323 60%	659 61%	214 64%
CAR/ VEHICLE/ TRANSPORT/ TRAVEL (5/ 14)	157 10%	78 9%	40 14%	18 9%	15 17%	74 13%	3 7%	5 4%	32 9%	68 13%	115 11%	33 10%
PRESENTS/ CHRISTMAS (7/ 12)	63 4%	29 3%	12 4%	11 5%	8 9%	31 5%	5 13%	7 7%	16 4%	21 4%	41 4%	18 5%
LEISURE (8/ 9)	94 6%	57 6%	13 5%	9 5%	1 1%	24 4%	2 6%	7 7%	16 4%	36 7%	60 5%	20 6%

Overlap formulae used
- Column Means:
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied

QPDSA3 Way in which money from sampled loan was used
Base: All respondents

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	1560	387	178	907	944	277	246	1061	499	55	568	536
Base	1560	309	186	986	812	297	363	1230	330	143	557	553
Living expenses - e.g. food, groceries, household or utility bills	830 53%	123 40%	85 46%	578 59% lm	402 49%	164 55%	217 60% o	667 54%	163 49%	73 51% *	282 51%	328 59% u
Car / vehicle	149 10%	44 14% n	24 13%	78 8%	86 11%	30 10%	29 8%	122 10%	26 8%	13 9% *	47 9%	46 8%
General shopping - e.g. clothes/household items	108 7%	26 8%	15 8%	59 6%	57 7%	17 6%	25 7%	76 6%	32 10% r	6 4% *	41 7%	27 5%
A holiday	68 4%	11 3%	17 9% n	40 4%	43 5%	13 4%	11 3%	45 4%	23 7% r	6 4% *	32 6%	14 2%
To pay off other debts (not a payday loan)	65 4%	13 4%	4 2%	44 4%	31 4%	9 3%	21 6%	52 4%	13 4%	6 4% *	29 5%	17 3%
Rent or mortgage payments	57 4%	20 6% n	5 2%	29 3%	30 4%	14 5%	9 3%	40 3%	17 5%	1 * *	14 3%	23 4%
Present / gift	50 3%	12 4%	6 3%	32 3%	31 4%	10 3%	8 2%	38 3%	12 4%	1 1% *	25 4%	13 2%
Repair/replace broken household items	40 3%	11 3%	8 4%	17 2%	21 3%	9 3%	5 2%	30 2%	10 3%	5 3% *	17 3%	19 3%
Going out or socialising	25 2%	10 3%	1 1%	14 1%	15 2%	3 1%	6 2%	21 2%	5 1%	- * *	9 2%	4 1%
To pay off another payday loan	25 2%	- *	1 1%	24 2%	3 *	1 *	21 6% op	23 2%	2 1%	- * *	11 2%	13 2%
To help a friend or family member	20 1%	6 2%	3 2%	11 1%	12 1%	5 2%	3 1%	12 1%	8 2%	- * *	8 1%	8 1%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

QPDSA3 Way in which money from sampled loan was used
Base: All respondents

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	1560	387	178	907	944	277	246	1061	499	55	568	536
Base	1560	309	186	986	812	297	363	1230	330	143	557	553
To pay for Christmas	13 1%	1 *	5 3%	6 1%	7 1%	5 2%	1 *	12 1%	1 *	8 5% s*	2 *	5 1%
Medical/dental/vet bill	9 1%	3 1%	- *	5 *	5 1%	3 1%	- -	6 *	3 1%	3 2% *	3 1%	5 1%
Travel expenses	8 1%	1 *	1 1%	5 1%	4 *	3 1%	- -	6 1%	2 1%	- - *	3 *	5 1%
Don't know	91 6%	19 6%	12 7%	48 5%	42 5%	16 5%	21 6%	70 6%	21 6%	19 13% *	31 6%	29 5%
Other Answer	66 4%	15 5%	5 3%	44 4%	48 6% p	4 1%	9 2%	50 4%	16 5%	- - *	28 5%	14 2%
Refusal	17 1%	9 3% n	- *	7 1%	12 1%	1 *	4 1%	16 1%	1 *	8 5% s*	1 *	9 2%
TOTAL LIVING/ HOUSEHOLD (2/ 3/ 4)	948 61%	155 50%	105 56%	639 65% l	466 57%	190 64%	237 65%	753 61%	195 59%	84 58% *	327 59%	365 66%
CAR/ VEHICLE/ TRANSPORT/ TRAVEL (5/ 14)	157 10%	44 14% n	25 13%	83 8%	90 11%	32 11%	29 8%	128 10%	29 9%	13 9% *	50 9%	51 9%
PRESENTS/ CHRISTMAS (7/ 12)	63 4%	13 4%	11 6%	38 4%	38 5%	15 5%	8 2%	50 4%	13 4%	9 6% *	27 5%	19 3%
LEISURE (8/ 9)	94 6%	20 7%	18 10%	54 5%	57 7%	16 5%	17 5%	66 5%	27 8%	6 4% *	41 7% v	18 3%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

QPDSA3 Way in which money from sampled loan was used
Base: All respondents

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	1560	927	373	162
Base	1560	1038	253	176
Living expenses - e.g. food, groceries, household or utility bills	830 53%	575 55% x	121 48%	89 51% *
Car / vehicle	149 10%	109 11%	21 8%	15 8% *
General shopping - e.g. clothes/household items	108 7%	56 5%	26 10% w	17 10% *
A holiday	68 4%	41 4%	18 7% w	7 4% *
To pay off other debts (not a payday loan)	65 4%	41 4%	9 4%	9 5% *
Rent or mortgage payments	57 4%	36 3%	13 5%	4 2% *
Present / gift	50 3%	29 3%	9 3%	10 6% *
Repair/replace broken household items	40 3%	27 3%	5 2%	3 2% *
Going out or socialising	25 2%	18 2%	3 1%	3 2% *
To pay off another payday loan	25 2%	14 1%	2 1%	5 3% *
To help a friend or family member	20 1%	10 1%	7 3%	3 2% *
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QPDSA3 Way in which money from sampled loan was used
Base: All respondents

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	1560	927	373	162
Base	1560	1038	253	176
To pay for Christmas	13 1%	8 1%	1 *	4 2% *
Medical/dental/vet bill	9 1%	5 1%	2 1%	1 1% *
Travel expenses	8 1%	5 1%	1 *	- - *
Don't know	91 6%	49 5%	16 6%	12 7% *
Other Answer	66 4%	44 4%	13 5%	3 2% *
Refusal	17 1%	11 1%	1 *	5 3% *
TOTAL LIVING/ HOUSEHOLD (2/ 3/ 4)	948 61%	646 62%	146 58%	105 60% *
CAR/ VEHICLE/ TRANSPORT/ TRAVEL (5/ 14)	157 10%	115 11%	22 9%	15 8% *
PRESENTS/ CHRISTMAS (7/ 12)	63 4%	37 4%	9 4%	14 8% *
LEISURE (8/ 9)	94 6%	59 6%	21 8%	11 6% *
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QPDSA3 Way in which money from sampled loan was used
Base: All respondents

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	1560	1008	423	31	281	106	646	267	162
Base	1560	1150	286	31	234	75	804	178	176
Living expenses - e.g. food, groceries, household or utility bills	830 53%	627 54%	142 50%	17 56% **	93 40%	30 41% *	483 60% G	91 51%	89 51% *
Car / vehicle	149 10%	121 11%	23 8%	1 4% **	35 15%	9 11% *	74 9%	13 7%	15 8% *
General shopping - e.g. clothes/household items	108 7%	69 6%	29 10% A	1 4% **	17 7%	9 12% *	39 5%	17 10% F	17 10% *
A holiday	68 4%	46 4%	19 7%	2 5% **	3 1%	7 10% D*	38 5%	11 6%	7 4% *
To pay off other debts (not a payday loan)	65 4%	46 4%	10 4%	3 9% **	10 4%	2 3% *	31 4%	7 4%	9 5% *
Rent or mortgage payments	57 4%	37 3%	14 5%	2 8% **	16 7%	4 6% *	21 3%	9 5%	4 2% *
Present / gift	50 3%	38 3%	9 3%	1 4% **	8 3%	4 5% *	21 3%	5 3%	10 6% *
Repair/replace broken household items	40 3%	28 2%	8 3%	- - **	8 4%	2 3% *	19 2%	3 2%	3 2% *
Going out or socialising	25 2%	21 2%	4 1%	- - **	9 4%	1 1% *	10 1%	2 1%	3 2% *
To pay off another payday loan	25 2%	20 2%	2 1%	- - **	- *	- *	14 2%	2 1%	5 3% *
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSA3 Way in which money from sampled loan was used
Base: All respondents

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	1560	1008	423	31	281	106	646	267	162
Base	1560	1150	286	31	234	75	804	178	176
To help a friend or family member	20 1%	12 1%	8 3%	- **	5 2%	1 2% *	6 1%	6 3% F	3 2% *
To pay for Christmas	13 1%	12 1%	1 *	- **	1 1%	- *	6 1%	1 *	4 2% *
Medical/dental/vet bill	9 1%	5 *	3 1%	- **	3 1%	- *	2 *	2 1%	1 1% *
Travel expenses	8 1%	5 *	1 *	- **	- *	1 1% *	5 1%	1 *	- *
Don't know	91 6%	58 5%	17 6%	3 11% **	16 7%	3 5% *	34 4%	13 7%	12 7% *
Other Answer	66 4%	46 4%	14 5%	1 2% **	9 4%	5 7% *	35 4%	8 5%	3 2% *
Refusal	17 1%	16 1%	1 *	- **	9 4%	1 1% *	2 *	- -	5 3% *
TOTAL LIVING/ HOUSEHOLD (2/ 3/ 4)	948 61%	707 61%	172 60%	18 60% **	116 49%	39 52% *	530 66%	107 60%	105 60% *
CAR/ VEHICLE/ TRANSPORT/ TRAVEL (5/ 14)	157 10%	126 11%	24 8%	1 4% **	35 15%	9 12% *	79 10%	13 7%	15 8% *
PRESENTS/ CHRISTMAS (7/ 12)	63 4%	49 4%	10 3%	1 4% **	9 4%	4 5% *	27 3%	6 3%	14 8% *
LEISURE (8/ 9)	94 6%	66 6%	23 8%	2 5% **	12 5%	8 11% *	47 6%	13 7%	11 6% *
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

Competition Commission - Payday Lending Survey - 120248

QPDSA3 Way in which money from sampled loan was used
Base: All respondents

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	1560	356	707	488	126	803	1287	190	489	475	646
Base	1560	286	649	619	138	737	1244	229	507	487	606
Living expenses - e.g. food, groceries, household or utility bills	830 53%	113 40%	374 58% I	338 55% I	81 58% I*	400 54%	684 55%	105 46%	273 54%	279 57%	314 52%
Car / vehicle	149 10%	42 15% JK	55 8%	52 8%	18 13% *	85 11%	127 10%	19 8%	48 10%	50 10%	61 10%
General shopping - e.g. clothes/household items	108 7%	25 9%	42 6%	41 7%	12 9% *	51 7%	87 7%	12 5%	31 6%	32 7%	48 8%
A holiday	68 4%	10 3%	33 5%	25 4%	1 1% *	24 3%	50 4%	7 3%	17 3%	21 4%	22 4%
To pay off other debts (not a payday loan)	65 4%	13 4%	23 4%	30 5%	5 3% *	32 4%	47 4%	17 7%	25 5%	20 4%	19 3%
Rent or mortgage payments	57 4%	17 6%	18 3%	21 3%	3 2% *	31 4%	47 4%	9 4%	22 4%	16 3%	25 4%
Present / gift	50 3%	7 2%	24 4%	19 3%	- - *	23 3%	40 3%	7 3%	8 2%	17 3%	23 4%
Repair/replace broken household items	40 3%	11 4%	16 2%	14 2%	3 2% *	28 4%	34 3%	5 2%	14 3%	5 1%	27 4% Q
Going out or socialising	25 2%	9 3%	6 1%	10 2%	2 1% *	10 1%	21 2%	3 1%	7 1%	13 3%	6 1%
To pay off another payday loan	25 2%	- *	3 1%	21 3% IJ	4 3% *	7 1%	15 1%	6 3%	5 1%	10 2%	7 1%
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSA3 Way in which money from sampled loan was used
Base: All respondents

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	1560	356	707	488	126	803	1287	190	489	475	646
Base	1560	286	649	619	138	737	1244	229	507	487	606
To help a friend or family member	20 1%	5 2%	8 1%	7 1%	3 2%	12 2%	19 1%	1 1%	11 2%	5 1%	5 1%
To pay for Christmas	13 1%	1 *	1 *	10 2%	- *	1 *	8 1%	4 2%	10 2% R	2 *	1 *
Medical/dental/vet bill	9 1%	4 1%	5 1%	- *	- *	4 1%	7 1%	- -	- -	7 1%	- *
Travel expenses	8 1%	- -	7 1%	2 *	1 1%	4 1%	7 1%	1 *	2 *	4 1%	2 *
Don't know	91 6%	19 7%	31 5%	41 7%	5 3%	27 4%	57 5%	27 12% MN	27 5%	22 5%	40 7%
Other Answer	66 4%	12 4%	36 6%	17 3%	9 6%	33 4%	56 4%	6 3%	28 6%	14 3%	23 4%
Refusal	17 1%	9 3% J	3 *	5 1%	1 1%	7 1%	9 1%	5 2%	5 1%	6 1%	3 1%
TOTAL LIVING/ HOUSEHOLD (2/ 3/ 4)	948 61%	143 50%	416 64% I	384 62% I	91 66% I*	464 63% O	778 63% O	120 52%	311 61%	303 62%	378 62%
CAR/ VEHICLE/ TRANSPORT/ TRAVEL (5/ 14)	157 10%	42 15% K	61 9%	54 9%	20 14% *	89 12%	134 11%	19 8%	51 10%	54 11%	63 10%
PRESENTS/ CHRISTMAS (7/ 12)	63 4%	8 3%	26 4%	29 5% L	- *	24 3%	48 4%	12 5%	18 4%	19 4%	25 4%
LEISURE (8/ 9)	94 6%	18 6%	39 6%	35 6%	3 2% *	33 5%	71 6%	11 5%	23 5%	33 7%	29 5%
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSA3 Way in which money from sampled loan was used
Base: All respondents

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	1560	723	794	440	117	394	92	69	32	88	192	794
Base	1560	745	769	479	119	386	92	68	32	74	194	769
Living expenses - e.g. food, groceries, household or utility bills	830 53%	446 60% T	368 48%	300 63% c	72 61% c*	240 62% c	62 67% c*	40 59% *	17 53% **	39 53% *	126 65% c	368 48%
Car / vehicle	149 10%	70 9%	78 10%	49 10%	9 8% *	31 8%	4 4% *	2 4% *	1 4% **	7 9% *	20 10%	78 10%
General shopping - e.g. clothes/household items	108 7%	54 7%	50 6%	27 6%	5 4% *	33 8%	4 4% *	10 15% *	4 12% **	15 21% UVWXbc*	9 5%	50 6%
A holiday	68 4%	30 4%	32 4%	18 4%	5 4% *	18 5%	9 10% *	7 10% *	3 9% **	1 1% *	6 3%	32 4%
To pay off other debts (not a payday loan)	65 4%	23 3%	41 5%	17 4%	7 5% *	9 2%	1 1% *	3 4% *	- - **	- - *	6 3%	41 5%
Rent or mortgage payments	57 4%	25 3%	31 4%	14 3%	6 5% *	11 3%	1 1% *	3 5% *	- - **	3 4% *	4 2%	31 4%
Present / gift	50 3%	23 3%	25 3%	9 2%	1 1% *	18 5%	5 5% *	3 4% *	2 7% **	4 5% *	6 3%	25 3%
Repair/replace broken household items	40 3%	11 1%	28 4%	9 2%	- * *	4 1%	- - *	- - *	1 2% **	- - *	3 2%	28 4%
Going out or socialising	25 2%	9 1%	15 2%	6 1%	3 2% *	2 1%	- - *	- - *	- - **	- 1% *	2 1%	15 2%
To pay off another payday loan	25 2%	17 2%	5 1%	11 2%	1 1% *	11 3% c	2 2% *	- - *	3 10% **	1 1% *	9 5% c	5 1%
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

QPDSA3 Way in which money from sampled loan was used
Base: All respondents

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	1560	723	794	440	117	394	92	69	32	88	192	794
Base	1560	745	769	479	119	386	92	68	32	74	194	769
To help a friend or family member	20 1%	6 1%	13 2%	2 *	1 1%	4 1%	2 2%	1 1%	- **	1 1%	1 *	13 2%
To pay for Christmas	13 1%	2 *	10 1%	1 *	- *	1 *	- *	- *	- **	1 1%	- -	10 1%
Medical/dental/vet bill	9 1%	3 *	4 1%	2 *	- -	1 *	- -	- -	- **	1 1%	- *	4 1%
Travel expenses	8 1%	2 *	6 1%	1 *	1 1%	1 *	- -	- -	- **	1 2%	- -	6 1%
Don't know	91 6%	44 6%	43 6%	30 6%	4 4%	19 5%	3 3%	2 4%	2 **	5 6%	12 6%	43 6%
Other Answer	66 4%	24 3%	38 5%	15 3%	5 4%	9 2%	4 4%	2 3%	- **	3 4%	4 2%	38 5%
Refusal	17 1%	2 *	14 2% S	1 *	2 2%	1 *	- *	- *	- **	- *	1 *	14 2%
TOTAL LIVING/ HOUSEHOLD (2/ 3/ 4)	948 61%	496 66% T	433 56%	327 68% c	77 65% *	265 69% c	64 70% *	46 68% *	21 65% **	49 66% *	133 69% c	433 56%
CAR/ VEHICLE/ TRANSPORT/ TRAVEL (5/ 14)	157 10%	72 10%	83 11%	49 10%	10 9% *	32 8%	4 4%	2 4%	1 **	8 11% *	20 10%	83 11%
PRESENTS/ CHRISTMAS (7/ 12)	63 4%	25 3%	35 5%	10 2%	1 1%	19 5%	5 5%	3 4%	2 7% **	5 7% *	6 3%	35 5%
LEISURE (8/ 9)	94 6%	39 5%	48 6%	23 5%	8 6%	20 5%	9 10% *	7 10% *	3 9% **	2 2% *	8 4%	48 6%
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

QPDSA3 Way in which money from sampled loan was used
Base: All respondents

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	1560	962	598	388	1108	1456	58
Base	1560	958	602	425	1066	1456	53
Living expenses - e.g. food, groceries, household or utility bills	830 53%	493 51%	337 56%	246 58%	559 52%	791 54%	25 46% *
Car / vehicle	149 10%	100 10%	49 8%	37 9%	106 10%	141 10%	7 12% *
General shopping - e.g. clothes/household items	108 7%	63 7%	45 8%	20 5%	84 8%	100 7%	3 6% *
A holiday	68 4%	49 5%	19 3%	17 4%	41 4%	54 4%	4 8% *
To pay off other debts (not a payday loan)	65 4%	38 4%	27 4%	21 5%	42 4%	62 4%	2 3% *
Rent or mortgage payments	57 4%	32 3%	25 4%	23 5%	32 3%	53 4%	3 5% *
Present / gift	50 3%	28 3%	22 4%	8 2%	40 4%	46 3%	2 4% *
Repair/replace broken household items	40 3%	23 2%	17 3%	9 2%	30 3%	38 3%	1 2% *
Going out or socialising	25 2%	16 2%	9 2%	3 1%	21 2%	22 2%	2 4% *
To pay off another payday loan	25 2%	12 1%	13 2%	8 2%	14 1%	21 1%	- - *
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDSA3 Way in which money from sampled loan was used
Base: All respondents

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	1560	962	598	388	1108	1456	58
Base	1560	958	602	425	1066	1456	53
To help a friend or family member	20 1%	8 1%	12 2%	6 1%	14 1%	19 1%	- 1% *
To pay for Christmas	13 1%	12 1%	1 *	5 1%	7 1%	12 1%	1 2% *
Medical/dental/vet bill	9 1%	1 *	8 1% d	1 *	7 1%	7 1%	- - *
Travel expenses	8 1%	4 *	4 1%	2 *	6 1%	8 1%	- - *
Don't know	91 6%	64 7%	27 5%	20 5%	66 6%	83 6%	4 7% *
Other Answer	66 4%	46 5%	20 3%	13 3%	48 4%	59 4%	3 5% *
Refusal	17 1%	9 1%	7 1%	- *	13 1%	14 1%	- - *
TOTAL LIVING/ HOUSEHOLD (2/ 3/ 4)	948 61%	564 59%	384 64%	271 64%	649 61%	902 62%	27 51% *
CAR/ VEHICLE/ TRANSPORT/ TRAVEL (5/ 14)	157 10%	104 11%	53 9%	39 9%	112 11%	149 10%	7 12% *
PRESENTS/ CHRISTMAS (7/ 12)	63 4%	40 4%	23 4%	14 3%	47 4%	57 4%	3 6% *
LEISURE (8/ 9)	94 6%	65 7%	29 5%	20 5%	63 6%	76 5%	6 11% *
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDSA3 Way in which money from sampled loan was used
Base: All respondents

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	1560	769	726	523	472	154	138	405	379	661
Base	1560	711	777	564	522	160	142	418	395	630
Living expenses - e.g. food, groceries, household or utility bills	830 53%	335 47%	464 60%	326 58%	312 60%	85 53%	74 52%	257 61%	207 52%	321 51%
Car / vehicle	149 10%	73 10%	73 9%	56 10%	47 9%	10 6%	14 10%	37 9%	39 10%	65 10%
General shopping - e.g. clothes/household items	108 7%	60 8%	43 6%	35 6%	29 6%	12 8%	13 9%	26 6%	28 7%	47 8%
A holiday	68 4%	35 5%	23 3%	20 3%	12 2%	6 4%	2 1%	10 2%	14 3%	31 5%
To pay off other debts (not a payday loan)	65 4%	37 5%	27 4%	20 4%	21 4%	1 1%	1 *	16 4%	20 5%	26 4%
Rent or mortgage payments	57 4%	28 4%	28 4%	20 3%	20 4%	6 4%	11 7%	20 5%	18 5%	14 2%
Present / gift	50 3%	27 4%	22 3%	9 2%	19 4%	5 3%	8 6%	13 3%	9 2%	23 4%
Repair/replace broken household items	40 3%	21 3%	18 2%	11 2%	8 2%	7 4%	5 4%	5 1%	9 2%	24 4%
Going out or socialising	25 2%	19 3%	5 1%	3 *	4 1%	2 1%	2 1%	4 1%	8 2%	10 2%
To pay off another payday loan	25 2%	4 *	18 2%	13 2%	12 2%	- *	3 2%	9 2%	6 2%	6 1%
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSA3 Way in which money from sampled loan was used
Base: All respondents

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	1560	769	726	523	472	154	138	405	379	661
Base	1560	711	777	564	522	160	142	418	395	630
To help a friend or family member	20 1%	10 1%	9 1%	7 1%	5 1%	1 *	2 1%	3 1%	2 1%	14 2%
To pay for Christmas	13 1%	3 *	9 1%	5 1%	9 2%	8 5% jkl*	- *	1 *	1 *	9 2%
Medical/dental/vet bill	9 1%	1 *	6 1%	6 1%	4 1%	- *	- *	- *	2 *	6 1%
Travel expenses	8 1%	4 1%	4 1%	3 1%	1 *	- *	- *	1 *	4 1%	3 1%
Don't know	91 6%	46 6%	41 5%	37 7%	28 5%	13 8% *	10 7% *	19 4%	24 6%	41 6%
Other Answer	66 4%	35 5%	26 3%	19 3%	12 2%	6 3% *	4 3% *	14 3%	21 5%	24 4%
Refusal	17 1%	7 1%	7 1%	6 1%	7 1%	5 3% *	1 1% *	4 1%	2 *	4 1%
TOTAL LIVING/ HOUSEHOLD (2/ 3/ 4)	948 61%	400 56%	513 66% j	362 64% j	344 66% j	102 64% *	91 64% *	282 67%	236 60%	378 60%
CAR/ VEHICLE/ TRANSPORT/ TRAVEL (5/ 14)	157 10%	76 11%	77 10%	60 11%	47 9%	10 6% *	14 10% *	37 9%	43 11%	68 11%
PRESENTS/ CHRISTMAS (7/ 12)	63 4%	30 4%	31 4% l	15 3%	29 5% l	13 8% l*	8 6% *	14 3%	10 3%	33 5%
LEISURE (8/ 9)	94 6%	54 8% klm	28 4%	22 4%	16 3%	8 5% *	4 2% *	14 3%	21 5%	41 6%
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDSA3 Way in which money from sampled loan was used
Base: All respondents

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	1560	148	453	87	200	156	233	186
Base	1560	156	480	72	203	151	214	193
Living expenses - e.g. food, groceries, household or utility bills	830 53%	81 52% *	269 56%	41 56% *	98 48%	91 60%	117 55%	97 50%
Car / vehicle	149 10%	20 13% *	42 9%	4 6% *	23 11%	11 7%	18 8%	22 11%
General shopping - e.g. clothes/household items	108 7%	12 8% *	33 7%	4 6% *	16 8%	6 4%	17 8%	10 5%
A holiday	68 4%	13 8% *	14 3%	1 1% *	9 4%	11 8%	15 7%	4 2%
To pay off other debts (not a payday loan)	65 4%	7 4% *	17 3%	6 9% v*	3 1%	5 4%	9 4%	13 7%
Rent or mortgage payments	57 4%	2 2% *	16 3%	8 11% stvwy*	6 3%	3 2%	8 4%	5 2%
Present / gift	50 3%	6 4% *	6 1%	3 4% *	9 5%	12 8% t	7 3%	4 2%
Repair/replace broken household items	40 3%	1 1% *	19 4%	2 3% *	6 3%	2 2%	7 3%	1 *
Going out or socialising	25 2%	5 3% *	6 1%	1 1% *	7 4%	2 1%	- *	2 1%
To pay off another payday loan	25 2%	- - *	14 3%	1 2% *	6 3%	2 1%	- -	1 1%
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSA3 Way in which money from sampled loan was used
Base: All respondents

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	1560	148	453	87	200	156	233	186
Base	1560	156	480	72	203	151	214	193
To help a friend or family member	20 1%	- *	8 2%	1 1%	3 1%	- -	2 1%	2 1%
To pay for Christmas	13 1%	- *	7 1%	- *	- -	4 3%	1 1%	- *
Medical/dental/vet bill	9 1%	4 3% *	1 *	1 2% *	1 *	- -	1 *	1 *
Travel expenses	8 1%	- *	3 1%	1 1% *	4 2%	- -	1 *	1 *
Don't know	91 6%	6 4% *	27 6%	2 3% *	16 8% w	2 1%	13 6%	20 10% w
Other Answer	66 4%	7 4% *	22 5%	3 4% *	2 1%	4 3%	8 4%	14 7% v
Refusal	17 1%	- *	- *	- *	5 2%	1 1%	1 *	5 3%
TOTAL LIVING/ HOUSEHOLD (2/ 3/ 4)	948 61%	88 56% *	312 65%	45 62% *	118 58%	99 66%	136 64%	105 54%
CAR/ VEHICLE/ TRANSPORT/ TRAVEL (5/ 14)	157 10%	20 13% *	45 9%	5 7% *	27 13%	11 7%	18 9%	23 12%
PRESENTS/ CHRISTMAS (7/ 12)	63 4%	6 4% *	13 3%	3 4% *	9 5%	16 11% ty	9 4%	4 2%
LEISURE (8/ 9)	94 6%	17 11% ty*	20 4%	2 2% *	16 8%	14 9%	16 7%	6 3%
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied								

QPDSA3 Way in which money from sampled loan was used
Base: All respondents

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	1560	540	919	735	690	1281	205	919	550	1096	370
Base	1560	503	963	716	706	1280	204	900	564	1081	383
Living expenses - e.g. food, groceries, household or utility bills	830 53%	269 53%	524 54%	373 52%	403 57%	687 54%	109 54%	469 52%	319 57%	583 54%	208 54%
Car / vehicle	149 10%	51 10%	91 9%	76 11%	67 10%	137 11% F	9 5%	108 12% H	38 7%	108 10%	39 10%
General shopping - e.g. clothes/household items	108 7%	36 7%	65 7%	57 8%	46 6%	83 6%	21 10%	57 6%	46 8%	74 7%	28 7%
A holiday	68 4%	14 3%	40 4%	20 3%	32 5%	47 4%	7 3%	32 4%	26 5%	39 4%	19 5%
To pay off other debts (not a payday loan)	65 4%	27 5%	35 4%	39 5%	21 3%	59 5%	4 2%	37 4%	27 5%	34 3%	27 7% I
Rent or mortgage payments	57 4%	24 5%	32 3%	34 5%	17 2%	47 4%	9 4%	39 4%	16 3%	43 4%	12 3%
Present / gift	50 3%	19 4%	26 3%	19 3%	26 4%	38 3%	8 4%	28 3%	19 3%	39 4%	8 2%
Repair/replace broken household items	40 3%	17 3%	22 2%	27 4%	11 2%	34 3%	5 3%	27 3%	11 2%	32 3%	7 2%
Going out or socialising	25 2%	5 1%	18 2%	5 1%	17 2%	22 2%	2 1%	10 1%	13 2%	19 2%	4 1%
To pay off another payday loan	25 2%	6 1%	16 2%	12 2%	9 1%	17 1%	4 2%	8 1%	14 2%	17 2%	1 *
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**). Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**). Small Base: 100 (*)											
Continuity correction applied											

QPDSA3 Way in which money from sampled loan was used
Base: All respondents

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	1560	540	919	735	690	1281	205	919	550	1096	370
Base	1560	503	963	716	706	1280	204	900	564	1081	383
To help a friend or family member	20 1%	7 1%	12 1%	12 2%	8 1%	16 1%	4 2%	10 1%	7 1%	17 2%	1 *
To pay for Christmas	13 1%	1 *	11 1%	6 1%	2 *	13 1%	- -	7 1%	1 *	6 1%	7 2%
Medical/dental/vet bill	9 1%	4 1%	4 *	6 1%	2 *	4 *	3 2%	4 *	3 1%	6 1%	2 *
Travel expenses	8 1%	2 *	4 *	3 *	5 1%	6 *	1 *	6 1%	1 *	6 1%	1 *
Don't know	91 6%	25 5%	62 6%	32 4%	39 5%	70 5%	19 9%	50 6%	34 6%	66 6%	14 4%
Other Answer	66 4%	20 4%	42 4%	28 4%	31 4%	54 4%	7 4%	38 4%	21 4%	40 4%	20 5%
Refusal	17 1%	4 1%	9 1%	8 1%	5 1%	13 1%	1 *	11 1%	1 *	13 1%	- *
TOTAL LIVING/ HOUSEHOLD (2/ 3/ 4)	948 61%	312 62%	594 62%	438 61%	451 64%	780 61%	131 64%	539 60%	362 64%	666 62%	238 62%
CAR/ VEHICLE/ TRANSPORT/ TRAVEL (5/ 14)	157 10%	54 11%	95 10%	78 11%	72 10%	143 11%	10 5%	114 13%	39 7%	114 11%	41 11%
PRESENTS/ CHRISTMAS (7/ 12)	63 4%	20 4%	37 4%	25 4%	28 4%	51 4%	8 4%	35 4%	20 3%	45 4%	15 4%
LEISURE (8/ 9)	94 6%	19 4%	58 6%	25 4%	49 7%	69 5%	9 4%	42 5%	39 7%	58 5%	23 6%
C											
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**). Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**). Small Base: 100 (*)											
Continuity correction applied											

QPDSA3 Way in which money from sampled loan was used
Base: All respondents

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	1560	288	1246	138	95	818	387	1508	1296	1261
Base	1560	351	1182	199	107	827	309	1524	1268	1306
Living expenses - e.g. food, groceries, household or utility bills	830 53%	196 56%	625 53%	116 59% P*	61 58% P*	465 56% P	123 40%	820 54%	665 52%	711 54% R
Car / vehicle	149 10%	29 8%	119 10%	12 6% *	6 6% *	82 10%	44 14%	145 9%	113 9%	127 10%
General shopping - e.g. clothes/household items	108 7%	33 9%	72 6%	12 6% *	8 7% *	52 6%	26 8%	105 7%	97 8%	95 7%
A holiday	68 4%	16 5%	51 4%	5 3% *	2 1% *	49 6%	11 3%	62 4%	64 5% QS	52 4%
To pay off other debts (not a payday loan)	65 4%	9 2%	55 5%	16 8% O*	4 3% *	25 3%	13 4%	64 4%	45 4%	49 4%
Rent or mortgage payments	57 4%	19 5%	36 3%	9 4% *	3 3% *	20 2%	20 6% O	53 4%	43 3%	42 3%
Present / gift	50 3%	10 3%	37 3%	6 3% *	5 5% *	26 3%	12 4%	49 3%	44 3%	44 3%
Repair/replace broken household items	40 3%	8 2%	32 3%	- - *	6 6% *	18 2%	11 3%	39 3%	34 3%	32 2%
Going out or socialising	25 2%	4 1%	19 2%	4 2% *	1 1% *	8 1%	10 3%	25 2%	22 2%	22 2%
To pay off another payday loan	25 2%	13 4% L	8 1%	18 9% NOP*	- - *	3 *	- *	25 2%	25 2%	25 2%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDSA3 Way in which money from sampled loan was used
Base: All respondents

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	1560	288	1246	138	95	818	387	1508	1296	1261
Base	1560	351	1182	199	107	827	309	1524	1268	1306
To help a friend or family member	20 1%	2 1%	17 1%	1 *	- *	13 2%	6 2%	19 1%	17 1%	15 1%
To pay for Christmas	13 1%	1 *	12 1%	- *	5 5% OP*	5 1%	1 *	13 1%	7 1%	11 1% R
Medical/dental/vet bill	9 1%	- -	8 1%	- *	- *	5 1%	3 1%	8 1%	8 1%	5 *
Travel expenses	8 1%	2 1%	6 1%	- *	1 1% *	5 1%	1 *	8 1%	7 1%	5 *
Don't know	91 6%	21 6%	69 6%	9 4% *	9 8% *	42 5%	19 6%	88 6%	80 6%	76 6%
Other Answer	66 4%	10 3%	53 4%	8 4% *	3 3% *	35 4%	15 5%	63 4%	56 4%	55 4%
Refusal	17 1%	1 *	16 1%	- *	- *	7 1%	9 3%	17 1%	15 1%	16 1%
TOTAL LIVING/ HOUSEHOLD (2/ 3/ 4)	948 61%	228 65%	709 60%	124 62% *	72 68% P*	524 63% P	155 50%	935 61%	769 61%	810 62%
CAR/ VEHICLE/ TRANSPORT/ TRAVEL (5/ 14)	157 10%	31 9%	125 11%	12 6% *	8 7% *	87 11%	44 14%	153 10%	120 9%	132 10%
PRESENTS/ CHRISTMAS (7/ 12)	63 4%	11 3%	49 4%	6 3% *	10 10% *	31 4%	13 4%	62 4%	51 4%	55 4%
LEISURE (8/ 9)	94 6%	20 6%	70 6%	9 5% *	3 3% *	57 7%	20 7%	87 6%	86 7% QS	74 6%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDSA3 Way in which money from sampled loan was used
Base: All respondents

	Total	(SAMPLE) Size of loan			(SAMPLE) Date of loan			Reason for loan (General)	
		High (£200+) (T)	Low (Less than £200) (U)	Unknown (V)	A-Recent (W)	B-Mid term (X)	C-Longer ago (Y)	Unexpected INCREASE in expenses/ outgoings (Z)	Unexpected DECREASE in income (a)
Unweighted Base	1560	710	781	69	547	735	278	785	296
Base	1560	760	720	80	467	755	338	817	303
Living expenses - e.g. food, groceries, household or utility bills	830 53%	388 51%	407 56%	35 44% *	254 55%	412 55%	164 48%	462 57%	189 62%
Car / vehicle	149 10%	83 11%	54 7%	12 15% *	53 11%	62 8%	34 10%	102 12% a	19 6%
General shopping - e.g. clothes/household items	108 7%	51 7%	51 7%	7 8% *	35 7%	42 6%	31 9%	55 7%	19 6%
A holiday	68 4%	28 4%	33 5%	8 10% *	8 2%	47 6% W	13 4%	23 3%	7 2%
To pay off other debts (not a payday loan)	65 4%	36 5%	26 4%	3 4% *	25 5%	27 4%	13 4%	27 3%	22 7% Z
Rent or mortgage payments	57 4%	28 4%	20 3%	9 11% TU*	16 3%	33 4%	7 2%	25 3%	17 6%
Present / gift	50 3%	27 4%	21 3%	2 3% *	23 5% X	15 2%	12 4%	19 2%	9 3%
Repair/replace broken household items	40 3%	22 3%	17 2%	1 2% *	17 4%	14 2%	10 3%	23 3%	3 1%
Going out or socialising	25 2%	10 1%	14 2%	1 2% *	9 2%	7 1%	9 3%	10 1%	4 1%
To pay off another payday loan	25 2%	15 2%	10 1%	- * *	- * *	17 2% W	8 2%	6 1%	4 1%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied									

QPDSA3 Way in which money from sampled loan was used
Base: All respondents

	Total	(SAMPLE) Size of loan			(SAMPLE) Date of loan			Reason for loan (General)	
		High (£200+) (T)	Low (Less than £200) (U)	Unknown (V)	A-Recent (W)	B-Mid term (X)	C-Longer ago (Y)	Unexpected INCREASE in expenses/ outgoings (Z)	Unexpected DECREASE in income (a)
Unweighted Base	1560	710	781	69	547	735	278	785	296
Base	1560	760	720	80	467	755	338	817	303
To help a friend or family member	20 1%	13 2%	6 1%	1 1% *	8 2%	9 1%	3 1%	5 1%	4 1%
To pay for Christmas	13 1%	10 1%	2 *	- * *	3 1%	- - X	10 3% X	7 1%	- * *
Medical/dental/vet bill	9 1%	6 1%	3 *	- * *	2 *	6 1%	1 *	5 1%	- -
Travel expenses	8 1%	3 *	5 1%	1 1% *	4 1%	3 *	1 *	2 *	4 1%
Don't know	91 6%	43 6%	45 6%	3 4% *	7 2%	53 7% W	31 9% W	53 6%	12 4%
Other Answer	66 4%	34 4%	29 4%	3 4% *	26 5%	33 4%	8 2%	27 3%	5 2%
Refusal	17 1%	7 1%	10 1%	- * *	4 1%	9 1%	4 1%	11 1%	1 *
TOTAL LIVING/ HOUSEHOLD (2/ 3/ 4)	948 61%	445 59%	463 64% V	40 50% *	299 64%	454 60%	196 58%	525 64%	207 68%
CAR/ VEHICLE/ TRANSPORT/ TRAVEL (5/ 14)	157 10%	85 11%	59 8%	13 16% *	57 12%	65 9%	34 10%	103 13%	23 8%
PRESENTS/ CHRISTMAS (7/ 12)	63 4%	37 5%	23 3%	2 3% *	26 6% X	15 2%	22 7% X	26 3%	9 3%
LEISURE (8/ 9)	94 6%	38 5%	47 6%	9 11% *	17 4%	54 7% W	22 7%	33 4%	12 4%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied									

QPDSA3 Way in which money from sampled loan was used
Base: All respondents

	Total	Use of loan				Whether repayment date has passed	
		Living expenses (b)	Car/ vehicle (c)	Rent or mortgage (d)	Other (e)	Yes (f)	No (g)
Unweighted Base	1560	827	152	63	546	1092	449
Base	1560	830	149	57	551	1131	411
Living expenses - e.g. food, groceries, household or utility bills	830 53%	830 100% cde	14 9% e	12 22% e*	- - -	602 53%	222 54%
Car / vehicle	149 10%	14 2% e	149 100% bde	- - *	- - bcd	102 9%	47 11%
General shopping - e.g. clothes/household items	108 7%	28 3%	2 1%	1 1% *	79 14% bcd	77 7%	30 7%
A holiday	68 4%	1 *	- -	- - *	67 12% bcd	59 5%	9 2%
To pay off other debts (not a payday loan)	65 4%	1 *	- -	- - *	64 12% bcd	46 4%	19 5%
Rent or mortgage payments	57 4%	12 1%	- -	57 100% bce*	- -	38 3%	17 4%
Present / gift	50 3%	3 *	- -	- - *	47 9% bc	27 2%	19 5%
Repair/replace broken household items	40 3%	1 *	3 2%	- - *	36 7% b	22 2%	18 4% f
Going out or socialising	25 2%	2 *	- -	- - *	24 4% b	18 2%	6 1%
To pay off another payday loan	25 2%	5 1%	1 *	- - *	20 4% b	25 2% g	- *
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied							

QPDSA3 Way in which money from sampled loan was used
Base: All respondents

	Total	Use of loan				Whether repayment date has passed	
		Living expenses (b)	Car/ vehicle (c)	Rent or mortgage (d)	Other (e)	Yes (f)	No (g)
Unweighted Base	1560	827	152	63	546	1092	449
Base	1560	830	149	57	551	1131	411
To help a friend or family member	20 1%	1 *	- -	- *	19 3% b	13 1%	7 2%
To pay for Christmas	13 1%	1 *	- -	- *	11 2% b	11 1%	1 *
Medical/dental/vet bill	9 1%	1 *	1 1%	- *	8 1%	7 1%	2 *
Travel expenses	8 1%	- -	- -	- *	8 2% b	5 *	3 1%
Don't know	91 6%	- -	- -	- *	91 17% bcd	81 7% g	6 1%
Other Answer	66 4%	- -	- *	- *	65 12% bcd	45 4%	20 5%
Refusal	17 1%	- -	- -	- *	17 3% b	13 1%	4 1%
TOTAL LIVING/ HOUSEHOLD (2/ 3/ 4)	948 61%	830 100% cde	17 12%	12 22% *	114 21%	674 60%	268 65%
CAR/ VEHICLE/ TRANSPORT/ TRAVEL (5/ 14)	157 10%	14 2%	149 100% bde	- -	8 2%	107 9%	50 12%
PRESENTS/ CHRISTMAS (7/ 12)	63 4%	5 1%	- -	- *	58 11% bcd	38 3%	20 5%
LEISURE (8/ 9)	94 6%	3 *	- -	- *	91 16% bcd	77 7%	15 4%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied							

QPDSA3 Way in which money from sampled loan was used
Base: All respondents

	Total	Whether paid back loan in full		Action taken when not paid back on repayment date			Whether shopped around for sampled loan		Whether ever shopped around for loan	
		Yes (A)	No (B)	Rollover (C)	Repayment plan (D)	Defaulted (E)	Yes (F)	No (G)	Yes (H)	No (I)
Unweighted Base	1560	882	191	93	85	64	363	1191	545	1012
Base	1560	896	207	92	82	80	421	1131	621	937
Living expenses - e.g. food, groceries, household or utility bills	830 53%	471 53%	113 55%	45 50% *	48 58% *	48 60% *	243 58%	581 51%	373 60% 1	456 49%
Car / vehicle	149 10%	83 9%	19 9%	6 6% *	8 9% *	4 5% *	39 9%	106 9%	56 9%	92 10%
General shopping - e.g. clothes/household items	108 7%	59 7%	18 9%	10 11% *	3 3% *	11 14% *	29 7%	78 7%	38 6%	70 7%
A holiday	68 4%	52 6%	6 3%	4 4% *	2 3% *	- - *	18 4%	50 4%	24 4%	44 5%
To pay off other debts (not a payday loan)	65 4%	34 4%	5 3%	- - *	5 6% *	1 1% *	13 3%	53 5%	23 4%	43 5%
Rent or mortgage payments	57 4%	31 4%	5 2%	1 1% *	2 2% *	2 2% *	13 3%	44 4%	20 3%	37 4%
Present / gift	50 3%	23 3%	4 2%	3 4% *	1 1% *	1 2% *	13 3%	37 3%	18 3%	32 3%
Repair/replace broken household items	40 3%	17 2%	5 2%	1 1% *	1 1% *	1 1% *	11 3%	29 3%	13 2%	27 3%
Going out or socialising	25 2%	18 2%	1 *	1 1% *	- - *	- - *	3 1%	22 2%	6 1%	19 2%
To pay off another payday loan	25 2%	16 2%	8 4%	1 1% *	2 2% *	6 8% *	7 2%	19 2%	9 1%	17 2%
To help a friend or family member	20 1%	10 1%	3 1%	2 2% *	2 2% *	1 1% *	7 2%	13 1%	9 1%	10 1%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDSA3 Way in which money from sampled loan was used
Base: All respondents

	Total	Whether paid back loan in full		Action taken when not paid back on repayment date			Whether shopped around for sampled loan		Whether ever shopped around for loan	
		Yes (A)	No (B)	Rollover (C)	Repayment plan (D)	Defaulted (E)	Yes (F)	No (G)	Yes (H)	No (I)
Unweighted Base	1560	882	191	93	85	64	363	1191	545	1012
Base	1560	896	207	92	82	80	421	1131	621	937
To pay for Christmas	13 1%	11 1%	1 *	- *	1 1%	- *	5 1%	7 1%	5 1%	7 1%
Medical/dental/vet bill	9 1%	6 1%	1 *	- *	- *	- *	6 1%	3 *	7 1%	2 *
Travel expenses	8 1%	4 *	1 1%	1 1%	1 1%	- *	3 1%	6 1%	3 1%	5 1%
Don't know	91 6%	61 7%	18 9%	13 14%	8 9%	4 6%	23 5%	67 6%	29 5%	62 7%
Other Answer	66 4%	36 4%	9 4%	6 7%	2 2%	3 4%	13 3%	52 5%	23 4%	42 5%
Refusal	17 1%	13 1%	- -	- *	- *	- *	5 1%	12 1%	5 1%	12 1%
TOTAL LIVING/ HOUSEHOLD (2/ 3/ 4)	948 61%	524 58%	133 64%	56 61%	51 62%	58 72%	273 65%	668 59%	407 I	540 58%
CAR/ VEHICLE/ TRANSPORT/ TRAVEL (5/ 14)	157 10%	87 10%	20 10%	7 7%	9 11%	4 5%	42 10%	112 10%	60 10%	97 10%
PRESENTS/ CHRISTMAS (7/ 12)	63 4%	34 4%	4 2%	3 4%	1 1%	1 2%	18 4%	44 4%	23 4%	39 4%
LEISURE (8/ 9)	94 6%	70 8%	7 3%	5 5%	2 3%	- *	20 5%	73 6%	30 5%	63 7%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDSA3 Way in which money from sampled loan was used
Base: All respondents

	Total	How well understood repayment amount			Confidence in repaying loan			Ease of getting money to pay back loan		
		Very well (J)	Very/ Fairly well (K)	Not very/ Not at all well (L)	Very confident (M)	Very/ Fairly confident (N)	Not very/Not at all confident (O)	Easier than expected (P)	Same as expected (Q)	More difficult than expected (R)
Unweighted Base	1560	1236	1478	80	1280	1499	57	287	627	169
Base	1560	1224	1474	84	1244	1485	65	289	633	198
Living expenses - e.g. food, groceries, household or utility bills	830 53%	660 54%	796 54%	34 40% *	654 53%	784 53%	41 63% *	176 61% Q	326 51%	98 49%
Car / vehicle	149 10%	119 10%	141 10%	8 9% *	124 10%	148 10%	- 1% *	26 9%	55 9%	21 10%
General shopping - e.g. clothes/household items	108 7%	84 7%	102 7%	6 7% *	91 7%	102 7%	5 8% *	22 8%	37 6%	17 9%
A holiday	68 4%	53 4%	64 4%	5 5% *	52 4%	63 4%	1 1% *	16 6%	35 6%	7 3%
To pay off other debts (not a payday loan)	65 4%	50 4%	56 4%	9 11% K*	49 4%	64 4%	1 2% *	12 4%	26 4%	8 4%
Rent or mortgage payments	57 4%	47 4%	54 4%	3 4% *	47 4%	52 3%	5 8% *	6 2%	15 2%	12 6%
Present / gift	50 3%	39 3%	45 3%	5 6% *	34 3%	48 3%	2 3% *	5 2%	19 3%	3 2%
Repair/replace broken household items	40 3%	35 3%	38 3%	2 3% *	34 3%	39 3%	- - *	5 2%	12 2%	5 2%
Going out or socialising	25 2%	20 2%	24 2%	1 2% *	23 2%	24 2%	1 2% *	3 1%	14 2%	1 *
To pay off another payday loan	25 2%	20 2%	25 2%	- - *	20 2%	24 2%	1 2% *	6 2%	14 2%	4 2%
To help a friend or family member	20 1%	14 1%	18 1%	1 2% *	18 1%	19 1%	1 1% *	7 3%	5 1%	1 *
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDSA3 Way in which money from sampled loan was used
Base: All respondents

	Total	How well understood repayment amount			Confidence in repaying loan			Ease of getting money to pay back loan		
		Very well (J)	Very/ Fairly well (K)	Not very/ Not at all well (L)	Very confident (M)	Very/ Fairly confident (N)	Not very/Not at all confident (O)	Easier than expected (P)	Same as expected (Q)	More difficult than expected (R)
Unweighted Base	1560	1236	1478	80	1280	1499	57	287	627	169
Base	1560	1224	1474	84	1244	1485	65	289	633	198
To pay for Christmas	13 1%	8 1%	11 1%	1 1% *	11 1%	13 1%	- * *	- *	9 1%	1 1%
Medical/dental/vet bill	9 1%	5 *	5 *	4 5% JK*	5 *	8 1%	- * *	1 *	3 *	4 2%
Travel expenses	8 1%	8 1%	8 1%	- * *	7 1%	8 1%	- * *	- *	4 1%	1 *
Don't know	91 6%	68 6%	82 6%	9 11% *	74 6%	87 6%	4 7% *	10 4%	49 8%	20 10% P
Other Answer	66 4%	53 4%	62 4%	4 5% *	58 5%	62 4%	4 6% *	5 2%	30 5%	8 4%
Refusal	17 1%	10 1%	17 1%	- * *	13 1%	16 1%	1 1% *	4 1%	6 1%	1 *
TOTAL LIVING/ HOUSEHOLD (2/ 3/ 4)	948 61%	755 62% L	909 62% L	39 46% *	752 60%	897 60%	45 69% *	194 67% Q	363 57%	116 58%
CAR/ VEHICLE/ TRANSPORT/ TRAVEL (5/ 14)	157 10%	127 10%	149 10%	8 9% *	132 11%	157 11%	- 1% *	26 9%	59 9%	21 11%
PRESENTS/ CHRISTMAS (7/ 12)	63 4%	46 4%	57 4%	6 7% *	45 4%	61 4%	2 3% *	5 2%	28 4%	4 2%
LEISURE (8/ 9)	94 6%	73 6%	88 6%	6 7% *	76 6%	87 6%	2 4% *	19 7%	50 8%	8 4%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDSA3 Way in which money from sampled loan was used
Base: All respondents

	Total	Confidence and ease of repayment			Type of loan compared			Aware of any high street lenders		Aware of any online lenders	
		Very confident and found easy (S)	Very confident and found same (T)	Very confident and found difficult (U)	Online only (V)	Retail only (W)	Online and Retail (X)	Yes (Y)	No (Z)	Yes (a)	No (b)
Unweighted Base	1560	239	532	96	367	39	128	1296	264	1508	52
Base	1560	234	528	112	452	27	133	1268	292	1524	36
Living expenses - e.g. food, groceries, household or utility bills	830 53%	139 59%	266 50%	58 52% *	278 61%	13 49% *	79 59% *	665 52%	165 56%	820 54% b	10 28% *
Car / vehicle	149 10%	22 10%	49 9%	13 12% *	40 9%	3 12% *	13 10% *	113 9%	35 12%	145 9%	4 11% *
General shopping - e.g. clothes/household items	108 7%	19 8%	32 6%	11 10% *	28 6%	3 11% *	7 5% *	97 8%	11 4%	105 7%	3 9% *
A holiday	68 4%	15 6%	27 5%	2 2% *	17 4%	2 7% *	5 4% *	64 5%	4 1%	62 4%	6 17% a*
To pay off other debts (not a payday loan)	65 4%	8 4%	18 3%	5 5% *	17 4%	1 2% *	6 4% *	45 4%	21 7%	64 4%	1 3% *
Rent or mortgage payments	57 4%	4 2%	13 3%	8 7% *	15 3%	1 5% *	2 2% *	43 3%	14 5%	53 4%	3 9% *
Present / gift	50 3%	4 2%	13 2%	2 2% *	15 3%	- * *	2 2% *	44 3%	6 2%	49 3%	1 3% *
Repair/replace broken household items	40 3%	5 2%	12 2%	2 2% *	5 1%	- * *	7 5% *	34 3%	6 2%	39 3%	1 2% *
Going out or socialising	25 2%	3 1%	13 2%	- * *	3 1%	1 2% *	2 1% *	22 2%	3 1%	25 2%	- * *
To pay off another payday loan	25 2%	6 3%	9 2%	4 4% *	9 2%	- * *	- * *	25 2%	- *	25 2%	- * *
To help a friend or family member	20 1%	5 2%	5 1%	1 1% *	2 *	1 5% *	4 3% *	17 1%	3 1%	19 1%	1 3% *
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSA3 Way in which money from sampled loan was used
Base: All respondents

	Total	Confidence and ease of repayment			Type of loan compared			Aware of any high street lenders		Aware of any online lenders	
		Very confident and found easy (S)	Very confident and found same (T)	Very confident and found difficult (U)	Online only (V)	Retail only (W)	Online and Retail (X)	Yes (Y)	No (Z)	Yes (a)	No (b)
Unweighted Base	1560	239	532	96	367	39	128	1296	264	1508	52
Base	1560	234	528	112	452	27	133	1268	292	1524	36
To pay for Christmas	13 1%	- *	9 2%	1 *	5 1%	- *	- *	7 1%	6 2%	13 1%	- *
Medical/dental/vet bill	9 1%	1 *	3 *	- *	5 1%	1 2%	1 1%	8 1%	1 *	8 1%	1 2%
Travel expenses	8 1%	- *	4 1%	- *	2 *	- *	1 1%	7 1%	2 1%	8 1%	1 2%
Don't know	91 6%	9 4%	45 9%	11 10%	21 5%	2 8%	6 4%	80 6%	11 4%	88 6%	3 8%
Other Answer	66 4%	4 2%	28 5%	4 4%	15 3%	2 7%	4 3%	56 4%	10 3%	63 4%	3 7%
Refusal	17 1%	4 2%	6 1%	- *	4 1%	- *	1 1%	15 1%	2 1%	17 1%	- *
TOTAL LIVING/ HOUSEHOLD (2/ 3/ 4)	948 61%	155 66%	297 56%	69 62%	299 66%	15 54%	91 68%	769 61%	179 61%	935 61%	13 37%
CAR/ VEHICLE/ TRANSPORT/ TRAVEL (5/ 14)	157 10%	22 10%	53 10%	13 12%	42 9%	3 12%	15 11%	120 9%	37 13%	153 10%	4 12%
PRESENTS/ CHRISTMAS (7/ 12)	63 4%	4 2%	22 4%	2 2%	21 5%	- *	2 2%	51 4%	12 4%	62 4%	1 3%
LEISURE (8/ 9)	94 6%	18 8%	40 8%	2 2%	20 4%	2 9%	7 5%	86 7%	8 3%	87 6%	6 17%
Overlap formulae used											a*
- Column Means: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

QPDSA3 Way in which money from sampled loan was used
Base: All respondents

	Total	Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		More confident (c)	Less confident (d)	No change (e)	New (f)	Repeat (g)	New (h)	Repeat (i)
Unweighted Base	1560	1	8	99	531	1010	849	692
Base	1560	1	5	88	446	1100	877	669
Living expenses - e.g. food, groceries, household or utility bills	830 53%	1 100% **	4 75% **	46 52%	187 42%	633 58% f	425 48%	395 59% h
Car / vehicle	149 10%	- **	1 16% **	16 18%	55 12%	93 8%	86 10%	61 9%
General shopping - e.g. clothes/household items	108 7%	- **	- 8% **	6 7%	38 8%	69 6%	63 7%	44 7%
A holiday	68 4%	- **	- **	2 2%	26 6%	42 4%	48 5%	20 3%
To pay off other debts (not a payday loan)	65 4%	- **	- **	4 4%	18 4%	47 4%	38 4%	27 4%
Rent or mortgage payments	57 4%	- **	- **	7 8%	21 5%	36 3%	39 4%	18 3%
Present / gift	50 3%	- **	- **	1 1%	15 3%	35 3%	32 4%	19 3%
Repair/replace broken household items	40 3%	- **	- **	5 6%	16 4%	24 2%	23 3%	17 3%
Going out or socialising	25 2%	- **	- **	1 1%	10 2%	15 1%	18 2%	7 1%
To pay off another payday loan	25 2%	- **	- **	-	6 1%	19 2%	19 2%	6 1%
To help a friend or family member	20 1%	- **	- **	-	9 2%	10 1%	13 1%	7 1%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied								

QPDSA3 Way in which money from sampled loan was used

Base: All respondents

	Total	Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		More confident (c)	Less confident (d)	No change (e)	New (f)	Repeat (g)	New (h)	Repeat (i)
Unweighted Base	1560	1	8	99	531	1010	849	692
Base	1560	1	5	88	446	1100	877	669
To pay for Christmas	13	-	-	-	3	9	12	1
	1%	-	-	-	1%	1%	1%	*
		**	**					
Medical/dental/vet bill	9	-	-	-	6	3	6	3
	1%	-	-	-	1%	*	1%	*
		**	**					
Travel expenses	8	-	-	1	-	8	1	8
	1%	-	-	1%	-	1%	*	1%
		**	**					h
Don't know	91	-	-	2	28	63	60	31
	6%	-	-	2%	6%	6%	7%	5%
		**	**					
Other Answer	66	-	-	1	19	46	26	39
	4%	-	-	2%	4%	4%	3%	6%
		**	**					h
Refusal	17	-	-	-	10	7	14	3
	1%	-	-	-	2%	1%	2%	*
		**	**					
TOTAL LIVING/ HOUSEHOLD (2/ 3/ 4)	948	1	4	56	232	705	497	440
	61%	100%	84%	63%	52%	64%	57%	66%
		**	**			f		h
CAR/ VEHICLE/ TRANSPORT/ TRAVEL (5/ 14)	157	-	1	17	55	101	86	69
	10%	-	16%	20%	12%	9%	10%	10%
		**	**					
PRESENTS/ CHRISTMAS (7/ 12)	63	-	-	1	18	44	44	19
	4%	-	-	1%	4%	4%	5%	3%
		**	**					
LEISURE (8/ 9)	94	-	-	3	35	57	66	27
	6%	-	-	3%	8%	5%	7%	4%
		**	**				i	
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSA4 Perceived importance of sampled loan
Base: All respondents

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	1560	860	623	334	742	406	975	203	124	166
Base	1560	870	609	313	754	429	1010	205	108	143
That you definitely couldn't have gone without	914 59%	467 54%	411 67% A	152 49%	426 57%	301 70% CD	581 58%	129 63%	66 61% *	94 66%
That you could possibly have gone without	502 32%	313 36% B	162 27%	123 39% E	253 34% E	111 26%	345 34%	59 29%	33 30% *	36 25%
Or that you could easily have gone without?	114 7%	75 9% B	23 4%	34 11% E	55 7%	15 3%	63 6%	11 5%	7 7% *	13 9%
None of these/too difficult to say	26 2%	13 2%	13 2%	4 1%	19 3%	2 *	19 2%	5 2%	- * *	1 *
Refused	3 *	2 *	1 *	- -	2 *	1 *	1 *	- -	2 1% *	- -
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDSA4 Perceived importance of sampled loan
Base: All respondents

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	1560	451	796	366	430	174	1212	47	127	78
Base	1560	494	783	369	415	144	1222	43	120	77
That you definitely couldn't have gone without	914 59%	294 59%	457 58%	202 55%	255 62%	86 59%	734 60% R	20 45% *	79 66% R*	34 44% *
That you could possibly have gone without	502 32%	160 32%	257 33%	132 36%	125 30%	43 30%	407 33% Q	10 22% *	26 22% *	28 36% *
Or that you could easily have gone without?	114 7%	30 6%	57 7%	27 7%	30 7%	8 6%	66 5%	12 28% OQ*	9 8% *	9 11% *
None of these/too difficult to say	26 2%	9 2%	10 1%	7 2%	3 1%	6 4% M	13 1%	2 5% *	5 4% *	7 9% O*
Refused	3 *	1 *	1 *	- -	1 *	1 *	2 *	- *	1 1% *	- *
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDSA4 Perceived importance of sampled loan
Base: All respondents

	Total	Accommodation					Number of people in hhd		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	1560	276	954	536	418	209	292	371	796
Base	1560	309	911	539	372	220	273	361	825
That you definitely couldn't have gone without	914 59%	190 61% W	561 62% W	314 58%	247 66% TUV	105 48%	183 67% Z	217 60%	465 56%
That you could possibly have gone without	502 32%	100 32%	275 30% V	181 34% V	94 25%	89 40% TV	66 24%	105 29%	297 36% X
Or that you could easily have gone without?	114 7%	12 4%	55 6%	34 6%	21 6%	24 11% S	16 6%	28 8%	53 6%
None of these/too difficult to say	26 2%	7 2%	17 2%	9 2%	8 2%	1 1%	6 2%	9 3%	10 1%
Refused	3 *	-	3 *	1 *	2 1%	-	2 1%	1 *	1 *
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSA4 Perceived importance of sampled loan
Base: All respondents

	Total	Number of children in hhhd					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	1560	893	293	184	91	568	50	129	378	474	1081	352
Base	1560	887	290	196	89	575	36	109	372	538	1089	336
That you definitely couldn't have gone without	914 59%	516 58%	186 64%	113 58%	53 59%	352 61%	25 70%	75 69%	231 62%	312 58%	638 59%	208 62%
That you could possibly have gone without	502 32%	282 32%	84 29%	71 36%	31 34%	186 32%	8 22%	27 25%	105 28%	191 35%	368 34%	98 29%
Or that you could easily have gone without?	114 7%	65 7%	17 6%	10 5%	5 5%	31 5%	1 4%	5 4%	25 7%	31 6%	64 6%	21 6%
None of these/too difficult to say	26 2%	21 2%	3 1%	2 1%	1 1%	5 1%	2 4%	1 1%	10 3%	5 1%	16 2%	9 3%
Refused	3 *	2 *	- -	- -	1 1%	1 *	- *	1 1%	- -	- -	3 *	- -
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSA4 Perceived importance of sampled loan
Base: All respondents

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	1560	387	178	907	944	277	246	1061	499	55	568	536
Base	1560	309	186	986	812	297	363	1230	330	143	557	553
That you definitely couldn't have gone without	914 59%	173 56%	105 56%	595 60%	454 56%	182 61%	230 63%	707 58%	207 63%	82 58% *	311 56%	389 70% u
That you could possibly have gone without	502 32%	96 31%	64 34%	318 32%	266 33%	98 33%	111 30%	416 34% s	86 26%	47 33% *	193 35% v	124 22%
Or that you could easily have gone without?	114 7%	33 11%	12 6%	65 7%	75 9%	14 5%	20 6%	85 7%	30 9%	10 7% *	42 8%	29 5%
None of these/too difficult to say	26 2%	8 3%	6 3%	7 1%	14 2%	4 1%	3 1%	20 2%	6 2%	4 3% *	9 2%	9 2%
Refused	3 *	- -	- -	2 *	2 *	- -	- -	1 *	2 1%	- *	2 *	1 *
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (*), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (*), Small Base: 100 (*) Continuity correction applied												

QPDSA4 Perceived importance of sampled loan
Base: All respondents

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	1560	927	373	162
Base	1560	1038	253	176
That you definitely couldn't have gone without	914 59%	610 59%	154 61%	101 57% *
That you could possibly have gone without	502 32%	339 33%	70 28%	63 36% *
Or that you could easily have gone without?	114 7%	74 7%	23 9%	10 6% *
None of these/too difficult to say	26 2%	15 1%	5 2%	2 1% *
Refused	3 *	1 *	1 1%	- -
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QPDSA4 Perceived importance of sampled loan
Base: All respondents

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	1560	1008	423	31	281	106	646	267	162
Base	1560	1150	286	31	234	75	804	178	176
That you definitely couldn't have gone without	914 59%	666 58%	174 61%	25 82% **	129 55%	43 58% *	481 60%	111 62%	101 57% *
That you could possibly have gone without	502 32%	387 34%	80 28%	5 15% **	77 33%	19 25% *	262 33%	51 29%	63 36% *
Or that you could easily have gone without?	114 7%	81 7%	26 9%	- 1% **	22 9%	11 15% *	52 6%	12 7%	10 6% *
None of these/too difficult to say	26 2%	15 1%	6 2%	- 1% **	6 2%	2 3% *	9 1%	2 1%	2 1% *
Refused	3 *	1 *	1 *	- - **	- -	- - *	1 *	1 1%	- - *
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSA4 Perceived importance of sampled loan
Base: All respondents

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	1560	356	707	488	126	803	1287	190	489	475	646
Base	1560	286	649	619	138	737	1244	229	507	487	606
That you definitely couldn't have gone without	914 59%	160 56%	379 58%	373 60%	94 68% *	469 64% NO	753 61%	121 53%	274 54%	299 61%	371 61% P
That you could possibly have gone without	502 32%	91 32%	211 33%	199 32%	35 25% *	216 29%	391 31%	80 35%	191 38% R	150 31%	178 29%
Or that you could easily have gone without?	114 7%	28 10%	51 8%	33 5%	6 5% *	43 6%	77 6%	21 9%	38 8%	28 6%	40 7%
None of these/too difficult to say	26 2%	7 3%	6 1%	13 2%	3 2% *	8 1%	21 2%	6 2%	4 1%	9 2%	15 2%
Refused	3 *	- -	2 *	1 *	- -	1 *	2 *	1 *	- -	2 *	1 *
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

QPDSA4 Perceived importance of sampled loan
Base: All respondents

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	1560	723	794	440	117	394	92	69	32	88	192	794
Base	1560	745	769	479	119	386	92	68	32	74	194	769
That you definitely couldn't have gone without	914 59%	445 60%	450 58%	275 57%	71 60% *	257 67% Uc	73 79% UVWbc*	51 75% U*	18 55% **	49 66% *	121 62%	450 58%
That you could possibly have gone without	502 32%	226 30%	261 34%	155 32% WX	38 32% X*	94 24% X	8 8% *	14 21% *	10 33% **	20 28% X*	55 28% X	261 34% WX
Or that you could easily have gone without?	114 7%	57 8%	46 6%	39 8%	7 6% *	23 6%	12 13% *	3 4% *	3 10% **	3 4% *	10 5%	46 6%
None of these/too difficult to say	26 2%	17 2%	9 1%	10 2%	3 2% *	12 3%	- * *	1 1% *	1 2% **	2 2% *	9 5% c	9 1%
Refused	3 *	- -	3 *	- -	- *	- -	- *	- *	- **	- *	- -	3 *
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

QPDSA4 Perceived importance of sampled loan
Base: All respondents

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	1560	962	598	388	1108	1456	58
Base	1560	958	602	425	1066	1456	53
That you definitely couldn't have gone without	914 59%	505 53%	409 68% d	269 63%	610 57%	866 59%	30 56% *
That you could possibly have gone without	502 32%	347 36% e	156 26%	125 29%	359 34%	464 32%	21 40% *
Or that you could easily have gone without?	114 7%	86 9% e	28 5%	21 5%	78 7%	98 7%	2 3% *
None of these/too difficult to say	26 2%	18 2%	8 1%	9 2%	17 2%	26 2%	- 1% *
Refused	3 *	2 *	1 *	1 *	2 *	3 *	- *
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDSA4 Perceived importance of sampled loan
Base: All respondents

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	1560	769	726	523	472	154	138	405	379	661
Base	1560	711	777	564	522	160	142	418	395	630
That you definitely couldn't have gone without	914 59%	368 52%	518 67%	375 67%	348 67%	92 58%	91 64%	255 61%	226 57%	382 61%
That you could possibly have gone without	502 32%	252 35%	226 29%	166 29%	153 29%	57 36%	43 30%	117 28%	146 37%	190 30%
Or that you could easily have gone without?	114 7%	73 10%	23 3%	14 3%	12 2%	5 3%	4 3%	34 8%	19 5%	44 7%
None of these/too difficult to say	26 2%	16 2%	10 1%	8 1%	8 2%	5 3%	5 4%	9 2%	4 1%	13 2%
Refused	3 *	2 *	1 *	- -	1 *	- -	- -	2 1%	- -	1 *
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDSA4 Perceived importance of sampled loan
Base: All respondents

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	1560	148	453	87	200	156	233	186
Base	1560	156	480	72	203	151	214	193
That you definitely couldn't have gone without	914 59%	100 64% *	306 64% vxy	55 76% vwxy*	107 53%	89 59%	113 53%	100 52%
That you could possibly have gone without	502 32%	44 28% *	134 28%	14 20% *	78 38% tu	44 29%	79 37% u	77 40% tu
Or that you could easily have gone without?	114 7%	8 5% *	34 7%	2 3% *	10 5%	16 11%	17 8%	15 8%
None of these/too difficult to say	26 2%	4 3% *	6 1%	1 1% *	9 4%	1 1%	4 2%	1 *
Refused	3 *	- *	1 *	- *	- -	1 *	- -	1 *
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (*), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (*), Small Base: 100 (*)								
Continuity correction applied								

QPDSA4 Perceived importance of sampled loan
Base: All respondents

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	1560	540	919	735	690	1281	205	919	550	1096	370
Base	1560	503	963	716	706	1280	204	900	564	1081	383
That you definitely couldn't have gone without	914 59%	321 64% B	544 57%	456 64% D	390 55%	753 59%	122 60%	542 60%	322 57%	640 59%	225 59%
That you could possibly have gone without	502 32%	135 27%	341 35% A	205 29%	254 36% C	417 33%	63 31%	293 33%	184 33%	357 33%	120 31%
Or that you could easily have gone without?	114 7%	37 7%	61 6%	45 6%	49 7%	86 7%	14 7%	48 5%	46 8%	62 6%	33 9%
None of these/too difficult to say	26 2%	9 2%	16 2%	9 1%	13 2%	22 2%	4 2%	14 2%	10 2%	20 2%	5 1%
Refused	3 *	1 *	1 *	1 *	- -	2 *	- -	2 *	1 *	2 *	1 *
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSA4 Perceived importance of sampled loan
Base: All respondents

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	1560	288	1246	138	95	818	387	1508	1296	1261
Base	1560	351	1182	199	107	827	309	1524	1268	1306
That you definitely couldn't have gone without	914 59%	213 61%	688 58%	118 59% *	67 63% *	491 59%	173 56%	891 58%	743 59%	768 59%
That you could possibly have gone without	502 32%	108 31%	384 32%	67 34% *	35 32% *	267 32%	96 31%	499 33%	403 32%	429 33%
Or that you could easily have gone without?	114 7%	24 7%	87 7%	14 7% *	3 3% *	56 7%	33 11%	107 7%	95 7% S	86 7%
None of these/too difficult to say	26 2%	6 2%	20 2%	- - *	1 1% *	12 1%	8 3%	25 2%	25 2%	23 2%
Refused	3 *	- -	3 *	- - *	- - *	2 *	- -	3 *	3 *	1 *
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDSA4 Perceived importance of sampled loan
Base: All respondents

	Total	(SAMPLE) Size of loan			(SAMPLE) Date of loan			Reason for loan (General)	
		High (£200+) (T)	Low (Less than £200) (U)	Unknown (V)	A-Recent (W)	B-Mid term (X)	C-Longer ago (Y)	Unexpected INCREASE in expenses/ outgoings (Z)	Unexpected DECREASE in income (a)
Unweighted Base	1560	710	781	69	547	735	278	785	296
Base	1560	760	720	80	467	755	338	817	303
That you definitely couldn't have gone without	914 59%	437 58%	421 59%	55 69% *	269 58%	440 58%	205 61%	500 61%	190 63%
That you could possibly have gone without	502 32%	249 33%	234 33%	19 24% *	164 35%	242 32%	97 29%	253 31%	97 32%
Or that you could easily have gone without?	114 7%	58 8%	52 7%	5 6% *	26 6%	60 8%	28 8%	48 6%	12 4%
None of these/too difficult to say	26 2%	14 2%	12 2%	1 1% *	7 2%	10 1%	9 3%	14 2%	5 2%
Refused	3 *	1 *	1 *	- -	- -	3 *	- -	1 *	1 *
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied									

QPDSA4 Perceived importance of sampled loan
Base: All respondents

	Total	Use of loan				Whether repayment date has passed	
		Living expenses (b)	Car/ vehicle (c)	Rent or mortgage (d)	Other (e)	Yes (f)	No (g)
Unweighted Base	1560	827	152	63	546	1092	449
Base	1560	830	149	57	551	1131	411
That you definitely couldn't have gone without	914 59%	542 65% e	99 67% e	38 67% e*	252 46%	665 59%	242 59%
That you could possibly have gone without	502 32%	250 30%	38 25%	14 25% *	207 38% bc	351 31%	143 35%
Or that you could easily have gone without?	114 7%	30 4%	11 8%	2 4% *	73 13% b	94 8%	20 5%
None of these/too difficult to say	26 2%	7 1%	1 *	2 3% *	17 3% b	19 2%	6 1%
Refused	3 *	1 *	- -	1 1% *	2 *	3 *	- -
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied							

QPDSA4 Perceived importance of sampled loan
Base: All respondents

	Total	Whether paid back loan in full		Action taken when not paid back on repayment date			Whether shopped around for sampled loan		Whether ever shopped around for loan	
		Yes (A)	No (B)	Rollover (C)	Repayment plan (D)	Defaulted (E)	Yes (F)	No (G)	Yes (H)	No (I)
Unweighted Base	1560	882	191	93	85	64	363	1191	545	1012
Base	1560	896	207	92	82	80	421	1131	621	937
That you definitely couldn't have gone without	914 59%	513 57%	134 65%	56 61%	56 68%	55 69%	259 62%	651 58%	389 63%	524 56%
That you could possibly have gone without	502 32%	287 32%	57 28%	28 31%	24 30%	22 27%	131 31%	368 33%	186 30%	316 34%
Or that you could easily have gone without?	114 7%	77 9%	14 7%	6 7%	1 2%	3 4%	25 6%	89 8%	36 6%	79 8%
None of these/too difficult to say	26 2%	17 2%	2 1%	1 1%	- *	- *	7 2%	19 2%	10 2%	16 2%
Refused	3 *	3 *	- -	- *	- *	- *	- -	3 *	- -	3 *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (*), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (*), Small Base: 100 (*)										
Continuity correction applied										

QPDSA4 Perceived importance of sampled loan
Base: All respondents

	Total	How well understood repayment amount			Confidence in repaying loan			Ease of getting money to pay back loan		
		Very well (J)	Very/ Fairly well (K)	Not very/ Not at all well (L)	Very confident (M)	Very/ Fairly confident (N)	Not very/Not at all confident (O)	Easier than expected (P)	Same as expected (Q)	More difficult than expected (R)
Unweighted Base	1560	1236	1478	80	1280	1499	57	287	627	169
Base	1560	1224	1474	84	1244	1485	65	289	633	198
That you definitely couldn't have gone without	914 59%	721 59%	867 59%	47 56% *	695 56%	858 58% M	47 72% *	166 57%	370 58%	125 63%
That you could possibly have gone without	502 32%	398 33%	479 32%	23 27% *	429 34% NO	491 33%	11 17% *	89 31%	202 32%	55 28%
Or that you could easily have gone without?	114 7%	78 6%	101 7%	13 16% JK*	95 8%	109 7%	6 9% *	31 11%	47 7%	14 7%
None of these/too difficult to say	26 2%	25 2%	25 2%	1 1% *	23 2%	25 2%	2 2% *	2 1%	12 2%	5 2%
Refused	3 *	3 *	3 *	- - *	3 *	3 *	- - *	1 *	2 *	- -
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (*), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (*), Small Base: 100 (*) Continuity correction applied										

QPDSA4 Perceived importance of sampled loan
Base: All respondents

	Total	Confidence and ease of repayment			Type of loan compared			Aware of any high street lenders		Aware of any online lenders	
		Very confident and found easy (S)	Very confident and found same (T)	Very confident and found difficult (U)	Online only (V)	Retail only (W)	Online and Retail (X)	Yes (Y)	No (Z)	Yes (a)	No (b)
Unweighted Base	1560	239	532	96	367	39	128	1296	264	1508	52
Base	1560	234	528	112	452	27	133	1268	292	1524	36
That you definitely couldn't have gone without	914 59%	130 56%	295 56%	61 55%	276 61%	15 57%	90 68%	743 59%	172 59%	891 58%	23 65%
That you could possibly have gone without	502 32%	73 31%	180 34%	39 35%	144 32%	9 34%	33 25%	403 32%	99 34%	499 33%	4 11%
Or that you could easily have gone without?	114 7%	29 12%	40 8%	7 6%	27 6%	2 9%	5 3%	95 7%	20 7%	107 7%	7 20%
None of these/too difficult to say	26 2%	1 *	11 2%	5 4%	5 1%	- *	5 4%	25 2%	1 *	25 2%	2 5%
Refused	3 *	1 *	2 *	- *	- *	- *	- *	3 *	- *	3 *	- *
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (*), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (*), Small Base: 100 (*) Continuity correction applied											

QPDSA4 Perceived importance of sampled loan
Base: All respondents

	Total	Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		More confident (c)	Less confident (d)	No change (e)	New (f)	Repeat (g)	New (h)	Repeat (i)
Unweighted Base	1560	1	8	99	531	1010	849	692
Base	1560	1	5	88	446	1100	877	669
That you definitely couldn't have gone without	914 59%	1 100% **	4 74% **	52 59%	261 58%	645 59%	504 58%	401 60%
That you could possibly have gone without	502 32%	- **	1 26% **	31 35%	130 29%	369 34%	282 32%	217 32%
Or that you could easily have gone without?	114 7%	- **	- **	5 5%	47 10% g	66 6%	72 8%	41 6%
None of these/too difficult to say	26 2%	- **	- **	- *	7 2%	19 2%	17 2%	9 1%
Refused	3 *	- **	- **	- -	1 *	1 *	2 *	1 *
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSA5 How intended to pay back sampled loan
Base: All respondents

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	1560	860	623	334	742	406	975	203	124	166
Base	1560	870	609	313	754	429	1010	205	108	143
From wages or other earnings	1434 92%	809 93%	551 91%	294 94%	699 93%	381 89%	966 96% HI	190 93% I	93 86% I*	103 72%
From benefits/JSA	22 1%	9 1%	11 2%	1 *	13 2%	7 2%	1 *	1 *	5 5% F*	15 10% FG
From borrowing money from friends or family	16 1%	10 1%	5 1%	5 2%	5 1%	4 1%	6 1%	2 1%	2 2% *	4 3% F
From taking out another loan	11 1%	3 *	8 1%	1 *	5 1%	5 1%	6 1%	3 2%	1 1% *	1 1%
From savings	9 1%	6 1%	2 *	4 1%	4 *	2 *	5 *	2 1%	- *	1 1%
From other support allowance e.g. disability, child maintenance	8 *	2 *	6 1%	- *	4 1%	3 1%	1 *	- -	2 1% *	5 3% F
From pension	4 *	3 *	1 *	- -	- -	4 1%	- -	- -	- *	4 3% F
From credit card	1 *	1 *	- -	- -	- -	1 *	- -	1 *	- *	- *
From selling something	- *	- -	- -	- -	- -	- *	- -	- -	- *	- -
No Answer	1 *	- -	1 *	- -	1 *	- -	1 *	- -	- *	- -
Don't know	16 1%	9 1%	7 1%	2 1%	9 1%	5 1%	7 1%	- -	1 1% *	6 4% FG
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSA5 How intended to pay back sampled loan
Base: All respondents

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	1560	860	623	334	742	406	975	203	124	166
Base	1560	870	609	313	754	429	1010	205	108	143
From some other source (specify)	40 3%	20 2%	16 3%	6 2%	15 2%	18 4%	20 2%	6 3%	5 4% *	5 3%
Refused	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
WAGES, BENEFITS, AND PENSION (1/ 6/ 7/ 8)	1466 94%	822 94%	569 94%	295 94%	716 95%	394 92%	967 96% I	190 93%	99 92% *	126 88%
OTHER SOURCES (2/ 3/ 4/ 5/ 9)	39 2%	21 2%	16 3%	10 3%	14 2%	13 3%	17 2%	9 4%	3 3% *	7 5%
NOT WAGES OR OTHER EARNINGS (NOT 1)	111 7%	54 6%	50 8%	17 6%	47 6%	44 10%	39 4%	15 7%	14 13% F*	35 24% FG
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDSA5 How intended to pay back sampled loan
Base: All respondents

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	1560	451	796	366	430	174	1212	47	127	78
Base	1560	494	783	369	415	144	1222	43	120	77
From wages or other earnings	1434 92%	461 93% N	725 93% MN	355 96% KMN	370 89%	124 86%	1127 92%	38 88% *	113 94% *	71 93% *
From benefits/JSA	22 1%	2 *	13 2%	3 1%	11 3%	5 3% J	20 2%	1 1% *	1 *	- *
From borrowing money from friends or family	16 1%	1 *	10 1%	3 1%	7 2%	4 3%	12 1%	- - *	1 1% *	3 4% *
From taking out another loan	11 1%	7 1%	4 1%	- -	4 1%	- -	9 1%	1 3% *	- *	1 2% *
From savings	9 1%	4 1%	3 *	1 *	2 1%	1 1%	5 *	- - *	4 3% O*	- *
From other support allowance e.g. disability, child maintenance	8 *	1 *	4 *	- -	4 1%	3 2%	7 1%	- 1% *	- *	- *
From pension	4 *	2 *	1 *	1 *	- -	1 *	4 *	- - *	- *	- *
From credit card	1 *	- -	1 *	- -	1 *	- *	1 *	- - *	- *	- *
From selling something	- *	- -	- -	- -	- -	- -	- -	- *	- *	- *
No Answer	1 *	1 *	- -	- -	- -	- -	1 *	- *	- *	- *
Don't know	16 1%	7 1%	5 1%	2 *	4 1%	1 1%	13 1%	- *	1 1% *	- *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSA5 How intended to pay back sampled loan

Base: All respondents

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	1560	451	796	366	430	174	1212	47	127	78
Base	1560	494	783	369	415	144	1222	43	120	77
From some other source (specify)	40 3%	9 2%	18 2%	5 1%	13 3%	5 3%	27 2%	4 8%	1 *	2 2%
Refused	- *	- *	- *	- *	- *	- *	- *	- *	- *	- *
WAGES, BENEFITS, AND PENSION (1/ 6/ 7/ 8)	1466 94%	465 94%	743 95%	359 97% KMN	384 93%	132 92%	1157 95%	38 89%	113 94%	71 93%
OTHER SOURCES (2/ 3/ 4/ 5/ 9)	39 2%	13 3%	18 2%	4 1%	14 3%	6 4%	26 2%	1 3%	5 4%	4 5%
NOT WAGES OR OTHER EARNINGS (NOT 1)	111 7%	27 5%	54 7% L	12 3%	41 10% KL	19 13% JKL	83 7%	6 13% *	6 5% *	6 7% *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSA5 How intended to pay back sampled loan
Base: All respondents

	Total	Accommodation					Number of people in hhd		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	1560	276	954	536	418	209	292	371	796
Base	1560	309	911	539	372	220	273	361	825
From wages or other earnings	1434 92%	287 93%	842 92% V	512 95% TV	330 89%	200 91%	241 88%	339 94%	767 93%
From benefits/JSA	22 1%	1 *	19 2%	7 1%	13 3% S	1 *	10 4% Z	2 1%	9 1%
From borrowing money from friends or family	16 1%	2 1%	8 1%	3 1%	5 1%	5 2%	3 1%	2 *	11 1%
From taking out another loan	11 1%	7 2%	4 *	3 1%	1 *	-	2 1%	-	9 1%
From savings	9 1%	1 *	3 *	1 *	1 *	5 2%	3 1%	3 1%	3 *
From other support allowance e.g. disability, child maintenance	8 *	1 *	6 1%	2 *	4 1%	1 *	2 1%	1 *	5 1%
From pension	4 *	2 1%	2 *	1 *	2 *	-	1 1%	2 1%	-
From credit card	1 *	1 *	-	-	-	-	-	1 *	-
From selling something	-	-	-	-	-	-	-	-	-
No Answer	1 *	1 *	-	-	-	-	1 *	-	-
Don't know	16 1%	2 1%	11 1%	5 1%	6 2%	-	4 2%	2 1%	7 1%
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSA5 How intended to pay back sampled loan
Base: All respondents

	Total	Accommodation					Number of people in hhld		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	1560	276	954	536	418	209	292	371	796
Base	1560	309	911	539	372	220	273	361	825
From some other source (specify)	40 3%	6 2%	16 2%	6 1%	10 3%	9 4%	6 2%	9 2%	17 2%
Refused	-	-	-	-	-	-	-	-	-
WAGES, BENEFITS, AND PENSION (1/ 6/ 7/ 8)	1466 94%	290 94%	869 95%	521 97% W	348 94%	201 91%	254 93%	344 95%	779 94%
OTHER SOURCES (2/ 3/ 4/ 5/ 9)	39 2%	11 4%	14 2%	7 1%	7 2%	9 4%	7 3%	5 1%	24 3%
NOT WAGES OR OTHER EARNINGS (NOT 1)	111 7%	20 7%	58 6% U	22 4%	35 9% TU	20 9%	26 10%	19 5%	54 7%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied									

QPDSA5 How intended to pay back sampled loan
Base: All respondents

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	1560	893	293	184	91	568	50	129	378	474	1081	352
Base	1560	887	290	196	89	575	36	109	372	538	1089	336
From wages or other earnings	1434 92%	824 93%	270 93%	176 90%	80 90%	526 92%	29 80%	95 87%	348 94%	510 95%	1007 92%	311 92%
From benefits/JSA	22 1%	12 1%	3 1%	3 2%	3 4%	9 2%	3 8%	7 6%	4 1%	2 *	19 2%	2 1%
From borrowing money from friends or family	16 1%	7 1%	5 2%	1 1%	2 2%	8 1%	1 2%	3 3%	3 1%	6 1%	11 1%	3 1%
From taking out another loan	11 1%	2 *	5 2%	4 2%	- *	9 2%	- *	- *	4 1%	7 1%	5 *	6 2%
From savings	9 1%	5 1%	3 1%	- *	- *	3 1%	- *	1 1%	1 *	1 *	7 1%	2 1%
From other support allowance e.g. disability, child maintenance	8 *	3 *	- *	2 1%	2 2%	4 1%	- *	2 1%	2 *	1 *	5 *	2 1%
From pension	4 *	4 *	- *	- *	- *	- *	1 2%	- *	2 *	1 *	4 *	- *
From credit card	1 *	1 *	- *	- *	- *	- *	- *	- *	- *	1 *	1 *	- *
From selling something	- *	- *	- *	- *	- *	- *	- *	- *	- *	- *	- *	- *
No Answer	1 *	1 *	- *	- *	- *	- *	- *	- *	- *	- *	- *	1 *
Don't know	16 1%	8 1%	1 *	4 2%	1 1%	5 1%	1 2%	1 1%	5 1%	2 *	8 1%	6 2%
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSA5 How intended to pay back sampled loan
Base: All respondents

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	1560	893	293	184	91	568	50	129	378	474	1081	352
Base	1560	887	290	196	89	575	36	109	372	538	1089	336
From some other source (specify)	40 3%	22 2%	3 1%	6 3%	1 2%	10 2%	2 6%	1 *	4 1%	9 2%	25 2%	3 1%
Refused	- *	- *	- *	- *	- *	- *	- *	- *	- *	- *	- *	- *
WAGES, BENEFITS, AND PENSION (1/ 6/ 7/ 8)	1466 94%	841 95%	273 94%	181 92%	85 96%	539 94%	32 90%	103 95%	355 96%	513 95%	1033 95%	315 94%
OTHER SOURCES (2/ 3/ 4/ 5/ 9)	39 2%	15 2%	13 5% a	5 3%	2 2% *	21 4%	1 2% *	4 4% *	9 2%	14 3%	24 2%	12 3%
NOT WAGES OR OTHER EARNINGS (NOT 1)	111 7%	55 6%	20 7%	16 8%	8 9% *	44 8%	7 19% hi*	13 12% i*	19 5%	28 5%	76 7%	19 6%
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSA5 How intended to pay back sampled loan
Base: All respondents

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	1560	387	178	907	944	277	246	1061	499	55	568	536
Base	1560	309	186	986	812	297	363	1230	330	143	557	553
From wages or other earnings	1434 92%	284 92%	168 90%	916 93%	753 93%	272 92%	333 92%	1148 93% s	286 87%	137 96% *	530 95% v	489 89%
From benefits/JSA	22 1%	4 1%	6 3%	10 1%	13 2%	7 2%	1 *	10 1%	12 3% r	1 1% *	10 2%	6 1%
From borrowing money from friends or family	16 1%	6 2%	2 1%	8 1%	14 2%	- *	1 *	12 1%	5 1%	- *	1 *	9 2%
From taking out another loan	11 1%	- -	3 1%	8 1%	2 *	3 1%	7 2%	11 1%	1 *	- *	2 *	8 1%
From savings	9 1%	5 1%	- *	3 *	6 1%	1 *	1 *	4 *	5 2% r	- *	1 *	3 *
From other support allowance e.g. disability, child maintenance	8 *	2 1%	1 *	3 *	5 1%	1 *	- -	2 *	5 2% r	- *	1 *	3 1%
From pension	4 *	- -	- -	3 *	3 *	- -	- -	3 *	1 *	- *	- -	1 *
From credit card	1 *	- *	- -	1 *	1 *	- -	- -	1 *	- -	- *	- *	- -
From selling something	- *	- *	- -	- -	- *	- -	- -	- *	- -	- *	- -	- *
No Answer	1 *	- -	1 1%	- -	- -	1 *	- -	- -	1 *	- *	- -	1 *
Don't know	16 1%	4 1%	3 2%	7 1%	6 1%	6 2%	1 *	8 1%	8 2% r	- *	3 *	8 1%
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSA5 How intended to pay back sampled loan
Base: All respondents

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	1560	387	178	907	944	277	246	1061	499	55	568	536
Base	1560	309	186	986	812	297	363	1230	330	143	557	553
From some other source (specify)	40 3%	4 1%	2 1%	28 3%	10 1%	6 2%	18 5% o	31 3%	9 3%	5 4% *	8 1%	24 4% u
Refused	- *	- *	- -	- -	- *	- -	- -	- *	- -	- *	- -	- *
WAGES, BENEFITS, AND PENSION (1/ 6/ 7/ 8)	1466 94%	291 94%	175 94%	932 94%	774 95%	280 94%	334 92%	1163 95%	303 92%	138 96% *	541 97% v	500 90%
OTHER SOURCES (2/ 3/ 4/ 5/ 9)	39 2%	11 4%	5 3%	21 2%	23 3%	4 1%	10 3%	28 2%	10 3%	- * *	5 1%	20 4% u
NOT WAGES OR OTHER EARNINGS (NOT 1)	111 7%	21 7%	15 8%	65 7%	54 7%	18 6%	28 8%	74 6%	37 11% r	6 4% *	24 4%	55 10% u
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

QPDSA5 How intended to pay back sampled loan

Base: All respondents

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	1560	927	373	162
Base	1560	1038	253	176
From wages or other earnings	1434 92%	971 94% x	222 88%	161 91% *
From benefits/JSA	22 1%	9 1%	10 4% w	2 1% *
From borrowing money from friends or family	16 1%	10 1%	4 1%	2 1% *
From taking out another loan	11 1%	8 1%	3 1%	- * *
From savings	9 1%	4 *	3 1%	1 1% *
From other support allowance e.g. disability, child maintenance	8 *	2 *	4 1% w	- - *
From pension	4 *	3 *	- -	- * *
From credit card	1 *	1 *	- -	- - *
From selling something	- *	- *	- -	- * *
No Answer	1 *	1 *	- -	- * *
Don't know	16 1%	7 1%	4 2%	2 1% *
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QPDSA5 How intended to pay back sampled loan
Base: All respondents

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	1560	927	373	162
Base	1560	1038	253	176
From some other source (specify)	40 3%	22 2%	4 2%	8 5% *
Refused	- .	- .	- .	- .
WAGES, BENEFITS, AND PENSION (1/ 6/ 7/ 8)	1466 94%	984 95%	235 93%	163 93% *
OTHER SOURCES (2/ 3/ 4/ 5/ 9)	39 2%	24 2%	10 4%	3 2% *
NOT WAGES OR OTHER EARNINGS (NOT 1)	111 7%	59 6%	28 11% w	13 8% *
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QPDSA5 How intended to pay back sampled loan
Base: All respondents

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	1560	1008	423	31	281	106	646	267	162
Base	1560	1150	286	31	234	75	804	178	176
From wages or other earnings	1434 92%	1074 93% B	252 88%	28 91% **	218 93%	66 88% *	753 94% G	156 88%	161 91% *
From benefits/JSA	22 1%	10 1%	10 4% A	- - **	1 *	3 5% D*	8 1%	6 4% F	2 1% *
From borrowing money from friends or family	16 1%	11 1%	4 1%	- 1% **	5 2%	1 1% *	5 1%	3 2%	2 1% *
From taking out another loan	11 1%	8 1%	3 1%	- - **	- -	- - *	8 1%	3 2%	- - *
From savings	9 1%	4 *	4 1%	1 2% **	3 1%	2 3% *	1 *	1 1%	1 1% *
From other support allowance e.g. disability, child maintenance	8 *	2 *	4 1% A	- - **	2 1%	- - *	- - F	4 2%	- - *
From pension	4 *	3 *	- -	- - **	- -	- - *	3 *	- -	- - *
From credit card	1 *	1 *	- -	- - **	- *	- - *	1 *	- -	- - *
From selling something	- *	- *	- -	- - **	- *	- - *	- -	- -	- - *
No Answer	1 *	1 *	- -	- - **	- -	- *	1 *	- -	- - *
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSA5 How intended to pay back sampled loan
Base: All respondents

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	1560	1008	423	31	281	106	646	267	162
Base	1560	1150	286	31	234	75	804	178	176
Don't know	16 1%	7 1%	5 2%	1 **	2 1%	2 3% *	6 1%	2 1%	2 1% *
From some other source (specify)	40 3%	28 2%	5 2%	1 4% **	2 1%	2 2% *	20 2%	3 1%	8 5% *
Refused	- *	- *	- -	- **	- *	- *	- -	- -	- *
WAGES, BENEFITS, AND PENSION (1/ 6/ 7/ 8)	1466 94%	1089 95%	266 93%	28 91% **	221 95%	69 93% *	763 95%	166 93%	163 93% *
OTHER SOURCES (2/ 3/ 4/ 5/ 9)	39 2%	25 2%	11 4%	1 4% **	8 4%	3 3% *	16 2%	8 4%	3 2% *
NOT WAGES OR OTHER EARNINGS (NOT 1)	111 7%	68 6%	30 10% A	2 7% **	14 6%	8 10% *	46 6%	20 11% F	13 8% *
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSA5 How intended to pay back sampled loan
Base: All respondents

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	1560	356	707	488	126	803	1287	190	489	475	646
Base	1560	286	649	619	138	737	1244	229	507	487	606
From wages or other earnings	1434 92%	264 92%	607 94%	558 90%	129 93% *	679 92%	1148 92%	208 91%	469 92%	449 92%	549 91%
From benefits/JSA	22 1%	4 1%	10 2%	8 1%	1 1% *	9 1%	15 1%	5 2%	7 1%	6 1%	8 1%
From borrowing money from friends or family	16 1%	6 2% K	10 2%	- *	- * *	10 1%	15 1%	1 *	4 1%	4 1%	8 1%
From taking out another loan	11 1%	- *	2 *	10 2%	2 2% *	3 *	6 *	5 2%	4 1%	6 1%	4 1%
From savings	9 1%	4 1%	2 *	3 *	1 * *	6 1%	7 1%	1 1%	1 *	2 *	6 1%
From other support allowance e.g. disability, child maintenance	8 *	2 1%	3 *	3 *	- * *	5 1%	6 1%	1 1%	2 *	2 *	6 1%
From pension	4 *	- *	3 *	1 *	- * *	3 *	4 *	- *	1 *	2 *	1 *
From credit card	1 *	- *	1 *	- *	- * *	1 *	1 *	- *	1 *	- *	- *
From selling something	- *	- *	- *	- *	- * *	- *	- *	- *	- *	- *	- *
No Answer	1 *	- *	- *	1 *	- * *	1 *	1 *	- *	- *	- *	1 *
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSA5 How intended to pay back sampled loan
Base: All respondents

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	1560	356	707	488	126	803	1287	190	489	475	646
Base	1560	286	649	619	138	737	1244	229	507	487	606
Don't know	16 1%	4 1%	3 *	9 1%	1 1%	7 1%	14 1%	3 1%	6 1%	3 1%	9 1%
From some other source (specify)	40 3%	3 1%	9 1%	27 4% J	4 3% *	14 2%	29 2%	4 2%	14 3%	14 3%	13 2%
Refused	- *	- *	- -	- -	- *	- -	- *	- -	- -	- -	- *
WAGES, BENEFITS, AND PENSION (1/ 6/ 7/ 8)	1466 94%	270 94%	623 96% K	569 92%	130 94% *	696 94%	1173 94%	215 94%	478 94%	458 94%	564 93%
OTHER SOURCES (2/ 3/ 4/ 5/ 9)	39 2%	10 4%	15 2%	13 2%	3 2% *	21 3%	29 2%	7 3%	11 2%	12 3%	18 3%
NOT WAGES OR OTHER EARNINGS (NOT 1)	111 7%	19 7%	40 6%	51 8%	9 6% *	51 7%	83 7%	18 8%	33 7%	35 7%	46 8%
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

QPDSA5 How intended to pay back sampled loan
Base: All respondents

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	1560	723	794	440	117	394	92	69	32	88	192	794
Base	1560	745	769	479	119	386	92	68	32	74	194	769
From wages or other earnings	1434 92%	675 91%	715 93%	443 92% Wa	111 93% a*	337 87% a	77 84% *	62 92% *	30 93% **	57 77% *	173 89% a	715 93% WXa
From benefits/JSA	22 1%	13 2%	9 1%	2 *	2 2% *	12 3% U	4 4% U*	2 2% *	2 5% **	7 9% UWbc*	3 2% *	9 1%
From borrowing money from friends or family	16 1%	10 1%	6 1%	5 1%	1 1% *	5 1%	- * *	2 3% *	- **	2 3% *	1 1%	6 1%
From taking out another loan	11 1%	8 1%	3 *	4 1%	- * *	4 1%	1 1% *	- * *	- **	- *	3 2% *	3 *
From savings	9 1%	8 1%	2 *	5 1%	- * *	4 1%	1 1% *	1 2% *	- **	1 2% *	1 *	2 *
From other support allowance e.g. disability, child maintenance	8 *	4 1%	4 *	- * *	- * *	4 1%	- * *	1 1% *	1 2% **	3 4% Uc*	1 1%	4 *
From pension	4 *	2 *	2 *	1 *	- * *	2 *	- * *	- * *	- **	- *	2 1% *	2 *
From credit card	1 *	1 *	- *	1 *	- * *	1 *	- * *	- * *	- **	- *	1 *	- *
From selling something	- *	- *	- *	- *	- * *	- *	- * *	- * *	- **	- *	- *	- *
No Answer	1 *	- *	1 *	- *	- * *	- *	- * *	- * *	- **	- *	- *	1 *
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSA5 How intended to pay back sampled loan
Base: All respondents

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	1560	723	794	440	117	394	92	69	32	88	192	794
Base	1560	745	769	479	119	386	92	68	32	74	194	769
Don't know	16 1%	5 1%	11 1%	1 *	1 1%	4 1%	1 1%	- *	- **	2 3%	2 1%	11 1%
From some other source (specify)	40 3%	21 3%	18 2%	18 4%	4 3%	14 4%	8 8% c*	1 1% *	- - **	1 2% *	7 4%	18 2%
Refused	- *	- *	- -	- *	- *	- *	- *	- *	- **	- *	- *	- -
WAGES, BENEFITS, AND PENSION (1/ 6/ 7/ 8)	1466 94%	693 93%	729 95%	446 93%	113 95% *	354 92%	81 88% *	64 95% *	32 100% **	67 91% *	179 92%	729 95%
OTHER SOURCES (2/ 3/ 4/ 5/ 9)	39 2%	27 4% T	10 1%	15 3%	1 1% *	15 4% c	3 3% *	3 5% *	- - **	4 5% *	6 3%	10 1%
NOT WAGES OR OTHER EARNINGS (NOT 1)	111 7%	66 9%	43 6%	36 8%	7 6% *	46 12% Uc	14 15% c*	6 9% *	2 7% **	15 20% UVc*	19 10%	43 6%
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

QPDSA5 How intended to pay back sampled loan
Base: All respondents

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	1560	962	598	388	1108	1456	58
Base	1560	958	602	425	1066	1456	53
From wages or other earnings	1434 92%	888 93%	546 91%	388 91%	979 92%	1338 92%	46 87% *
From benefits/JSA	22 1%	14 2%	7 1%	7 2%	14 1%	21 1%	1 2% *
From borrowing money from friends or family	16 1%	10 1%	6 1%	9 2%	7 1%	13 1%	2 4% *
From taking out another loan	11 1%	8 1%	3 *	4 1%	7 1%	11 1%	- * *
From savings	9 1%	6 1%	3 *	3 1%	6 1%	9 1%	- * *
From other support allowance e.g. disability, child maintenance	8 *	4 *	3 1%	1 *	7 1%	6 *	1 2% *
From pension	4 *	1 *	2 *	- -	4 *	3 *	1 1% *
From credit card	1 *	1 *	- *	- -	1 *	1 *	- - *
From selling something	- *	- *	- -	- -	- -	- -	- * *
No Answer	1 *	- -	1 *	- -	1 *	1 *	- - *
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDSA5 How intended to pay back sampled loan
Base: All respondents

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	1560	962	598	388	1108	1456	58
Base	1560	958	602	425	1066	1456	53
Don't know	16 1%	5 *	11 2%	3 1%	13 1%	15 1%	1 2% *
From some other source (specify)	40 3%	21 2%	19 3%	11 2%	29 3%	38 3%	1 2% *
Refused	- *	- -	- *	- -	- *	- *	- - *
WAGES, BENEFITS, AND PENSION (1/ 6/ 7/ 8)	1466 94%	907 95%	558 93%	396 93%	1002 94%	1368 94%	49 92% *
OTHER SOURCES (2/ 3/ 4/ 5/ 9)	39 2%	26 3%	12 2%	16 4%	21 2%	35 2%	2 4% *
NOT WAGES OR OTHER EARNINGS (NOT 1)	111 7%	68 7%	43 7%	36 8%	73 7%	103 7%	6 11% *
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (*), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (*), Small Base: 100 (*) Continuity correction applied							

QPDSA5 How intended to pay back sampled loan
Base: All respondents

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	1560	769	726	523	472	154	138	405	379	661
Base	1560	711	777	564	522	160	142	418	395	630
From wages or other earnings	1434 92%	651 92%	713 92%	516 92%	480 92%	145 91%	128 90%	393 94%	366 93%	569 90%
From benefits/JSA	22 1%	8 1%	14 2%	10 2%	12 2%	3 2%	3 2%	3 1%	5 1%	13 2%
From borrowing money from friends or family	16 1%	5 1%	10 1%	7 1%	7 1%	- *	3 2%	4 1%	1 *	8 1%
From taking out another loan	11 1%	2 *	9 1%	8 1%	9 2%	- *	1 *	4 1%	4 1%	3 *
From savings	9 1%	7 1%	2 *	2 *	1 *	1 *	1 *	1 *	2 *	7 1%
From other support allowance e.g. disability, child maintenance	8 *	5 1%	3 *	2 *	2 *	2 1%	1 *	- -	1 *	6 1%
From pension	4 *	3 *	1 *	1 *	1 *	1 *	- *	1 *	1 *	2 *
From credit card	1 *	1 *	- -	- -	- -	- *	- *	- -	1 *	- -
From selling something	- *	- -	- -	- -	- -	- *	- *	- -	- -	- -
No Answer	1 *	- -	1 *	- -	- -	1 1%	- *	- -	1 *	- -
Overlap formulae used										
- Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDSA5 How intended to pay back sampled loan
Base: All respondents

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	1560	769	726	523	472	154	138	405	379	661
Base	1560	711	777	564	522	160	142	418	395	630
Don't know	16 1%	8 1%	8 1%	3 *	4 1%	5 3% 1*	1 *	5 1%	1 *	10 2%
From some other source (specify)	40 3%	22 3%	18 2%	15 3%	6 1%	3 2% *	6 4% *	9 2%	12 3%	14 2%
Refused	- *	- *	- -	- -	- -	- - *	- - *	- -	- *	- -
WAGES, BENEFITS, AND PENSION (1/ 6/ 7/ 8)	1466 94%	666 94%	731 94%	529 94%	494 95%	150 94% *	132 93% *	397 95%	372 94%	588 93%
OTHER SOURCES (2/ 3/ 4/ 5/ 9)	39 2%	15 2%	21 3%	18 3%	18 3%	1 * *	4 3% *	9 2%	8 2%	18 3%
NOT WAGES OR OTHER EARNINGS (NOT 1)	111 7%	53 7%	56 7%	45 8%	38 7%	9 5% *	13 9% *	22 5%	27 7%	52 8%
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDSA5 How intended to pay back sampled loan
Base: All respondents

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	1560	148	453	87	200	156	233	186
Base	1560	156	480	72	203	151	214	193
From wages or other earnings	1434 92%	145 93% *	443 92% *	65 90% *	193 95% *	136 90% *	202 94% *	176 91% *
From benefits/USA	22 1%	3 2% *	4 1% *	1 2% *	2 1% *	5 3% *	1 1% *	2 1% *
From borrowing money from friends or family	16 1%	- * *	3 1% *	2 3% *	1 * *	5 3% *	5 2% *	- * *
From taking out another loan	11 1%	1 1% *	3 1% *	3 3% *	- - *	- - *	- - *	2 1% *
From savings	9 1%	1 * *	2 * *	1 2% *	1 * *	1 1% *	1 * *	- - *
From other support allowance e.g. disability, child maintenance	8 *	1 1% *	1 * *	1 1% *	- - *	1 1% *	1 1% *	1 1% *
From pension	4 *	- * *	1 * *	- * *	- - *	- - *	- - *	2 1% *
From credit card	1 *	1 1% *	- - *	- - *	- - *	- * *	- - *	- - *
From selling something	- *	- * *	- - *	- - *	- - *	- - *	- - *	- * *
No Answer	1 *	- * *	- - *	- * *	1 * *	- - *	- - *	- - *
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSA5 How intended to pay back sampled loan
Base: All respondents

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	1560	148	453	87	200	156	233	186
Base	1560	156	480	72	203	151	214	193
Don't know	16 1%	1 *	3 1%	1 1%	2 1%	1 1%	2 1%	3 2%
From some other source (specify)	40 3%	3 2% *	21 4%	- * *	4 2%	1 1%	2 1%	5 3%
Refused	- *	- *	- *	- *	- *	- *	- *	- *
WAGES, BENEFITS, AND PENSION (1/ 6/ 7/ 8)	1466 94%	150 96% *	448 93%	67 93% *	195 96%	142 94%	204 96%	181 94%
OTHER SOURCES (2/ 3/ 4/ 5/ 9)	39 2%	2 2% *	8 2%	6 8% tvv*	2 1%	7 5%	6 3%	3 1%
NOT WAGES OR OTHER EARNINGS (NOT 1)	111 7%	10 6% *	35 7%	7 10% *	7 4%	14 9%	11 5%	13 7%
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (*), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (*), Small Base: 100 (*) Continuity correction applied								

QPDSA5 How intended to pay back sampled loan

Base: All respondents

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	1560	540	919	735	690	1281	205	919	550	1096	370
Base	1560	503	963	716	706	1280	204	900	564	1081	383
From wages or other earnings	1434 92%	458 91%	890 92%	659 92%	645 91%	1182 92%	182 89%	843 94% H	504 89%	984 91%	361 94%
From benefits/JSA	22 1%	9 2%	12 1%	10 1%	11 2%	15 1%	7 3%	14 2%	7 1%	17 2%	5 1%
From borrowing money from friends or family	16 1%	8 2%	7 1%	9 1%	6 1%	15 1%	1 *	7 1%	8 1%	12 1%	3 1%
From taking out another loan	11 1%	4 1%	7 1%	5 1%	7 1%	6 *	6 3% E	3 *	8 2%	8 1%	2 1%
From savings	9 1%	1 *	7 1%	4 1%	3 *	7 1%	1 *	6 1%	2 *	8 1%	1 *
From other support allowance e.g. disability, child maintenance	8 *	2 *	5 1%	4 1%	3 *	7 1%	1 *	4 *	3 1%	6 1%	2 *
From pension	4 *	2 *	1 *	4 1%	- -	2 *	1 1%	2 *	2 *	3 *	1 *
From credit card	1 *	- -	1 *	1 *	- *	1 *	- -	- -	1 *	1 *	- -
From selling something	- *	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
No Answer	1 *	- -	1 *	- -	1 *	1 *	- -	- -	1 *	1 *	- -
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSA5 How intended to pay back sampled loan
Base: All respondents

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	1560	540	919	735	690	1281	205	919	550	1096	370
Base	1560	503	963	716	706	1280	204	900	564	1081	383
Don't know	16 1%	9 2%	7 1%	7 1%	9 1%	15 1%	1 1%	8 1%	7 1%	12 1%	4 1%
From some other source (specify)	40 3%	11 2%	25 3%	14 2%	21 3%	32 3%	4 2%	16 2%	20 4%	31 3%	4 1%
Refused	- *	- *	- *	- *	- *	- *	- *	- *	- *	- *	- *
WAGES, BENEFITS, AND PENSION (1/ 6/ 7/ 8)	1466 94%	471 94%	908 94%	677 95%	659 93%	1205 94%	191 94%	861 96%	517 92%	1009 93%	368 96%
OTHER SOURCES (2/ 3/ 4/ 5/ 9)	39 2%	13 3%	22 2%	19 3%	16 2%	29 2%	7 4%	15 2%	20 4%	29 3%	6 2%
NOT WAGES OR OTHER EARNINGS (NOT 1)	111 7%	37 7%	66 7%	50 7%	51 7%	84 7%	20 10%	50 6%	53 9%	86 8%	18 5%
Overlap formulae used									G		
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSA5 How intended to pay back sampled loan
Base: All respondents

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	1560	288	1246	138	95	818	387	1508	1296	1261
Base	1560	351	1182	199	107	827	309	1524	1268	1306
From wages or other earnings	1434 92%	321 91%	1087 92%	179 90% *	95 89% *	770 93% *	284 92% *	1403 92% *	1157 91% *	1194 91% *
From benefits/JSA	22 1%	6 2%	16 1%	4 2% *	4 3% *	8 1% *	4 1% *	21 1% *	22 2% *	20 2% *
From borrowing money from friends or family	16 1%	7 2%	9 1%	1 * *	3 2% *	7 1% *	6 2% *	15 1% *	15 1% *	14 1% *
From taking out another loan	11 1%	3 1%	8 1%	6 3% *	2 2% *	3 * *	- - *	11 1% *	10 1% *	11 1% *
From savings	9 1%	1 *	9 1% *	1 * *	1 1% *	2 * *	5 1% *	9 1% *	6 * *	8 1% *
From other support allowance e.g. disability, child maintenance	8 *	- *	7 1% *	- * *	- * *	4 * *	2 1% *	6 * *	6 * *	5 * *
From pension	4 *	1 *	3 * *	- * *	- * *	3 * *	- - *	3 * *	4 * *	2 * *
From credit card	1 *	- -	1 * *	- * *	- * *	1 * *	- * *	1 * *	1 * *	1 * *
From selling something	- *	- -	- * *	- * *	- * *	- * *	- * *	- * *	- * *	- * *
No Answer	1 *	- -	1 * *	- * *	- * *	1 * *	- - *	1 * *	1 * *	1 * *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g										
Minimum Base: 30 (**). Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g										
Minimum Base: 30 (**). Small Base: 100 (*)										
Continuity correction applied										

QPDSA5 How intended to pay back sampled loan
Base: All respondents

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	1560	288	1246	138	95	818	387	1508	1296	1261
Base	1560	351	1182	199	107	827	309	1524	1268	1306
Don't know	16 1%	2 1%	14 1%	- *	1 1%	8 1%	4 1%	15 1%	14 1%	15 1%
From some other source (specify)	40 3%	10 3%	29 2%	9 4% *	1 1% *	21 3%	4 1%	38 3%	34 3%	36 3%
Refused	- *	- -	- *	- *	- *	- -	- *	- *	- -	- -
WAGES, BENEFITS, AND PENSION (1/ 6/ 7/ 8)	1466 94%	328 93%	1112 94%	183 92% *	99 93% *	785 95%	291 94%	1433 94%	1188 94%	1221 93%
OTHER SOURCES (2/ 3/ 4/ 5/ 9)	39 2%	11 3%	27 2%	7 4% *	6 6% *	13 2%	11 4%	37 2%	33 3%	34 3%
NOT WAGES OR OTHER EARNINGS (NOT 1)	111 7%	28 8%	82 7%	20 10% *	10 10% *	49 6%	21 7%	106 7%	99 8%	98 7%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (*), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (*), Small Base: 100 (*) Continuity correction applied										

QPDSA5 How intended to pay back sampled loan
Base: All respondents

	Total	(SAMPLE) Size of loan			(SAMPLE) Date of loan			Reason for loan (General)	
		High (£200+) (T)	Low (Less than £200) (U)	Unknown (V)	A-Recent (W)	B-Mid term (X)	C-Longer ago (Y)	Unexpected INCREASE in expenses/ outgoings (Z)	Unexpected DECREASE in income (a)
Unweighted Base	1560	710	781	69	547	735	278	785	296
Base	1560	760	720	80	467	755	338	817	303
From wages or other earnings	1434 92%	697 92%	661 92%	76 95% *	431 92% Y	714 95% Y	289 85%	765 94%	286 94%
From benefits/JSA	22 1%	12 2%	10 1%	- * *	4 1%	10 1%	8 2%	7 1%	2 1%
From borrowing money from friends or family	16 1%	11 1%	4 1%	2 2% *	6 1%	4 1%	6 2%	7 1%	2 1%
From taking out another loan	11 1%	6 1%	4 1%	1 2% *	1 *	2 *	8 2%	5 1%	1 *
From savings	9 1%	6 1%	3 *	1 1% *	1 *	3 *	5 1%	5 1%	3 1%
From other support allowance e.g. disability, child maintenance	8 *	4 *	4 1%	- * *	1 *	3 *	3 1%	1 *	- -
From pension	4 *	2 *	1 *	- * *	2 *	1 *	1 *	4 *	- -
From credit card	1 *	- -	1 *	- * *	1 *	- -	- -	- -	- -
From selling something	- *	- *	- -	- * *	- *	- -	- -	- -	- -
No Answer	1 *	- -	1 *	- * *	- -	- -	1 *	- -	- -
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied									

QPDSA5 How intended to pay back sampled loan
Base: All respondents

	Total	(SAMPLE) Size of loan			(SAMPLE) Date of loan			Reason for loan (General)	
		High (£200+) (T)	Low (Less than £200) (U)	Unknown (V)	A-Recent (W)	B-Mid term (X)	C-Longer ago (Y)	Unexpected INCREASE in expenses/ outgoings (Z)	Unexpected DECREASE in income (a)
Unweighted Base	1560	710	781	69	547	735	278	785	296
Base	1560	760	720	80	467	755	338	817	303
Don't know	16 1%	7 1%	10 1%	- *	5 1%	8 1%	3 1%	7 1%	6 2%
From some other source (specify)	40 3%	17 2%	21 3%	1 2% *	14 3%	9 1%	16 5% X	16 2%	4 1%
Refused	- *	- -	- *	- *	- *	- -	- -	- *	- -
WAGES, BENEFITS, AND PENSION (1/ 6/ 7/ 8)	1466 94%	714 94%	676 94%	76 95% *	438 94%	728 96% Y	300 89%	777 95%	288 95%
OTHER SOURCES (2/ 3/ 4/ 5/ 9)	39 2%	23 3%	12 2%	4 5% *	10 2%	10 1%	18 5% X	17 2%	6 2%
NOT WAGES OR OTHER EARNINGS (NOT 1)	111 7%	57 7%	49 7%	5 6% *	31 7%	33 4%	46 14% WX	45 5%	12 4%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (*), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (*), Small Base: 100 (*) Continuity correction applied									

QPDSA5 How intended to pay back sampled loan
Base: All respondents

	Total	Use of loan				Whether repayment date has passed	
		Living expenses (b)	Car/ vehicle (c)	Rent or mortgage (d)	Other (e)	Yes (f)	No (g)
Unweighted Base	1560	827	152	63	546	1092	449
Base	1560	830	149	57	551	1131	411
From wages or other earnings	1434 92%	767 92%	138 93%	54 95% *	499 91%	1040 92%	378 92%
From benefits/JSA	22 1%	12 1%	1 *	- * *	9 2%	16 1%	6 1%
From borrowing money from friends or family	16 1%	5 1%	3 2%	1 2% *	8 1%	11 1%	5 1%
From taking out another loan	11 1%	7 1%	- -	- - *	4 1%	9 1%	2 1%
From savings	9 1%	1 *	3 2%	1 1% *	4 1%	8 1%	1 *
From other support allowance e.g. disability, child maintenance	8 *	4 *	1 1%	- - *	3 *	6 1%	2 *
From pension	4 *	1 *	1 *	- - *	2 *	3 *	1 *
From credit card	1 *	1 *	1 1%	- - *	- -	1 *	- -
From selling something	- *	- -	- -	- 1% *	- -	- -	- *
No Answer	1 *	- -	- -	- - *	1 *	1 *	- -
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied							

QPDSA5 How intended to pay back sampled loan
Base: All respondents

	Total	Use of loan				Whether repayment date has passed	
		Living expenses (b)	Car/ vehicle (c)	Rent or mortgage (d)	Other (e)	Yes (f)	No (g)
Unweighted Base	1560	827	152	63	546	1092	449
Base	1560	830	149	57	551	1131	411
Don't know	16 1%	10 1%	1 *	1 2%	5 1%	12 1%	3 1%
From some other source (specify)	40 3%	23 3%	1 *	- *	16 3%	26 2%	14 3%
Refused	- *	- -	- -	- *	- *	- -	- *
WAGES, BENEFITS, AND PENSION (1/ 6/ 7/ 8)	1466 94%	782 94%	140 94%	54 95%	514 93%	1063 94%	386 94%
OTHER SOURCES (2/ 3/ 4/ 5/ 9)	39 2%	14 2%	7 5%	2 4%	16 3%	30 3%	9 2%
NOT WAGES OR OTHER EARNINGS (NOT 1)	111 7%	54 7%	10 7%	2 4%	46 8%	80 7%	31 7%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied							

QPDSA5 How intended to pay back sampled loan
Base: All respondents

	Total	Whether paid back loan in full		Action taken when not paid back on repayment date			Whether shopped around for sampled loan		Whether ever shopped around for loan	
		Yes (A)	No (B)	Rollover (C)	Repayment plan (D)	Defaulted (E)	Yes (F)	No (G)	Yes (H)	No (I)
Unweighted Base	1560	882	191	93	85	64	363	1191	545	1012
Base	1560	896	207	92	82	80	421	1131	621	937
From wages or other earnings	1434 92%	845 94% B	172 83%	80 87% *	73 89% *	69 86% *	377 90%	1048 93%	563 91%	869 93%
From benefits/JSA	22 1%	8 1%	8 4%	2 2% *	3 3% *	5 6% *	5 1%	17 1%	8 1%	14 1%
From borrowing money from friends or family	16 1%	6 1%	5 2%	2 2% *	4 5% *	1 2% *	5 1%	11 1%	10 2%	7 1%
From taking out another loan	11 1%	2 *	7 3% A	4 4% *	- * *	4 5% *	7 2%	4 *	8 1%	3 *
From savings	9 1%	5 1%	3 2%	- *	- *	- *	1 *	8 1%	2 *	7 1%
From other support allowance e.g. disability, child maintenance	8 *	3 *	3 1%	1 1% *	1 1% *	1 1% *	1 *	7 1%	2 *	6 1%
From pension	4 *	3 *	- *	- *	- *	- *	1 *	2 *	1 *	2 *
From credit card	1 *	1 *	- *	- *	- *	- *	- *	1 *	- *	1 *
From selling something	- *	- *	- *	- *	- *	- *	- *	- *	- *	- *
No Answer	1 *	1 *	- *	- *	- *	- *	- *	1 *	- *	1 *
Don't know	16 1%	9 1%	2 1%	1 1% *	1 1% *	- *	7 2%	9 1%	9 2%	7 1%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (*), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (*), Small Base: 100 (*) Continuity correction applied										

QPDSA5 How intended to pay back sampled loan
Base: All respondents

	Total	Whether paid back loan in full		Action taken when not paid back on repayment date			Whether shopped around for sampled loan		Whether ever shopped around for loan	
		Yes (A)	No (B)	Rollover (C)	Repayment plan (D)	Defaulted (E)	Yes (F)	No (G)	Yes (H)	No (I)
Unweighted Base	1560	882	191	93	85	64	363	1191	545	1012
Base	1560	896	207	92	82	80	421	1131	621	937
From some other source (specify)	40 3%	15 2%	7 3%	3 3% *	- - *	- - *	16 4%	24 2%	19 3%	20 2%
Refused	- *	- *	- *	- *	- *	- *	- *	- *	- *	- *
WAGES, BENEFITS, AND PENSION (1/ 6/ 7/ 8)	1466 94%	858 96% B	182 88%	82 89% *	77 93% *	75 93% *	385 91%	1073 95%	574 92%	891 95%
OTHER SOURCES (2/ 3/ 4/ 5/ 9)	39 2%	14 2%	16 8% A	6 6% *	4 5% *	5 7% *	13 3%	25 2%	20 3%	19 2%
NOT WAGES OR OTHER EARNINGS (NOT 1)	111 7%	43 5%	33 16% A	11 12% *	7 9% *	11 14% *	37 9%	74 7%	50 6%	61 7%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDSA5 How intended to pay back sampled loan
Base: All respondents

	Total	How well understood repayment amount			Confidence in repaying loan			Ease of getting money to pay back loan		
		Very well (J)	Very/ Fairly well (K)	Not very/ Not at all well (L)	Very confident (M)	Very/ Fairly confident (N)	Not very/Not at all confident (O)	Easier than expected (P)	Same as expected (Q)	More difficult than expected (R)
Unweighted Base	1560	1236	1478	80	1280	1499	57	287	627	169
Base	1560	1224	1474	84	1244	1485	65	289	633	198
From wages or other earnings	1434 92%	1139 93%	1359 92%	74 88% *	1163 93% O	1379 93% O	45 69% *	259 90%	595 94%	176 89%
From benefits/JSA	22 1%	14 1%	21 1%	1 1% *	9 1%	16 1%	6 10% MN*	3 1%	10 2%	2 1%
From borrowing money from friends or family	16 1%	10 1%	16 1%	- - *	9 1%	14 1%	2 3% *	- -	4 1%	7 3%
From taking out another loan	11 1%	9 1%	11 1%	- - *	7 1%	7 *	4 7% MN*	- -	3 *	6 3%
From savings	9 1%	6 *	7 *	1 2% *	9 1%	9 1%	- - *	4 1%	3 1%	1 *
From other support allowance e.g. disability, child maintenance	8 *	6 *	7 *	1 1% *	5 *	8 1%	- - *	2 1%	2 *	2 1%
From pension	4 *	4 *	4 *	- - *	3 *	4 *	- - *	1 *	2 *	- -
From credit card	1 *	1 *	1 *	- - *	1 *	1 *	- - *	- -	1 *	- -
From selling something	- *	- -	- *	- - *	- *	- *	- - *	- -	- -	- -
No Answer	1 *	1 *	1 *	- - *	1 *	1 *	- - *	- -	1 *	- -
Don't know	16 1%	7 1%	13 1%	3 3% *	10 1%	15 1%	1 2% *	4 1%	7 1%	- -
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSA5 How intended to pay back sampled loan
Base: All respondents

	Total	How well understood repayment amount			Confidence in repaying loan			Ease of getting money to pay back loan		
		Very well (J)	Very/ Fairly well (K)	Not very/ Not at all well (L)	Very confident (M)	Very/ Fairly confident (N)	Not very/Not at all confident (O)	Easier than expected (P)	Same as expected (Q)	More difficult than expected (R)
Unweighted Base	1560	1236	1478	80	1280	1499	57	287	627	169
Base	1560	1224	1474	84	1244	1485	65	289	633	198
From some other source (specify)	40 3%	29 2%	35 2%	4 5% *	29 2%	34 2%	6 9% MN*	15 5% Q	4 1%	5 3%
Refused	- *	- *	- *	- *	- *	- *	- *	- *	- *	- *
WAGES, BENEFITS, AND PENSION (1/ 6/ 7/ 8)	1466 94%	1161 95%	1390 94%	76 90% *	1180 95% O	1405 95% O	51 79% *	266 92%	609 96% R	180 91%
OTHER SOURCES (2/ 3/ 4/ 5/ 9)	39 2%	27 2%	37 2%	1 2% *	26 2%	32 2%	7 10% MN*	4 1%	12 2%	13 7% PQ
NOT WAGES OR OTHER EARNINGS (NOT 1)	111 7%	79 6%	103 7%	7 9% *	72 6%	92 6%	19 29% MN*	26 9%	30 5%	23 11% Q
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDSA5 How intended to pay back sampled loan
Base: All respondents

	Total	Confidence and ease of repayment			Type of loan compared			Aware of any high street lenders		Aware of any online lenders	
		Very confident and found easy (S)	Very confident and found same (T)	Very confident and found difficult (U)	Online only (V)	Retail only (W)	Online and Retail (X)	Yes (Y)	No (Z)	Yes (a)	No (b)
Unweighted Base	1560	239	532	96	367	39	128	1296	264	1508	52
Base	1560	234	528	112	452	27	133	1268	292	1524	36
From wages or other earnings	1434	214	504	103	416	20	120	1157	277	1403	31
	92%	92%	95%	92%	92%	73%	90%	91%	95%	92%	85%
From benefits/JSA	22	1	4	1	4	1	2	22	-	21	1
	1%	*	1%	*	1%	5%	2%	2%	-	1%	3%
From borrowing money from friends or family	16	-	3	3	4	3	3	15	1	15	1
	1%	-	1%	2%	1%	12%	2%	1%	*	1%	3%
						VX*	*				*
From taking out another loan	11	-	2	3	8	-	-	10	1	11	-
	1%	-	*	2%	2%	*	*	1%	*	1%	*
From savings	9	3	3	1	-	1	1	6	3	9	-
	1%	1%	1%	1%	*	2%	1%	*	1%	1%	*
From other support allowance e.g. disability, child maintenance	8	2	1	1	-	1	-	6	1	6	1
	*	1%	*	1%	*	2%	*	*	*	*	3%
From pension	4	1	2	-	1	1	-	4	-	3	1
	*	*	*	*	*	2%	*	*	-	*	2%
From credit card	1	-	1	-	-	-	-	1	-	1	-
	*	-	*	*	-	*	*	*	-	*	*
From selling something	-	-	-	-	-	-	-	-	-	-	-
	*	-	-	*	-	*	*	*	-	*	*
No Answer	1	-	1	-	-	-	-	1	-	1	-
	*	-	*	*	-	*	*	*	-	*	*
Don't know	16	3	3	-	6	1	2	14	2	15	1
	1%	1%	1%	*	1%	4%	1%	1%	1%	1%	2%
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSA5 How intended to pay back sampled loan
Base: All respondents

	Total	Confidence and ease of repayment			Type of loan compared			Aware of any high street lenders		Aware of any online lenders	
		Very confident and found easy (S)	Very confident and found same (T)	Very confident and found difficult (U)	Online only (V)	Retail only (W)	Online and Retail (X)	Yes (Y)	No (Z)	Yes (a)	No (b)
Unweighted Base	1560	239	532	96	367	39	128	1296	264	1508	52
Base	1560	234	528	112	452	27	133	1268	292	1524	36
From some other source (specify)	40 3%	10 4% T	4 1%	1 1% *	14 3%	- *	5 4% *	34 3%	5 2%	38 3%	1 3% *
Refused	- *	- *	- *	- *	- *	- *	- *	- *	- *	- *	- *
WAGES, BENEFITS, AND PENSION (1/ 6/ 7/ 8)	1466 94%	217 93%	511 97%	104 93% *	421 93%	22 82% *	122 92% *	1188 94%	278 95%	1433 94%	33 91% *
OTHER SOURCES (2/ 3/ 4/ 5/ 9)	39 2%	3 1%	10 2%	6 5% *	12 3%	4 15% VX*	4 3% *	33 3%	6 2%	37 2%	1 3% *
NOT WAGES OR OTHER EARNINGS (NOT 1)	111 7%	17 7%	21 4%	9 8% *	31 7%	6 24% V*	11 9% *	99 8%	12 4%	106 7%	5 13% *
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

QPDSA5 How intended to pay back sampled loan
Base: All respondents

	Total	Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		More confident (c)	Less confident (d)	No change (e)	New (f)	Repeat (g)	New (h)	Repeat (i)
Unweighted Base	1560	1	8	99	531	1010	849	692
Base	1560	1	5	88	446	1100	877	669
From wages or other earnings	1434 92%	1 100% **	5 100% **	79 90%	409 92%	1013 92%	794 91%	627 94%
From benefits/JSA	22 1%	- **	- **	2 2%	7 2%	15 1%	13 2%	8 1%
From borrowing money from friends or family	16 1%	- **	- **	- -	10 2%	7 1%	10 1%	7 1%
From taking out another loan	11 1%	- **	- **	- -	1 *	10 1%	7 1%	4 1%
From savings	9 1%	- **	- **	- *	5 1%	4 *	6 1%	3 *
From other support allowance e.g. disability, child maintenance	8 *	- **	- **	- *	3 1%	4 *	6 1%	2 *
From pension	4 *	- **	- **	- -	- -	4 *	1 *	3 *
From credit card	1 *	- **	- **	- -	- *	1 *	- *	1 *
From selling something	- *	- **	- **	- -	- *	- -	- *	- -
No Answer	1 *	- **	- **	- -	1 *	- -	1 *	- -
Don't know	16 1%	- **	- **	1 1%	4 1%	12 1%	12 1%	4 1%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied								

QPDSA5 How intended to pay back sampled loan
Base: All respondents

	Total	Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		More confident (c)	Less confident (d)	No change (e)	New (f)	Repeat (g)	New (h)	Repeat (i)
Unweighted Base	1560	1	8	99	531	1010	849	692
Base	1560	1	5	88	446	1100	877	669
From some other source (specify)	40 3%	- **	- **	5 6%	5 1%	33 3%	27 3%	12 2%
Refused	- *	- **	- **	- -	- *	- -	- *	- -
WAGES, BENEFITS, AND PENSION (1/ 6/ 7/ 8)	1466 94%	1 100% **	5 100% **	82 92%	419 94%	1034 94%	814 93%	640 96%
OTHER SOURCES (2/ 3/ 4/ 5/ 9)	39 2%	- **	- **	- *	16 4%	22 2%	23 3%	15 2%
NOT WAGES OR OTHER EARNINGS (NOT 1)	111 7%	- **	- **	8 9%	32 7%	77 7%	70 8%	39 6%
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSA6 Whether needed sampled loan due to unexpected change in financial circumstances
Base: All respondents

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	1560	860	623	334	742	406	975	203	124	166
Base	1560	870	609	313	754	429	1010	205	108	143
An unexpected so increase se in expenses or outgoings	817 52%	436 50%	340 56%	143 46%	397 53%	250 58% C	557 55% H	95 46%	44 41% *	75 52%
An unexpected so decrease se in income	303 19%	172 20%	113 19%	64 20%	133 18%	90 21%	185 18%	48 23%	20 18% *	31 21%
Or neither of these	486 31%	285 33%	176 29%	118 38% E	235 31%	109 25%	294 29%	73 36%	43 40% *	45 31%
Don' Know	29 2%	17 2%	10 2%	4 1%	18 2%	5 1%	11 1%	- *	5 5% *	8 6% FG
Refused	1 *	1 *	- -	- -	- *	1 *	1 *	- -	- *	- -
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSA6 Whether needed sampled loan due to unexpected change in financial circumstances
Base: All respondents

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	1560	451	796	366	430	174	1212	47	127	78
Base	1560	494	783	369	415	144	1222	43	120	77
An unexpected so increase se in expenses or outgoings	817 52%	299 60% KLMN	380 49%	180 49%	201 48%	63 44%	623 51%	30 69% *	72 60% *	43 56% *
An unexpected so decrease se in income	303 19%	97 20%	155 20%	78 21%	77 19%	24 17%	228 19%	8 19% *	34 29% O*	11 15% *
Or neither of these	486 31%	117 24%	270 34% J	124 34% J	146 35% J	60 41% J	401 33% Q	11 25% *	19 16% *	24 31% *
Don' Know	29 2%	7 1%	10 1%	1 *	9 2%	7 5% L	22 2%	1 2% *	3 2% *	1 1% *
Refused	1 *	- -	1 *	- *	1 *	- -	1 *	- *	- *	- *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSA6 Whether needed sampled loan due to unexpected change in financial circumstances
Base: All respondents

	Total	Accommodation					Number of people in hhld		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	1560	276	954	536	418	209	292	371	796
Base	1560	309	911	539	372	220	273	361	825
An unexpected so increase se in expenses or outgoings	817 52%	175 57%	480 53%	284 53%	196 53%	105 48%	155 57%	186 52%	426 52%
An unexpected so decrease se in income	303 19%	69 22%	166 18%	101 19%	66 18%	42 19%	51 19%	57 16%	173 21%
Or neither of these	486 31%	80 26%	280 31%	165 31%	116 31%	84 38% S	73 27%	122 34%	258 31%
Don' Know	29 2%	1 *	22 2%	11 2%	11 3%	3 1%	7 3%	10 3%	9 1%
Refused	1 *	1 *	- *	- *	- -	- -	- -	1 *	- *
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied									

QPDSA6 Whether needed sampled loan due to unexpected change in financial circumstances
Base: All respondents

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	1560	893	293	184	91	568	50	129	378	474	1081	352
Base	1560	887	290	196	89	575	36	109	372	538	1089	336
An unexpected so increase se in expenses or outgoings	817 52%	484 55%	137 47%	94 48%	53 60%	284 49%	15 43%	61 56%	204 55%	281 52%	604 55%	154 46%
An unexpected so decrease se in income	303 19%	159 18%	65 22%	38 19%	21 24%	125 22%	8 22%	26 24%	70 19%	102 19%	179 16%	98 29%
Or neither of these	486 31%	268 30%	100 34%	66 34%	19 22%	185 32%	13 36%	25 23%	107 29%	165 31%	335 31%	101 30%
Don' Know	29 2%	15 2%	4 2%	4 2%	3 3%	11 2%	1 3%	5 5%	7 2%	5 1%	13 1%	10 3%
Refused	1 *	1 *	- *	- *	- *	- *	- *	- *	- *	1 *	- *	1 *
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSA6 Whether needed sampled loan due to unexpected change in financial circumstances
Base: All respondents

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	1560	387	178	907	944	277	246	1061	499	55	568	536
Base	1560	309	186	986	812	297	363	1230	330	143	557	553
An unexpected so increase se in expenses or outgoings	817 52%	151 49%	101 54%	534 54%	427 53%	157 53%	197 54%	647 53%	170 51%	94 66% *	293 53%	266 48%
An unexpected so decrease se in income	303 19%	45 15%	42 23%	203 21%	135 17%	78 26% o	77 21%	227 18%	77 23%	36 25% *	92 17%	137 25% u
Or neither of these	486 31%	117 38% n	56 30%	282 29%	271 33%	84 28%	97 27%	387 32% t	98 30% t	20 14% *	183 33%	168 30%
Don' Know	29 2%	6 2%	5 3%	12 1%	12 1%	6 2%	5 1%	19 2%	10 3%	1 1% *	6 1%	15 3%
Refused	1 *	- *	- -	1 *	1 *	- -	- -	- *	1 *	- - *	1 *	- -
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSA6 Whether needed sampled loan due to unexpected change in financial circumstances
Base: All respondents

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	1560	927	373	162
Base	1560	1038	253	176
An unexpected so increase se in expenses or outgoings	817 52%	556 54%	129 51%	95 54% *
An unexpected so decrease se in income	303 19%	184 18%	63 25% w	41 23% *
Or neither of these	486 31%	325 31%	74 29%	52 30% *
Don' Know	29 2%	12 1%	8 3%	1 1% *
Refused	1 *	- *	1 *	- *
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QPDSA6 Whether needed sampled loan due to unexpected change in financial circumstances
Base: All respondents

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	1560	1008	423	31	281	106	646	267	162
Base	1560	1150	286	31	234	75	804	178	176
An unexpected so increase se in expenses or outgoings	817 52%	617 54%	144 50%	17 57% **	118 50%	33 44% *	438 54%	96 54%	95 54% *
An unexpected so decrease se in income	303 19%	206 18%	73 26% A	9 29% **	29 12%	17 22% *	156 19%	46 26%	41 23% *
Or neither of these	486 31%	360 31%	82 29%	9 29% **	92 39%	25 34% *	233 29%	48 27%	52 30% *
Don' Know	29 2%	13 1%	8 3%	- - **	2 1%	4 5% *	10 1%	4 2%	1 1% *
Refused	1 *	- *	1 *	- - **	- *	- - *	- -	1 1%	- - *
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSA6 Whether needed sampled loan due to unexpected change in financial circumstances
Base: All respondents

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	1560	356	707	488	126	803	1287	190	489	475	646
Base	1560	286	649	619	138	737	1244	229	507	487	606
An unexpected so increase se in expenses or outgoings	817 52%	138 48%	349 54%	326 53%	75 54% *	386 52%	657 53%	116 51%	282 56% R	266 55%	292 48%
An unexpected so decrease se in income	303 19%	41 14%	123 19%	139 22% I	34 25% I*	142 19%	235 19%	50 22%	91 18%	85 17%	138 23%
Or neither of these	486 31%	112 39% JK	196 30%	176 28%	46 33% *	234 32%	392 31%	66 29%	147 29%	155 32%	191 31%
Don' Know	29 2%	6 2%	7 1%	16 3%	- - *	8 1%	14 1%	12 5% MN	8 2%	6 1%	15 3%
Refused	1 *	- *	1 *	- -	- - *	1 *	1 *	- -	1 *	- -	1 *
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSA6 Whether needed sampled loan due to unexpected change in financial circumstances

Base: All respondents

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	1560	723	794	440	117	394	92	69	32	88	192	794
Base	1560	745	769	479	119	386	92	68	32	74	194	769
An unexpected so increase se in expenses or outgoings	817 52%	404 54%	391 51%	284 59% Wbc	60 51% *	190 49%	42 46% *	36 53% *	12 39% **	35 47% *	92 48%	391 51%
An unexpected so decrease se in income	303 19%	142 19%	156 20%	76 16%	17 14% *	80 21%	17 19% *	22 33% UV*	9 27% **	15 20% *	39 20%	156 20%
Or neither of these	486 31%	226 30%	243 32%	139 29%	46 39% *	126 33%	37 40% *	17 25% *	13 40% **	25 34% *	60 31%	243 32%
Don' Know	29 2%	11 1%	17 2%	3 1%	- * *	8 2%	- * *	1 1% *	- ** *	2 3% *	7 3% U	17 2%
Refused	1 *	- -	1 *	- -	- * *	- -	- * *	- * *	- ** *	- * *	- -	1 *
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSA6 Whether needed sampled loan due to unexpected change in financial circumstances
Base: All respondents

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	1560	962	598	388	1108	1456	58
Base	1560	958	602	425	1066	1456	53
An unexpected so increase se in expenses or outgoings	817 52%	520 54%	297 49%	199 47%	581 55%	769 53%	25 47%
An unexpected so decrease se in income	303 19%	178 19%	125 21%	91 21%	205 19%	285 20%	13 24%
Or neither of these	486 31%	291 30%	195 32%	143 34%	320 30%	446 31%	19 36%
Don' Know	29 2%	11 1%	18 3%	11 3%	15 1%	25 2%	3 5%
Refused	1 *	1 *	- *	- *	1 *	1 *	- *
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDSA6 Whether needed sampled loan due to unexpected change in financial circumstances
Base: All respondents

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	1560	769	726	523	472	154	138	405	379	661
Base	1560	711	777	564	522	160	142	418	395	630
An unexpected so increase se in expenses or outgoings	817 52%	380 53%	408 52%	314 56% k	269 52%	80 50% *	79 56% *	216 52%	222 56%	324 51%
An unexpected so decrease se in income	303 19%	122 17%	169 22%	114 20%	128 25% jl	35 22% *	28 20% *	106 25% qr	70 18%	108 17%
Or neither of these	486 31%	229 32%	226 29%	160 28%	144 28%	46 29% *	35 24% *	112 27%	117 30%	210 33%
Don' Know	29 2%	12 2%	16 2%	11 2%	14 3%	6 4% *	9 6% jkl*	7 2%	3 1%	15 2%
Refused	1 *	- *	1 *	1 *	- *	- *	- *	- *	1 *	- *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSA6 Whether needed sampled loan due to unexpected change in financial circumstances
Base: All respondents

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	1560	148	453	87	200	156	233	186
Base	1560	156	480	72	203	151	214	193
An unexpected so increase se in expenses or outgoings	817 52%	92 59% *	249 52% *	37 52% *	108 53% *	79 53% *	110 51% *	97 50% *
An unexpected so decrease se in income	303 19%	28 18% *	99 21% *	18 25% *	46 23% *	28 18% *	41 19% *	30 15% *
Or neither of these	486 31%	45 29% *	145 30% *	20 28% *	60 30% *	47 31% *	68 32% *	70 36% *
Don' Know	29 2%	3 2% *	10 2% *	1 1% *	1 1% *	- * *	3 2% *	4 2% *
Refused	1 *	- *	- *	- *	- *	- *	1 *	- *
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSA6 Whether needed sampled loan due to unexpected change in financial circumstances**Base: All respondents**

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	1560	540	919	735	690	1281	205	919	550	1096	370
Base	1560	503	963	716	706	1280	204	900	564	1081	383
An unexpected so increase se in expenses or outgoings	817 52%	265 53%	508 53%	401 56%	352 50%	679 53%	98 48%	488 54%	275 49%	577 53%	189 49%
An unexpected so decrease se in income	303 19%	117 23%	174 18%	147 21%	137 19%	238 19%	53 26%	184 20%	104 19%	208 19%	78 20%
Or neither of these	486 31%	150 30%	303 31%	198 28%	237 34%	404 32%	59 29%	264 29%	195 35%	342 32%	117 30%
Don' Know	29 2%	8 2%	14 1%	8 1%	12 2%	20 2%	5 2%	16 2%	10 2%	16 1%	9 2%
Refused	1 *	- -	1 *	1 *	- *	1 *	- -	- -	1 *	- -	1 *
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSA6 Whether needed sampled loan due to unexpected change in financial circumstances
Base: All respondents

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	1560	288	1246	138	95	818	387	1508	1296	1261
Base	1560	351	1182	199	107	827	309	1524	1268	1306
An unexpected so increase se in expenses or outgoings	817 52%	170 48%	634 54%	83 42% *	72 67% MP*	461 56% M	151 49%	802 53%	673 53%	704 54%
An unexpected so decrease se in income	303 19%	71 20%	227 19%	39 19% *	27 25% *	170 21%	45 15%	297 20%	244 19%	261 20%
Or neither of these	486 31%	112 32%	365 31%	75 38% N*	19 18% *	234 28%	117 38% NO	469 31%	394 31% S	386 30%
Don' Know	29 2%	15 4% L	14 1%	8 4% O*	1 1% *	7 1%	6 2%	27 2%	27 2%	21 2%
Refused	1 *	- -	1 *	- -	- *	1 *	- *	1 *	1 *	1 *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSA6 Whether needed sampled loan due to unexpected change in financial circumstances
Base: All respondents

	Total	(SAMPLE) Size of loan			(SAMPLE) Date of loan			Reason for loan (General)	
		High (£200+) (T)	Low (Less than £200) (U)	Unknown (V)	A-Recent (W)	B-Mid term (X)	C-Longer ago (Y)	Unexpected INCREASE in expenses/ outgoings (Z)	Unexpected DECREASE in income (a)
Unweighted Base	1560	710	781	69	547	735	278	785	296
Base	1560	760	720	80	467	755	338	817	303
An unexpected so increase se in expenses or outgoings	817 52%	388 51%	386 54%	43 *	248 53%	386 51%	182 54%	817 100% a	76 25%
An unexpected so decrease se in income	303 19%	164 22%	121 17%	18 23%	79 17%	164 22%	60 18%	76 9%	303 100% Z
Or neither of these	486 31%	235 31%	228 32%	23 29% *	153 33%	230 30%	103 30%	- -	- -
Don' Know	29 2%	15 2%	13 2%	1 2% *	4 1%	10 1%	15 4% WX	- -	- -
Refused	1 *	1 *	- *	- *	- *	1 *	- -	- -	- -
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied									

QPDSA6 Whether needed sampled loan due to unexpected change in financial circumstances

Base: All respondents

	Total	Use of loan				Whether repayment date has passed	
		Living expenses (b)	Car/ vehicle (c)	Rent or mortgage (d)	Other (e)	Yes (f)	No (g)
Unweighted Base	1560	827	152	63	546	1092	449
Base	1560	830	149	57	551	1131	411
An unexpected so increase se in expenses or outgoings	817 52%	462 56% e	102 68% bde	25 44% *	244 44%	583 52%	225 55%
An unexpected so decrease se in income	303 19%	189 23% ce	19 13%	17 30% ce*	89 16%	222 20%	79 19%
Or neither of these	486 31%	201 24%	39 26%	18 31% *	231 42% bc	357 32%	122 30%
Don' Know	29 2%	11 1%	1 1%	- *	18 3%	24 2%	4 1%
Refused	1 *	1 *	- -	- *	- *	1 *	- *
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDSA6 Whether needed sampled loan due to unexpected change in financial circumstances
Base: All respondents

	Total	Whether paid back loan in full		Action taken when not paid back on repayment date			Whether shopped around for sampled loan		Whether ever shopped around for loan	
		Yes (A)	No (B)	Rollover (C)	Repayment plan (D)	Defaulted (E)	Yes (F)	No (G)	Yes (H)	No (I)
Unweighted Base	1560	882	191	93	85	64	363	1191	545	1012
Base	1560	896	207	92	82	80	421	1131	621	937
An unexpected so increase se in expenses or outgoings	817 52%	474 53%	92 44%	45 49% *	29 36% *	35 44% *	234 56%	579 51%	345 55%	470 50%
An unexpected so decrease se in income	303 19%	158 18%	58 28% A	20 22% *	25 31% *	28 34% *	89 21%	211 19%	126 20%	177 19%
Or neither of these	486 31%	285 32%	66 32%	35 38% *	29 36% *	17 21% *	118 28%	367 33%	171 28%	315 34%
Don' Know	29 2%	14 2%	10 5% A	1 1% *	2 3% *	8 9% *	2 *	24 2%	6 1%	22 2%
Refused	1 *	1 *	- -	- *	- *	- *	- -	1 *	- -	1 *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSA6 Whether needed sampled loan due to unexpected change in financial circumstances
Base: All respondents

	Total	How well understood repayment amount			Confidence in repaying loan			Ease of getting money to pay back loan		
		Very well (J)	Very/ Fairly well (K)	Not very/ Not at all well (L)	Very confident (M)	Very/ Fairly confident (N)	Not very/Not at all confident (O)	Easier than expected (P)	Same as expected (Q)	More difficult than expected (R)
Unweighted Base	1560	1236	1478	80	1280	1499	57	287	627	169
Base	1560	1224	1474	84	1244	1485	65	289	633	198
An unexpected so increase se in expenses or outgoings	817 52%	654 53%	780 53%	36 43% *	674 54% O	795 53% O	16 25% *	139 48%	344 54%	95 48%
An unexpected so decrease se in income	303 19%	231 19%	283 19%	20 23% *	230 18%	287 19%	15 23% *	71 25% Q	97 15%	53 27% Q
Or neither of these	486 31%	379 31%	450 31%	35 41% *	382 31%	450 30%	32 50% MN*	90 31%	200 32%	63 32%
Don' Know	29 2%	18 1%	29 2%	1 1% *	20 2%	26 2%	3 5% *	3 1%	12 2%	9 4%
Refused	1 *	1 *	1 *	- *	1 *	1 *	- *	1 *	- *	- *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSA6 Whether needed sampled loan due to unexpected change in financial circumstances
Base: All respondents

	Total	Confidence and ease of repayment			Type of loan compared			Aware of any high street lenders		Aware of any online lenders	
		Very confident and found easy (S)	Very confident and found same (T)	Very confident and found difficult (U)	Online only (V)	Retail only (W)	Online and Retail (X)	Yes (Y)	No (Z)	Yes (a)	No (b)
Unweighted Base	1560	239	532	96	367	39	128	1296	264	1508	52
Base	1560	234	528	112	452	27	133	1268	292	1524	36
An unexpected so increase se in expenses or outgoings	817 52%	113 48%	295 56%	62 56%	253 56%	14 52%	75 56%	673 53%	144 49%	802 53%	14 39%
An unexpected so decrease se in income	303 19%	52 22%	77 15%	33 29%	91 20%	6 21%	29 21%	244 19%	59 20%	297 20%	6 16%
Or neither of these	486 31%	78 33%	167 32%	25 22%	123 27%	8 31%	36 27%	394 31%	92 31%	469 31%	16 45%
Don' Know	29 2%	2 1%	6 1%	7 6%	5 1%	- *	- *	27 2%	3 1%	27 2%	3 7%
Refused	1 *	1 *	- -	- *	- -	- *	- *	1 *	- -	1 *	- *
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSA6 Whether needed sampled loan due to unexpected change in financial circumstances
Base: All respondents

	Total	Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		More confident (c)	Less confident (d)	No change (e)	New (f)	Repeat (g)	New (h)	Repeat (i)
Unweighted Base	1560	1	8	99	531	1010	849	692
Base	1560	1	5	88	446	1100	877	669
An unexpected so increase se in expenses or outgoings	817 52%	- ..	2 42% ..	52 59%	222 50%	589 54%	442 50%	368 55%
An unexpected so decrease se in income	303 19%	1 100% ..	1 17% ..	20 22%	69 15%	233 21% f	165 19%	137 20%
Or neither of these	486 31%	- ..	2 41% ..	18 21%	163 37% g	317 29%	280 32%	199 30%
Don' Know	29 2%	- ..	- ..	- -	8 2%	21 2%	24 3% i	5 1%
Refused	1 *	- ..	- ..	- -	- *	1 *	- *	1 *
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSA7 Whether believed change in financial circumstances would be temporary or permanent
Base: All who took out sampled loan due to unexpected change in financial circumstances

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	1003	534	417	187	484	282	645	127	68	103
Base	1044	567	423	191	501	314	703	131	60	91
Temporary	970	524	395	181	471	288	669	121	47	79
	93%	92%	93%	95%	94%	92%	95%	92%	80%	87%
							HI	*	*	*
Permanent	53	33	19	9	22	19	26	10	7	8
	5%	6%	4%	5%	4%	6%	4%	8%	11%	9%
								*	*	*
SPONTANEOUS ONLY: Did not know at the time	20	10	10	1	9	7	8	1	6	4
	2%	2%	2%	*	2%	2%	1%	*	10%	4%
								*	FG*	*
Refusal	1	1	-	-	-	-	-	-	-	-
	*	*	-	-	-	-	-	*	*	*
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (*), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (*), Small Base: 100 (*) Continuity correction applied										

QPDSA7 Whether believed change in financial circumstances would be temporary or permanent
Base: All who took out sampled loan due to unexpected change in financial circumstances

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	1003	321	489	235	254	102	757	35	98	49
Base	1044	370	502	243	259	78	798	32	98	52
Temporary	970	355	455	216	239	71	738	30	91	52
	93%	96% KL	91%	89%	92%	92% *	92%	94% **	93% *	99% **
Permanent	53	10	36	22	14	4	44	2	4	1
	5%	3%	7% J	9% J	6%	5% *	6%	6% **	4% *	1% **
SPONTANEOUS ONLY: Did not know at the time	20	5	11	5	5	2	16	-	2	-
	2%	1%	2%	2%	2%	3% *	2%	-	2% *	- **
Refusal	1	-	-	-	-	1	-	-	-	-
	*	-	-	-	-	1% *	-	-	-	- **

Overlap formulae used
- Column Means:
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied

QPDSA7 Whether believed change in financial circumstances would be temporary or permanent

Base: All who took out sampled loan due to unexpected change in financial circumstances

	Total	Accommodation					Number of people in hhld		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	1003	194	608	339	269	123	192	221	523
Base	1044	228	608	363	245	133	192	228	558
Temporary	970 93%	216 95%	557 92%	335 92%	222 90%	126 94% *	178 93%	215 94%	515 92%
Permanent	53 5%	8 4%	39 6%	24 7%	15 6%	2 2% *	10 5%	10 4%	31 6%
SPONTANEOUS ONLY: Did not know at the time	20 2%	3 1%	11 2%	3 1%	8 3%	5 4% *	4 2%	4 2%	11 2%
Refusal	1 *	- -	1 *	- -	1 *	- - *	- -	- -	1 *
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied									

QPDSA7 Whether believed change in financial circumstances would be temporary or permanent
Base: All who took out sampled loan due to unexpected change in financial circumstances

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	1003	577	178	120	63	361	32	88	246	317	695	229
Base	1044	603	186	125	67	378	22	79	257	368	741	225
Temporary	970	568	169	117	58	343	17	73	235	353	696	202
	93%	94%	91%	93%	86%	91%	79%	92%	91%	96%	94%	90%
Permanent	53	25	12	7	7	25	1	4	21	12	31	18
	5%	4%	6%	5%	11%	7%	4%	6%	8%	3%	4%	8%
SPONTANEOUS ONLY: Did not know at the time	20	10	5	2	1	8	4	2	2	3	13	4
	2%	2%	3%	1%	2%	2%	17%	2%	1%	1%	2%	2%
Refusal	1	-	-	-	1	1	-	-	-	-	-	1
	*	-	-	*	1%	*	**	*	-	-	-	*
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSA7 Whether believed change in financial circumstances would be temporary or permanent
Base: All who took out sampled loan due to unexpected change in financial circumstances

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	1003	220	119	612	593	187	168	668	335	44	357	350
Base	1044	185	125	691	528	208	261	823	221	122	366	370
Temporary	970	178	113	644	498	189	246	773	196	114	350	327
	93%	96%	90% *	93%	94%	91%	95%	94% s	89%	94% *	96% v	88%
Permanent	53	6	8	37	24	11	11	38	15	7	10	33
	5%	3%	6% *	5%	5%	5%	4%	5%	7%	6% *	3%	9% u
SPONTANEOUS ONLY: Did not know at the time	20	1	4	10	6	8	2	11	9	1	5	10
	2%	1%	3% *	1%	1%	4%	1%	1%	4% r	1% *	1%	3%
Refusal	1	-	-	1	-	-	1	-	1	-	1	-
	*	-	- *	*	-	-	*	-	*	- *	*	-
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSA7 Whether believed change in financial circumstances would be temporary or permanent

Base: All who took out sampled loan due to unexpected change in financial circumstances

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	1003	584	252	109
Base	1044	700	170	123
Temporary	970	669	152	106
	93%	96%	89%	86%
		xy		*
Permanent	53	24	13	15
	5%	3%	7%	12%
			w	w*
SPONTANEOUS ONLY: Did not know at the time	20	7	6	2
	2%	1%	3%	1%
				*
Refusal	1	-	-	1
	*	-	-	*
				*
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QPDSA7 Whether believed change in financial circumstances would be temporary or permanent
Base: All who took out sampled loan due to unexpected change in financial circumstances

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	1003	639	287	19	154	66	430	186	109
Base	1044	777	195	22	139	46	561	124	123
Temporary	970	734	175	18	136	42	534	110	106
	93%	95% B	90%	83% **	97% *	92% *	95% GH	88%	86% *
Permanent	53	34	14	3	3	3	21	10	15
	5%	4%	7%	14% **	2% *	6% *	4%	8%	12% F*
SPONTANEOUS ONLY: Did not know at the time	20	9	6	-	-	1	7	5	2
	2%	1%	3%	- **	* *	1% *	1%	4%	1% *
Refusal	1	-	-	1	-	-	-	-	1
	*	-	-	2% **	- *	- *	-	-	* *
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSA7 Whether believed change in financial circumstances would be temporary or permanent
Base: All who took out sampled loan due to unexpected change in financial circumstances

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	1003	197	473	328	82	512	830	117	324	307	407
Base	1044	168	444	427	93	494	837	150	350	326	399
Temporary	970 93%	163 97%	415 93%	389 91%	85 91%	457 93%	780 93%	138 92%	336 96% R	304 93%	359 90%
Permanent	53 5%	5 3%	23 5%	24 6%	7 7%	26 5%	42 5%	8 6%	11 3%	17 5%	27 7%
SPONTANEOUS ONLY: Did not know at the time	20 2%	- *	6 1%	14 3%	2 2%	11 2%	15 2%	4 2%	3 1%	6 2%	12 3%
Refusal	1 *	- -	- -	1 *	- *	- -	- -	1 *	- -	- -	1 *
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

QPDSA7 Whether believed change in financial circumstances would be temporary or permanent

Base: All who took out sampled loan due to unexpected change in financial circumstances

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	1003	470	505	298	70	249	54	49	22	50	126	505
Base	1044	509	508	337	73	252	55	50	19	47	127	508
Temporary	970	475	470	320	67	229	49	43	19	37	121	470
	93%	93%	93%	95%	92%	91%	89%	85%	97%	80%	95%	93%
Permanent	53	26	25	14	6	17	4	6	-	7	6	25
	5%	5%	5%	4%	8%	7%	6%	11%	-	16%	4%	5%
SPONTANEOUS ONLY: Did not know at the time	20	7	12	4	-	6	2	2	1	2	-	12
	2%	1%	2%	1%	-	2%	3%	4%	3%	4%	-	2%
Refusal	1	1	-	-	-	1	1	-	-	-	1	-
	*	*	-	-	-	*	1%	-	-	-	*	-
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSA7 Whether believed change in financial circumstances would be temporary or permanent
Base: All who took out sampled loan due to unexpected change in financial circumstances

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	1003	633	370	239	722	938	35
Base	1044	655	388	271	730	985	31
Temporary	970 93%	617 94%	353 91%	248 92%	684 94%	917 93%	28 89% **
Permanent	53 5%	28 4%	25 6%	17 6%	32 4%	48 5%	4 11% **
SPONTANEOUS ONLY: Did not know at the time	20 2%	9 1%	11 3%	4 2%	14 2%	19 2%	- - **
Refusal	1 *	1 *	- -	1 *	- -	1 *	- - **
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDSA7 Whether believed change in financial circumstances would be temporary or permanent
Base: All who took out sampled loan due to unexpected change in financial circumstances

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	1003	478	486	359	321	103	94	275	250	409
Base	1044	470	535	392	364	108	99	299	274	405
Temporary	970	440	494	358	340	99	89	271	260	379
	93%	94%	92%	91%	93%	92%	90%	91%	95%	94%
Permanent	53	20	30	27	19	5	7	20	9	18
	5%	4%	6%	7%	5%	4%	7%	7%	3%	4%
SPONTANEOUS ONLY: Did not know at the time	20	10	10	7	5	3	3	7	5	8
	2%	2%	2%	2%	1%	3%	3%	2%	2%	2%
Refusal	1	1	-	-	-	-	-	-	-	1
	*	*	-	-	-	*	*	-	-	*
Overlap formulae used										
- Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDSA7 Whether believed change in financial circumstances would be temporary or permanent
Base: All who took out sampled loan due to unexpected change in financial circumstances

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	1003	98	304	63	131	103	146	108
Base	1044	108	325	51	141	103	141	119
Temporary	970	100	302	46	129	97	131	111
	93%	92% *	93%	90% *	92% *	94% *	92%	93% *
Permanent	53	6	16	2	9	4	9	7
	5%	6% *	5%	5% *	6% *	3% *	6%	6% *
SPONTANEOUS ONLY: Did not know at the time	20	2	6	2	3	3	2	1
	2%	2% *	2%	4% *	2% *	3% *	1%	1% *
Refusal	1	-	-	1	-	-	-	-
	*	- *	-	1% *	- *	- *	-	- *
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSA7 Whether believed change in financial circumstances would be temporary or permanent

Base: All who took out sampled loan due to unexpected change in financial circumstances

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	1003	353	591	497	426	813	138	603	339	705	236
Base	1044	345	646	509	457	855	140	620	358	723	257
Temporary	970 93%	317 92%	605 94%	467 92%	434 95%	799 94%	125 90% *	569 92%	344 96%	666 92%	244 95%
Permanent	53 5%	19 6%	32 5%	29 6%	17 4%	41 5%	11 8% *	37 6%	10 3%	40 5%	12 5%
SPONTANEOUS ONLY: Did not know at the time	20 2%	9 2%	9 1%	13 2%	6 1%	15 2%	3 2% *	13 2%	4 1%	17 2%	1 1%
Refusal	1 *	- -	1 *	1 *	- -	- -	1 * *	1 *	- -	1 *	- -
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

QPDSA7 Whether believed change in financial circumstances would be temporary or permanent
Base: All who took out sampled loan due to unexpected change in financial circumstances

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	1003	187	799	81	72	555	220	975	848	836
Base	1044	224	803	115	87	586	185	1027	846	897
Temporary	970 93%	202 90%	754 94%	105 91%	82 95%	547 93%	178 96%	955 93%	780 92%	833 93%
Permanent	53 5%	17 7%	36 4%	9 8%	3 3%	28 5%	6 3%	52 5%	47 6%	49 5%
SPONTANEOUS ONLY: Did not know at the time	20 2%	5 2%	13 2%	1 1%	2 2%	11 2%	1 1%	19 2%	19 2%	15 2%
Refusal	1 *	1 *	- -	1 *	- -	- -	- -	1 *	1 *	1 *
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDSA7 Whether believed change in financial circumstances would be temporary or permanent
Base: All who took out sampled loan due to unexpected change in financial circumstances

	Total	(SAMPLE) Size of loan			(SAMPLE) Date of loan			Reason for loan (General)	
		High (£200+) (T)	Low (Less than £200) (U)	Unknown (V)	A-Recent (W)	B-Mid term (X)	C-Longer ago (Y)	Unexpected INCREASE in expenses/ outgoings (Z)	Unexpected DECREASE in income (a)
Unweighted Base	1003	461	492	50	341	483	179	785	296
Base	1044	509	479	56	309	514	220	817	303
Temporary	970	482	439	48	293	472	206	759	277
	93%	95%	92%	87% *	95%	92%	93%	93%	92%
Permanent	53	20	29	4	11	33	9	41	19
	5%	4%	6%	8% *	4%	6%	4%	5%	6%
SPONTANEOUS ONLY: Did not know at the time	20	7	11	3	5	9	6	17	6
	2%	1%	2%	6% *	2%	2%	3%	2%	2%
Refusal	1	1	-	-	-	1	-	1	1
	*	*	-	*	-	*	-	*	*
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied									

QPDSA7 Whether believed change in financial circumstances would be temporary or permanent
Base: All who took out sampled loan due to unexpected change in financial circumstances

	Total	Use of loan				Whether repayment date has passed	
		Living expenses (b)	Car/ vehicle (c)	Rent or mortgage (d)	Other (e)	Yes (f)	No (g)
Unweighted Base	1003	589	107	44	286	698	293
Base	1044	618	108	39	301	749	284
Temporary	970	572	104	31	282	691	268
	93%	93% d	96% d*	81% *	94% d	92%	94%
Permanent	53	32	4	2	16	43	10
	5%	5%	3% *	6% *	5%	6%	3%
SPONTANEOUS ONLY: Did not know at the time	20	13	1	4	4	14	7
	2%	2%	1% *	11% bce*	1%	2%	2%
Refusal	1	1	-	1	-	1	-
	*	*	- *	1% *	-	*	-
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDSA7 Whether believed change in financial circumstances would be temporary or permanent
Base: All who took out sampled loan due to unexpected change in financial circumstances

	Total	Whether paid back loan in full		Action taken when not paid back on repayment date			Whether shopped around for sampled loan		Whether ever shopped around for loan	
		Yes (A)	No (B)	Rollover (C)	Repayment plan (D)	Defaulted (E)	Yes (F)	No (G)	Yes (H)	No (I)
Unweighted Base	1003	567	117	58	49	41	253	747	376	624
Base	1044	596	131	56	50	56	302	738	444	598
Temporary	970	553	122	52	50	55	287	679	419	549
	93%	93%	93%	91%	99%	98%	95%	92%	94%	92%
Permanent	53	34	5	5	1	-	14	39	19	34
	5%	6%	4%	9%	1%	1%	5%	5%	4%	6%
SPONTANEOUS ONLY: Did not know at the time	20	9	3	-	-	-	1	19	5	15
	2%	2%	3%	-	-	-	*	3%	1%	3%
Refusal	1	-	1	-	-	1	-	1	1	-
	*	-	*	*	*	1%	-	*	*	-
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSA7 Whether believed change in financial circumstances would be temporary or permanent

Base: All who took out sampled loan due to unexpected change in financial circumstances

	Total	How well understood repayment amount			Confidence in repaying loan			Ease of getting money to pay back loan		
		Very well (J)	Very/ Fairly well (K)	Not very/ Not at all well (L)	Very confident (M)	Very/ Fairly confident (N)	Not very/Not at all confident (O)	Easier than expected (P)	Same as expected (Q)	More difficult than expected (R)
Unweighted Base	1003	787	951	51	821	969	31	193	387	114
Base	1044	826	994	49	841	1008	29	195	421	127
Temporary	970	773	929	40	790	946	21	175	403	108
	93%	94%	93%	82%	94%	94%	72%	90%	96%	85%
		L	L	*			**		R	*
Permanent	53	37	47	6	35	44	5	14	16	14
	5%	5%	5%	12%	4%	4%	16%	7%	4%	11%
				*			**			Q*
SPONTANEOUS ONLY: Did not know at the time	20	15	18	3	15	17	4	5	2	6
	2%	2%	2%	6%	2%	2%	12%	3%	1%	5%
				*			**			Q*
Refusal	1	1	1	-	1	1	-	-	1	-
	*	*	*	*	*	*	**	-	*	*

Overlap formulae used
 - Column Means:
 Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i
 Minimum Base: 30 (**), Small Base: 100 (*)
 - Column Proportions:
 Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i
 Minimum Base: 30 (**), Small Base: 100 (*)
 Continuity correction applied

QPDSA7 Whether believed change in financial circumstances would be temporary or permanent
Base: All who took out sampled loan due to unexpected change in financial circumstances

	Total	Confidence and ease of repayment			Type of loan compared			Aware of any high street lenders		Aware of any online lenders	
		Very confident and found easy (S)	Very confident and found same (T)	Very confident and found difficult (U)	Online only (V)	Retail only (W)	Online and Retail (X)	Yes (Y)	No (Z)	Yes (a)	No (b)
Unweighted Base	1003	159	330	67	252	29	91	848	155	975	28
Base	1044	153	355	79	324	19	97	846	198	1027	17
Temporary	970	136	341	73	304	19	92	780	190	955	14
	93%	89%	96%	92%	94%	100%	94%	92%	96%	93%	83%
Permanent	53	13	11	3	17	-	3	47	6	52	1
	5%	8%	3%	4%	5%	-	3%	6%	3%	5%	6%
SPONTANEOUS ONLY: Did not know at the time	20	4	2	3	3	-	2	19	2	19	2
	2%	2%	1%	4%	1%	-	2%	2%	1%	2%	10%
Refusal	1	-	1	-	-	-	1	1	-	1	-
	*	*	*	*	-	-	1%	*	*	*	**

Overlap formulae used
- Column Means:
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied

QPDSA7 Whether believed change in financial circumstances would be temporary or permanent
Base: All who took out sampled loan due to unexpected change in financial circumstances

	Total	Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		More confident (c)	Less confident (d)	No change (e)	New (f)	Repeat (g)	New (h)	Repeat (i)
Unweighted Base	1003	1	5	70	308	685	525	468
Base	1044	1	3	70	275	762	573	464
Temporary	970	1	3	67	262	702	533	431
	93%	100%	100%	95%	95%	92%	93%	93%
Permanent	53	-	-	2	10	42	27	25
	5%	-	-	3%	4%	6%	5%	5%
SPONTANEOUS ONLY: Did not know at the time	20	-	-	1	3	18	13	8
	2%	-	-	2%	1%	2%	2%	2%
Refusal	1	-	-	-	-	1	1	-
	*	-	-	-	-	*	*	-
		**	**	-				
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSA8 Whether needed to repay a previous payday loan in the month before taking out sampled loan

Base: All who had taken out a payday loan prior to sampled loan

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	1010	563	398	188	490	292	642	129	73	105
Base	1100	626	422	206	548	315	724	139	75	99
Yes	396 36%	241 39%	141 33%	60 29%	188 34%	139 44% CD	273 38%	53 38% *	27 36% *	26 26% *
No	606 55%	340 54%	229 54%	129 63% E	318 58% E	143 46%	407 56%	70 51% *	42 56% *	47 47% *
Don't know	99 9%	45 7%	52 12% A	17 8%	42 8%	33 10%	44 6%	16 12% *	6 8% *	26 27% FGH*
Refusal	- -	- -	- -	- -	- -	- -	- -	- *	- *	- *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSA8 Whether needed to repay a previous payday loan in the month before taking out sampled loan

Base: All who had taken out a payday loan prior to sampled loan

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	1010	321	503	234	269	102	791	27	83	47
Base	1100	375	553	268	285	90	880	27	79	51
Yes	396 36%	133 36%	201 36%	94 35%	108 38%	36 40% *	321 37%	8 29% **	31 40% *	16 32% *
No	606 55%	207 55%	299 54%	153 57%	146 51%	49 54% *	477 54%	16 60% **	40 51% *	30 60% *
Don't know	99 9%	35 9%	53 10%	21 8%	31 11%	5 6% *	82 9%	3 12% **	7 9% *	4 7% *
Refusal	- -	- -	- -	- -	- -	- *	- -	- **	- *	- *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSA8 Whether needed to repay a previous payday loan in the month before taking out sampled loan
Base: All who had taken out a payday loan prior to sampled loan

	Total	Accommodation					Number of people in hhld		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	1010	194	611	338	273	132	183	237	525
Base	1100	237	629	364	265	155	177	258	599
Yes	396 36%	93 39%	235 37% W	130 36%	105 40% W	40 26% *	78 44% Y	79 31%	216 36%
No	606 55%	126 53%	339 54%	202 56%	137 52%	97 62% *	84 48%	154 60%	327 55%
Don't know	99 9%	18 8%	55 9%	31 9%	24 9%	18 12% *	15 9%	25 10%	56 9%
Refusal	- -	- -	- -	- -	- -	- *	- -	- -	- -
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSA8 Whether needed to repay a previous payday loan in the month before taking out sampled loan
Base: All who had taken out a payday loan prior to sampled loan

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	1010	570	192	132	53	377	29	82	254	333	711	220
Base	1100	610	215	155	57	427	23	76	265	418	765	248
Yes	396 36%	224 37%	65 30%	63 41% *	24 42% *	152 36%	12 50% **	27 36% *	96 36%	163 39%	277 36%	95 38%
No	606 55%	328 54%	131 61%	80 52% *	26 45% *	237 55%	11 46% **	41 54% *	145 55%	220 53%	423 55%	128 51%
Don't know	99 9%	58 9%	19 9%	12 8% *	7 13% *	38 9%	1 4% **	8 10% *	23 9%	35 8%	65 8%	25 10%
Refusal	- -	- -	- -	- *	- *	- -	- **	- *	- -	- -	- -	- -
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSA8 Whether needed to repay a previous payday loan in the month before taking out sampled loan
Base: All who had taken out a payday loan prior to sampled loan

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	1010	22	122	792	472	232	228	689	321	37	385	355
Base	1100	17	136	879	430	255	338	895	205	106	408	401
Yes	396	5	21	346	130	66	173	323	74	48	139	162
	36%	29% **	16% *	39% m	30%	26%	51% op	36%	36%	46% *	34%	40%
No	606	11	109	457	276	173	122	496	110	45	244	196
	55%	64% **	80% n*	52%	64% q	68% q	36%	55%	54%	43% *	60% v	49%
Don't know	99	1	6	76	24	16	43	77	21	13	24	43
	9%	7% **	5% *	9%	6%	6%	13% o	9%	10%	12% *	6%	11%
Refusal	-	-	-	-	-	-	-	-	-	-	-	-
	-	- **	- *	-	-	-	-	-	-	- *	-	-
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSA8 Whether needed to repay a previous payday loan in the month before taking out sampled loan
Base: All who had taken out a payday loan prior to sampled loan

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	1010	564	219	145
Base	1100	721	141	161
Yes	396 36%	249 34%	50 36%	74 46% *
No	606 55%	418 58% y	82 58% y	68 42% *
Don't know	99 9%	54 7%	9 6%	20 12% *
Refusal	- -	- -	- -	- *
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

Competition Commission - Payday Lending Survey - 120248

QPDSA8 Whether needed to repay a previous payday loan in the month before taking out sampled loan
Base: All who had taken out a payday loan prior to sampled loan

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	1010	640	264	24	6	16	558	203	145
Base	1100	827	172	24	7	10	713	131	161
Yes	396 36%	303 37%	62 36%	8 33% **	1 17% **	4 38% **	247 35%	46 35%	74 46% *
No	606 55%	460 56%	96 56%	12 51% **	5 67% **	6 62% **	414 58% H	76 58% H	68 42% *
Don't know	99 9%	64 8%	14 8%	4 16% **	1 17% **	- - **	52 7%	9 7%	20 12% *
Refusal	- -	- -	- -	- - **	- - **	- - **	- -	- -	- - *
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

Competition Commission - Payday Lending Survey - 120248

QPDSA8 Whether needed to repay a previous payday loan in the month before taking out sampled loan

Base: All who had taken out a payday loan prior to sampled loan

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	1010	-	574	436	118	478	816	142	335	323	385
Base	1100	-	537	563	132	485	863	181	386	355	391
Yes	396	-	167	230	56	159	296	83	154	136	119
	36%	-	31%	41%	43%	33%	34%	46%	40%	38%	30%
				J	J*			MN*	R		
No	606	-	330	276	66	293	494	74	193	192	232
	55%	-	61%	49%	50%	60%	57%	41%	50%	54%	59%
			K		*	O	O	*			P
Don't know	99	-	41	58	10	33	73	24	39	28	40
	9%	-	8%	10%	8%	7%	8%	13%	10%	8%	10%
					*			*			
Refusal	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
					*			*			
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSA8 Whether needed to repay a previous payday loan in the month before taking out sampled loan

Base: All who had taken out a payday loan prior to sampled loan

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	1010	499	484	318	86	272	62	53	25	54	135	484
Base	1100	564	509	375	97	295	68	56	25	55	151	509
Yes	396 36%	208 37%	180 35%	141 37%	42 43%	108 37%	27 40%	21 37%	9 38%	17 32%	51 34%	180 35%
No	606 55%	310 55%	281 55%	207 55%	50 52%	163 55%	36 54%	24 44%	12 49%	31 57%	90 60%	281 55%
Don't know	99 9%	46 8%	48 9%	27 7%	5 5%	25 8%	4 6%	11 19%	3 13%	6 11%	9 6%	48 9%
Refusal	- -	- -	- -	- -	- *	- -	- *	- *	- **	- *	- *	- -
Overlap formulae used												
- Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSA8 Whether needed to repay a previous payday loan in the month before taking out sampled loan

Base: All who had taken out a payday loan prior to sampled loan

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	1010	630	380	288	679	950	31
Base	1100	679	421	341	712	1035	33
Yes	396	240	156	150	230	380	8
	36%	35%	37%	44%	32%	37%	24%
				g			**
No	606	401	204	168	414	562	25
	55%	59%	48%	49%	58%	54%	74%
		e			f		**
Don't know	99	38	61	23	68	94	1
	9%	6%	14%	7%	10%	9%	2%
			d				**
Refusal	-	-	-	-	-	-	-
	-	-	-	-	-	-	**
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDSA8 Whether needed to repay a previous payday loan in the month before taking out sampled loan
Base: All who had taken out a payday loan prior to sampled loan

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	1010	433	533	394	357	115	103	301	262	382
Base	1100	432	619	458	421	128	114	343	299	388
Yes	396	112	270	207	186	39	57	152	103	120
	36%	26%	44%	45%	44%	31%	50%	44%	35%	31%
			jn	jn	jn	*	jn*	r		
No	606	282	294	215	193	74	46	162	167	231
	55%	65%	47%	47%	46%	58%	40%	47%	56%	60%
		klmo				mo*	*			p
Don't know	99	38	56	36	42	14	11	29	28	37
	9%	9%	9%	8%	10%	11%	10%	9%	9%	9%
						*	*			
Refusal	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	*	*	-	-	-
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSA8 Whether needed to repay a previous payday loan in the month before taking out sampled loan
Base: All who had taken out a payday loan prior to sampled loan

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	1010	96	305	68	136	90	145	117
Base	1100	105	357	61	144	93	149	141
Yes	396	36	128	31	51	34	41	67
	36%	34%	36%	51%	36%	37%	27%	47%
		*		x*	*	*		x*
No	606	57	195	25	80	51	100	59
	55%	54%	55%	41%	56%	55%	67%	42%
		*		*	*	*	tuy	*
Don't know	99	13	34	4	13	8	8	15
	9%	12%	10%	7%	9%	8%	5%	11%
		*		*	*	*		*
Refusal	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
		*		*	*	*		*
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSA8 Whether needed to repay a previous payday loan in the month before taking out sampled loan

Base: All who had taken out a payday loan prior to sampled loan

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	1010	331	618	490	441	831	135	560	391	710	245
Base	1100	337	707	516	500	913	143	603	435	771	273
Yes	396 36%	117 35%	264 37%	208 40% D	160 32%	305 33%	77 54% E*	183 30%	187 43% G	276 36%	103 38%
No	606 55%	189 56%	380 54%	257 50%	301 60% C	525 57% F	54 38% *	374 62% H	198 45%	427 55%	143 52%
Don't know	99 9%	31 9%	64 9%	51 10%	39 8%	83 9%	12 8% *	45 8%	50 12%	67 9%	28 10%
Refusal	- -	- -	- -	- -	- -	- -	- *	- -	- -	- -	- -
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

QPDSA8 Whether needed to repay a previous payday loan in the month before taking out sampled loan

Base: All who had taken out a payday loan prior to sampled loan

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	1010	230	761	124	80	679	22	983	847	849
Base	1100	291	791	189	87	706	17	1084	884	954
Yes	396	136	255	132	31	189	5	389	322	358
	36%	47% L	32%	70% NO*	36% *	27%	29% **	36%	36%	38%
No	606	128	467	37	44	469	11	598	480	510
	55%	44%	59% K	20% *	51% M*	66% MN	64% **	55%	54%	54%
Don't know	99	28	68	20	11	48	1	97	82	86
	9%	10%	9%	10% *	13% *	7%	7% **	9%	9%	9%
Refusal	-	-	-	-	-	-	-	-	-	-
	-	-	-	*	*	-	**	-	-	-
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSA8 Whether needed to repay a previous payday loan in the month before taking out sampled loan

Base: All who had taken out a payday loan prior to sampled loan

	Total	(SAMPLE) Size of loan			(SAMPLE) Date of loan			Reason for loan (General)	
		High (£200+) (T)	Low (Less than £200) (U)	Unknown (V)	A-Recent (W)	B-Mid term (X)	C-Longer ago (Y)	Unexpected INCREASE in expenses/ outgoings (Z)	Unexpected DECREASE in income (a)
Unweighted Base	1010	498	461	51	319	505	186	531	216
Base	1100	571	467	62	324	543	233	589	233
Yes	396	236	139	21	103	194	99	210	81
	36%	41% U	30%	34% *	32%	36%	43%	36%	35%
No	606	288	281	36	207	299	100	320	130
	55%	50%	60% T	59% *	64% XY	55% Y	43%	54%	56%
Don't know	99	48	47	4	15	50	34	59	23
	9%	8%	10%	7% *	5%	9% W	15% W	10%	10%
Refusal	-	-	-	-	-	-	-	-	-
	-	-	-	- *	-	-	-	-	-
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied									

QPDSA8 Whether needed to repay a previous payday loan in the month before taking out sampled loan

Base: All who had taken out a payday loan prior to sampled loan

	Total	Use of loan				Whether repayment date has passed	
		Living expenses (b)	Car/ vehicle (c)	Rent or mortgage (d)	Other (e)	Yes (f)	No (g)
Unweighted Base	1010	571	82	41	335	728	270
Base	1100	633	93	36	359	799	288
Yes	396	244	23	20	117	284	103
	36%	39% c	24% *	56% ce*	33%	36%	36%
No	606	331	60	14	208	430	173
	55%	52%	65% d*	40% *	58%	54%	60%
Don't know	99	58	10	1	33	85	11
	9%	9%	11% *	4% *	9%	11% g	4%
Refusal	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDSA8 Whether needed to repay a previous payday loan in the month before taking out sampled loan

Base: All who had taken out a payday loan prior to sampled loan

	Total	Whether paid back loan in full		Action taken when not paid back on repayment date			Whether shopped around for sampled loan		Whether ever shopped around for loan	
		Yes (A)	No (B)	Rollover (C)	Repayment plan (D)	Defaulted (E)	Yes (F)	No (G)	Yes (H)	No (I)
Unweighted Base	1010	570	143	77	64	50	246	762	411	598
Base	1100	611	165	79	62	69	310	785	493	607
Yes	396 36%	203 33%	66 40% *	28 36% *	26 41% *	38 55% *	112 36%	284 36%	173 35%	223 37%
No	606 55%	350 57%	76 46% *	36 46% *	33 52% *	23 34% *	161 52%	445 57%	267 54%	338 56%
Don't know	99 9%	57 9%	24 14% *	14 18% *	4 6% *	8 12% *	37 12%	56 7%	53 11%	46 8%
Refusal	- -	- -	- *	- *	- *	- *	- -	- -	- -	- -
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

Competition Commission - Payday Lending Survey - 120248

QPDSA8 Whether needed to repay a previous payday loan in the month before taking out sampled loan

Base: All who had taken out a payday loan prior to sampled loan

	Total	How well understood repayment amount			Confidence in repaying loan			Ease of getting money to pay back loan		
		Very well (J)	Very/ Fairly well (K)	Not very/ Not at all well (L)	Very confident (M)	Very/ Fairly confident (N)	Not very/Not at all confident (O)	Easier than expected (P)	Same as expected (Q)	More difficult than expected (R)
Unweighted Base	1010	791	959	49	799	961	46	168	425	130
Base	1100	860	1043	56	855	1035	57	177	459	160
Yes	396 36%	292 34%	368 35%	28 49% *	281 33%	357 35%	35 62% **	61 34%	160 35%	64 40% *
No	606 55%	495 58% L	584 56%	21 37% *	498 58% N	584 56%	17 29% **	104 59%	249 54%	75 47% *
Don't know	99 9%	73 9%	90 9%	8 15% *	76 9%	94 9%	5 9% **	12 7%	51 11%	21 13% *
Refusal	- -	- -	- -	- *	- -	- -	- **	- -	- -	- *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSA8 Whether needed to repay a previous payday loan in the month before taking out sampled loan

Base: All who had taken out a payday loan prior to sampled loan

	Total	Confidence and ease of repayment			Type of loan compared			Aware of any high street lenders		Aware of any online lenders	
		Very confident and found easy (S)	Very confident and found same (T)	Very confident and found difficult (U)	Online only (V)	Retail only (W)	Online and Retail (X)	Yes (Y)	No (Z)	Yes (a)	No (b)
Unweighted Base	1010	134	347	70	282	27	97	847	163	983	27
Base	1100	139	368	90	372	17	100	884	216	1084	17
Yes	396	41	121	28	128	8	36	322	75	389	7
	36%	30%	33%	31%	34%	45%	37%	36%	35%	36%	45%
No	606	86	205	51	208	9	49	480	125	598	7
	55%	62%	56%	57%	56%	52%	49%	54%	58%	55%	45%
Don't know	99	12	42	11	37	1	14	82	16	97	2
	9%	9%	11%	12%	10%	3%	14%	9%	8%	9%	10%
Refusal	-	-	-	-	-	-	-	-	-	-	-
	-	*	-	*	-	**	*	-	-	-	**
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSA8 Whether needed to repay a previous payday loan in the month before taking out sampled loan

Base: All who had taken out a payday loan prior to sampled loan

	Total	Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		More confident (c)	Less confident (d)	No change (e)	New (f)	Repeat (g)	New (h)	Repeat (i)
Unweighted Base	1010	1	5	61	-	1010	318	692
Base	1100	1	4	60	-	1100	432	669
Yes	396	-	2	19	-	396	173	223
	36%	-	46%	31%	-	36%	40%	33%
		**	**					
No	606	1	2	40	-	606	210	395
	55%	100%	54%	67%	-	55%	49%	59%
		**	**					h
Don't know	99	-	-	1	-	99	48	51
	9%	-	-	2%	-	9%	11%	8%
		**	**					
Refusal	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
		**	**					
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSB1 What would have done if had not been able to get a payday loan on this occasion
Base: All respondents

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	1560	860	623	334	742	406	975	203	124	166
Base	1560	870	609	313	754	429	1010	205	108	143
Borrowed from friends/family	480 31%	259 30%	203 33%	99 32% E	266 35% E	97 23%	327 32%	67 33%	24 23% *	41 29%
Gone without	447 29%	238 27%	182 30%	93 30%	192 25%	144 34% D	262 26%	66 32%	41 38% F*	46 32%
Spoke to people to whom you owed money/requested more time	104 7%	62 7%	41 7%	18 6%	51 7%	35 8%	73 7%	11 6%	10 9% *	7 5%
Borrowed in some other way/overdraft/credit card/pawnbroker	93 6%	50 6%	36 6%	23 7%	42 6%	21 5%	58 6%	10 5%	8 7% *	9 6%
Defaulted on another loan/bill/payment	80 5%	53 6%	26 4%	6 2%	39 5%	33 8% C	54 5%	14 7%	5 5% *	5 4%
Asked a friend or relative to give you the money or buythings on your behalf	43 3%	30 4%	12 2%	18 6% DE	16 2%	8 2%	30 3%	7 4%	3 2% *	1 1%
Sold something	39 3%	33 4% B	7 1%	5 2%	21 3%	11 3%	24 2%	3 2%	4 3% *	8 5%
Saved up until I had the money	12 1%	7 1%	4 1%	5 1%	3 *	4 1%	8 1%	1 *	3 3% *	- -
Used savings I already had	10 1%	8 1%	2 *	3 1%	6 1%	2 *	8 1%	2 1%	- * *	- -
Would have struggled to make ends meet	10 1%	6 1%	2 *	- -	5 1%	5 1%	7 1%	1 *	- * *	1 1%
Made cut backs in other areas	10 1%	6 1%	4 1%	1 *	6 1%	2 *	8 1%	1 *	- * *	- *
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDSB1 What would have done if had not been able to get a payday loan on this occasion
Base: All respondents

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/looking (H)	Not working (I)
Unweighted Base	1560	860	623	334	742	406	975	203	124	166
Base	1560	870	609	313	754	429	1010	205	108	143
Don't know/too hard to say	175 11%	87 10%	66 11%	33 11%	75 10%	54 13%	111 11%	13 6%	7 6% *	20 14%
Something else	30 2%	19 2%	10 2%	5 2%	18 2%	5 1%	21 2%	3 1%	2 2% *	3 2%
Refused	27 2%	13 2%	12 2%	4 1%	13 2%	10 2%	20 2%	5 3%	- - *	1 *
GONE WITHOUT/ CUT BACK/ STRUGGLED (1/ 4/ 9/ 11)	479 31%	257 30%	193 32%	99 32%	207 27%	155 36% D	284 28%	69 34%	44 41% F*	47 33%
SELF-FUNDED (2/ 3)	49 3%	40 5% B	9 1%	8 3%	27 4%	13 3%	32 3%	5 2%	4 4% *	8 5%
BORROWED - ANY (5/ 7)	573 37%	309 35%	239 39%	122 39% E	308 41% E	118 27%	386 38%	78 38%	32 30% *	51 35%
FRIENDS/ FAMILY (5/ 6)	523 34%	289 33%	216 35%	117 37% E	281 37% E	104 24%	357 35%	75 36%	27 25% *	43 30%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDSB1 What would have done if had not been able to get a payday loan on this occasion

Base: All respondents

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	1560	451	796	366	430	174	1212	47	127	78
Base	1560	494	783	369	415	144	1222	43	120	77
Borrowed from friends/family	480 31%	177 36%	235 30%	110 30%	126 30%	37 25%	378 31%	14 33%	35 29%	30 40%
Gone without	447 29%	107 22%	239 31% J	125 34% J	115 28%	52 36% J	360 29%	7 17% *	33 27% *	15 20% *
Spoke to people to whom you owed money/requested more time	104 7%	32 7%	54 7%	22 6%	32 8%	13 9%	80 7%	1 1% *	9 8% *	11 14% *
Borrowed in some other way/overdraft/credit card/pawnbroker	93 6%	40 8% L	37 5%	13 3%	25 6%	5 4%	70 6%	6 15% *	5 4% *	4 5% *
Defaulted on another loan/bill/payment	80 5%	25 5%	49 6%	24 7%	25 6%	3 2%	70 6%	1 1% *	8 7% *	- - *
Asked a friend or relative to give you the money or buythings on your behalf	43 3%	19 4%	16 2%	6 2%	9 2%	4 3%	30 2%	5 11% O*	3 2% *	2 3% *
Sold something	39 3%	12 2%	19 2%	7 2%	13 3%	8 5%	31 3%	3 6% *	3 3% *	1 2% *
Saved up until I had the money	12 1%	6 1%	5 1%	2 1%	2 1%	1 *	7 1%	1 1% *	4 3% O*	- - *
Used savings I already had	10 1%	4 1%	7 1%	1 *	5 1%	- -	9 1%	- - *	- - *	1 1% *
Would have struggled to make ends meet	10 1%	6 1%	1 *	- -	1 *	2 1%	7 1%	- - *	1 1% *	- - *
Made cut backs in other areas	10 1%	5 1%	4 *	3 1%	1 *	- -	6 *	3 6% O*	1 1% *	- - *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSB1 What would have done if had not been able to get a payday loan on this occasion
Base: All respondents

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	1560	451	796	366	430	174	1212	47	127	78
Base	1560	494	783	369	415	144	1222	43	120	77
Don't know/too hard to say	175 11%	47 9%	86 11%	36 10%	51 12%	13 9%	131 11%	3 8%	14 12%	4 5%
Something else	30 2%	8 2%	14 2%	6 2%	7 2%	7 5%	26 2%	- *	3 2%	- *
Refused	27 2%	5 1%	19 2%	14 4%	4 1%	1 *	16 1%	- *	1 1%	8 11%
GONE WITHOUT/ CUT BACK/ STRUGGLED (1/ 4/ 9/ 11)	479 31%	124 25%	248 32%	130 35%	118 29%	55 38%	381 31%	11 25%	39 32%	15 20%
SELF-FUNDED (2/ 3)	49 3%	16 3%	26 3%	8 2%	18 4%	8 5%	40 3%	3 6%	3 3%	2 3%
BORROWED - ANY (5/ 7)	573 37%	218 44%	273 35%	122 33%	150 36%	42 29%	448 37%	21 48%	40 33%	35 45%
FRIENDS/ FAMILY (5/ 6)	523 34%	196 40%	251 32%	116 32%	135 33%	41 28%	408 33%	19 44%	38 32%	33 43%
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSB1 What would have done if had not been able to get a payday loan on this occasion

Base: All respondents

	Total	Accommodation					Number of people in hhld		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	1560	276	954	536	418	209	292	371	796
Base	1560	309	911	539	372	220	273	361	825
Borrowed from friends/family	480 31%	89 29%	271 30%	169 31%	102 27%	92 42%	66 24%	113 31%	280 34%
Gone without	447 29%	75 24%	285 31% W	163 30%	122 33% W	47 21%	95 35% Z	108 30%	210 25%
Spoke to people to whom you owed money/requested more time	104 7%	32 10% T	53 6%	31 6%	22 6%	14 6%	20 7%	27 7%	55 7%
Borrowed in some other way/overdraft/credit card/pawnbroker	93 6%	21 7%	46 5%	32 6%	15 4%	17 8%	13 5%	16 5%	56 7%
Defaulted on another loan/bill/payment	80 5%	23 7% W	53 6% W	29 5%	24 6% W	2 1%	15 6%	18 5%	45 5%
Asked a friend or relative to give you the money or buythings on your behalf	43 3%	6 2%	24 3%	15 3%	9 2%	11 5%	5 2%	10 3%	23 3%
Sold something	39 3%	8 3%	29 3%	15 3%	13 4%	2 1%	14 5% Y	4 1%	21 3%
Saved up until I had the money	12 1%	1 *	7 1%	3 1%	5 1%	3 1%	4 1%	3 1%	6 1%
Used savings I already had	10 1%	2 1%	5 *	2 *	3 1%	3 1%	1 *	1 *	8 1%
Would have struggled to make ends meet	10 1%	3 1%	6 1%	3 1%	2 1%	- -	- -	6 2%	2 *
Made cut backs in other areas	10 1%	2 1%	5 1%	1 *	4 1%	2 1%	2 1%	1 *	4 *
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSB1 What would have done if had not been able to get a payday loan on this occasion

Base: All respondents

	Total	Accommodation					Number of people in hhd		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	1560	276	954	536	418	209	292	371	796
Base	1560	309	911	539	372	220	273	361	825
Don't know/too hard to say	175 11%	31 10%	95 10%	53 10%	42 11%	22 10%	32 12%	44 12%	75 9%
Something else	30 2%	9 3%	15 2%	9 2%	6 2%	5 2%	3 1%	5 1%	22 3%
Refused	27 2%	7 2%	18 2%	15 3%	3 1%	- -	2 1%	4 1%	19 2%
GONE WITHOUT/ CUT BACK/ STRUGGLED (1/ 4/ 9/ 11)	479 31%	81 26%	302 33%	170 32%	132 36%	52 24%	101 37%	118 33%	222 27%
SELF-FUNDED (2/ 3)	49 3%	10 3%	33 4%	17 3%	16 4%	5 2%	16 6%	5 2%	28 3%
BORROWED - ANY (5/ 7)	573 37%	111 36%	318 35%	201 37%	117 31%	109 49%	79 29%	129 36%	336 41%
FRIENDS/ FAMILY (5/ 6)	523 34%	95 31%	295 32%	184 34%	111 30%	103 47%	71 26%	123 34%	303 37%
Overlap formulae used						STUV			X
- Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied									

QPDSB1 What would have done if had not been able to get a payday loan on this occasion

Base: All respondents

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	1560	893	293	184	91	568	50	129	378	474	1081	352
Base	1560	887	290	196	89	575	36	109	372	538	1089	336
Borrowed from friends/family	480 31%	273 31%	95 33%	69 35%	22 25%	186 32%	5 14%	28 26%	104 28%	192 36%	353 32%	99 29%
Gone without	447 29%	278 31% e	70 24%	43 22%	25 28%	137 24%	13 37%	36 33%	117 31%	130 24%	307 28%	101 30%
Spoke to people to whom you owed money/requested more time	104 7%	64 7%	15 5%	20 10%	2 3%	38 7%	4 10%	4 4%	26 7%	37 7%	84 8%	18 5%
Borrowed in some other way/overdraft/credit card/pawnbroker	93 6%	43 5%	20 7%	17 9%	5 6%	42 7%	5 14%	3 3%	17 5%	38 7%	49 4%	29 9%
Defaulted on another loan/bill/payment	80 5%	39 4%	12 4%	16 8%	12 13%	40 7%	2 5%	4 4%	26 7%	37 7%	67 6%	11 3%
Asked a friend or relative to give you the money or buythings on your behalf	43 3%	26 3%	6 2%	4 2%	3 3%	13 2%	- 1%	8 7%	5 1%	14 3%	29 3%	8 2%
Sold something	39 3%	25 3%	10 3%	1 1%	3 3%	14 2%	1 3%	5 4%	15 4%	8 2%	18 2%	17 5%
Saved up until I had the money	12 1%	5 1%	5 2%	- *	1 1%	6 1%	1 3%	1 1%	1 *	3 1%	9 1%	2 1%
Used savings I already had	10 1%	3 *	4 1%	2 1%	2 2%	8 1%	- *	- *	2 *	8 1%	9 1%	1 *
Would have struggled to make ends meet	10 1%	7 1%	1 *	1 *	- *	1 *	1 2%	4 4%	1 *	1 *	7 1%	- -
Made cut backs in other areas	10 1%	6 1%	1 *	- -	1 1%	2 *	- -	1 1%	3 1%	3 *	10 1%	- -
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

Competition Commission - Payday Lending Survey - 120248

QPDSB1 What would have done if had not been able to get a payday loan on this occasion

Base: All respondents

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	1560	893	293	184	91	568	50	129	378	474	1081	352
Base	1560	887	290	196	89	575	36	109	372	538	1089	336
Don't know/too hard to say	175 11%	95 11%	34 12%	15 8%	7 8%	56 10%	2 5%	10 9%	40 11%	49 9%	106 10%	39 12%
Something else	30 2%	13 1%	7 2%	7 4%	3 4%	17 3%	1 3%	2 2%	7 2%	10 2%	22 2%	6 2%
Refused	27 2%	11 1%	12 4%	- -	3 4%	15 3%	1 3%	2 2%	7 2%	7 1%	19 2%	6 2%
GONE WITHOUT/ CUT BACK/ STRUGGLED (1/ 4/ 9/ 11)	479 31%	296 33%	76 26%	44 22%	27 30%	147 26%	15 42%	43 39%	121 33%	137 25%	333 31%	103 31%
SELF-FUNDED (2/ 3)	49 3%	28 3%	14 5%	3 1%	5 5%	22 4%	1 3%	5 4%	17 5%	16 3%	27 3%	18 5%
BORROWED - ANY (5/ 7)	573 37%	316 36%	115 40%	86 44%	27 31%	228 40%	10 29%	32 29%	121 33%	230 43%	402 37%	128 38%
FRIENDS/ FAMILY (5/ 6)	523 34%	298 34%	101 35%	73 37%	25 28%	199 35%	6 16%	36 33%	109 29%	207 38%	382 35%	106 32%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

QPDSB1 What would have done if had not been able to get a payday loan on this occasion
Base: All respondents

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	1560	387	178	907	944	277	246	1061	499	55	568	536
Base	1560	309	186	986	812	297	363	1230	330	143	557	553
Borrowed from friends/family	480 31%	87 28%	64 34%	308 31%	255 31%	91 31%	112 31%	386 31%	94 29%	43 30% *	172 31%	137 25%
Gone without	447 29%	101 33%	57 31%	262 27%	266 33% pq	67 22%	84 23%	337 27%	109 33% r	27 19% *	166 30%	162 29%
Spoke to people to whom you owed money/requested more time	104 7%	23 8%	17 9%	59 6%	55 7%	26 9%	17 5%	90 7% s	13 4%	19 13% s*	26 5%	43 8%
Borrowed in some other way/overdraft/credit card/pawnbroker	93 6%	18 6%	15 8%	54 5%	38 5%	20 7%	30 8%	77 6%	16 5%	5 4% *	37 7%	28 5%
Defaulted on another loan/bill/payment	80 5%	5 2%	2 1%	72 7% lm	19 2%	24 8% o	35 10% o	65 5%	15 5%	19 13% *	29 5%	40 7%
Asked a friend or relative to give you the money or buythings on your behalf	43 3%	10 3%	4 2%	28 3%	24 3%	12 4%	5 1%	35 3%	8 2%	- * *	21 4%	8 2%
Sold something	39 3%	10 3%	3 1%	25 3%	22 3%	5 2%	8 2%	29 2%	10 3%	5 4% *	11 2%	24 4%
Saved up until I had the money	12 1%	4 1%	- *	8 1%	8 1%	1 *	3 1%	9 1%	3 1%	- * *	4 1%	4 1%
Used savings I already had	10 1%	6 2%	- *	4 *	9 1%	1 *	- *	10 1%	- *	- * *	- *	5 1%
Would have struggled to make ends meet	10 1%	- *	1 1%	7 1%	4 1%	1 *	3 1%	7 1%	3 1%	1 * *	4 1%	4 1%
Made cut backs in other areas	10 1%	4 1%	- *	6 1%	6 1%	2 1%	1 *	9 1%	1 *	- * *	6 1%	3 1%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

Competition Commission - Payday Lending Survey - 120248

QPDSB1 What would have done if had not been able to get a payday loan on this occasion
Base: All respondents

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	1560	387	178	907	944	277	246	1061	499	55	568	536
Base	1560	309	186	986	812	297	363	1230	330	143	557	553
Don't know/too hard to say	175 11%	33 11%	12 7%	116 12%	86 11%	31 10%	45 12%	132 11%	43 13%	16 11% *	60 11%	72 13%
Something else	30 2%	2 1%	6 3%	22 2%	12 1%	9 3%	8 2%	21 2%	9 3%	- * -	12 2%	10 2%
Refused	27 2%	6 2%	5 2%	15 2%	9 1%	5 2%	11 3%	22 2%	5 1%	9 6% *	8 1%	12 2%
GONE WITHOUT/ CUT BACK/ STRUGGLED (1/ 4/ 9/ 11)	479 31%	109 35%	59 32%	283 29%	285 35% pq	71 24%	91 25%	363 29%	116 35% rt	28 19% *	180 32%	173 31%
SELF-FUNDED (2/ 3)	49 3%	16 5%	3 2%	29 3%	31 4%	7 2%	8 2%	39 3%	10 3%	5 4% *	11 2%	28 5% u
BORROWED - ANY (5/ 7)	573 37%	106 34%	79 42%	362 37%	292 36%	112 38%	142 39%	462 38%	110 33%	48 34% *	209 37% v	165 30%
FRIENDS/ FAMILY (5/ 6)	523 34%	97 31%	68 36%	336 34%	279 34%	104 35%	117 32%	421 34%	102 31%	43 30% *	193 35% v	146 26%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

QPDSB1 What would have done if had not been able to get a payday loan on this occasion

Base: All respondents

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	1560	927	373	162
Base	1560	1038	253	176
Borrowed from friends/family	480 31%	325 31%	71 28%	55 31% *
Gone without	447 29%	274 26%	90 35% w	51 29% *
Spoke to people to whom you owed money/requested more time	104 7%	80 8% x	6 3%	13 7% *
Borrowed in some other way/overdraft/credit card/pawnbroker	93 6%	58 6%	14 6%	15 9% *
Defaulted on another loan/bill/payment	80 5%	56 5%	11 4%	11 6% *
Asked a friend or relative to give you the money or buythings on your behalf	43 3%	34 3%	6 2%	2 1% *
Sold something	39 3%	28 3%	9 3%	2 1% *
Saved up until I had the money	12 1%	8 1%	3 1%	1 1% *
Used savings I already had	10 1%	10 1%	- -	- * *
Would have struggled to make ends meet	10 1%	7 1%	1 1%	- * *
Made cut backs in other areas	10 1%	9 1%	- -	1 * *
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QPDSB1 What would have done if had not been able to get a payday loan on this occasion

Base: All respondents

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	1560	927	373	162
Base	1560	1038	253	176
Don't know/too hard to say	175 11%	117 11%	30 12%	16 9% *
Something else	30 2%	18 2%	7 3%	3 2% *
Refused	27 2%	14 1%	5 2%	7 4% *
GONE WITHOUT/ CUT BACK/ STRUGGLED (1/ 4/ 9/ 11)	479 31%	298 29%	94 37% w	53 30% *
SELF-FUNDED (2/ 3)	49 3%	38 4%	9 3%	2 1% *
BORROWED - ANY (5/ 7)	573 37%	384 37%	85 34%	71 40% *
FRIENDS/ FAMILY (5/ 6)	523 34%	359 35%	77 31%	57 32% *
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

Competition Commission - Payday Lending Survey - 120248

QPDSB1 What would have done if had not been able to get a payday loan on this occasion

Base: All respondents

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	1560	1008	423	31	281	106	646	267	162
Base	1560	1150	286	31	234	75	804	178	176
Borrowed from friends/family	480 31%	360 31%	80 28%	12 40% **	70 30%	17 23% *	255 32%	54 30%	55 31% *
Gone without	447 29%	306 27%	101 35% A	7 23% **	72 31%	29 39% *	201 25%	61 34% F	51 29%
Spoke to people to whom you owed money/requested more time	104 7%	87 8% B	9 3%	3 11% **	21 9%	2 3% *	59 7% G	4 2%	13 7% *
Borrowed in some other way/overdraft/credit card/pawnbroker	93 6%	72 6%	15 5%	1 4% **	11 5%	7 9% *	47 6%	7 4%	15 9% *
Defaulted on another loan/bill/payment	80 5%	63 6%	11 4%	3 10% **	3 1%	2 3% *	53 7%	9 5%	11 6% *
Asked a friend or relative to give you the money or buythings on your behalf	43 3%	34 3%	8 3%	- - **	7 3%	3 4% *	27 3%	3 2%	2 1% *
Sold something	39 3%	28 2%	9 3%	1 4% **	8 3%	3 4% *	21 3%	6 3%	2 1% *
Saved up until I had the money	12 1%	9 1%	3 1%	- - **	4 2%	1 1% *	5 1%	2 1%	1 1% *
Used savings I already had	10 1%	10 1%	- -	- 1% **	6 2%	- - *	4 1%	- -	- - *
Would have struggled to make ends meet	10 1%	7 1%	1 *	- - **	- -	- - *	7 1%	1 1%	- - *
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSB1 What would have done if had not been able to get a payday loan on this occasion
Base: All respondents

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	1560	1008	423	31	281	106	646	267	162
Base	1560	1150	286	31	234	75	804	178	176
Made cut backs in other areas	10 1%	10 1%	- -	- **	4 2%	- *	5 1%	- -	1 *
Don't know/too hard to say	175 11%	124 11%	35 12%	2 7%	24 10%	9 12%	93 12%	21 12%	16 9%
Something else	30 2%	20 2%	9 3%	- **	2 1%	- *	17 2%	7 4%	3 2%
Refused	27 2%	21 2%	5 2%	- **	3 1%	2 3%	11 1%	2 1%	7 4%
GONE WITHOUT/ CUT BACK/ STRUGGLED (1/ 4/ 9/ 11)	479 31%	332 29%	106 37%	7 23%	79 34%	30 39%	218 27%	64 36%	53 30%
SELF-FUNDED (2/ 3)	49 3%	38 3%	9 3%	2 5%	13 6%	3 4%	25 3%	6 3%	2 1%
BORROWED - ANY (5/ 7)	573 37%	432 38%	95 33%	14 44%	81 35%	24 32%	302 38%	61 34%	71 40%
FRIENDS/ FAMILY (5/ 6)	523 34%	393 34%	88 31%	12 40%	77 33%	20 26%	282 35%	58 32%	57 32%
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSB1 What would have done if had not been able to get a payday loan on this occasion
Base: All respondents

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	1560	356	707	488	126	803	1287	190	489	475	646
Base	1560	286	649	619	138	737	1244	229	507	487	606
Borrowed from friends/family	480 31%	78 27%	210 32%	191 31%	39 28% *	227 31%	406 33%	56 24%	174 34% R	169 35% R	157 26%
Gone without	447 29%	92 32% KL	218 34% KL	134 22%	28 20% *	226 31%	361 29%	58 25%	133 26%	124 26%	197 33% P
Spoke to people to whom you owed money/requested more time	104 7%	23 8%	37 6%	44 7%	10 7% *	49 7%	82 7%	21 9%	32 6%	43 9%	32 5%
Borrowed in some other way/overdraft/credit card/pawnbroker	93 6%	17 6%	25 4%	51 8% JL	4 3% *	40 5%	67 5%	18 8%	27 5%	28 6%	36 6%
Defaulted on another loan/bill/payment	80 5%	5 2%	20 3%	55 9% IJ	19 14% IJ*	31 4%	59 5%	19 8%	38 8%	23 5%	29 5%
Asked a friend or relative to give you the money or buythings on your behalf	43 3%	10 3%	22 3%	12 2%	4 3% *	21 3%	36 3%	4 2%	18 4%	11 2%	20 3%
Sold something	39 3%	10 4%	12 2%	17 3%	6 4% *	18 2%	31 3%	8 3%	9 2%	17 3%	13 2%
Saved up until I had the money	12 1%	4 1%	4 1%	4 1%	2 1% *	7 1%	11 1%	1 *	5 1%	2 *	7 1%
Used savings I already had	10 1%	6 2%	3 *	1 *	- - *	6 1%	9 1%	1 *	4 1%	1 *	7 1%
Would have struggled to make ends meet	10 1%	- -	8 1%	2 *	1 * *	4 *	9 1%	- -	- *	1 *	8 1%
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

QPDSB1 What would have done if had not been able to get a payday loan on this occasion
Base: All respondents

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	1560	356	707	488	126	803	1287	190	489	475	646
Base	1560	286	649	619	138	737	1244	229	507	487	606
Made cut backs in other areas	10 1%	4 1%	4 1%	2 *	- *	5 1%	9 1%	1 *	4 1%	2 *	5 1%
Don't know/too hard to say	175 11%	31 11%	72 11%	71 11%	22 16% *	76 10%	120 10%	30 13%	46 9%	45 9%	72 12%
Something else	30 2%	2 1%	11 2%	17 3%	4 3% *	18 2%	23 2%	6 3%	12 2%	10 2%	11 2%
Refused	27 2%	6 2%	4 1%	17 3% J	1 1% *	9 1%	20 2%	6 2%	5 1%	10 2%	11 2%
GONE WITHOUT/ CUT BACK/ STRUGGLED (1/ 4/ 9/ 11)	479 31%	100 35% KL	234 36% KL	142 23%	31 22% *	242 33%	389 31%	60 26%	142 28%	129 27%	217 36% PQ
SELF-FUNDED (2/ 3)	49 3%	16 6% J	15 2%	18 3%	6 4% *	24 3%	41 3%	9 4%	13 3%	18 4%	21 3%
BORROWED - ANY (5/ 7)	573 37%	95 33%	234 36%	242 39%	43 31% *	267 36%	473 38%	74 33%	201 40% R	197 40% R	194 32%
FRIENDS/ FAMILY (5/ 6)	523 34%	88 31%	231 36%	203 33%	43 31% *	248 34%	442 36%	60 26%	193 38% R	180 37% R	177 29%
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

QPDSB1 What would have done if had not been able to get a payday loan on this occasion
Base: All respondents

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	1560	723	794	440	117	394	92	69	32	88	192	794
Base	1560	745	769	479	119	386	92	68	32	74	194	769
Borrowed from friends/family	480 31%	233 31%	237 31%	159 33% X	32 27% *	122 32% X	15 16% *	18 27% *	10 32% **	22 30% *	79 41% VWXc	237 31% X
Gone without	447 29%	198 27%	233 30%	106 22% *	22 19% *	113 29% U	25 27% *	21 31% *	6 19% **	27 36% UV*	46 24% *	233 30% UV
Spoke to people to whom you owed money/requested more time	104 7%	51 7%	52 7%	34 7% *	6 5% *	22 6% *	6 6% *	1 2% *	2 6% **	2 3% *	16 8% *	52 7% *
Borrowed in some other way/overdraft/credit card/pawnbroker	93 6%	48 6%	40 5%	36 8% *	15 13% Wc*	21 5% *	6 7% *	5 7% *	4 14% **	3 4% *	10 5% *	40 5% *
Defaulted on another loan/bill/payment	80 5%	50 7%	30 4%	35 7% *	15 12% bc*	24 6% *	11 12% bc*	6 9% *	- - **	4 5% *	6 3% *	30 4% *
Asked a friend or relative to give you the money or buythings on your behalf	43 3%	21 3%	22 3%	14 3% *	6 5% *	10 2% *	1 1% *	2 2% *	1 3% **	3 4% *	5 2% *	22 3% *
Sold something	39 3%	14 2%	25 3%	5 1% *	2 2% *	8 2% *	2 2% *	3 5% *	1 2% **	2 2% *	3 1% *	25 3% *
Saved up until I had the money	12 1%	8 1%	4 *	7 1% *	- - *	1 * *	- - *	- - *	- - **	1 2% *	- * *	4 * *
Used savings I already had	10 1%	8 1%	3 *	8 2% *	1 1% *	4 1% *	- - *	- 1% *	- 1% **	2 3% *	1 1% *	3 * *
Would have struggled to make ends meet	10 1%	1 *	8 1%	- - *	- * *	1 * *	1 1% *	- - *	- - **	- * *	- - *	8 1% *
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSB1 What would have done if had not been able to get a payday loan on this occasion
Base: All respondents

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	1560	723	794	440	117	394	92	69	32	88	192	794
Base	1560	745	769	479	119	386	92	68	32	74	194	769
Made cut backs in other areas	10 1%	6 1%	4 *	4 1%	2 2% *	1 *	1 1% *	- - *	- - **	- - *	- - -	4 *
Don't know/too hard to say	175 11%	79 11%	88 11%	54 11%	14 12% *	47 12%	21 22% UWYc*	3 5% *	6 18% **	7 9% *	21 11%	88 11%
Something else	30 2%	15 2%	15 2%	7 1%	1 1% *	10 3%	5 5% *	7 11% UWVc*	- - **	2 2% *	5 3%	15 2%
Refused	27 2%	15 2%	11 1%	11 2%	3 3% *	2 1%	- - *	- - *	2 5% **	- - *	1 *	11 1%
GONE WITHOUT/ CUT BACK/ STRUGGLED (1/ 4/ 9/ 11)	479 31%	213 29%	248 32%	117 24%	24 21% *	115 30%	26 29% *	21 31% *	6 19% **	28 36% V*	47 24%	248 32% U
SELF-FUNDED (2/ 3)	49 3%	22 3%	28 4%	13 3%	3 2% *	12 3%	2 2% *	4 5% *	1 3% **	4 5% *	4 2%	28 4%
BORROWED - ANY (5/ 7)	573 37%	280 38%	276 36%	195 41% X	47 40% *	143 37% X	21 23% *	24 35% *	15 46% **	25 34% *	89 46% WXc	276 36%
FRIENDS/ FAMILY (5/ 6)	523 34%	253 34%	259 34%	173 36% X	37 31% *	132 34% X	15 17% *	20 29% *	11 35% **	25 33% X*	83 43% WX	259 34% X
Overlap formulae used												
- Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

Competition Commission - Payday Lending Survey - 120248

QPDSB1 What would have done if had not been able to get a payday loan on this occasion
Base: All respondents

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	1560	962	598	388	1108	1456	58
Base	1560	958	602	425	1066	1456	53
Borrowed from friends/family	480 31%	303 32%	177 29%	120 28%	342 32%	457 31%	11 21% *
Gone without	447 29%	268 28%	179 30%	114 27%	308 29%	405 28%	22 41% *
Spoke to people to whom you owed money/requested more time	104 7%	63 7%	41 7%	26 6%	77 7%	98 7%	6 10% *
Borrowed in some other way/overdraft/credit card/pawnbroker	93 6%	70 7% e	23 4%	25 6%	63 6%	87 6%	3 5% *
Defaulted on another loan/bill/payment	80 5%	39 4%	42 7%	36 8% g	43 4%	79 5%	1 1% *
Asked a friend or relative to give you the money or buythings on your behalf	43 3%	30 3%	13 2%	14 3%	28 3%	40 3%	2 4% *
Sold something	39 3%	24 3%	15 2%	17 4%	22 2%	36 2%	3 6% *
Saved up until I had the money	12 1%	8 1%	5 1%	1 *	10 1%	12 1%	- - *
Used savings I already had	10 1%	9 1%	1 *	5 1%	4 *	10 1%	- - *
Would have struggled to make ends meet	10 1%	6 1%	4 1%	2 1%	7 1%	9 1%	- - *
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

Competition Commission - Payday Lending Survey - 120248

QPDSB1 What would have done if had not been able to get a payday loan on this occasion

Base: All respondents

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	1560	962	598	388	1108	1456	58
Base	1560	958	602	425	1066	1456	53
Made cut backs in other areas	10 1%	8 1%	2 *	- -	10 1%	10 1%	- *
Don't know/too hard to say	175 11%	103 11%	72 12%	50 12%	111 10%	161 11%	3 6% *
Something else	30 2%	15 2%	15 2%	10 2%	19 2%	28 2%	2 3% *
Refused	27 2%	13 1%	14 2%	4 1%	22 2%	25 2%	1 2% *
GONE WITHOUT/ CUT BACK/ STRUGGLED (1/ 4/ 9/ 11)	479 31%	290 30%	189 31%	118 28%	335 31%	436 30%	22 41% *
SELF-FUNDED (2/ 3)	49 3%	33 3%	16 3%	22 5% 9	26 2%	46 3%	3 6% *
BORROWED - ANY (5/ 7)	573 37%	373 39%	200 33%	146 34%	405 38%	544 37%	14 26% *
FRIENDS/ FAMILY (5/ 6)	523 34%	333 35%	190 32%	134 32%	370 35%	498 34%	14 25% *
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDSB1 What would have done if had not been able to get a payday loan on this occasion
Base: All respondents

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	1560	769	726	523	472	154	138	405	379	661
Base	1560	711	777	564	522	160	142	418	395	630
Borrowed from friends/family	480 31%	235 33% n	230 30% n	162 29% n	158 30% n	28 18% *	40 28% *	130 31% *	133 34% *	189 30% *
Gone without	447 29%	214 30%	208 27%	138 24%	128 25%	60 38% klm*	46 32% *	104 25% *	115 29% *	183 29% *
Spoke to people to whom you owed money/requested more time	104 7%	46 6%	54 7%	41 7%	39 8%	10 7% *	8 6% *	18 4% *	32 8% *	48 8% *
Borrowed in some other way/overdraft/credit card/pawnbroker	93 6%	39 5%	48 6%	34 6%	34 7%	12 7% *	2 1% *	24 6% *	25 6% *	36 6% *
Defaulted on another loan/bill/payment	80 5%	22 3%	54 7% j	47 8% jo	43 8% jo	6 4% *	3 2% *	33 8% r	27 7% r	19 3% *
Asked a friend or relative to give you the money or buythings on your behalf	43 3%	25 4%	18 2%	12 2%	7 1%	4 2% *	4 3% *	14 3% *	10 2% *	14 2% *
Sold something	39 3%	15 2%	24 3%	16 3%	14 3%	4 3% *	11 7% jm*	9 2% *	7 2% *	20 3% *
Saved up until I had the money	12 1%	8 1%	4 1%	3 1%	3 *	2 1% *	2 1% *	3 1% *	4 1% *	5 1% *
Used savings I already had	10 1%	5 1%	5 1%	5 1%	3 1%	- - *	- - *	1 *	- - *	8 1% *
Would have struggled to make ends meet	10 1%	7 1%	3 *	3 *	1 *	1 1% *	1 * *	4 1% *	3 1% *	2 * *
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDSB1 What would have done if had not been able to get a payday loan on this occasion

Base: All respondents

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	1560	769	726	523	472	154	138	405	379	661
Base	1560	711	777	564	522	160	142	418	395	630
Made cut backs in other areas	10 1%	6 1%	4 *	4 1%	2 *	- * *	- - *	2 *	4 1%	4 1%
Don't know/too hard to say	175 11%	73 10%	89 11%	63 11%	63 12%	19 12% *	20 14% *	55 13% q	28 7%	77 12% q
Something else	30 2%	9 1%	20 3%	18 3%	14 3%	4 3% *	3 2% *	8 2%	6 1%	14 2%
Refused	27 2%	8 1%	17 2%	17 3%	15 3%	8 5% j*	3 2% *	11 3%	3 1%	10 2%
GONE WITHOUT/ CUT BACK/ STRUGGLED (1/ 4/ 9/ 11)	479 31%	235 33% lm	218 28%	147 26%	133 26%	64 40% klm*	49 34% *	112 27%	127 32%	194 31%
SELF-FUNDED (2/ 3)	49 3%	20 3%	30 4%	22 4%	17 3%	4 3% *	11 7% *	10 2%	7 2%	28 4%
BORROWED - ANY (5/ 7)	573 37%	273 38% n	277 36% n	196 35% n	192 37% n	40 25% *	42 30% *	155 37%	157 40%	226 36%
FRIENDS/ FAMILY (5/ 6)	523 34%	260 36% n	247 32% n	174 31% n	165 32% n	32 20% *	44 31% *	145 35%	142 36%	203 32%
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSB1 What would have done if had not been able to get a payday loan on this occasion

Base: All respondents

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	1560	148	453	87	200	156	233	186
Base	1560	156	480	72	203	151	214	193
Borrowed from friends/family	480 31%	65 42% tw*	137 28%	18 26% *	57 28%	40 26%	74 35%	63 33%
Gone without	447 29%	41 26% *	132 28%	24 34% *	68 33%	39 26%	52 24%	56 29%
Spoke to people to whom you owed money/requested more time	104 7%	10 6% *	30 6%	2 3% *	17 9%	14 9%	17 8%	9 5%
Borrowed in some other way/overdraft/credit card/pawnbroker	93 6%	3 2% *	38 8%	6 9% *	13 6%	10 6%	7 3%	13 7%
Defaulted on another loan/bill/payment	80 5%	7 5% *	33 7%	4 6% *	15 7%	10 7%	5 2%	5 2%
Asked a friend or relative to give you the money or buythings on your behalf	43 3%	5 3% *	7 2%	1 2% *	6 3%	5 4%	8 4%	9 5%
Sold something	39 3%	5 3% *	13 3%	4 5% *	1 *	5 4%	5 2%	3 2%
Saved up until I had the money	12 1%	2 1% *	2 *	1 1% *	1 1%	1 1%	1 1%	- -
Used savings I already had	10 1%	- - *	- *	- 1% *	2 1%	3 2%	- -	5 3%
Would have struggled to make ends meet	10 1%	1 1% *	3 1%	- - *	3 2%	1 *	1 1%	1 *
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSB1 What would have done if had not been able to get a payday loan on this occasion

Base: All respondents

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	1560	148	453	87	200	156	233	186
Base	1560	156	480	72	203	151	214	193
Made cut backs in other areas	10 1%	- * *	2 *	- * *	3 2%	1 *	- -	3 2%
Don't know/too hard to say	175 11%	12 8% *	60 13%	9 12% *	14 7%	20 13%	31 15%	17 9%
Something else	30 2%	4 3% *	11 2%	1 2% *	1 1%	- -	8 4%	4 2%
Refused	27 2%	1 1% *	11 2%	- - *	3 1%	2 1%	3 1%	5 3%
GONE WITHOUT/ CUT BACK/ STRUGGLED (1/ 4/ 9/ 11)	479 31%	44 28% *	139 29%	25 35% *	75 37%	42 28%	55 26%	60 31%
SELF-FUNDED (2/ 3)	49 3%	5 3% *	13 3%	4 6% *	3 1%	8 5%	5 2%	8 4%
BORROWED - ANY (5/ 7)	573 37%	68 44% *	175 36%	25 35% *	70 34%	49 33%	82 38%	76 39%
FRIENDS/ FAMILY (5/ 6)	523 34%	70 45% *	144 30%	20 27% *	63 31%	45 30%	83 39%	72 37%
Overlap formulae used		tuvw*						
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

Competition Commission - Payday Lending Survey - 120248

QPDSB1 What would have done if had not been able to get a payday loan on this occasion

Base: All respondents

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	1560	540	919	735	690	1281	205	919	550	1096	370
Base	1560	503	963	716	706	1280	204	900	564	1081	383
Borrowed from friends/family	480 31%	149 30%	308 32%	206 29%	244 35%	401 31%	63 31%	301 33%	159 28%	326 30%	136 36%
Gone without	447 29%	142 28%	271 28%	208 29%	193 27%	353 28%	66 33%	242 27%	172 31%	300 28%	113 29%
Spoke to people to whom you owed money/requested more time	104 7%	43 9%	59 6%	48 7%	47 7%	87 7%	16 8%	62 7%	40 7%	91 8%	12 3%
Borrowed in some other way/overdraft/credit card/pawnbroker	93 6%	34 7%	53 6%	41 6%	42 6%	73 6%	14 7%	48 5%	40 7%	57 5%	29 8%
Defaulted on another loan/bill/payment	80 5%	26 5%	53 6%	38 5%	39 6%	68 5%	11 6%	46 5%	33 6%	64 6%	15 4%
Asked a friend or relative to give you the money or buythings on your behalf	43 3%	9 2%	32 3%	11 2%	28 4%	39 3%	3 1%	25 3%	18 3%	29 3%	13 3%
Sold something	39 3%	12 2%	26 3%	16 2%	17 2%	31 2%	7 3%	21 2%	14 2%	25 2%	14 4%
Saved up until I had the money	12 1%	4 1%	7 1%	8 1%	4 1%	9 1%	3 1%	8 1%	4 1%	8 1%	3 1%
Used savings I already had	10 1%	4 1%	6 1%	4 1%	6 1%	10 1%	- -	5 1%	5 1%	7 1%	1 *
Would have struggled to make ends meet	10 1%	2 *	8 1%	3 *	6 1%	8 1%	1 *	4 *	4 1%	6 1%	4 1%
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

Competition Commission - Payday Lending Survey - 120248

QPDSB1 What would have done if had not been able to get a payday loan on this occasion

Base: All respondents

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	1560	540	919	735	690	1281	205	919	550	1096	370
Base	1560	503	963	716	706	1280	204	900	564	1081	383
Made cut backs in other areas	10 1%	2 *	7 1%	3 *	7 1%	10 1%	- -	9 1%	1 *	5 1%	4 1%
Don't know/too hard to say	175 11%	57 11%	98 10%	94 13% D	59 8%	139 11%	16 8%	98 11%	51 9%	120 11%	31 8%
Something else	30 2%	9 2%	18 2%	23 3% D	6 1%	26 2%	3 1%	11 1%	17 3%	23 2%	5 1%
Refused	27 2%	10 2%	16 2%	13 2%	10 1%	24 2%	1 1%	20 2%	6 1%	20 2%	3 1%
GONE WITHOUT/ CUT BACK/ STRUGGLED (1/ 4/ 9/ 11)	479 31%	150 30%	294 30%	222 31%	209 30%	380 30%	70 34%	262 29%	181 32%	320 30%	124 32%
SELF-FUNDED (2/ 3)	49 3%	17 3%	31 3%	20 3%	22 3%	41 3%	7 3%	26 3%	19 3%	33 3%	15 4%
BORROWED - ANY (5/ 7)	573 37%	184 36%	361 38%	247 34%	286 41%	475 37%	77 38%	349 39%	199 35%	382 35%	166 43% I
FRIENDS/ FAMILY (5/ 6)	523 34%	159 32%	340 35%	217 30%	272 39% C	440 34%	66 32%	326 36%	177 31%	355 33%	149 39%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

QPDSB1 What would have done if had not been able to get a payday loan on this occasion
Base: All respondents

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	1560	288	1246	138	95	818	387	1508	1296	1261
Base	1560	351	1182	199	107	827	309	1524	1268	1306
Borrowed from friends/family	480 31%	88 25%	382 32%	52 26% *	27 25% *	283 34%	87 28%	472 31%	391 31%	409 31%
Gone without	447 29%	107 30%	333 28%	41 21% *	28 26% *	236 28%	101 33% M	431 28%	366 29%	366 28%
Spoke to people to whom you owed money/requested more time	104 7%	25 7%	79 7%	12 6% *	8 7% *	54 7%	23 8%	103 7%	97 8%	95 7%
Borrowed in some other way/overdraft/credit card/pawnbroker	93 6%	27 8%	65 5%	19 10% *	7 7% *	41 5%	18 6%	93 6%	83 7%	81 6%
Defaulted on another loan/bill/payment	80 5%	21 6%	58 5%	30 15% OP*	7 7% *	35 4%	5 2%	78 5% R	53 4%	64 5% R
Asked a friend or relative to give you the money or buythings on your behalf	43 3%	10 3%	32 3%	2 1% *	3 3% *	26 3%	10 3%	41 3%	36 3%	35 3%
Sold something	39 3%	11 3%	28 2%	7 4% *	1 1% *	16 2%	10 3%	38 2%	35 3%	32 2%
Saved up until I had the money	12 1%	2 1%	10 1%	- * *	1 1% *	5 1%	4 1%	12 1%	7 1%	11 1%
Used savings I already had	10 1%	4 1%	7 1%	1 * *	- * *	4 *	6 2%	10 1%	7 1%	5 *
Would have struggled to make ends meet	10 1%	- -	9 1%	1 * *	- * *	7 1%	- -	10 1%	6 *	10 1%
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSB1 What would have done if had not been able to get a payday loan on this occasion
Base: All respondents

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	1560	288	1246	138	95	818	387	1508	1296	1261
Base	1560	351	1182	199	107	827	309	1524	1268	1306
Made cut backs in other areas	10 1%	1 *	9 1%	1 *	- *	5 1%	4 1%	10 1%	5 *	5 *
Don't know/too hard to say	175 11%	42 12%	128 11%	22 11%	17 16%	86 10%	33 11%	172 11%	135 11%	143 11%
Something else	30 2%	9 3%	20 2%	9 4%	5 4%	13 2%	2 1%	30 2%	22 2%	25 2%
Refused	27 2%	6 2%	21 2%	1 1%	3 3%	16 2%	6 2%	26 2%	26 2%	25 2%
GONE WITHOUT/ CUT BACK/ STRUGGLED (1/ 4/ 9/ 11)	479 31%	110 31%	362 31%	43 22%	29 27%	253 31%	109 35% M	462 30%	383 30%	391 30%
SELF-FUNDED (2/ 3)	49 3%	15 4%	35 3%	8 4%	1 1%	19 2%	16 5%	48 3%	42 3%	37 3%
BORROWED - ANY (5/ 7)	573 37%	114 32%	447 38%	71 36%	34 32%	325 39%	106 34%	564 37%	474 37%	491 38%
FRIENDS/ FAMILY (5/ 6)	523 34%	98 28%	414 35%	54 27%	30 28%	310 37%	97 31%	512 34%	427 34%	445 34%
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g										
Minimum Base: 30 (**). Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g										
Minimum Base: 30 (**). Small Base: 100 (*)										
Continuity correction applied										

QPDSB1 What would have done if had not been able to get a payday loan on this occasion
Base: All respondents

	Total	(SAMPLE) Size of loan			(SAMPLE) Date of loan			Reason for loan (General)	
		High (£200+) (T)	Low (Less than £200) (U)	Unknown (V)	A-Recent (W)	B-Mid term (X)	C-Longer ago (Y)	Unexpected INCREASE in expenses/ outgoings (Z)	Unexpected DECREASE in income (a)
Unweighted Base	1560	710	781	69	547	735	278	785	296
Base	1560	760	720	80	467	755	338	817	303
Borrowed from friends/family	480 31%	234 31%	215 30%	31 39% *	133 28%	250 33%	97 29%	266 33%	85 28%
Gone without	447 29%	191 25%	238 33% T	18 22% *	155 33% X	192 25%	100 30%	225 28%	77 25%
Spoke to people to whom you owed money/requested more time	104 7%	51 7%	48 7%	5 6% *	38 8% X	34 5%	32 10% X	52 6%	19 6%
Borrowed in some other way/overdraft/credit card/pawnbroker	93 6%	51 7%	37 5%	5 6% *	28 6%	43 6%	22 6%	35 4%	19 6%
Defaulted on another loan/bill/payment	80 5%	46 6%	31 4%	3 4% *	12 3%	55 7% W	13 4%	45 6%	28 9%
Asked a friend or relative to give you the money or buythings on your behalf	43 3%	15 2%	28 4%	- - *	24 5% X	13 2%	5 2%	19 2%	10 3%
Sold something	39 3%	23 3%	16 2%	- - *	8 2%	22 3%	9 3%	15 2%	16 5% Z
Saved up until I had the money	12 1%	6 1%	5 1%	1 1% *	3 1%	6 1%	4 1%	8 1%	1 *
Used savings I already had	10 1%	8 1%	1 *	1 2% *	3 1%	3 *	4 1%	3 *	2 1%
Would have struggled to make ends meet	10 1%	8 1%	2 *	- - *	3 1%	6 1%	1 *	6 1%	4 1%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied									

QPDSB1 What would have done if had not been able to get a payday loan on this occasion
Base: All respondents

	Total	(SAMPLE) Size of loan			(SAMPLE) Date of loan			Reason for loan (General)	
		High (£200+) (T)	Low (Less than £200) (U)	Unknown (V)	A-Recent (W)	B-Mid term (X)	C-Longer ago (Y)	Unexpected INCREASE in expenses/ outgoings (Z)	Unexpected DECREASE in income (a)
Unweighted Base	1560	710	781	69	547	735	278	785	296
Base	1560	760	720	80	467	755	338	817	303
Made cut backs in other areas	10 1%	6 1%	3 *	- - *	4 1%	3 *	2 1%	5 1%	- -
Don't know/too hard to say	175 11%	91 12%	71 10%	13 16% *	43 9%	93 12%	40 12%	99 12%	31 10%
Something else	30 2%	16 2%	10 1%	3 4% *	8 2%	13 2%	9 3%	14 2%	10 3%
Refused	27 2%	13 2%	14 2%	- - *	5 1%	21 3%	1 *	23 3%	2 1%
GONE WITHOUT/ CUT BACK/ STRUGGLED (1/ 4/ 9/ 11)	479 31%	212 28%	248 34% T	18 23% *	165 35% X	207 27%	107 32%	244 30%	82 27%
SELF-FUNDED (2/ 3)	49 3%	31 4%	17 2%	1 2% *	11 2%	25 3%	13 4%	19 2%	18 6% Z
BORROWED - ANY (5/ 7)	573 37%	285 37%	252 35%	36 45% *	160 34%	293 39%	119 35%	301 37%	103 34%
FRIENDS/ FAMILY (5/ 6)	523 34%	249 33%	243 34%	31 39% *	157 34%	264 35%	102 30%	285 35%	95 31%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied									

Competition Commission - Payday Lending Survey - 120248

QPDSB1 What would have done if had not been able to get a payday loan on this occasion

Base: All respondents

	Total	Use of loan				Whether repayment date has passed	
		Living expenses (b)	Car/ vehicle (c)	Rent or mortgage (d)	Other (e)	Yes (f)	No (g)
Unweighted Base	1560	827	152	63	546	1092	449
Base	1560	830	149	57	551	1131	411
Borrowed from friends/family	480 31%	273 33% e	54 37% e	23 40% e*	139 25%	346 31%	127 31%
Gone without	447 29%	201 24%	39 26%	12 21% *	202 37% b	313 28%	132 32%
Spoke to people to whom you owed money/requested more time	104 7%	48 6%	6 4%	5 9% *	45 8%	71 6%	32 8%
Borrowed in some other way/overdraft/credit card/pawnbroker	93 6%	46 6%	4 2%	1 2% *	43 8%	65 6%	23 6%
Defaulted on another loan/bill/payment	80 5%	63 8% ce	1 1%	2 4% *	14 3%	69 6% g	11 3%
Asked a friend or relative to give you the money or buythings on your behalf	43 3%	28 3%	5 4%	2 4% *	9 2%	25 2%	16 4%
Sold something	39 3%	30 4% e	2 1%	1 3% *	6 1%	32 3%	7 2%
Saved up until I had the money	12 1%	3 *	4 3%	1 1% *	5 1%	9 1%	3 1%
Used savings I already had	10 1%	3 *	3 2%	1 2% *	3 1%	7 1%	3 1%
Would have struggled to make ends meet	10 1%	3 *	1 1%	1 1% *	6 1%	8 1%	2 1%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied							

QPDSB1 What would have done if had not been able to get a payday loan on this occasion

Base: All respondents

	Total	Use of loan				Whether repayment date has passed	
		Living expenses (b)	Car/ vehicle (c)	Rent or mortgage (d)	Other (e)	Yes (f)	No (g)
Unweighted Base	1560	827	152	63	546	1092	449
Base	1560	830	149	57	551	1131	411
Made cut backs in other areas	10 1%	1 *	5 4% b	- - *	3 1%	7 1%	3 1%
Don't know/too hard to say	175 11%	104 13%	21 14%	6 11% *	50 9%	137 12%	38 9%
Something else	30 2%	18 2%	3 2%	1 2% *	8 1%	22 2%	8 2%
Refused	27 2%	9 1%	1 1%	- - *	17 3%	22 2%	5 1%
GONE WITHOUT/ CUT BACK/ STRUGGLED (1/ 4/ 9/ 11)	479 31%	208 25%	49 33%	13 23% *	216 39% b	336 30%	140 34%
SELF-FUNDED (2/ 3)	49 3%	33 4%	5 3%	3 5% *	9 2%	39 3%	10 3%
BORROWED - ANY (5/ 7)	573 37%	319 38%	58 39%	24 42% *	182 33%	411 36%	151 37%
FRIENDS/ FAMILY (5/ 6)	523 34%	301 36% e	60 40% e	25 44% e*	147 27%	371 33%	144 35%
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDSB1 What would have done if had not been able to get a payday loan on this occasion
Base: All respondents

	Total	Whether paid back loan in full		Action taken when not paid back on repayment date			Whether shopped around for sampled loan		Whether ever shopped around for loan	
		Yes (A)	No (B)	Rollover (C)	Repayment plan (D)	Defaulted (E)	Yes (F)	No (G)	Yes (H)	No (I)
Unweighted Base	1560	882	191	93	85	64	363	1191	545	1012
Base	1560	896	207	92	82	80	421	1131	621	937
Borrowed from friends/family	480 31%	299 33% B	44 21%	20 22% *	21 25% *	17 21% *	124 29%	350 31%	191 31%	288 31%
Gone without	447 29%	257 29%	54 26%	28 31%	22 27% *	25 32% *	97 23%	350 31% F	158 25%	289 31%
Spoke to people to whom you owed money/requested more time	104 7%	43 5%	24 12% A	10 11% *	4 5% *	2 3% *	40 10% G	63 6%	52 8%	51 5%
Borrowed in some other way/overdraft/credit card/pawnbroker	93 6%	48 5%	12 6%	6 7% *	5 6% *	6 8% *	24 6%	69 6%	38 6%	54 6%
Defaulted on another loan/bill/payment	80 5%	51 6%	11 5%	4 4% *	4 5% *	8 9% *	42 10% G	38 3%	51 8% I	30 3%
Asked a friend or relative to give you the money or buythings on your behalf	43 3%	20 2%	5 2%	2 2% *	5 6% *	2 3% *	18 4%	25 2%	19 3%	24 3%
Sold something	39 3%	20 2%	9 4%	- - *	4 4% *	4 5% *	9 2%	31 3%	12 2%	27 3%
Saved up until I had the money	12 1%	5 1%	4 2%	- - *	- 1% *	- 1% *	3 1%	9 1%	4 1%	8 1%
Used savings I already had	10 1%	4 *	3 2%	- - *	3 3% *	- 1% *	5 1%	5 *	5 1%	5 1%
Would have struggled to make ends meet	10 1%	8 1%	-	- - *	- - *	- - *	4 1%	6 1%	5 1%	5 1%
Made cut backs in other areas	10 1%	7 1%	-	- - *	- - *	- - *	2 *	8 1%	2 *	8 1%
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSB1 What would have done if had not been able to get a payday loan on this occasion
Base: All respondents

	Total	Whether paid back loan in full		Action taken when not paid back on repayment date			Whether shopped around for sampled loan		Whether ever shopped around for loan	
		Yes (A)	No (B)	Rollover (C)	Repayment plan (D)	Defaulted (E)	Yes (F)	No (G)	Yes (H)	No (I)
Unweighted Base	1560	882	191	93	85	64	363	1191	545	1012
Base	1560	896	207	92	82	80	421	1131	621	937
Don't know/too hard to say	175 11%	108 12%	25 12%	12 13% *	6 8% *	8 10% *	38 9%	137 12%	62 10%	114 12%
Something else	30 2%	11 1%	11 5% A	5 5% *	6 7% *	1 1% *	10 2%	20 2%	12 2%	18 2%
Refused	27 2%	17 2%	5 2%	4 4% *	4 5% *	5 6% *	5 1%	21 2%	10 2%	16 2%
GONE WITHOUT/ CUT BACK/ STRUGGLED (1/ 4/ 9/ 11)	479 31%	276 31%	58 28%	29 31% *	22 27% *	26 32% *	106 25%	373 33% F	169 27%	309 33%
SELF-FUNDED (2/ 3)	49 3%	23 3%	12 6%	- * C*	6 8% *	5 6% *	14 3%	35 3%	17 3%	32 3%
BORROWED - ANY (5/ 7)	573 37%	347 39% B	57 27%	26 28% *	25 31% *	23 29% *	148 35%	418 37%	229 37%	343 37%
FRIENDS/ FAMILY (5/ 6)	523 34%	319 36% B	49 24%	22 24% *	25 31% *	19 24% *	142 34%	375 33%	211 34%	312 33%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDSB1 What would have done if had not been able to get a payday loan on this occasion
Base: All respondents

	Total	How well understood repayment amount			Confidence in repaying loan			Ease of getting money to pay back loan		
		Very well (J)	Very/ Fairly well (K)	Not very/ Not at all well (L)	Very confident (M)	Very/ Fairly confident (N)	Not very/Not at all confident (O)	Easier than expected (P)	Same as expected (Q)	More difficult than expected (R)
Unweighted Base	1560	1236	1478	80	1280	1499	57	287	627	169
Base	1560	1224	1474	84	1244	1485	65	289	633	198
Borrowed from friends/family	480 31%	386 32%	458 31%	22 26% *	388 31%	462 31%	16 25% *	83 29%	209 33%	52 26%
Gone without	447 29%	350 29%	432 29%	14 17% *	371 30%	428 29%	19 29% *	92 32%	166 26%	46 23%
Spoke to people to whom you owed money/requested more time	104 7%	81 7%	100 7%	4 5% *	82 7%	93 6%	11 17% N*	13 5%	32 5%	25 13% PQ
Borrowed in some other way/overdraft/credit card/pawnbroker	93 6%	66 5%	79 5%	14 16% JK*	68 5%	85 6%	4 6% *	20 7%	36 6%	9 5%
Defaulted on another loan/bill/payment	80 5%	61 5%	74 5%	6 7% *	49 4%	75 5% M	6 9% *	15 5%	41 6%	14 7%
Asked a friend or relative to give you the money or buythings on your behalf	43 3%	37 3%	43 3%	- - *	38 3%	42 3%	1 2% *	5 2%	18 3%	2 1%
Sold something	39 3%	30 2%	36 2%	3 3% *	29 2%	35 2%	- - *	10 4%	15 2%	7 3%
Saved up until I had the money	12 1%	10 1%	11 1%	1 1% *	8 1%	12 1%	- 1% *	5 2%	2 *	1 1%
Used savings I already had	10 1%	7 1%	10 1%	- 1% *	7 1%	10 1%	- - *	- -	3 *	4 2%
Would have struggled to make ends meet	10 1%	9 1%	9 1%	1 1% *	9 1%	10 1%	- - *	1 *	6 1%	- -
Made cut backs in other areas	10 1%	9 1%	9 1%	1 1% *	10 1%	10 1%	- - *	- -	7 1%	- -
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSB1 What would have done if had not been able to get a payday loan on this occasion
Base: All respondents

	Total	How well understood repayment amount			Confidence in repaying loan			Ease of getting money to pay back loan		
		Very well (J)	Very/ Fairly well (K)	Not very/ Not at all well (L)	Very confident (M)	Very/ Fairly confident (N)	Not very/Not at all confident (O)	Easier than expected (P)	Same as expected (Q)	More difficult than expected (R)
Unweighted Base	1560	1236	1478	80	1280	1499	57	287	627	169
Base	1560	1224	1474	84	1244	1485	65	289	633	198
Don't know/too hard to say	175 11%	139 11%	163 11%	12 14% *	142 11%	171 11%	5 7% *	32 11%	81 13%	23 12%
Something else	30 2%	20 2%	27 2%	3 4% *	22 2%	28 2%	2 3% *	3 1%	9 1%	9 5%
Refused	27 2%	17 1%	23 2%	4 4% *	22 2%	26 2%	1 2% *	9 3%	7 1%	5 3%
GONE WITHOUT/ CUT BACK/ STRUGGLED (1/ 4/ 9/ 11)	479 31%	379 31%	461 31%	17 20% *	397 32%	460 31%	19 30% *	99 34%	182 29%	47 24%
SELF-FUNDED (2/ 3)	49 3%	37 3%	46 3%	3 4% *	36 3%	45 3%	- - *	10 4%	18 3%	11 5%
BORROWED - ANY (5/ 7)	573 37%	452 37%	537 36%	36 42% *	456 37%	547 37%	20 31% *	103 36%	245 39%	61 31%
FRIENDS/ FAMILY (5/ 6)	523 34%	423 35%	501 34%	22 26% *	426 34%	503 34%	18 27% *	88 30%	227 36%	55 28%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDSB1 What would have done if had not been able to get a payday loan on this occasion
Base: All respondents

	Total	Confidence and ease of repayment			Type of loan compared			Aware of any high street lenders		Aware of any online lenders	
		Very confident and found easy (S)	Very confident and found same (T)	Very confident and found difficult (U)	Online only (V)	Retail only (W)	Online and Retail (X)	Yes (Y)	No (Z)	Yes (a)	No (b)
Unweighted Base	1560	239	532	96	367	39	128	1296	264	1508	52
Base	1560	234	528	112	452	27	133	1268	292	1524	36
Borrowed from friends/family	480 31%	65 28%	180 34%	29 26% *	146 32%	9 32% *	35 26% *	391 31%	89 30%	472 31%	8 23% *
Gone without	447 29%	80 34%	143 27%	31 28% *	108 24%	7 26% *	39 29% *	366 29%	81 28%	431 28%	16 45% a*
Spoke to people to whom you owed money/requested more time	104 7%	12 5%	31 6%	10 9% *	40 9%	1 2% *	11 8% *	97 8% Z	7 2%	103 7%	1 3% *
Borrowed in some other way/overdraft/credit card/pawnbroker	93 6%	17 7%	26 5%	6 6% *	24 5%	3 10% *	11 8% *	83 7%	10 3%	93 6%	- * *
Defaulted on another loan/bill/payment	80 5%	7 3%	28 5%	5 4% *	38 8%	1 5% *	12 9% *	53 4%	27 9% Y	78 5%	2 6% *
Asked a friend or relative to give you the money or buythings on your behalf	43 3%	4 2%	15 3%	1 1% *	15 3%	1 2% *	4 3% *	36 3%	8 3%	41 3%	3 7% *
Sold something	39 3%	9 4%	7 1%	6 5% *	8 2%	1 4% *	2 2% *	35 3%	4 1%	38 2%	1 3% *
Saved up until I had the money	12 1%	5 2%	1 *	- * *	2 *	1 2% *	1 1% *	7 1%	5 2%	12 1%	1 2% *
Used savings I already had	10 1%	-	3 1%	1 1% *	2 *	3 10% VX*	- * *	7 1%	3 1%	10 1%	- * *
Would have struggled to make ends meet	10 1%	1 1%	5 1%	- * *	4 1%	- * *	1 1% *	6 *	4 2%	10 1%	- * *
Made cut backs in other areas	10 1%	-	7 1%	- * *	2 *	- * *	- * *	5 *	5 2%	10 1%	- * *
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

QPDSB1 What would have done if had not been able to get a payday loan on this occasion
Base: All respondents

	Total	Confidence and ease of repayment			Type of loan compared			Aware of any high street lenders		Aware of any online lenders	
		Very confident and found easy (S)	Very confident and found same (T)	Very confident and found difficult (U)	Online only (V)	Retail only (W)	Online and Retail (X)	Yes (Y)	No (Z)	Yes (a)	No (b)
Unweighted Base	1560	239	532	96	367	39	128	1296	264	1508	52
Base	1560	234	528	112	452	27	133	1268	292	1524	36
Don't know/too hard to say	175 11%	21 9%	70 13%	13 11% *	45 10%	2 7% *	13 10% *	135 11%	40 14%	172 11%	3 8% *
Something else	30 2%	3 1%	7 1%	6 5% *	9 2%	- * *	3 2% *	22 2%	8 3%	30 2%	- * *
Refused	27 2%	9 4%	7 1%	3 2% *	9 2%	- * *	1 1% *	26 2%	1 *	26 2%	1 2% *
GONE WITHOUT/ CUT BACK/ STRUGGLED (1/ 4/ 9/ 11)	479 31%	87 37%	156 30%	31 28% *	116 26%	8 28% *	41 31% *	383 30%	95 33%	462 30%	17 47% *
SELF-FUNDED (2/ 3)	49 3%	9 4%	9 2%	7 6% *	10 2%	4 14% VX*	2 2% *	42 3%	7 2%	48 3%	1 3% *
BORROWED - ANY (5/ 7)	573 37%	82 35%	206 39%	36 32% *	170 38%	11 42% *	46 34% *	474 37%	98 34%	564 37%	8 23% *
FRIENDS/ FAMILY (5/ 6)	523 34%	69 30%	195 37%	30 27% *	161 36%	9 34% *	39 29% *	427 34%	96 33%	512 34%	11 31% *
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

QPDSB1 What would have done if had not been able to get a payday loan on this occasion
Base: All respondents

	Total	Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		More confident (c)	Less confident (d)	No change (e)	New (f)	Repeat (g)	New (h)	Repeat (i)
Unweighted Base	1560	1	8	99	531	1010	849	692
Base	1560	1	5	88	446	1100	877	669
Borrowed from friends/family	480 31%	1 100%	1 24%	25 29%	132 30%	346 31%	267 30%	210 31%
Gone without	447 29%	- **	2 43%	27 30%	149 33%	293 27%	243 28%	199 30%
Spoke to people to whom you owed money/requested more time	104 7%	- **	- **	8 10%	36 8%	67 6%	64 7%	39 6%
Borrowed in some other way/overdraft/credit card/pawnbroker	93 6%	- **	- 8%	2 2%	21 5%	72 7%	67 8%	25 4%
Defaulted on another loan/bill/payment	80 5%	- **	- **	3 3%	10 2%	71 6%	45 5%	36 5%
Asked a friend or relative to give you the money or buythings on your behalf	43 3%	- **	- 8%	3 3%	12 3%	31 3%	20 2%	23 3%
Sold something	39 3%	- **	- **	5 6%	13 3%	26 2%	23 3%	16 2%
Saved up until I had the money	12 1%	- **	- **	- -	5 1%	7 1%	8 1%	4 1%
Used savings I already had	10 1%	- **	- **	2 2%	6 1%	4 *	7 1%	3 *
Would have struggled to make ends meet	10 1%	- **	- **	- -	1 *	9 1%	2 *	8 1%
Made cut backs in other areas	10 1%	- **	- **	- *	4 1%	6 1%	6 1%	4 1%
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSB1 What would have done if had not been able to get a payday loan on this occasion

Base: All respondents

	Total	Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		More confident (c)	Less confident (d)	No change (e)	New (f)	Repeat (g)	New (h)	Repeat (i)
Unweighted Base	1560	1	8	99	531	1010	849	692
Base	1560	1	5	88	446	1100	877	669
Don't know/too hard to say	175 11%	- ..	1 16% ..	10 12%	42 9%	128 12%	85 10%	85 13%
Something else	30 2%	- ..	- ..	2 2%	6 1%	24 2%	18 2%	12 2%
Refused	27 2%	- ..	- ..	1 1%	10 2%	17 2%	23 3% i	4 1%
GONE WITHOUT/ CUT BACK/ STRUGGLED (1/ 4/ 9/ 11)	479 31%	- ..	2 43% ..	27 31%	159 36% g	314 29%	258 29%	215 32%
SELF-FUNDED (2/ 3)	49 3%	- ..	- ..	7 8%	19 4%	30 3%	30 3%	19 3%
BORROWED - ANY (5/ 7)	573 37%	1 100% ..	2 32% ..	27 31%	153 34%	417 38%	334 38%	236 35%
FRIENDS/ FAMILY (5/ 6)	523 34%	1 100% ..	2 32% ..	28 32%	144 32%	376 34%	288 33%	233 35%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied								

Competition Commission - Payday Lending Survey - 120248

QPDSB2 Way in which would have been most likely to borrow money if had not been able to get a payday loan on this occasion
Base: All who would have borrowed in some other way if had not been able to get a payday loan on this occasion

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	56	28	23	9	27	14	35	7	4	5
Base	61	33	23	11	26	18	41	5	6	4
Credit card	13 21%	7 21%	5 22%	- 4%	7 25%	3 15%	10 25%	1 10%	1 9%	1 26%
An overdraft	9 15%	8 24%	1 4%	5 46%	3 12%	1 5%	4 9%	1 25%	4 63%	- -
Bank or building society loan	7 12%	4 11%	4 16%	- -	3 13%	3 15%	5 12%	- -	2 29%	1 18%
Pawnbroker loan	2 3%	1 3%	1 2%	- 4%	1 3%	- -	- 1%	1 13%	- -	1 14%
Home credit (a company that collects payments from your home)	1 1%	- -	1 3%	- -	- -	1 4%	- -	- -	- -	1 18%
Credit union loan	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Unlicensed lender (loan shark)	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
DWP crisis loan or the Social Fund	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Retail credit (e.g. goods bought on mail order or on finance)	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Depends on the amount needed/varies too much to say	4 7%	3 8%	1 3%	- -	3 13%	1 7%	3 6%	1 13%	- -	- -
Don't know	6 11%	4 13%	2 10%	1 8%	2 9%	3 15%	5 11%	1 17%	- -	1 24%
Refusal	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSB2 Way in which would have been most likely to borrow money if had not been able to get a payday loan on this occasion
Base: All who would have borrowed in some other way if had not been able to get a payday loan on this occasion

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	56	28	23	9	27	14	35	7	4	5
Base	61	33	23	11	26	18	41	5	6	4
None of these	18	7	9	4	7	7	15	1	-	-
	29%	20%	41%	39%	26%	39%	36%	23%	-	-
		**	**	**	**	**	**	**	**	**
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

Competition Commission - Payday Lending Survey - 120248

QPDSB2 Way in which would have been most likely to borrow money if had not been able to get a payday loan on this occasion
Base: All who would have borrowed in some other way if had not been able to get a payday loan on this occasion

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	56	23	23	9	14	4	40	4	4	2
Base	61	28	22	10	12	3	47	3	5	1
Credit card	13 21%	8 29%	3 14%	3 25%	1 5%	1 27%	9 20%	2 63%	1 14%	- -
An overdraft	9 15%	- 2%	8 38%	4 38%	4 38%	- -	8 16%	1 37%	- -	- -
Bank or building society loan	7 12%	2 6%	3 13%	2 18%	1 9%	- -	7 15%	- -	1 11%	- -
Pawnbroker loan	2 3%	- -	2 8%	1 7%	1 8%	- -	2 4%	- -	- -	- -
Home credit (a company that collects payments from your home)	1 1%	1 2%	- -	- -	- -	- -	1 1%	- -	- -	- -
Credit union loan	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Unlicensed lender (loan shark)	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
DWP crisis loan or the Social Fund	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Retail credit (e.g. goods bought on mail order or on finance)	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Depends on the amount needed/ varies too much to say	4 7%	1 3%	2 8%	- 4%	1 11%	1 20%	3 6%	- -	- -	- 50%
Don't know	6 11%	3 12%	1 6%	- 4%	1 8%	2 54%	5 12%	- -	- -	- 50%
Refusal	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

Competition Commission - Payday Lending Survey - 120248

QPDSB2 Way in which would have been most likely to borrow money if had not been able to get a payday loan on this occasion
Base: All who would have borrowed in some other way if had not been able to get a payday loan on this occasion

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	56	23	23	9	14	4	40	4	4	2
Base	61	28	22	10	12	3	47	3	5	1
None of these	18	13	3	-	2	-	12	-	4	-
	29%	46%	13%	4%	21%	-	27%	-	75%	-
		**	**	**	**	**	**	**	**	**
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

Competition Commission - Payday Lending Survey - 120248

QPDSB2 Way in which would have been most likely to borrow money if had not been able to get a payday loan on this occasion

Base: All who would have borrowed in some other way if had not been able to get a payday loan on this occasion

	Total	Accommodation					Number of people in hhd		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	56	13	31	19	12	6	12	9	30
Base	61	18	27	17	10	11	9	12	35
Credit card	13 21%	6 31% **	7 24% **	4 26% **	2 20% **	- - **	3 31% **	1 8% **	8 24% **
An overdraft	9 15%	1 3% **	2 8% **	1 8% **	1 8% **	6 56% **	1 14% **	4 32% **	4 10% **
Bank or building society loan	7 12%	2 12% **	4 14% **	1 7% **	3 26% **	1 11% **	- - **	- - **	7 21% **
Pawnbroker loan	2 3%	1 3% **	- 2% **	- - **	- 4% **	1 6% **	- 5% **	1 6% **	1 2% **
Home credit (a company that collects payments from your home)	1 1%	- - **	1 2% **	1 4% **	- - **	- - **	- - **	1 6% **	- - **
Credit union loan	-	-	-	-	-	-	-	-	-
Unlicensed lender (loan shark)	-	-	-	-	-	-	-	-	-
DWP crisis loan or the Social Fund	-	-	-	-	-	-	-	-	-
Retail credit (e.g. goods bought on mail order or on finance)	-	-	-	-	-	-	-	-	-
Depends on the amount needed/ varies too much to say	4 7%	- - **	3 12% **	3 15% **	1 6% **	- - **	3 27% **	1 6% **	- - **
Don't know	6 11%	3 15% **	4 14% **	1 8% **	2 23% **	- - **	1 10% **	4 30% **	2 5% **
Refusal	-	-	-	-	-	-	-	-	-
Overlap formulae used	-	-	-	-	-	-	-	-	-
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

Competition Commission - Payday Lending Survey - 120248

QPDSB2 Way in which would have been most likely to borrow money if had not been able to get a payday loan on this occasion
Base: All who would have borrowed in some other way if had not been able to get a payday loan on this occasion

	Total	Accommodation					Number of people in hhd		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	56	13	31	19	12	6	12	9	30
Base	61	18	27	17	10	11	9	12	35
None of these	18	6	7	5	1	3	1	2	13
	29%	35%	24%	32%	12%	26%	13%	14%	38%
		**	**	**	**	**	**	**	**
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

Competition Commission - Payday Lending Survey - 120248

QPDSB2 Way in which would have been most likely to borrow money if had not been able to get a payday loan on this occasion

Base: All who would have borrowed in some other way if had not been able to get a payday loan on this occasion

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	56	25	14	9	3	26	2	2	12	23	34	14
Base	61	27	15	13	2	30	1	2	9	32	32	19
Credit card	13 21%	5 20%	5 34%	2 14%	- -	7 23%	- -	1 52%	1 6%	9 28%	8 25%	3 17%
An overdraft	9 15%	7 28%	1 9%	- -	- -	1 5%	- -	- -	1 6%	6 17%	4 11%	4 20%
Bank or building society loan	7 12%	3 10%	- -	4 31%	1 32%	5 16%	1 45%	- -	1 8%	5 15%	2 7%	2 13%
Pawnbroker loan	2 3%	1 4%	1 4%	- -	- -	1 2%	- -	- -	1 11%	- -	1 3%	1 3%
Home credit (a company that collects payments from your home)	1 1%	- -	1 5%	- -	- -	1 2%	- -	- -	1 8%	- -	1 2%	- -
Credit union loan	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Unlicensed lender (loan shark)	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
DWP crisis loan or the Social Fund	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Retail credit (e.g. goods bought on mail order or on finance)	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Depends on the amount needed/varies too much to say	4 7%	3 10%	1 5%	- -	- -	1 2%	1 55%	1 48%	2 19%	- -	2 7%	1 5%
Don't know	6 11%	5 17%	- 3%	- -	1 68%	2 6%	- -	- -	1 15%	3 8%	5 16%	1 7%
Refusal	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSB2 Way in which would have been most likely to borrow money if had not been able to get a payday loan on this occasion
Base: All who would have borrowed in some other way if had not been able to get a payday loan on this occasion

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	56	25	14	9	3	26	2	2	12	23	34	14
Base	61	27	15	13	2	30	1	2	9	32	32	19
None of these	18	3	6	7	-	13	-	-	2	10	9	7
	29%	11%	41%	55%	-	44%	-	-	28%	31%	28%	36%
		**	**	**	**	**	**	**	**	**	**	**
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

Competition Commission - Payday Lending Survey - 120248

QPDSB2 Way in which would have been most likely to borrow money if had not been able to get a payday loan on this occasion

Base: All who would have borrowed in some other way if had not been able to get a payday loan on this occasion

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	56	15	6	33	29	12	13	40	16	1	24	15
Base	61	12	11	36	25	15	19	50	11	4	25	20
Credit card	13 21%	4 30%	2 17%	6 17%	5 22%	1 9%	5 24%	8 16%	5 46%	- -	5 19%	3 17%
An overdraft	9 15%	1 11%	2 15%	6 17%	3 11%	2 17%	5 25%	9 17%	1 5%	- -	7 27%	1 6%
Bank or building society loan	7 12%	3 23%	- -	5 13%	6 25%	- -	1 6%	5 10%	2 20%	- -	3 14%	3 14%
Pawnbroker loan	2 3%	- 4%	- -	1 3%	1 4%	- -	1 3%	- 1%	1 11%	- -	- 2%	1 3%
Home credit (a company that collects payments from your home)	1 1%	1 6%	- -	- -	1 3%	- -	- -	- -	1 6%	- -	1 3%	- -
Credit union loan	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Unlicensed lender (loan shark)	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
DWP crisis loan or the Social Fund	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Retail credit (e.g. goods bought on mail order or on finance)	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Depends on the amount needed/varies too much to say	4 7%	2 21%	- -	2 6%	3 14%	1 7%	- -	4 8%	1 6%	- -	2 8%	1 5%
Don't know	6 11%	- 4%	3 25%	3 9%	3 11%	4 24%	- -	6 12%	1 5%	- -	2 7%	1 5%
Refusal	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSB2 Way in which would have been most likely to borrow money if had not been able to get a payday loan on this occasion
Base: All who would have borrowed in some other way if had not been able to get a payday loan on this occasion

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	56	15	6	33	29	12	13	40	16	1	24	15
Base	61	12	11	36	25	15	19	50	11	4	25	20
None of these	18	-	5	13	3	7	8	18	-	4	5	10
	29%	4%	43%	35%	10%	48%	42%	36%	-	100%	21%	51%
		**	**	**	**	**	**	**	**	**	**	**
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSB2 Way in which would have been most likely to borrow money if had not been able to get a payday loan on this occasion
Base: All who would have borrowed in some other way if had not been able to get a payday loan on this occasion

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	56	32	13	9
Base	61	43	9	7
Credit card	13 21%	5 11%	4 49%	2 31%
An overdraft	9 15%	8 19%	1 6%	- 6%
Bank or building society loan	7 12%	5 12%	2 25%	- -
Pawnbroker loan	2 3%	- 1%	1 6%	1 9%
Home credit (a company that collects payments from your home)	1 1%	- -	1 8%	- -
Credit union loan	-	-	-	-
Unlicensed lender (loan shark)	-	-	-	-
DWP crisis loan or the Social Fund	-	-	-	-
Retail credit (e.g. goods bought on mail order or on finance)	-	-	-	-
Depends on the amount needed/varies too much to say	4 7%	4 9%	- -	- 6%
Don't know	6 11%	6 14%	1 6%	- -
Refusal	-	-	-	-
Overlap formulae used	-	-	-	-
- Column Means:	-	-	-	-
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y	-	-	-	-
Minimum Base: 30 (**), Small Base: 100 (*)	-	-	-	-
- Column Proportions:	-	-	-	-
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y	-	-	-	-
Minimum Base: 30 (**), Small Base: 100 (*)	-	-	-	-
Continuity correction applied	-	-	-	-

QPDSB2 Way in which would have been most likely to borrow money if had not been able to get a payday loan on this occasion
Base: All who would have borrowed in some other way if had not been able to get a payday loan on this occasion

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	56	32	13	9
Base	61	43	9	7
None of these	18	15	-	3
	29%	34% **	- **	47% **
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QPDSB2 Way in which would have been most likely to borrow money if had not been able to get a payday loan on this occasion

Base: All who would have borrowed in some other way if had not been able to get a payday loan on this occasion

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	56	38	14	2	9	6	23	7	9
Base	61	49	9	1	8	4	35	5	7
Credit card	13	7	4	-	-	4	5	1	2
	21%	14%	45%	50%	-	84%	14%	15%	31%
		**	**	**	**	**	**	**	**
An overdraft	9	8	1	-	1	-	7	1	-
	15%	17%	6%	50%	16%	-	19%	12%	6%
		**	**	**	**	**	**	**	**
Bank or building society loan	7	5	2	-	3	-	2	2	-
	12%	11%	23%	-	35%	-	7%	49%	-
		**	**	**	**	**	**	**	**
Pawnbroker loan	2	-	1	-	-	-	-	1	1
	3%	1%	13%	-	5%	-	-	12%	9%
		**	**	**	**	**	**	**	**
Home credit (a company that collects payments from your home)	1	-	1	-	-	1	-	-	-
	1%	-	7%	-	-	16%	-	-	-
		**	**	**	**	**	**	**	**
Credit union loan	-	-	-	-	-	-	-	-	-
	-	**	**	**	**	**	**	**	**
Unlicensed lender (loan shark)	-	-	-	-	-	-	-	-	-
	-	**	**	**	**	**	**	**	**
DWP crisis loan or the Social Fund	-	-	-	-	-	-	-	-	-
	-	**	**	**	**	**	**	**	**
Retail credit (e.g. goods bought on mail order or on finance)	-	-	-	-	-	-	-	-	-
	-	**	**	**	**	**	**	**	**
Depends on the amount needed/ varies too much to say	4	4	-	-	2	-	2	-	-
	7%	9%	-	-	32%	-	4%	-	6%
		**	**	**	**	**	**	**	**
Don't know	6	6	1	-	-	-	5	1	-
	11%	12%	6%	-	5%	-	15%	12%	-
		**	**	**	**	**	**	**	**
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSB2 Way in which would have been most likely to borrow money if had not been able to get a payday loan on this occasion
Base: All who would have borrowed in some other way if had not been able to get a payday loan on this occasion

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	56	38	14	2	9	6	23	7	9
Base	61	49	9	1	8	4	35	5	7
Refusal	-	-	-	-	-	-	-	-	-
	-	**	**	**	**	**	**	**	**
None of these	18	18	-	-	-	-	14	-	3
	29%	37%	-	-	5%	-	40%	-	47%
		**	**	**	**	**	**	**	**
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

Competition Commission - Payday Lending Survey - 120248

QPDSB2 Way in which would have been most likely to borrow money if had not been able to get a payday loan on this occasion

Base: All who would have borrowed in some other way if had not been able to get a payday loan on this occasion

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	56	13	21	22	3	24	43	8	15	18	20
Base	61	11	18	32	2	28	45	11	12	22	24
Credit card	13 21%	3 23% **	4 20% **	7 22% **	2 63% **	5 18% **	11 24% **	1 11% **	5 41% **	5 22% **	2 10% **
An overdraft	9 15%	1 12% **	1 8% **	6 20% **	1 37% **	2 8% **	4 9% **	5 42% **	2 15% **	6 26% **	2 7% **
Bank or building society loan	7 12%	3 25% **	5 27% **	- - **	- - **	6 22% **	7 17% **	- - **	1 10% **	3 16% **	3 12% **
Pawnbroker loan	2 3%	- 4% **	1 3% **	1 2% **	- - **	1 3% **	2 4% **	- - **	1 10% **	- 2% **	1 2% **
Home credit (a company that collects payments from your home)	1 1%	1 6% **	- - **	- - **	- - **	1 2% **	1 1% **	- - **	- - **	- - **	1 3% **
Credit union loan	- -	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **
Unlicensed lender (loan shark)	- -	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **
DWP crisis loan or the Social Fund	- -	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **
Retail credit (e.g. goods bought on mail order or on finance)	- -	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **
Depends on the amount needed/ varies too much to say	4 7%	2 23% **	1 5% **	1 3% **	- - **	1 2% **	3 7% **	- - **	- 3% **	1 6% **	2 7% **
Don't know	6 11%	- 4% **	2 13% **	4 11% **	- - **	4 15% **	5 11% **	1 13% **	- - **	1 6% **	5 22% **

Overlap formulae used
 - Column Means:
 Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
 Minimum Base: 30 (**), Small Base: 100 (*)
 - Column Proportions:
 Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
 Minimum Base: 30 (**), Small Base: 100 (*)
 Continuity correction applied

QPDSB2 Way in which would have been most likely to borrow money if had not been able to get a payday loan on this occasion
Base: All who would have borrowed in some other way if had not been able to get a payday loan on this occasion

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	56	13	21	22	3	24	43	8	15	18	20
Base	61	11	18	32	2	28	45	11	12	22	24
Refusal	-	-	-	-	-	-	-	-	-	-	-
	-	**	**	**	**	**	**	**	**	**	**
None of these	18	-	4	13	-	8	12	4	3	5	9
	29%	4%	23%	42%	-	30%	27%	35%	21%	22%	37%
		**	**	**	**	**	**	**	**	**	**
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSB2 Way in which would have been most likely to borrow money if had not been able to get a payday loan on this occasion

Base: All who would have borrowed in some other way if had not been able to get a payday loan on this occasion

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	56	32	23	25	9	15	3	3	2	3	7	23
Base	61	36	24	29	12	17	5	5	3	2	9	24
Credit card	13	9	4	9	1	4	-	-	1	-	3	4
	21%	24%	18%	31%	9%	23%	-	-	17%	-	37%	18%
An overdraft	9	7	2	2	4	6	4	4	-	-	1	2
	15%	20%	9%	8%	33%	35%	82%	87%	-	28%	11%	9%
Bank or building society loan	7	1	6	1	-	-	-	-	-	-	-	6
	12%	3%	26%	4%	-	-	-	-	-	-	-	26%
Pawnbroker loan	2	1	1	-	-	1	-	1	-	-	-	1
	3%	3%	2%	-	-	7%	-	13%	-	28%	-	2%
Home credit (a company that collects payments from your home)	1	1	-	-	-	1	-	-	-	1	-	-
	1%	2%	-	-	-	4%	-	-	-	44%	-	-
Credit union loan	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
Unlicensed lender (loan shark)	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
DWP crisis loan or the Social Fund	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
Retail credit (e.g. goods bought on mail order or on finance)	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
Depends on the amount needed/varies too much to say	4	-	4	-	-	-	-	-	-	-	-	4
	7%	1%	17%	1%	4%	-	-	-	-	-	-	17%
Don't know	6	6	1	6	4	3	-	-	3	-	3	1
	11%	15%	4%	19%	35%	19%	-	-	83%	-	37%	4%
Overlap formulae used												
- Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

QPDSB2 Way in which would have been most likely to borrow money if had not been able to get a payday loan on this occasion

Base: All who would have borrowed in some other way if had not been able to get a payday loan on this occasion

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	56	32	23	25	9	15	3	3	2	3	7	23
Base	61	36	24	29	12	17	5	5	3	2	9	24
Refusal	-	-	-	-	-	-	-	-	-	-	-	-
	-	**	**	**	**	**	**	**	**	**	**	**
None of these	18	11	6	10	2	2	1	-	-	-	1	6
	29%	31%	24%	36%	19%	13%	18%	**	**	**	15%	24%
		**	**	**	**	**	**	**	**	**	**	**
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

Competition Commission - Payday Lending Survey - 120248

QPDSB2 Way in which would have been most likely to borrow money if had not been able to get a payday loan on this occasion

Base: All who would have borrowed in some other way if had not been able to get a payday loan on this occasion

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	56	48	8	14	38	53	1
Base	61	51	10	20	38	56	3
Credit card	13 21%	13 26%	- **	2 8%	10 26%	12 22%	- **
An overdraft	9 15%	9 18%	- **	6 29%	3 9%	9 16%	- **
Bank or building society loan	7 12%	7 15%	- **	2 9%	6 15%	7 13%	- **
Pawnbroker loan	2 3%	2 3%	- **	1 3%	1 3%	2 3%	- **
Home credit (a company that collects payments from your home)	1 1%	1 1%	- **	1 3%	- **	1 1%	- **
Credit union loan	-	-	-	-	-	-	-
Unlicensed lender (loan shark)	-	-	-	-	-	-	-
DWP crisis loan or the Social Fund	-	-	-	-	-	-	-
Retail credit (e.g. goods bought on mail order or on finance)	-	-	-	-	-	-	-
Depends on the amount needed/varies too much to say	4 7%	1 1%	4 39%	1 7%	3 8%	4 8%	- **
Don't know	6 11%	5 9%	2 19%	1 5%	5 13%	4 7%	3 100%
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDSB2 Way in which would have been most likely to borrow money if had not been able to get a payday loan on this occasion
Base: All who would have borrowed in some other way if had not been able to get a payday loan on this occasion

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	56	48	8	14	38	53	1
Base	61	51	10	20	38	56	3
Refusal	-	-	-	-	-	-	-
	-	-	**	**	**	-	**
None of these	18	14	4	7	10	17	-
	29%	27%	42%	36%	26%	30%	-
			**	**	**		**
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDSB2 Way in which would have been most likely to borrow money if had not been able to get a payday loan on this occasion
Base: All who would have borrowed in some other way if had not been able to get a payday loan on this occasion

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	56	28	24	19	16	2	2	17	12	23
Base	61	25	32	28	21	4	1	14	14	28
Credit card	13 21%	6 24% ..	6 19% ..	6 20% ..	3 16% ..	-	-	4 29% ..	4 31% ..	4 14% ..
An overdraft	9 15%	4 16% ..	5 16% ..	5 19% ..	-	-	-	2 14% ..	4 32% ..	3 11% ..
Bank or building society loan	7 12%	6 23% ..	2 5% ..	1 2% ..	2 8% ..	1 12% ..	1 37% ..	3 20% ..	-	5 17% ..
Pawnbroker loan	2 3%	- 2% ..	1 4% ..	-	1 6% ..	-	-	-	1 4% ..	1 4% ..
Home credit (a company that collects payments from your home)	1 1%	1 3% ..	-	-	-	-	-	-	-	1 2% ..
Credit union loan	- -	-	-	-	-	-	-	-	-	-
Unlicensed lender (loan shark)	- -	-	-	-	-	-	-	-	-	-
DWP crisis loan or the Social Fund	- -	-	-	-	-	-	-	-	-	-
Retail credit (e.g. goods bought on mail order or on finance)	- -	-	-	-	-	-	-	-	-	-
Depends on the amount needed/varies too much to say	4 7%	2 8% ..	1 4% ..	1 5% ..	1 6% ..	-	1 63% ..	1 8% ..	-	2 8% ..
Don't know	6 11%	1 6% ..	4 13% ..	4 15% ..	1 4% ..	-	-	1 7% ..	1 7% ..	2 7% ..
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSB2 Way in which would have been most likely to borrow money if had not been able to get a payday loan on this occasion
Base: All who would have borrowed in some other way if had not been able to get a payday loan on this occasion

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	56	28	24	19	16	2	2	17	12	23
Base	61	25	32	28	21	4	1	14	14	28
Refusal	-	-	-	-	-	-	-	-	-	-
	-	**	**	**	**	**	**	**	**	**
None of these	18	5	12	11	12	4	-	3	4	10
	29%	19%	38%	40%	59%	88%	-	22%	27%	37%
		**	**	**	**	**	**	**	**	**
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

Competition Commission - Payday Lending Survey - 120248

QPDSB2 Way in which would have been most likely to borrow money if had not been able to get a payday loan on this occasion

Base: All who would have borrowed in some other way if had not been able to get a payday loan on this occasion

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	56	3	20	5	7	2	7	10
Base	61	2	28	4	7	4	5	9
Credit card	13	1	4	-	3	1	2	3
	21%	47%	14%	-	39%	25%	32%	29%
An overdraft	9	-	5	-	2	-	1	1
	15%	-	19%	12%	24%	-	17%	9%
Bank or building society loan	7	-	4	-	-	3	1	-
	12%	-	13%	-	-	75%	18%	-
Pawnbroker loan	2	-	-	-	-	-	1	1
	3%	-	2%	-	-	-	10%	7%
Home credit (a company that collects payments from your home)	1	-	1	-	-	-	-	-
	1%	-	2%	-	-	-	-	-
Credit union loan	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
Unlicensed lender (loan shark)	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
DWP crisis loan or the Social Fund	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
Retail credit (e.g. goods bought on mail order or on finance)	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
Depends on the amount needed/ varies too much to say	4	-	3	1	-	-	-	1
	7%	-	11%	18%	-	-	-	10%
Don't know	6	-	-	-	2	-	-	4
	11%	-	-	12%	25%	-	-	45%
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

Competition Commission - Payday Lending Survey - 120248

QPDSB2 Way in which would have been most likely to borrow money if had not been able to get a payday loan on this occasion
Base: All who would have borrowed in some other way if had not been able to get a payday loan on this occasion

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	56	3	20	5	7	2	7	10
Base	61	2	28	4	7	4	5	9
Refusal	-	-	-	-	-	-	-	-
	-	**	**	**	**	**	**	**
None of these	18	1	11	2	1	-	1	-
	29%	53%	40%	59%	12%	-	23%	-
		**	**	**	**	**	**	**
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

Competition Commission - Payday Lending Survey - 120248

QPDSB2 Way in which would have been most likely to borrow money if had not been able to get a payday loan on this occasion

Base: All who would have borrowed in some other way if had not been able to get a payday loan on this occasion

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	56	16	36	23	27	46	6	33	19	34	18
Base	61	22	35	27	28	50	7	38	18	35	22
Credit card	13 21%	3 16%	9 25%	5 17%	7 24%	12 24%	- ..	9 22%	4 19%	8 22%	4 20%
An overdraft	9 15%	2 8%	8 21%	1 5%	8 28%	9 18%	- ..	3 8%	6 33%	3 9%	6 27%
Bank or building society loan	7 12%	4 18%	3 10%	5 19%	2 8%	6 12%	1 17%	7 19%	- ..	2 7%	5 23%
Pawnbroker loan	2 3%	- ..	2 5%	- ..	1 2%	1 2%	1 8%	- ..	1 7%	1 3%	1 3%
Home credit (a company that collects payments from your home)	1 1%	- ..	1 2%	1 2%	- ..	1 1%	- ..	1 2%	- ..	1 2%	- ..
Credit union loan	- -	- ..	- ..	- ..	- ..	- ..	- ..	- ..	- ..	- ..	- ..
Unlicensed lender (loan shark)	- -	- ..	- ..	- ..	- ..	- ..	- ..	- ..	- ..	- ..	- ..
DWP crisis loan or the Social Fund	- -	- ..	- ..	- ..	- ..	- ..	- ..	- ..	- ..	- ..	- ..
Retail credit (e.g. goods bought on mail order or on finance)	- -	- ..	- ..	- ..	- ..	- ..	- ..	- ..	- ..	- ..	- ..
Depends on the amount needed/varies too much to say	4 7%	3 13%	- 1%	3 10%	- 2%	1 2%	2 30%	3 7%	- 2%	3 9%	- ..
Don't know	6 11%	2 8%	5 13%	1 5%	5 18%	6 12%	1 8%	5 14%	1 5%	6 17%	1 2%
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

Competition Commission - Payday Lending Survey - 120248

QPDSB2 Way in which would have been most likely to borrow money if had not been able to get a payday loan on this occasion

Base: All who would have borrowed in some other way if had not been able to get a payday loan on this occasion

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	56	16	36	23	27	46	6	33	19	34	18
Base	61	22	35	27	28	50	7	38	18	35	22
Refusal	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
		**	**	**	**	**	**	**	**	**	**
None of these	18	8	8	11	5	13	3	10	6	11	5
	29%	38%	23%	40%	19%	27%	38%	26%	33%	31%	24%
		**	**	**	**	**	**	**	**	**	**
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

Competition Commission - Payday Lending Survey - 120248

QPDSB2 Way in which would have been most likely to borrow money if had not been able to get a payday loan on this occasion

Base: All who would have borrowed in some other way if had not been able to get a payday loan on this occasion

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	56	15	41	6	6	27	15	56	49	47
Base	61	21	40	8	6	34	12	61	52	50
Credit card	13 21%	3 15% **	10 25% **	2 24% **	2 33% **	4 12% **	4 30% **	13 21% *	12 23% *	11 22% *
An overdraft	9 15%	5 23% **	4 11% **	- - **	1 16% **	7 21% **	1 11% **	9 15% *	8 16% *	8 16% *
Bank or building society loan	7 12%	1 6% **	6 15% **	- - **	1 18% **	4 11% **	3 23% **	7 12% *	7 14% *	6 12% *
Pawnbroker loan	2 3%	1 3% **	1 2% **	- - **	- - **	1 4% **	- 4% **	2 3% *	2 3% *	2 3% *
Home credit (a company that collects payments from your home)	1 1%	- - **	1 2% **	- - **	- - **	- - **	1 6% **	1 1% *	1 1% *	1 1% *
Credit union loan	- -	- - **	- - **	- - **	- - **	- - **	- - **	- - *	- - *	- - *
Unlicensed lender (loan shark)	- -	- - **	- - **	- - **	- - **	- - **	- - **	- - *	- - *	- - *
DWP crisis loan or the Social Fund	- -	- - **	- - **	- - **	- - **	- - **	- - **	- - *	- - *	- - *
Retail credit (e.g. goods bought on mail order or on finance)	- -	- - **	- - **	- - **	- - **	- - **	- - **	- - *	- - *	- - *
Depends on the amount needed/varies too much to say	4 7%	2 11% **	2 5% **	1 8% **	- - **	1 4% **	2 21% **	4 7% *	3 6% *	4 9% *
Don't know	6 11%	- 2% **	6 15% **	- - **	- - **	6 18% **	- 4% **	6 11% *	6 11% *	5 10% *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSB2 Way in which would have been most likely to borrow money if had not been able to get a payday loan on this occasion
Base: All who would have borrowed in some other way if had not been able to get a payday loan on this occasion

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	56	15	41	6	6	27	15	56	49	47
Base	61	21	40	8	6	34	12	61	52	50
Refusal	-	-	-	-	-	-	-	-	-	-
	-	**	**	**	**	**	**	*	*	*
None of these	18	8	10	5	2	10	-	18	13	13
	29%	39%	24%	67%	33%	31%	4%	29%	26%	26%
		**	**	**	**	**	**	*	*	*

Overlap formulae used
 - Column Means:
 Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g
 Minimum Base: 30 (**), Small Base: 100 (*)
 - Column Proportions:
 Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g
 Minimum Base: 30 (**), Small Base: 100 (*)
 Continuity correction applied

QPDSB2 Way in which would have been most likely to borrow money if had not been able to get a payday loan on this occasion

Base: All who would have borrowed in some other way if had not been able to get a payday loan on this occasion

	Total	(SAMPLE) Size of loan			(SAMPLE) Date of loan			Reason for loan (General)	
		High (£200+) (T)	Low (Less than £200) (U)	Unknown (V)	A-Recent (W)	B-Mid term (X)	C-Longer ago (Y)	Unexpected INCREASE in expenses/ outgoings (Z)	Unexpected DECREASE in income (a)
Unweighted Base	56	26	27	3	21	27	8	30	12
Base	61	30	27	4	20	31	9	25	16
Credit card	13 21%	7 24%	3 12%	3 68%	3 16%	7 22%	3 31%	6 23%	3 20%
An overdraft	9 15%	- **	8 29%	1 32%	3 13%	7 21%	- **	3 14%	1 8%
Bank or building society loan	7 12%	3 9%	5 17%	- **	4 20%	3 9%	1 7%	3 12%	3 22%
Pawnbroker loan	2 3%	2 6%	- **	- **	- 2%	1 2%	1 7%	1 3%	1 4%
Home credit (a company that collects payments from your home)	1 1%	- **	1 2%	- **	- **	- **	1 7%	- **	- **
Credit union loan	- **	- **	- **	- **	- **	- **	- **	- **	- **
Unlicensed lender (loan shark)	- **	- **	- **	- **	- **	- **	- **	- **	- **
DWP crisis loan or the Social Fund	- **	- **	- **	- **	- **	- **	- **	- **	- **
Retail credit (e.g. goods bought on mail order or on finance)	- **	- **	- **	- **	- **	- **	- **	- **	- **
Depends on the amount needed/varies too much to say	4 7%	1 3%	4 13%	- **	1 6%	3 8%	1 7%	4 18%	- **
Don't know	6 11%	5 16%	2 7%	- **	4 21%	2 8%	- **	- 2%	- **
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied									

QPDSB2 Way in which would have been most likely to borrow money if had not been able to get a payday loan on this occasion
Base: All who would have borrowed in some other way if had not been able to get a payday loan on this occasion

	Total	(SAMPLE) Size of loan			(SAMPLE) Date of loan			Reason for loan (General)	
		High (£200+) (T)	Low (Less than £200) (U)	Unknown (V)	A-Recent (W)	B-Mid term (X)	C-Longer ago (Y)	Unexpected INCREASE in expenses/ outgoings (Z)	Unexpected DECREASE in income (a)
Unweighted Base	56	26	27	3	21	27	8	30	12
Base	61	30	27	4	20	31	9	25	16
Refusal	-	-	-	-	-	-	-	-	-
	-	**	**	**	**	**	**	**	**
None of these	18	13	5	-	4	10	4	8	7
	29%	42%	19%	-	22%	31%	41%	30%	47%
		**	**	**	**	**	**	**	**
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

Competition Commission - Payday Lending Survey - 120248

QPDSB2 Way in which would have been most likely to borrow money if had not been able to get a payday loan on this occasion

Base: All who would have borrowed in some other way if had not been able to get a payday loan on this occasion

	Total	Use of loan				Whether repayment date has passed	
		Living expenses (b)	Car/ vehicle (c)	Rent or mortgage (d)	Other (e)	Yes (f)	No (g)
Unweighted Base	56	28	3	1	25	38	17
Base	61	29	2	1	30	45	15
Credit card	13 21%	6 21%	- 26%	1 100%	7 22%	11 24%	2 12%
An overdraft	9 15%	5 17%	- **	- **	4 14%	6 14%	3 19%
Bank or building society loan	7 12%	- **	- **	- **	7 25%	6 14%	1 8%
Pawnbroker loan	2 3%	1 2%	- **	- **	1 3%	1 2%	1 4%
Home credit (a company that collects payments from your home)	1 1%	- **	1 41%	- **	- **	1 2%	- **
Credit union loan	-	-	-	-	-	-	-
Unlicensed lender (loan shark)	-	-	-	-	-	-	-
DWP crisis loan or the Social Fund	-	-	-	-	-	-	-
Retail credit (e.g. goods bought on mail order or on finance)	-	-	-	-	-	-	-
Depends on the amount needed/ varies too much to say	4 7%	2 8%	- **	- **	2 7%	3 7%	1 8%
Don't know	6 11%	5 19%	1 33%	- **	- 1%	2 5%	4 27%
Overlap formulae used		**	**	**	**	**	**
- Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied							

QPDSB2 Way in which would have been most likely to borrow money if had not been able to get a payday loan on this occasion
Base: All who would have borrowed in some other way if had not been able to get a payday loan on this occasion

	Total	Use of loan				Whether repayment date has passed	
		Living expenses (b)	Car/ vehicle (c)	Rent or mortgage (d)	Other (e)	Yes (f)	No (g)
Unweighted Base	56	28	3	1	25	38	17
Base	61	29	2	1	30	45	15
Refusal	-	-	-	-	-	-	-
	-	**	**	**	**	**	**
None of these	18	10	-	-	8	14	3
	29%	33%	-	-	27%	32%	23%
		**	**	**	**	**	**
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDSB2 Way in which would have been most likely to borrow money if had not been able to get a payday loan on this occasion

Base: All who would have borrowed in some other way if had not been able to get a payday loan on this occasion

	Total	Whether paid back loan in full		Action taken when not paid back on repayment date			Whether shopped around for sampled loan		Whether ever shopped around for loan	
		Yes (A)	No (B)	Rollover (C)	Repayment plan (D)	Defaulted (E)	Yes (F)	No (G)	Yes (H)	No (I)
Unweighted Base	56	31	6	3	2	3	15	41	24	32
Base	61	33	11	6	5	6	15	46	23	37
Credit card	13 21%	9 28% **	1 11% **	- **	- **	1 20% **	6 41% **	7 15% **	9 38% **	4 11% **
An overdraft	9 15%	6 19% **	- - **	- - **	- - **	- - **	1 6% **	8 18% **	2 8% **	7 20% **
Bank or building society loan	7 12%	5 15% **	1 11% **	- - **	- - **	- - **	3 18% **	5 10% **	4 17% **	3 9% **
Pawnbroker loan	2 3%	- 1% **	- - **	- - **	- - **	- - **	1 5% **	1 2% **	1 3% **	1 3% **
Home credit (a company that collects payments from your home)	1 1%	1 2% **	- - **	- - **	- - **	- - **	- - **	1 1% **	- - **	1 2% **
Credit union loan	- -	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **
Unlicensed lender (loan shark)	- -	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **
DWP crisis loan or the Social Fund	- -	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **
Retail credit (e.g. goods bought on mail order or on finance)	- -	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **
Depends on the amount needed/varies too much to say	4 7%	2 7% **	1 8% **	1 15% **	1 19% **	- - **	4 24% **	1 2% **	4 19% **	- - **
Don't know	6 11%	2 7% **	- - **	- - **	- - **	- - **	1 6% **	6 12% **	2 8% **	5 12% **
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSB2 Way in which would have been most likely to borrow money if had not been able to get a payday loan on this occasion

Base: All who would have borrowed in some other way if had not been able to get a payday loan on this occasion

	Total	Whether paid back loan in full		Action taken when not paid back on repayment date			Whether shopped around for sampled loan		Whether ever shopped around for loan	
		Yes (A)	No (B)	Rollover (C)	Repayment plan (D)	Defaulted (E)	Yes (F)	No (G)	Yes (H)	No (I)
Unweighted Base	56	31	6	3	2	3	15	41	24	32
Base	61	33	11	6	5	6	15	46	23	37
Refusal	-	-	-	-	-	-	-	-	-	-
	-	**	**	**	**	**	**	**	**	**
None of these	18	7	8	5	4	5	-	18	2	16
	29%	20%	70%	85%	81%	80%	-	39%	8%	43%
		**	**	**	**	**	**	**	**	**

Overlap formulae used

- Column Means:
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied

Competition Commission - Payday Lending Survey - 120248

QPDSB2 Way in which would have been most likely to borrow money if had not been able to get a payday loan on this occasion

Base: All who would have borrowed in some other way if had not been able to get a payday loan on this occasion

	Total	How well understood repayment amount			Confidence in repaying loan			Ease of getting money to pay back loan		
		Very well (J)	Very/ Fairly well (K)	Not very/ Not at all well (L)	Very confident (M)	Very/ Fairly confident (N)	Not very/Not at all confident (O)	Easier than expected (P)	Same as expected (Q)	More difficult than expected (R)
Unweighted Base	56	43	52	4	43	53	2	8	22	8
Base	61	46	55	6	44	55	2	7	31	7
Credit card	13 21%	11 24% **	12 21%	1 22% **	10 23% **	13 23%	1 30% **	4 64% **	4 14%	2 25% **
An overdraft	9 15%	4 8% **	5 10%	4 69% **	5 11% **	5 10%	- - **	1 13% **	5 17%	- - **
Bank or building society loan	7 12%	7 16% **	7 13%	- - **	7 16% **	7 13%	- - **	1 10% **	4 14%	1 17% **
Pawnbroker loan	2 3%	1 2% **	1 2%	1 10% **	2 4% **	2 3%	- - **	- - **	1 4%	- - **
Home credit (a company that collects payments from your home)	1 1%	1 1% **	1 1%	- - **	1 2% **	1 1%	- - **	- - **	1 2%	- - **
Credit union loan	- -	- **	- -	- **	- **	- -	- **	- **	- **	- **
Unlicensed lender (loan shark)	- -	- **	- -	- **	- **	- -	- **	- **	- **	- **
DWP crisis loan or the Social Fund	- -	- **	- -	- **	- **	- -	- **	- **	- **	- **
Retail credit (e.g. goods bought on mail order or on finance)	- -	- **	- -	- **	- **	- -	- **	- **	- **	- **
Depends on the amount needed/varies too much to say	4 7%	4 8% **	4 8%	- - **	4 8% **	4 8%	- - **	- - **	1 4%	2 28% **
Don't know	6 11%	4 8% **	6 12%	- - **	6 15% **	6 12%	- - **	- - **	1 5%	1 13% **
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

Competition Commission - Payday Lending Survey - 120248

QPDSB2 Way in which would have been most likely to borrow money if had not been able to get a payday loan on this occasion
Base: All who would have borrowed in some other way if had not been able to get a payday loan on this occasion

	Total	How well understood repayment amount			Confidence in repaying loan			Ease of getting money to pay back loan		
		Very well (J)	Very/ Fairly well (K)	Not very/ Not at all well (L)	Very confident (M)	Very/ Fairly confident (N)	Not very/Not at all confident (O)	Easier than expected (P)	Same as expected (Q)	More difficult than expected (R)
Unweighted Base	56	43	52	4	43	53	2	8	22	8
Base	61	46	55	6	44	55	2	7	31	7
Refusal	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
	-	**		**	**		**	**	**	**
None of these	18	15	18	-	10	17	1	1	12	1
	29%	32%	32%	-	23%	30%	70%	13%	40%	18%
		**		**	**		**	**	**	**

Overlap formulae used
- Column Means:
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied

Competition Commission - Payday Lending Survey - 120248

QPDSB2 Way in which would have been most likely to borrow money if had not been able to get a payday loan on this occasion

Base: All who would have borrowed in some other way if had not been able to get a payday loan on this occasion

	Total	Confidence and ease of repayment			Type of loan compared			Aware of any high street lenders		Aware of any online lenders	
		Very confident and found easy (S)	Very confident and found same (T)	Very confident and found difficult (U)	Online only (V)	Retail only (W)	Online and Retail (X)	Yes (Y)	No (Z)	Yes (a)	No (b)
Unweighted Base	56	7	16	5	15	4	5	49	7	56	-
Base	61	6	20	4	15	3	6	52	9	61	-
Credit card	13	4	3	1	6	1	2	12	1	13	-
	21%	60%	17%	28%	39%	25%	40%	23%	15%	21%	-
An overdraft	9	1	1	-	2	-	-	8	1	9	-
	15%	14%	4%	-	12%	-	-	16%	10%	15%	-
Bank or building society loan	7	1	4	1	1	-	3	7	-	7	-
	12%	11%	18%	27%	8%	-	48%	14%	-	12%	-
Pawnbroker loan	2	-	1	-	-	-	1	2	-	2	-
	3%	-	5%	-	-	-	12%	3%	-	3%	-
Home credit (a company that collects payments from your home)	1	-	1	-	-	-	-	1	-	1	-
	1%	-	3%	-	-	-	-	1%	-	1%	-
Credit union loan	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
Unlicensed lender (loan shark)	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
DWP crisis loan or the Social Fund	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
Retail credit (e.g. goods bought on mail order or on finance)	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
Depends on the amount needed/varies too much to say	4	-	1	1	2	2	-	3	1	4	-
	7%	-	6%	24%	17%	75%	-	6%	14%	7%	-
Don't know	6	-	1	1	2	-	-	6	1	6	-
	11%	-	7%	20%	12%	-	-	11%	10%	11%	-
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

Competition Commission - Payday Lending Survey - 120248

QPDSB2 Way in which would have been most likely to borrow money if had not been able to get a payday loan on this occasion

Base: All who would have borrowed in some other way if had not been able to get a payday loan on this occasion

	Total	Confidence and ease of repayment			Type of loan compared			Aware of any high street lenders		Aware of any online lenders	
		Very confident and found easy (S)	Very confident and found same (T)	Very confident and found difficult (U)	Online only (V)	Retail only (W)	Online and Retail (X)	Yes (Y)	No (Z)	Yes (a)	No (b)
Unweighted Base	56	7	16	5	15	4	5	49	7	56	-
Base	61	6	20	4	15	3	6	52	9	61	-
Refusal	-	-	-	-	-	-	-	-	-	-	-
	-	**	**	**	**	**	**	-	**	-	-
None of these	18	1	8	-	2	-	-	13	5	18	-
	29%	14%	38%	-	12%	-	-	26%	52%	29%	-
		**	**	**	**	**	**		**		-

Overlap formulae used

- Column Means:
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i
Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied

Competition Commission - Payday Lending Survey - 120248

QPDSB2 Way in which would have been most likely to borrow money if had not been able to get a payday loan on this occasion

Base: All who would have borrowed in some other way if had not been able to get a payday loan on this occasion

	Total	Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		More confident (c)	Less confident (d)	No change (e)	New (f)	Repeat (g)	New (h)	Repeat (i)
Unweighted Base	56	-	1	3	16	40	35	21
Base	61	-	-	2	13	48	43	18
Credit card	13	-	-	1	3	11	8	5
	21%	-	-	52%	19%	22%	18%	29%
			**	**	**	**	**	**
An overdraft	9	-	-	-	1	8	7	2
	15%	-	100%	24%	10%	17%	16%	13%
			**	**	**	**	**	**
Bank or building society loan	7	-	-	-	4	3	4	3
	12%	-	-	-	30%	7%	9%	20%
			**	**	**	**	**	**
Pawnbroker loan	2	-	-	-	1	1	2	-
	3%	-	-	-	7%	1%	4%	-
			**	**	**	**	**	**
Home credit (a company that collects payments from your home)	1	-	-	-	1	-	1	-
	1%	-	-	-	5%	-	2%	-
			**	**	**	**	**	**
Credit union loan	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
			**	**	**	**	**	**
Unlicensed lender (loan shark)	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
			**	**	**	**	**	**
DWP crisis loan or the Social Fund	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
			**	**	**	**	**	**
Retail credit (e.g. goods bought on mail order or on finance)	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
			**	**	**	**	**	**
Depends on the amount needed/varies too much to say	4	-	-	-	2	2	4	1
	7%	-	-	-	19%	4%	8%	5%
			**	**	**	**	**	**
Don't know	6	-	-	-	1	5	5	2
	11%	-	-	-	7%	12%	11%	10%
			**	**	**	**	**	**
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSB2 Way in which would have been most likely to borrow money if had not been able to get a payday loan on this occasion

Base: All who would have borrowed in some other way if had not been able to get a payday loan on this occasion

	Total	Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		More confident (c)	Less confident (d)	No change (e)	New (f)	Repeat (g)	New (h)	Repeat (i)
Unweighted Base	56	-	1	3	16	40	35	21
Base	61	-	-	2	13	48	43	18
Refusal	-	-	-	-	-	-	-	-
	-	-	**	**	**	**	**	**
None of these	18	-	-	-	-	17	14	4
	29%	-	**	24%	3%	37%	32%	23%
			**	**	**	**	**	**
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

Whether could have used alternative source of credit (Summary)**Base: All respondents**

	QPDSB3 Whether could have used alternative source of credit									
	Could You Have Used A Credit Card	Could You Have Used An Overdraft	Could You Have Used Home Credit (a Company That Collects Payments From Your Home)	Could You Have Used A Pawnbroker Loan	Could You Have Used A Credit Union Loan	Could You Have Used A Bank Or Building Society Loan	Could You Have Used An Unlicensed Lender (loan Shark)	Could You Have Used A DWP Crisis Loan Or The Social Fund	Could You Have Used Retail Credit (e.g. Goods Bought On Mail Order Or On Finance)	Could You Have Borrowed Money From Friends And Family
Unweighted Base	1560	1560	1560	1560	1560	1560	1560	1560	1560	1560
Base	1560	1560	1560	1560	1560	1560	1560	1560	1560	1560
Yes - definitely could have used this option	280 18%	318 20%	264 17%	428 27%	228 15%	318 20%	267 17%	91 6%	207 13%	931 60%
No - definitely could not have used this option	1276 82%	1233 79%	1154 74%	1060 68%	1058 68%	1225 79%	1245 80%	1271 81%	1288 83%	608 39%
Don't know	5 *	9 1%	141 9%	73 5%	274 18%	17 1%	48 3%	198 13%	65 4%	21 1%

QPDSB3 Whether could have used alternative source of credit: Credit card

Base: All respondents

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	1560	860	623	334	742	406	975	203	124	166
Base	1560	870	609	313	754	429	1010	205	108	143
Yes - definitely could have used this option	280 18%	184 21% B	79 13% A	70 22% E	148 20% E	47 11% CD	202 20% I	27 13% 87%	17 16% 83% *	16 11% 88% *
No - definitely could not have used this option	1276 82%	683 79%	529 87%	243 77%	604 80%	381 89%	807 80%	178 87%	89 83% *	126 88% *
Don't know	5 *	3 *	1 *	1 *	3 *	1 *	1 *	- -	1 1% *	1 1% *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSB3 Whether could have used alternative source of credit: Credit card

Base: All respondents

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	1560	451	796	366	430	174	1212	47	127	78
Base	1560	494	783	369	415	144	1222	43	120	77
Yes - definitely could have used this option	280 18%	112 23% KMN	125 16% M	75 20% KM	50 12%	18 12%	198 16%	15 34% O*	28 24% *	19 25% *
No - definitely could not have used this option	1276 82%	382 77%	656 84% JL	292 79%	364 88% JKL	125 87% J	1024 84% P	28 64% *	91 76% *	56 73% *
Don't know	5 *	- -	2 *	1 *	1 *	1 1%	1 *	1 1% *	- - *	2 2% O*
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSB3 Whether could have used alternative source of credit: Credit card

Base: All respondents

	Total	Accommodation					Number of people in hhld		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	1560	276	954	536	418	209	292	371	796
Base	1560	309	911	539	372	220	273	361	825
Yes - definitely could have used this option	280 18%	58 19%	141 15%	91 17%	50 13%	61 28% TUV	41 15%	62 17%	156 19%
No - definitely could not have used this option	1276 82%	251 81%	768 84% W	447 83% W	321 86% W	158 72%	230 85%	298 83%	668 81%
Don't know	5 *	- -	2 *	1 *	1 *	1 1%	1 *	1 *	1 *
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSB3 Whether could have used alternative source of credit: Credit card

Base: All respondents

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	1560	893	293	184	91	568	50	129	378	474	1081	352
Base	1560	887	290	196	89	575	36	109	372	538	1089	336
Yes - definitely could have used this option	280 18%	154 17%	51 18%	38 19%	16 18% *	105 18%	3 9% *	10 9% *	54 15%	115 21% 9	201 18%	56 17%
No - definitely could not have used this option	1276 82%	730 82%	238 82%	158 81%	73 82% *	469 82%	32 91% *	99 91% i*	316 85%	423 79%	887 81%	280 83%
Don't know	5 *	3 *	1 *	- -	- - *	1 *	- - *	- - *	1 *	1 *	2 *	1 *
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSB3 Whether could have used alternative source of credit: Credit card

Base: All respondents

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	1560	387	178	907	944	277	246	1061	499	55	568	536
Base	1560	309	186	986	812	297	363	1230	330	143	557	553
Yes - definitely could have used this option	280 18%	51 17%	35 19%	182 18%	155 19%	44 15%	66 18%	229 19%	50 15%	27 19% *	114 20% v	60 11%
No - definitely could not have used this option	1276 82%	257 83%	150 81%	801 81%	656 81%	251 84%	295 81%	997 81%	279 84%	116 81% *	440 79%	491 89% u
Don't know	5 *	- -	1 1%	3 *	1 *	2 1%	1 *	3 *	1 *	- *	3 *	2 *
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSB3 Whether could have used alternative source of credit: Credit card**Base: All respondents**

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	1560	927	373	162
Base	1560	1038	253	176
Yes - definitely could have used this option	280 18%	198 19%	42 16%	26 15% *
No - definitely could not have used this option	1276 82%	838 81%	211 83%	150 85% *
Don't know	5 *	2 *	1 *	1 *
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QPDSB3 Whether could have used alternative source of credit: Credit card

Base: All respondents

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	1560	1008	423	31	281	106	646	267	162
Base	1560	1150	286	31	234	75	804	178	176
Yes - definitely could have used this option	280 18%	220 19%	43 15%	2 6% **	36 15%	16 21% *	162 20%	26 14%	26 15% *
No - definitely could not have used this option	1276 82%	928 81%	242 84%	29 94% **	198 85%	59 79% *	640 80%	152 85%	150 85% *
Don't know	5 *	2 *	1 *	- - **	- -	- - *	2 *	1 *	1 * *
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSB3 Whether could have used alternative source of credit: Credit card

Base: All respondents

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	1560	356	707	488	126	803	1287	190	489	475	646
Base	1560	286	649	619	138	737	1244	229	507	487	606
Yes - definitely could have used this option	280 18%	48 17%	126 19% L	105 17% L	14 10% *	122 16%	224 18%	37 16%	102 20%	92 19%	100 16%
No - definitely could not have used this option	1276 82%	239 83%	522 80%	510 82%	124 90% JK*	614 83%	1018 82%	191 83%	405 80%	394 81%	504 83%
Don't know	5 *	- -	1 *	4 1%	1 * *	2 *	2 *	1 1%	- -	1 *	2 *
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

QPDSB3 Whether could have used alternative source of credit: Credit card

Base: All respondents

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	1560	723	794	440	117	394	92	69	32	88	192	794
Base	1560	745	769	479	119	386	92	68	32	74	194	769
Yes - definitely could have used this option	280 18%	197 26% T	77 10%	158 33% WXYabc	40 34% WXabc*	69 18% c	12 14% *	11 17% *	4 12% **	10 13% *	41 21% c	77 10%
No - definitely could not have used this option	1276 82%	547 73%	691 90% S	320 67%	79 66% *	318 82% UV	80 86% UV*	56 83% U*	28 88% **	64 87% UV*	153 79% UV	691 90% UVWb
Don't know	5 *	2 *	2 *	2 *	- *	- *	- *	- *	- **	- *	- *	2 *
Overlap formulae used												
- Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

QPDSB3 Whether could have used alternative source of credit: Credit card

Base: All respondents

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	1560	962	598	388	1108	1456	58
Base	1560	958	602	425	1066	1456	53
Yes - definitely could have used this option	280 18%	280 29% e	- -	64 15%	201 19%	256 18%	12 23% *
No - definitely could not have used this option	1276 82%	676 71%	599 100% d	361 85%	862 81%	1198 82%	40 75% *
Don't know	5 *	2 *	3 *	- -	3 *	2 *	1 2% *
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDSB3 Whether could have used alternative source of credit: Credit card

Base: All respondents

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	1560	769	726	523	472	154	138	405	379	661
Base	1560	711	777	564	522	160	142	418	395	630
Yes - definitely could have used this option	280 18%	160 23% klmno	103 13%	79 14%	62 12%	16 10% *	14 10% *	72 17%	79 20%	101 16%
No - definitely could not have used this option	1276 82%	550 77%	672 86% j	484 86% j	457 88% j	144 90% j*	128 90% j*	346 83%	315 80%	528 84%
Don't know	5 *	1 *	3 *	1 *	3 1%	- *	- *	1 *	1 *	1 *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSB3 Whether could have used alternative source of credit: Credit card

Base: All respondents

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	1560	148	453	87	200	156	233	186
Base	1560	156	480	72	203	151	214	193
Yes - definitely could have used this option	280	31	78	9	35	22	48	41
	18%	20% *	16%	13% *	17%	14%	23%	22%
No - definitely could not have used this option	1276	124	402	62	168	128	164	151
	82%	79% *	84%	87% *	83%	85%	77%	78%
Don't know	5	1	-	1	1	1	1	-
	*	1% *	-	1% *	*	1%	1%	-
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSB3 Whether could have used alternative source of credit: Credit card

Base: All respondents

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	1560	540	919	735	690	1281	205	919	550	1096	370
	1560	503	963	716	706	1280	204	900	564	1081	383
Yes - definitely could have used this option	280 18%	79 16%	181 19%	111 16%	144 20%	227 18%	37 18%	159 18%	101 18%	170 16%	86 22%
No - definitely could not have used this option	1276 82%	422 84%	781 81%	603 84%	560 79%	1050 82%	167 82%	738 82%	462 82%	907 84%	297 78%
Don't know	5 *	2 *	1 *	1 *	2 *	3 *	- -	3 *	1 *	3 *	- -
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSB3 Whether could have used alternative source of credit: Credit card

Base: All respondents

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	1560	288	1246	138	95	818	387	1508	1296	1261
Base	1560	351	1182	199	107	827	309	1524	1268	1306
Yes - definitely could have used this option	280 18%	57 16%	218 18%	33 17% *	17 16% *	159 19%	51 17%	272 18%	239 19%	240 18%
No - definitely could not have used this option	1276 82%	294 84%	962 81%	164 82% *	89 84% *	667 81%	257 83%	1247 82%	1026 81%	1063 81%
Don't know	5 *	1 *	3 *	2 1% *	- - *	2 *	- -	5 *	3 *	3 *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSB3 Whether could have used alternative source of credit: Credit card

Base: All respondents

	Total	(SAMPLE) Size of loan			(SAMPLE) Date of loan			Reason for loan (General)	
		High (£200+) (T)	Low (Less than £200) (U)	Unknown (V)	A-Recent (W)	B-Mid term (X)	C-Longer ago (Y)	Unexpected INCREASE in expenses/ outgoings (Z)	Unexpected DECREASE in income (a)
Unweighted Base	1560	710	781	69	547	735	278	785	296
Base	1560	760	720	80	467	755	338	817	303
Yes - definitely could have used this option	280 18%	147 19%	113 16%	19 24% *	91 20%	145 19%	44 13%	166 20% a	32 10%
No - definitely could not have used this option	1276 82%	609 80%	606 84%	61 76% *	373 80%	608 80%	295 87%	648 79%	271 89% Z
Don't know	5 *	4 1%	1 *	- *	2 *	2 *	- -	2 *	1 *
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSB3 Whether could have used alternative source of credit: Credit card

Base: All respondents

	Total	Use of loan				Whether repayment date has passed	
		Living expenses (b)	Car/ vehicle (c)	Rent or mortgage (d)	Other (e)	Yes (f)	No (g)
Unweighted Base	1560	827	152	63	546	1092	449
Base	1560	830	149	57	551	1131	411
Yes - definitely could have used this option	280 18%	131 16%	38 26% b	12 21% *	106 19%	194 17%	83 20%
No - definitely could not have used this option	1276 82%	697 84% c	111 74%	45 79% *	443 80%	934 83%	326 79%
Don't know	5 *	2 *	- -	- -	2 *	2 *	2 1%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied							

QPDSB3 Whether could have used alternative source of credit: Credit card

Base: All respondents

	Total	Whether paid back loan in full		Action taken when not paid back on repayment date			Whether shopped around for sampled loan		Whether ever shopped around for loan	
		Yes (A)	No (B)	Rollover (C)	Repayment plan (D)	Defaulted (E)	Yes (F)	No (G)	Yes (H)	No (I)
Unweighted Base	1560	882	191	93	85	64	363	1191	545	1012
Base	1560	896	207	92	82	80	421	1131	621	937
Yes - definitely could have used this option	280 18%	156 17%	38 18%	13 14% *	17 21% *	13 16% *	85 20%	194 17%	113 18%	167 18%
No - definitely could not have used this option	1276 82%	737 82%	169 82%	79 86% *	65 79% *	67 84% *	335 80%	933 83%	506 82%	768 82%
Don't know	5 *	2 *	- -	- *	- *	- *	1 *	4 *	2 *	3 *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSB3 Whether could have used alternative source of credit: Credit card

Base: All respondents

	Total	How well understood repayment amount			Confidence in repaying loan			Ease of getting money to pay back loan		
		Very well (J)	Very/ Fairly well (K)	Not very/ Not at all well (L)	Very confident (M)	Very/ Fairly confident (N)	Not very/Not at all confident (O)	Easier than expected (P)	Same as expected (Q)	More difficult than expected (R)
Unweighted Base	1560	1236	1478	80	1280	1499	57	287	627	169
Base	1560	1224	1474	84	1244	1485	65	289	633	198
Yes - definitely could have used this option	280 18%	225 18%	267 18%	12 15% *	235 19%	265 18%	11 17% *	59 20%	96 15%	38 19%
No - definitely could not have used this option	1276 82%	996 81%	1203 82%	72 85% *	1006 81%	1216 82%	54 83% *	230 80%	536 85%	159 80%
Don't know	5 *	3 *	5 *	- - *	3 *	5 *	- - *	- -	1 *	1 1%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (*), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (*), Small Base: 100 (*) Continuity correction applied										

QPDSB3 Whether could have used alternative source of credit: Credit card

Base: All respondents

	Total	Confidence and ease of repayment			Type of loan compared			Aware of any high street lenders		Aware of any online lenders	
		Very confident and found easy (S)	Very confident and found same (T)	Very confident and found difficult (U)	Online only (V)	Retail only (W)	Online and Retail (X)	Yes (Y)	No (Z)	Yes (a)	No (b)
Unweighted Base	1560	239	532	96	367	39	128	1296	264	1508	52
Base	1560	234	528	112	452	27	133	1268	292	1524	36
Yes - definitely could have used this option	280 18%	50 21%	83 16%	25 22% *	77 17%	9 33% *	26 20% *	239 19%	41 14%	272 18%	8 22% *
No - definitely could not have used this option	1276 82%	184 79%	445 84%	86 77% *	375 83%	18 67% *	107 80% *	1026 81%	250 85%	1247 82%	28 78% *
Don't know	5 *	- -	- -	1 1% *	1 *	- - *	- - *	3 *	1 *	5 *	- - *
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSB3 Whether could have used alternative source of credit: Credit card

Base: All respondents

	Total	Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		More confident (c)	Less confident (d)	No change (e)	New (f)	Repeat (g)	New (h)	Repeat (i)
Unweighted Base	1560	1	8	99	531	1010	849	692
Base	1560	1	5	88	446	1100	877	669
Yes - definitely could have used this option	280	-	-	27	71	206	156	121
	18%	-	8%	30%	16%	19%	18%	18%
		**	**					
No - definitely could not have used this option	1276	1	5	61	373	891	718	546
	82%	100%	92%	69%	84%	81%	82%	82%
		**	**					
Don't know	5	-	-	1	1	3	3	1
	*	-	-	1%	*	*	*	*
		**	**					
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (*), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (*), Small Base: 100 (*)								
Continuity correction applied								

QPDSB3 Whether could have used alternative source of credit: Overdraft**Base: All respondents**

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	1560	860	623	334	742	406	975	203	124	166
Base	1560	870	609	313	754	429	1010	205	108	143
Yes - definitely could have used this option	318 20%	183 21%	105 17%	83 27% DE	144 19%	72 17%	212 21% I	42 20% I	18 17% *	12 8%
No - definitely could not have used this option	1233 79%	680 78%	503 83%	228 73%	606 80% C	354 82% C	796 79%	162 79%	89 82% *	130 91% FG
Don't know	9 1%	7 1%	1 *	2 1%	5 1%	3 1%	2 *	2 1%	1 1% *	2 1%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDSB3 Whether could have used alternative source of credit: Overdraft

Base: All respondents

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	1560	451	796	366	430	174	1212	47	127	78
Base	1560	494	783	369	415	144	1222	43	120	77
Yes - definitely could have used this option	318 20%	121 24% KM	136 17%	66 18%	70 17%	26 18%	210 17%	13 29% *	43 36% O*	21 27% *
No - definitely could not have used this option	1233 79%	372 75%	643 82% J	300 81%	343 83% J	117 81%	1007 82% Q	31 71% *	75 63% *	55 72% *
Don't know	9 1%	2 *	4 1%	3 1%	1 *	1 *	5 *	- *	2 1% *	1 1% *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSB3 Whether could have used alternative source of credit: Overdraft

Base: All respondents

	Total	Accommodation					Number of people in hhld		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	1560	276	954	536	418	209	292	371	796
Base	1560	309	911	539	372	220	273	361	825
Yes - definitely could have used this option	318 20%	55 18%	163 18%	107 20%	56 15%	62 28% STV	47 17%	62 17%	176 21%
No - definitely could not have used this option	1233 79%	253 82% W	744 82% W	430 80% W	314 84% W	155 70%	224 82%	296 82%	646 78%
Don't know	9 1%	1 *	4 *	2 *	2 1%	2 1%	2 1%	3 1%	3 *
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSB3 Whether could have used alternative source of credit: Overdraft
Base: All respondents

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	1560	893	293	184	91	568	50	129	378	474	1081	352
Base	1560	887	290	196	89	575	36	109	372	538	1089	336
Yes - definitely could have used this option	318 20%	172 19%	53 18%	41 21%	19 22%	113 20%	7 19%	9 8%	56 15%	125 23%	231 21%	48 14%
No - definitely could not have used this option	1233 79%	709 80%	236 81%	155 79%	70 78%	460 80%	28 78%	99 91%	316 85%	410 76%	852 78%	287 85%
Don't know	9 1%	6 1%	2 1%	- -	- -	2 *	1 3%	1 1%	- *	3 *	6 1%	2 1%
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSB3 Whether could have used alternative source of credit: Overdraft

Base: All respondents

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	1560	387	178	907	944	277	246	1061	499	55	568	536
Base	1560	309	186	986	812	297	363	1230	330	143	557	553
Yes - definitely could have used this option	318 20%	90 29% n	43 23%	173 18%	199 25% pq	44 15%	60 17%	259 21%	59 18%	33 23% *	128 23% v	75 14%
No - definitely could not have used this option	1233 79%	219 71%	143 77%	806 82% l	611 75%	250 84% o	301 83% o	966 79%	266 81%	110 77% *	425 76%	476 86% u
Don't know	9 1%	- *	1 *	7 1%	2 *	4 1%	2 1%	5 *	5 1%	- *	4 1%	2 *
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (*), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (*), Small Base: 100 (*)												
Continuity correction applied												

QPDSB3 Whether could have used alternative source of credit: Overdraft**Base: All respondents**

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	1560	927	373	162
Base	1560	1038	253	176
Yes - definitely could have used this option	318 20%	224 22%	52 20%	24 14% *
No - definitely could not have used this option	1233 79%	812 78%	198 78%	152 86% *
Don't know	9 1%	3 *	4 1%	- - *
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QPDSB3 Whether could have used alternative source of credit: Overdraft

Base: All respondents

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	1560	1008	423	31	281	106	646	267	162
Base	1560	1150	286	31	234	75	804	178	176
Yes - definitely could have used this option	318 20%	237 21%	57 20%	6 20% **	71 30%	18 24% *	152 19%	33 19%	24 14% *
No - definitely could not have used this option	1233 79%	911 79%	226 79%	25 80% **	162 69%	57 76% *	650 81%	141 79%	152 86% *
Don't know	9 1%	3 *	4 1%	- - **	- *	- *	2 *	4 2% F	- - *
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSB3 Whether could have used alternative source of credit: Overdraft

Base: All respondents

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	1560	356	707	488	126	803	1287	190	489	475	646
Base	1560	286	649	619	138	737	1244	229	507	487	606
Yes - definitely could have used this option	318 20%	82 29% JKL	118 18%	117 19%	18 13% *	125 17%	247 20% M	41 18%	105 21%	93 19%	113 19%
No - definitely could not have used this option	1233 79%	204 71%	528 81% I	496 80% I	121 87% I*	608 82% N	991 80%	185 81%	400 79%	393 81%	486 80%
Don't know	9 1%	- *	3 *	6 1%	- *	5 1%	6 *	2 1%	2 *	- *	7 1%
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

QPDSB3 Whether could have used alternative source of credit: Overdraft
Base: All respondents

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	1560	723	794	440	117	394	92	69	32	88	192	794
Base	1560	745	769	479	119	386	92	68	32	74	194	769
Yes - definitely could have used this option	318 20%	134 18%	169 22%	88 18%	30 25% *	67 17%	18 19% *	11 17% *	6 19% **	10 13% *	36 19%	169 22%
No - definitely could not have used this option	1233 79%	609 82%	595 77%	389 81%	89 75% *	317 82%	75 81% *	57 83% *	26 81% **	64 86% *	156 81%	595 77%
Don't know	9 1%	3 *	6 1%	2 *	- - *	2 *	- - *	- - *	- - **	1 1% *	1 1%	6 1%
Overlap formulae used												
- Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, t/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, t/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

QPDSB3 Whether could have used alternative source of credit: Overdraft

Base: All respondents

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	1560	962	598	388	1108	1456	58
Base	1560	958	602	425	1066	1456	53
Yes - definitely could have used this option	318 20%	318 33% e	- -	64 15%	230 22% f	288 20%	7 12% *
No - definitely could not have used this option	1233 79%	635 66%	597 99% d	360 85% g	830 78%	1161 80%	46 87% *
Don't know	9 1%	5 *	5 1%	1 *	6 1%	8 1%	1 1% *
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDSB3 Whether could have used alternative source of credit: Overdraft

Base: All respondents

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	1560	769	726	523	472	154	138	405	379	661
Base	1560	711	777	564	522	160	142	418	395	630
Yes - definitely could have used this option	318 20%	191 27% klmno	99 13% l	55 10%	67 13%	15 10% *	10 7% *	87 21%	90 23%	107 17%
No - definitely could not have used this option	1233 79%	518 73%	672 86% j	506 90% jk	451 86% j	143 90% j*	131 92% j*	328 79%	305 77%	518 82%
Don't know	9 1%	2 *	6 1%	4 1%	3 1%	1 1% *	1 * *	3 1%	- -	5 1%
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDSB3 Whether could have used alternative source of credit: Overdraft
Base: All respondents

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	1560	148	453	87	200	156	233	186
Base	1560	156	480	72	203	151	214	193
Yes - definitely could have used this option	318	34	91	14	35	27	65	36
	20%	22% *	19%	20% *	17%	18%	30% twy	19%
No - definitely could not have used this option	1233	120	388	57	168	120	148	156
	79%	77% *	81% x	79% *	83% x	80%	69%	81% x
Don't know	9	1	1	1	-	3	1	1
	1%	1% *	*	2% *	-	2%	*	1%
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSB3 Whether could have used alternative source of credit: Overdraft

Base: All respondents

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	1560	540	919	735	690	1281	205	919	550	1096	370
Base	1560	503	963	716	706	1280	204	900	564	1081	383
Yes - definitely could have used this option	318 20%	77 15%	211 22% A	110 15%	173 25% C	256 20%	35 17%	198 22% H	89 16%	212 20%	80 21%
No - definitely could not have used this option	1233 79%	422 84% B	747 78%	599 84% D	531 75%	1018 80%	166 82%	695 77%	474 84% G	862 80%	302 79%
Don't know	9 1%	4 1%	4 *	7 1%	2 *	6 *	2 1%	6 1%	2 *	7 1%	1 *
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

QPDSB3 Whether could have used alternative source of credit: Overdraft

Base: All respondents

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	1560	288	1246	138	95	818	387	1508	1296	1261
Base	1560	351	1182	199	107	827	309	1524	1268	1306
Yes - definitely could have used this option	318 20%	54 15%	256 22%	21 10% *	18 17% *	164 20% M	90 29% MO	308 20%	261 21%	264 20%
No - definitely could not have used this option	1233 79%	297 84%	920 78%	177 89% P*	88 83% *	659 80% P	219 71%	1207 79%	998 79%	1034 79%
Don't know	9 1%	1 *	6 *	1 1% *	- * *	4 * *	- * *	9 1%	9 1%	8 1%
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSB3 Whether could have used alternative source of credit: Overdraft

Base: All respondents

	Total	(SAMPLE) Size of loan			(SAMPLE) Date of loan			Reason for loan (General)	
		High (£200+) (T)	Low (Less than £200) (U)	Unknown (V)	A-Recent (W)	B-Mid term (X)	C-Longer ago (Y)	Unexpected INCREASE in expenses/ outgoings (Z)	Unexpected DECREASE in income (a)
Unweighted Base	1560	710	781	69	547	735	278	785	296
Base	1560	760	720	80	467	755	338	817	303
Yes - definitely could have used this option	318 20%	156 20%	145 20%	17 22% *	96 21%	158 21%	64 19%	173 21%	51 17%
No - definitely could not have used this option	1233 79%	601 79%	570 79%	62 77% *	367 79%	597 79%	269 79%	637 78%	252 83%
Don't know	9 1%	3 *	5 1%	1 1% *	3 1%	- -	6 2% X	7 1%	1 *
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSB3 Whether could have used alternative source of credit: Overdraft

Base: All respondents

	Total	Use of loan				Whether repayment date has passed	
		Living expenses (b)	Car/ vehicle (c)	Rent or mortgage (d)	Other (e)	Yes (f)	No (g)
Unweighted Base	1560	827	152	63	546	1092	449
Base	1560	830	149	57	551	1131	411
Yes - definitely could have used this option	318 20%	149 18%	42 28% b	15 27% *	116 21%	219 19%	95 23%
No - definitely could not have used this option	1233 79%	675 81% c	106 72%	40 70% *	432 78%	905 80%	313 76%
Don't know	9 1%	6 1%	- -	2 3% *	3 1%	7 1%	2 1%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied							

QPDSB3 Whether could have used alternative source of credit: Overdraft

Base: All respondents

	Total	Whether paid back loan in full		Action taken when not paid back on repayment date			Whether shopped around for sampled loan		Whether ever shopped around for loan	
		Yes (A)	No (B)	Rollover (C)	Repayment plan (D)	Defaulted (E)	Yes (F)	No (G)	Yes (H)	No (I)
Unweighted Base	1560	882	191	93	85	64	363	1191	545	1012
Base	1560	896	207	92	82	80	421	1131	621	937
Yes - definitely could have used this option	318 20%	191 21%	28 14%	12 13% *	14 17% *	5 6% *	88 21%	228 20%	115 19%	202 22%
No - definitely could not have used this option	1233 79%	701 78%	178 86%	80 87% *	68 83% *	75 93% *	332 79%	895 79%	503 81%	729 78%
Don't know	9 1%	4 *	1 *	- *	- *	1 1% *	2 *	8 1%	2 *	7 1%
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (*), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (*), Small Base: 100 (*)										
Continuity correction applied										

QPDSB3 Whether could have used alternative source of credit: Overdraft

Base: All respondents

	Total	How well understood repayment amount			Confidence in repaying loan			Ease of getting money to pay back loan		
		Very well (J)	Very/ Fairly well (K)	Not very/ Not at all well (L)	Very confident (M)	Very/ Fairly confident (N)	Not very/Not at all confident (O)	Easier than expected (P)	Same as expected (Q)	More difficult than expected (R)
Unweighted Base	1560	1236	1478	80	1280	1499	57	287	627	169
Base	1560	1224	1474	84	1244	1485	65	289	633	198
Yes - definitely could have used this option	318 20%	249 20%	306 21%	11 13% *	252 20%	300 20%	13 20% *	60 21%	128 20%	28 14%
No - definitely could not have used this option	1233 79%	966 79%	1159 79%	73 87% *	985 79%	1176 79%	52 80% *	227 79%	503 80%	168 85%
Don't know	9 1%	9 1%	9 1%	- - *	8 1%	9 1%	- - *	2 1%	2 *	3 2%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (*), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (*), Small Base: 100 (*) Continuity correction applied										

QPDSB3 Whether could have used alternative source of credit: Overdraft

Base: All respondents

	Total	Confidence and ease of repayment			Type of loan compared			Aware of any high street lenders		Aware of any online lenders	
		Very confident and found easy (S)	Very confident and found same (T)	Very confident and found difficult (U)	Online only (V)	Retail only (W)	Online and Retail (X)	Yes (Y)	No (Z)	Yes (a)	No (b)
Unweighted Base	1560	239	532	96	367	39	128	1296	264	1508	52
Base	1560	234	528	112	452	27	133	1268	292	1524	36
Yes - definitely could have used this option	318 20%	46 20% U	113 21% U	8 7% *	88 20%	10 38% VX*	14 11% *	261 21%	56 19%	308 20%	10 27% *
No - definitely could not have used this option	1233 79%	187 80%	413 78%	101 90% T*	363 80% W	15 55% *	119 89% W*	998 79%	235 81%	1207 79%	26 73% *
Don't know	9 1%	1 *	2 *	3 3% *	- *	2 7% VX*	- *	9 1%	- *	9 1%	- *
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

QPDSB3 Whether could have used alternative source of credit: Overdraft

Base: All respondents

	Total	Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		More confident (c)	Less confident (d)	No change (e)	New (f)	Repeat (g)	New (h)	Repeat (i)
Unweighted Base	1560	1	8	99	531	1010	849	692
Base	1560	1	5	88	446	1100	877	669
Yes - definitely could have used this option	318	-	1	21	110	205	199	116
	20%	-	25%	23%	25%	19%	23%	17%
		**	**		g		i	
No - definitely could not have used this option	1233	1	4	68	335	887	672	550
	79%	100%	75%	77%	75%	81%	77%	82%
		**	**					h
Don't know	9	-	-	-	-	9	6	3
	1%	-	-	-	*	1%	1%	*
		**	**					
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (*), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (*), Small Base: 100 (*)								
Continuity correction applied								

QPDSB3 Whether could have used alternative source of credit: Home credit

Base: All respondents

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	1560	860	623	334	742	406	975	203	124	166
Base	1560	870	609	313	754	429	1010	205	108	143
Yes - definitely could have used this option	264 17%	136 16%	110 18%	33 10%	148 20% C	74 17%	172 17%	30 14%	19 18% *	24 17%
No - definitely could not have used this option	1154 74%	657 75%	439 72%	247 79%	540 72%	319 74%	742 73%	159 77%	76 71% *	109 76%
Don't know	141 9%	77 9%	59 10%	33 11%	66 9%	37 9%	96 10%	16 8%	12 11% *	10 7%
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSB3 Whether could have used alternative source of credit: Home credit

Base: All respondents

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	1560	451	796	366	430	174	1212	47	127	78
Base	1560	494	783	369	415	144	1222	43	120	77
Yes - definitely could have used this option	264 17%	87 18%	126 16%	58 16%	68 16%	24 17%	220 18%	2 5%	17 14%	5 7%
No - definitely could not have used this option	1154 74%	360 73%	582 74%	278 75%	304 73%	111 77%	893 73%	36 83%	94 78%	59 77%
Don't know	141 9%	47 10%	75 10%	32 9%	43 10%	9 6%	110 9%	5 12%	9 7%	12 16%
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSB3 Whether could have used alternative source of credit: Home credit

Base: All respondents

	Total	Accommodation					Number of people in hhd		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	1560	276	954	536	418	209	292	371	796
Base	1560	309	911	539	372	220	273	361	825
Yes - definitely could have used this option	264 17%	64 21% W	157 17%	80 15%	76 21% W	24 11%	38 14%	64 18%	142 17%
No - definitely could not have used this option	1154 74%	205 66%	682 75% S	405 75% S	277 74%	173 79% S	214 79%	264 73%	599 73%
Don't know	141 9%	39 13% V	73 8% V	54 10% V	19 5%	22 10%	20 7%	32 9%	84 10%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied									

QPDSB3 Whether could have used alternative source of credit: Home credit

Base: All respondents

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	1560	893	293	184	91	568	50	129	378	474	1081	352
Base	1560	887	290	196	89	575	36	109	372	538	1089	336
Yes - definitely could have used this option	264 17%	140 16%	38 13%	43 22%	24 27%	105 18%	2 7%	15 14%	69 18%	103 19%	194 18%	47 14%
No - definitely could not have used this option	1154 74%	669 75%	220 76%	132 67%	59 67%	411 72%	27 75%	81 75%	274 74%	386 72%	802 74%	247 74%
Don't know	141 9%	78 9%	32 11%	21 11%	5 6%	59 10%	6 18%	13 11%	29 8%	49 9%	94 9%	42 12%
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSB3 Whether could have used alternative source of credit: Home credit

Base: All respondents

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	1560	387	178	907	944	277	246	1061	499	55	568	536
Base	1560	309	186	986	812	297	363	1230	330	143	557	553
Yes - definitely could have used this option	264 17%	41 13%	29 15%	179 18%	142 17% p	32 11%	75 21% p	213 17%	51 16%	26 18% *	116 21% v	62 11%
No - definitely could not have used this option	1154 74%	243 79%	145 78%	718 73%	617 76% q	234 79%	245 68%	901 73%	253 77% t	85 60% *	398 72%	435 79% u
Don't know	141 9%	25 8%	13 7%	89 9%	53 7%	31 10%	43 12% o	116 9%	26 8%	32 22% rs*	42 8%	55 10%
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSB3 Whether could have used alternative source of credit: Home credit

Base: All respondents

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	1560	927	373	162
Base	1560	1038	253	176
Yes - definitely could have used this option	264 17%	179 17%	36 14%	33 19% *
No - definitely could not have used this option	1154 74%	760 73%	203 80% w	131 74% *
Don't know	141 9%	99 10%	14 6%	13 7% *
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QPDSB3 Whether could have used alternative source of credit: Home credit

Base: All respondents

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	1560	1008	423	31	281	106	646	267	162
Base	1560	1150	286	31	234	75	804	178	176
Yes - definitely could have used this option	264 17%	202 18%	42 15%	5 15% ..	31 13%	10 13% *	148 18%	26 15%	33 19% *
No - definitely could not have used this option	1154 74%	841 73%	226 79%	26 84% ..	182 78%	60 80% *	577 72%	142 80% F	131 74% *
Don't know	141 9%	108 9%	18 6%	1 2% ..	20 9%	5 6% *	79 10%	10 5%	13 7% *
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSB3 Whether could have used alternative source of credit: Home credit

Base: All respondents

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	1560	356	707	488	126	803	1287	190	489	475	646
Base	1560	286	649	619	138	737	1244	229	507	487	606
Yes - definitely could have used this option	264 17%	38 13%	118 18%	108 17%	24 17% *	117 16%	210 17%	36 16%	103 20%	74 15%	93 15%
No - definitely could not have used this option	1154 74%	225 78%	483 74%	442 71%	106 77% *	563 76%	933 75%	157 69%	368 72%	350 72%	474 78% P
Don't know	141 9%	23 8%	48 7%	69 11%	9 6% *	57 8%	101 8%	35 15% MN	37 7%	63 13% PR	38 6%
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

QPDSB3 Whether could have used alternative source of credit: Home credit

Base: All respondents

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	1560	723	794	440	117	394	92	69	32	88	192	794
Base	1560	745	769	479	119	386	92	68	32	74	194	769
Yes - definitely could have used this option	264 17%	157 21% T	102 13%	82 17%	27 22% c*	102 26% Uc	40 43% UVWbc*	18 26% c*	10 31% **	21 28% c*	40 21% c	102 13%
No - definitely could not have used this option	1154 74%	514 69%	603 78% S	343 72% WX	79 66% *	246 64%	48 52% *	44 65% *	21 66% **	46 61% *	127 65% UVWXab	603 78% UVWXab
Don't know	141 9%	74 10%	65 8%	54 11%	13 11% *	38 10%	4 5% *	6 8% *	1 4% **	8 10% *	27 14%	65 8%
Overlap formulae used												
- Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

QPDSB3 Whether could have used alternative source of credit: Home credit

Base: All respondents

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	1560	962	598	388	1108	1456	58
Base	1560	958	602	425	1066	1456	53
Yes - definitely could have used this option	264 17%	264 28% e	- -	76 18%	175 16%	250 17%	7 13% *
No - definitely could not have used this option	1154 74%	623 65%	531 88% d	308 72%	795 75%	1072 74%	42 79% *
Don't know	141 9%	70 7%	71 12% d	41 10%	96 9%	135 9%	5 8% *
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDSB3 Whether could have used alternative source of credit: Home credit

Base: All respondents

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	1560	769	726	523	472	154	138	405	379	661
Base	1560	711	777	564	522	160	142	418	395	630
Yes - definitely could have used this option	264 17%	113 16%	142 18%	109 19%	95 18%	32 20% *	20 14% *	72 17%	71 18%	107 17%
No - definitely could not have used this option	1154 74%	537 75%	564 73%	401 71%	381 73%	118 73% *	107 75% *	300 72%	294 74%	469 75%
Don't know	141 9%	61 9%	71 9%	54 10%	46 9%	11 7% *	15 11% *	46 11%	30 8%	53 8%
Overlap formulae used										
- Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDSB3 Whether could have used alternative source of credit: Home credit

Base: All respondents

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	1560	148	453	87	200	156	233	186
Base	1560	156	480	72	203	151	214	193
Yes - definitely could have used this option	264 17%	26 17% *	101 21%	10 13% *	32 16%	19 12%	34 16%	32 17%
No - definitely could not have used this option	1154 74%	114 73% *	335 70%	53 73% *	149 73%	119 79%	165 77%	146 76%
Don't know	141 9%	15 10% *	44 9%	9 13% *	23 11%	13 9%	15 7%	15 8%
Overlap formulae used								
- Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied								

QPDSB3 Whether could have used alternative source of credit: Home credit

Base: All respondents

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	1560	540	919	735	690	1281	205	919	550	1096	370
Base	1560	503	963	716	706	1280	204	900	564	1081	383
Yes - definitely could have used this option	264 17%	76 15%	171 18%	116 16%	129 18%	215 17%	35 17%	132 15%	109 19%	166 15%	81 21%
No - definitely could not have used this option	1154 74%	388 77%	698 72%	531 74%	512 73%	952 74%	145 71%	686 76%	404 72%	810 75%	275 72%
Don't know	141 9%	40 8%	95 10%	69 10%	65 9%	113 9%	24 12%	82 9%	51 9%	105 10%	28 7%
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSB3 Whether could have used alternative source of credit: Home credit

Base: All respondents

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	1560	288	1246	138	95	818	387	1508	1296	1261
Base	1560	351	1182	199	107	827	309	1524	1268	1306
Yes - definitely could have used this option	264 17%	74 21%	187 16%	36 18% *	21 20% *	147 18%	41 13%	261 17%	225 18%	238 18%
No - definitely could not have used this option	1154 74%	241 69%	892 75%	137 69% *	78 73% *	613 74%	243 79%	1125 74%	935 74%	948 73%
Don't know	141 9%	36 10%	103 9%	27 13% *	7 7% *	67 8%	25 8%	138 9%	109 9%	121 9%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDSB3 Whether could have used alternative source of credit: Home credit

Base: All respondents

	Total	(SAMPLE) Size of loan			(SAMPLE) Date of loan			Reason for loan (General)	
		High (£200+) (T)	Low (Less than £200) (U)	Unknown (V)	A-Recent (W)	B-Mid term (X)	C-Longer ago (Y)	Unexpected INCREASE in expenses/ outgoings (Z)	Unexpected DECREASE in income (a)
Unweighted Base	1560	710	781	69	547	735	278	785	296
Base	1560	760	720	80	467	755	338	817	303
Yes - definitely could have used this option	264 17%	147 19% V	111 15%	6 7% *	75 16%	125 17%	64 19%	146 18% a	35 11%
No - definitely could not have used this option	1154 74%	538 71%	549 76%	68 85% T*	348 75%	563 75%	243 72%	588 72%	233 77%
Don't know	141 9%	75 10%	60 8%	6 8% *	43 9%	68 9%	31 9%	82 10%	36 12%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied									

QPDSB3 Whether could have used alternative source of credit: Home credit

Base: All respondents

	Total	Use of loan				Whether repayment date has passed	
		Living expenses (b)	Car/ vehicle (c)	Rent or mortgage (d)	Other (e)	Yes (f)	No (g)
Unweighted Base	1560	827	152	63	546	1092	449
Base	1560	830	149	57	551	1131	411
Yes - definitely could have used this option	264 17%	141 17%	32 22%	5 8% *	90 16%	201 18%	58 14%
No - definitely could not have used this option	1154 74%	605 73%	106 71%	47 83% *	415 75%	838 74%	308 75%
Don't know	141 9%	84 10%	10 7%	5 8% *	45 8%	93 8%	44 11%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied							

QPDSB3 Whether could have used alternative source of credit: Home credit

Base: All respondents

	Total	Whether paid back loan in full		Action taken when not paid back on repayment date			Whether shopped around for sampled loan		Whether ever shopped around for loan	
		Yes (A)	No (B)	Rollover (C)	Repayment plan (D)	Defaulted (E)	Yes (F)	No (G)	Yes (H)	No (I)
Unweighted Base	1560	882	191	93	85	64	363	1191	545	1012
Base	1560	896	207	92	82	80	421	1131	621	937
Yes - definitely could have used this option	264 17%	169 19%	30 14%	16 18% *	12 14% *	8 10% *	82 19%	183 16%	120 19%	145 15%
No - definitely could not have used this option	1154 74%	653 73%	158 77%	68 74% *	66 81% *	64 80% *	313 74%	833 74%	452 73%	701 75%
Don't know	141 9%	73 8%	19 9%	8 8% *	4 5% *	8 10% *	26 6%	115 10%	49 8%	92 10%
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (*), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (*), Small Base: 100 (*)										
Continuity correction applied										

QPDSB3 Whether could have used alternative source of credit: Home credit

Base: All respondents

	Total	How well understood repayment amount			Confidence in repaying loan			Ease of getting money to pay back loan		
		Very well (J)	Very/ Fairly well (K)	Not very/ Not at all well (L)	Very confident (M)	Very/ Fairly confident (N)	Not very/Not at all confident (O)	Easier than expected (P)	Same as expected (Q)	More difficult than expected (R)
Unweighted Base	1560	1236	1478	80	1280	1499	57	287	627	169
Base	1560	1224	1474	84	1244	1485	65	289	633	198
Yes - definitely could have used this option	264 17%	207 17%	253 17%	12 14% *	222 18%	253 17%	8 12% *	49 17%	117 18%	35 18%
No - definitely could not have used this option	1154 74%	900 74%	1091 74%	62 74% *	915 74%	1101 74%	47 73% *	224 78%	457 72%	146 74%
Don't know	141 9%	117 10%	131 9%	11 13% *	107 9%	132 9%	10 15% *	16 6%	59 9%	18 9%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (*), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (*), Small Base: 100 (*) Continuity correction applied										

QPDSB3 Whether could have used alternative source of credit: Home credit

Base: All respondents

	Total	Confidence and ease of repayment			Type of loan compared			Aware of any high street lenders		Aware of any online lenders	
		Very confident and found easy (S)	Very confident and found same (T)	Very confident and found difficult (U)	Online only (V)	Retail only (W)	Online and Retail (X)	Yes (Y)	No (Z)	Yes (a)	No (b)
Unweighted Base	1560	239	532	96	367	39	128	1296	264	1508	52
Base	1560	234	528	112	452	27	133	1268	292	1524	36
Yes - definitely could have used this option	264 17%	33 14%	107 20%	22 20% *	95 21%	4 14% *	21 16% *	225 18%	40 14%	261 17%	3 9% *
No - definitely could not have used this option	1154 74%	186 80%	375 71%	78 70% *	318 70%	23 84% *	103 77% *	935 74%	220 75%	1125 74%	30 82% *
Don't know	141 9%	14 6%	46 9%	11 10% *	40 9%	1 2% *	9 7% *	109 9%	33 11%	138 9%	3 9% *
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

QPDSB3 Whether could have used alternative source of credit: Home credit

Base: All respondents

	Total	Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		More confident (c)	Less confident (d)	No change (e)	New (f)	Repeat (g)	New (h)	Repeat (i)
Unweighted Base	1560	1	8	99	531	1010	849	692
Base	1560	1	5	88	446	1100	877	669
Yes - definitely could have used this option	264	-	1	20	61	201	139	124
	17%	-	26%	22%	14%	18%	16%	18%
		**	**					
No - definitely could not have used this option	1154	1	3	61	348	795	647	496
	74%	100%	50%	69%	78%	72%	74%	74%
		**	**					
Don't know	141	-	1	8	36	104	91	49
	9%	-	24%	9%	8%	9%	10%	7%
		**	**					
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSB3 Whether could have used alternative source of credit: Pawnbroker loan

Base: All respondents

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	1560	860	623	334	742	406	975	203	124	166
Base	1560	870	609	313	754	429	1010	205	108	143
Yes - definitely could have used this option	428 27%	277 32% B	135 22% A	85 27%	202 27%	120 28%	310 31% I	47 23%	31 28% I*	21 15%
No - definitely could not have used this option	1060 68%	560 64%	443 73%	211 67%	519 69%	293 68%	668 66%	144 70%	70 65% *	115 80% FH
Don't know	73 5%	34 4%	30 5%	18 6%	34 4%	16 4%	32 3%	15 7%	7 7% *	8 5%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDSB3 Whether could have used alternative source of credit: Pawnbroker loan

Base: All respondents

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	1560	451	796	366	430	174	1212	47	127	78
Base	1560	494	783	369	415	144	1222	43	120	77
Yes - definitely could have used this option	428 27%	173 35% KMN	201 26%	109 30%	92 22%	30 21%	351 29%	9 22% *	30 25% *	16 21% *
No - definitely could not have used this option	1060 68%	296 60%	551 70% J	249 68%	301 73% J	110 76% J	821 67%	30 69% *	85 71% *	58 75% *
Don't know	73 5%	25 5%	31 4%	10 3%	21 5%	5 3%	50 4%	4 9% *	5 4% *	3 4% *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSB3 Whether could have used alternative source of credit: Pawnbroker loan

Base: All respondents

	Total	Accommodation					Number of people in hhld		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	1560	276	954	536	418	209	292	371	796
Base	1560	309	911	539	372	220	273	361	825
Yes - definitely could have used this option	428 27%	102 33% V	245 27%	156 29%	89 24%	60 27%	80 29%	107 30%	221 27%
No - definitely could not have used this option	1060 68%	194 63%	631 69%	358 66%	273 73% S	148 67%	179 66%	243 68%	564 68%
Don't know	73 5%	13 4%	36 4%	26 5%	10 3%	12 5%	13 5%	10 3%	40 5%
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSB3 Whether could have used alternative source of credit: Pawnbroker loan

Base: All respondents

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	1560	893	293	184	91	568	50	129	378	474	1081	352
Base	1560	887	290	196	89	575	36	109	372	538	1089	336
Yes - definitely could have used this option	428 27%	260 29%	73 25%	55 28%	20 22%	148 26%	7 19%	24 22%	98 26%	181 34%	317 29%	81 24%
No - definitely could not have used this option	1060 68%	587 66%	206 71%	132 67%	64 72%	402 70%	24 67%	78 72%	254 68%	344 64%	731 67%	235 70%
Don't know	73 5%	39 4%	11 4%	8 4%	5 6%	24 4%	5 15%	7 6%	19 5%	13 2%	42 4%	20 6%
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSB3 Whether could have used alternative source of credit: Pawnbroker loan

Base: All respondents

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	1560	387	178	907	944	277	246	1061	499	55	568	536
Base	1560	309	186	986	812	297	363	1230	330	143	557	553
Yes - definitely could have used this option	428 27%	74 24%	66 35% l	274 28%	226 28%	71 24%	114 31%	347 28%	81 24%	41 29% *	172 31% v	109 20%
No - definitely could not have used this option	1060 68%	212 69%	113 60%	675 68%	546 67%	217 73%	230 63%	829 67%	231 70%	92 65% *	359 65%	420 76% u
Don't know	73 5%	22 7%	8 4%	38 4%	40 5%	9 3%	19 5%	53 4%	19 6%	9 7% *	26 5%	24 4%
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (*), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (*), Small Base: 100 (*)												
Continuity correction applied												

QPDSB3 Whether could have used alternative source of credit: Pawnbroker loan**Base: All respondents**

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	1560	927	373	162
Base	1560	1038	253	176
Yes - definitely could have used this option	428 27%	291 28%	63 25%	57 32% *
No - definitely could not have used this option	1060 68%	700 67%	176 69%	113 64% *
Don't know	73 5%	47 5%	15 6%	6 4% *
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QPDSB3 Whether could have used alternative source of credit: Pawnbroker loan

Base: All respondents

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	1560	1008	423	31	281	106	646	267	162
Base	1560	1150	286	31	234	75	804	178	176
Yes - definitely could have used this option	428 27%	329 29%	74 26%	7 23% **	56 24%	18 24% *	234 29%	45 25%	57 32% *
No - definitely could not have used this option	1060 68%	768 67%	198 69%	23 73% **	162 69%	50 66% *	538 67%	126 71%	113 64% *
Don't know	73 5%	53 5%	15 5%	1 4% **	15 7%	7 10% *	32 4%	7 4%	6 4% *
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSB3 Whether could have used alternative source of credit: Pawnbroker loan

Base: All respondents

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	1560	356	707	488	126	803	1287	190	489	475	646
Base	1560	286	649	619	138	737	1244	229	507	487	606
Yes - definitely could have used this option	428 27%	66 23%	176 27%	185 30%	39 28% *	164 22%	337 27% M	71 31%	173 34% R	135 28%	135 22%
No - definitely could not have used this option	1060 68%	200 70%	450 69%	406 66%	94 68% *	540 73% NO	859 69%	142 62%	314 62%	327 67%	452 75% PQ
Don't know	73 5%	20 7%	22 3%	28 5%	6 4% *	34 5%	48 4%	16 7%	20 4%	26 5%	18 3%
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

QPDSB3 Whether could have used alternative source of credit: Pawnbroker loan

Base: All respondents

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	1560	723	794	440	117	394	92	69	32	88	192	794
Base	1560	745	769	479	119	386	92	68	32	74	194	769
Yes - definitely could have used this option	428 27%	227 31% T	187 24%	151 31% c	49 41% WXac*	113 29%	22 24% *	30 44% Wac*	8 24% **	16 22% *	62 32%	187 24%
No - definitely could not have used this option	1060 68%	485 65%	545 71%	304 63%	66 55% *	256 66%	63 69% *	38 56% *	24 76% **	56 75% V*	121 63%	545 71% UV
Don't know	73 5%	33 4%	38 5%	24 5%	4 3% *	17 4%	7 7% *	- - *	- - **	2 3% *	10 5%	38 5%
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, t/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, t/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSB3 Whether could have used alternative source of credit: Pawnbroker loan**Base: All respondents**

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	1560	962	598	388	1108	1456	58
Base	1560	958	602	425	1066	1456	53
Yes - definitely could have used this option	428 27%	428 45% e	- -	124 29%	283 27%	399 27%	13 24% *
No - definitely could not have used this option	1060 68%	493 51%	567 94% d	279 66%	737 69%	990 68%	37 69% *
Don't know	73 5%	37 4%	36 6%	23 5%	46 4%	67 5%	4 7% *
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied							

QPDSB3 Whether could have used alternative source of credit: Pawnbroker loan

Base: All respondents

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	1560	769	726	523	472	154	138	405	379	661
Base	1560	711	777	564	522	160	142	418	395	630
Yes - definitely could have used this option	428 27%	185 26%	222 29%	159 28%	146 28%	56 35% *	36 25% *	130 31% r	113 29%	150 24%
No - definitely could not have used this option	1060 68%	495 70%	518 67%	381 68%	346 66%	95 59% *	103 72% n*	266 64%	271 69%	448 71% p
Don't know	73 5%	31 4%	37 5%	24 4%	30 6%	9 6% *	3 2% *	22 5%	12 3%	32 5%
Overlap formulae used										
- Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDSB3 Whether could have used alternative source of credit: Pawnbroker loan

Base: All respondents

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	1560	148	453	87	200	156	233	186
Base	1560	156	480	72	203	151	214	193
Yes - definitely could have used this option	428	39	134	26	50	42	47	72
	27%	25% *	28%	36% x*	24%	28%	22%	37% vx
No - definitely could not have used this option	1060	110	324	41	146	103	158	110
	68%	70% *	67%	57% *	72% y	68%	74% uy	57%
Don't know	73	7	22	5	8	6	10	11
	5%	5% *	5%	7% *	4%	4%	5%	6%
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSB3 Whether could have used alternative source of credit: Pawnbroker loan**Base: All respondents**

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	1560	540	919	735	690	1281	205	919	550	1096	370
Base	1560	503	963	716	706	1280	204	900	564	1081	383
Yes - definitely could have used this option	428 27%	128 25%	280 29%	205 29%	197 28%	354 28%	57 28%	236 26%	170 30%	286 27%	121 32%
No - definitely could not have used this option	1060 68%	351 70%	645 67%	480 67%	477 68%	880 69%	130 64%	622 69%	373 66%	743 69%	252 66%
Don't know	73 5%	24 5%	38 4%	31 4%	32 5%	46 4%	17 8% E	42 5%	20 4%	52 5%	10 3%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

QPDSB3 Whether could have used alternative source of credit: Pawnbroker loan

Base: All respondents

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	1560	288	1246	138	95	818	387	1508	1296	1261
Base	1560	351	1182	199	107	827	309	1524	1268	1306
Yes - definitely could have used this option	428 27%	116 33%	306 26%	55 27% *	43 40% P*	231 28%	74 24%	419 28%	363 29%	374 29%
No - definitely could not have used this option	1060 68%	221 63%	819 69%	133 67% *	61 58% *	566 68%	212 69%	1036 68%	853 67%	874 67%
Don't know	73 5%	14 4%	57 5%	11 5% *	2 2% *	31 4%	22 7%	69 5%	52 4%	58 4%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDSB3 Whether could have used alternative source of credit: Pawnbroker loan

Base: All respondents

	Total	(SAMPLE) Size of loan			(SAMPLE) Date of loan			Reason for loan (General)	
		High (£200+) (T)	Low (Less than £200) (U)	Unknown (V)	A-Recent (W)	B-Mid term (X)	C-Longer ago (Y)	Unexpected INCREASE in expenses/ outgoings (Z)	Unexpected DECREASE in income (a)
Unweighted Base	1560	710	781	69	547	735	278	785	296
Base	1560	760	720	80	467	755	338	817	303
Yes - definitely could have used this option	428 27%	225 30%	173 24%	29 37% U*	125 27%	195 26%	108 32%	231 28%	86 28%
No - definitely could not have used this option	1060 68%	506 67%	505 70%	48 61% *	315 68%	537 71% Y	208 61%	543 67%	203 67%
Don't know	73 5%	29 4%	42 6%	2 3% *	27 6%	24 3%	22 7%	42 5%	14 5%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied									

QPDSB3 Whether could have used alternative source of credit: Pawnbroker loan**Base: All respondents**

	Total	Use of loan				Whether repayment date has passed	
		Living expenses (b)	Car/ vehicle (c)	Rent or mortgage (d)	Other (e)	Yes (f)	No (g)
Unweighted Base	1560	827	152	63	546	1092	449
Base	1560	830	149	57	551	1131	411
Yes - definitely could have used this option	428 27%	209 25%	52 35%	17 30% *	158 29%	316 28%	110 27%
No - definitely could not have used this option	1060 68%	581 70% c	88 59%	36 63% *	366 67%	769 68%	279 68%
Don't know	73 5%	40 5%	9 6%	4 7% *	26 5%	46 4%	22 5%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied							

QPDSB3 Whether could have used alternative source of credit: Pawnbroker loan**Base: All respondents**

	Total	Whether paid back loan in full		Action taken when not paid back on repayment date			Whether shopped around for sampled loan		Whether ever shopped around for loan	
		Yes (A)	No (B)	Rollover (C)	Repayment plan (D)	Defaulted (E)	Yes (F)	No (G)	Yes (H)	No (I)
Unweighted Base	1560	882	191	93	85	64	363	1191	545	1012
Base	1560	896	207	92	82	80	421	1131	621	937
Yes - definitely could have used this option	428 27%	254 28%	60 29%	39 43% *	28 34% *	21 26% *	131 31%	296 26%	182 29%	245 26%
No - definitely could not have used this option	1060 68%	608 68%	136 66%	47 52% *	51 62% *	57 71% C*	272 65%	785 69%	415 67%	644 69%
Don't know	73 5%	35 4%	11 5%	5 6% *	3 4% *	2 3% *	18 4%	50 4%	24 4%	48 5%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (*), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (*), Small Base: 100 (*) Continuity correction applied										

QPDSB3 Whether could have used alternative source of credit: Pawnbroker loan

Base: All respondents

	Total	How well understood repayment amount			Confidence in repaying loan			Ease of getting money to pay back loan		
		Very well (J)	Very/ Fairly well (K)	Not very/ Not at all well (L)	Very condident (M)	Very/ Fairly confident (N)	Not very/Not at all confident (O)	Easier than expected (P)	Same as expected (Q)	More difficult than expected (R)
Unweighted Base	1560	1236	1478	80	1280	1499	57	287	627	169
Base	1560	1224	1474	84	1244	1485	65	289	633	198
Yes - definitely could have used this option	428 27%	335 27%	411 28%	16 19% *	337 27%	394 26%	29 45% MN*	54 19%	198 31% P	64 32% P
No - definitely could not have used this option	1060 68%	841 69%	999 68%	60 71% *	853 69% O	1025 69% O	30 46% *	219 76% QR	416 66%	124 63%
Don't know	73 5%	48 4%	64 4%	9 10% *	54 4%	67 4%	6 9% *	16 5%	19 3%	11 5%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (*), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (*), Small Base: 100 (*) Continuity correction applied										

QPDSB3 Whether could have used alternative source of credit: Pawnbroker loan

Base: All respondents

	Total	Confidence and ease of repayment			Type of loan compared			Aware of any high street lenders		Aware of any online lenders	
		Very confident and found easy (S)	Very confident and found same (T)	Very confident and found difficult (U)	Online only (V)	Retail only (W)	Online and Retail (X)	Yes (Y)	No (Z)	Yes (a)	No (b)
Unweighted Base	1560	239	532	96	367	39	128	1296	264	1508	52
Base	1560	234	528	112	452	27	133	1268	292	1524	36
Yes - definitely could have used this option	428 27%	41 18%	170 32% S	30 27% *	129 29%	5 17% *	46 34% *	363 29%	65 22%	419 28%	8 23% *
No - definitely could not have used this option	1060 68%	183 78% T	343 65%	73 65% *	306 68%	21 77% *	83 62% *	853 67%	206 71%	1036 68%	24 66% *
Don't know	73 5%	9 4%	15 3%	9 8% *	18 4%	2 7% *	4 3% *	52 4%	21 7%	69 5%	4 11% *

Overlap formulae used
 - Column Means:
 Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i
 Minimum Base: 30 (**), Small Base: 100 (*)
 - Column Proportions:
 Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i
 Minimum Base: 30 (**), Small Base: 100 (*)
 Continuity correction applied

QPDSB3 Whether could have used alternative source of credit: Pawnbroker loan

Base: All respondents

	Total	Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		More confident (c)	Less confident (d)	No change (e)	New (f)	Repeat (g)	New (h)	Repeat (i)
Unweighted Base	1560	1	8	99	531	1010	849	692
Base	1560	1	5	88	446	1100	877	669
Yes - definitely could have used this option	428 27%	- ..	3 66% ..	32 36%	114 25%	310 28%	244 28%	180 27%
No - definitely could not have used this option	1060 68%	1 100% ..	2 34% ..	52 59%	302 68%	749 68%	585 67%	466 70%
Don't know	73 5%	- ..	- ..	5 5%	30 7%	42 4%	48 6%	23 3%
Overlap formulae used								
- Column Means: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied								

QPDSB3 Whether could have used alternative source of credit: Credit union loan

Base: All respondents

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	1560	860	623	334	742	406	975	203	124	166
Base	1560	870	609	313	754	429	1010	205	108	143
Yes - definitely could have used this option	228 15%	137 16%	76 12%	28 9%	120 16% C	69 16% C	163 16% I	28 13%	11 10% *	10 7%
No - definitely could not have used this option	1058 68%	577 66%	423 70%	226 72%	501 66%	291 68%	671 66%	146 71%	71 66% *	105 73%
Don't know	274 18%	157 18%	109 18%	59 19%	134 18%	69 16%	176 17%	32 16%	26 24% *	29 20%
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSB3 Whether could have used alternative source of credit: Credit union loan

Base: All respondents

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	1560	451	796	366	430	174	1212	47	127	78
Base	1560	494	783	369	415	144	1222	43	120	77
Yes - definitely could have used this option	228 15%	98 20% KM	95 12%	48 13%	47 11%	18 12%	164 13%	2 5% *	34 29% OP*	12 15% *
No - definitely could not have used this option	1058 68%	311 63%	529 67%	248 67%	281 68%	110 77% J	838 69% Q	30 69% *	68 57% *	50 65% *
Don't know	274 18%	86 17%	160 20% N	73 20%	87 21% N	16 11%	220 18%	11 26% *	18 15% *	15 19% *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSB3 Whether could have used alternative source of credit: Credit union loan

Base: All respondents

	Total	Accommodation					Number of people in hhld		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	1560	276	954	536	418	209	292	371	796
Base	1560	309	911	539	372	220	273	361	825
Yes - definitely could have used this option	228 15%	68 22% TUV	113 12%	65 12%	49 13%	29 13%	33 12%	49 13%	130 16%
No - definitely could not have used this option	1058 68%	190 62%	637 70% S	358 66%	279 75% STU	146 66%	199 73%	249 69%	537 65%
Don't know	274 18%	51 16%	161 18% V	116 22% TV	45 12%	45 20% V	40 15%	63 17%	158 19%
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSB3 Whether could have used alternative source of credit: Credit union loan

Base: All respondents

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	1560	893	293	184	91	568	50	129	378	474	1081	352
Base	1560	887	290	196	89	575	36	109	372	538	1089	336
Yes - definitely could have used this option	228 15%	132 15%	27 9%	44 23% bde	8 9% *	79 14% b	4 13% *	9 8% *	44 12% *	103 19% gh	170 16%	39 11%
No - definitely could not have used this option	1058 68%	606 68% c	208 72% ce	106 54%	67 75% c*	381 66% c	19 52% *	82 76% f*	254 68%	349 65%	719 66%	238 71%
Don't know	274 18%	148 17%	55 19%	45 23%	14 16% *	114 20%	13 35% gi*	18 16% *	73 20%	86 16%	200 18%	60 18%
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSB3 Whether could have used alternative source of credit: Credit union loan

Base: All respondents

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	1560	387	178	907	944	277	246	1061	499	55	568	536
Base	1560	309	186	986	812	297	363	1230	330	143	557	553
Yes - definitely could have used this option	228 15%	42 14%	25 13%	151 15%	113 14%	35 12%	70 19%	177 14%	50 15%	22 16% *	77 14%	61 11%
No - definitely could not have used this option	1058 68%	221 72%	124 67%	663 67%	557 69%	212 71%	231 64%	831 68%	227 69%	88 62% *	372 67%	400 72%
Don't know	274 18%	45 15%	37 20%	172 17%	142 17%	51 17%	61 17%	221 18%	53 16%	32 23% *	108 19%	92 17%
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSB3 Whether could have used alternative source of credit: Credit union loan

Base: All respondents

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	1560	927	373	162
Base	1560	1038	253	176
Yes - definitely could have used this option	228 15%	137 13%	40 16%	40 23% w*
No - definitely could not have used this option	1058 68%	710 68%	177 70%	110 62% *
Don't know	274 18%	191 18%	36 14%	27 15% *
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QPDSB3 Whether could have used alternative source of credit: Credit union loan

Base: All respondents

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	1560	1008	423	31	281	106	646	267	162
Base	1560	1150	286	31	234	75	804	178	176
Yes - definitely could have used this option	228 15%	164 14%	49 17%	5 15% **	34 14%	8 11% *	103 13%	32 18%	40 23% F*
No - definitely could not have used this option	1058 68%	781 68%	197 69%	19 63% **	162 69%	59 78% *	548 68%	118 66%	110 62% *
Don't know	274 18%	205 18%	41 14%	7 22% **	38 16%	8 10% *	153 19%	28 16%	27 15% *
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSB3 Whether could have used alternative source of credit: Credit union loan

Base: All respondents

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	1560	356	707	488	126	803	1287	190	489	475	646
Base	1560	286	649	619	138	737	1244	229	507	487	606
Yes - definitely could have used this option	228 15%	39 14%	99 15%	90 15%	22 16% *	88 12%	184 15% M	29 13%	87 17%	66 13%	75 12%
No - definitely could not have used this option	1058 68%	203 71%	431 66%	418 68%	94 68% *	534 72% N	850 68%	144 63%	319 63%	336 69%	436 72% P
Don't know	274 18%	44 15%	120 18%	110 18%	22 16% *	116 16%	210 17%	56 24% M	101 20%	85 17%	95 16%
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

QPDSB3 Whether could have used alternative source of credit: Credit union loan

Base: All respondents

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	1560	723	794	440	117	394	92	69	32	88	192	794
Base	1560	745	769	479	119	386	92	68	32	74	194	769
Yes - definitely could have used this option	228 15%	108 14%	112 15%	66 14%	18 15%	54 14%	9 10%	8 12%	13 39%	7 9%	30 16%	112 15%
No - definitely could not have used this option	1058 68%	488 65%	538 70%	312 65%	79 67%	257 67%	67 73%	48 71%	18 57%	49 67%	120 62%	538 70%
Don't know	274 18%	150 20%	120 16%	101 21%	22 18%	75 19%	16 18%	12 17%	1 4%	18 24%	44 23%	120 16%
Overlap formulae used												
- Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, t/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, t/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

QPDSB3 Whether could have used alternative source of credit: Credit union loan

Base: All respondents

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	1560	962	598	388	1108	1456	58
Base	1560	958	602	425	1066	1456	53
Yes - definitely could have used this option	228 15%	228 24% e	- -	69 16%	148 14%	215 15%	4 7% *
No - definitely could not have used this option	1058 68%	562 59%	496 82% d	282 66%	728 68%	987 68%	35 66% *
Don't know	274 18%	168 18%	107 18%	74 17%	191 18%	254 17%	14 27% *
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDSB3 Whether could have used alternative source of credit: Credit union loan

Base: All respondents

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	1560	769	726	523	472	154	138	405	379	661
Base	1560	711	777	564	522	160	142	418	395	630
Yes - definitely could have used this option	228 15%	100 14%	117 15%	79 14%	80 15%	27 17% *	18 13% *	62 15%	59 15%	94 15%
No - definitely could not have used this option	1058 68%	495 70%	514 66%	384 68%	343 66%	102 64% *	101 71% *	269 64%	268 68%	442 70%
Don't know	274 18%	117 16%	147 19%	101 18%	99 19%	31 19% *	24 17% *	87 21%	68 17%	94 15%
Overlap formulae used										
- Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDSB3 Whether could have used alternative source of credit: Credit union loan

Base: All respondents

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	1560	148	453	87	200	156	233	186
Base	1560	156	480	72	203	151	214	193
Yes - definitely could have used this option	228	23	60	13	26	24	33	40
	15%	15% *	13%	18% *	13%	16%	15%	21%
No - definitely could not have used this option	1058	106	338	44	138	106	143	112
	68%	68% *	71% y	62% *	68%	70%	67%	58%
Don't know	274	27	81	14	39	21	39	41
	18%	18% *	17%	20% *	19%	14%	18%	21%
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSB3 Whether could have used alternative source of credit: Credit union loan

Base: All respondents

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	1560	540	919	735	690	1281	205	919	550	1096	370
Base	1560	503	963	716	706	1280	204	900	564	1081	383
Yes - definitely could have used this option	228 15%	60 12%	151 16%	99 14%	107 15%	183 14%	34 17%	128 14%	84 15%	152 14%	66 17%
No - definitely could not have used this option	1058 68%	351 70%	640 66%	494 69%	465 66%	872 68%	128 63%	607 67%	381 68%	733 68%	251 65%
Don't know	274 18%	92 18%	172 18%	123 17%	133 19%	225 18%	41 20%	165 18%	99 18%	196 18%	66 17%
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSB3 Whether could have used alternative source of credit: Credit union loan

Base: All respondents

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	1560	288	1246	138	95	818	387	1508	1296	1261
Base	1560	351	1182	199	107	827	309	1524	1268	1306
Yes - definitely could have used this option	228 15%	44 13%	180 15%	30 15% *	24 23% *	116 14%	42 14%	224 15%	194 15%	201 15%
No - definitely could not have used this option	1058 68%	252 72%	789 67%	130 65% *	72 68% *	559 68%	221 72%	1029 68%	861 68%	878 67%
Don't know	274 18%	55 16%	214 18%	39 20% *	10 9% *	153 18%	45 15%	270 18%	213 17%	228 17%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDSB3 Whether could have used alternative source of credit: Credit union loan

Base: All respondents

	Total	(SAMPLE) Size of loan			(SAMPLE) Date of loan			Reason for loan (General)	
		High (£200+) (T)	Low (Less than £200) (U)	Unknown (V)	A-Recent (W)	B-Mid term (X)	C-Longer ago (Y)	Unexpected INCREASE in expenses/ outgoings (Z)	Unexpected DECREASE in income (a)
Unweighted Base	1560	710	781	69	547	735	278	785	296
Base	1560	760	720	80	467	755	338	817	303
Yes - definitely could have used this option	228 15%	129 17% U	81 11%	18 23% U*	53 11%	103 14%	72 21% WX	128 16%	39 13%
No - definitely could not have used this option	1058 68%	492 65%	519 72% TV	47 58% *	327 70% Y	527 70% Y	204 60%	534 65%	206 68%
Don't know	274 18%	139 18%	120 17%	15 19% *	86 19%	125 17%	62 18%	154 19%	58 19%
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSB3 Whether could have used alternative source of credit: Credit union loan

Base: All respondents

	Total	Use of loan				Whether repayment date has passed	
		Living expenses (b)	Car/ vehicle (c)	Rent or mortgage (d)	Other (e)	Yes (f)	No (g)
Unweighted Base	1560	827	152	63	546	1092	449
Base	1560	830	149	57	551	1131	411
Yes - definitely could have used this option	228 15%	106 13%	32 22% b	4 8% *	92 17%	169 15%	53 13%
No - definitely could not have used this option	1058 68%	567 68%	91 61%	40 71% *	371 67%	773 68%	279 68%
Don't know	274 18%	158 19%	26 17%	12 22% *	88 16%	189 17%	79 19%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied							

QPDSB3 Whether could have used alternative source of credit: Credit union loan

Base: All respondents

	Total	Whether paid back loan in full		Action taken when not paid back on repayment date			Whether shopped around for sampled loan		Whether ever shopped around for loan	
		Yes (A)	No (B)	Rollover (C)	Repayment plan (D)	Defaulted (E)	Yes (F)	No (G)	Yes (H)	No (I)
Unweighted Base	1560	882	191	93	85	64	363	1191	545	1012
Base	1560	896	207	92	82	80	421	1131	621	937
Yes - definitely could have used this option	228 15%	143 16%	25 12%	11 12% *	9 11% *	9 12% *	76 18%	152 13%	109 18% I	119 13%
No - definitely could not have used this option	1058 68%	614 68%	142 69%	68 74% *	60 73% *	59 74% *	274 65%	782 69%	399 64%	658 70%
Don't know	274 18%	140 16%	39 19%	13 14% *	13 16% *	12 15% *	72 17%	196 17%	113 18%	161 17%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (*), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (*), Small Base: 100 (*) Continuity correction applied										

QPDSB3 Whether could have used alternative source of credit: Credit union loan

Base: All respondents

	Total	How well understood repayment amount			Confidence in repaying loan			Ease of getting money to pay back loan		
		Very well (J)	Very/ Fairly well (K)	Not very/ Not at all well (L)	Very condident (M)	Very/ Fairly confident (N)	Not very/Not at all confident (O)	Easier than expected (P)	Same as expected (Q)	More difficult than expected (R)
Unweighted Base	1560	1236	1478	80	1280	1499	57	287	627	169
Base	1560	1224	1474	84	1244	1485	65	289	633	198
Yes - definitely could have used this option	228 15%	173 14%	217 15%	11 13% *	182 15%	219 15%	9 14% *	49 17%	94 15%	21 11%
No - definitely could not have used this option	1058 68%	847 69% K	999 68%	58 68% *	847 68%	1002 67%	47 73% *	201 70%	442 70%	125 63%
Don't know	274 18%	204 17%	258 18%	16 19% *	214 17%	265 18%	9 13% *	39 13%	97 15%	52 26% PQ
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (*), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (*), Small Base: 100 (*) Continuity correction applied										

QPDSB3 Whether could have used alternative source of credit: Credit union loan

Base: All respondents

	Total	Confidence and ease of repayment			Type of loan compared			Aware of any high street lenders		Aware of any online lenders	
		Very confident and found easy (S)	Very confident and found same (T)	Very confident and found difficult (U)	Online only (V)	Retail only (W)	Online and Retail (X)	Yes (Y)	No (Z)	Yes (a)	No (b)
Unweighted Base	1560	239	532	96	367	39	128	1296	264	1508	52
Base	1560	234	528	112	452	27	133	1268	292	1524	36
Yes - definitely could have used this option	228 15%	36 15%	85 16%	12 11% *	76 17%	4 16% *	29 22% *	194 15%	34 12%	224 15%	4 10% *
No - definitely could not have used this option	1058 68%	169 72%	358 68%	71 64% *	291 64%	16 58% *	84 63% *	861 68%	197 68%	1029 68%	29 79% *
Don't know	274 18%	29 12%	84 16%	28 25% S*	86 19%	7 26% *	20 15% *	213 17%	61 21%	270 18%	4 11% *
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

QPDSB3 Whether could have used alternative source of credit: Credit union loan

Base: All respondents

	Total	Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		More confident (c)	Less confident (d)	No change (e)	New (f)	Repeat (g)	New (h)	Repeat (i)
Unweighted Base	1560	1	8	99	531	1010	849	692
Base	1560	1	5	88	446	1100	877	669
Yes - definitely could have used this option	228	-	4	15	58	166	121	103
	15%	-	67%	17%	13%	15%	14%	15%
		**	**					
No - definitely could not have used this option	1058	-	2	60	321	728	607	442
	68%	-	33%	68%	72%	66%	69%	66%
		**	**					
Don't know	274	1	-	13	67	206	149	124
	18%	100%	-	15%	15%	19%	17%	18%
		**	**					
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSB3 Whether could have used alternative source of credit: Bank or building society loan

Base: All respondents

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	1560	860	623	334	742	406	975	203	124	166
Base	1560	870	609	313	754	429	1010	205	108	143
Yes - definitely could have used this option	318 20%	213 24% B	92 15% A	69 22%	168 22% E	65 15%	244 24% GI	32 16%	15 14% *	11 8%
No - definitely could not have used this option	1225 79%	647 74%	511 84% A	239 76%	583 77%	359 84%	754 75%	171 83%	91 85% *	132 92% F
Don't know	17 1%	11 1%	6 1%	6 2%	3 *	5 1%	12 1%	2 1%	1 1% *	1 *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

Competition Commission - Payday Lending Survey - 120248

QPDSB3 Whether could have used alternative source of credit: Bank or building society loan

Base: All respondents

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	1560	451	796	366	430	174	1212	47	127	78
Base	1560	494	783	369	415	144	1222	43	120	77
Yes - definitely could have used this option	318 20%	129 26% KMN	149 19%	76 20% N	73 18%	16 11%	231 19%	15 35% O*	45 37% OR*	11 15% *
No - definitely could not have used this option	1225 79%	361 73%	625 80% J	286 78%	338 82% J	128 89% JKL	981 80% PQ	27 63% *	74 61% *	62 80% Q*
Don't know	17 1%	4 1%	10 1%	7 2%	3 1%	1 1%	10 1%	1 2% *	1 1% *	4 6% O*
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSB3 Whether could have used alternative source of credit: Bank or building society loan

Base: All respondents

	Total	Accommodation					Number of people in hhld		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	1560	276	954	536	418	209	292	371	796
Base	1560	309	911	539	372	220	273	361	825
Yes - definitely could have used this option	318 20%	63 20%	172 19% V	118 22% V	54 15%	66 30% TV	45 16%	70 19%	186 23%
No - definitely could not have used this option	1225 79%	245 79% W	727 80% W	415 77%	313 84% TUW	150 68%	225 83%	289 80%	627 76%
Don't know	17 1%	1 *	12 1%	6 1%	5 1%	4 2%	3 1%	2 *	12 1%
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSB3 Whether could have used alternative source of credit: Bank or building society loan

Base: All respondents

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	1560	893	293	184	91	568	50	129	378	474	1081	352
Base	1560	887	290	196	89	575	36	109	372	538	1089	336
Yes - definitely could have used this option	318 20%	181 20%	58 20%	45 23%	17 19% *	120 21%	7 19% *	17 15% *	49 13% *	129 24% h	244 22% k	54 16%
No - definitely could not have used this option	1225 79%	698 79%	229 79%	146 75%	71 79% *	446 78%	29 81% *	92 84% *	318 85% i	405 75%	834 77%	279 83%
Don't know	17 1%	8 1%	2 1%	5 3%	1 1% *	9 1%	- *	1 *	5 1%	4 1%	12 1%	4 1%
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

Competition Commission - Payday Lending Survey - 120248

QPDSB3 Whether could have used alternative source of credit: Bank or building society loan

Base: All respondents

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	1560	387	178	907	944	277	246	1061	499	55	568	536
Base	1560	309	186	986	812	297	363	1230	330	143	557	553
Yes - definitely could have used this option	318 20%	90 29% n	57 31% n	154 16%	209 26% pq	47 16%	43 12%	255 21%	63 19%	22 15% *	115 21% v	78 14%
No - definitely could not have used this option	1225 79%	214 69%	125 67%	825 84% lm	593 73%	246 83%	320 88% o	964 78%	261 79%	121 85% *	440 79%	469 85%
Don't know	17 1%	4 1%	4 2%	7 1%	10 1%	5 2%	- -	11 1%	7 2%	- *	2 *	6 1%
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSB3 Whether could have used alternative source of credit: Bank or building society loan

Base: All respondents

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	1560	927	373	162
Base	1560	1038	253	176
Yes - definitely could have used this option	318 20%	228 22%	51 20%	18 10%
		y	y	*
No - definitely could not have used this option	1225 79%	801 77%	197 78%	157 89%
				wx*
Don't know	17 1%	9 1%	5 2%	- *
				*
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QPDSB3 Whether could have used alternative source of credit: Bank or building society loan

Base: All respondents

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	1560	1008	423	31	281	106	646	267	162
Base	1560	1150	286	31	234	75	804	178	176
Yes - definitely could have used this option	318 20%	232 20%	57 20%	8 26% **	71 30%	19 25% *	157 20%	32 18%	18 10% *
No - definitely could not have used this option	1225 79%	909 79%	223 78%	23 74% **	160 68%	55 73% *	641 80%	142 80%	157 89% FG*
Don't know	17 1%	9 1%	6 2%	- - **	3 1%	2 2% *	6 1%	4 2%	- * *
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSB3 Whether could have used alternative source of credit: Bank or building society loan

Base: All respondents

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	1560	356	707	488	126	803	1287	190	489	475	646
Base	1560	286	649	619	138	737	1244	229	507	487	606
Yes - definitely could have used this option	318 20%	83 29% KL	149 23% KL	85 14%	12 9% *	139 19%	261 21%	43 19%	122 24%	92 19%	118 19%
No - definitely could not have used this option	1225 79%	199 69%	493 76%	528 85% IJ	126 91% IJ*	587 80%	968 78%	184 80%	382 75%	390 80%	479 79%
Don't know	17 1%	4 2%	7 1%	6 1%	1 *	11 2%	15 1%	2 1%	3 1%	5 1%	9 2%
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

QPDSB3 Whether could have used alternative source of credit: Bank or building society loan

Base: All respondents

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	1560	723	794	440	117	394	92	69	32	88	192	794
Base	1560	745	769	479	119	386	92	68	32	74	194	769
Yes - definitely could have used this option	318 20%	150 20%	160 21%	107 22% WXY	31 26% WXYa*	51 13%	7 8% *	4 6% *	8 27% **	7 10% *	35 18%	160 21% WXY
No - definitely could not have used this option	1225 79%	586 79%	602 78%	365 76%	87 73% *	331 86% UVbc	84 91% UVc*	63 93% UVc*	23 72% **	67 90% UV*	155 80%	602 78%
Don't know	17 1%	9 1%	8 1%	8 2%	1 1% *	4 1%	1 2% *	- 1% *	1 2% **	- 1% *	4 2%	8 1%
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

Competition Commission - Payday Lending Survey - 120248

QPDSB3 Whether could have used alternative source of credit: Bank or building society loan

Base: All respondents

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	1560	962	598	388	1108	1456	58
Base	1560	958	602	425	1066	1456	53
Yes - definitely could have used this option	318 20%	318 33% e	- -	54 13%	252 24% f	294 20%	16 30% *
No - definitely could not have used this option	1225 79%	631 66%	585 99% d	367 86% g	802 75%	1146 79%	36 68% *
Don't know	17 1%	10 1%	8 1%	5 1%	12 1%	16 1%	1 2% *
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDSB3 Whether could have used alternative source of credit: Bank or building society loan

Base: All respondents

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	1560	769	726	523	472	154	138	405	379	661
Base	1560	711	777	564	522	160	142	418	395	630
Yes - definitely could have used this option	318 20%	205 29% klmno	97 13%	59 11%	64 12%	17 11% *	14 10% *	76 18%	80 20%	132 21%
No - definitely could not have used this option	1225 79%	495 70%	674 87% j	501 89% j	457 88% j	143 89% j*	128 90% j*	338 81%	312 79%	488 78%
Don't know	17 1%	12 2%	5 1%	4 1%	2 *	- - *	1 1% *	4 1%	3 1%	9 2%
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSB3 Whether could have used alternative source of credit: Bank or building society loan

Base: All respondents

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	1560	148	453	87	200	156	233	186
Base	1560	156	480	72	203	151	214	193
Yes - definitely could have used this option	318	29	75	20	41	34	55	43
	20%	19% *	16%	27% t*	20%	22%	25% t	22%
No - definitely could not have used this option	1225	127	400	52	161	116	155	146
	79%	81% *	83% ux	72% *	79%	77%	73%	76%
Don't know	17	-	5	1	1	1	4	4
	1%	- *	1%	1% *	*	1%	2%	2%
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSB3 Whether could have used alternative source of credit: Bank or building society loan

Base: All respondents

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	1560	540	919	735	690	1281	205	919	550	1096	370
Base	1560	503	963	716	706	1280	204	900	564	1081	383
Yes - definitely could have used this option	318 20%	87 17%	216 22%	118 17%	172 24% C	264 21%	37 18%	206 23% H	97 17%	208 19%	96 25%
No - definitely could not have used this option	1225 79%	411 82%	737 77%	588 82% D	528 75%	1002 78%	165 81%	684 76%	463 82% G	858 79%	286 75%
Don't know	17 1%	5 1%	10 1%	10 1%	5 1%	14 1%	2 1%	10 1%	4 1%	15 1%	1 *
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

QPDSB3 Whether could have used alternative source of credit: Bank or building society loan

Base: All respondents

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	1560	288	1246	138	95	818	387	1508	1296	1261
Base	1560	351	1182	199	107	827	309	1524	1268	1306
Yes - definitely could have used this option	318 20%	48 14%	264 22% K	18 9% *	17 16% *	165 20% M	90 29% MO	308 20%	259 20%	261 20%
No - definitely could not have used this option	1225 79%	299 85% L	906 77%	181 91% OP*	88 83% P*	653 79% P	214 69%	1199 79%	995 78%	1029 79%
Don't know	17 1%	4 1%	13 1%	- * *	1 1% *	10 1%	4 1%	17 1%	15 1%	16 1%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDSB3 Whether could have used alternative source of credit: Bank or building society loan

Base: All respondents

	Total	(SAMPLE) Size of loan			(SAMPLE) Date of loan			Reason for loan (General)	
		High (£200+) (T)	Low (Less than £200) (U)	Unknown (V)	A-Recent (W)	B-Mid term (X)	C-Longer ago (Y)	Unexpected INCREASE in expenses/ outgoings (Z)	Unexpected DECREASE in income (a)
Unweighted Base	1560	710	781	69	547	735	278	785	296
Base	1560	760	720	80	467	755	338	817	303
Yes - definitely could have used this option	318 20%	174 23% U	123 17%	20 25% *	101 22%	161 21%	56 16%	179 22%	53 18%
No - definitely could not have used this option	1225 79%	576 76%	589 82% T	60 75% *	357 77%	588 78%	280 83%	628 77%	249 82%
Don't know	17 1%	9 1%	8 1%	- - *	8 2%	7 1%	2 1%	10 1%	1 *
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied									

QPDSB3 Whether could have used alternative source of credit: Bank or building society loan

Base: All respondents

	Total	Use of loan				Whether repayment date has passed	
		Living expenses (b)	Car/ vehicle (c)	Rent or mortgage (d)	Other (e)	Yes (f)	No (g)
Unweighted Base	1560	827	152	63	546	1092	449
Base	1560	830	149	57	551	1131	411
Yes - definitely could have used this option	318 20%	162 19%	45 30% be	14 24% *	102 19%	219 19%	98 24%
No - definitely could not have used this option	1225 79%	658 79% c	101 68%	43 76% *	444 81% c	903 80%	305 74%
Don't know	17 1%	10 1%	2 1%	- *	5 1%	9 1%	8 2%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied							

QPDSB3 Whether could have used alternative source of credit: Bank or building society loan

Base: All respondents

	Total	Whether paid back loan in full		Action taken when not paid back on repayment date			Whether shopped around for sampled loan		Whether ever shopped around for loan	
		Yes (A)	No (B)	Rollover (C)	Repayment plan (D)	Defaulted (E)	Yes (F)	No (G)	Yes (H)	No (I)
Unweighted Base	1560	882	191	93	85	64	363	1191	545	1012
Base	1560	896	207	92	82	80	421	1131	621	937
Yes - definitely could have used this option	318	186	31	10	10	5	80	238	111	206
	20%	21%	15%	11%	12%	7%	19%	21%	18%	22%
No - definitely could not have used this option	1225	701	176	81	72	75	335	882	503	720
	79%	78%	85%	89%	88%	93%	80%	78%	81%	77%
Don't know	17	9	-	-	-	-	6	11	7	11
	1%	1%	-	-	-	-	1%	1%	1%	1%
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSB3 Whether could have used alternative source of credit: Bank or building society loan

Base: All respondents

	Total	How well understood repayment amount			Confidence in repaying loan			Ease of getting money to pay back loan		
		Very well (J)	Very/ Fairly well (K)	Not very/ Not at all well (L)	Very confident (M)	Very/ Fairly confident (N)	Not very/Not at all confident (O)	Easier than expected (P)	Same as expected (Q)	More difficult than expected (R)
Unweighted Base	1560	1236	1478	80	1280	1499	57	287	627	169
Base	1560	1224	1474	84	1244	1485	65	289	633	198
Yes - definitely could have used this option	318 20%	264 22%	304 21%	13 16% *	274 22% N	306 21%	12 18% *	57 20%	124 20%	37 19%
No - definitely could not have used this option	1225 79%	949 78%	1156 78%	68 80% *	955 77%	1163 78% M	52 81% *	229 79%	504 80%	160 81%
Don't know	17 1%	11 1%	14 1%	3 4% *	15 1%	17 1%	- 1% *	4 1%	5 1%	1 *
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (*), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (*), Small Base: 100 (*) Continuity correction applied										

QPDSB3 Whether could have used alternative source of credit: Bank or building society loan

Base: All respondents

	Total	Confidence and ease of repayment			Type of loan compared			Aware of any high street lenders		Aware of any online lenders	
		Very confident and found easy (S)	Very confident and found same (T)	Very confident and found difficult (U)	Online only (V)	Retail only (W)	Online and Retail (X)	Yes (Y)	No (Z)	Yes (a)	No (b)
Unweighted Base	1560	239	532	96	367	39	128	1296	264	1508	52
Base	1560	234	528	112	452	27	133	1268	292	1524	36
Yes - definitely could have used this option	318 20%	46 20%	119 23%	20 18% *	73 16%	7 27% *	28 21% *	259 20%	59 20%	308 20%	9 26% *
No - definitely could not have used this option	1225 79%	184 79%	404 77%	91 81% *	372 82%	20 73% *	105 79% *	995 78%	231 79%	1199 79%	26 72% *
Don't know	17 1%	4 2%	5 1%	1 1% *	7 1%	- *	- *	15 1%	2 1%	17 1%	1 2% *
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (*), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (*), Small Base: 100 (*) Continuity correction applied											

QPDSB3 Whether could have used alternative source of credit: Bank or building society loan

Base: All respondents

	Total	Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		More confident (c)	Less confident (d)	No change (e)	New (f)	Repeat (g)	New (h)	Repeat (i)
Unweighted Base	1560	1	8	99	531	1010	849	692
Base	1560	1	5	88	446	1100	877	669
Yes - definitely could have used this option	318	-	3	28	114	200	181	133
	20%	-	50%	31%	26%	18%	21%	20%
		**	**		g			
No - definitely could not have used this option	1225	1	3	59	323	892	683	532
	79%	100%	50%	67%	72%	81%	78%	79%
		**	**		f			
Don't know	17	-	-	2	8	9	13	4
	1%	-	-	2%	2%	1%	1%	1%
		**	**					
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSB3 Whether could have used alternative source of credit: Unlicensed lender (loan shark)

Base: All respondents

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	1560	860	623	334	742	406	975	203	124	166
Base	1560	870	609	313	754	429	1010	205	108	143
Yes - definitely could have used this option	267 17%	163 19%	102 17%	50 16%	139 18%	67 16%	190 19%	35 17%	15 14% *	24 17%
No - definitely could not have used this option	1245 80%	681 78%	488 80%	257 82%	589 78%	347 81%	791 78%	167 81%	85 79% *	115 80%
Don't know	48 3%	27 3%	18 3%	5 2%	26 3%	15 3%	29 3%	3 1%	8 7% *	4 3%
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSB3 Whether could have used alternative source of credit: Unlicensed lender (loan shark)

Base: All respondents

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	1560	451	796	366	430	174	1212	47	127	78
Base	1560	494	783	369	415	144	1222	43	120	77
Yes - definitely could have used this option	267 17%	85 17%	149 19%	81 22%	67 16%	28 20%	216 18%	8 18%	23 19%	15 19%
No - definitely could not have used this option	1245 80%	396 80%	617 79%	283 77%	334 81%	105 73%	975 80%	31 72%	94 78%	56 73%
Don't know	48 3%	13 3%	18 2%	5 1%	13 3%	11 8%	31 3%	5 11%	3 3%	6 8%
Overlap formulae used						JKL		O*		*
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSB3 Whether could have used alternative source of credit: Unlicensed lender (loan shark)

Base: All respondents

	Total	Accommodation					Number of people in hhld		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	1560	276	954	536	418	209	292	371	796
Base	1560	309	911	539	372	220	273	361	825
Yes - definitely could have used this option	267 17%	72 23% TU	149 16%	85 16%	64 17%	37 17%	58 21% Y	46 13%	157 19% Y
No - definitely could not have used this option	1245 80%	229 74%	732 80%	434 81%	298 80%	179 81%	207 76%	303 84%	643 78%
Don't know	48 3%	7 2%	30 3%	20 4%	10 3%	4 2%	7 3%	11 3%	25 3%
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSB3 Whether could have used alternative source of credit: Unlicensed lender (loan shark)

Base: All respondents

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	1560	893	293	184	91	568	50	129	378	474	1081	352
Base	1560	887	290	196	89	575	36	109	372	538	1089	336
Yes - definitely could have used this option	267 17%	161 18%	47 16%	39 20%	16 18%	102 18%	8 22%	14 13%	77 21%	114 21%	189 17%	67 20%
No - definitely could not have used this option	1245 80%	702 79%	233 80%	149 76%	70 79%	452 79%	26 72%	92 85%	278 75%	409 76%	866 80%	260 77%
Don't know	48 3%	24 3%	9 3%	8 4%	3 3%	20 3%	2 6%	2 2%	17 5%	15 3%	34 3%	10 3%
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSB3 Whether could have used alternative source of credit: Unlicensed lender (loan shark)

Base: All respondents

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	1560	387	178	907	944	277	246	1061	499	55	568	536
Base	1560	309	186	986	812	297	363	1230	330	143	557	553
Yes - definitely could have used this option	267 17%	45 15%	41 22%	170 17%	133 16%	62 21%	58 16%	201 16%	65 20%	31 22% *	101 18%	77 14%
No - definitely could not have used this option	1245 80%	255 83%	140 75%	789 80%	662 81%	225 76%	292 80%	992 81%	252 76%	105 74% *	447 80%	447 81%
Don't know	48 3%	8 3%	5 3%	27 3%	18 2%	11 4%	12 3%	36 3%	13 4%	6 4% *	9 2%	28 5% u
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

QPDSB3 Whether could have used alternative source of credit: Unlicensed lender (loan shark)

Base: All respondents

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	1560	927	373	162
Base	1560	1038	253	176
Yes - definitely could have used this option	267 17%	170 16%	49 19%	37 21% *
No - definitely could not have used this option	1245 80%	841 81%	193 76%	136 77% *
Don't know	48 3%	27 3%	11 4%	3 1% *
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

Competition Commission - Payday Lending Survey - 120248

QPDSB3 Whether could have used alternative source of credit: Unlicensed lender (loan shark)

Base: All respondents

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	1560	1008	423	31	281	106	646	267	162
Base	1560	1150	286	31	234	75	804	178	176
Yes - definitely could have used this option	267 17%	193 17%	55 19%	9 30% **	31 13%	14 19% *	139 17%	35 20%	37 21% *
No - definitely could not have used this option	1245 80%	929 81%	221 77%	22 70% **	197 84%	59 78% *	645 80%	134 75%	136 77% *
Don't know	48 3%	29 3%	11 4%	- - **	6 3%	2 3% *	21 3%	9 5%	3 1% *
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSB3 Whether could have used alternative source of credit: Unlicensed lender (loan shark)

Base: All respondents

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	1560	356	707	488	126	803	1287	190	489	475	646
Base	1560	286	649	619	138	737	1244	229	507	487	606
Yes - definitely could have used this option	267 17%	43 15%	114 18%	110 18%	35 26% IK*	112 15%	211 17%	52 23%	106 21% R	83 17%	93 15%
No - definitely could not have used this option	1245 80%	236 83% L	520 80%	484 78%	99 71% *	604 82% O	998 80%	167 73%	387 76%	390 80%	494 82%
Don't know	48 3%	7 3%	15 2%	25 4%	4 3% *	22 3%	35 3%	10 4%	14 3%	14 3%	18 3%
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

QPDSB3 Whether could have used alternative source of credit: Unlicensed lender (loan shark)

Base: All respondents

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	1560	723	794	440	117	394	92	69	32	88	192	794
Base	1560	745	769	479	119	386	92	68	32	74	194	769
Yes - definitely could have used this option	267 17%	138 19%	128 17%	84 18%	22 18%	73 19%	18 20%	13 20%	7 22%	11 15%	41 21%	128 17%
No - definitely could not have used this option	1245 80%	588 79%	615 80%	383 80%	96 81%	302 78%	74 80%	53 78%	24 76%	61 82%	145 75%	615 80%
Don't know	48 3%	19 3%	26 3%	12 3%	1 1%	11 3%	- *	1 2%	1 2%	2 3%	8 4%	26 3%
Overlap formulae used												
- Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, t/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, t/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

Competition Commission - Payday Lending Survey - 120248

QPDSB3 Whether could have used alternative source of credit: Unlicensed lender (loan shark)

Base: All respondents

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	1560	962	598	388	1108	1456	58
Base	1560	958	602	425	1066	1456	53
Yes - definitely could have used this option	267 17%	267 28% e	- -	95 22% g	166 16%	255 18%	10 20% *
No - definitely could not have used this option	1245 80%	669 70%	576 96% d	314 74%	871 82% f	1159 80%	40 76% *
Don't know	48 3%	22 2%	26 4%	16 4%	29 3%	42 3%	2 5% *
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDSB3 Whether could have used alternative source of credit: Unlicensed lender (loan shark)

Base: All respondents

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	1560	769	726	523	472	154	138	405	379	661
Base	1560	711	777	564	522	160	142	418	395	630
Yes - definitely could have used this option	267 17%	111 16%	150 19%	108 19%	94 18%	46 29% ijklm*	37 26% j*	86 20%	60 15%	110 17%
No - definitely could not have used this option	1245 80%	583 82% no	602 78% no	434 77% no	413 79% no	107 67% *	95 67% *	317 76%	328 83%	500 79%
Don't know	48 3%	18 3%	25 3%	22 4%	15 3%	7 5% *	10 7% *	15 4%	7 2%	20 3%
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSB3 Whether could have used alternative source of credit: Unlicensed lender (loan shark)

Base: All respondents

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	1560	148	453	87	200	156	233	186
Base	1560	156	480	72	203	151	214	193
Yes - definitely could have used this option	267	23	84	24	36	27	36	27
	17%	15% *	17%	34% stvwxy*	18%	18%	17%	14%
No - definitely could not have used this option	1245	125	374	46	165	118	174	161
	80%	80% u*	78% u	64% *	81% u	78%	81% u	84% u
Don't know	48	8	22	2	2	5	4	4
	3%	5% *	5%	3% *	1%	3%	2%	2%
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

Competition Commission - Payday Lending Survey - 120248

QPDSB3 Whether could have used alternative source of credit: Unlicensed lender (loan shark)

Base: All respondents

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	1560	540	919	735	690	1281	205	919	550	1096	370
	1560	503	963	716	706	1280	204	900	564	1081	383
Yes - definitely could have used this option	267 17%	96 19%	167 17%	137 19%	116 17%	224 18%	41 20%	151 17%	103 18%	183 17%	78 20%
No - definitely could not have used this option	1245 80%	388 77%	770 80%	553 77%	576 82%	1024 80%	150 74%	727 81%	438 78%	867 80%	291 76%
Don't know	48 3%	19 4%	25 3%	25 4%	13 2%	32 2%	13 6% E	21 2%	23 4%	31 3%	14 4%
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSB3 Whether could have used alternative source of credit: Unlicensed lender (loan shark)

Base: All respondents

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	1560	288	1246	138	95	818	387	1508	1296	1261
Base	1560	351	1182	199	107	827	309	1524	1268	1306
Yes - definitely could have used this option	267 17%	67 19%	200 17%	32 16% *	32 30% OP*	142 17%	45 15%	262 17%	229 18%	233 18%
No - definitely could not have used this option	1245 80%	275 78%	946 80%	159 80% *	70 66% *	666 80% N	255 83% N	1215 80%	1003 79%	1029 79%
Don't know	48 3%	10 3%	37 3%	8 4% *	4 4% *	20 2%	8 3%	47 3%	36 3%	44 3%
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSB3 Whether could have used alternative source of credit: Unlicensed lender (loan shark)

Base: All respondents

	Total	(SAMPLE) Size of loan			(SAMPLE) Date of loan			Reason for loan (General)	
		High (£200+) (T)	Low (Less than £200) (U)	Unknown (V)	A-Recent (W)	B-Mid term (X)	C-Longer ago (Y)	Unexpected INCREASE in expenses/ outgoings (Z)	Unexpected DECREASE in income (a)
Unweighted Base	1560	710	781	69	547	735	278	785	296
Base	1560	760	720	80	467	755	338	817	303
Yes - definitely could have used this option	267 17%	143 19%	102 14%	22 27% U*	69 15%	122 16%	75 22% W	148 18%	55 18%
No - definitely could not have used this option	1245 80%	590 78%	601 83% TV	54 67% *	387 83% Y	609 81%	250 74%	640 78%	241 80%
Don't know	48 3%	27 4%	17 2%	4 6% *	11 2%	24 3%	13 4%	29 4%	7 2%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied									

QPDSB3 Whether could have used alternative source of credit: Unlicensed lender (loan shark)

Base: All respondents

	Total	Use of loan				Whether repayment date has passed	
		Living expenses (b)	Car/ vehicle (c)	Rent or mortgage (d)	Other (e)	Yes (f)	No (g)
Unweighted Base	1560	827	152	63	546	1092	449
Base	1560	830	149	57	551	1131	411
Yes - definitely could have used this option	267 17%	132 16%	29 20%	12 20% *	99 18%	203 18%	62 15%
No - definitely could not have used this option	1245 80%	676 81%	115 78%	41 73% *	432 78%	894 79%	336 82%
Don't know	48 3%	22 3%	4 3%	4 7% *	19 4%	34 3%	13 3%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied							

QPDSB3 Whether could have used alternative source of credit: Unlicensed lender (loan shark)

Base: All respondents

	Total	Whether paid back loan in full		Action taken when not paid back on repayment date			Whether shopped around for sampled loan		Whether ever shopped around for loan	
		Yes (A)	No (B)	Rollover (C)	Repayment plan (D)	Defaulted (E)	Yes (F)	No (G)	Yes (H)	No (I)
Unweighted Base	1560	882	191	93	85	64	363	1191	545	1012
Base	1560	896	207	92	82	80	421	1131	621	937
Yes - definitely could have used this option	267 17%	155 17%	42 20%	17 19% *	20 24% *	17 22% *	74 17%	193 17%	113 18%	153 16%
No - definitely could not have used this option	1245 80%	716 80%	156 76%	68 74% *	61 74% *	61 76% *	337 80%	899 80%	492 79%	751 80%
Don't know	48 3%	26 3%	8 4%	7 7% *	2 2% *	2 2% *	10 2%	38 3%	16 3%	33 4%
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (*), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (*), Small Base: 100 (*)										
Continuity correction applied										

QPDSB3 Whether could have used alternative source of credit: Unlicensed lender (loan shark)

Base: All respondents

	Total	How well understood repayment amount			Confidence in repaying loan			Ease of getting money to pay back loan		
		Very well (J)	Very/ Fairly well (K)	Not very/ Not at all well (L)	Very confident (M)	Very/ Fairly confident (N)	Not very/Not at all confident (O)	Easier than expected (P)	Same as expected (Q)	More difficult than expected (R)
Unweighted Base	1560	1236	1478	80	1280	1499	57	287	627	169
Base	1560	1224	1474	84	1244	1485	65	289	633	198
Yes - definitely could have used this option	267 17%	209 17%	248 17%	19 22% *	204 16%	243 16%	16 24% *	34 12%	129 20% P	39 20%
No - definitely could not have used this option	1245 80%	990 81% L	1187 80% L	57 67% *	1001 80%	1196 81%	47 72% *	250 87% QR	489 77%	146 73%
Don't know	48 3%	25 2%	39 3% J	9 11% JK*	40 3%	46 3%	2 4% *	4 2%	15 2%	13 7% Q
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (*), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (*), Small Base: 100 (*) Continuity correction applied										

QPDSB3 Whether could have used alternative source of credit: Unlicensed lender (loan shark)

Base: All respondents

	Total	Confidence and ease of repayment			Type of loan compared			Aware of any high street lenders		Aware of any online lenders	
		Very confident and found easy (S)	Very confident and found same (T)	Very confident and found difficult (U)	Online only (V)	Retail only (W)	Online and Retail (X)	Yes (Y)	No (Z)	Yes (a)	No (b)
Unweighted Base	1560	239	532	96	367	39	128	1296	264	1508	52
Base	1560	234	528	112	452	27	133	1268	292	1524	36
Yes - definitely could have used this option	267 17%	25 11%	104 20% S	23 20% *	78 17%	4 16% *	30 22% *	229 18%	38 13%	262 17%	5 14% *
No - definitely could not have used this option	1245 80%	205 88% TU	412 78%	79 71% *	360 80%	21 79% *	103 77% *	1003 79%	241 83%	1215 80%	29 82% *
Don't know	48 3%	4 2%	12 2%	10 9% ST*	14 3%	1 5% *	1 *	36 3%	13 4%	47 3%	2 5% *
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

QPDSB3 Whether could have used alternative source of credit: Unlicensed lender (loan shark)

Base: All respondents

	Total	Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		More confident (c)	Less confident (d)	No change (e)	New (f)	Repeat (g)	New (h)	Repeat (i)
Unweighted Base	1560	1	8	99	531	1010	849	692
Base	1560	1	5	88	446	1100	877	669
Yes - definitely could have used this option	267	-	3	12	71	195	137	129
	17%	-	58%	14%	16%	18%	16%	19%
		**	**					
No - definitely could not have used this option	1245	1	2	73	362	871	708	525
	80%	100%	34%	82%	81%	79%	81%	78%
		**	**					
Don't know	48	-	-	4	12	35	31	16
	3%	-	8%	4%	3%	3%	4%	2%
		**	**					
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

Competition Commission - Payday Lending Survey - 120248

QPDSB3 Whether could have used alternative source of credit: DWP crisis loan or the Social Fund

Base: All respondents

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	1560	860	623	334	742	406	975	203	124	166
Base	1560	870	609	313	754	429	1010	205	108	143
Yes - definitely could have used this option	91 6%	47 5%	37 6%	17 5%	51 7%	18 4%	39 4%	14 7%	12 11% F*	18 13% F
No - definitely could not have used this option	1271 81%	696 80%	507 83%	249 79%	618 82%	352 82%	829 82%	164 80%	83 77% *	115 80%
Don't know	198 13%	127 15%	65 11%	48 15%	85 11%	59 14%	142 14% I	27 13%	12 12% *	10 7%
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

Competition Commission - Payday Lending Survey - 120248

QPDSB3 Whether could have used alternative source of credit: DWP crisis loan or the Social Fund

Base: All respondents

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	1560	451	796	366	430	174	1212	47	127	78
Base	1560	494	783	369	415	144	1222	43	120	77
Yes - definitely could have used this option	91 6%	33 7%	40 5%	14 4%	26 6%	11 7%	63 5%	2 4% *	15 12% O*	4 5% *
No - definitely could not have used this option	1271 81%	388 79%	645 82%	300 81%	346 83%	119 83%	1015 83% Q	32 74% *	83 69% *	59 77% *
Don't know	198 13%	72 15%	98 13%	56 15%	43 10%	15 10%	144 12%	9 21% *	23 19% *	14 18% *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

Competition Commission - Payday Lending Survey - 120248

QPDSB3 Whether could have used alternative source of credit: DWP crisis loan or the Social Fund

Base: All respondents

	Total	Accommodation					Number of people in hhld		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	1560	276	954	536	418	209	292	371	796
Base	1560	309	911	539	372	220	273	361	825
Yes - definitely could have used this option	91 6%	9 3%	65 7%	30 6%	35 9%	11 5%	22 8%	16 4%	46 6%
No - definitely could not have used this option	1271 81%	257 83%	743 82%	429 80%	314 84%	170 78%	219 80%	315 87%	651 79%
Don't know	198 13%	43 14% V	104 11% V	80 15% TV	24 6%	39 18% V	32 12%	30 8%	128 16% Y
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

Competition Commission - Payday Lending Survey - 120248

QPDSB3 Whether could have used alternative source of credit: DWP crisis loan or the Social Fund

Base: All respondents

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	1560	893	293	184	91	568	50	129	378	474	1081	352
Base	1560	887	290	196	89	575	36	109	372	538	1089	336
Yes - definitely could have used this option	91 6%	43 5%	15 5%	18 9%	7 8%	40 7%	5 13%	13 12%	21 6%	19 4%	65 6%	19 6%
No - definitely could not have used this option	1271 81%	736 83%	231 80%	148 75%	73 82%	452 79%	27 75%	86 79%	299 80%	452 84%	873 80%	282 84%
Don't know	198 13%	107 12%	44 15%	30 15%	9 10%	83 14%	4 12%	10 9%	51 14%	67 12%	151 14%	36 11%
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

Competition Commission - Payday Lending Survey - 120248

QPDSB3 Whether could have used alternative source of credit: DWP crisis loan or the Social Fund

Base: All respondents

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	1560	387	178	907	944	277	246	1061	499	55	568	536
Base	1560	309	186	986	812	297	363	1230	330	143	557	553
Yes - definitely could have used this option	91 6%	14 5%	17 9%	55 6%	50 6%	20 7%	16 4%	61 5%	31 9% r	2 2% *	35 6%	27 5%
No - definitely could not have used this option	1271 81%	247 80%	147 79%	817 83%	659 81%	239 80%	305 84%	1004 82%	266 81%	102 72% *	446 80%	469 85%
Don't know	198 13%	48 16%	22 12%	114 12%	104 13%	39 13%	42 12%	165 13%	33 10%	38 27% rs*	76 14%	56 10%
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSB3 Whether could have used alternative source of credit: DWP crisis loan or the Social Fund

Base: All respondents

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	1560	927	373	162
Base	1560	1038	253	176
Yes - definitely could have used this option	91 6%	55 5%	25 10% wy	5 3% *
No - definitely could not have used this option	1271 81%	834 80%	204 81%	160 91% wx*
Don't know	198 13%	150 14% xy	24 9%	11 6% *
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

Competition Commission - Payday Lending Survey - 120248

QPDSB3 Whether could have used alternative source of credit: DWP crisis loan or the Social Fund

Base: All respondents

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	1560	1008	423	31	281	106	646	267	162
Base	1560	1150	286	31	234	75	804	178	176
Yes - definitely could have used this option	91 6%	57 5%	27 10% A	- - **	6 3%	8 10% D*	48 6%	17 10% H	5 3% *
No - definitely could not have used this option	1271 81%	941 82%	233 81%	25 80% **	189 81%	58 77% *	645 80%	147 82%	160 91% F*
Don't know	198 13%	152 13%	26 9%	6 20% **	38 16%	10 13% *	111 14% G	14 8%	11 6% *
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSB3 Whether could have used alternative source of credit: DWP crisis loan or the Social Fund

Base: All respondents

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	1560	356	707	488	126	803	1287	190	489	475	646
Base	1560	286	649	619	138	737	1244	229	507	487	606
Yes - definitely could have used this option	91 6%	13 4%	46 7%	33 5%	5 3% *	39 5%	67 5%	18 8%	32 6%	22 4%	40 7%
No - definitely could not have used this option	1271 81%	228 80%	531 82%	507 82%	116 84% *	615 83% O	1032 83% O	165 72%	397 78%	413 85% P	490 81%
Don't know	198 13%	45 16%	72 11%	79 13%	18 13% *	84 11%	145 12%	46 20% MN	78 15%	53 11%	76 13%
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

QPDSB3 Whether could have used alternative source of credit: DWP crisis loan or the Social Fund

Base: All respondents

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	1560	723	794	440	117	394	92	69	32	88	192	794
Base	1560	745	769	479	119	386	92	68	32	74	194	769
Yes - definitely could have used this option	91 6%	50 7%	38 5%	17 4%	6 5% *	32 8% U	6 6% *	3 5% *	4 11% **	13 18% UVWbc*	13 6%	38 5%
No - definitely could not have used this option	1271 81%	602 81%	633 82%	388 81%	94 79% *	316 82%	83 90% *	59 87% *	25 77% **	60 80% *	152 78%	633 82%
Don't know	198 13%	94 13%	99 13%	74 15% WXa	18 15% a*	38 10% a	4 4% *	5 8% *	4 12% **	1 2% *	30 15% WXa	99 13% a
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, t/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, t/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

Competition Commission - Payday Lending Survey - 120248

QPDSB3 Whether could have used alternative source of credit: DWP crisis loan or the Social Fund

Base: All respondents

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	1560	962	598	388	1108	1456	58
Base	1560	958	602	425	1066	1456	53
Yes - definitely could have used this option	91 6%	91 10% e	- -	26 6%	60 6%	86 6%	1 3% *
No - definitely could not have used this option	1271 81%	733 77%	537 89% d	339 80%	876 82%	1183 81%	46 86% *
Don't know	198 13%	133 14%	65 11%	59 14%	130 12%	187 13%	6 12% *
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDSB3 Whether could have used alternative source of credit: DWP crisis loan or the Social Fund

Base: All respondents

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	1560	769	726	523	472	154	138	405	379	661
Base	1560	711	777	564	522	160	142	418	395	630
Yes - definitely could have used this option	91 6%	42 6%	46 6%	32 6%	33 6%	10 6%	9 6%	26 6%	22 6%	38 6%
No - definitely could not have used this option	1271 81%	577 81%	638 82%	470 83%	422 81%	134 83%	122 86%	338 81%	328 83%	507 81%
Don't know	198 13%	92 13%	94 12%	62 11%	67 13%	16 10%	11 8%	53 13%	45 11%	85 13%
Overlap formulae used										
- Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

Competition Commission - Payday Lending Survey - 120248

QPDSB3 Whether could have used alternative source of credit: DWP crisis loan or the Social Fund

Base: All respondents

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	1560	148	453	87	200	156	233	186
Base	1560	156	480	72	203	151	214	193
Yes - definitely could have used this option	91 6%	10 6% *	24 5%	7 10% *	9 4%	6 4%	14 6%	14 7%
No - definitely could not have used this option	1271 81%	131 84% *	402 84%	54 75% *	171 84%	127 84%	168 79%	148 77%
Don't know	198 13%	15 10% *	54 11%	11 15% *	23 12%	18 12%	32 15%	30 16%
Overlap formulae used								
- Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied								

Competition Commission - Payday Lending Survey - 120248

QPDSB3 Whether could have used alternative source of credit: DWP crisis loan or the Social Fund

Base: All respondents

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	1560	540	919	735	690	1281	205	919	550	1096	370
Base	1560	503	963	716	706	1280	204	900	564	1081	383
Yes - definitely could have used this option	91 6%	33 6%	55 6%	34 5%	50 7%	72 6%	16 8%	51 6%	36 6%	58 5%	25 7%
No - definitely could not have used this option	1271 81%	411 82%	777 81%	602 84% D	552 78%	1045 82%	159 78%	718 80%	471 84%	896 83%	299 78%
Don't know	198 13%	59 12%	131 14%	80 11%	103 15%	163 13%	29 14%	131 15%	57 10%	127 12%	60 16%
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSB3 Whether could have used alternative source of credit: DWP crisis loan or the Social Fund

Base: All respondents

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	1560	288	1246	138	95	818	387	1508	1296	1261
Base	1560	351	1182	199	107	827	309	1524	1268	1306
Yes - definitely could have used this option	91 6%	24 7%	66 6%	12 6% *	2 2% *	55 7%	14 5%	88 6%	77 6%	76 6%
No - definitely could not have used this option	1271 81%	297 84%	953 81%	163 82% *	95 89% *	676 82%	247 80%	1240 81%	1040 82%	1062 81%
Don't know	198 13%	31 9%	163 14%	24 12% *	10 9% *	96 12%	48 16%	196 13%	151 12%	169 13%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDSB3 Whether could have used alternative source of credit: DWP crisis loan or the Social Fund

Base: All respondents

	Total	(SAMPLE) Size of loan			(SAMPLE) Date of loan			Reason for loan (General)	
		High (£200+) (T)	Low (Less than £200) (U)	Unknown (V)	A-Recent (W)	B-Mid term (X)	C-Longer ago (Y)	Unexpected INCREASE in expenses/ outgoings (Z)	Unexpected DECREASE in income (a)
Unweighted Base	1560	710	781	69	547	735	278	785	296
Base	1560	760	720	80	467	755	338	817	303
Yes - definitely could have used this option	91 6%	34 5%	53 7%	4 5% *	27 6%	44 6%	19 6%	49 6%	16 5%
No - definitely could not have used this option	1271 81%	616 81%	591 82%	64 80% *	369 79%	618 82%	284 84%	667 82%	231 76%
Don't know	198 13%	110 14%	76 11%	12 16% *	70 15%	93 12%	35 10%	101 12%	57 19% Z
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

Competition Commission - Payday Lending Survey - 120248

QPDSB3 Whether could have used alternative source of credit: DWP crisis loan or the Social Fund

Base: All respondents

	Total	Use of loan				Whether repayment date has passed	
		Living expenses (b)	Car/ vehicle (c)	Rent or mortgage (d)	Other (e)	Yes (f)	No (g)
Unweighted Base	1560	827	152	63	546	1092	449
Base	1560	830	149	57	551	1131	411
Yes - definitely could have used this option	91 6%	59 7%	4 2%	6 10% *	26 5%	65 6%	25 6%
No - definitely could not have used this option	1271 81%	659 79%	121 82%	38 68% *	466 85% d	939 83% g	316 77%
Don't know	198 13%	112 14%	24 16%	13 22% e*	58 11%	127 11%	69 17% f
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied							

QPDSB3 Whether could have used alternative source of credit: DWP crisis loan or the Social Fund

Base: All respondents

	Total	Whether paid back loan in full		Action taken when not paid back on repayment date			Whether shopped around for sampled loan		Whether ever shopped around for loan	
		Yes (A)	No (B)	Rollover (C)	Repayment plan (D)	Defaulted (E)	Yes (F)	No (G)	Yes (H)	No (I)
Unweighted Base	1560	882	191	93	85	64	363	1191	545	1012
Base	1560	896	207	92	82	80	421	1131	621	937
Yes - definitely could have used this option	91 6%	47 5%	17 8%	3 3%	5 6%	5 7%	25 6%	67 6%	28 5%	63 7%
No - definitely could not have used this option	1271 81%	754 84%	162 78%	82 89%	67 82%	67 84%	346 82%	920 81%	527 85%	742 79%
Don't know	198 13%	95 11%	28 13%	7 8%	10 12%	7 9%	51 12%	144 13%	66 11%	133 14%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (*), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (*), Small Base: 100 (*) Continuity correction applied										

QPDSB3 Whether could have used alternative source of credit: DWP crisis loan or the Social Fund

Base: All respondents

	Total	How well understood repayment amount			Confidence in repaying loan			Ease of getting money to pay back loan		
		Very well (J)	Very/ Fairly well (K)	Not very/ Not at all well (L)	Very confident (M)	Very/ Fairly confident (N)	Not very/Not at all confident (O)	Easier than expected (P)	Same as expected (Q)	More difficult than expected (R)
Unweighted Base	1560	1236	1478	80	1280	1499	57	287	627	169
Base	1560	1224	1474	84	1244	1485	65	289	633	198
Yes - definitely could have used this option	91 6%	70 6%	87 6%	5 6% *	72 6%	81 5%	10 16% MN*	18 6%	37 6%	10 5%
No - definitely could not have used this option	1271 81%	1005 82%	1201 81%	68 81% *	1018 82%	1215 82%	46 72% *	244 84%	526 83%	158 80%
Don't know	198 13%	149 12%	186 13%	12 14% *	154 12%	189 13%	8 12% *	27 9%	70 11%	30 15%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (*), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (*), Small Base: 100 (*) Continuity correction applied										

QPDSB3 Whether could have used alternative source of credit: DWP crisis loan or the Social Fund

Base: All respondents

	Total	Confidence and ease of repayment			Type of loan compared			Aware of any high street lenders		Aware of any online lenders	
		Very confident and found easy (S)	Very confident and found same (T)	Very confident and found difficult (U)	Online only (V)	Retail only (W)	Online and Retail (X)	Yes (Y)	No (Z)	Yes (a)	No (b)
Unweighted Base	1560	239	532	96	367	39	128	1296	264	1508	52
Base	1560	234	528	112	452	27	133	1268	292	1524	36
Yes - definitely could have used this option	91 6%	15 6%	31 6%	4 4% *	18 4%	2 7% *	6 5% *	77 6%	15 5%	88 6%	3 8% *
No - definitely could not have used this option	1271 81%	204 87%	440 83%	85 76% *	386 85%	21 79% *	113 85% *	1040 82%	230 79%	1240 81%	31 86% *
Don't know	198 13%	15 6%	56 11%	22 20% S*	48 11%	4 14% *	14 10% *	151 12%	47 16%	196 13%	2 6% *
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

QPDSB3 Whether could have used alternative source of credit: DWP crisis loan or the Social Fund

Base: All respondents

	Total	Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		More confident (c)	Less confident (d)	No change (e)	New (f)	Repeat (g)	New (h)	Repeat (i)
Unweighted Base	1560	1	8	99	531	1010	849	692
Base	1560	1	5	88	446	1100	877	669
Yes - definitely could have used this option	91	-	1	7	25	65	52	38
	6%	-	16%	8%	6%	6%	6%	6%
		**	**					
No - definitely could not have used this option	1271	-	2	68	361	900	709	552
	81%	-	43%	76%	81%	82%	81%	83%
		**	**					
Don't know	198	1	2	14	59	135	115	79
	13%	100%	41%	16%	13%	12%	13%	12%
		**	**					
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSB3 Whether could have used alternative source of credit: Retail credit

Base: All respondents

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	1560	860	623	334	742	406	975	203	124	166
Base	1560	870	609	313	754	429	1010	205	108	143
Yes - definitely could have used this option	207 13%	126 14%	72 12%	35 11%	108 14%	53 12%	144 14%	24 11%	15 14% *	11 8%
No - definitely could not have used this option	1288 83%	715 82%	505 83%	259 83%	620 82%	360 84%	832 82%	168 82%	85 79% *	127 88%
Don't know	65 4%	30 3%	32 5%	20 6%	27 4%	16 4%	35 3%	13 6%	7 7% *	5 4%
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSB3 Whether could have used alternative source of credit: Retail credit

Base: All respondents

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	1560	451	796	366	430	174	1212	47	127	78
Base	1560	494	783	369	415	144	1222	43	120	77
Yes - definitely could have used this option	207 13%	78 16%	105 13%	56 15%	49 12%	12 8%	157 13%	4 8%	24 20%	12 16%
No - definitely could not have used this option	1288 83%	400 81%	640 82%	300 81%	339 82%	129 89%	1021 84%	35 80%	90 75%	58 75%
Don't know	65 4%	16 3%	39 5%	13 3%	26 6%	3 2%	44 4%	5 12%	5 5%	7 9%
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSB3 Whether could have used alternative source of credit: Retail credit

Base: All respondents

	Total	Accommodation					Number of people in hhld		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	1560	276	954	536	418	209	292	371	796
Base	1560	309	911	539	372	220	273	361	825
Yes - definitely could have used this option	207 13%	47 15%	106 12%	64 12%	42 11%	38 17%	38 14%	47 13%	113 14%
No - definitely could not have used this option	1288 83%	254 82%	756 83%	439 81%	317 85%	177 81%	219 80%	304 84%	677 82%
Don't know	65 4%	8 2%	50 5%	36 7%	13 4%	5 2%	16 6%	10 3%	36 4%
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSB3 Whether could have used alternative source of credit: Retail credit

Base: All respondents

	Total	Number of children in hh/d					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	1560	893	293	184	91	568	50	129	378	474	1081	352
Base	1560	887	290	196	89	575	36	109	372	538	1089	336
Yes - definitely could have used this option	207 13%	123 14%	31 11%	33 17%	10 11% *	74 13%	- 1% *	13 12% *	44 12% *	84 16% f	161 15% k	29 8% *
No - definitely could not have used this option	1288 83%	719 81%	251 87%	154 79%	78 88% *	484 84%	28 78% *	90 82% *	308 83% *	447 83% *	885 81% *	289 86% *
Don't know	65 4%	44 5%	7 3%	9 5%	1 1% *	17 3%	7 21% ghi*	6 6% i*	19 5% i	8 1% *	43 4% *	18 5% *
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSB3 Whether could have used alternative source of credit: Retail credit

Base: All respondents

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	1560	387	178	907	944	277	246	1061	499	55	568	536
Base	1560	309	186	986	812	297	363	1230	330	143	557	553
Yes - definitely could have used this option	207 13%	46 15%	27 14%	127 13%	116 14%	28 10%	52 14%	175 14% s	32 10%	32 23% s*	82 15% v	30 6%
No - definitely could not have used this option	1288 83%	247 80%	154 83%	821 83%	667 82%	258 87%	292 81%	1004 82%	285 86% t	100 70% *	452 81%	502 91% u
Don't know	65 4%	15 5%	5 3%	38 4%	29 4%	11 4%	19 5%	51 4%	13 4%	11 8% *	22 4%	20 4%
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSB3 Whether could have used alternative source of credit: Retail credit

Base: All respondents

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	1560	927	373	162
Base	1560	1038	253	176
Yes - definitely could have used this option	207 13%	150 14%	27 11%	20 11% *
No - definitely could not have used this option	1288 83%	842 81%	219 86%	151 86% *
Don't know	65 4%	46 4%	8 3%	5 3% *
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QPDSB3 Whether could have used alternative source of credit: Retail credit

Base: All respondents

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	1560	1008	423	31	281	106	646	267	162
Base	1560	1150	286	31	234	75	804	178	176
Yes - definitely could have used this option	207 13%	159 14%	33 12%	4 14% **	38 16%	9 11% *	112 14%	18 10%	20 11% *
No - definitely could not have used this option	1288 83%	940 82%	245 86%	26 86% **	183 78%	64 85% *	659 82%	155 87%	151 86% *
Don't know	65 4%	51 4%	8 3%	- - **	13 6%	3 3% *	33 4%	5 3%	5 3% *
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSB3 Whether could have used alternative source of credit: Retail credit

Base: All respondents

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	1560	356	707	488	126	803	1287	190	489	475	646
Base	1560	286	649	619	138	737	1244	229	507	487	606
Yes - definitely could have used this option	207 13%	42 15% L	90 14% L	75 12% L	8 6% *	82 11%	174 14% M	23 10%	68 13%	69 14%	74 12%
No - definitely could not have used this option	1288 83%	230 80%	536 83%	516 83%	129 93% IJK*	623 84% N	1020 82%	194 85%	417 82%	402 83%	504 83%
Don't know	65 4%	14 5%	23 4%	28 5%	1 1% *	32 4%	50 4%	12 5%	22 4%	16 3%	27 4%
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

QPDSB3 Whether could have used alternative source of credit: Retail credit

Base: All respondents

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	1560	723	794	440	117	394	92	69	32	88	192	794
Base	1560	745	769	479	119	386	92	68	32	74	194	769
Yes - definitely could have used this option	207 13%	107 14%	92 12%	73 15%	13 11% *	62 16% Y	13 15% *	3 4% *	9 27% **	9 12% *	39 20% Yc	92 12% *
No - definitely could not have used this option	1288 83%	614 82%	637 83%	389 81%	100 84% *	317 82% *	77 83% *	65 96% UWbc*	23 73% **	64 86% *	150 78% *	637 83% *
Don't know	65 4%	24 3%	40 5%	17 3%	6 5% *	7 2% *	2 2% *	- - *	- - **	1 2% *	4 2% *	40 5% *
Overlap formulae used												
- Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

QPDSB3 Whether could have used alternative source of credit: Retail credit**Base: All respondents**

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	1560	962	598	388	1108	1456	58
Base	1560	958	602	425	1066	1456	53
Yes - definitely could have used this option	207 13%	207 22% e	- -	60 14%	138 13%	191 13%	8 16% *
No - definitely could not have used this option	1288 83%	712 74%	576 96% d	352 83%	878 82%	1205 83%	43 80% *
Don't know	65 4%	39 4%	26 4%	14 3%	50 5%	60 4%	2 4% *
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied							

QPDSB3 Whether could have used alternative source of credit: Retail credit

Base: All respondents

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	1560	769	726	523	472	154	138	405	379	661
Base	1560	711	777	564	522	160	142	418	395	630
Yes - definitely could have used this option	207 13%	114 16% kln	85 11%	57 10%	58 11%	9 5% *	10 7% *	53 13%	51 13%	87 14%
No - definitely could not have used this option	1288 83%	561 79%	666 86% j	494 88% j	448 86% j	141 88% *	129 91% j*	349 83%	329 83%	518 82%
Don't know	65 4%	37 5%	26 3%	13 2%	16 3%	10 7% l*	3 2% *	17 4%	15 4%	25 4%
Overlap formulae used										
- Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDSB3 Whether could have used alternative source of credit: Retail credit

Base: All respondents

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	1560	148	453	87	200	156	233	186
Base	1560	156	480	72	203	151	214	193
Yes - definitely could have used this option	207 13%	24 15% *	58 12%	6 8% *	26 13%	27 18%	31 14%	31 16%
No - definitely could not have used this option	1288 83%	127 81% *	410 85%	58 81% *	170 84%	120 79%	172 80%	151 79%
Don't know	65 4%	5 3% *	12 2%	8 11% t*	7 3%	4 3%	11 5%	11 5%
Overlap formulae used								
- Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied								

QPDSB3 Whether could have used alternative source of credit: Retail credit

Base: All respondents

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	1560	540	919	735	690	1281	205	919	550	1096	370
Base	1560	503	963	716	706	1280	204	900	564	1081	383
Yes - definitely could have used this option	207 13%	55 11%	140 15%	79 11%	111 16% C	168 13%	30 15%	117 13%	80 14%	143 13%	53 14%
No - definitely could not have used this option	1288 83%	432 86%	778 81%	616 86% D	556 79%	1062 83%	163 80%	740 82%	466 83%	885 82%	321 84%
Don't know	65 4%	16 3%	44 5%	21 3%	39 6%	50 4%	11 5%	42 5%	18 3%	53 5%	9 2%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

QPDSB3 Whether could have used alternative source of credit: Retail credit

Base: All respondents

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	1560	288	1246	138	95	818	387	1508	1296	1261
Base	1560	351	1182	199	107	827	309	1524	1268	1306
Yes - definitely could have used this option	207 13%	42 12%	161 14%	17 9% *	7 6% *	121 15%	46 15%	204 13%	174 14%	181 14%
No - definitely could not have used this option	1288 83%	296 84%	971 82%	169 85% *	99 93% OP*	678 82%	247 80%	1257 82%	1040 82%	1069 82%
Don't know	65 4%	13 4%	50 4%	13 6% *	1 1% *	29 4%	15 5%	63 4%	53 4%	56 4%
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSB3 Whether could have used alternative source of credit: Retail credit

Base: All respondents

	Total	(SAMPLE) Size of loan			(SAMPLE) Date of loan			Reason for loan (General)	
		High (£200+) (T)	Low (Less than £200) (U)	Unknown (V)	A-Recent (W)	B-Mid term (X)	C-Longer ago (Y)	Unexpected INCREASE in expenses/ outgoings (Z)	Unexpected DECREASE in income (a)
Unweighted Base	1560	710	781	69	547	735	278	785	296
Base	1560	760	720	80	467	755	338	817	303
Yes - definitely could have used this option	207 13%	107 14%	91 13%	8 10% *	64 14%	88 12%	55 16%	115 14%	26 9%
No - definitely could not have used this option	1288 83%	627 82%	591 82%	71 89% *	380 82%	646 86% Y	262 77%	664 81%	265 87% Z
Don't know	65 4%	26 3%	38 5%	1 1% *	22 5%	21 3%	22 6%	37 5%	12 4%
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSB3 Whether could have used alternative source of credit: Retail credit

Base: All respondents

	Total	Use of loan				Whether repayment date has passed	
		Living expenses (b)	Car/ vehicle (c)	Rent or mortgage (d)	Other (e)	Yes (f)	No (g)
Unweighted Base	1560	827	152	63	546	1092	449
Base	1560	830	149	57	551	1131	411
Yes - definitely could have used this option	207 13%	102 12%	25 17%	3 6% *	81 15%	140 12%	64 16%
No - definitely could not have used this option	1288 83%	693 83%	121 81%	51 90% *	443 80%	956 84% g	321 78%
Don't know	65 4%	35 4%	3 2%	2 4% *	27 5%	36 3%	25 6% f
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied							

QPDSB3 Whether could have used alternative source of credit: Retail credit

Base: All respondents

	Total	Whether paid back loan in full		Action taken when not paid back on repayment date			Whether shopped around for sampled loan		Whether ever shopped around for loan	
		Yes (A)	No (B)	Rollover (C)	Repayment plan (D)	Defaulted (E)	Yes (F)	No (G)	Yes (H)	No (I)
Unweighted Base	1560	882	191	93	85	64	363	1191	545	1012
Base	1560	896	207	92	82	80	421	1131	621	937
Yes - definitely could have used this option	207 13%	122 14%	18 9%	8 *	9 11%	4 5%	57 14%	150 13%	84 14%	123 13%
No - definitely could not have used this option	1288 83%	742 83%	185 90%	82 90%	71 86%	76 94%	353 84%	931 82%	517 83%	769 82%
Don't know	65 4%	32 4%	4 2%	2 2%	3 3%	- 1%	11 3%	50 4%	19 3%	45 5%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (*), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (*), Small Base: 100 (*) Continuity correction applied										

QPDSB3 Whether could have used alternative source of credit: Retail credit

Base: All respondents

	Total	How well understood repayment amount			Confidence in repaying loan			Ease of getting money to pay back loan		
		Very well (J)	Very/ Fairly well (K)	Not very/ Not at all well (L)	Very confident (M)	Very/ Fairly confident (N)	Not very/Not at all confident (O)	Easier than expected (P)	Same as expected (Q)	More difficult than expected (R)
Unweighted Base	1560	1236	1478	80	1280	1499	57	287	627	169
Base	1560	1224	1474	84	1244	1485	65	289	633	198
Yes - definitely could have used this option	207 13%	161 13%	198 13%	9 11% *	165 13%	197 13%	9 14% *	38 13%	76 12%	25 13%
No - definitely could not have used this option	1288 83%	1020 83%	1219 83%	68 81% *	1031 83%	1224 82%	54 84% *	247 85%	534 84%	164 83%
Don't know	65 4%	43 4%	57 4%	7 9% *	49 4%	64 4%	1 2% *	4 1%	22 4%	9 5%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (*), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (*), Small Base: 100 (*) Continuity correction applied										

QPDSB3 Whether could have used alternative source of credit: Retail credit

Base: All respondents

	Total	Confidence and ease of repayment			Type of loan compared			Aware of any high street lenders		Aware of any online lenders	
		Very confident and found easy (S)	Very confident and found same (T)	Very confident and found difficult (U)	Online only (V)	Retail only (W)	Online and Retail (X)	Yes (Y)	No (Z)	Yes (a)	No (b)
Unweighted Base	1560	239	532	96	367	39	128	1296	264	1508	52
Base	1560	234	528	112	452	27	133	1268	292	1524	36
Yes - definitely could have used this option	207 13%	26 11%	70 13%	13 12% *	55 12%	2 6% *	27 20% *	174 14%	32 11%	204 13%	3 8% *
No - definitely could not have used this option	1288 83%	204 87%	438 83%	93 84% *	380 84%	24 89% *	105 79% *	1040 82%	248 85%	1257 82%	31 86% *
Don't know	65 4%	4 2%	19 4%	5 4% *	17 4%	1 5% *	1 1% *	53 4%	12 4%	63 4%	2 6% *
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

QPDSB3 Whether could have used alternative source of credit: Retail credit

Base: All respondents

	Total	Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		More confident (c)	Less confident (d)	No change (e)	New (f)	Repeat (g)	New (h)	Repeat (i)
Unweighted Base	1560	1	8	99	531	1010	849	692
Base	1560	1	5	88	446	1100	877	669
Yes - definitely could have used this option	207	-	1	20	64	142	128	78
	13%	-	26%	23%	14%	13%	15%	12%
		**	**					
No - definitely could not have used this option	1288	1	3	64	362	914	705	571
	83%	100%	66%	72%	81%	83%	80%	85%
		**	**					h
Don't know	65	-	-	4	19	45	44	20
	4%	-	8%	5%	4%	4%	5%	3%
		**	**					
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSB3 Whether could have used alternative source of credit: Borrowed from friends and family

Base: All respondents

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	1560	860	623	334	742	406	975	203	124	166
Base	1560	870	609	313	754	429	1010	205	108	143
Yes - definitely could have used this option	931 60%	548 63% B	338 55% A	228 73% DE	466 62% E	199 46% CD	629 62% HI	129 63% HI	51 47% *	69 48% F
No - definitely could not have used this option	608 39%	314 36%	261 43% A	84 27%	277 37% C	222 52%	366 36%	76 37%	56 52% FG*	72 50% F
Don't know	21 1%	9 1%	10 2%	2 1%	11 1%	8 2%	15 1%	1 *	- *	3 2%
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

Competition Commission - Payday Lending Survey - 120248

QPDSB3 Whether could have used alternative source of credit: Borrowed from friends and family

Base: All respondents

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	1560	451	796	366	430	174	1212	47	127	78
Base	1560	494	783	369	415	144	1222	43	120	77
Yes - definitely could have used this option	931 60%	326 66% KM	450 57%	222 60%	228 55%	80 55%	710 58%	34 78% O*	70 58% *	62 81% OQ*
No - definitely could not have used this option	608 39%	164 33%	320 41% J	141 38%	179 43% J	64 44% J	494 40% R	10 22% *	49 41% R*	14 19% *
Don't know	21 1%	4 1%	14 2%	6 2%	8 2%	1 *	17 1%	- *	1 1% *	1 1% *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSB3 Whether could have used alternative source of credit: Borrowed from friends and family

Base: All respondents

	Total	Accommodation					Number of people in hhld		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	1560	276	954	536	418	209	292	371	796
Base	1560	309	911	539	372	220	273	361	825
Yes - definitely could have used this option	931 60%	187 60% V	515 57% V	329 61% TV	186 50%	160 73% STUV	152 56%	211 58%	511 62%
No - definitely could not have used this option	608 39%	121 39% W	381 42% UW	204 38% W	177 48% TUW	57 26%	114 42%	142 39%	308 37%
Don't know	21 1%	2 1%	15 2%	6 1%	9 3%	2 1%	6 2%	8 2%	5 1%
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

Competition Commission - Payday Lending Survey - 120248

QPDSB3 Whether could have used alternative source of credit: Borrowed from friends and family

Base: All respondents

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	1560	893	293	184	91	568	50	129	378	474	1081	352
Base	1560	887	290	196	89	575	36	109	372	538	1089	336
Yes - definitely could have used this option	931 60%	536 60%	179 62%	115 59%	44 49%	338 59%	13 36%	56 52%	200 54%	346 64%	677 62%	176 52%
No - definitely could not have used this option	608 39%	338 38%	106 37%	79 40%	45 51%	230 40%	22 61%	51 47%	165 44%	189 35%	398 37%	157 47%
Don't know	21 1%	13 1%	4 1%	2 1%	- -	6 1%	1 3%	2 2%	7 2%	3 1%	15 1%	4 1%
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSB3 Whether could have used alternative source of credit: Borrowed from friends and family

Base: All respondents

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	1560	387	178	907	944	277	246	1061	499	55	568	536
Base	1560	309	186	986	812	297	363	1230	330	143	557	553
Yes - definitely could have used this option	931 60%	206 67% n	119 64%	572 58%	524 64% q	183 61%	187 51%	755 61% s	175 53%	86 60% *	367 66% v	230 42%
No - definitely could not have used this option	608 39%	99 32%	64 34%	403 41% l	278 34%	112 38%	172 47% o	461 37%	148 45% r	52 36% *	182 33%	315 57% u
Don't know	21 1%	4 1%	3 2%	11 1%	11 1%	3 1%	4 1%	14 1%	7 2%	5 4% *	7 1%	8 1%
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSB3 Whether could have used alternative source of credit: Borrowed from friends and family

Base: All respondents

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	1560	927	373	162
Base	1560	1038	253	176
Yes - definitely could have used this option	931 60%	648 62% x	140 55%	103 58% *
No - definitely could not have used this option	608 39%	378 36%	109 43%	72 41% *
Don't know	21 1%	12 1%	4 2%	1 1% *
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QPDSB3 Whether could have used alternative source of credit: Borrowed from friends and family

Base: All respondents

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	1560	1008	423	31	281	106	646	267	162
Base	1560	1150	286	31	234	75	804	178	176
Yes - definitely could have used this option	931	716	159	16	157	49	491	92	103
	60%	62% B	56%	51% **	67%	65% *	61% G	51%	58% *
No - definitely could not have used this option	608	421	123	15	74	26	305	83	72
	39%	37%	43%	49% **	31%	34% *	38%	47% F	41% *
Don't know	21	13	4	-	3	1	9	3	1
	1%	1%	1%	- **	1%	1% *	1%	2%	1% *
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSB3 Whether could have used alternative source of credit: Borrowed from friends and family

Base: All respondents

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	1560	356	707	488	126	803	1287	190	489	475	646
Base	1560	286	649	619	138	737	1244	229	507	487	606
Yes - definitely could have used this option	931 60%	185 65% KL	405 62% KL	336 54%	63 45% *	424 58%	771 62% MO	111 49%	332 65% R	302 62% R	316 52%
No - definitely could not have used this option	608 39%	98 34%	236 36%	274 44% IJ	74 54% IJK*	304 41% N	458 37%	113 49% N	166 33%	181 37%	280 46% PQ
Don't know	21 1%	4 1%	8 1%	9 2%	1 1% *	9 1%	15 1%	4 2%	9 2%	4 1%	9 2%
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

QPDSB3 Whether could have used alternative source of credit: Borrowed from friends and family

Base: All respondents

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	1560	723	794	440	117	394	92	69	32	88	192	794
Base	1560	745	769	479	119	386	92	68	32	74	194	769
Yes - definitely could have used this option	931 60%	438 59%	470 61%	313 65% WXY	74 62% XY*	196 51% XY	31 34% *	20 29% *	17 54% **	40 54% XY*	117 60% WXY	470 61% WXY
No - definitely could not have used this option	608 39%	295 40%	291 38%	159 33%	43 36% *	180 47% Ubc	59 64% UVWabc*	48 71% UVWabc*	12 36% **	33 44% *	70 36%	291 38%
Don't know	21 1%	12 2%	8 1%	7 2%	2 1% *	10 3%	2 2% *	- - *	3 9% **	2 2% *	7 4%	8 1%
Overlap formulae used												
- Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, t/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, t/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

Competition Commission - Payday Lending Survey - 120248

QPDSB3 Whether could have used alternative source of credit: Borrowed from friends and family

Base: All respondents

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	1560	962	598	388	1108	1456	58
Base	1560	958	602	425	1066	1456	53
Yes - definitely could have used this option	931 60%	669 70% e	261 43%	227 53%	667 63% f	872 60%	29 54% *
No - definitely could not have used this option	608 39%	282 29%	327 54% d	194 46% g	383 36%	565 39%	24 44% *
Don't know	21 1%	7 1%	14 2%	4 1%	16 1%	19 1%	1 2% *
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDSB3 Whether could have used alternative source of credit: Borrowed from friends and family

Base: All respondents

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	1560	769	726	523	472	154	138	405	379	661
Base	1560	711	777	564	522	160	142	418	395	630
Yes - definitely could have used this option	931 60%	470 66% klmn	419 54%	293 52%	275 53%	78 49% *	79 56% *	239 57%	234 59%	391 62%
No - definitely could not have used this option	608 39%	226 32%	354 46% j	267 47% j	243 47% j	82 51% j*	61 43% *	174 42%	154 39%	232 37%
Don't know	21 1%	15 2%	5 1%	4 1%	4 1%	- - *	2 1% *	5 1%	7 2%	7 1%
Overlap formulae used										
- Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDSB3 Whether could have used alternative source of credit: Borrowed from friends and family

Base: All respondents

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	1560	148	453	87	200	156	233	186
Base	1560	156	480	72	203	151	214	193
Yes - definitely could have used this option	931	95	258	40	116	78	147	136
	60%	61% *	54%	56% *	57%	52%	69% tw	71% tw
No - definitely could not have used this option	608	60	215	30	86	71	64	52
	39%	38% *	45% xy	42% *	42% xy	47% xy	30%	27%
Don't know	21	1	7	2	1	2	3	4
	1%	1% *	1%	3% *	*	2%	2%	2%
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

Competition Commission - Payday Lending Survey - 120248

QPDSB3 Whether could have used alternative source of credit: Borrowed from friends and family

Base: All respondents

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	1560	540	919	735	690	1281	205	919	550	1096	370
Base	1560	503	963	716	706	1280	204	900	564	1081	383
Yes - definitely could have used this option	931 60%	276 55%	608 63% A	394 55%	471 67% C	789 62%	107 53%	558 62%	326 58%	635 59%	249 65%
No - definitely could not have used this option	608 39%	221 44% B	342 36%	311 44% D	228 32%	477 37%	91 45%	330 37%	229 41%	427 40%	132 35%
Don't know	21 1%	6 1%	13 1%	10 1%	7 1%	14 1%	6 3%	11 1%	9 2%	19 2%	1 *
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSB3 Whether could have used alternative source of credit: Borrowed from friends and family

Base: All respondents

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	1560	288	1246	138	95	818	387	1508	1296	1261
Base	1560	351	1182	199	107	827	309	1524	1268	1306
Yes - definitely could have used this option	931 60%	190 54%	728 62%	101 51% *	63 59% *	508 61%	206 67% M	913 60%	755 60%	773 59%
No - definitely could not have used this option	608 39%	158 45%	437 37%	93 47% P*	44 41% *	311 38%	99 32%	592 39%	495 39%	515 39%
Don't know	21 1%	3 1%	17 1%	5 3% *	- - *	9 1%	4 1%	20 1%	18 1%	18 1%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDSB3 Whether could have used alternative source of credit: Borrowed from friends and family

Base: All respondents

	Total	(SAMPLE) Size of loan			(SAMPLE) Date of loan			Reason for loan (General)	
		High (£200+) (T)	Low (Less than £200) (U)	Unknown (V)	A-Recent (W)	B-Mid term (X)	C-Longer ago (Y)	Unexpected INCREASE in expenses/ outgoings (Z)	Unexpected DECREASE in income (a)
Unweighted Base	1560	710	781	69	547	735	278	785	296
Base	1560	760	720	80	467	755	338	817	303
Yes - definitely could have used this option	931 60%	461 61%	427 59%	43 54% *	287 61%	463 61%	181 53%	487 60%	173 57%
No - definitely could not have used this option	608 39%	290 38%	282 39%	36 45% *	175 38%	279 37%	154 46%	318 39%	126 42%
Don't know	21 1%	9 1%	11 1%	1 2% *	4 1%	13 2%	4 1%	12 1%	4 1%
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSB3 Whether could have used alternative source of credit: Borrowed from friends and family

Base: All respondents

	Total	Use of loan				Whether repayment date has passed	
		Living expenses (b)	Car/ vehicle (c)	Rent or mortgage (d)	Other (e)	Yes (f)	No (g)
Unweighted Base	1560	827	152	63	546	1092	449
Base	1560	830	149	57	551	1131	411
Yes - definitely could have used this option	931 60%	465 56%	110 74% be	34 60% *	338 61%	674 60%	248 60%
No - definitely could not have used this option	608 39%	352 42% c	38 26%	21 38% *	206 37% c	442 39%	158 38%
Don't know	21 1%	13 2%	1 *	1 2% *	7 1%	16 1%	5 1%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied							

QPDSB3 Whether could have used alternative source of credit: Borrowed from friends and family

Base: All respondents

	Total	Whether paid back loan in full		Action taken when not paid back on repayment date			Whether shopped around for sampled loan		Whether ever shopped around for loan	
		Yes (A)	No (B)	Rollover (C)	Repayment plan (D)	Defaulted (E)	Yes (F)	No (G)	Yes (H)	No (I)
Unweighted Base	1560	882	191	93	85	64	363	1191	545	1012
Base	1560	896	207	92	82	80	421	1131	621	937
Yes - definitely could have used this option	931	576	95	41	40	34	253	670	368	562
	60%	64%	46%	45%	49%	43%	60%	59%	59%	60%
No - definitely could not have used this option	608	308	110	50	41	46	162	446	245	362
	39%	34%	53%	54%	51%	57%	38%	39%	39%	39%
Don't know	21	13	2	1	1	-	7	14	8	13
	1%	1%	1%	1%	1%	-	2%	1%	1%	1%
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSB3 Whether could have used alternative source of credit: Borrowed from friends and family

Base: All respondents

	Total	How well understood repayment amount			Confidence in repaying loan			Ease of getting money to pay back loan		
		Very well (J)	Very/ Fairly well (K)	Not very/ Not at all well (L)	Very confident (M)	Very/ Fairly confident (N)	Not very/Not at all confident (O)	Easier than expected (P)	Same as expected (Q)	More difficult than expected (R)
Unweighted Base	1560	1236	1478	80	1280	1499	57	287	627	169
Base	1560	1224	1474	84	1244	1485	65	289	633	198
Yes - definitely could have used this option	931 60%	754 62% L	895 61% L	35 41% *	782 63% NO	903 61% O	26 40% *	175 60%	391 62%	102 52%
No - definitely could not have used this option	608 39%	453 37%	559 38%	49 58% JK*	445 36%	561 38% M	39 60% MN*	109 38%	233 37%	94 48%
Don't know	21 1%	16 1%	20 1%	1 1% *	16 1%	21 1%	- - *	5 2%	8 1%	2 1%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (*), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (*), Small Base: 100 (*) Continuity correction applied										

QPDSB3 Whether could have used alternative source of credit: Borrowed from friends and family

Base: All respondents

	Total	Confidence and ease of repayment			Type of loan compared			Aware of any high street lenders		Aware of any online lenders	
		Very confident and found easy (S)	Very confident and found same (T)	Very confident and found difficult (U)	Online only (V)	Retail only (W)	Online and Retail (X)	Yes (Y)	No (Z)	Yes (a)	No (b)
Unweighted Base	1560	239	532	96	367	39	128	1296	264	1508	52
Base	1560	234	528	112	452	27	133	1268	292	1524	36
Yes - definitely could have used this option	931 60%	147 63%	344 65%	60 54% *	274 61%	18 65% *	70 53% *	755 60%	176 60%	913 60%	18 50% *
No - definitely could not have used this option	608 39%	83 36%	177 34%	51 45% *	172 38%	9 33% *	61 46% *	495 39%	114 39%	592 39%	17 46% *
Don't know	21 1%	4 2%	7 1%	1 1% *	6 1%	1 2% *	2 1% *	18 1%	3 1%	20 1%	1 3% *
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

Competition Commission - Payday Lending Survey - 120248

QPDSB3 Whether could have used alternative source of credit: Borrowed from friends and family

Base: All respondents

	Total	Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		More confident (c)	Less confident (d)	No change (e)	New (f)	Repeat (g)	New (h)	Repeat (i)
Unweighted Base	1560	1	8	99	531	1010	849	692
Base	1560	1	5	88	446	1100	877	669
Yes - definitely could have used this option	931	-	3	51	275	650	524	401
	60%	-	66%	58%	62%	59%	60%	60%
		**	**					
No - definitely could not have used this option	608	1	2	37	164	436	339	261
	39%	100%	34%	42%	37%	40%	39%	39%
		**	**					
Don't know	21	-	-	-	6	15	14	7
	1%	-	-	-	1%	1%	2%	1%
		**	**					
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

Number of alternative sources of credit available (excluding friends and family)
Base: All respondents

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	1560	860	623	334	742	406	975	203	124	166
Base	1560	870	609	313	754	429	1010	205	108	143
0	602 39%	305 35%	275 45% A	118 38%	275 36%	192 45% D	365 36%	99 48% F	45 42% *	65 45%
1	322 21%	180 21%	117 19%	70 22%	165 22%	73 17%	200 20%	33 16%	28 26% *	35 24%
2	245 16%	141 16%	92 15%	56 18%	103 14%	76 18%	164 16%	29 14%	13 12% *	27 18%
3+	391 25%	244 28% B	124 20%	69 22%	212 28% E	89 21%	281 28% I	44 21%	22 20% *	18 12%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (*), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (*), Small Base: 100 (*) Continuity correction applied										

Number of alternative sources of credit available (excluding friends and family)
Base: All respondents

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	1560	451	796	366	430	174	1212	47	127	78
Base	1560	494	783	369	415	144	1222	43	120	77
0	602 39%	154 31%	327 42% J	146 40%	181 44% J	67 47% J	494 40%	12 27% *	38 32% *	29 37% *
1	322 21%	92 19%	164 21%	79 21%	85 20%	31 21%	245 20%	12 28% *	21 18% *	18 24% *
2	245 16%	92 19%	116 15%	50 14%	66 16%	16 11%	192 16%	9 21% *	12 10% *	13 17% *
3+	391 25%	156 32% KMN	177 23%	94 25%	83 20%	30 20%	291 24%	10 23% *	49 41% OR*	17 22% *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

Number of alternative sources of credit available (excluding friends and family)
Base: All respondents

	Total	Accommodation					Number of people in hhld		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	1560	276	954	536	418	209	292	371	796
Base	1560	309	911	539	372	220	273	361	825
0	602	105	375	221	154	76	105	156	308
	39%	34%	41%	41%	41%	34%	39%	43%	37%
1	322	66	184	99	85	43	57	60	178
	21%	21%	20%	18%	23%	20%	21%	17%	22%
2	245	45	139	83	56	44	46	63	118
	16%	15%	15%	15%	15%	20%	17%	17%	14%
3+	391	93	213	136	77	57	65	81	221
	25%	30%	23%	25%	21%	26%	24%	23%	27%
		V							
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

Number of alternative sources of credit available (excluding friends and family)

Base: All respondents

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	1560	893	293	184	91	568	50	129	378	474	1081	352
Base	1560	887	290	196	89	575	36	109	372	538	1089	336
0	602 39%	347 39%	119 41%	70 36%	35 39% *	225 39%	14 40% *	55 51% i*	147 40%	186 35%	401 37%	153 46% j
1	322 21%	175 20%	64 22%	42 21%	15 17% *	121 21%	10 27% *	21 19% *	87 23%	97 18%	215 20%	72 22%
2	245 16%	143 16%	45 15%	19 10%	20 22% c*	83 14%	6 16% *	14 13% *	61 16%	94 17%	181 17%	44 13%
3+	391 25%	221 25%	62 21%	65 33% be	19 21% *	145 25%	6 17% *	18 17% *	77 21%	161 30% gh	292 27% k	66 20%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

Number of alternative sources of credit available (excluding friends and family)

Base: All respondents

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	1560	387	178	907	944	277	246	1061	499	55	568	536
Base	1560	309	186	986	812	297	363	1230	330	143	557	553
0	602 39%	114 37%	58 31%	388 39%	286 35%	121 41%	153 42%	477 39%	125 38%	56 39% *	195 35%	281 51% u
1	322 21%	59 19%	35 19%	214 22%	167 21%	75 25%	60 17%	245 20%	77 23% †	13 9% *	109 20%	120 22%
2	245 16%	53 17%	41 22%	143 15%	140 17%	47 16%	50 14%	191 16%	53 16%	30 21% *	103 19% v	65 12%
3+	391 25%	82 27%	52 28%	241 24%	219 27% p	54 18%	100 28%	316 26%	75 23%	44 31% *	149 27% v	87 16%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

Number of alternative sources of credit available (excluding friends and family)
Base: All respondents

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	1560	927	373	162
Base	1560	1038	253	176
0	602 39%	390 38%	93 37%	75 43% *
1	322 21%	213 20%	60 24%	29 17% *
2	245 16%	171 16%	38 15%	27 15% *
3+	391 25%	265 26%	63 25%	45 26% *
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

Number of alternative sources of credit available (excluding friends and family)
Base: All respondents

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	1560	1008	423	31	281	106	646	267	162
Base	1560	1150	286	31	234	75	804	178	176
0	602 39%	437 38%	106 37%	14 47% **	90 39%	25 33% *	300 37%	69 39%	75 43% *
1	322 21%	233 20%	66 23%	2 7% **	39 17%	19 25% *	173 22%	40 23%	29 17% *
2	245 16%	188 16%	42 15%	6 18% **	44 19%	10 13% *	127 16%	28 16%	27 15%
3+	391 25%	293 25%	72 25%	9 28% **	61 26%	22 29% *	205 25%	41 23%	45 26% *
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

Number of alternative sources of credit available (excluding friends and family)

Base: All respondents

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	1560	356	707	488	126	803	1287	190	489	475	646
Base	1560	286	649	619	138	737	1244	229	507	487	606
0	602 39%	110 39%	230 35%	258 42%	59 43% *	318 43% N	482 39%	96 42%	177 35%	192 39%	262 43% P
1	322 21%	52 18%	151 23%	119 19%	32 23% *	154 21%	250 20%	46 20%	92 18%	109 22%	118 19%
2	245 16%	48 17%	103 16%	93 15%	21 16% *	119 16%	207 17%	23 10%	79 16%	63 13%	104 17%
3+	391 25%	76 27%	165 25%	149 24%	26 19% *	146 20%	305 25% M	63 28%	159 31% R	123 25%	121 20%
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

Number of alternative sources of credit available (excluding friends and family)

Base: All respondents

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	1560	723	794	440	117	394	92	69	32	88	192	794
Base	1560	745	769	479	119	386	92	68	32	74	194	769
0	602 39%	257 34%	331 43% S	160 33%	32 27% *	147 38%	33 36% *	24 35% *	11 33% **	29 39% *	72 37%	331 43% UV
1	322 21%	147 20%	164 21%	85 18%	18 15% *	75 19%	20 21% *	23 34% UVWb*	7 23% **	18 24% *	31 16%	164 21%
2	245 16%	117 16%	118 15%	83 17%	28 24% *	59 15%	15 16% *	7 11% *	2 5% **	10 14% *	34 17%	118 15%
3+	391 25%	225 30% T	157 20%	152 32% c	41 34% c*	105 27% c	25 27% *	14 20% *	13 39% **	17 23% *	56 29% c	157 20%
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

Number of alternative sources of credit available (excluding friends and family)
Base: All respondents

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	1560	962	598	388	1108	1456	58
Base	1560	958	602	425	1066	1456	53
0	602 39%	- -	602 100% d	166 39%	414 39%	566 39%	22 41% *
1	322 21%	322 34% e	- -	82 19%	228 21%	298 20%	12 23% *
2	245 16%	245 26% e	- -	76 18%	155 15%	231 16%	5 9% *
3+	391 25%	391 41% e	- -	101 24%	269 25%	360 25%	15 28% *
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

Number of alternative sources of credit available (excluding friends and family)
Base: All respondents

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	1560	769	726	523	472	154	138	405	379	661
Base	1560	711	777	564	522	160	142	418	395	630
0	602 39%	241 34%	339 44% j	249 44% j	238 46% j	68 43% *	63 44% *	160 38%	141 36%	260 41%
1	322 21%	155 22%	149 19%	108 19%	107 20%	27 17% *	34 24% *	85 20%	92 23%	121 19%
2	245 16%	113 16%	120 15%	87 15%	67 13%	29 18% *	25 17% *	62 15%	69 17%	97 15%
3+	391 25%	202 28% klmo	170 22%	121 21%	111 21%	37 23% *	21 15% *	112 27%	94 24%	151 24%
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

Number of alternative sources of credit available (excluding friends and family)
Base: All respondents

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	1560	148	453	87	200	156	233	186
Base	1560	156	480	72	203	151	214	193
0	602	70	187	23	97	61	68	54
	39%	45%	39%	32%	48%	40%	32%	28%
		xy*	y	*	uxy			
1	322	26	110	14	32	28	49	47
	21%	16%	23%	19%	16%	18%	23%	24%
		*		*				
2	245	19	67	17	23	32	38	39
	16%	12%	14%	23%	11%	21%	18%	20%
		*		v*				
3+	391	42	117	19	50	31	60	53
	25%	27%	24%	26%	25%	20%	28%	27%
		*		*				
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

Number of alternative sources of credit available (excluding friends and family)**Base: All respondents**

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	1560	540	919	735	690	1281	205	919	550	1096	370
Base	1560	503	963	716	706	1280	204	900	564	1081	383
0	602 39%	217 43% B	348 36%	300 42% D	247 35%	496 39%	78 38%	359 40%	214 38%	439 41%	131 34%
1	322 21%	117 23%	187 19%	154 21%	134 19%	263 21%	44 22%	176 20%	118 21%	229 21%	70 18%
2	245 16%	66 13%	167 17%	112 16%	117 17%	204 16%	29 14%	137 15%	96 17%	160 15%	67 18%
3+	391 25%	104 21%	261 27% A	150 21%	207 29% C	316 25%	53 26%	227 25%	135 24%	254 23%	115 30%

Overlap formulae used
 - Column Means:
 Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g
 Minimum Base: 30 (**), Small Base: 100 (*)
 - Column Proportions:
 Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g
 Minimum Base: 30 (**), Small Base: 100 (*)
 Continuity correction applied

Number of alternative sources of credit available (excluding friends and family)
Base: All respondents

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	1560	288	1246	138	95	818	387	1508	1296	1261
Base	1560	351	1182	199	107	827	309	1524	1268	1306
0	602 39%	140 40%	450 38%	90 45%	31 29%	313 38%	114 37%	587 39% R	464 37%	492 38%
1	322 21%	76 22%	241 20%	48 24%	19 18%	169 20%	59 19%	316 21%	266 21%	268 21%
2	245 16%	53 15%	188 16%	18 9%	30 28% MO*	132 16%	53 17%	238 16%	210 17%	207 16%
3+	391 25%	83 24%	303 26%	43 22%	27 25%	213 26%	82 27%	383 25%	327 26%	338 26%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

Number of alternative sources of credit available (excluding friends and family)

Base: All respondents

	Total	(SAMPLE) Size of loan			(SAMPLE) Date of loan			Reason for loan (General)	
		High (£200+) (T)	Low (Less than £200) (U)	Unknown (V)	A-Recent (W)	B-Mid term (X)	C-Longer ago (Y)	Unexpected INCREASE in expenses/ outgoings (Z)	Unexpected DECREASE in income (a)
Unweighted Base	1560	710	781	69	547	735	278	785	296
Base	1560	760	720	80	467	755	338	817	303
0	602 39%	267 35%	306 43% T	29 36% *	180 39%	297 39%	125 37%	297 36%	125 41%
1	322 21%	145 19%	163 23%	14 18% *	96 20%	163 22%	64 19%	163 20%	72 24%
2	245 16%	137 18% U	94 13%	14 18% *	82 17%	120 16%	44 13%	140 17%	44 14%
3+	391 25%	212 28% U	157 22%	23 28% *	109 23%	175 23%	106 31%	216 26%	62 21%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied									

Number of alternative sources of credit available (excluding friends and family)
Base: All respondents

	Total	Use of loan				Whether repayment date has passed	
		Living expenses (b)	Car/ vehicle (c)	Rent or mortgage (d)	Other (e)	Yes (f)	No (g)
Unweighted Base	1560	827	152	63	546	1092	449
Base	1560	830	149	57	551	1131	411
0	602 39%	337 41%	49 33%	25 43% *	205 37%	437 39%	158 39%
1	322 21%	179 22%	27 18%	10 18% *	109 20%	244 22%	74 18%
2	245 16%	130 16%	19 13%	6 10% *	91 17%	167 15%	76 19%
3+	391 25%	184 22%	53 36% b	16 28% *	145 26%	283 25%	102 25%
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

Number of alternative sources of credit available (excluding friends and family)
Base: All respondents

	Total	Whether paid back loan in full		Action taken when not paid back on repayment date			Whether shopped around for sampled loan		Whether ever shopped around for loan	
		Yes (A)	No (B)	Rollover (C)	Repayment plan (D)	Defaulted (E)	Yes (F)	No (G)	Yes (H)	No (I)
Unweighted Base	1560	882	191	93	85	64	363	1191	545	1012
Base	1560	896	207	92	82	80	421	1131	621	937
0	602	333	84	35	25	38	154	442	236	366
	39%	37%	40%	38%	31%	48%	37%	39%	38%	39%
1	322	191	47	19	20	15	83	239	124	197
	21%	21%	23%	20%	25%	19%	20%	21%	20%	21%
2	245	138	28	18	17	11	69	176	105	140
	16%	15%	14%	20%	21%	14%	16%	16%	17%	15%
3+	391	234	48	20	19	16	116	274	157	234
	25%	26%	23%	22%	23%	20%	28%	24%	25%	25%

Overlap formulae used
- Column Means:
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied

Number of alternative sources of credit available (excluding friends and family)
Base: All respondents

	Total	How well understood repayment amount			Confidence in repaying loan			Ease of getting money to pay back loan		
		Very well (J)	Very/ Fairly well (K)	Not very/ Not at all well (L)	Very confident (M)	Very/ Fairly confident (N)	Not very/Not at all confident (O)	Easier than expected (P)	Same as expected (Q)	More difficult than expected (R)
Unweighted Base	1560	1236	1478	80	1280	1499	57	287	627	169
Base	1560	1224	1474	84	1244	1485	65	289	633	198
0	602 39%	469 38%	561 38%	41 48% *	472 38%	586 39% M	15 23% *	113 39%	239 38%	79 40%
1	322 21%	254 21%	310 21%	12 14% *	255 21%	298 20%	21 32% *	63 22%	133 21%	46 23%
2	245 16%	198 16%	227 15%	17 20% *	198 16%	235 16%	9 14% *	43 15%	100 16%	20 10%
3+	391 25%	303 25%	376 25%	15 18% *	319 26%	367 25%	20 31% *	70 24%	160 25%	54 27%

Overlap formulae used
- Column Means:
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied

Number of alternative sources of credit available (excluding friends and family)

Base: All respondents

	Total	Confidence and ease of repayment			Type of loan compared			Aware of any high street lenders		Aware of any online lenders	
		Very confident and found easy (S)	Very confident and found same (T)	Very confident and found difficult (U)	Online only (V)	Retail only (W)	Online and Retail (X)	Yes (Y)	No (Z)	Yes (a)	No (b)
Unweighted Base	1560	239	532	96	367	39	128	1296	264	1508	52
Base	1560	234	528	112	452	27	133	1268	292	1524	36
0	602	98	189	48	182	7	45	464	138	587	15
	39%	42%	36%	43%	40%	25%	33%	37%	47%	39%	42%
				*		*	*		Y		*
1	322	51	107	23	84	6	30	266	56	316	6
	21%	22%	20%	21%	19%	21%	23%	21%	19%	21%	18%
				*		*	*				*
2	245	34	88	12	72	6	26	210	34	238	6
	16%	14%	17%	11%	16%	23%	20%	17%	12%	16%	18%
				*		*	*				*
3+	391	51	144	29	113	9	32	327	64	383	8
	25%	22%	27%	26%	25%	32%	24%	26%	22%	25%	22%
				*		*	*				*

Overlap formulae used
 - Column Means:
 Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i
 Minimum Base: 30 (*), Small Base: 100 (*)
 - Column Proportions:
 Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i
 Minimum Base: 30 (*), Small Base: 100 (*)
 Continuity correction applied

Number of alternative sources of credit available (excluding friends and family)
Base: All respondents

	Total	Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		More confident (c)	Less confident (d)	No change (e)	New (f)	Repeat (g)	New (h)	Repeat (i)
Unweighted Base	1560	1	8	99	531	1010	849	692
Base	1560	1	5	88	446	1100	877	669
0	602	1	-	24	174	421	354	242
	39%	100%	-	27%	39%	38%	40%	36%
		**	**					
1	322	-	-	23	88	230	162	156
	21%	-	8%	26%	20%	21%	18%	23%
		**	**					
2	245	-	1	12	72	172	135	109
	16%	-	17%	13%	16%	16%	15%	16%
		**	**					
3+	391	-	4	29	111	277	226	162
	25%	-	74%	33%	25%	25%	26%	24%
		**	**					

Overlap formulae used
- Column Means:
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied

QPDSB3A Whether would have needed to go over overdraft limit if using an overdraft
Base: All who could have used an overdraft

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	309	184	105	81	146	65	211	41	18	16
Base	318	183	105	83	144	72	212	42	18	12
Yes	213 67%	107 58%	87 83% A*	51 61% *	98 69% *	53 73% *	141 67%	32 77% **	13 69% **	7 62% **
No	93 29%	67 37% B	15 14% *	29 35% *	40 28% *	17 23% *	62 29%	7 17% **	6 31% **	4 30% **
Don't know	12 4%	9 5%	3 3% *	3 4% *	4 3% *	3 4% *	8 4%	2 6% **	- - **	1 8% **
Refusal	1 *	- -	1 1% *	- - *	1 - *	- - *	1 *	- - **	- - **	- - **
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSB3A Whether would have needed to go over overdraft limit if using an overdraft

Base: All who could have used an overdraft

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	309	106	144	71	73	32	207	16	41	23
Base	318	121	136	66	70	26	210	13	43	21
Yes	213 67%	86 71% *	85 63% *	41 62% *	44 63% *	18 66% **	141 67%	9 71% **	30 71% **	13 62% **
No	93 29%	32 27% *	44 32% *	23 34% *	21 30% *	6 22% **	59 28%	3 21% **	11 27% **	7 32% **
Don't know	12 4%	2 2% *	6 5% *	2 3% *	5 7% *	3 12% **	9 4%	1 7% **	1 2% **	1 6% **
Refusal	1 *	- *	1 *	1 1% *	- *	- **	1 *	- **	- **	- **
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSB3A Whether would have needed to go over overdraft limit if using an overdraft
Base: All who could have used an overdraft

	Total	Accommodation					Number of people in hhd		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	309	52	180	109	71	51	55	58	172
Base	318	55	163	107	56	62	47	62	176
Yes	213	45	101	63	38	44	23	38	131
	67%	82%	62%	59%	68%	70%	50%	61%	74%
		U*		*	*	*	*	*	X
No	93	9	54	42	12	16	20	23	38
	29%	17%	33%	39%	21%	25%	42%	37%	22%
		*	V	S*	*	*	Z*	*	
Don't know	12	1	8	2	5	3	4	1	7
	4%	2%	5%	2%	10%	5%	8%	2%	4%
		*		*	*	*	*	*	
Refusal	1	-	1	-	1	-	-	-	1
	*	*	*	*	1%	*	*	*	*
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSB3A Whether would have needed to go over overdraft limit if using an overdraft

Base: All who could have used an overdraft

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	309	172	52	39	22	113	9	13	63	109	220	60
Base	318	172	53	41	19	113	7	9	56	125	231	48
Yes	213 67%	109 63%	39 73% *	31 77% **	13 67% **	83 73% *	4 66% **	5 59% **	37 67% *	88 70% *	159 69%	30 63% *
No	93 29%	56 33%	13 24% *	5 13% **	6 33% **	24 21% *	2 26% **	4 41% **	13 23% *	35 28% *	61 26%	16 34% *
Don't know	12 4%	6 4%	1 3% *	4 9% **	- - **	5 5% *	1 8% **	- - **	5 9% *	3 2% *	10 4%	1 3% *
Refusal	1 *	- -	- -	1 1% **	- - **	1 * *	- - **	- - **	1 1% *	- - *	1 *	- - *
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSB3A Whether would have needed to go over overdraft limit if using an overdraft
Base: All who could have used an overdraft

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	309	102	38	158	214	44	39	218	91	12	122	84
Base	318	90	43	173	199	44	60	259	59	33	128	75
Yes	213 67%	52 58% *	28 64% **	125 72%	124 63%	36 81% **	42 70% **	174 67%	38 65% *	21 64% **	86 67% *	50 67% *
No	93 29%	37 41% n*	13 31% **	40 23%	66 33%	8 18% **	17 28% **	74 29%	19 32% *	12 36% **	33 26% *	24 31% *
Don't know	12 4%	- * *	2 5% **	8 4%	8 4%	1 1% **	1 2% **	11 4%	1 2% *	- - **	8 6% *	1 2% *
Refusal	1 *	- * *	- - **	1 *	1 *	- - **	- - **	- - *	1 1% *	- - **	1 * *	- - *

Overlap formulae used
- Column Means:
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied

QPDSB3A Whether would have needed to go over overdraft limit if using an overdraft

Base: All who could have used an overdraft

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	309	199	78	19
Base	318	224	52	24
Yes	213 67%	146 65%	34 66% *	18 73% **
No	93 29%	68 30%	17 33% *	6 25% **
Don't know	12 4%	10 4%	- -	1 2% **
Refusal	1 *	- -	1 1% *	- - **
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QPDSB3A Whether would have needed to go over overdraft limit if using an overdraft

Base: All who could have used an overdraft

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	309	207	83	6	76	26	123	52	19
Base	318	237	57	6	71	18	152	33	24
Yes	213 67%	154 65% *	39 68% *	6 93% **	38 54%	14 76% **	108 71% *	20 61% *	18 73% **
No	93 29%	73 31% *	17 31% *	- 7% **	33 46%	4 24% **	35 23% *	12 37% *	6 25% **
Don't know	12 4%	10 4%	- *	- **	- 1%	- **	9 6% *	- *	1 2% **
Refusal	1 *	- -	1 1% *	- **	- -	- **	- *	1 2% *	- **
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSB3A Whether would have needed to go over overdraft limit if using an overdraft

Base: All who could have used an overdraft

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	309	93	125	90	19	148	253	36	107	90	121
Base	318	82	118	117	18	125	247	41	105	93	113
Yes	213	46	80	86	17	79	171	23	64	67	80
	67%	56%	68%	74%	94%	64%	69%	55%	61%	72%	71%
No	93	36	28	28	1	38	67	16	35	24	29
	29%	44%	24%	24%	6%	30%	27%	38%	33%	26%	26%
Don't know	12	-	9	2	-	7	9	3	6	2	4
	4%	1%	8%	2%	-	6%	4%	7%	6%	2%	3%
Refusal	1	-	1	-	-	1	1	-	-	-	1
	*	*	*	*	**	*	*	**	*	*	*
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSB3A Whether would have needed to go over overdraft limit if using an overdraft
Base: All who could have used an overdraft

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	309	138	161	86	30	66	11	10	6	17	35	161
Base	318	134	169	88	30	67	18	11	6	10	36	169
Yes	213	88	116	58	15	45	6	6	5	6	29	116
	67%	65%	69%	65%	52%	67%	36%	55%	85%	63%	81%	69%
No	93	38	49	28	11	19	10	5	1	4	4	49
	29%	28%	29%	31%	36%	28%	56%	45%	15%	37%	12%	29%
Don't know	12	8	4	3	4	3	1	-	-	-	2	4
	4%	6%	2%	3%	12%	5%	7%	-	-	-	6%	2%
Refusal	1	1	-	-	-	1	-	-	-	-	1	-
	*	*	-	-	-	1%	-	-	-	-	1%	-
		*	*	*	**	*	**	**	**	**	**	*
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSB3A Whether would have needed to go over overdraft limit if using an overdraft

Base: All who could have used an overdraft

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	309	309	-	52	241	284	11
Base	318	318	-	64	230	288	7
Yes	213	213	-	44	158	198	5
	67%	67%	-	69%	69%	69%	77%
No	93	93	-	14	65	79	1
	29%	29%	-	22%	28%	28%	15%
Don't know	12	12	-	5	7	10	-
	4%	4%	-	8%	3%	4%	-
Refusal	1	1	-	1	-	-	1
	*	*	-	1%	-	-	8%
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDSB3A Whether would have needed to go over overdraft limit if using an overdraft

Base: All who could have used an overdraft

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	309	196	93	55	60	15	14	91	92	99
Base	318	191	99	55	67	15	10	87	90	107
Yes	213 67%	126 66%	72 72% *	34 62% *	52 77% *	9 60% **	4 39% **	72 83% r*	63 71% *	62 58% *
No	93 29%	56 29%	24 25% *	20 36% k*	15 22% *	5 34% **	5 53% **	13 15% *	23 25% *	40 37% p*
Don't know	12 4%	9 5%	2 2% *	1 1% *	- - *	1 6% **	1 9% **	2 2% *	4 4% *	5 5% *
Refusal	1 *	- -	1 1% *	1 1% *	1 1% *	- - **	- - **	- - *	- - *	- - *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSB3A Whether would have needed to go over overdraft limit if using an overdraft
Base: All who could have used an overdraft

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	309	31	83	19	37	27	61	35
Base	318	34	91	14	35	27	65	36
Yes	213	20	64	10	21	20	44	30
	67%	59%	71%	69%	60%	73%	68%	84%
		**	*	**	**	**	*	**
No	93	14	20	4	14	7	19	5
	29%	41%	22%	31%	39%	25%	29%	14%
		**	*	**	**	**	*	**
Don't know	12	-	7	-	-	1	2	-
	4%	-	7%	-	1%	2%	4%	1%
		**	*	**	**	**	*	**
Refusal	1	-	1	-	-	-	-	-
	*	-	1%	-	-	-	-	-
		**	*	**	**	**	*	**
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSB3A Whether would have needed to go over overdraft limit if using an overdraft

Base: All who could have used an overdraft

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	309	93	194	122	156	254	36	192	93	213	78
Base	318	77	211	110	173	256	35	198	89	212	80
Yes	213 67%	58 76% *	135 64%	80 73% *	109 63% *	171 67%	25 72% **	132 66%	64 72% *	144 68%	54 67% *
No	93 29%	17 22% *	65 31%	26 24% *	56 32% *	74 29%	9 25% **	59 30%	22 24% *	59 28%	24 29% *
Don't know	12 4%	2 2% *	10 5%	3 3% *	8 5% *	11 4%	1 .3% **	7 4%	3 3% *	9 4%	3 3% *
Refusal	1 *	- - *	1 *	- - *	1 *	1 *	- - **	1 *	- - *	1 *	- - *
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U, V/W, X/Y/Z, a/b, c/d Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U, V/W, X/Y/Z, a/b, c/d Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

QPDSB3A Whether would have needed to go over overdraft limit if using an overdraft
Base: All who could have used an overdraft

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders			Aware of any high street lenders	
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)	Yes (T)	No (U)
Unweighted Base	309	44	261	17	19	151	102	294	254	243	254	55
Base	318	54	256	21	18	164	90	308	261	264	261	56
Yes	213 67%	30 56% **	176 68%	11 55% **	12 70% **	117 71% *	52 58% *	205 66%	169 65%	177 67%	169 65%	44 77% *
No	93 29%	21 39% **	71 28%	8 41% **	4 25% **	39 24% *	37 41% O*	91 30%	82 31%	76 29%	82 31%	11 20% *
Don't know	12 4%	2 4% **	10 4%	1 4% **	1 5% **	8 5% *	- * *	12 4%	10 4%	10 4%	10 4%	2 3% *
Refusal	1 *	1 1% **	- -	- **	- **	1 *	- *	1 *	1 *	- -	1 *	- *
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U, V/W, X/Y/Z, a/b, c/d												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U, V/W, X/Y/Z, a/b, c/d												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSB3A Whether would have needed to go over overdraft limit if using an overdraft

Base: All who could have used an overdraft

	Total	Aware of any online lenders		Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		Yes (V)	No (W)	More confident (X)	Less confident (Y)	No change (Z)	New (a)	Repeat (b)	New (c)	Repeat (d)
Unweighted Base	309	294	15	-	3	21	124	183	187	120
Base	318	308	10	-	1	21	110	205	199	116
Yes	213	205	8	-	1	9	66	145	125	86
	67%	66%	83% **	-	67% **	45% **	60% *	71%	63%	74% *
No	93	91	2	-	-	10	43	49	70	22
	29%	30%	17% **	-	33% **	49% **	39% b*	24%	35% d	19% *
Don't know	12	12	-	-	-	1	2	10	4	8
	4%	4%	**	-	**	6% **	1% *	5%	2%	7% *
Refusal	1	1	-	-	-	-	-	1	-	1
	*	*	**	-	**	**	*	*	-	*
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U, V/W, X/Y/Z, a/b, c/d										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U, V/W, X/Y/Z, a/b, c/d										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSB6 Reason for not using alternative source of credit**Base: All who could have used an alternative source of credit (excluding borrowing from friend and family)**

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	962	560	352	198	471	239	625	115	69	97
Base	958	566	333	195	480	238	645	106	63	79
Less convenient	428 45%	269 47%	131 39%	94 48%	223 46%	93 39%	307 48% 1	43 40% *	23 37% *	25 31% *
Couldn't get money as quickly	298 31%	176 31%	106 32%	65 33%	148 31%	72 30%	212 33%	25 24% *	20 32% *	24 31% *
More expensive	53 6%	29 5%	19 6%	13 7%	29 6%	10 4%	35 5%	5 4% *	4 6% *	4 6% *
Didn't want to enter into a long term commitment	46 5%	24 4%	22 7%	9 5%	17 3%	18 7%	37 6%	7 7% *	- - *	2 3% *
Couldn't/wouldn't get approval	42 4%	26 5%	16 5%	7 4%	20 4%	13 5%	26 4%	3 3% *	7 12% *	5 6% *
Did not want to use alternative	36 4%	26 5%	10 3%	11 6%	18 4%	6 3%	21 3%	5 5% *	6 9% *	4 4% *
Had positive experience with payday loans before	29 3%	13 2%	11 3%	2 1%	20 4%	5 2%	16 2%	3 3% *	- - *	5 6% *
A payday loan was the safer option (no further detail)	21 2%	13 2%	8 2%	6 3%	6 1%	7 3%	13 2%	3 2% *	1 1% *	4 5% *
Didn't know how to access alternatives at the time	15 2%	6 1%	8 3%	1 1%	8 2%	6 2%	11 2%	- - *	- - *	3 4% *
Amount was too small to borrow	14 1%	7 1%	6 2%	2 1%	6 1%	5 2%	8 1%	3 3% *	1 1% *	1 1% *
Had been recommended by a friend or family member	13 1%	6 1%	7 2%	2 1%	6 1%	3 1%	5 1%	3 3% *	2 3% *	3 3% *
Knew would be eligible for a payday loan	8 1%	4 1%	4 1%	3 2%	1 *	4 2%	7 1%	1 1% *	- - *	1 1% *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSB6 Reason for not using alternative source of credit**Base: All who could have used an alternative source of credit (excluding borrowing from friend and family)**

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	962	560	352	198	471	239	625	115	69	97
Base	958	566	333	195	480	238	645	106	63	79
Didn't consider alternatives at the time	8 1%	4 1%	4 1%	1 1%	3 1%	3 1%	4 1%	1 1%	2 3%	1 1%
Had bad experience with other forms of credit/borrowing before	8 1%	7 1%	1 *	1 *	5 1%	2 1%	6 1%	1 1%	1 1%	- *
Saw advertisement for a payday lender	7 1%	6 1%	1 *	2 1%	3 1%	3 1%	5 1%	1 1%	- *	- *
Understood how payday loans work	7 1%	6 1%	1 *	- *	5 1%	1 *	6 1%	1 1%	- *	- *
Feels like a more private option	5 1%	2 *	3 1%	- -	2 *	3 1%	2 *	1 1%	- *	2 3%
Other Answer	86 9%	48 9%	33 10%	17 9%	48 10%	17 7%	56 9%	10 10%	7 12%	4 5%
Don't know	18 2%	6 1%	6 2%	5 2%	11 2%	1 *	7 1%	3 3%	- *	2 3%
Refused	- -	- -	- -	- -	- -	- -	- -	- *	- *	- *
SPEED/ CONVENIENCE (3/ 5)	625 65%	386 68%	203 61%	132 68%	321 67%	145 61%	445 69%	62 59%	37 59%	42 53%
ELIGIBILITY (1/ 11)	50 5%	30 5%	20 6%	10 5%	21 4%	17 7%	33 5%	4 4%	7 12%	5 6%
PAST EXPERIENCE (6/ 7)	36 4%	20 3%	11 3%	2 1%	25 5%	7 3%	22 3%	3 3%	1 1%	5 6%
DIDN'T CONSIDER/ KNOW ABOUT/ WANT ALTERNATIVES (13/ 14/ 15)	58 6%	36 6%	22 7%	14 7%	28 6%	15 6%	36 6%	6 6%	8 12%	8 10%
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSB6 Reason for not using alternative source of credit**Base: All who could have used an alternative source of credit (excluding borrowing from friend and family)**

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	962	560	352	198	471	239	625	115	69	97
Base	958	566	333	195	480	238	645	106	63	79
AMOUNT/ EXPENSE (2/ 4)	66	36	24	15	34	14	42	7	5	5
	7%	6%	7%	8%	7%	6%	7%	7%	8%	7%
AMOUNT/ LENGTH OF COMMITMENT (2/ 8)	60	32	28	11	23	22	45	10	1	3
	6%	6%	8%	6%	5%	9%	7%	9%	1%	4%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDSB6 Reason for not using alternative source of credit**Base: All who could have used an alternative source of credit (excluding borrowing from friend and family)**

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	962	310	481	226	255	96	731	36	84	52
Base	958	340	457	223	234	77	728	32	82	48
Less convenient	428	155	211	118	93	26	341	12	35	9
	45%	45%	46%	53%	40%	34%	47%	37%	43%	18%
			M	KMN		*	R	**	R*	*
Couldn't get money as quickly	298	129	126	56	71	19	229	8	24	18
	31%	38%	28%	25%	30%	24%	31%	25%	29%	37%
		KL				*		**	*	*
More expensive	53	18	23	9	14	7	36	4	4	3
	6%	5%	5%	4%	6%	9%	5%	13%	5%	6%
						*		**	*	*
Didn't want to enter into a long term commitment	46	23	18	7	12	5	39	-	5	3
	5%	7%	4%	3%	5%	6%	5%	-	6%	6%
						*		**	*	*
Couldn't/wouldn't get approval	42	17	21	9	13	4	22	3	11	4
	4%	5%	5%	4%	5%	5%	3%	11%	14%	9%
						*		**	O*	*
Did not want to use alternative	36	8	25	16	9	1	29	1	3	3
	4%	2%	6%	7%	4%	1%	4%	3%	3%	7%
			J			*		**	*	*
Had positive experience with payday loans before	29	7	12	4	9	3	16	1	3	1
	3%	2%	3%	2%	4%	3%	2%	4%	4%	3%
						*		**	*	*
A payday loan was the safer option (no further detail)	21	7	12	5	6	2	17	1	1	1
	2%	2%	3%	2%	3%	2%	2%	3%	2%	2%
						*		**	*	*
Didn't know how to access alternatives at the time	15	7	6	4	2	2	13	-	2	-
	2%	2%	1%	2%	1%	2%	2%	1%	2%	-
						*		**	*	*
Amount was too small to borrow	14	8	5	2	3	1	10	-	1	2
	1%	2%	1%	1%	1%	1%	1%	-	1%	5%
						*		**	*	*
Had been recommended by a friend or family member	13	1	8	3	5	2	11	-	1	1
	1%	*	2%	1%	2%	3%	2%	-	1%	2%
						*		**	*	*
Knew would be eligible for a payday loan	8	4	4	1	3	-	5	-	4	-
	1%	1%	1%	*	1%	-	1%	-	5%	-
						*		**	O*	*
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSB6 Reason for not using alternative source of credit**Base: All who could have used an alternative source of credit (excluding borrowing from friend and family)**

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	962	310	481	226	255	96	731	36	84	52
Base	958	340	457	223	234	77	728	32	82	48
Didn't consider alternatives at the time	8 1%	4 1%	4 1%	- *	3 1%	1 1%	7 1%	- **	- *	1 1%
Had bad experience with other forms of credit/borrowing before	8 1%	5 1%	2 1%	1 *	2 1%	1 1%	6 1%	1 2%	1 1%	- *
Saw advertisement for a payday lender	7 1%	3 1%	4 1%	- -	4 2%	- *	3 *	1 2%	3 3%	- 1%
Understood how payday loans work	7 1%	5 1%	2 *	2 1%	- -	1 1%	6 1%	- **	- *	1 2%
Feels like a more private option	5 1%	2 1%	1 *	1 *	1 *	2 3%	5 1%	- **	- *	- *
Other Answer	86 9%	28 8%	45 10%	23 10%	22 9%	7 9%	63 9%	2 6%	5 6%	10 20%
Don't know	18 2%	3 1%	4 1%	3 1%	2 1%	4 5%	11 2%	1 3%	- *	- *
Refused	- -	- -	- -	- -	- -	- *	- -	- **	- *	- *
SPEED/ CONVENIENCE (3/ 5)	625 65%	233 68% N	298 65%	156 70% N	142 61%	41 53% *	488 67%	19 60% **	50 61% *	25 52% *
ELIGIBILITY (1/ 11)	50 5%	21 6%	25 6%	9 4%	16 7%	4 5% *	26 4%	3 11% **	15 18% O*	4 9% *
PAST EXPERIENCE (6/ 7)	36 4%	12 3%	15 3%	4 2%	11 5%	3 4% *	23 3%	2 6% **	4 4% *	1 3% *
DIDN'T CONSIDER/ KNOW ABOUT/ WANT ALTERNATIVES (13/ 14/ 15)	58 6%	19 6%	35 8%	21 9%	14 6%	3 4% *	49 7%	1 4% **	4 5% *	4 8% *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSB6 Reason for not using alternative source of credit**Base: All who could have used an alternative source of credit (excluding borrowing from friend and family)**

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	962	310	481	226	255	96	731	36	84	52
Base	958	340	457	223	234	77	728	32	82	48
AMOUNT/ EXPENSE (2/ 4)	66	26	27	10	17	8	45	4	5	5
	7%	8%	6%	5%	7%	10%	6%	13%	6%	10%
						*		**	*	*
AMOUNT/ LENGTH OF COMMITMENT (2/ 8)	60	31	23	9	14	5	48	-	6	5
	6%	9%	5%	4%	6%	7%	7%	-	7%	10%
						*		**	*	*
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSB6 Reason for not using alternative source of credit**Base: All who could have used an alternative source of credit (excluding borrowing from friend and family)**

	Total	Accommodation					Number of people in hhd		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	962	185	583	329	254	129	180	215	507
Base	958	205	536	318	218	144	167	204	517
Less convenient	428 45%	95 46%	236 44%	146 46%	90 41%	66 46% *	78 47%	84 41%	238 46%
Couldn't get money as quickly	298 31%	57 28%	182 34%	111 35%	71 32%	42 29% *	40 24%	61 30%	176 34%
More expensive	53 6%	8 4%	32 6%	19 6%	13 6%	8 5% *	9 5%	7 3%	32 6%
Didn't want to enter into a long term commitment	46 5%	13 6%	24 4%	17 5%	7 3%	8 5% *	7 4%	9 4%	30 6%
Couldn't/wouldn't get approval	42 4%	13 6%	19 3%	8 3%	11 5%	9 6% *	8 5%	11 5%	23 4%
Did not want to use alternative	36 4%	7 4%	20 4%	15 5%	5 2%	7 5% *	6 3%	9 5%	20 4%
Had positive experience with payday loans before	29 3%	5 2%	14 3%	8 3%	6 3%	4 3% *	7 4%	5 3%	10 2%
A payday loan was the safer option (no further detail)	21 2%	6 3%	11 2%	7 2%	4 2%	4 3% *	5 3%	3 1%	13 2%
Didn't know how to access alternatives at the time	15 2%	5 3%	9 2%	3 1%	6 3%	- - *	2 1%	7 3%	7 1%
Amount was too small to borrow	14 1%	3 2%	9 2%	4 1%	5 2%	1 1% *	4 2%	2 1%	7 1%
Had been recommended by a friend or family member	13 1%	- *	11 2%	7 2%	4 2%	1 1% *	3 2%	3 2%	7 1%
Knew would be eligible for a payday loan	8 1%	1 1%	2 *	- *	2 1%	3 2% *	- -	- -	7 1%
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSB6 Reason for not using alternative source of credit**Base: All who could have used an alternative source of credit (excluding borrowing from friend and family)**

	Total	Accommodation					Number of people in hhld		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	962	185	583	329	254	129	180	215	507
Base	958	205	536	318	218	144	167	204	517
Didn't consider alternatives at the time	8 1%	1 *	7 1%	2 1%	5 2%	- *	3 2%	2 1%	2 *
Had bad experience with other forms of credit/borrowing before	8 1%	1 *	3 1%	1 *	2 1%	3 2% *	1 1%	1 1%	5 1%
Saw advertisement for a payday lender	7 1%	- *	5 1%	4 1%	1 *	1 1% *	3 2%	- *	3 1%
Understood how payday loans work	7 1%	2 1%	5 1%	4 1%	1 *	1 *	1 1%	2 1%	4 1%
Feels like a more private option	5 1%	4 2%	2 *	- -	2 1%	- *	1 *	2 1%	3 1%
Other Answer	86 9%	16 8%	46 9%	31 10%	16 7%	15 10% *	18 11%	22 11%	40 8%
Don't know	18 2%	1 *	11 2%	8 2%	3 1%	1 1% *	3 2%	4 2%	5 1%
Refused	- -	- -	- -	- -	- -	- *	- -	- -	- -
SPEED/ CONVENIENCE (3/ 5)	625 65%	135 66%	351 66%	208 65%	143 66%	98 68% *	103 62%	126 62%	354 68%
ELIGIBILITY (1/ 11)	50 5%	15 7%	21 4%	8 3%	13 6%	12 8% *	8 5%	11 5%	30 6%
PAST EXPERIENCE (6/ 7)	36 4%	6 3%	18 3%	9 3%	8 4%	7 5% *	8 5%	7 3%	15 3%
DIDN'T CONSIDER/ KNOW ABOUT/ WANT ALTERNATIVES (13/ 14/ 15)	58 6%	14 7%	36 7%	20 6%	16 7%	7 5% *	10 6%	18 9%	29 6%
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSB6 Reason for not using alternative source of credit
Base: All who could have used an alternative source of credit (excluding borrowing from friend and family)

	Total	Accommodation					Number of people in hhhd		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	962	185	583	329	254	129	180	215	507
Base	958	205	536	318	218	144	167	204	517
AMOUNT/ EXPENSE (2/ 4)	66	11	41	22	18	8	13	9	39
	7%	5%	8%	7%	8%	6% *	8%	4%	7%
AMOUNT/ LENGTH OF COMMITMENT (2/ 8)	60	16	32	20	12	9	11	11	37
	6%	8%	6%	6%	6%	6% *	6%	6%	7%
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSB6 Reason for not using alternative source of credit**Base: All who could have used an alternative source of credit (excluding borrowing from friend and family)**

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	962	545	179	121	58	358	32	68	234	318	679	206
Base	958	540	171	125	54	350	21	54	225	352	688	183
Less convenient	428	247	76	57	20	153	3	26	90	184	335	59
	45%	46%	44%	46%	38%	44%	15%	49%	40%	52%	49%	32%
Couldn't get money as quickly	298	151	56	44	26	126	5	13	68	114	221	51
	31%	28%	33%	35%	48%	36%	22%	24%	30%	32%	32%	28%
More expensive	53	30	10	8	1	18	1	2	16	9	33	14
	6%	6%	6%	6%	1%	5%	7%	4%	7%	2%	5%	8%
Didn't want to enter into a long term commitment	46	25	13	6	2	21	-	1	13	22	38	8
	5%	5%	8%	5%	4%	6%	2%	2%	6%	6%	6%	4%
Couldn't/wouldn't get approval	42	19	11	10	2	22	6	4	10	9	29	10
	4%	4%	6%	8%	3%	6%	27%	8%	4%	3%	4%	6%
Did not want to use alternative	36	22	9	3	2	14	2	3	12	13	24	12
	4%	4%	5%	2%	3%	4%	9%	5%	5%	4%	3%	6%
Had positive experience with payday loans before	29	15	3	3	1	7	1	-	6	8	14	7
	3%	3%	2%	2%	2%	2%	4%	-	3%	2%	2%	4%
A payday loan was the safer option (no further detail)	21	10	5	3	3	11	-	2	7	9	17	4
	2%	2%	3%	2%	6%	3%	-	3%	3%	3%	2%	2%
Didn't know how to access alternatives at the time	15	8	4	2	1	7	-	-	5	5	9	5
	2%	1%	3%	2%	1%	2%	-	-	2%	2%	1%	3%
Amount was too small to borrow	14	8	1	2	2	5	-	1	6	3	10	3
	1%	2%	1%	2%	3%	1%	-	2%	2%	1%	1%	2%
Had been recommended by a friend or family member	13	9	2	2	1	4	1	1	3	1	8	5
	1%	2%	1%	2%	1%	1%	4%	3%	1%	*	1%	3%
Knew would be eligible for a payday loan	8	3	2	4	-	6	-	-	3	1	4	5
	1%	*	1%	3%	-	2%	-	-	1%	*	1%	2%
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSB6 Reason for not using alternative source of credit**Base: All who could have used an alternative source of credit (excluding borrowing from friend and family)**

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	962	545	179	121	58	358	32	68	234	318	679	206
Base	958	540	171	125	54	350	21	54	225	352	688	183
Didn't consider alternatives at the time	8 1%	4 1%	3 2%	1 1%	- *	4 1%	- 2%	- 1%	3 1%	1 *	6 1%	1 1%
Had bad experience with other forms of credit/borrowing before	8 1%	6 1%	1 1%	- *	1 1%	1 *	1 4%	1 1%	1 *	2 1%	6 1%	2 1%
Saw advertisement for a payday lender	7 1%	5 1%	- *	1 1%	1 1%	2 1%	- 2%	- 1%	4 2%	1 *	5 1%	1 1%
Understood how payday loans work	7 1%	3 1%	3 2%	1 1%	- *	4 1%	- *	- *	1 *	5 1%	7 1%	- -
Feels like a more private option	5 1%	4 1%	1 1%	- *	1 2%	2 1%	- *	- *	1 1%	2 1%	2 *	4 2%
Other Answer	86 9%	56 10%	12 7%	8 6%	4 7%	24 7%	3 12%	6 11%	18 8%	25 7%	53 8%	22 12%
Don't know	18 2%	7 1%	3 1%	- *	2 3%	5 1%	- *	1 1%	2 1%	5 1%	9 1%	4 2%
Refused	- -	- -	- -	- *	- *	- -	- *	- *	- -	- -	- -	- -
SPEED/ CONVENIENCE (3/ 5)	625 65%	351 65%	105 62%	91 73%	36 66%	232 66%	8 37%	38 71%	133 59%	255 72%	475 69%	98 54%
ELIGIBILITY (1/ 11)	50 5%	22 4%	13 8%	13 11%	2 3%	28 8%	6 27%	4 8%	13 6%	10 3%	32 5%	15 8%
PAST EXPERIENCE (6/ 7)	36 4%	21 4%	4 2%	3 2%	1 3%	9 2%	2 9%	1 1%	7 3%	10 3%	20 3%	9 5%
DIDN'T CONSIDER/ KNOW ABOUT/ WANT ALTERNATIVES (13/ 14/ 15)	58 6%	33 6%	16 10%	6 5%	2 4%	24 7%	2 11%	3 6%	20 9%	19 5%	40 6%	18 10%

Overlap formulae used
- Column Means:
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied

QPDSB6 Reason for not using alternative source of credit
Base: All who could have used an alternative source of credit (excluding borrowing from friend and family)

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	962	545	179	121	58	358	32	68	234	318	679	206
Base	958	540	171	125	54	350	21	54	225	352	688	183
AMOUNT/ EXPENSE (2/ 4)	66	37	11	10	2	23	1	3	21	11	42	17
	7%	7%	6%	8%	4%	7%	7%	6%	9%	3%	6%	9%
AMOUNT/ LENGTH OF COMMITMENT (2/ 8)	60	33	14	8	4	26	-	2	18	24	48	11
	6%	6%	8%	7%	7%	8%	2%	3%	8%	7%	7%	6%
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSB6 Reason for not using alternative source of credit

Base: All who could have used an alternative source of credit (excluding borrowing from friend and family)

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	962	241	114	564	595	163	157	650	312	34	367	290
Base	958	194	128	598	526	176	210	752	206	87	362	272
Less convenient	428	69	65	275	224	80	103	354	74	40	171	101
	45%	36%	51%	46%	42%	45%	49%	47%	36%	46%	47%	37%
Couldn't get money as quickly	298	75	39	177	170	51	69	253	45	31	115	69
	31%	38%	31%	30%	32%	29%	33%	34%	22%	36%	32%	25%
More expensive	53	11	7	35	37	10	6	36	17	3	28	11
	6%	6%	5%	6%	7%	6%	3%	5%	8%	4%	8%	4%
Didn't want to enter into a long term commitment	46	7	14	24	33	9	3	41	6	1	15	11
	5%	4%	11%	4%	6%	5%	1%	5%	3%	1%	4%	4%
Couldn't/wouldn't get approval	42	12	5	22	25	8	6	22	20	2	8	25
	4%	6%	4%	4%	5%	5%	3%	3%	10%	2%	2%	9%
Did not want to use alternative	36	7	2	26	17	8	10	30	6	3	12	15
	4%	4%	1%	4%	3%	4%	5%	4%	3%	4%	3%	6%
Had positive experience with payday loans before	29	1	2	25	11	6	11	20	9	4	18	7
	3%	1%	2%	4%	2%	3%	5%	3%	4%	4%	5%	2%
A payday loan was the safer option (no further detail)	21	1	5	13	10	6	2	16	5	1	9	5
	2%	*	4%	2%	2%	4%	1%	2%	2%	1%	3%	2%
Didn't know how to access alternatives at the time	15	1	3	9	3	7	3	11	3	3	6	4
	2%	1%	2%	1%	*	4%	2%	2%	2%	4%	2%	1%
Amount was too small to borrow	14	3	-	10	10	1	2	12	2	-	2	8
	1%	2%	-	2%	2%	1%	1%	2%	1%	-	1%	3%
Had been recommended by a friend or family member	13	6	1	5	10	1	1	7	6	-	3	7
	1%	3%	1%	1%	2%	*	1%	1%	3%	-	1%	3%
Knew would be eligible for a payday loan	8	1	1	6	3	3	3	5	3	-	3	4
	1%	1%	1%	1%	1%	1%	1%	1%	2%	-	1%	1%

Overlap formulae used

- Column Means:

Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:

Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied

QPDSB6 Reason for not using alternative source of credit

Base: All who could have used an alternative source of credit (excluding borrowing from friend and family)

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	962	241	114	564	595	163	157	650	312	34	367	290
Base	958	194	128	598	526	176	210	752	206	87	362	272
Didn't consider alternatives at the time	8 1%	2 1%	1 *	4 1%	6 1%	1 *	1 *	5 1%	2 1%	1 1%	3 1%	3 1%
Had bad experience with other forms of credit/borrowing before	8 1%	- -	- *	8 1%	4 1%	- -	4 2%	6 1%	2 1%	3 4%	6 2%	2 1%
Saw advertisement for a payday lender	7 1%	5 2%	- *	2 *	6 1%	- -	1 *	6 1%	1 1%	- -	6 2%	1 *
Understood how payday loans work	7 1%	- *	- *	7 1%	5 1%	- -	2 1%	6 1%	1 1%	- -	4 1%	2 1%
Feels like a more private option	5 1%	1 1%	- *	4 1%	2 *	1 1%	2 1%	4 *	2 1%	1 1%	2 1%	- -
Other Answer	86 9%	21 11%	8 6%	54 9%	47 9%	15 8%	16 8%	63 8%	23 11%	16 19%	19 5%	39 14%
Don't know	18 2%	6 3%	1 1%	9 2%	9 2%	2 1%	5 2%	13 2%	5 3%	- -	8 2%	5 2%
Refused	- -	- -	- *	- -	- -	- -	- -	- -	- -	- -	- -	- -
SPEED/ CONVENIENCE (3/ 5)	625 65%	120 62%	91 71%	392 66%	338 64%	113 64%	148 70%	516 69%	110 53%	51 59%	241 67%	150 55%
ELIGIBILITY (1/ 11)	50 5%	14 7%	6 5%	28 5%	28 5%	11 6%	9 4%	27 4%	23 11%	2 2%	11 3%	29 10%
PAST EXPERIENCE (6/ 7)	36 4%	1 1%	2 2%	32 5%	15 3%	6 3%	15 7%	26 3%	11 5%	7 8%	24 7%	9 3%
DIDN'T CONSIDER/ KNOW ABOUT/ WANT ALTERNATIVES (13/ 14/ 15)	58 6%	11 5%	6 5%	38 6%	26 5%	15 8%	15 7%	47 6%	11 6%	8 9%	22 6%	21 8%

Overlap formulae used

- Column Means:
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied

QPDSB6 Reason for not using alternative source of credit**Base: All who could have used an alternative source of credit (excluding borrowing from friend and family)**

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	962	241	114	564	595	163	157	650	312	34	367	290
Base	958	194	128	598	526	176	210	752	206	87	362	272
AMOUNT/ EXPENSE (2/ 4)	66	15	7	44	46	11	8	47	18	3	29	19
	7%	8%	5%	7%	9%	6%	4%	6%	9%	4%	8%	7%
AMOUNT/ LENGTH OF COMMITMENT (2/ 8)	60	11	14	34	43	10	5	53	7	1	18	19
	6%	5%	11%	6%	8%	5%	2%	7%	4%	1%	5%	7%
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSB6 Reason for not using alternative source of credit**Base: All who could have used an alternative source of credit (excluding borrowing from friend and family)**

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	962	576	240	96
Base	958	648	160	101
Less convenient	428 45%	295 46% x	59 37%	51 50% *
Couldn't get money as quickly	298 31%	227 35% x	38 24%	23 23% *
More expensive	53 6%	36 6%	13 8%	4 3% *
Didn't want to enter into a long term commitment	46 5%	38 6%	5 3%	2 2% *
Couldn't/wouldn't get approval	42 4%	22 3%	15 9% w	3 3% *
Did not want to use alternative	36 4%	21 3%	5 3%	9 9% *
Had positive experience with payday loans before	29 3%	15 2%	7 5%	6 6% *
A payday loan was the safer option (no further detail)	21 2%	13 2%	3 2%	3 3% *
Didn't know how to access alternatives at the time	15 2%	10 2%	1 1%	2 1% *
Amount was too small to borrow	14 1%	11 2%	1 1%	1 1% *
Had been recommended by a friend or family member	13 1%	7 1%	5 3%	- - *
Knew would be eligible for a payday loan	8 1%	5 1%	3 2%	1 1% *
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied				

QPDSB6 Reason for not using alternative source of credit**Base: All who could have used an alternative source of credit (excluding borrowing from friend and family)**

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	962	576	240	96
Base	958	648	160	101
Didn't consider alternatives at the time	8 1%	5 1%	2 1%	1 1% *
Had bad experience with other forms of credit/borrowing before	8 1%	6 1%	1 1%	1 1% *
Saw advertisement for a payday lender	7 1%	5 1%	1 *	1 1% *
Understood how payday loans work	7 1%	6 1%	1 1%	- - *
Feels like a more private option	5 1%	4 1%	2 1%	- - *
Other Answer	86 9%	59 9%	15 9%	8 8% *
Don't know	18 2%	8 1%	3 2%	2 2% *
Refused	- -	- -	- -	- - *
SPEED/ CONVENIENCE (3/ 5)	625 65%	440 68% x	91 57%	66 65% *
ELIGIBILITY (1/ 11)	50 5%	27 4%	18 11% w	4 4% *
PAST EXPERIENCE (6/ 7)	36 4%	20 3%	8 5%	7 7% *
DIDN'T CONSIDER/ KNOW ABOUT/ WANT ALTERNATIVES (13/ 14/ 15)	58 6%	36 6%	8 5%	11 11% *
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QPDSB6 Reason for not using alternative source of credit**Base: All who could have used an alternative source of credit (excluding borrowing from friend and family)**

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	962	576	240	96
Base	958	648	160	101
AMOUNT/ EXPENSE (2/ 4)	66 7%	46 7%	15 9%	4 4% *
AMOUNT/ LENGTH OF COMMITMENT (2/ 8)	60 6%	50 8%	6 3%	3 2% *
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QPDSB6 Reason for not using alternative source of credit**Base: All who could have used an alternative source of credit (excluding borrowing from friend and family)**

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	962	624	269	19	170	71	406	169	96
Base	958	713	180	16	144	51	505	110	101
Less convenient	428	329	67	10	55	14	240	45	51
	45%	46% B	37%	58% **	38% *	28% *	48%	41%	50% *
Couldn't get money as quickly	298	241	40	7	63	12	164	26	23
	31%	34% B	22%	43% **	44% E*	24% *	33%	24%	23% *
More expensive	53	37	15	1	7	5	29	9	4
	6%	5%	8%	3% **	5% *	9% *	6%	8%	3% *
Didn't want to enter into a long term commitment	46	40	5	-	7	1	32	4	2
	5%	6%	2%	- **	5% *	1% *	6%	4%	2% *
Couldn't/wouldn't get approval	42	22	17	1	7	6	15	9	3
	4%	3%	9% A	4% **	5% *	11% *	3%	8% F	3% *
Did not want to use alternative	36	27	6	2	5	3	16	2	9
	4%	4%	3%	14% **	3% *	5% *	3%	2%	9% *
Had positive experience with payday loans before	29	19	8	-	-	1	15	6	6
	3%	3%	5%	3% **	- *	2% *	3%	6%	6% *
A payday loan was the safer option (no further detail)	21	15	3	1	1	-	13	3	3
	2%	2%	1%	7% **	1% *	- *	2%	2%	3% *
Didn't know how to access alternatives at the time	15	10	2	1	-	1	10	1	2
	2%	1%	1%	3% **	- *	1% *	2%	-	1% *
Amount was too small to borrow	14	11	2	-	3	1	9	1	1
	1%	2%	1%	- **	2% *	1% *	2%	-	1% *
Had been recommended by a friend or family member	13	7	5	-	4	2	3	3	-
	1%	1%	3%	- **	3% *	4% *	1%	3%	- *
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSB6 Reason for not using alternative source of credit**Base: All who could have used an alternative source of credit (excluding borrowing from friend and family)**

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	962	624	269	19	170	71	406	169	96
Base	958	713	180	16	144	51	505	110	101
Knew would be eligible for a payday loan	8 1%	5 1%	3 2%	1 3% **	- * *	1 2% *	5 1%	2 2%	1 1% *
Didn't consider alternatives at the time	8 1%	5 1%	2 1%	- - **	- * *	2 3% *	5 1%	- -	1 1% *
Had bad experience with other forms of credit/borrowing before	8 1%	6 1%	2 1%	- - **	- - *	- - *	6 1%	1 1%	1 1% *
Saw advertisement for a payday lender	7 1%	6 1%	1 *	- - **	4 3% *	1 1% *	1 *	- -	1 1% *
Understood how payday loans work	7 1%	6 1%	1 1%	- - **	- * *	- - *	5 1%	1 1%	- - *
Feels like a more private option	5 1%	4 1%	2 1%	- - **	- - *	1 2% *	4 1%	1 *	- - *
Other Answer	86 9%	64 9%	18 10%	- - **	16 11% *	5 11% *	43 9%	10 9%	8 8% *
Don't know	18 2%	8 1%	4 2%	- 3% **	5 3% *	1 2% *	4 1%	2 1%	2 2% *
Refused	- -	- -	- -	- - **	- - *	- - *	- -	- -	- - *
SPEED/ CONVENIENCE (3/ 5)	625 65%	485 68% B	100 56%	12 71% **	95 66% E*	25 49% *	344 68%	66 61%	66 65% *
ELIGIBILITY (1/ 11)	50 5%	27 4%	19 11% A	1 7% **	7 5% *	7 13% *	20 4%	11 10% F	4 4% *
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied									

QPDSB6 Reason for not using alternative source of credit**Base: All who could have used an alternative source of credit (excluding borrowing from friend and family)**

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	962	624	269	19	170	71	406	169	96
Base	958	713	180	16	144	51	505	110	101
PAST EXPERIENCE (6/ 7)	36	25	10	-	-	1	20	7	7
	4%	4%	6%	3%	-	2%	4%	7%	7%
				**	*	*			*
DIDN'T CONSIDER/ KNOW ABOUT/ WANT ALTERNATIVES (13/ 14/ 15)	58	42	10	3	5	5	31	3	11
	6%	6%	6%	17%	4%	10%	6%	3%	11%
				**	*	*			*
AMOUNT/ EXPENSE (2/ 4)	66	48	17	1	9	5	37	9	4
	7%	7%	9%	3%	6%	11%	7%	8%	4%
				**	*	*			*
AMOUNT/ LENGTH OF COMMITMENT (2/ 8)	60	51	7	-	9	1	40	4	3
	6%	7%	4%	-	6%	2%	8%	4%	2%
				**	*	*			*
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSB6 Reason for not using alternative source of credit

Base: All who could have used an alternative source of credit (excluding borrowing from friend and family)

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	962	218	452	289	79	475	799	109	319	301	369
Base	958	176	419	361	80	419	762	132	330	295	344
Less convenient	428 45%	62 35%	199 48% I	166 46%	32 40% *	172 41%	333 44%	67 51% *	169 51% R	137 46% R	126 37%
Couldn't get money as quickly	298 31%	68 38%	125 30%	105 29%	20 25% *	136 32%	240 31%	40 30% *	92 28%	102 35%	106 31%
More expensive	53 6%	11 6%	31 7%	11 3%	8 10% K*	27 6%	43 6%	3 3% *	14 4%	23 8%	15 4%
Didn't want to enter into a long term commitment	46 5%	7 4%	29 7%	10 3%	2 2% *	24 6%	46 6%	1 * *	15 4%	11 4%	22 6%
Couldn't/wouldn't get approval	42 4%	11 6%	17 4%	14 4%	2 2% *	23 5%	38 5%	3 2% *	11 3%	13 4%	23 7%
Did not want to use alternative	36 4%	6 4%	17 4%	12 3%	5 7% *	22 5%	35 5%	1 1% *	12 4%	14 5%	13 4%
Had positive experience with payday loans before	29 3%	1 1%	13 3%	15 4%	6 7% I*	14 3%	23 3%	1 1% *	7 2%	6 2%	11 3%
A payday loan was the safer option (no further detail)	21 2%	1 *	12 3%	8 2%	3 4% *	8 2%	16 2%	4 3% *	9 3%	8 3%	5 1%
Didn't know how to access alternatives at the time	15 2%	1 1%	4 1%	10 3%	1 2% *	7 2%	10 1%	5 3% *	5 1%	4 1%	9 3%
Amount was too small to borrow	14 1%	3 2%	8 2%	3 1%	1 2% *	6 2%	11 1%	2 1% *	6 2%	5 2%	5 1%
Had been recommended by a friend or family member	13 1%	5 3%	5 1%	2 1%	1 1% *	11 3% N	11 1%	2 2% *	5 1%	2 1%	7 2%
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSB6 Reason for not using alternative source of credit**Base: All who could have used an alternative source of credit (excluding borrowing from friend and family)**

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	962	218	452	289	79	475	799	109	319	301	369
Base	958	176	419	361	80	419	762	132	330	295	344
Knew would be eligible for a payday loan	8 1%	1 1%	2 *	5 1%	- *	2 *	4 1%	4 3%	2 1%	- *	7 2%
Didn't consider alternatives at the time	8 1%	2 1%	6 1%	- *	- *	3 1%	8 1%	- *	2 1%	3 1%	3 1%
Had bad experience with other forms of credit/borrowing before	8 1%	- *	4 1%	4 1%	1 *	5 1%	8 1%	- *	6 2%	1 *	1 *
Saw advertisement for a payday lender	7 1%	5 3%	1 *	2 *	1 *	5 1%	6 1%	- *	1 *	4 1%	2 1%
Understood how payday loans work	7 1%	- *	5 1%	2 1%	1 *	1 *	7 1%	- *	5 1%	2 1%	- *
Feels like a more private option	5 1%	1 1%	1 *	3 1%	3 4%	1 *	4 1%	1 1%	2 1%	- *	3 1%
Other Answer	86 9%	20 11%	24 6%	42 12%	10 12%	28 7%	63 8%	17 13%	28 8%	23 8%	37 11%
Don't know	18 2%	5 3%	5 1%	8 2%	- *	9 2%	12 2%	1 1%	2 1%	3 1%	9 3%
Refused	- *	- *	- *	- *	- *	- *	- *	- *	- *	- *	- *
SPEED/ CONVENIENCE (3/ 5)	625 65%	108 61%	281 67%	235 65%	46 58%	268 64%	493 65%	93 70%	232 70%	199 67%	201 59%
ELIGIBILITY (1/ 11)	50 5%	13 7%	19 5%	18 5%	2 2%	25 6%	43 6%	7 5%	13 4%	13 4%	30 9%
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

QPDSB6 Reason for not using alternative source of credit**Base: All who could have used an alternative source of credit (excluding borrowing from friend and family)**

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	962	218	452	289	79	475	799	109	319	301	369
Base	958	176	419	361	80	419	762	132	330	295	344
PAST EXPERIENCE (6/ 7)	36 4%	1 1%	17 4%	19 5%	6 8%	19 5%	30 4%	1 1%	13 4%	8 3%	12 3%
DIDN'T CONSIDER/ KNOW ABOUT/ WANT ALTERNATIVES (13/ 14/ 15)	58 6%	9 5%	26 6%	22 6%	6 8%	32 8%	53 7%	6 4%	19 6%	20 7%	25 7%
AMOUNT/ EXPENSE (2/ 4)	66 7%	14 8%	38 9%	14 4%	9 11%	33 8%	55 7%	4 3%	20 6%	28 9%	19 6%
AMOUNT/ LENGTH OF COMMITMENT (2/ 8)	60 6%	10 6%	37 9%	13 4%	3 4%	30 7%	57 8%	2 2%	20 6%	16 6%	26 8%
Overlap formulae used			K		*			*			
- Column Means:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSB6 Reason for not using alternative source of credit

Base: All who could have used an alternative source of credit (excluding borrowing from friend and family)

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	962	482	453	297	81	254	60	49	21	52	128	453
Base	958	489	438	319	87	239	59	44	21	46	122	438
Less convenient	428 45%	225 46%	187 43%	156 49%	31 36%	103 43%	26 44%	13 29%	8 38%	18 39%	58 48%	187 43%
Couldn't get money as quickly	298 31%	154 31%	138 32%	101 32%	30 35%	67 28%	18 30%	9 20%	6 29%	14 31%	35 29%	138 32%
More expensive	53 6%	23 5%	30 7%	15 5%	6 7%	10 4%	4 6%	2 4%	- *	1 2%	5 4%	30 7%
Didn't want to enter into a long term commitment	46 5%	24 5%	23 5%	18 6%	6 7%	7 3%	1 2%	1 3%	- *	- **	6 5%	23 5%
Couldn't/wouldn't get approval	42 4%	22 5%	19 4%	13 4%	3 3%	11 5%	3 6%	3 6%	1 3%	3 7%	4 4%	19 4%
Did not want to use alternative	36 4%	20 4%	15 3%	12 4%	7 9%	13 5%	2 3%	7 15%	- *	6 13%	5 4%	15 3%
Had positive experience with payday loans before	29 3%	17 3%	11 3%	11 4%	2 3%	11 5%	5 8%	1 3%	- *	1 3%	4 3%	11 3%
A payday loan was the safer option (no further detail)	21 2%	11 2%	9 2%	7 2%	3 3%	8 3%	3 5%	1 1%	- *	1 2%	6 5%	9 2%
Didn't know how to access alternatives at the time	15 2%	6 1%	9 2%	5 2%	1 1%	3 1%	- *	1 1%	- **	- **	2 2%	9 2%
Amount was too small to borrow	14 1%	8 2%	5 1%	4 1%	1 2%	7 3%	2 4%	1 1%	- **	2 4%	2 2%	5 1%
Had been recommended by a friend or family member	13 1%	6 1%	7 2%	4 1%	1 1%	2 1%	- *	1 1%	1 3%	1 3%	- *	7 2%
Overlap formulae used												
- Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

QPDSB6 Reason for not using alternative source of credit**Base: All who could have used an alternative source of credit (excluding borrowing from friend and family)**

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	962	482	453	297	81	254	60	49	21	52	128	453
Base	958	489	438	319	87	239	59	44	21	46	122	438
Knew would be eligible for a payday loan	8 1%	3 1%	5 1%	1 *	- *	1 1%	- *	- *	- **	- 1%	1 1%	5 1%
Didn't consider alternatives at the time	8 1%	6 1%	2 *	4 1%	- *	4 2%	1 2%	- *	1 4%	- **	2 2%	2 *
Had bad experience with other forms of credit/borrowing before	8 1%	5 1%	3 1%	3 1%	- *	1 1%	- *	1 2%	- **	- **	1 *	3 1%
Saw advertisement for a payday lender	7 1%	3 1%	3 1%	2 1%	1 1%	1 1%	- *	1 1%	- **	- **	1 1%	3 1%
Understood how payday loans work	7 1%	5 1%	2 1%	2 1%	3 3%	5 2%	1 2%	1 2%	- **	- **	3 3%	2 1%
Feels like a more private option	5 1%	4 1%	1 *	4 1%	2 2%	3 1%	- *	2 4%	- **	- **	1 1%	1 *
Other Answer	86 9%	42 9%	39 9%	30 9%	8 9%	18 8%	1 2%	5 11%	4 17%	6 14%	8 7%	39 9%
Don't know	18 2%	7 2%	5 1%	2 1%	3 3%	4 2%	1 2%	1 1%	1 6%	- 1%	1 1%	5 1%
Refused	- -	- -	- -	- -	- *	- -	- *	- *	- **	- **	- *	- -
SPEED/ CONVENIENCE (3/ 5)	625 65%	320 65%	287 65%	213 67% Y	46 53% *	150 63%	39 66% *	20 46% *	14 67% **	27 59% **	83 69% Y*	287 65%
ELIGIBILITY (1/ 11)	50 5%	25 5%	24 5%	14 4%	3 3% *	13 5%	3 6% *	3 6% *	1 3% **	4 8% **	5 4% *	24 5%
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

QPDSB6 Reason for not using alternative source of credit**Base: All who could have used an alternative source of credit (excluding borrowing from friend and family)**

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	962	482	453	297	81	254	60	49	21	52	128	453
Base	958	489	438	319	87	239	59	44	21	46	122	438
PAST EXPERIENCE (6/ 7)	36 4%	21 4%	14 3%	14 5%	2 3%	13 5%	5 8%	2 5%	- ..	1 3%	5 4%	14 3%
DIDN'T CONSIDER/ KNOW ABOUT/ WANT ALTERNATIVES (13/ 14/ 15)	58 6%	33 7%	25 6%	21 7%	8 10%	20 8%	3 5%	7 16%	1 4%	6 13%	10 8%	25 6%
AMOUNT/ EXPENSE (2/ 4)	66 7%	31 6%	34 8%	19 6%	7 9%	17 7%	6 10%	2 5%	- ..	3 6%	7 6%	34 8%
AMOUNT/ LENGTH OF COMMITMENT (2/ 8)	60 6%	32 7%	27 6%	22 7%	8 9%	14 6%	3 6%	2 4%	- ..	2 4%	8 7%	27 6%
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSB6 Reason for not using alternative source of credit**Base: All who could have used an alternative source of credit (excluding borrowing from friend and family)**

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	962	962	-	238	683	897	35
Base	958	958	-	259	652	890	32
Less convenient	428	428	-	120	289	400	16
	45%	45%	-	46%	44%	45%	50%
Couldn't get money as quickly	298	298	-	83	208	284	6
	31%	31%	-	32%	32%	32%	20%
More expensive	53	53	-	12	41	51	2
	6%	6%	-	4%	6%	6%	7%
Didn't want to enter into a long term commitment	46	46	-	9	37	46	-
	5%	5%	-	4%	6%	5%	-
Couldn't/wouldn't get approval	42	42	-	18	21	41	1
	4%	4%	-	7%	3%	5%	2%
Did not want to use alternative	36	36	-	15	21	33	2
	4%	4%	-	6%	3%	4%	7%
Had positive experience with payday loans before	29	29	-	6	17	22	1
	3%	3%	-	2%	3%	3%	3%
A payday loan was the safer option (no further detail)	21	21	-	8	13	21	-
	2%	2%	-	3%	2%	2%	-
Didn't know how to access alternatives at the time	15	15	-	6	9	15	-
	2%	2%	-	2%	1%	2%	-
Amount was too small to borrow	14	14	-	2	11	13	1
	1%	1%	-	1%	2%	1%	2%
Had been recommended by a friend or family member	13	13	-	2	11	13	-
	1%	1%	-	1%	2%	1%	-
Overlap formulae used							**
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDSB6 Reason for not using alternative source of credit**Base: All who could have used an alternative source of credit (excluding borrowing from friend and family)**

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	962	962	-	238	683	897	35
Base	958	958	-	259	652	890	32
Knew would be eligible for a payday loan	8 1%	8 1%	- -	3 1%	5 1%	7 1%	1 4% **
Didn't consider alternatives at the time	8 1%	8 1%	- -	1 1%	6 1%	8 1%	- - **
Had bad experience with other forms of credit/borrowing before	8 1%	8 1%	- -	3 1%	5 1%	8 1%	- - **
Saw advertisement for a payday lender	7 1%	7 1%	- -	1 1%	5 1%	6 1%	- 1% **
Understood how payday loans work	7 1%	7 1%	- -	4 2%	3 *	7 1%	- - **
Feels like a more private option	5 1%	5 1%	- -	2 1%	3 *	5 1%	- - **
Other Answer	86 9%	86 9%	- -	19 7%	60 9%	76 9%	4 12% **
Don't know	18 2%	18 2%	- -	1 *	9 1%	13 1%	- - **
Refused	- -	- -	- -	- -	- -	- -	- - **
SPEED/ CONVENIENCE (3/ 5)	625 65%	625 65%	- -	175 68%	425 65%	586 66%	21 65% **
ELIGIBILITY (1/ 11)	50 5%	50 5%	- -	21 8%	27 4%	48 5%	2 5% **

Overlap formulae used
- Column Means:
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied

QPDSB6 Reason for not using alternative source of credit
Base: All who could have used an alternative source of credit (excluding borrowing from friend and family)

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	962	962	-	238	683	897	35
Base	958	958	-	259	652	890	32
PAST EXPERIENCE (6/ 7)	36	36	-	9	22	30	1
	4%	4%	-	3%	3%	3%	3%
DIDN'T CONSIDER/ KNOW ABOUT/ WANT ALTERNATIVES (13/ 14/ 15)	58	58	-	22	36	56	2
	6%	6%	-	9%	6%	6%	7%
AMOUNT/ EXPENSE (2/ 4)	66	66	-	14	51	63	3
	7%	7%	-	5%	8%	7%	9%
AMOUNT/ LENGTH OF COMMITMENT (2/ 8)	60	60	-	12	48	60	1
	6%	6%	-	5%	7%	7%	2%
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDSB6 Reason for not using alternative source of credit

Base: All who could have used an alternative source of credit (excluding borrowing from friend and family)

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	962	496	423	305	266	93	84	266	248	378
Base	958	470	438	315	284	92	79	258	254	369
Less convenient	428	194	215	156	141	49	40	122	104	173
	45%	41%	49%	49%	50%	54%	51%	47%	41%	47%
Couldn't get money as quickly	298	152	138	100	90	26	17	65	84	127
	31%	32%	32%	32%	32%	29%	21%	25%	33%	35%
More expensive	53	35	18	11	13	2	3	13	20	17
	6%	7%	4%	4%	5%	2%	4%	5%	8%	5%
Didn't want to enter into a long term commitment	46	29	15	12	8	6	1	9	19	18
	5%	6%	4%	4%	3%	6%	1%	4%	8%	5%
Couldn't/wouldn't get approval	42	19	21	14	15	5	6	11	14	16
	4%	4%	5%	4%	5%	6%	8%	4%	6%	4%
Did not want to use alternative	36	16	19	14	15	3	6	15	10	9
	4%	3%	4%	4%	5%	3%	7%	6%	4%	2%
Had positive experience with payday loans before	29	12	12	9	7	4	3	8	6	8
	3%	2%	3%	3%	2%	4%	4%	3%	3%	2%
A payday loan was the safer option (no further detail)	21	11	9	6	7	1	5	10	3	8
	2%	2%	2%	2%	3%	1%	7%	4%	1%	2%
Didn't know how to access alternatives at the time	15	6	9	6	5	5	1	2	7	6
	2%	1%	2%	2%	2%	6%	2%	1%	3%	2%
Amount was too small to borrow	14	6	6	4	3	-	1	3	6	4
	1%	1%	1%	1%	1%	-	1%	1%	2%	1%
Had been recommended by a friend or family member	13	8	5	4	2	1	-	2	3	8
	1%	2%	1%	1%	1%	1%	1%	1%	1%	2%
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSB6 Reason for not using alternative source of credit**Base: All who could have used an alternative source of credit (excluding borrowing from friend and family)**

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	962	496	423	305	266	93	84	266	248	378
Base	958	470	438	315	284	92	79	258	254	369
Knew would be eligible for a payday loan	8 1%	1 *	7 2%	7 2%	6 2%	1 2%	1 1%	1 *	1 *	6 2%
Didn't consider alternatives at the time	8 1%	4 1%	3 1%	2 1%	3 1%	1 1%	- *	2 1%	2 1%	4 1%
Had bad experience with other forms of credit/borrowing before	8 1%	- -	8 2%	7 2%	4 2%	1 1%	1 1%	5 2%	2 1%	1 *
Saw advertisement for a payday lender	7 1%	5 1%	1 *	- -	- -	1 1%	- 1%	1 *	1 *	4 1%
Understood how payday loans work	7 1%	1 *	6 1%	5 2%	3 1%	1 1%	1 1%	5 2%	1 1%	1 *
Feels like a more private option	5 1%	1 *	1 *	1 *	1 1%	1 1%	1 1%	3 1%	1 *	1 *
Other Answer	86 9%	35 7%	45 10%	36 11%	24 9%	6 7%	9 11%	22 9%	22 9%	32 9%
Don't know	18 2%	8 2%	4 1%	3 1%	3 1%	1 1%	1 1%	2 1%	- *	10 3%
Refused	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
SPEED/ CONVENIENCE (3/ 5)	625 65%	305 65%	294 67%	213 67%	186 65%	63 69%	49 62%	172 67%	157 62%	248 67%
ELIGIBILITY (1/ 11)	50 5%	20 4%	28 6%	21 7%	21 8%	7 7%	7 8%	12 5%	15 6%	22 6%
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDSB6 Reason for not using alternative source of credit**Base: All who could have used an alternative source of credit (excluding borrowing from friend and family)**

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	962	496	423	305	266	93	84	266	248	378
Base	958	470	438	315	284	92	79	258	254	369
PAST EXPERIENCE (6/ 7)	36 4%	12 2%	19 4%	15 5%	11 4%	5 5%	4 4%	12 5%	8 3%	9 2%
DIDN'T CONSIDER/ KNOW ABOUT/ WANT ALTERNATIVES (13/ 14/ 15)	58 6%	26 6%	32 7%	21 7%	23 8%	9 10%	7 9%	19 7%	18 7%	19 5%
AMOUNT/ EXPENSE (2/ 4)	66 7%	40 9%	24 5%	15 5%	16 6%	2 2%	4 5%	16 6%	25 10%	22 6%
AMOUNT/ LENGTH OF COMMITMENT (2/ 8)	60 6%	35 7%	21 5%	17 5%	10 4%	6 6%	1 1%	12 5%	25 10%	22 6%
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, t/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, t/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDSB6 Reason for not using alternative source of credit

Base: All who could have used an alternative source of credit (excluding borrowing from friend and family)

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	962	87	278	62	110	86	153	130
Base	958	86	293	49	106	90	146	139
Less convenient	428	39	122	17	43	46	68	74
	45%	45%	42%	34%	41%	52%	46%	53%
		*		*	*	*		u*
Couldn't get money as quickly	298	28	115	9	21	31	40	42
	31%	32%	39%	17%	20%	34%	27%	30%
		*	uv	*	*	*		*
More expensive	53	8	7	2	11	7	8	6
	6%	9%	3%	3%	11%	7%	6%	4%
		*		*	t*	*		*
Didn't want to enter into a long term commitment	46	6	13	-	14	-	7	3
	5%	7%	4%	-	13%	-	5%	2%
		*		*	tuwy*	*		*
Couldn't/wouldn't get approval	42	2	6	7	4	10	5	3
	4%	3%	2%	14%	4%	11%	4%	2%
		*		stxy*	*	t*		*
Did not want to use alternative	36	3	8	2	6	1	8	6
	4%	3%	3%	5%	6%	2%	6%	4%
		*		*	*	*		*
Had positive experience with payday loans before	29	2	6	2	4	1	5	7
	3%	2%	2%	5%	4%	1%	4%	5%
		*		*	*	*		*
A payday loan was the safer option (no further detail)	21	2	6	3	-	4	4	1
	2%	2%	2%	6%	-	5%	3%	*
		*		*	*	*		*
Didn't know how to access alternatives at the time	15	1	7	1	1	-	3	2
	2%	1%	2%	2%	1%	-	2%	2%
		*		*	*	*		*
Amount was too small to borrow	14	-	2	2	3	1	2	4
	1%	-	1%	3%	3%	1%	1%	3%
		*		*	*	*		*
Had been recommended by a friend or family member	13	-	5	2	2	1	-	1
	1%	-	2%	3%	2%	1%	*	*
		*		*	*	*		*
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSB6 Reason for not using alternative source of credit**Base: All who could have used an alternative source of credit (excluding borrowing from friend and family)**

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	962	87	278	62	110	86	153	130
Base	958	86	293	49	106	90	146	139
Knew would be eligible for a payday loan	8 1%	2 3% *	5 2% *	- - *	1 1% *	- - *	- - *	- - *
Didn't consider alternatives at the time	8 1%	1 2% *	4 1% *	- - *	1 1% *	- - *	1 1% *	- - *
Had bad experience with other forms of credit/borrowing before	8 1%	- - *	5 2% *	1 1% *	1 1% *	1 1% *	- - *	1 * *
Saw advertisement for a payday lender	7 1%	1 1% *	- - *	- - *	1 1% *	- - *	5 3% t	- * *
Understood how payday loans work	7 1%	1 1% *	- - *	1 2% *	- - *	- - *	3 2% *	2 1% *
Feels like a more private option	5 1%	1 1% *	- - *	- - *	1 1% *	- - *	1 1% *	2 1% *
Other Answer	86 9%	5 6% *	30 10% *	5 10% *	8 8% *	6 7% *	15 10% *	13 9% *
Don't know	18 2%	1 1% *	5 2% *	3 7% *	2 2% *	- * *	4 2% *	1 1% *
Refused	- -	- - *	- - *	- - *	- - *	- - *	- - *	- - *
SPEED/ CONVENIENCE (3/ 5)	625 65%	55 65% *	204 69% uv	24 48% *	56 53% *	63 70% u*	88 60% *	103 74% uv*
ELIGIBILITY (1/ 11)	50 5%	5 5% *	11 4% *	7 14% txy*	6 5% *	10 11% *	5 4% *	3 2% *
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied								

QPDSB6 Reason for not using alternative source of credit
Base: All who could have used an alternative source of credit (excluding borrowing from friend and family)

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	962	87	278	62	110	86	153	130
Base	958	86	293	49	106	90	146	139
PAST EXPERIENCE (6/ 7)	36	2	11	3	5	2	5	8
	4%	2%	4%	6%	4%	2%	4%	5%
		*		*	*	*		*
DIDN'T CONSIDER/ KNOW ABOUT/ WANT ALTERNATIVES (13/ 14/ 15)	58	5	19	3	8	1	12	8
	6%	6%	6%	7%	8%	2%	8%	6%
		*		*	*	*		*
AMOUNT/ EXPENSE (2/ 4)	66	8	10	3	14	8	9	10
	7%	9%	3%	7%	13%	8%	6%	7%
		*		*	t*	*		*
AMOUNT/ LENGTH OF COMMITMENT (2/ 8)	60	6	15	2	17	1	9	7
	6%	7%	5%	3%	16%	1%	6%	5%
		*		*	twy*	*		*
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSB6 Reason for not using alternative source of credit**Base: All who could have used an alternative source of credit (excluding borrowing from friend and family)**

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	962	317	591	444	439	788	131	550	354	661	246
Base	958	286	615	416	458	784	125	541	350	642	253
Less convenient	428 45%	124 43%	279 45%	197 47%	199 43%	350 45%	55 44% *	235 43%	166 47%	286 44%	117 46%
Couldn't get money as quickly	298 31%	100 35%	187 30%	119 29%	150 33%	248 32%	41 33% *	180 33%	104 30%	203 32%	78 31%
More expensive	53 6%	23 8%	29 5%	29 7%	20 4%	45 6%	7 5% *	30 6%	21 6%	41 6%	10 4%
Didn't want to enter into a long term commitment	46 5%	8 3%	36 6%	19 5%	27 6%	45 6%	1 1% *	38 7% H	9 2%	35 5%	11 4%
Couldn't/wouldn't get approval	42 4%	15 5%	26 4%	22 5%	16 3%	37 5%	5 4% *	23 4%	18 5%	32 5%	10 4%
Did not want to use alternative	36 4%	10 3%	26 4%	19 4%	16 3%	30 4%	5 4% *	17 3%	17 5%	29 4%	7 3%
Had positive experience with payday loans before	29 3%	6 2%	18 3%	15 4%	8 2%	20 3%	2 2% *	12 2%	10 3%	15 2%	7 3%
A payday loan was the safer option (no further detail)	21 2%	8 3%	13 2%	12 3%	8 2%	17 2%	4 3% *	11 2%	10 3%	17 3%	2 1%
Didn't know how to access alternatives at the time	15 2%	4 2%	10 2%	7 2%	6 1%	11 1%	4 3% *	4 1%	10 3%	14 2%	1 *
Amount was too small to borrow	14 1%	5 2%	8 1%	8 2%	5 1%	11 1%	2 2% *	9 2%	4 1%	11 2%	1 1%
Had been recommended by a friend or family member	13 1%	8 3% B	4 1%	6 1%	6 1%	10 1%	2 2% *	7 1%	5 2%	9 1%	4 2%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V/W/X/Y/Z/a/b, c/d, e/f, g/h/i, j/k, l/m Minimum Base: 30 (*), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V/W/X/Y/Z/a/b, c/d, e/f, g/h/i, j/k, l/m Minimum Base: 30 (*), Small Base: 100 (*) Continuity correction applied											

QPDSB6 Reason for not using alternative source of credit**Base: All who could have used an alternative source of credit (excluding borrowing from friend and family)**

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	962	317	591	444	439	788	131	550	354	661	246
Base	958	286	615	416	458	784	125	541	350	642	253
Knew would be eligible for a payday loan	8 1%	3 1%	5 1%	3 1%	5 1%	4 1%	4 3% *	3 *	6 2%	4 1%	4 2%
Didn't consider alternatives at the time	8 1%	1 *	6 1%	2 1%	5 1%	6 1%	1 1% *	2 *	6 2%	4 1%	2 1%
Had bad experience with other forms of credit/borrowing before	8 1%	2 1%	6 1%	2 *	6 1%	7 1%	1 1% *	2 *	5 1%	3 1%	4 2%
Saw advertisement for a payday lender	7 1%	1 *	5 1%	1 *	5 1%	6 1%	- * *	5 1%	1 *	5 1%	2 1%
Understood how payday loans work	7 1%	1 *	7 1%	4 1%	3 1%	6 1%	1 1% *	3 1%	4 1%	5 1%	2 1%
Feels like a more private option	5 1%	1 *	4 1%	- -	5 1%	4 1%	1 1% *	3 1%	2 1%	1 *	3 1%
Other Answer	86 9%	21 7%	59 10%	34 8%	45 10%	67 9%	14 11% *	44 8%	29 8%	52 8%	28 11%
Don't know	18 2%	4 1%	7 1%	5 1%	6 1%	10 1%	2 2% *	5 1%	7 2%	5 1%	7 3%
Refused	- -	- -	- -	- -	- -	- -	- *	- -	- -	- -	- -
SPEED/ CONVENIENCE (3/ 5)	625 65%	187 65%	403 66%	270 65%	300 65%	515 66%	80 64% *	358 66%	230 66%	416 65%	171 68%
ELIGIBILITY (1/ 11)	50 5%	18 6%	32 5%	25 6%	21 5%	41 5%	9 7% *	25 5%	24 7%	36 6%	14 5%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V/W/X/Y/Z/a/b, c/d, e/f, g/h/i, j/k, l/m Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V/W/X/Y/Z/a/b, c/d, e/f, g/h/i, j/k, l/m Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

QPDSB6 Reason for not using alternative source of credit**Base: All who could have used an alternative source of credit (excluding borrowing from friend and family)**

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	962	317	591	444	439	788	131	550	354	661	246
Base	958	286	615	416	458	784	125	541	350	642	253
PAST EXPERIENCE (6/ 7)	36 4%	8 3%	23 4%	17 4%	14 3%	27 3%	3 2% *	15 3%	15 4%	19 3%	11 4%
DIDN'T CONSIDER/ KNOW ABOUT/ WANT ALTERNATIVES (13/ 14/ 15)	58 6%	15 5%	42 7%	28 7%	28 6%	47 6%	11 9% *	23 4%	33 9% G	47 7%	10 4%
AMOUNT/ EXPENSE (2/ 4)	66 7%	27 9%	37 6%	37 9%	26 6%	56 7%	9 7% *	39 7%	25 7%	51 8%	11 4%
AMOUNT/ LENGTH OF COMMITMENT (2/ 8)	60 6%	14 5%	44 7%	27 7%	32 7%	57 7%	3 2% *	47 9% H	13 4%	46 7%	13 5%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V/W/X/Y/Z/a/b, c/d, e/f, g/h/i, j/k, l/m Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V/W/X/Y/Z/a/b, c/d, e/f, g/h/i, j/k, l/m Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

QPDSB6 Reason for not using alternative source of credit**Base: All who could have used an alternative source of credit (excluding borrowing from friend and family)**

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	962	178	770	85	67	505	241	929	818	787
Base	958	211	732	109	76	515	194	937	804	814
Less convenient	428	107	315	51	29	248	69	421	345	368
	45%	51%	43%	47%	38%	48%	36%	45%	43%	45%
Couldn't get money as quickly	298	59	238	28	21	163	75	294	249	261
	31%	28%	32%	25%	27%	32%	38%	31%	31%	32%
More expensive	53	8	45	3	5	33	11	50	42	37
	6%	4%	6%	3%	6%	6%	6%	5%	5%	5%
Didn't want to enter into a long term commitment	46	3	43	5	1	31	7	46	37	39
	5%	1%	6%	5%	2%	6%	4%	5%	5%	5%
Couldn't/wouldn't get approval	42	12	30	5	5	17	12	40	39	37
	4%	6%	4%	4%	7%	3%	6%	4%	5%	5%
Did not want to use alternative	36	12	23	6	3	17	7	35	29	31
	4%	6%	3%	5%	5%	3%	4%	4%	4%	4%
Had positive experience with payday loans before	29	8	21	7	1	20	1	28	27	21
	3%	4%	3%	6%	1%	4%	1%	3%	3%	3%
A payday loan was the safer option (no further detail)	21	3	17	3	3	12	1	21	20	20
	2%	2%	2%	3%	4%	2%	*	2%	2%	2%
Didn't know how to access alternatives at the time	15	4	11	2	7	3	1	14	14	12
	2%	2%	1%	2%	9%	1%	1%	1%	2%	2%
Amount was too small to borrow	14	1	12	1	-	9	3	13	14	12
	1%	1%	2%	1%	-	2%	2%	1%	2%	2%
Had been recommended by a friend or family member	13	-	12	-	1	4	6	13	12	11
	1%	*	2%	-	1%	1%	3%	1%	1%	1%
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V/W/X/Y/Z/a/b, c/d, e/f, g/h/i, j/k, l/m										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V/W/X/Y/Z/a/b, c/d, e/f, g/h/i, j/k, l/m										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSB6 Reason for not using alternative source of credit**Base: All who could have used an alternative source of credit (excluding borrowing from friend and family)**

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	962	178	770	85	67	505	241	929	818	787
Base	958	211	732	109	76	515	194	937	804	814
Knew would be eligible for a payday loan	8 1%	3 1%	5 1%	1 1% *	- - *	6 1%	1 1%	8 1%	8 1%	8 1%
Didn't consider alternatives at the time	8 1%	- -	8 1%	1 1% *	- 1% *	4 1%	2 1%	8 1%	7 1%	8 1%
Had bad experience with other forms of credit/borrowing before	8 1%	5 2%	3 *	4 3% *	- - *	4 1%	- -	8 1%	7 1%	6 1%
Saw advertisement for a payday lender	7 1%	- -	7 1%	1 1% *	- - *	1 *	5 2%	7 1%	7 1%	7 1%
Understood how payday loans work	7 1%	1 *	6 1%	2 2% *	- - *	5 1%	- *	7 1%	6 1%	7 1%
Feels like a more private option	5 1%	2 1%	3 *	2 2% *	- - *	2 *	1 1%	5 1%	4 1%	4 1%
Other Answer	86 9%	20 10%	65 9%	10 10% *	9 12% *	36 7%	21 11%	85 9%	72 9%	73 9%
Don't know	18 2%	2 1%	11 1%	2 2% *	- - *	4 1%	6 3%	17 2%	16 2%	13 2%
Refused	- -	- -	- -	- - *	- - *	- -	- -	- -	- -	- -
SPEED/ CONVENIENCE (3/ 5)	625 65%	146 69%	472 64%	68 63% *	44 57% *	357 69%	120 62%	615 66%	519 65%	542 67% R
ELIGIBILITY (1/ 11)	50 5%	15 7%	35 5%	6 5% *	5 7% *	22 4%	14 7%	48 5%	47 6%	45 6%
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V/W/X/Y/Z/a/b, c/d, e/f, g/h/i, j/k, l/m										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V/W/X/Y/Z/a/b, c/d, e/f, g/h/i, j/k, l/m										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSB6 Reason for not using alternative source of credit**Base: All who could have used an alternative source of credit (excluding borrowing from friend and family)**

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	962	178	770	85	67	505	241	929	818	787
Base	958	211	732	109	76	515	194	937	804	814
PAST EXPERIENCE (6/ 7)	36 4%	13 6%	23 3%	11 10% P*	1 1% *	23 5%	1 1%	36 4%	33 4%	28 3%
DIDN'T CONSIDER/ KNOW ABOUT/ WANT ALTERNATIVES (13/ 14/ 15)	58 6%	17 8%	41 6%	9 8% *	11 14% O*	25 5%	11 5%	56 6%	50 6%	51 6%
AMOUNT/ EXPENSE (2/ 4)	66 7%	9 4%	56 8%	5 4% *	5 6% *	41 8%	15 8%	63 7%	55 7%	48 6%
AMOUNT/ LENGTH OF COMMITMENT (2/ 8)	60 6%	4 2%	55 8%	6 6% *	1 2% *	40 8%	11 5%	60 6%	51 6%	51 6%
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V/W/X/Y/Z/a/b, c/d, e/f, g/h/i, j/k, l/m										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V/W/X/Y/Z/a/b, c/d, e/f, g/h/i, j/k, l/m										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSB6 Reason for not using alternative source of credit

Base: All who could have used an alternative source of credit (excluding borrowing from friend and family)

	Total	Alternative forms of credit that could have been used									Aware of any high street lenders	
		Credit card (T)	Overdraft (U)	Home credit (V)	Pawnbroker loan (W)	Credit union loan (X)	Bank or building society loan (Y)	Unlicensed lender (Z)	DWP crisis loan/Social Fund (a)	Retail credit (b)	Yes (c)	No (d)
Unweighted Base	962	265	309	263	405	214	310	268	108	187	818	144
Base	958	280	318	264	428	228	318	267	91	207	804	154
Less convenient	428	113	128	143	235	122	162	125	36	107	345	83
	45%	40%	40%	54%	55%	53%	51%	47%	39%	52%	43%	54%
				TUa	TUa	TUa	TU		*	TU		*
Couldn't get money as quickly	298	114	109	99	128	84	122	72	40	84	249	49
	31%	41%	34%	38%	30%	37%	38%	27%	44%	41%	31%	32%
		WZ		Z		Z	WZ		WZ*	WZ		*
More expensive	53	19	19	9	17	6	10	17	2	2	42	11
	6%	7%	6%	3%	4%	3%	3%	6%	2%	1%	5%	7%
		b	b					b	*			*
Didn't want to enter into a long term commitment	46	16	20	13	18	6	20	5	-	6	37	9
	5%	6%	6%	5%	4%	3%	6%	2%	-	3%	5%	6%
			Za				Za		*			*
Couldn't/wouldn't get approval	42	13	17	4	12	8	22	9	8	3	39	3
	4%	5%	5%	1%	3%	3%	7%	3%	8%	2%	5%	2%
							VWb		VWb*			*
Did not want to use alternative	36	7	11	5	18	2	5	5	-	5	29	7
	4%	2%	4%	2%	4%	1%	2%	2%	*	3%	4%	4%
									*			*
Had positive experience with payday loans before	29	9	9	10	10	6	4	11	2	5	27	2
	3%	3%	3%	4%	2%	3%	1%	4%	2%	2%	3%	1%
									*			*
A payday loan was the safer option (no further detail)	21	-	2	1	7	-	1	19	1	-	20	1
	2%	-	1%	1%	2%	-	*	7%	1%	-	2%	1%
								TUVWXYb	*			*
Didn't know how to access alternatives at the time	15	-	1	1	8	4	2	7	2	1	14	1
	2%	-	*	*	2%	2%	1%	3%	2%	*	2%	1%
									*			*
Amount was too small to borrow	14	3	3	2	4	2	5	-	4	2	14	-
	1%	1%	1%	1%	1%	1%	2%	*	5%	1%	2%	-
									Z*			*
Had been recommended by a friend or family member	13	3	5	5	2	1	3	3	-	2	12	1
	1%	1%	2%	2%	*	*	1%	1%	-	1%	1%	1%
									*			*
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V/W/X/Y/Z/a/b, c/d, e/f, g/h/i, j/k, l/m												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V/W/X/Y/Z/a/b, c/d, e/f, g/h/i, j/k, l/m												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSB6 Reason for not using alternative source of credit

Base: All who could have used an alternative source of credit (excluding borrowing from friend and family)

	Total	Alternative forms of credit that could have been used									Aware of any high street lenders	
		Credit card (T)	Overdraft (U)	Home credit (V)	Pawnbroker loan (W)	Credit union loan (X)	Bank or building society loan (Y)	Unlicensed lender (Z)	DWP crisis loan/Social Fund (a)	Retail credit (b)	Yes (c)	No (d)
Unweighted Base	962	265	309	263	405	214	310	268	108	187	818	144
Base	958	280	318	264	428	228	318	267	91	207	804	154
Knew would be eligible for a payday loan	8 1%	3 1%	3 1%	4 1%	6 1%	5 2%	4 1%	3 1%	3 3% *	3 1%	8 1%	- - *
Didn't consider alternatives at the time	8 1%	2 1%	1 *	- -	2 *	2 1%	2 1%	1 1%	4 4% UVW*	2 1%	7 1%	- * *
Had bad experience with other forms of credit/borrowing before	8 1%	5 2%	1 *	1 *	2 *	1 1%	5 1%	3 1%	1 1% *	1 *	7 1%	1 1% *
Saw advertisement for a payday lender	7 1%	2 1%	4 1%	2 1%	6 1%	2 1%	4 1%	1 *	2 2% *	2 1%	7 1%	- - *
Understood how payday loans work	7 1%	1 *	- *	2 1%	5 1%	3 1%	- *	3 1%	- - *	1 1%	6 1%	1 1% *
Feels like a more private option	5 1%	3 1%	2 1%	3 1%	2 *	2 1%	- -	3 1%	1 1% *	1 *	4 1%	1 1% *
Other Answer	86 9%	27 10%	28 9%	14 5%	31 7%	20 9%	18 6%	26 10%	8 9% *	21 10%	72 9%	14 9% *
Don't know	18 2%	6 2%	8 3%	4 1%	4 1%	3 1%	5 1%	3 1%	1 1% *	1 1%	16 2%	2 1% *
Refused	- -	- -	- -	- -	- -	- -	- -	- -	- - *	- -	- -	- - *
SPEED/ CONVENIENCE (3/ 5)	625 65%	194 70%	209 66%	204 77% UZ	316 74% UZ	175 77% UZ	245 77% TUZ	173 65%	65 71% *	164 79% TUZ	519 65%	107 69% *
ELIGIBILITY (1/ 11)	50 5%	16 6%	20 6%	8 3%	18 4%	13 5%	25 8% Vb	12 4%	10 11% VWb*	6 3%	47 6%	3 2% *
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V/W/X/Y/Z/a/b, c/d, e/f, g/h/i, j/k, l/m Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V/W/X/Y/Z/a/b, c/d, e/f, g/h/i, j/k, l/m Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

QPDSB6 Reason for not using alternative source of credit**Base: All who could have used an alternative source of credit (excluding borrowing from friend and family)**

	Total	Alternative forms of credit that could have been used									Aware of any high street lenders	
		Credit card (T)	Overdraft (U)	Home credit (V)	Pawnbroker loan (W)	Credit union loan (X)	Bank or building society loan (Y)	Unlicensed lender (Z)	DWP crisis loan/Social Fund (a)	Retail credit (b)	Yes (c)	No (d)
Unweighted Base	962	265	309	263	405	214	310	268	108	187	818	144
Base	958	280	318	264	428	228	318	267	91	207	804	154
PAST EXPERIENCE (6/ 7)	36 4%	14 5%	10 3%	11 4%	12 3%	7 3%	8 3%	14 5%	3 3%	5 3%	33 4%	3 2%
DIDN'T CONSIDER/ KNOW ABOUT/ WANT ALTERNATIVES (13/ 14/ 15)	58 6%	9 3%	12 4%	5 2%	28 6% V	8 4%	9 3%	13 5%	6 7% .	8 4%	50 6%	8 5% .
AMOUNT/ EXPENSE (2/ 4)	66 7%	23 8% b	21 7% b	11 4%	20 5%	7 3%	14 4%	17 6% b	6 6% .	3 1%	55 7%	11 7% .
AMOUNT/ LENGTH OF COMMITMENT (2/ 8)	60 6%	20 7% Z	23 7% Z	15 6%	22 5%	8 3%	26 8% Z	5 2%	4 5% .	8 4%	51 6%	9 6% .
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V/W/X/Y/Z/a/b, c/d, e/f, g/h/i, j/k, l/m												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V/W/X/Y/Z/a/b, c/d, e/f, g/h/i, j/k, l/m												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSB6 Reason for not using alternative source of credit**Base: All who could have used an alternative source of credit (excluding borrowing from friend and family)**

	Total	Aware of any online lenders		Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		Yes (e)	No (f)	More confident (g)	Less confident (h)	No change (i)	New (j)	Repeat (k)	New (l)	Repeat (m)
Unweighted Base	962	929	33	-	8	64	323	630	507	446
Base	958	937	21	-	5	64	271	679	523	427
Less convenient	428	421	7	-	3	28	99	326	227	198
	45%	45%	32% *	-	49% **	44%	37%	48% j	43%	46%
Couldn't get money as quickly	298	294	4	-	1	20	94	202	174	122
	31%	31%	18% *	-	26% **	31%	35%	30%	33%	29%
More expensive	53	50	3	-	-	5	17	36	20	33
	6%	5%	13% *	-	- **	8%	6%	5%	4%	8% i
Didn't want to enter into a long term commitment	46	46	-	-	-	2	12	33	19	26
	5%	5%	- *	-	- **	3%	4%	5%	4%	6%
Couldn't/wouldn't get approval	42	40	2	-	-	3	12	29	24	17
	4%	4%	11% *	-	- **	5%	5%	4%	5%	4%
Did not want to use alternative	36	35	1	-	-	2	10	25	15	20
	4%	4%	5% *	-	- **	4%	4%	4%	3%	5%
Had positive experience with payday loans before	29	28	1	-	-	3	1	28	10	19
	3%	3%	3% *	-	- **	4%	*	4% j	2%	4%
A payday loan was the safer option (no further detail)	21	21	-	-	-	1	4	16	6	14
	2%	2%	- *	-	- **	2%	2%	2%	1%	3%
Didn't know how to access alternatives at the time	15	14	1	-	1	-	5	9	11	4
	2%	1%	6% *	-	24% **	1%	2%	1%	2%	1%
Amount was too small to borrow	14	13	1	-	-	3	4	9	6	7
	1%	1%	3% *	-	- **	4%	2%	1%	1%	2%
Had been recommended by a friend or family member	13	13	-	-	-	-	9	4	10	2
	1%	1%	- *	-	- **	1%	3% k	1%	2%	1%
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V/W/X/Y/Z/a/b, c/d, e/f, g/h/i, j/k, l/m										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V/W/X/Y/Z/a/b, c/d, e/f, g/h/i, j/k, l/m										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSB6 Reason for not using alternative source of credit**Base: All who could have used an alternative source of credit (excluding borrowing from friend and family)**

	Total	Aware of any online lenders		Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		Yes (e)	No (f)	More confident (g)	Less confident (h)	No change (i)	New (j)	Repeat (k)	New (l)	Repeat (m)
Unweighted Base	962	929	33	-	8	64	323	630	507	446
Base	958	937	21	-	5	64	271	679	523	427
Knew would be eligible for a payday loan	8 1%	8 1%	- *	-	- **	1 1%	1 1%	7 1%	6 1%	2 *
Didn't consider alternatives at the time	8 1%	8 1%	- *	-	1 17% **	-	3 1%	5 1%	3 *	5 1%
Had bad experience with other forms of credit/borrowing before	8 1%	8 1%	- *	-	- **	-	1 *	7 1%	4 1%	4 1%
Saw advertisement for a payday lender	7 1%	7 1%	- *	-	- 8% **	3 5%	6 2%	2 *	7 1%	1 *
Understood how payday loans work	7 1%	7 1%	- *	-	- **	- 1%	- *	7 1%	1 *	6 1%
Feels like a more private option	5 1%	5 1%	- *	-	- **	-	1 *	4 1%	1 *	4 1%
Other Answer	86 9%	85 9%	1 6% *	-	- **	4 7%	28 10%	58 9%	56 11%	30 7%
Don't know	18 2%	17 2%	2 7% *	-	- **	- 1%	8 3%	10 1%	13 2%	5 1%
Refused	- -	- -	- *	-	- **	-	- -	- -	- -	- -
SPEED/ CONVENIENCE (3/ 5)	625 65%	615 66%	10 50% *	-	4 74% **	42 66%	166 61%	455 67%	344 66%	278 65%
ELIGIBILITY (1/ 11)	50 5%	48 5%	2 11% *	-	- **	4 6%	14 5%	36 5%	30 6%	19 5%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V/W/X/Y/Z/a/b, c/d, e/f, g/h/i, j/k, l/m Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V/W/X/Y/Z/a/b, c/d, e/f, g/h/i, j/k, l/m Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDSB6 Reason for not using alternative source of credit**Base: All who could have used an alternative source of credit (excluding borrowing from friend and family)**

	Total	Aware of any online lenders		Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		Yes (e)	No (f)	More confident (g)	Less confident (h)	No change (i)	New (j)	Repeat (k)	New (l)	Repeat (m)
Unweighted Base	962	929	33	-	8	64	323	630	507	446
Base	958	937	21	-	5	64	271	679	523	427
PAST EXPERIENCE (6/ 7)	36 4%	36 4%	1 3%	-	-	3 4%	2 1%	35 5%	14 3%	23 5%
DIDN'T CONSIDER/ KNOW ABOUT/ WANT ALTERNATIVES (13/ 14/ 15)	58 6%	56 6%	2 11%	-	2 42%	3 4%	18 7%	40 6%	29 5%	29 7%
AMOUNT/ EXPENSE (2/ 4)	66 7%	63 7%	3 15%	-	-	8 12%	21 8%	44 6%	25 5%	40 9%
AMOUNT/ LENGTH OF COMMITMENT (2/ 8)	60 6%	60 6%	1 3%	-	-	5 8%	16 6%	41 6%	24 5%	33 8%
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V/W/X/Y/Z/a/b, c/d, e/f, g/h/i, j/k, l/m										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V/W/X/Y/Z/a/b, c/d, e/f, g/h/i, j/k, l/m										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSB7 Whether got as far as comparing pros and cons of alternative credit against those of a payday loan
Base: All who could have used an alternative source of credit (excluding borrowing from friend and family)

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	962	560	352	198	471	239	625	115	69	97
Base	958	566	333	195	480	238	645	106	63	79
An overdraft	63 7%	42 7%	18 5%	14 7%	35 7%	13 5%	44 7%	8 7%	6 9%	2 2%
A pawnbroker loan	57 6%	40 7%	16 5%	10 5%	32 7%	15 6%	44 7%	8 7%	3 5%	1 1%
A credit card	57 6%	39 7%	15 4%	13 7%	34 7%	8 3%	48 7%	2 2%	- -	4 5%
A bank or building society loan	55 6%	42 7%	11 3%	8 4%	28 6%	19 8%	41 6%	7 7%	3 5%	1 2%
A credit union loan	28 3%	15 3%	12 4%	2 1%	16 3%	9 4%	22 3%	- -	2 4%	2 2%
Home credit	27 3%	16 3%	11 3%	3 2%	14 3%	10 4%	22 3%	3 3%	1 1%	2 3%
An unlicensed lender (loan shark)	25 3%	15 3%	9 3%	4 2%	18 4%	3 1%	19 3%	3 2%	1 1%	2 3%
Retail credit	18 2%	10 2%	8 2%	2 1%	10 2%	6 3%	14 2%	1 1%	- -	3 4%
A DWP crisis loan or the Social Fund	15 2%	5 1%	9 3%	- -	11 2%	3 1%	5 1%	5 4%	2 3%	3 4%
Don't know	17 2%	12 2%	5 1%	5 2%	9 2%	3 1%	13 2%	2 2%	- -	2 2%
No answer	722 75%	410 72%	263 79%	150 77%	355 74%	177 75%	477 74%	77 72%	50 80%	62 79%
Refusal	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-

Overlap formulae used
- Column Means:
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied

Competition Commission - Payday Lending Survey - 120248

QPDSB7 Whether got as far as comparing pros and cons of alternative credit against those of a payday loan
Base: All who could have used an alternative source of credit (excluding borrowing from friend and family)

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	962	310	481	226	255	96	731	36	84	52
Base	958	340	457	223	234	77	728	32	82	48
An overdraft	63 7%	28 8%	27 6%	7 3%	20 8%	4 6%	40 6%	3 9%	8 9%	9 18%
A pawnbroker loan	57 6%	28 8%	22 5%	9 4%	13 5%	6 8%	45 6%	1 3%	3 3%	7 13%
A credit card	57 6%	27 8%	19 4%	12 5%	7 3%	8 10%	39 5%	5 15%	3 4%	7 15%
A bank or building society loan	55 6%	17 5%	26 6%	17 8%	9 4%	6 8%	45 6%	1 2%	5 6%	1 3%
A credit union loan	28 3%	12 3%	12 3%	6 3%	6 3%	3 4%	18 2%	1 2%	3 4%	5 10%
Home credit	27 3%	10 3%	13 3%	6 3%	7 3%	4 5%	25 3%	- -	1 2%	1 1%
An unlicensed lender (loan shark)	25 3%	8 2%	14 3%	7 3%	7 3%	3 4%	16 2%	1 5%	3 3%	5 10%
Retail credit	18 2%	11 3%	7 2%	6 3%	1 *	- 1%	10 1%	1 2%	3 3%	5 10%
A DWP crisis loan or the Social Fund	15 2%	6 2%	6 1%	4 2%	2 1%	2 3%	11 1%	- -	1 1%	2 4%
Don't know	17 2%	5 1%	8 2%	4 2%	4 2%	2 3%	13 2%	2 5%	2 2%	- 1%
No answer	722 75%	245 72%	352 77%	171 77%	181 78%	56 73%	546 75%	21 67%	68 83%	30 62%
Refusal	-	-	-	-	-	-	-	-	-	-
Overlap formulae used	-	-	-	-	-	-	-	-	-	-
- Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

Competition Commission - Payday Lending Survey - 120248

QPDSB7 Whether got as far as comparing pros and cons of alternative credit against those of a payday loan

Base: All who could have used an alternative source of credit (excluding borrowing from friend and family)

	Total	Accommodation					Number of people in hhd		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	962	185	583	329	254	129	180	215	507
Base	958	205	536	318	218	144	167	204	517
An overdraft	63 7%	16 8%	34 6%	24 8%	10 4%	9 7%	12 7%	15 7%	33 6%
A pawnbroker loan	57 6%	13 6%	35 7%	19 6%	16 7%	9 6%	12 7%	14 7%	30 6%
A credit card	57 6%	17 8%	31 6%	25 8%	6 3%	6 4%	12 7%	15 7%	27 5%
A bank or building society loan	55 6%	14 7%	30 6%	18 6%	12 5%	9 6%	6 3%	17 8%	31 6%
A credit union loan	28 3%	8 4%	17 3%	7 2%	11 5%	- *	9 5%	4 2%	14 3%
Home credit	27 3%	8 4%	17 3%	7 2%	10 5%	2 2%	2 1%	6 3%	19 4%
An unlicensed lender (loan shark)	25 3%	8 4%	14 3%	7 2%	7 3%	3 2%	9 5%	4 2%	11 2%
Retail credit	18 2%	7 4%	9 2%	7 2%	2 1%	1 1%	7 4%	2 1%	9 2%
A DWP crisis loan or the Social Fund	15 2%	4 2%	10 2%	6 2%	4 2%	- *	1 1%	2 1%	10 2%
Don't know	17 2%	1 1%	14 3%	9 3%	5 2%	2 1%	4 2%	2 1%	11 2%
No answer	722 75%	145 71%	396 74%	236 74%	160 73%	119 83%	128 76%	146 72%	388 75%
Refusal	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	*	-	-	-
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

Competition Commission - Payday Lending Survey - 120248

QPDSB7 Whether got as far as comparing pros and cons of alternative credit against those of a payday loan
Base: All who could have used an alternative source of credit (excluding borrowing from friend and family)

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	962	545	179	121	58	358	32	68	234	318	679	206
Base	958	540	171	125	54	350	21	54	225	352	688	183
An overdraft	63 7%	35 6%	9 6%	9 7%	7 12%	25 7%	1 6%	2 3%	12 5%	23 7%	49 7%	10 6%
A pawnbroker loan	57 6%	38 7%	6 4%	10 8%	3 5%	19 5%	1 4%	1 1%	23 10%	20 6%	45 7%	10 6%
A credit card	57 6%	38 7%	9 5%	7 5%	1 1%	16 5%	- *	1 2%	15 7%	27 8%	44 6%	9 5%
A bank or building society loan	55 6%	36 7%	7 4%	4 3%	6 12%	17 5%	2 10%	1 1%	10 4%	24 7%	39 6%	10 6%
A credit union loan	28 3%	13 2%	2 1%	12 9% abe*	- *	14 4% b	1 6%	2 3%	10 5%	12 4%	23 3%	4 2%
Home credit	27 3%	13 2%	8 5%	5 4%	2 3%	14 4%	- *	1 3%	11 5%	12 3%	21 3%	6 3%
An unlicensed lender (loan shark)	25 3%	19 4%	- *	4 3%	2 3%	5 2%	2 10%	2 3%	8 3%	11 3%	22 3%	3 1%
Retail credit	18 2%	12 2%	3 2%	4 3%	- *	7 2%	- *	2 4%	9 4%	7 2%	12 2%	6 3%
A DWP crisis loan or the Social Fund	15 2%	4 1%	2 1%	6 5%	2 3%	10 3%	1 5%	2 3%	1 *	7 2%	8 1%	6 3%
Don't know	17 2%	11 2%	4 2%	2 1%	1 2%	6 2%	1 5%	1 2%	5 2%	3 1%	8 1%	8 4%
No answer	722 75%	403 75%	133 78%	92 73%	36 67%	261 75%	14 64%	44 82%	162 72%	261 74%	516 75%	135 74%
Refusal	-	-	-	-	-	-	-	-	-	-	-	-
Overlap formulae used	-	-	-	-	-	-	-	-	-	-	-	-
- Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

Competition Commission - Payday Lending Survey - 120248

QPDSB7 Whether got as far as comparing pros and cons of alternative credit against those of a payday loan
Base: All who could have used an alternative source of credit (excluding borrowing from friend and family)

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	962	241	114	564	595	163	157	650	312	34	367	290
Base	958	194	128	598	526	176	210	752	206	87	362	272
An overdraft	63 7%	18 9%	11 8% *	33 6%	43 8%	12 7%	7 4%	51 7%	11 6%	- - **	16 4%	16 6%
A pawnbroker loan	57 6%	12 6%	5 4% *	38 6%	29 5%	12 7%	15 7%	49 6%	9 4%	4 4% **	20 6%	12 4%
A credit card	57 6%	14 7%	9 7% *	31 5%	35 7%	13 7%	7 3%	47 6%	9 5%	9 10% **	21 6%	15 5%
A bank or building society loan	55 6%	8 4%	17 14% In*	25 4%	34 6%	10 6%	7 3%	42 6%	13 6%	- - **	18 5%	15 6%
A credit union loan	28 3%	7 4%	3 2% *	15 3%	14 3%	4 2%	8 4%	23 3%	5 3%	4 4% **	7 2%	6 2%
Home credit	27 3%	3 2%	2 1% *	21 4%	14 3%	6 3%	7 3%	21 3%	6 3%	- - **	13 3%	7 2%
An unlicensed lender (loan shark)	25 3%	7 4%	2 1% *	15 2%	15 3%	3 2%	5 3%	19 2%	6 3%	5 5% **	7 2%	10 4%
Retail credit	18 2%	9 5% n	2 2% *	6 1%	17 3%	1 *	- -	13 2%	5 2%	4 4% **	4 1%	4 1%
A DWP crisis loan or the Social Fund	15 2%	4 2%	1 * *	9 1%	6 1%	2 1%	5 2%	9 1%	6 3%	- - **	4 1%	7 2%
Don't know	17 2%	6 3%	3 2% *	8 1%	13 2%	3 2%	1 1%	10 1%	7 4%	1 1% **	6 2%	7 3%
No answer	722 75%	141 73%	88 69% *	463 77%	395 75%	123 70%	166 79%	566 75%	156 76%	76 88% **	290 80%	200 74%
Refusal	- -	- -	- *	- -	- -	- -	- -	- -	- -	- - **	- -	- -

Overlap formulae used
- Column Means:
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (*), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (*), Small Base: 100 (*)
Continuity correction applied

QPDSB7 Whether got as far as comparing pros and cons of alternative credit against those of a payday loan
Base: All who could have used an alternative source of credit (excluding borrowing from friend and family)

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	962	576	240	96
Base	958	648	160	101
An overdraft	63 7%	50 8%	9 6%	2 2% *
A pawnbroker loan	57 6%	37 6%	6 4%	12 12% *
A credit card	57 6%	44 7%	7 4%	4 4% *
A bank or building society loan	55 6%	38 6%	8 5%	5 5% *
A credit union loan	28 3%	20 3%	4 2%	2 2% *
Home credit	27 3%	18 3%	5 3%	4 4% *
An unlicensed lender (loan shark)	25 3%	16 3%	5 3%	2 2% *
Retail credit	18 2%	14 2%	4 2%	- - *
A DWP crisis loan or the Social Fund	15 2%	8 1%	4 2%	1 1% *
Don't know	17 2%	10 2%	6 4%	1 1% *
No answer	722 75%	479 74%	122 76%	80 79% *
Refusal	- -	- -	- -	- -
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QPDSB7 Whether got as far as comparing pros and cons of alternative credit against those of a payday loan
Base: All who could have used an alternative source of credit (excluding borrowing from friend and family)

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	962	624	269	19	170	71	406	169	96
Base	958	713	180	16	144	51	505	110	101
An overdraft	63 7%	52 7%	10 5%	- **	15 11%	3 6%	35 7%	6 6%	2 2%
A pawnbroker loan	57 6%	45 6%	7 4%	3 17%	10 7%	2 5%	27 5%	3 3%	12 12%
A credit card	57 6%	46 7%	8 4%	- 3%	10 7%	4 9%	34 7%	3 2%	4 4%
A bank or building society loan	55 6%	40 6%	8 5%	2 12%	6 4%	2 5%	33 6%	5 5%	5 5%
A credit union loan	28 3%	21 3%	4 2%	- **	6 4%	1 2%	14 3%	3 3%	2 2%
Home credit	27 3%	20 3%	5 3%	2 11%	1 1%	2 5%	18 3%	2 2%	4 4%
An unlicensed lender (loan shark)	25 3%	17 2%	6 3%	1 6%	6 4%	2 4%	11 2%	3 3%	2 2%
Retail credit	18 2%	14 2%	4 2%	- **	6 4%	3 6%	8 2%	1 *	- *
A DWP crisis loan or the Social Fund	15 2%	8 1%	4 2%	- **	2 2%	1 3%	6 1%	2 2%	1 1%
Don't know	17 2%	10 1%	7 4%	- **	5 3%	1 2%	5 1%	5 5%	1 1%
No answer	722 75%	532 75%	138 77%	11 65%	105 73%	36 72%	375 74%	86 78%	80 79%
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

Competition Commission - Payday Lending Survey - 120248

QPDSB7 Whether got as far as comparing pros and cons of alternative credit against those of a payday loan
Base: All who could have used an alternative source of credit (excluding borrowing from friend and family)

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	962	624	269	19	170	71	406	169	96
Base	958	713	180	16	144	51	505	110	101
Refusal	-	-	-	-	-	-	-	-	-
	-	-	-	..	*	*	-	-	*
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

Competition Commission - Payday Lending Survey - 120248

QPDSB7 Whether got as far as comparing pros and cons of alternative credit against those of a payday loan
 Base: All who could have used an alternative source of credit (excluding borrowing from friend and family)

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	962	218	452	289	79	475	799	109	319	301	369
Base	958	176	419	361	80	419	762	132	330	295	344
An overdraft	63 7%	17 10%	25 6%	20 6%	2 3%	40 10% N	57 7%	3 2% *	16 5%	21 7%	26 8%
A pawnbroker loan	57 6%	12 7%	21 5%	25 7%	10 12% *	26 6%	50 7%	5 4% *	23 7%	20 7%	15 4%
A credit card	57 6%	14 8%	25 6%	18 5%	3 4% *	36 9%	52 7%	2 2% *	12 4%	26 9%	18 5%
A bank or building society loan	55 6%	6 3%	36 9% K	13 4%	1 1% *	35 8% N	47 6%	6 5% *	21 6%	15 5%	19 6%
A credit union loan	28 3%	7 4%	10 2%	10 3%	1 1% *	12 3%	22 3%	4 3% *	4 1%	13 4%	11 3%
Home credit	27 3%	1 1%	16 4%	9 3%	5 6% *	18 4%	27 4%	- - *	16 5%	6 2%	8 2%
An unlicensed lender (loan shark)	25 3%	6 3%	11 3%	9 2%	2 2% *	15 4%	22 3%	2 2% *	11 3%	8 3%	8 2%
Retail credit	18 2%	8 4% K	10 2%	1 *	- - *	11 3%	18 2%	- - *	2 1%	11 4%	6 2%
A DWP crisis loan or the Social Fund	15 2%	3 2%	5 1%	6 2%	- - *	9 2%	10 1%	4 3% *	3 1%	5 2%	7 2%
Don't know	17 2%	6 3%	6 1%	6 2%	2 2% *	8 2%	15 2%	2 1% *	4 1%	5 2%	10 3%
No answer	722 75%	129 73%	315 75%	276 77%	62 77% *	288 69%	561 74% M	108 81% *	257 78%	211 71%	262 76%
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSB7 Whether got as far as comparing pros and cons of alternative credit against those of a payday loan
Base: All who could have used an alternative source of credit (excluding borrowing from friend and family)

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	962	218	452	289	79	475	799	109	319	301	369
Base	958	176	419	361	80	419	762	132	330	295	344
Refusal	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	*	-	-	*	-	-	-
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (*), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (*), Small Base: 100 (*)											
Continuity correction applied											

QPDSB7 Whether got as far as comparing pros and cons of alternative credit against those of a payday loan
Base: All who could have used an alternative source of credit (excluding borrowing from friend and family)

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	962	482	453	297	81	254	60	49	21	52	128	453
Base	958	489	438	319	87	239	59	44	21	46	122	438
An overdraft	63 7%	23 5%	38 9%	14 4%	3 3%	12 5%	1 1%	2 5%	1 3%	2 5%	9 7%	38 9%
A pawnbroker loan	57 6%	40 8% T	17 4%	24 8%	9 10% *	24 10% c	4 6% *	8 17% c*	1 3% **	4 10% **	9 8% *	17 4%
A credit card	57 6%	38 8%	17 4%	34 11% Wc	11 13% Wc*	6 3%	- *	1 1% *	- **	- **	6 5% *	17 4%
A bank or building society loan	55 6%	32 7%	22 5%	21 7%	12 14% c*	13 6%	3 5%	2 4% *	3 15% **	1 3% **	9 7% *	22 5%
A credit union loan	28 3%	18 4%	9 2%	13 4%	3 3%	7 3%	1 2% *	1 1% *	2 11% **	- - **	3 3% *	9 2%
Home credit	27 3%	19 4%	9 2%	13 4%	3 3%	13 5%	5 9% *	2 5% *	1 7% **	1 1% **	4 3% *	9 2%
An unlicensed lender (loan shark)	25 3%	18 4%	7 2%	11 3%	2 2% *	7 3%	2 3% *	2 4% *	1 4% **	1 1% **	2 2% *	7 2%
Retail credit	18 2%	15 3%	3 1%	12 4% c	1 1% *	6 3%	2 3% *	- - *	1 6% **	- - **	3 3% *	3 1%
A DWP crisis loan or the Social Fund	15 2%	10 2%	4 1%	2 1%	1 1% *	6 3%	- 1% *	1 2% *	- **	3 6% **	4 3% *	4 1%
Don't know	17 2%	9 2%	8 2%	5 2%	3 3% *	6 3%	2 3% *	- - *	- - **	1 1% **	5 4% *	8 2%
No answer	722 75%	355 73%	341 78%	235 74%	54 62% *	170 71%	45 75% *	33 75% *	15 68% **	34 75% **	86 71% *	341 78% V
Overlap formulae used												
- Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

QPDSB7 Whether got as far as comparing pros and cons of alternative credit against those of a payday loan
Base: All who could have used an alternative source of credit (excluding borrowing from friend and family)

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	962	482	453	297	81	254	60	49	21	52	128	453
Base	958	489	438	319	87	239	59	44	21	46	122	438
Refusal	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

Competition Commission - Payday Lending Survey - 120248

QPDSB7 Whether got as far as comparing pros and cons of alternative credit against those of a payday loan

Base: All who could have used an alternative source of credit (excluding borrowing from friend and family)

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	962	962	-	238	683	897	35
Base	958	958	-	259	652	890	32
An overdraft	63 7%	63 7%	- -	15 6%	46 7%	59 7%	2 6% **
A pawnbroker loan	57 6%	57 6%	- -	15 6%	37 6%	55 6%	2 7% **
A credit card	57 6%	57 6%	- -	10 4%	45 7%	53 6%	2 6% **
A bank or building society loan	55 6%	55 6%	- -	8 3%	44 7%	50 6%	4 13% **
A credit union loan	28 3%	28 3%	- -	11 4%	17 3%	26 3%	2 6% **
Home credit	27 3%	27 3%	- -	10 4%	17 3%	26 3%	2 6% **
An unlicensed lender (loan shark)	25 3%	25 3%	- -	9 4%	15 2%	25 3%	- - **
Retail credit	18 2%	18 2%	- -	3 1%	15 2%	18 2%	- - **
A DWP crisis loan or the Social Fund	15 2%	15 2%	- -	6 2%	9 1%	15 2%	- - **
Don't know	17 2%	17 2%	- -	4 2%	12 2%	17 2%	1 2% **
No answer	722 75%	722 75%	- -	195 75%	491 75%	667 75%	23 73% **
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

Competition Commission - Payday Lending Survey - 120248

QPDSB7 Whether got as far as comparing pros and cons of alternative credit against those of a payday loan
Base: All who could have used an alternative source of credit (excluding borrowing from friend and family)

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	962	962	-	238	683	897	35
Base	958	958	-	259	652	890	32
Refusal	-	-	-	-	-	-	-
	-	-	-	-	-	-	**
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDSB7 Whether got as far as comparing pros and cons of alternative credit against those of a payday loan

Base: All who could have used an alternative source of credit (excluding borrowing from friend and family)

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	962	496	423	305	266	93	84	266	248	378
Base	958	470	438	315	284	92	79	258	254	369
An overdraft	63 7%	42 9% kl	19 4%	11 3%	12 4%	1 1% *	3 3% *	23 9%	16 6%	20 5%
A pawnbroker loan	57 6%	28 6%	27 6%	20 6%	17 6%	6 6% *	9 11% *	19 7%	21 8%	16 4%
A credit card	57 6%	39 8% k	16 4%	14 4%	10 3%	1 1% *	2 3% *	12 5%	16 6%	25 7%
A bank or building society loan	55 6%	34 7%	20 5%	13 4%	10 3%	4 5% *	5 7% *	15 6%	16 6%	19 5%
A credit union loan	28 3%	16 3%	11 3%	9 3%	8 3%	1 1% *	3 4% *	5 2%	8 3%	13 3%
Home credit	27 3%	12 3%	13 3%	10 3%	10 3%	3 3% *	3 3% *	10 4%	9 3%	7 2%
An unlicensed lender (loan shark)	25 3%	14 3%	10 2%	10 3%	10 3%	4 4% *	2 2% *	10 4%	3 1%	11 3%
Retail credit	18 2%	13 3%	5 1%	4 1%	3 1%	- *	1 2% *	4 1%	6 2%	8 2%
A DWP crisis loan or the Social Fund	15 2%	7 2%	7 2%	6 2%	6 2%	1 2% *	1 1% *	6 2%	1 *	8 2%
Don't know	17 2%	11 2%	7 2%	4 1%	5 2%	1 1% *	1 1% *	5 2%	3 1%	9 2%
No answer	722 75%	338 72%	341 78%	246 78%	222 78%	77 84% *	58 73% *	184 71%	196 77%	279 75%
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSB7 Whether got as far as comparing pros and cons of alternative credit against those of a payday loan
Base: All who could have used an alternative source of credit (excluding borrowing from friend and family)

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	962	496	423	305	266	93	84	266	248	378
Base	958	470	438	315	284	92	79	258	254	369
Refusal	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

Competition Commission - Payday Lending Survey - 120248

QPDSB7 Whether got as far as comparing pros and cons of alternative credit against those of a payday loan
Base: All who could have used an alternative source of credit (excluding borrowing from friend and family)

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	962	87	278	62	110	86	153	130
Base	958	86	293	49	106	90	146	139
An overdraft	63	13	15	2	4	4	17	5
	7%	16%	5%	4%	4%	4%	12%	4%
		tvv*		*	*	*		*
A pawnbroker loan	57	6	13	3	9	3	8	13
	6%	7%	4%	7%	9%	4%	6%	10%
		*	*	*	*	*	*	*
A credit card	57	15	11	1	8	5	12	6
	6%	17%	4%	2%	7%	5%	8%	4%
		tuy*		*	*	*		*
A bank or building society loan	55	8	8	4	7	10	9	9
	6%	9%	3%	7%	7%	11%	6%	7%
		*	*	*	*	t*		*
A credit union loan	28	5	7	1	5	1	5	3
	3%	6%	2%	4%	4%	1%	3%	2%
		*	*	*	*	*	*	*
Home credit	27	3	11	1	4	1	2	6
	3%	3%	4%	1%	3%	1%	2%	4%
		*	*	*	*	*	*	*
An unlicensed lender (loan shark)	25	2	9	2	4	1	5	3
	3%	2%	3%	4%	4%	1%	3%	2%
		*	*	*	*	*	*	*
Retail credit	18	2	4	1	6	3	1	2
	2%	2%	1%	1%	6%	4%	*	1%
		*	*	*	*	*	*	*
A DWP crisis loan or the Social Fund	15	2	5	1	1	2	3	1
	2%	3%	2%	1%	1%	2%	2%	1%
		*	*	*	*	*	*	*
Don't know	17	2	4	2	2	1	2	2
	2%	2%	1%	4%	2%	2%	1%	2%
		*	*	*	*	*	*	*
No answer	722	52	237	35	78	68	102	108
	75%	61%	81%	71%	74%	75%	70%	78%
		*	s	*	*	*		s*
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSB7 Whether got as far as comparing pros and cons of alternative credit against those of a payday loan
Base: All who could have used an alternative source of credit (excluding borrowing from friend and family)

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	962	87	278	62	110	86	153	130
Base	958	86	293	49	106	90	146	139
Refusal	-	-	-	-	-	-	-	-
	-	*	-	*	*	*	-	*
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSB7 Whether got as far as comparing pros and cons of alternative credit against those of a payday loan
Base: All who could have used an alternative source of credit (excluding borrowing from friend and family)

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	962	317	591	444	439	788	131	550	354	661	246
Base	958	286	615	416	458	784	125	541	350	642	253
An overdraft	63 7%	18 6%	41 7%	20 5%	38 8%	55 7%	5 4% *	44 8%	16 4%	51 8%	10 4%
A pawnbroker loan	57 6%	16 6%	38 6%	30 7%	26 6%	51 7%	5 4% *	40 7%	15 4%	40 6%	16 6%
A credit card	57 6%	17 6%	36 6%	20 5%	34 7%	50 6%	3 3% *	40 7%	13 4%	43 7%	9 4%
A bank or building society loan	55 6%	22 8%	31 5%	17 4%	31 7%	49 6%	3 2% *	43 8% H	10 3%	37 6%	15 6%
A credit union loan	28 3%	12 4%	12 2%	16 4%	11 2%	26 3%	1 1% *	19 3%	8 2%	26 4%	1 1%
Home credit	27 3%	11 4%	15 2%	14 3%	13 3%	25 3%	2 2% *	16 3%	10 3%	21 3%	7 3%
An unlicensed lender (loan shark)	25 3%	11 4%	14 2%	14 3%	11 2%	21 3%	4 3% *	17 3%	7 2%	18 3%	6 2%
Retail credit	18 2%	3 1%	13 2%	9 2%	7 2%	18 2%	1 * *	13 2%	4 1%	16 2%	2 1%
A DWP crisis loan or the Social Fund	15 2%	11 4% B	4 1%	6 2%	8 2%	11 1%	4 3% *	9 2%	5 1%	13 2%	1 *
Don't know	17 2%	10 3%	8 1%	11 3%	5 1%	13 2%	4 3% *	9 2%	8 2%	9 1%	8 3%
No answer	722 75%	200 70%	476 77%	311 75%	341 74%	581 74%	100 79% *	389 72%	276 79%	470 73%	199 79%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

QPDSB7 Whether got as far as comparing pros and cons of alternative credit against those of a payday loan

Base: All who could have used an alternative source of credit (excluding borrowing from friend and family)

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	962	317	591	444	439	788	131	550	354	661	246
Base	958	286	615	416	458	784	125	541	350	642	253
Refusal	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	*	-	-	-	-
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

Competition Commission - Payday Lending Survey - 120248

QPDSB7 Whether got as far as comparing pros and cons of alternative credit against those of a payday loan
 Base: All who could have used an alternative source of credit (excluding borrowing from friend and family)

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	962	178	770	85	67	505	241	929	818	787
Base	958	211	732	109	76	515	194	937	804	814
An overdraft	63 7%	7 3%	56 8%	1 1%	11 15% MO*	30 6%	18 9%	60 6%	53 7%	52 6%
A pawnbroker loan	57 6%	21 10%	35 5%	6 6%	7 9%	30 6%	12 6%	55 6%	49 6%	50 6%
A credit card	57 6%	9 4%	47 6%	1 1%	6 8%	32 6%	14 7%	53 6%	44 6%	47 6%
A bank or building society loan	55 6%	13 6%	42 6%	1 1%	7 9%	35 7%	8 4%	53 6%	49 6%	45 6%
A credit union loan	28 3%	8 4%	19 3%	3 3%	1 1%	14 3%	7 4%	27 3%	26 3%	23 3%
Home credit	27 3%	6 3%	21 3%	5 4%	2 3%	17 3%	3 2%	26 3%	25 3%	25 3%
An unlicensed lender (loan shark)	25 3%	5 2%	20 3%	3 3%	1 1%	12 2%	7 4%	25 3%	24 3%	24 3%
Retail credit	18 2%	- -	18 2%	- -	- -	8 2%	9 5%	17 2%	16 2%	15 2%
A DWP crisis loan or the Social Fund	15 2%	6 3%	9 1%	4 3%	- -	5 1%	4 2%	14 1%	15 2%	12 2%
Don't know	17 2%	5 3%	12 2%	1 1%	1 1%	10 2%	6 3%	16 2%	16 2%	14 2%
No answer	722 75%	160 76%	549 75%	90 82%	53 70%	384 75%	141 73%	710 76%	600 75%	614 75%
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSB7 Whether got as far as comparing pros and cons of alternative credit against those of a payday loan

Base: All who could have used an alternative source of credit (excluding borrowing from friend and family)

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	962	178	770	85	67	505	241	929	818	787
Base	958	211	732	109	76	515	194	937	804	814
Refusal	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

Competition Commission - Payday Lending Survey - 120248

QPDSB7 Whether got as far as comparing pros and cons of alternative credit against those of a payday loan
 Base: All who could have used an alternative source of credit (excluding borrowing from friend and family)

	Total	(SAMPLE) Size of loan			(SAMPLE) Date of loan			Reason for loan (General)	
		High (£200+) (T)	Low (Less than £200) (U)	Unknown (V)	A-Recent (W)	B-Mid term (X)	C-Longer ago (Y)	Unexpected INCREASE in expenses/ outgoings (Z)	Unexpected DECREASE in income (a)
Unweighted Base	962	465	455	42	332	453	177	499	178
Base	958	493	414	51	286	458	213	520	178
An overdraft	63 7%	33 7%	28 7%	2 4% *	27 9% Y	30 6%	6 3%	34 7%	12 7%
A pawnbroker loan	57 6%	30 6%	21 5%	6 11% *	17 6%	28 6%	12 6%	32 6%	7 4%
A credit card	57 6%	30 6%	22 5%	4 8% *	24 8%	25 5%	8 4%	38 7%	5 3%
A bank or building society loan	55 6%	33 7%	21 5%	1 3% *	27 9% Y	26 6%	2 1%	27 5%	11 6%
A credit union loan	28 3%	15 3%	9 2%	3 6% *	7 2%	8 2%	13 6%	16 3%	1 1%
Home credit	27 3%	17 3%	11 3%	- * *	10 4%	12 3%	5 2%	12 2%	4 2%
An unlicensed lender (loan shark)	25 3%	13 3%	11 3%	1 2% *	6 2%	9 2%	9 4%	15 3%	4 2%
Retail credit	18 2%	11 2%	5 1%	2 4% *	5 2%	9 2%	4 2%	10 2%	3 2%
A DWP crisis loan or the Social Fund	15 2%	3 1%	10 2%	2 4% *	4 1%	5 1%	6 3%	7 1%	2 1%
Don't know	17 2%	11 2%	7 2%	- * *	5 2%	12 3%	1 *	8 1%	4 2%
No answer	722 75%	371 75%	310 75%	41 79% *	195 68%	349 76% W	178 84% W	396 76%	137 77%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied									

QPDSB7 Whether got as far as comparing pros and cons of alternative credit against those of a payday loan
Base: All who could have used an alternative source of credit (excluding borrowing from friend and family)

	Total	(SAMPLE) Size of loan			(SAMPLE) Date of loan			Reason for loan (General)	
		High (£200+ (T))	Low (Less than £200) (U)	Unknown (V)	A-Recent (W)	B-Mid term (X)	C-Longer ago (Y)	Unexpected INCREASE in expenses/ outgoings (Z)	Unexpected DECREASE in income (a)
Unweighted Base	962	465	455	42	332	453	177	499	178
Base	958	493	414	51	286	458	213	520	178
Refusal	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSB7 Whether got as far as comparing pros and cons of alternative credit against those of a payday loan
Base: All who could have used an alternative source of credit (excluding borrowing from friend and family)

	Total	Use of loan				Whether repayment date has passed	
		Living expenses (b)	Car/ vehicle (c)	Rent or mortgage (d)	Other (e)	Yes (f)	No (g)
Unweighted Base	962	496	103	38	341	677	272
Base	958	493	100	32	345	694	252
An overdraft	63 7%	31 6%	8 8%	4 13%	22 6%	39 6%	23 9%
A pawnbroker loan	57 6%	24 5%	14 14% be*	5 16% be*	14 4%	42 6%	14 6%
A credit card	57 6%	32 6%	7 7%	2 7%	16 5%	37 5%	19 7%
A bank or building society loan	55 6%	33 7%	8 8%	1 2%	14 4%	33 5%	21 8%
A credit union loan	28 3%	9 2%	4 4%	- -	15 4%	20 3%	7 3%
Home credit	27 3%	16 3%	3 3%	2 6%	8 2%	18 3%	9 4%
An unlicensed lender (loan shark)	25 3%	9 2%	2 2%	3 9% b*	12 3%	20 3%	4 2%
Retail credit	18 2%	8 2%	2 2%	- -	8 2%	10 2%	8 3%
A DWP crisis loan or the Social Fund	15 2%	10 2%	- -	2 5%	3 1%	10 1%	3 1%
Don't know	17 2%	12 2%	1 1%	2 7%	4 1%	9 1%	8 3%
No answer	722 75%	363 74%	73 74%	19 59%	275 80% d	540 78% g	174 69%
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

Competition Commission - Payday Lending Survey - 120248

QPDSB7 Whether got as far as comparing pros and cons of alternative credit against those of a payday loan
Base: All who could have used an alternative source of credit (excluding borrowing from friend and family)

	Total	Use of loan				Whether repayment date has passed	
		Living expenses (b)	Car/ vehicle (c)	Rent or mortgage (d)	Other (e)	Yes (f)	No (g)
Unweighted Base	962	496	103	38	341	677	272
Base	958	493	100	32	345	694	252
Refusal	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDSB7 Whether got as far as comparing pros and cons of alternative credit against those of a payday loan
Base: All who could have used an alternative source of credit (excluding borrowing from friend and family)

	Total	Whether paid back loan in full		Action taken when not paid back on repayment date			Whether shopped around for sampled loan		Whether ever shopped around for loan	
		Yes (A)	No (B)	Rollover (C)	Repayment plan (D)	Defaulted (E)	Yes (F)	No (G)	Yes (H)	No (I)
Unweighted Base	962	556	113	56	54	35	244	714	356	603
Base	958	563	123	57	57	42	267	689	385	572
An overdraft	63 7%	34 6%	5 4%	4 7%	2 4%	3 6%	25 9%	37 5%	32 8%	30 5%
A pawnbroker loan	57 6%	40 7%	1 1%	- *	- *	- **	32 12%	25 4%	41 11%	16 3%
A credit card	57 6%	35 6%	1 1%	- *	- *	1 3%	32 12%	25 4%	41 11%	15 3%
A bank or building society loan	55 6%	28 5%	4 3%	3 5%	4 8%	1 3%	26 10%	29 4%	34 9%	21 4%
A credit union loan	28 3%	16 3%	3 3%	1 1%	1 1%	1 3%	14 5%	14 2%	17 5%	10 2%
Home credit	27 3%	17 3%	1 1%	1 2%	1 1%	1 1%	14 5%	14 2%	16 4%	11 2%
An unlicensed lender (loan shark)	25 3%	16 3%	3 2%	- *	2 4%	- **	12 5%	13 2%	16 4%	9 2%
Retail credit	18 2%	10 2%	- *	- *	- *	- **	12 4%	7 1%	12 3%	6 1%
A DWP crisis loan or the Social Fund	15 2%	6 1%	4 3%	1 1%	- *	1 1%	10 4%	5 1%	10 3%	5 1%
Don't know	17 2%	8 1%	1 1%	- *	- 1%	1 1%	6 2%	11 2%	7 2%	11 2%
No answer	722 75%	429 76%	105 85%	49 87%	50 87%	37 87%	154 58%	567 82%	240 62%	481 84%
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

Competition Commission - Payday Lending Survey - 120248

QPDSB7 Whether got as far as comparing pros and cons of alternative credit against those of a payday loan
Base: All who could have used an alternative source of credit (excluding borrowing from friend and family)

	Total	Whether paid back loan in full		Action taken when not paid back on repayment date			Whether shopped around for sampled loan		Whether ever shopped around for loan	
		Yes (A)	No (B)	Rollover (C)	Repayment plan (D)	Defaulted (E)	Yes (F)	No (G)	Yes (H)	No (I)
Unweighted Base	962	556	113	56	54	35	244	714	356	603
Base	958	563	123	57	57	42	267	689	385	572
Refusal	-	-	-	-	-	-	-	-	-	-
	-	-	*	*	*	**	-	-	-	-
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

Competition Commission - Payday Lending Survey - 120248

QPDSB7 Whether got as far as comparing pros and cons of alternative credit against those of a payday loan
 Base: All who could have used an alternative source of credit (excluding borrowing from friend and family)

	Total	How well understood repayment amount			Confidence in repaying loan			Ease of getting money to pay back loan		
		Very well (J)	Very/ Fairly well (K)	Not very/ Not at all well (L)	Very confident (M)	Very/ Fairly confident (N)	Not very/Not at all confident (O)	Easier than expected (P)	Same as expected (Q)	More difficult than expected (R)
Unweighted Base	962	762	914	47	796	918	41	186	379	107
Base	958	755	914	44	772	899	50	176	393	119
An overdraft	63 7%	55 7%	62 7%	1 2% ..	52 7%	62 7%	1 2% ..	11 6%	26 7%	2 2% *
A pawnbroker loan	57 6%	55 7%	57 6%	- - ..	51 7%	57 6%	1 1% ..	7 4%	32 8%	2 2% *
A credit card	57 6%	51 7%	57 6%	- - ..	52 7%	56 6%	1 1% ..	16 9%	19 5%	2 2% *
A bank or building society loan	55 6%	46 6%	53 6%	2 4% ..	51 7%	54 6%	1 2% ..	8 4%	22 6%	4 3% *
A credit union loan	28 3%	25 3%	27 3%	1 3% ..	20 3%	23 3%	4 9% ..	7 4%	8 2%	5 4% *
Home credit	27 3%	26 3%	27 3%	1 1% ..	26 3%	27 3%	- - ..	3 2%	14 4%	1 * *
An unlicensed lender (loan shark)	25 3%	17 2%	23 3%	2 4% ..	18 2%	25 3%	- 1% ..	3 2%	13 3%	4 3% *
Retail credit	18 2%	18 2%	18 2%	1 1% ..	16 2%	18 2%	- - ..	2 1%	8 2%	1 1% *
A DWP crisis loan or the Social Fund	15 2%	12 2%	13 1%	2 4% ..	10 1%	11 1%	4 7% ..	2 1%	5 1%	4 3% *
Don't know	17 2%	15 2%	16 2%	1 3% ..	16 2%	17 2%	- - ..	3 2%	4 1%	2 2% *
No answer	722 75%	551 73%	683 75% J	39 88% ..	572 74%	673 75%	40 81% ..	131 75%	304 77%	99 83% *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

Competition Commission - Payday Lending Survey - 120248

QPDSB7 Whether got as far as comparing pros and cons of alternative credit against those of a payday loan
Base: All who could have used an alternative source of credit (excluding borrowing from friend and family)

	Total	How well understood repayment amount			Confidence in repaying loan			Ease of getting money to pay back loan		
		Very well (J)	Very/ Fairly well (K)	Not very/ Not at all well (L)	Very condident (M)	Very/ Fairly confident (N)	Not very/Not at all confident (O)	Easier than expected (P)	Same as expected (Q)	More difficult than expected (R)
Unweighted Base	962	762	914	47	796	918	41	186	379	107
Base	958	755	914	44	772	899	50	176	393	119
Refusal	-	-	-	-	-	-	-	-	-	-
	-	-	-	**	-	-	**	-	-	*
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

Competition Commission - Payday Lending Survey - 120248

QPDSB7 Whether got as far as comparing pros and cons of alternative credit against those of a payday loan
Base: All who could have used an alternative source of credit (excluding borrowing from friend and family)

	Total	Confidence and ease of repayment			Type of loan compared			Aware of any high street lenders		Aware of any online lenders	
		Very confident and found easy (S)	Very confident and found same (T)	Very confident and found difficult (U)	Online only (V)	Retail only (W)	Online and Retail (X)	Yes (Y)	No (Z)	Yes (a)	No (b)
Unweighted Base	962	149	331	60	234	29	86	818	144	929	33
Base	958	136	339	64	270	20	89	804	154	937	21
An overdraft	63 7%	8 6%	22 7%	1 2%	25 9%	2 11%	2 2%	53 7%	9 6%	60 6%	3 15%
A pawnbroker loan	57 6%	7 5%	30 9%	1 2%	24 9%	1 3%	17 19%	49 6%	8 5%	55 6%	2 10%
A credit card	57 6%	15 11%	19 5%	2 4%	30 11%	2 11%	8 10%	44 6%	12 8%	53 6%	3 16%
A bank or building society loan	55 6%	7 5%	22 6%	- -	17 6%	1 3%	16 18%	49 6%	6 4%	53 6%	2 8%
A credit union loan	28 3%	5 3%	8 2%	2 3%	7 3%	2 8%	9 10%	26 3%	2 1%	27 3%	1 6%
Home credit	27 3%	2 2%	14 4%	1 1%	10 4%	1 3%	6 7%	25 3%	2 1%	26 3%	1 6%
An unlicensed lender (loan shark)	25 3%	3 2%	12 4%	- -	9 3%	1 7%	5 6%	24 3%	1 1%	25 3%	- -
Retail credit	18 2%	1 1%	8 2%	1 2%	5 2%	1 3%	6 7%	16 2%	2 2%	17 2%	2 7%
A DWP crisis loan or the Social Fund	15 2%	2 1%	5 1%	- -	6 2%	1 3%	2 2%	15 2%	- -	14 1%	1 3%
Don't know	17 2%	3 2%	3 1%	2 3%	5 2%	- -	1 1%	16 2%	2 1%	16 2%	2 8%
No answer	722 75%	96 71%	258 76%	58 91%	179 67%	14 68%	44 50%	600 75%	122 79%	710 76%	12 59%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

Competition Commission - Payday Lending Survey - 120248

QPDSB7 Whether got as far as comparing pros and cons of alternative credit against those of a payday loan

Base: All who could have used an alternative source of credit (excluding borrowing from friend and family)

	Total	Confidence and ease of repayment			Type of loan compared			Aware of any high street lenders		Aware of any online lenders	
		Very confident and found easy (S)	Very confident and found same (T)	Very confident and found difficult (U)	Online only (V)	Retail only (W)	Online and Retail (X)	Yes (Y)	No (Z)	Yes (a)	No (b)
Unweighted Base	962	149	331	60	234	29	86	818	144	929	33
Base	958	136	339	64	270	20	89	804	154	937	21
Refusal	-	-	-	-	-	-	-	-	-	-	-
	-	*	-	*	-	**	*	-	*	-	*
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

Competition Commission - Payday Lending Survey - 120248

QPDSB7 Whether got as far as comparing pros and cons of alternative credit against those of a payday loan
Base: All who could have used an alternative source of credit (excluding borrowing from friend and family)

	Total	Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		More confident (c)	Less confident (d)	No change (e)	New (f)	Repeat (g)	New (h)	Repeat (i)
Unweighted Base	962	-	8	64	323	630	507	446
Base	958	-	5	64	271	679	523	427
An overdraft	63	-	-	6	22	41	38	24
	7%	-	8% **	9%	8%	6%	7%	6%
A pawnbroker loan	57	-	-	8	13	43	27	29
	6%	-	- **	12%	5%	6%	5%	7%
A credit card	57	-	-	9	16	41	30	27
	6%	-	8% **	14%	6%	6%	6%	6%
A bank or building society loan	55	-	1	9	16	39	26	28
	6%	-	26% **	14%	6%	6%	5%	7%
A credit union loan	28	-	-	2	10	17	18	10
	3%	-	- **	3%	4%	3%	3%	2%
Home credit	27	-	1	3	6	22	8	19
	3%	-	17% **	5%	2%	3%	2%	4%
An unlicensed lender (loan shark)	25	-	-	-	10	15	15	10
	3%	-	- **	-	4%	2%	3%	2%
Retail credit	18	-	-	3	8	10	8	10
	2%	-	- **	5%	3%	2%	2%	2%
A DWP crisis loan or the Social Fund	15	-	-	-	5	9	12	3
	2%	-	- **	1%	2%	1%	2%	1%
Don't know	17	-	-	1	7	11	11	7
	2%	-	- **	1%	3%	2%	2%	2%
No answer	722	-	4	42	202	514	394	322
	75%	-	74% **	65%	75%	76%	75%	75%
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSB7 Whether got as far as comparing pros and cons of alternative credit against those of a payday loan
Base: All who could have used an alternative source of credit (excluding borrowing from friend and family)

	Total	Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		More confident (c)	Less confident (d)	No change (e)	New (f)	Repeat (g)	New (h)	Repeat (i)
Unweighted Base	962	-	8	64	323	630	507	446
Base	958	-	5	64	271	679	523	427
Refusal	-	-	-	-	-	-	-	-
	-	-	**	-	-	-	-	-
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSB10 Extent to which taking out a payday loan was first choice or last resort
Base: All respondents

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	1560	860	623	334	742	406	975	203	124	166
Base	1560	870	609	313	754	429	1010	205	108	143
1 - First choice	297 19%	151 17%	119 20%	47 15%	144 19%	95 22%	190 19%	31 15%	21 19% *	27 19%
2	259 17%	149 17%	96 16%	90 29% DE	116 15%	50 12%	173 17% I	39 19% I	21 19% I*	12 8%
3	432 28%	257 30%	158 26%	93 30% E	222 29% E	92 21%	285 28%	56 27%	24 23% *	42 30%
4	199 13%	117 13%	77 13%	40 13%	106 14%	45 10%	141 14%	20 10%	7 6% *	26 18% H
5 - Last resort	354 23%	184 21%	152 25%	37 12%	159 21% C	144 34% CD	209 21%	58 29%	34 32% F*	32 22%
Don't know	19 1%	12 1%	7 1%	6 2%	8 1%	4 1%	12 1%	1 *	- *	5 3%
Refusal	- -	- -	- -	- -	- -	- -	- -	- -	- *	- -
NET 1 / 2	557 36%	301 35%	215 35%	138 44% DE	260 34%	145 34%	363 36%	70 34%	42 39% *	38 27%
NET 4 / 5	553 35%	301 35%	229 38%	77 25%	264 35% C	189 44% CD	350 35%	78 38%	41 38% *	58 40%
mean	3.0	3.0	3.1	2.8	3.0 C	3.2 C	3.0	3.2	3.1 *	3.2
Std Dev	1.41	1.37	1.44	1.21	1.39	1.56	1.38	1.42	1.52	1.39
Std Err	0.04	0.05	0.06	0.07	0.05	0.08	0.04	0.10	0.15	0.12

Overlap formulae used

- Column Means:

Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
 Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:

Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
 Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied

QPDSB10 Extent to which taking out a payday loan was first choice or last resort
Base: All respondents

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	1560	451	796	366	430	174	1212	47	127	78
Base	1560	494	783	369	415	144	1222	43	120	77
1 - First choice	297 19%	70 14%	166 21% J	76 21%	90 22% J	24 17%	218 18%	7 17% *	27 23% *	16 20% *
2	259 17%	76 15%	141 18% M	81 22% MN	60 15%	17 12%	215 18%	8 19% *	11 10% *	9 11% *
3	432 28%	162 33% K	200 26%	95 26%	105 25%	43 30%	343 28%	10 23% *	33 27% *	26 33% *
4	199 13%	72 15%	103 13%	51 14%	52 12%	15 11%	161 13%	7 17% *	13 11% *	11 14% *
5 - Last resort	354 23%	109 22%	164 21%	62 17%	101 24% L	43 30% KL	278 23%	5 11% *	32 26% *	15 19% *
Don't know	19 1%	5 1%	10 1%	3 1%	7 2%	1 1%	8 1%	5 12% O*	4 3% *	2 2% *
Refusal	- -	- -	- -	- -	- -	- -	- -	- *	- *	- *
NET 1 / 2	557 36%	147 30%	307 39% JN	157 43% JN	150 36%	42 29%	433 35%	16 36% *	39 32% *	24 32% *
NET 4 / 5	553 35%	181 37%	267 34%	114 31%	153 37%	59 41%	439 36%	12 28% *	45 37% *	26 33% *
mean	3.0	3.1 KL	2.9	2.8	3.0	3.3 KL	3.1	2.8 **	3.1 *	3.0 *
Std Dev	1.41	1.32	1.42	1.36	1.47	1.44	1.39	1.30	1.50	1.38
Std Err	0.04	0.06	0.05	0.07	0.07	0.12	0.04	0.21	0.14	0.16

Overlap formulae used

- Column Means:

Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
 Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:

Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
 Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied

QPDSB10 Extent to which taking out a payday loan was first choice or last resort
Base: All respondents

	Total	Accommodation					Number of people in hhd		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	1560	276	954	536	418	209	292	371	796
Base	1560	309	911	539	372	220	273	361	825
1 - First choice	297	66	158	83	75	42	50	63	156
	19%	21%	17%	15%	20%	19%	18%	17%	19%
2	259	35	161	112	49	45	39	68	135
	17%	11%	18%	21%	13%	21%	14%	19%	16%
			V	STV		S			
3	432	84	253	155	98	68	75	105	233
	28%	27%	28%	29%	26%	31%	27%	29%	28%
4	199	37	118	84	34	31	37	49	103
	13%	12%	13%	16%	9%	14%	13%	14%	12%
			V	V					
5 - Last resort	354	84	210	98	112	29	69	72	188
	23%	27%	23%	18%	30%	13%	25%	20%	23%
		UW	UW		TUW				
Don't know	19	2	11	7	5	4	4	3	10
	1%	1%	1%	1%	1%	2%	1%	1%	1%
Refusal	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
NET 1 / 2	557	101	319	196	124	87	89	130	291
	36%	33%	35%	36%	33%	40%	33%	36%	35%
NET 4 / 5	553	121	328	182	146	61	106	121	291
	35%	39%	36%	34%	39%	28%	39%	34%	35%
		W			W				
mean	3.0	3.1	3.1	3.0	3.2	2.8	3.1	3.0	3.0
					W				
Std Dev	1.41	1.48	1.39	1.32	1.50	1.28	1.43	1.36	1.41
Std Err	0.04	0.08	0.05	0.06	0.08	0.09	0.09	0.07	0.05

Overlap formulae used

- Column Means:

Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:

Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied

QPDSB10 Extent to which taking out a payday loan was first choice or last resort
Base: All respondents

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	1560	893	293	184	91	568	50	129	378	474	1081	352
Base	1560	887	290	196	89	575	36	109	372	538	1089	336
1 - First choice	297 19%	143 16%	71 24% a	42 22%	13 15% *	126 22% a	5 14% *	20 19% *	65 17%	105 20%	220 20% k	45 13%
2	259 17%	175 20% bce	32 11%	22 11%	12 14% *	66 11%	5 15% *	17 16% *	53 14%	91 17%	195 18%	46 14%
3	432 28%	259 29%	69 24%	52 27%	33 37% *	154 27%	5 15% *	22 20% *	116 31%	145 27%	322 30%	80 24%
4	199 13%	118 13%	36 12%	33 17% d	4 4% *	73 13%	2 6% *	16 15% *	43 12%	91 17%	139 13%	48 14%
5 - Last resort	354 23%	180 20%	80 27% a	43 22%	27 30% a	150 26% a	17 47% hi*	32 29% *	90 24%	102 19%	204 19%	112 33% j
Don't know	19 1%	11 1%	3 1%	4 2%	- *	6 1%	1 4% *	2 2% *	3 1%	4 1%	9 1%	5 2%
Refusal	- -	- -	- -	- -	- *	- -	- *	- *	- -	- -	- -	- -
NET 1 / 2	557 36%	318 36%	103 35%	64 33%	25 28% *	192 33%	10 28% *	38 34% *	118 32%	196 36%	415 38% k	91 27%
NET 4 / 5	553 35%	298 34%	116 40%	76 39%	31 34% *	222 39%	19 53% *	48 44% *	134 36%	193 36%	343 32%	160 48% j
mean	3.0	3.0	3.1	3.1	3.2 *	3.1	3.6 i*	3.2 *	3.1	3.0	2.9	3.4 j
Std Dev	1.41	1.35	1.53	1.44	1.39	1.48	1.57	1.50	1.39	1.38	1.37	1.42
Std Err	0.04	0.05	0.09	0.10	0.15	0.06	0.27	0.14	0.07	0.06	0.04	0.08

Overlap formulae used

- Column Means:

Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
 Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:

Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
 Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied

QPDSB10 Extent to which taking out a payday loan was first choice or last resort
Base: All respondents

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	1560	387	178	907	944	277	246	1061	499	55	568	536
Base	1560	309	186	986	812	297	363	1230	330	143	557	553
1 - First choice	297 19%	37 12%	26 14%	215 22% l	154 19%	44 15%	76 21%	227 18%	70 21%	25 18% *	297 53% v	- -
2	259 17%	51 16%	24 13%	171 17%	144 18%	44 15%	57 16%	224 18% s	35 11%	19 13% *	259 47% v	- -
3	432 28%	110 36% n	67 36% n	241 24%	261 32% q	82 28%	75 21%	354 29%	78 24%	41 28% *	- -	- -
4	199 13%	29 9%	20 11%	141 14%	96 12%	51 17%	43 12%	148 12%	51 16%	13 9% *	- -	199 36% u
5 - Last resort	354 23%	76 24%	46 24%	214 22%	148 18%	71 24%	111 31% o	266 22%	88 27%	45 31% *	- -	354 64% u
Don't know	19 1%	6 2%	3 2%	5 1%	9 1%	4 2%	1 *	11 1%	8 2% r	- *	- -	- -
Refusal	- -	- -	- -	- -	- -	- -	- -	- -	- -	- *	- -	- -
NET 1 / 2	557 36%	88 29%	50 27%	385 39% lm	298 37%	88 30%	133 37%	451 37%	105 32%	44 31% *	557 100% v	- -
NET 4 / 5	553 35%	105 34%	66 35%	355 36%	244 30%	123 41% o	154 42% o	414 34%	139 42% r	58 41% *	- -	553 100% u
mean	3.0	3.2	3.2	3.0	2.9	3.2	3.2	3.0	3.2	3.2	1.5	4.6
Std Dev	1.41	1.31	1.34	1.44	1.34	1.36	1.52	1.39	1.49	1.46	0.50	0.48
Std Err	0.04	0.08	0.10	0.05	0.05	0.08	0.08	0.04	0.08	0.12	0.02	0.02

Overlap formulae used

- Column Means:

Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
 Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:

Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
 Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied

QPDSB10 Extent to which taking out a payday loan was first choice or last resort

Base: All respondents

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	1560	927	373	162
Base	1560	1038	253	176
1 - First choice	297 19%	185 18%	59 23%	25 14% *
2	259 17%	188 18% x	26 10%	29 17% *
3	432 28%	315 30% x	61 24%	41 24% *
4	199 13%	128 12%	33 13%	29 17% *
5 - Last resort	354 23%	215 21%	67 26%	52 29% *
Don't know	19 1%	6 1%	8 3% w	- - *
Refusal	- -	- -	- -	- -
NET 1 / 2	557 36%	374 36%	85 34%	54 31% *
NET 4 / 5	553 35%	343 33%	100 39%	81 46% w*
mean	3.0	3.0	3.1	3.3 w*
Std Dev	1.41	1.36	1.52	1.41
Std Err	0.04	0.04	0.10	0.11

Overlap formulae used

- Column Means:

Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:

Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied

QPDSB10 Extent to which taking out a payday loan was first choice or last resort

Base: All respondents

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	1560	1008	423	31	281	106	646	267	162
Base	1560	1150	286	31	234	75	804	178	176
1 - First choice	297 19%	201 17%	62 22%	6 19% **	23 10%	15 20% D*	163 20%	44 25% H	25 14% *
2	259 17%	209 18% B	30 10%	5 17% **	45 19% E	6 8% *	144 18% G	20 11%	29 17% *
3	432 28%	342 30%	71 25%	4 13% **	89 38%	21 28% *	226 28%	39 22%	41 24%
4	199 13%	145 13%	41 14%	5 15% **	20 9%	9 12% *	108 13%	24 13%	29 17% *
5 - Last resort	354 23%	247 21%	75 26%	11 37% **	55 24%	20 27% *	159 20%	47 26%	52 29% *
Don't know	19 1%	6 1%	8 3% A	- - **	2 1%	4 6% D*	5 1%	3 2%	- - *
Refusal	- -	- -	- -	- - **	- -	- - *	- -	- -	- - *
NET 1 / 2	557 36%	410 36%	92 32%	11 36% **	67 29%	21 27% *	306 38%	65 36%	54 31% *
NET 4 / 5	553 35%	392 34%	116 40%	16 51% **	76 32%	29 39% *	267 33%	71 40%	81 46% F*
mean	3.0	3.0	3.1	3.3 **	3.2	3.2 *	2.9	3.0	3.3 F*
Std Dev	1.41	1.37	1.49	1.59	1.27	1.47	1.39	1.53	1.41

Overlap formulae used

- Column Means:

Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:

Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied

QPDSB10 Extent to which taking out a payday loan was first choice or last resort
Base: All respondents

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	1560	1008	423	31	281	106	646	267	162
	1560	1150	286	31	234	75	804	178	176
Std Err	0.04	0.04	0.09	0.29	0.08	0.17	0.05	0.12	0.11

Overlap formulae used

- Column Means:
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied



QPDSB10 Extent to which taking out a payday loan was first choice or last resort
Base: All respondents

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	1560	356	707	488	126	803	1287	190	489	475	646
Base	1560	286	649	619	138	737	1244	229	507	487	606
1 - First choice	297 19%	35 12%	156 24% IK	106 17%	34 25% IK*	153 21%	233 19%	38 16%	108 21%	75 15%	109 18%
2	259 17%	48 17%	124 19%	87 14%	20 14% *	108 15%	200 16%	44 19%	72 14%	83 17%	107 18%
3	432 28%	104 36% JKL	175 27%	150 24%	29 21% *	186 25%	351 28% M	62 27%	150 30%	143 29%	151 25%
4	199 13%	27 9%	80 12%	92 15%	19 14% *	91 12%	170 14%	24 11%	78 15%	59 12%	77 13%
5 - Last resort	354 23%	70 24% J	107 17%	175 28% J	37 27% J*	190 N	278 22%	54 24%	90 18%	123 25% P	152 25% P
Don't know	19 1%	3 1%	7 1%	8 1%	- *	9 1%	12 1%	6 3%	9 2%	4 1%	10 2%
Refusal	- -	- -	- -	- -	- *	- -	- -	- -	- -	- -	- -
NET 1 / 2	557 36%	83 29%	279 43% IK	193 31%	54 39% *	261 35%	433 35%	81 36%	180 36%	158 32%	216 36%
NET 4 / 5	553 35%	97 34%	187 29%	267 43% IJ	56 40% J*	281 38%	447 36%	79 34%	168 33%	181 37%	229 38%
mean	3.0	3.2 J	2.8	3.2 J	3.0 *	3.1	3.0	3.1	2.9	3.1	3.1
Std Dev	1.41	1.31	1.38	1.44	1.53	1.47	1.40	1.40	1.38	1.38	1.43

Overlap formulae used

- Column Means:

Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:

Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied

QPDSB10 Extent to which taking out a payday loan was first choice or last resort
Base: All respondents

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	1560	356	707	488	126	803	1287	190	489	475	646
Base	1560	286	649	619	138	737	1244	229	507	487	606
Std Err	0.04	0.08	0.05	0.06	0.13	0.05	0.04	0.09	0.06	0.06	0.06

Overlap formulae used

- Column Means:
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied



Competition Commission - Payday Lending Survey - 120248

QPDSB10 Extent to which taking out a payday loan was first choice or last resort
Base: All respondents

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	1560	723	794	440	117	394	92	69	32	88	192	794
Base	1560	745	769	479	119	386	92	68	32	74	194	769
1 - First choice	297 19%	149 20%	130 17%	103 22%	19 16%	71 18%	25 27%	8 12%	7 22%	12 16%	41 21%	130 17%
2	259 17%	117 16%	135 18%	69 14%	23 19%	62 16%	15 16%	15 22%	3 8%	13 18%	24 12%	135 18%
3	432 28%	209 28%	212 28%	137 29% X	35 29% *	102 27% X	14 15% *	14 20% *	14 45% **	24 32% X*	58 30% X	212 28%
4	199 13%	95 13%	102 13%	66 14% W	18 15% *	32 8%	7 7% *	5 8% *	2 6% **	8 11% *	15 8%	102 13%
5 - Last resort	354 23%	170 23%	178 23%	101 21%	22 19% *	116 30% U	32 35% U*	25 36% UV*	6 20% **	17 23% *	54 28%	178 23%
Don't know	19 1%	6 1%	12 2%	3 1%	3 2% *	3 1%	- - *	1 1% *	- - **	1 1% *	2 1%	12 2%
Refusal	- -	- -	- -	- -	- - *	- -	- - *	- - *	- - **	- - *	- -	- -
NET 1 / 2	557 36%	265 36%	265 34%	173 36%	41 35%	132 34%	40 43%	23 35%	10 30% **	25 33%	65 33%	265 34%
NET 4 / 5	553 35%	265 36%	281 36%	166 35%	40 34% **	148 38%	39 42% *	30 44% **	8 26% **	25 34% *	69 36%	281 36%
mean	3.0	3.0	3.1	3.0	3.0 *	3.2	3.1 *	3.3 *	2.9 **	3.1 *	3.1	3.1
Std Dev	1.41	1.42	1.39	1.41	1.34	1.47	1.65	1.48	1.36	1.36	1.48	1.39

Overlap formulae used

- Column Means:

Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:

Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied

QPDSB10 Extent to which taking out a payday loan was first choice or last resort
Base: All respondents

Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
	Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	723	794	440	117	394	92	69	32	88	192	794
Base	745	769	479	119	386	92	68	32	74	194	769
Std Err	0.04	0.05	0.06	0.12	0.08	0.17	0.18	0.24	0.16	0.11	0.05

Overlap formulae used

- Column Means:
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied



QPDSB10 Extent to which taking out a payday loan was first choice or last resort
Base: All respondents

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	1560	962	598	388	1108	1456	58
Base	1560	958	602	425	1066	1456	53
1 - First choice	297 19%	184 19%	113 19%	71 17%	200 19%	266 18%	8 15% *
2	259 17%	178 19% e	82 14%	63 15%	184 17%	242 17%	9 18% *
3	432 28%	313 33% e	119 20%	110 26%	308 29%	408 28%	15 28% *
4	199 13%	115 12%	84 14%	57 13%	140 13%	192 13%	5 9% *
5 - Last resort	354 23%	157 16%	196 33% d	121 28% g	221 21%	331 23%	15 28% *
Don't know	19 1%	11 1%	8 1%	3 1%	13 1%	17 1%	2 3% *
Refusal	- -	- -	- -	- -	- -	- -	- *
NET 1 / 2	557 36%	362 38%	195 32%	134 32%	384 36%	509 35%	18 33% *
NET 4 / 5	553 35%	272 28%	281 47% d	178 42% g	361 34%	523 36%	20 37% *
mean	3.0	2.9	3.3 d	3.2 g	3.0	3.1	3.2 *
Std Dev	1.41	1.32	1.51	1.43	1.38	1.40	1.43

Overlap formulae used

- Column Means:

Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
 Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:

Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
 Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied

QPDSB10 Extent to which taking out a payday loan was first choice or last resort
Base: All respondents

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	1560	962	598	388	1108	1456	58
Base	1560	958	602	425	1066	1456	53
Std Err	0.04	0.04	0.06	0.07	0.04	0.04	0.20

Overlap formulae used

- Column Means:
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied



QPDSB10 Extent to which taking out a payday loan was first choice or last resort
Base: All respondents

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	1560	769	726	523	472	154	138	405	379	661
Base	1560	711	777	564	522	160	142	418	395	630
1 - First choice	297 19%	128 18%	142 18%	99 18%	108 21% n	19 12% *	21 15% *	71 17%	66 17%	128 20%
2	259 17%	141 20% klm	111 14% m	80 14%	59 11%	29 18% *	15 10% *	63 15%	79 20%	100 16%
3	432 28%	231 32% klm	187 24%	124 22%	121 23%	36 23% *	38 27% *	88 21%	119 30% p	191 30% p
4	199 13%	88 12%	101 13%	73 13%	71 14%	20 12% *	17 12% *	85 20% qr	43 11%	64 10%
5 - Last resort	354 23%	112 16%	231 30% j	182 32% j	160 31% j	56 35% j*	50 36% j*	108 26%	81 20%	139 22%
Don't know	19 1%	13 2%	6 1%	5 1%	2 *	- *	- *	3 1%	6 2%	7 1%
Refusal	- -	- -	- -	- -	- -	- *	- *	- -	- -	- -
NET 1 / 2	557 36%	268 38% o	253 33%	180 32%	167 32%	48 30% *	36 25% *	134 32%	145 37%	228 36%
NET 4 / 5	553 35%	200 28%	331 43% j	255 45% j	231 44% j	76 47% j*	68 48% j*	194 46% qr	124 31%	203 32%
mean	3.0	2.9	3.2	3.3	3.2	3.4	3.4	3.2	3.0	3.0
Std Dev	1.41	1.30	1.47	1.49	1.51	1.42	1.44	1.43	1.35	1.41

Overlap formulae used

- Column Means:

Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:

Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied

QPDSB10 Extent to which taking out a payday loan was first choice or last resort
Base: All respondents

	Total	Debt history					Whether used overdraft in the last 12 months			
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	1560	769	726	523	472	154	138	405	379	661
Base	1560	711	777	564	522	160	142	418	395	630
Std Err	0.04	0.05	0.05	0.06	0.07	0.11	0.12	0.07	0.07	0.06

Overlap formulae used

- Column Means:
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied



Competition Commission - Payday Lending Survey - 120248

QPDSB10 Extent to which taking out a payday loan was first choice or last resort

Base: All respondents

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	1560	148	453	87	200	156	233	186
Base	1560	156	480	72	203	151	214	193
1 - First choice	297	36	92	15	33	16	48	41
	19%	23% w*	19%	21% *	16%	10%	23% w	21% w
2	259	21	71	9	35	26	45	33
	17%	13% *	15%	12% *	17%	17%	21%	17%
3	432	48	103	11	56	45	75	66
	28%	31% u*	21%	15% *	27%	30%	35% tu	34% tu
4	199	14	75	11	28	31	12	20
	13%	9% *	16% x	15% x*	14% x	21% sxy	5%	10%
5 - Last resort	354	37	132	25	51	30	33	31
	23%	24% *	27% xy	35% wxy*	25%	20%	15%	16%
Don't know	19	1	7	1	1	3	2	2
	1%	* *	1%	2% *	1%	2%	1%	1%
Refusal	-	-	-	-	-	-	-	-
	-	- *	-	- *	-	-	-	-
NET 1 / 2	557	56	163	24	68	42	93	73
	36%	36% *	34%	33% *	33%	28%	44% w	38%
NET 4 / 5	553	51	207	36	79	61	44	51
	35%	33% x*	43% xy	50% sxy*	39% x	41% xy	21%	26%
mean	3.0	3.0	3.2	3.3	3.1	3.2	2.7	2.8
		*	xy	xy*	x	xy		
Std Dev	1.41	1.45	1.47	1.57	1.40	1.26	1.31	1.33

Overlap formulae used

- Column Means:

Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:

Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied

QPDSB10 Extent to which taking out a payday loan was first choice or last resort
Base: All respondents

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	1560	148	453	87	200	156	233	186
	1560	156	480	72	203	151	214	193
Std Err	0.04	0.12	0.07	0.19	0.10	0.10	0.09	0.10

Overlap formulae used

- Column Means:
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied



QPDSB10 Extent to which taking out a payday loan was first choice or last resort
Base: All respondents

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	1560	540	919	735	690	1281	205	919	550	1096	370
Base	1560	503	963	716	706	1280	204	900	564	1081	383
1 - First choice	297	84	181	126	130	238	31	166	100	181	83
	19%	17%	19%	18%	18%	19%	15%	18%	18%	17%	22%
2	259	75	171	114	135	217	34	147	105	176	74
	17%	15%	18%	16%	19%	17%	17%	16%	19%	16%	19%
3	432	133	283	175	215	372	49	266	147	311	99
	28%	26%	29%	25%	30%	29%	24%	30%	26%	29%	26%
4	199	61	130	103	88	160	31	109	76	133	60
	13%	12%	14%	14%	12%	13%	15%	12%	13%	12%	16%
5 - Last resort	354	141	188	189	132	278	56	201	130	266	65
	23%	28%	20%	26%	19%	22%	27%	22%	23%	25%	17%
Don't know	19	8	9	8	7	16	2	11	6	14	3
	1%	2%	1%	1%	1%	1%	1%	1%	1%	1%	1%
Refusal	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
NET 1 / 2	557	159	352	239	265	455	65	313	205	357	157
	36%	32%	37%	33%	38%	36%	32%	35%	36%	33%	41%
NET 4 / 5	553	203	318	293	219	438	87	310	206	399	125
	35%	40%	33%	41%	31%	34%	43%	34%	36%	37%	33%
mean	3.0	3.2	3.0	3.2	2.9	3.0	3.2	3.0	3.1	3.1	2.9
		B		D						J	
Std Dev	1.41	1.44	1.37	1.44	1.35	1.39	1.42	1.39	1.40	1.40	1.38

Overlap formulae used

- Column Means:

Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g
 Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:

Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g
 Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied

QPDSB10 Extent to which taking out a payday loan was first choice or last resort
Base: All respondents

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	1560	540	919	735	690	1281	205	919	550	1096	370
Base	1560	503	963	716	706	1280	204	900	564	1081	383
Std Err	0.04	0.06	0.04	0.05	0.05	0.04	0.10	0.05	0.06	0.04	0.07

Overlap formulae used

- Column Means:
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied



QPDSB10 Extent to which taking out a payday loan was first choice or last resort
Base: All respondents

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	1560	288	1246	138	95	818	387	1508	1296	1261
Base	1560	351	1182	199	107	827	309	1524	1268	1306
1 - First choice	297 19%	54 15%	230 19%	35 18% *	22 20% *	173 21% P	37 12%	290 19%	241 19%	242 19%
2	259 17%	58 17%	196 17%	29 15% *	23 22% *	137 17%	51 16%	256 17%	198 16%	210 16%
3	432 28%	75 21%	351 30% K	35 18% *	20 19% *	244 30% M	110 36% MN	425 28%	364 29%	388 30% Q
4	199 13%	48 14%	151 13%	25 12% *	18 17% *	113 14%	29 9%	195 13%	162 13%	165 13%
5 - Last resort	354 23%	110 31% L	242 20%	73 37% NOP*	22 20% *	156 19%	76 24%	344 23%	288 23%	291 22%
Don't know	19 1%	5 1%	13 1%	1 1% *	2 2% *	4 1%	6 2%	14 1%	15 1%	11 1%
Refusal	-	-	-	-	-	-	-	-	-	-
NET 1 / 2	557 36%	113 32%	426 36%	65 32% *	45 42% *	310 37% P	88 29%	546 36%	438 35%	452 35%
NET 4 / 5	553 35%	158 45% L	393 33%	98 49% OP*	40 37% *	269 32%	105 34%	539 35%	451 36%	456 35%
mean	3.0	3.3 L	3.0	3.4 O*	2.9 *	2.9	3.2 O	3.0	3.0	3.0
Std Dev	1.41	1.46	1.38	1.53	1.44	1.38	1.31	1.41	1.41	1.39

Overlap formulae used

- Column Means:

Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g
 Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:

Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g
 Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied

QPDSB10 Extent to which taking out a payday loan was first choice or last resort
Base: All respondents

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	1560	288	1246	138	95	818	387	1508	1296	1261
Base	1560	351	1182	199	107	827	309	1524	1268	1306
Std Err	0.04	0.08	0.04	0.11	0.14	0.05	0.08	0.04	0.04	0.04

Overlap formulae used
- Column Means:
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied



QPDSB10 Extent to which taking out a payday loan was first choice or last resort
Base: All respondents

	Total	(SAMPLE) Size of loan			(SAMPLE) Date of loan			Reason for loan (General)	
		High (£200+) (T)	Low (Less than £200) (U)	Unknown (V)	A-Recent (W)	B-Mid term (X)	C-Longer ago (Y)	Unexpected INCREASE in expenses/ outgoings (Z)	Unexpected DECREASE in income (a)
Unweighted Base	1560	710	781	69	547	735	278	785	296
Base	1560	760	720	80	467	755	338	817	303
1 - First choice	297 19%	155 20%	131 18%	11 13% *	95 20%	156 21%	46 14%	155 19%	50 16%
2	259 17%	126 17%	124 17%	9 11% *	102 22% XY	110 15%	47 14%	138 17%	42 14%
3	432 28%	198 26%	211 29%	24 29%	132 28%	202 27%	99 29%	249 31%	72 24%
4	199 13%	96 13%	90 13%	12 16% *	58 13%	98 13%	43 13%	98 12%	60 20% Z
5 - Last resort	354 23%	172 23%	159 22%	23 29% *	75 16%	178 24% W	100 30% W	168 21%	77 25%
Don't know	19 1%	13 2%	5 1%	1 2% *	5 1%	11 1%	4 1%	8 1%	2 1%
Refusal	- -	- -	- -	- *	- -	- -	- -	- -	- -
NET 1 / 2	557 36%	282 37%	255 35%	19 24% *	197 42% XY	266 35%	93 28%	293 36%	92 30%
NET 4 / 5	553 35%	268 35%	249 35%	36 45% *	134 29%	276 37% W	143 42% W	266 33%	137 45% Z
mean	3.0	3.0	3.0	3.4 *	2.8	3.0 W	3.3 WX	3.0	3.2 Z
Std Dev	1.41	1.43	1.39	1.37	1.34	1.44	1.39	1.38	1.40

Overlap formulae used

- Column Means:

Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g
 Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:

Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g
 Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied

QPDSB10 Extent to which taking out a payday loan was first choice or last resort
Base: All respondents

	Total	(SAMPLE) Size of loan			(SAMPLE) Date of loan			Reason for loan (General)	
		High (£200+) (T)	Low (Less than £200) (U)	Unknown (V)	A-Recent (W)	B-Mid term (X)	C-Longer ago (Y)	Unexpected INCREASE in expenses/ outgoings (Z)	Unexpected DECREASE in income (a)
Unweighted Base	1560	710	781	69	547	735	278	785	296
Base	1560	760	720	80	467	755	338	817	303
Std Err	0.04	0.05	0.05	0.15	0.06	0.05	0.08	0.05	0.08

Overlap formulae used

- Column Means:
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied



QPDSB10 Extent to which taking out a payday loan was first choice or last resort
Base: All respondents

	Total	Use of loan				Whether repayment date has passed	
		Living expenses (b)	Car/ vehicle (c)	Rent or mortgage (d)	Other (e)	Yes (f)	No (g)
Unweighted Base	1560	827	152	63	546	1092	449
Base	1560	830	149	57	551	1131	411
1 - First choice	297 19%	152 18%	24 16%	8 15% *	119 22%	217 19%	78 19%
2	259 17%	130 16%	23 15%	6 11% *	100 18%	165 15%	90 22% f
3	432 28%	212 26%	54 36% b	18 32% *	161 29%	312 28%	113 28%
4	199 13%	125 15% e	15 10%	10 18% *	51 9%	148 13%	49 12%
5 - Last resort	354 23%	203 24%	31 21%	13 23% *	110 20%	275 24% g	75 18%
Don't know	19 1%	8 1%	1 1%	1 2% *	10 2%	13 1%	5 1%
Refusal	- -	- -	- -	- -	- -	- -	- -
NET 1 / 2	557 36%	282 34%	47 32%	14 25% *	219 40%	383 34%	168 41% f
NET 4 / 5	553 35%	328 39% e	46 31%	23 41% *	161 29%	423 37% g	125 30%
mean	3.0	3.1 e	3.0	3.2 *	2.9	3.1 g	2.9
Std Dev	1.41	1.42	1.33	1.34	1.40	1.43	1.36

Overlap formulae used

- Column Means:

Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g
Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:

Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied

QPDSB10 Extent to which taking out a payday loan was first choice or last resort
Base: All respondents

Total	Use of loan				Whether repayment date has passed	
	Living expenses (b)	Car/ vehicle (c)	Rent or mortgage (d)	Other (e)	Yes (f)	No (g)
Unweighted Base	1560	827	152	63	546	1092
Base	1560	830	149	57	551	1131
Std Err	0.04	0.05	0.11	0.18	0.06	0.04
						449
						411
						0.07

Overlap formulae used

- Column Means:
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g
Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied



QPDSB10 Extent to which taking out a payday loan was first choice or last resort
Base: All respondents

	Total	Whether paid back loan in full		Action taken when not paid back on repayment date			Whether shopped around for sampled loan		Whether ever shopped around for loan	
		Yes (A)	No (B)	Rollover (C)	Repayment plan (D)	Defaulted (E)	Yes (F)	No (G)	Yes (H)	No (I)
Unweighted Base	1560	882	191	93	85	64	363	1191	545	1012
Base	1560	896	207	92	82	80	421	1131	621	937
1 - First choice	297 19%	176 20%	37 18%	14 16% *	17 20% *	12 15% *	54 13%	244 22% F	105 17%	192 21%
2	259 17%	149 17% B	15 7%	7 8% *	7 8% *	3 3% *	63 15%	196 17%	104 17%	155 17%
3	432 28%	267 30% B	41 20%	20 22% *	12 14% *	16 20% *	125 30%	303 27%	161 26%	270 29%
4	199 13%	107 12%	39 19%	19 21% *	21 26% *	13 16% *	66 16%	130 11%	99 16% I	99 11%
5 - Last resort	354 23%	189 21%	73 35% A	30 32% *	26 31% *	36 45% *	109 26%	244 22%	146 23%	207 22%
Don't know	19 1%	8 1%	2 1%	1 1% *	- *	- 1% *	4 1%	14 1%	6 1%	13 1%
Refusal	- -	- -	- -	- *	- *	- *	- -	- -	- -	- -
NET 1 / 2	557 36%	325 36% B	52 25%	22 24% *	23 29% *	15 18% *	116 28%	440 39% F	209 34%	347 37%
NET 4 / 5	553 35%	296 33%	112 54% A	49 53% *	47 57% *	49 61% *	175 42% G	374 33%	245 39% I	307 33%
mean	3.0	3.0	3.5 A	3.5 *	3.4 *	3.7 *	3.3 G	2.9	3.1	3.0
Std Dev	1.41	1.39	1.48	1.43	1.51	1.45	1.34	1.43	1.40	1.42

Overlap formulae used

- Column Means:

Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i
Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:

Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i
Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied

QPDSB10 Extent to which taking out a payday loan was first choice or last resort
Base: All respondents

	Total	Whether paid back loan in full		Action taken when not paid back on repayment date			Whether shopped around for sampled loan		Whether ever shopped around for loan	
		Yes (A)	No (B)	Rollover (C)	Repayment plan (D)	Defaulted (E)	Yes (F)	No (G)	Yes (H)	No (I)
Unweighted Base	1560	882	191	93	85	64	363	1191	545	1012
Base	1560	896	207	92	82	80	421	1131	621	937
Std Err	0.04	0.05	0.10	0.15	0.17	0.16	0.07	0.04	0.06	0.05

Overlap formulae used

- Column Means:
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied



QPDSB10 Extent to which taking out a payday loan was first choice or last resort
Base: All respondents

	Total	How well understood repayment amount			Confidence in repaying loan			Ease of getting money to pay back loan		
		Very well (J)	Very/ Fairly well (K)	Not very/ Not at all well (L)	Very confident (M)	Very/ Fairly confident (N)	Not very/Not at all confident (O)	Easier than expected (P)	Same as expected (Q)	More difficult than expected (R)
Unweighted Base	1560	1236	1478	80	1280	1499	57	287	627	169
Base	1560	1224	1474	84	1244	1485	65	289	633	198
1 - First choice	297 19%	248 20%	286 19%	11 13% *	256 21%	289 19%	8 13% *	58 20%	132 21%	27 14%
2	259 17%	219 18% K	246 17%	13 16% *	221 18%	252 17%	3 4% *	37 13%	106 17%	18 9%
3	432 28%	345 28% L	420 28% L	12 14% *	369 30% N	417 28%	15 23% *	70 24%	198 31%	44 22%
4	199 13%	146 12%	193 13% J	5 6% *	152 12%	188 13%	11 17% *	33 11%	82 13%	32 16%
5 - Last resort	354 23%	255 21%	317 22%	36 42% JK*	228 18%	322 22% M	27 42% MN*	84 29% Q	113 18%	73 37% Q
Don't know	19 1%	12 1%	12 1%	7 9% JK*	18 1%	18 1%	1 1% *	8 3% Q	2 *	4 2%
Refusal	-	-	-	-	-	-	-	-	-	-
NET 1 / 2	557 36%	467 38% K	532 36%	24 29% *	477 38% NO	541 36% O	11 17% *	95 33%	239 38% R	45 23%
NET 4 / 5	553 35%	401 33%	510 35% J	41 49% J*	380 31%	510 34% M	38 59% MN*	117 40% Q	194 31%	105 53% Q
mean	3.0	3.0	3.0	3.5	2.9	3.0	3.7	3.2	2.9	3.5
Std Dev	1.41	1.40	1.40	1.55	1.37	1.40	1.39	1.50	1.36	1.43

Overlap formulae used

- Column Means:

Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i
Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:

Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i
Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied

QPDSB10 Extent to which taking out a payday loan was first choice or last resort
Base: All respondents

	Total	How well understood repayment amount			Confidence in repaying loan			Ease of getting money to pay back loan		
		Very well (J)	Very/ Fairly well (K)	Not very/ Not at all well (L)	Very condident (M)	Very/ Fairly confident (N)	Not very/Not at all confident (O)	Easier than expected (P)	Same as expected (Q)	More difficult than expected (R)
Unweighted Base	1560	1236	1478	80	1280	1499	57	287	627	169
Base	1560	1224	1474	84	1244	1485	65	289	633	198
Std Err	0.04	0.04	0.04	0.18	0.04	0.04	0.17	0.09	0.05	0.10

Overlap formulae used
- Column Means:
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied



QPDSB10 Extent to which taking out a payday loan was first choice or last resort
Base: All respondents

	Total	Confidence and ease of repayment			Type of loan compared			Aware of any high street lenders		Aware of any online lenders	
		Very confident and found easy (S)	Very confident and found same (T)	Very confident and found difficult (U)	Online only (V)	Retail only (W)	Online and Retail (X)	Yes (Y)	No (Z)	Yes (a)	No (b)
Unweighted Base	1560	239	532	96	367	39	128	1296	264	1508	52
Base	1560	234	528	112	452	27	133	1268	292	1524	36
1 - First choice	297	49	116	22	77	4	24	241	57	290	8
	19%	21%	22%	19%	17%	14%	18%	19%	19%	19%	21%
2	259	30	91	14	80	4	21	198	61	256	3
	17%	13%	17%	12%	18%	13%	16%	16%	21%	17%	8%
3	432	58	174	29	114	7	37	364	68	425	7
	28%	25%	33%	26%	25%	27%	28%	29%	23%	28%	20%
4	199	25	66	15	73	3	22	162	37	195	4
	13%	11%	13%	14%	16%	10%	17%	13%	13%	13%	11%
5 - Last resort	354	64	79	28	103	9	29	288	65	344	9
	23%	28%	15%	25%	23%	33%	22%	23%	22%	23%	26%
Don't know	19	7	2	4	4	1	-	15	4	14	5
	1%	3%	*	3%	1%	2%	-	1%	1%	1%	13%
Refusal	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
NET 1 / 2	557	79	207	35	157	7	45	438	118	546	11
	36%	34%	39%	32%	35%	27%	34%	35%	40%	36%	30%
NET 4 / 5	553	89	146	43	177	12	52	451	102	539	13
	35%	38%	26%	39%	39%	43%	39%	36%	35%	35%	37%
mean	3.0	3.1	2.8	3.1	3.1	3.4	3.1	3.0	3.0	3.0	3.1
		T		*		**	*				**
Std Dev	1.41	1.50	1.32	1.45	1.40	1.45	1.39	1.41	1.43	1.41	1.57

Overlap formulae used

- Column Means:

Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:

Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i

Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied

QPDSB10 Extent to which taking out a payday loan was first choice or last resort
Base: All respondents

	Total	Confidence and ease of repayment			Type of loan compared			Aware of any high street lenders		Aware of any online lenders	
		Very confident and found easy (S)	Very confident and found same (T)	Very confident and found difficult (U)	Online only (V)	Retail only (W)	Online and Retail (X)	Yes (Y)	No (Z)	Yes (a)	No (b)
Unweighted Base	1560	239	532	96	367	39	128	1296	264	1508	52
Base	1560	234	528	112	452	27	133	1268	292	1524	36
Std Err	0.04	0.10	0.06	0.14	0.07	0.28	0.12	0.04	0.08	0.04	0.28

Overlap formulae used

- Column Means:
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied



QPDSB10 Extent to which taking out a payday loan was first choice or last resort**Base: All respondents**

	Total	Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		More confident (c)	Less confident (d)	No change (e)	New (f)	Repeat (g)	New (h)	Repeat (i)
Unweighted Base	1560	1	8	99	531	1010	849	692
Base	1560	1	5	88	446	1100	877	669
1 - First choice	297	-	2	9	74	223	137	160
	19%	-	32%	11%	17%	20%	16%	24%
		**	**					h
2	259	-	1	23	73	185	132	127
	17%	-	17%	26%	16%	17%	15%	19%
		**	**					
3	432	-	2	28	149	279	259	169
	28%	-	34%	31%	33%	25%	30%	25%
		**	**		9			
4	199	-	-	16	48	149	113	84
	13%	-	8%	18%	11%	14%	13%	13%
		**	**					
5 - Last resort	354	1	-	12	96	252	224	125
	23%	100%	8%	13%	22%	23%	26%	19%
		**	**				i	
Don't know	19	-	-	-	5	12	13	5
	1%	-	-	-	1%	1%	1%	1%
		**	**					
Refusal	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
		**	**					
NET 1 / 2	557	-	3	33	148	408	269	287
	36%	-	50%	37%	33%	37%	31%	43%
		**	**					h
NET 4 / 5	553	1	1	28	144	401	336	209
	35%	100%	16%	32%	32%	36%	38%	31%
		**	**				i	
mean	3.0	5.0	2.4	3.0	3.0	3.0	3.2	2.8
		**	**				i	
Std Dev	1.41	-	1.38	1.19	1.35	1.43	1.39	1.42

Overlap formulae used**- Column Means:**

Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:

Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i

Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied

QPDSB10 Extent to which taking out a payday loan was first choice or last resort
Base: All respondents

	Total	Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		More confident (c)	Less confident (d)	No change (e)	New (f)	Repeat (g)	New (h)	Repeat (i)
Unweighted Base	1560	1	8	99	531	1010	849	692
Base	1560	1	5	88	446	1100	877	669
Std Err	0.04	-	0.60	0.13	0.06	0.04	0.05	0.05

Overlap formulae used

- Column Means:
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied



QPDSC1 Importance of factor when taking out sampled loan (Summary)**Base: All respondents**

	Ease Of The Application Process	Speed Of Getting The Money	The Amount You Could Take Out	The Total Cost Of The Loan	Repayment Flexibility	The Reputation Of The Lender	Being able to apply for the loan online/ in a store
Unweighted Base	1560	1560	1560	1560	1560	1560	1560
Base	1560	1560	1560	1560	1560	1560	1560
Extremely important	398 26%	605 39%	298 19%	370 24%	340 22%	377 24%	475 30%
Very important	588 38%	546 35%	485 31%	490 31%	507 32%	497 32%	576 37%
Fairly important	406 26%	352 23%	559 36%	470 30%	455 29%	360 23%	354 23%
Not important	141 9%	53 3%	208 13%	213 14%	239 15%	285 18%	143 9%
IMPORTANT	986 63%	1151 74%	782 50%	859 55%	846 54%	874 56%	1052 67%
NOT IMPORTANT	548 35%	405 26%	767 49%	683 44%	694 44%	646 41%	496 32%
Don't know	26 2%	3 *	10 1%	18 1%	20 1%	40 3%	12 1%
Refused	- -	- -	- -	- -	- -	- -	- -

QPDSC1 Importance of factor when taking out sampled loan: Ease of the application process

Base: All respondents

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	1560	860	623	334	742	406	975	203	124	166
Base	1560	870	609	313	754	429	1010	205	108	143
Extremely important	398 26%	181 21%	194 32% A	74 24%	195 26%	117 27%	267 26% H	58 28% H	15 14% *	32 22%
Very important	588 38%	338 39%	226 37%	87 28%	295 39% C	179 42% C	395 39%	66 32%	40 37% *	61 42%
Fairly important	406 26%	234 27%	143 23%	108 34% DE	189 25%	94 22%	255 25%	48 24%	42 39% FGI*	28 20%
Not important	141 9%	104 12% B	33 5%	36 12%	64 8%	34 8%	86 9%	27 13%	5 5% *	18 12%
IMPORTANT	986 63%	520 60%	421 69% A	161 52%	490 65% C	296 69% C	662 66% H	124 60%	55 51% *	92 64%
NOT IMPORTANT	548 35%	338 39% B	175 29%	144 46% DE	253 34%	128 30%	341 34%	75 37%	48 44% *	46 32%
Don't know	26 2%	13 1%	13 2%	8 3%	12 2%	6 1%	7 1%	6 3%	5 5% F*	5 3% F
Refused	- -	- -	- -	- -	- -	- -	- -	- -	- *	- -
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSC1 Importance of factor when taking out sampled loan: Ease of the application process

Base: All respondents

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	1560	451	796	366	430	174	1212	47	127	78
Base	1560	494	783	369	415	144	1222	43	120	77
Extremely important	398 26%	134 27%	192 25%	91 25%	102 25%	33 23%	296 24%	15 35%	37 31%	21 27%
Very important	588 38%	212 43% KL	274 35%	125 34%	149 36%	62 43%	457 37%	15 35%	50 42%	39 51%
Fairly important	406 26%	106 22%	219 28%	107 29%	112 27%	32 22%	333 27% R	6 13%	23 19%	10 13%
Not important	141 9%	42 8%	79 10%	35 10%	44 11%	13 9%	115 9%	8 18%	7 6%	6 8%
IMPORTANT	986 63%	346 70% KLM	466 59%	215 58%	250 60%	95 66%	753 62%	30 69%	87 73%	60 78% O*
NOT IMPORTANT	548 35%	148 30%	299 38% J	142 39% J	157 38%	45 31%	447 37% R	13 31%	31 25%	16 21%
Don't know	26 2%	1 *	19 2% J	11 3% J	8 2%	5 3% J	22 2%	- *	2 2%	1 1%
Refused	- -	- -	- -	- -	- -	- -	- -	- *	- *	- *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

Competition Commission - Payday Lending Survey - 120248

QPDSC1 Importance of factor when taking out sampled loan: Ease of the application process

Base: All respondents

	Total	Accommodation					Number of people in hhld		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	1560	276	954	536	418	209	292	371	796
Base	1560	309	911	539	372	220	273	361	825
Extremely important	398	89	221	137	84	51	62	90	210
	26%	29%	24%	25%	23%	23%	23%	25%	25%
Very important	588	116	371	223	147	64	119	131	314
	38%	38%	41%	41%	40%	29%	44%	36%	38%
			W	W					
Fairly important	406	82	209	119	89	80	56	111	206
	26%	27%	23%	22%	24%	36%	21%	31%	25%
						TUV		X	
Not important	141	22	91	48	43	21	32	25	79
	9%	7%	10%	9%	12%	9%	12%	7%	10%
IMPORTANT	986	205	591	360	231	115	181	220	524
	63%	66%	65%	67%	62%	53%	66%	61%	63%
		W	W	W					
NOT IMPORTANT	548	104	300	167	133	100	88	136	285
	35%	34%	33%	31%	36%	46%	32%	38%	35%
						STU			
Don't know	26	-	20	11	9	4	4	5	16
	2%	-	2%	2%	2%	2%	1%	1%	2%
Refused	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSC1 Importance of factor when taking out sampled loan: Ease of the application process

Base: All respondents

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	1560	893	293	184	91	568	50	129	378	474	1081	352
Base	1560	887	290	196	89	575	36	109	372	538	1089	336
Extremely important	398 26%	218 25%	82 28%	48 24%	17 19% *	147 26%	7 19% *	22 20% *	94 25%	146 27%	277 25%	77 23%
Very important	588 38%	341 38%	114 39%	69 35%	40 45% *	223 39%	11 32% *	41 38% *	148 40%	217 40%	425 39%	127 38%
Fairly important	406 26%	228 26%	71 25%	50 26%	23 26% *	145 25%	9 24% *	35 32% *	89 24%	119 22%	282 26%	84 25%
Not important	141 9%	87 10%	19 6%	24 13%	5 6% *	48 8%	5 13% *	9 8% *	34 9%	55 10%	92 8%	39 12%
IMPORTANT	986 63%	558 63%	196 67%	117 60%	57 65% *	369 64%	18 50% *	63 58% *	242 65%	363 67%	702 64%	204 61%
NOT IMPORTANT	548 35%	316 36%	90 31%	75 38%	28 32% *	193 34%	13 37% *	44 40% *	123 33%	174 32%	374 34%	123 36%
Don't know	26 2%	13 1%	4 1%	4 2%	3 4% *	12 2%	4 12% *	2 1% *	6 2%	1 *	14 1%	10 3%
Refused	- -	- -	- -	- -	- *	- -	- *	- *	- -	- -	- -	- -

Overlap formulae used
 - Column Means:
 Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
 Minimum Base: 30 (**), Small Base: 100 (*)
 - Column Proportions:
 Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
 Minimum Base: 30 (**), Small Base: 100 (*)
 Continuity correction applied

QPDSC1 Importance of factor when taking out sampled loan: Ease of the application process

Base: All respondents

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	1560	387	178	907	944	277	246	1061	499	55	568	536
Base	1560	309	186	986	812	297	363	1230	330	143	557	553
Extremely important	398 26%	93 30%	48 26%	229 23%	211 26%	78 26%	80 22%	338 27% s	60 18%	40 28% *	155 28%	134 24%
Very important	588 38%	112 36%	62 33%	391 40%	301 37%	102 34%	163 45%	464 38%	124 38%	57 40% *	214 38%	209 38%
Fairly important	406 26%	83 27%	55 30%	252 26%	224 28%	88 30%	73 20%	310 25%	96 29%	40 28% *	129 23%	155 28%
Not important	141 9%	19 6%	19 10%	97 10%	63 8%	27 9%	41 11%	99 8%	42 13% r	6 4% *	45 8%	49 9%
IMPORTANT	986 63%	205 66%	110 59%	621 63%	512 63%	181 61%	243 67%	802 65% s	184 56%	97 68% *	369 66%	343 62%
NOT IMPORTANT	548 35%	102 33%	74 40%	349 35%	288 35%	115 39%	114 31%	409 33%	139 42% r	46 32% *	173 31%	203 37%
Don't know	26 2%	3 1%	2 1%	16 2%	13 2%	2 1%	6 2%	19 2%	7 2%	- - *	14 3%	6 1%
Refused	- -	- -	- -	- -	- -	- -	- -	- -	- -	- - *	- -	- -
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSC1 Importance of factor when taking out sampled loan: Ease of the application process

Base: All respondents

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	1560	927	373	162
Base	1560	1038	253	176
Extremely important	398 26%	279 27% x	42 17%	47 27% x*
Very important	588 38%	387 37%	103 40%	72 41% *
Fairly important	406 26%	276 27%	69 27%	37 21% *
Not important	141 9%	83 8%	35 14% w	17 9% *
IMPORTANT	986 63%	667 64% x	145 57%	119 67% *
NOT IMPORTANT	548 35%	359 35%	104 41%	54 31% *
Don't know	26 2%	12 1%	5 2%	4 2% *
Refused	- -	- -	- -	- *
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QPDSC1 Importance of factor when taking out sampled loan: Ease of the application process

Base: All respondents

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	1560	1008	423	31	281	106	646	267	162
Base	1560	1150	286	31	234	75	804	178	176
Extremely important	398 26%	311 27% B	48 17%	9 31% **	77 33% E	15 20% *	202 25% G	27 15%	47 27% G*
Very important	588 38%	436 38%	114 40%	12 38% **	77 33%	35 46% *	310 39%	68 38%	72 41% *
Fairly important	406 26%	294 26%	82 29%	7 23% **	66 28%	17 23% *	211 26%	52 29%	37 21%
Not important	141 9%	94 8%	38 13% A	3 8% **	11 5%	8 11% *	72 9%	27 15% F	17 9% *
IMPORTANT	986 63%	747 65% B	162 56%	21 68% **	155 66%	50 66% *	512 64% G	95 53%	119 67% G*
NOT IMPORTANT	548 35%	387 34%	120 42% A	10 32% **	76 33%	25 34% *	283 35%	79 44% FH	54 31%
Don't know	26 2%	16 1%	5 2%	- **	3 1%	- *	9 1%	5 3%	4 2% *
Refused	- -	- -	- -	- **	- -	- *	- -	- -	- *
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

Competition Commission - Payday Lending Survey - 120248

QPDSC1 Importance of factor when taking out sampled loan: Ease of the application process

Base: All respondents

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	1560	356	707	488	126	803	1287	190	489	475	646
Base	1560	286	649	619	138	737	1244	229	507	487	606
Extremely important	398 26%	87 30%	164 25%	146 24%	38 28% *	203 28% O	334 27% O	36 16%	113 22%	134 28%	155 26%
Very important	588 38%	103 36%	240 37%	244 39%	53 39% *	304 41%	491 39%	74 32%	206 41% R	205 42% R	199 33%
Fairly important	406 26%	76 27%	175 27%	152 25%	29 21% *	169 23%	308 25%	69 30%	125 25%	105 22%	183 30% Q
Not important	141 9%	18 6%	54 8%	69 11%	17 12% *	49 7%	95 8%	41 18% MN	58 11%	37 8%	51 8%
IMPORTANT	986 63%	190 66%	404 62%	390 63%	92 66% *	507 69% O	825 66% O	110 48%	319 63%	339 70% R	354 58%
NOT IMPORTANT	548 35%	94 33%	229 35%	221 36%	46 33% *	218 30%	403 32% M	110 49% MN	184 36%	142 29%	234 39% Q
Don't know	26 2%	2 1%	16 3%	8 1%	1 1% *	12 2%	17 1%	8 4%	4 1%	5 1%	18 3%
Refused	- -	- -	- -	- -	- *	- -	- -	- -	- -	- -	- -
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

Competition Commission - Payday Lending Survey - 120248

QPDSC1 Importance of factor when taking out sampled loan: Ease of the application process

Base: All respondents

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	1560	723	794	440	117	394	92	69	32	88	192	794
Base	1560	745	769	479	119	386	92	68	32	74	194	769
Extremely important	398 26%	182 24%	209 27%	126 26%	27 22%	96 25%	26 28%	16 24%	5 15%	17 23%	46 24%	209 27%
Very important	588 38%	309 41%	261 34%	206 43% ac	54 45% a*	149 38%	38 41%	30 44%	14 44%	19 26%	80 41%	261 34%
Fairly important	406 26%	180 24%	211 27%	109 23%	29 24%	94 24%	19 20%	16 24%	10 31%	26 35% b*	39 20%	211 27%
Not important	141 9%	68 9%	70 9%	35 7%	9 8%	42 11%	9 10%	5 7%	3 11%	8 10%	27 14% U	70 9%
IMPORTANT	986 63%	491 66%	470 61%	332 69% ac	80 68% a	244 63% a	63 69% a*	46 67% a	19 59% a	37 50% a	126 65%	470 61%
NOT IMPORTANT	548 35%	247 33%	281 37%	144 30%	38 32%	136 35%	28 30%	22 32%	13 41% a	34 46% U*	66 34%	281 37%
Don't know	26 2%	7 1%	18 2%	4 1%	1 *	6 2%	1 1%	1 1%	- **	3 5% *	2 1%	18 2%
Refused	- -	- -	- -	- -	- *	- -	- *	- *	- **	- *	- -	- -
Overlap formulae used												
- Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

Competition Commission - Payday Lending Survey - 120248

QPDSC1 Importance of factor when taking out sampled loan: Ease of the application process

Base: All respondents

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	1560	962	598	388	1108	1456	58
Base	1560	958	602	425	1066	1456	53
Extremely important	398 26%	234 24%	164 27%	119 28%	260 24%	375 26%	10 19% *
Very important	588 38%	358 37%	230 38%	146 34%	421 40%	557 38%	16 30% *
Fairly important	406 26%	265 28%	141 23%	100 23%	283 27%	371 25%	18 33% *
Not important	141 9%	92 10%	49 8%	55 13% 9	81 8%	128 9%	9 17% *
IMPORTANT	986 63%	592 62%	395 66%	265 62%	681 64%	932 64%	26 48% *
NOT IMPORTANT	548 35%	357 37%	190 32%	155 36%	364 34%	499 34%	27 50% *
Don't know	26 2%	9 1%	17 3% d	5 1%	20 2%	25 2%	1 1% *
Refused	- -	- -	- -	- -	- -	- -	- *
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDSC1 Importance of factor when taking out sampled loan: Ease of the application process

Base: All respondents

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	1560	769	726	523	472	154	138	405	379	661
Base	1560	711	777	564	522	160	142	418	395	630
Extremely important	398 26%	178 25%	203 26%	141 25%	142 27%	41 26%	41 29%	96 23%	100 25%	176 28%
Very important	588 38%	254 36%	309 40%	222 39%	217 42%	62 39%	47 33%	159 38%	169 43%	226 36%
Fairly important	406 26%	203 29% m	183 24%	140 25%	112 21%	38 24%	33 23%	104 25%	98 25%	163 26%
Not important	141 9%	64 9%	70 9%	56 10%	43 8%	14 9%	18 12%	52 12% q	21 5%	55 9%
IMPORTANT	986 63%	432 61%	512 66%	363 64%	360 69% j	103 64%	89 62%	255 61%	269 68%	402 64%
NOT IMPORTANT	548 35%	267 38% m	253 33%	196 35% m	155 30%	51 32%	51 36%	155 37%	120 30%	217 34%
Don't know	26 2%	13 2%	12 2%	5 1%	8 1%	6 4%	2 2%	8 2%	6 2%	11 2%
Refused	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-

Overlap formulae used
 - Column Means:
 Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
 Minimum Base: 30 (**), Small Base: 100 (*)
 - Column Proportions:
 Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
 Minimum Base: 30 (**), Small Base: 100 (*)
 Continuity correction applied

Competition Commission - Payday Lending Survey - 120248

QPDSC1 Importance of factor when taking out sampled loan: Ease of the application process

Base: All respondents

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	1560	148	453	87	200	156	233	186
Base	1560	156	480	72	203	151	214	193
Extremely important	398	113	111	13	33	27	55	38
	26%	73% tuvwxy*	23%	18% *	16%	18%	26%	20%
Very important	588	42	189	30	89	52	88	88
	38%	27% *	39% s	41% *	44% s	34%	41% s	45% s
Fairly important	406	-	124	19	57	51	57	46
	26%	- *	26% s	27% s*	28% s	34% s	27% s	24% s
Not important	141	-	50	9	20	16	12	18
	9%	- *	10% s	12% s*	10% s	11% s	6% s	9% s
IMPORTANT	986	156	300	42	122	79	143	125
	63%	100% tuvwxy*	62%	59% *	60%	52%	67% w	65%
NOT IMPORTANT	548	-	174	28	77	67	69	64
	35%	- *	36% s	39% s*	38% s	45% s	32% s	33% s
Don't know	26	-	6	2	4	5	3	3
	2%	- *	1%	2% *	2%	3%	1%	2%
Refused	-	-	-	-	-	-	-	-
	-	- *	-	- *	-	-	-	-
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSC1 Importance of factor when taking out sampled loan: Ease of the application process

Base: All respondents

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	1560	540	919	735	690	1281	205	919	550	1096	370
Base	1560	503	963	716	706	1280	204	900	564	1081	383
Extremely important	398	131	239	189	178	336	38	235	137	268	106
	26%	26%	25%	26%	25%	26%	19%	26%	24%	25%	28%
Very important	588	211	352	283	255	497	71	350	210	426	127
	38%	42%	37%	40%	36%	39%	35%	39%	37%	39%	33%
Fairly important	406	104	274	167	198	326	56	233	144	277	101
	26%	21%	29% A	23%	28%	25%	28%	26%	26%	26%	26%
Not important	141	45	88	65	65	104	33	65	66	91	45
	9%	9%	9%	9%	9%	8%	16% E	7%	12% G	8%	12%
IMPORTANT	986	342	590	472	433	834	109	585	347	695	233
	63%	68% B	61%	66%	61%	65% F	53%	65%	62%	64%	61%
NOT IMPORTANT	548	149	362	231	262	430	89	299	210	369	146
	35%	30%	38% A	32%	37%	34%	44% E	33%	37%	34%	38%
Don't know	26	12	11	12	10	16	6	16	7	17	4
	2%	2%	1%	2%	1%	1%	3%	2%	1%	2%	1%
Refused	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSC1 Importance of factor when taking out sampled loan: Ease of the application process

Base: All respondents

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	1560	288	1246	138	95	818	387	1508	1296	1261
Base	1560	351	1182	199	107	827	309	1524	1268	1306
Extremely important	398 26%	81 23%	312 26%	46 23%	19 18%	208 25%	93 30%	383 25%	307 24%	319 24%
Very important	588 38%	124 35%	456 39%	80 40%	44 42%	313 38%	112 36%	575 38%	496 39%	503 39%
Fairly important	406 26%	97 28%	301 25%	43 22%	36 34%	217 26%	83 27%	401 26%	323 25%	343 26%
Not important	141 9%	45 13%	93 8%	27 13%	8 7%	76 9%	19 6%	139 9%	120 9%	122 9%
IMPORTANT	986 63%	205 58%	768 65%	126 63%	63 59%	521 63%	205 66%	958 63%	803 63%	822 63%
NOT IMPORTANT	548 35%	143 41%	394 33%	69 35%	44 41%	292 35%	102 33%	540 35%	442 35%	464 36%
Don't know	26 2%	4 1%	21 2%	4 2%	- -	14 2%	3 1%	26 2%	22 2%	20 2%
Refused	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

Competition Commission - Payday Lending Survey - 120248

QPDSC1 Importance of factor when taking out sampled loan: Ease of the application process

Base: All respondents

	Total	(SAMPLE) Size of loan			(SAMPLE) Date of loan			Reason for loan (General)	
		High (£200+) (T)	Low (Less than £200) (U)	Unknown (V)	A-Recent (W)	B-Mid term (X)	C-Longer ago (Y)	Unexpected INCREASE in expenses/ outgoings (Z)	Unexpected DECREASE in income (a)
Unweighted Base	1560	710	781	69	547	735	278	785	296
Base	1560	760	720	80	467	755	338	817	303
Extremely important	398 26%	204 27%	171 24%	22 28% *	136 29%	182 24%	80 24%	195 24%	91 30%
Very important	588 38%	301 40%	260 36%	27 34% *	169 36%	313 41% Y	106 31%	321 39%	124 41%
Fairly important	406 26%	179 24%	206 29%	21 26%	126 27%	190 25%	91 27%	224 27%	66 22%
Not important	141 9%	65 9%	68 10%	8 10% *	26 6%	62 8%	53 16% WX	67 8%	21 7%
IMPORTANT	986 63%	505 66% U	431 60%	50 62% *	305 65% Y	495 66% Y	186 55%	515 63%	215 71% Z
NOT IMPORTANT	548 35%	244 32%	275 38%	29 37%	151 32%	252 33%	144 43% WX	291 36%	87 29%
Don't know	26 2%	11 1%	14 2%	1 1% *	10 2%	8 1%	9 3%	10 1%	2 1%
Refused	- -	- -	- -	- *	- -	- -	- -	- -	- -
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied									

QPDSC1 Importance of factor when taking out sampled loan: Ease of the application process

Base: All respondents

	Total	Use of loan				Whether repayment date has passed	
		Living expenses (b)	Car/ vehicle (c)	Rent or mortgage (d)	Other (e)	Yes (f)	No (g)
Unweighted Base	1560	827	152	63	546	1092	449
Base	1560	830	149	57	551	1131	411
Extremely important	398 26%	205 25%	42 28%	13 23% *	146 26%	279 25%	116 28%
Very important	588 38%	339 41% e	52 35%	23 40% *	187 34%	420 37%	163 40%
Fairly important	406 26%	201 24%	43 29%	16 29% *	150 27%	295 26%	104 25%
Not important	141 9%	74 9%	11 7%	3 6% *	53 10%	123 11% g	19 5%
IMPORTANT	986 63%	544 66%	94 63%	36 63% *	333 60%	699 62%	279 68%
NOT IMPORTANT	548 35%	275 33%	54 36%	20 35% *	203 37%	418 37% g	123 30%
Don't know	26 2%	11 1%	- *	1 2% *	15 3%	14 1%	9 2%
Refused	- -	- -	- -	- *	- -	- -	- -
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (*), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (*), Small Base: 100 (*) Continuity correction applied							

QPDSC1 Importance of factor when taking out sampled loan: Ease of the application process

Base: All respondents

	Total	Whether paid back loan in full		Action taken when not paid back on repayment date			Whether shopped around for sampled loan		Whether ever shopped around for loan	
		Yes (A)	No (B)	Rollover (C)	Repayment plan (D)	Defaulted (E)	Yes (F)	No (G)	Yes (H)	No (I)
Unweighted Base	1560	882	191	93	85	64	363	1191	545	1012
Base	1560	896	207	92	82	80	421	1131	621	937
Extremely important	398 26%	230 26%	42 20%	18 20% *	16 19% *	18 22% *	119 28%	279 25%	169 27%	229 24%
Very important	588 38%	337 38%	74 36%	35 38% *	31 38% *	31 39% *	178 42%	406 36%	266 43% I	321 34%
Fairly important	406 26%	236 26%	56 27%	24 26% *	21 26% *	18 22% *	94 22%	309 27%	140 23%	265 28%
Not important	141 9%	83 9%	33 16% A	13 14% *	14 17% *	13 17% *	29 7%	112 10%	42 7%	100 11%
IMPORTANT	986 63%	566 63%	116 56%	54 58% *	47 57% *	49 61% *	297 70% G	685 61%	434 70% I	550 59%
NOT IMPORTANT	548 35%	319 36%	88 43%	37 41% *	35 43% *	31 39% *	123 29%	421 37% F	182 29%	365 39% H
Don't know	26 2%	10 1%	2 1%	1 1% *	- * *	- * *	2 *	25 2%	4 1%	22 2%
Refused	- -	- -	- -	- * *	- * *	- * *	- -	- -	- -	- -
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSC1 Importance of factor when taking out sampled loan: Ease of the application process

Base: All respondents

	Total	How well understood repayment amount			Confidence in repaying loan			Ease of getting money to pay back loan		
		Very well (J)	Very/ Fairly well (K)	Not very/ Not at all well (L)	Very confident (M)	Very/ Fairly confident (N)	Not very/Not at all confident (O)	Easier than expected (P)	Same as expected (Q)	More difficult than expected (R)
Unweighted Base	1560	1236	1478	80	1280	1499	57	287	627	169
Base	1560	1224	1474	84	1244	1485	65	289	633	198
Extremely important	398 26%	339 28% K	383 26%	14 17% *	328 26%	384 26%	13 20% *	75 26%	166 26%	35 18%
Very important	588 38%	479 39%	564 38%	24 29% *	481 39%	561 38%	27 42% *	120 41%	220 35%	80 40%
Fairly important	406 26%	299 24%	385 26% J	21 24% *	324 26%	393 26%	8 12% *	69 24%	164 26%	58 29%
Not important	141 9%	89 7%	120 8% J	21 25% JK*	92 7%	121 8% M	16 25% MN*	24 8%	74 12%	23 12%
IMPORTANT	986 63%	818 67% KL	947 64% L	39 46% *	809 65% N	945 64%	40 62% *	194 67%	386 61%	115 58%
NOT IMPORTANT	548 35%	389 32%	506 34% J	42 49% JK*	416 33%	515 35%	24 37% *	93 32%	238 38%	81 41%
Don't know	26 2%	17 1%	21 1%	4 5% *	19 2%	26 2%	1 1% *	2 1%	9 1%	2 1%
Refused	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

Competition Commission - Payday Lending Survey - 120248

QPDSC1 Importance of factor when taking out sampled loan: Ease of the application process

Base: All respondents

	Total	Confidence and ease of repayment			Type of loan compared			Aware of any high street lenders		Aware of any online lenders	
		Very confident and found easy (S)	Very confident and found same (T)	Very confident and found difficult (U)	Online only (V)	Retail only (W)	Online and Retail (X)	Yes (Y)	No (Z)	Yes (a)	No (b)
Unweighted Base	1560	239	532	96	367	39	128	1296	264	1508	52
Base	1560	234	528	112	452	27	133	1268	292	1524	36
Extremely important	398 26%	58 25%	151 29% U	15 14% *	114 25%	4 16% *	50 38% VW*	307 24%	90 31%	383 25%	15 41% a*
Very important	588 38%	95 41%	190 36%	50 45% *	204 45%	8 28% *	49 37% *	496 39%	92 32%	575 38%	13 37% *
Fairly important	406 26%	58 25%	136 26%	34 31% *	94 21%	15 55% VX*	28 21% *	323 25%	84 29%	401 26%	5 14% *
Not important	141 9%	21 9%	44 8%	9 8% *	36 8%	1 2% *	6 4% *	120 9%	22 7%	139 9%	2 6% *
IMPORTANT	986 63%	153 66%	340 64%	65 59% *	319 70% W	12 43% *	99 75% W*	803 63%	183 63%	958 63%	28 78% *
NOT IMPORTANT	548 35%	79 34%	180 34%	44 39% *	129 29%	15 57% VX*	34 25% *	442 35%	105 36%	540 35%	7 20% *
Don't know	26 2%	2 1%	8 1%	2 2% *	4 1%	- *	- *	22 2%	4 1%	26 2%	1 2% *
Refused	- -	- -	- -	- *	- -	- *	- *	- -	- -	- -	- *
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

QPDSC1 Importance of factor when taking out sampled loan: Ease of the application process

Base: All respondents

	Total	Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		More confident (c)	Less confident (d)	No change (e)	New (f)	Repeat (g)	New (h)	Repeat (i)
Unweighted Base	1560	1	8	99	531	1010	849	692
Base	1560	1	5	88	446	1100	877	669
Extremely important	398	-	-	31	116	278	216	178
	26%	**	8%	35%	26%	25%	25%	27%
Very important	588	1	2	27	163	423	333	252
	38%	100%	42%	30%	37%	38%	38%	38%
Fairly important	406	-	2	25	126	273	232	168
	26%	**	42%	29%	28%	25%	26%	25%
Not important	141	-	-	4	34	106	84	57
	9%	**	8%	5%	8%	10%	10%	8%
IMPORTANT	986	1	3	57	279	700	550	430
	63%	100%	50%	65%	63%	64%	63%	64%
NOT IMPORTANT	548	-	3	30	160	380	316	224
	35%	**	50%	34%	36%	34%	36%	34%
Don't know	26	-	-	1	6	20	12	15
	2%	**	-	2%	1%	2%	1%	2%
Refused	-	-	-	-	-	-	-	-
	-	**	-	-	-	-	-	-
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSC1 Importance of factor when taking out sampled loan: Speed of getting the money

Base: All respondents

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	1560	860	623	334	742	406	975	203	124	166
Base	1560	870	609	313	754	429	1010	205	108	143
Extremely important	605 39%	307 35%	264 43% A	104 33%	299 40%	174 40%	387 38%	75 36%	44 41% *	59 41%
Very important	546 35%	308 35%	212 35%	102 33%	255 34%	167 39%	349 35%	78 38%	38 36% *	51 35%
Fairly important	352 23%	217 25% B	116 19%	85 27% E	176 23%	81 19%	239 24%	43 21%	20 19% *	31 21%
Not important	53 3%	37 4%	15 2%	21 7% DE	21 3%	7 2%	34 3%	10 5%	5 5% *	2 1%
IMPORTANT	1151 74%	614 71%	476 78% A	207 66%	554 73%	341 79% C	736 73%	152 74%	82 77% *	109 76%
NOT IMPORTANT	405 26%	254 29% B	131 22%	106 34% DE	198 26%	88 20%	272 27%	53 26%	25 23% *	33 23%
Don't know	3 *	3 *	1 *	- -	3 *	1 *	2 *	- -	- - *	2 1%
Refused	- -	- -	- -	- -	- -	- -	- -	- -	- - *	- -
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSC1 Importance of factor when taking out sampled loan: Speed of getting the money

Base: All respondents

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	1560	451	796	366	430	174	1212	47	127	78
Base	1560	494	783	369	415	144	1222	43	120	77
Extremely important	605 39%	220 45% KLM	273 35%	127 34%	146 35%	55 38%	449 37%	22 51% *	55 46% *	36 46% *
Very important	546 35%	162 33%	293 37%	145 39%	148 36%	48 33%	432 35%	14 32% *	46 39% *	21 28% *
Fairly important	352 23%	99 20%	185 24%	83 22%	102 25%	31 22%	294 24% Q	5 11% *	15 12% *	18 23% *
Not important	53 3%	11 2%	32 4%	14 4%	18 4%	8 5%	44 4%	2 6% *	3 3% *	2 3% *
IMPORTANT	1151 74%	383 77%	566 72%	272 74%	294 71%	103 72%	881 72%	36 84% *	102 85% O*	57 74% *
NOT IMPORTANT	405 26%	110 22%	217 28%	96 26%	121 29%	39 27%	337 28% Q	7 16% *	18 15% *	20 26% *
Don't know	3 *	1 *	1 *	- -	1 *	2 1%	3 *	- *	- *	- *
Refused	- -	- -	- -	- -	- -	- -	- -	- *	- *	- *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

Competition Commission - Payday Lending Survey - 120248

QPDSC1 Importance of factor when taking out sampled loan: Speed of getting the money

Base: All respondents

	Total	Accommodation					Number of people in hhld		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	1560	276	954	536	418	209	292	371	796
Base	1560	309	911	539	372	220	273	361	825
Extremely important	605 39%	124 40%	358 39%	208 39%	151 40%	74 34%	89 33%	139 39%	335 41%
Very important	546 35%	107 35%	325 36%	187 35%	137 37%	73 33%	109 40%	128 35%	277 34%
Fairly important	352 23%	71 23%	195 21%	122 23%	73 20%	59 27%	66 24%	85 24%	176 21%
Not important	53 3%	7 2%	30 3%	20 4%	10 3%	13 6%	8 3%	8 2%	36 4%
IMPORTANT	1151 74%	231 75%	683 75%	395 73%	288 77%	148 67%	198 73%	267 74%	612 74%
NOT IMPORTANT	405 26%	78 25%	225 25%	142 26%	83 22%	72 33%	73 27%	93 26%	212 26%
Don't know	3 *	-	3 *	1 *	2 *	-	2 1%	1 *	1 *
Refused	-	-	-	-	-	-	-	-	-
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSC1 Importance of factor when taking out sampled loan: Speed of getting the money

Base: All respondents

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	1560	893	293	184	91	568	50	129	378	474	1081	352
Base	1560	887	290	196	89	575	36	109	372	538	1089	336
Extremely important	605 39%	325 37%	122 42%	82 42%	33 37%	237 41%	12 35%	35 32%	156 42%	212 39%	395 36%	148 44%
Very important	546 35%	305 34%	110 38%	61 31%	38 43%	210 37%	11 32%	34 31%	132 35%	189 35%	405 37%	103 31%
Fairly important	352 23%	223 25% be	49 17%	42 21%	15 17%	106 18%	7 21%	35 32% h*	69 19%	121 23%	256 24%	67 20%
Not important	53 3%	32 4%	8 3%	10 5%	3 3%	20 3%	5 13% hi*	5 5% *	14 4%	15 3%	31 3%	19 6%
IMPORTANT	1151 74%	631 71%	232 80% a	143 73%	71 80% *	447 78% a	24 66% *	69 63% *	287 77% g	401 74% g	799 73%	251 75%
NOT IMPORTANT	405 26%	255 29% be	57 20%	52 26%	17 20% *	126 22%	12 34% *	40 37% hi*	83 22%	136 25%	288 26%	85 25%
Don't know	3 *	2 *	1 *	1 *	- *	2 *	- *	- *	1 *	1 *	2 *	- *
Refused	- -	- -	- -	- -	- *	- -	- *	- *	- -	- -	- -	- -

Overlap formulae used
 - Column Means:
 Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
 Minimum Base: 30 (**), Small Base: 100 (*)
 - Column Proportions:
 Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
 Minimum Base: 30 (**), Small Base: 100 (*)
 Continuity correction applied

QPDSC1 Importance of factor when taking out sampled loan: Speed of getting the money

Base: All respondents

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	1560	387	178	907	944	277	246	1061	499	55	568	536
Base	1560	309	186	986	812	297	363	1230	330	143	557	553
Extremely important	605 39%	114 37%	75 40%	385 39%	289 36%	123 41%	161 44% o	495 40% s	110 33%	67 47% *	205 37%	246 45% u
Very important	546 35%	99 32%	61 33%	359 36%	281 35%	98 33%	136 37%	411 33%	136 41% r	47 33% *	212 38%	189 34%
Fairly important	352 23%	86 28% n	45 24%	204 21%	213 26% q	68 23%	51 14%	281 23%	72 22%	29 20% *	116 21%	104 19%
Not important	53 3%	10 3%	5 3%	36 4%	29 4%	8 3%	14 4%	41 3%	11 3%	- - *	22 4%	12 2%
IMPORTANT	1151 74%	212 69%	137 73%	744 75%	570 70%	221 74%	297 82% o	905 74%	246 75%	114 80% *	417 75%	436 79%
NOT IMPORTANT	405 26%	96 31%	50 27%	240 24%	241 30% q	76 26%	65 18%	322 26%	83 25%	29 20% *	138 25%	116 21%
Don't know	3 *	- *	- *	2 *	1 *	1 *	1 *	2 *	1 *	- - *	1 *	2 *
Refused	- -	- -	- -	- -	- -	- -	- -	- -	- -	- *	- -	- -

Overlap formulae used
 - Column Means:
 Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
 Minimum Base: 30 (**), Small Base: 100 (*)
 - Column Proportions:
 Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
 Minimum Base: 30 (**), Small Base: 100 (*)
 Continuity correction applied

QPDSC1 Importance of factor when taking out sampled loan: Speed of getting the money

Base: All respondents

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	1560	927	373	162
Base	1560	1038	253	176
Extremely important	605 39%	419 40% x	80 32%	67 38% *
Very important	546 35%	345 33%	108 43% w	66 37% *
Fairly important	352 23%	242 23%	55 22%	32 18% *
Not important	53 3%	30 3%	11 4%	10 6% *
IMPORTANT	1151 74%	764 74%	188 74%	133 76% *
NOT IMPORTANT	405 26%	272 26%	66 26%	42 24% *
Don't know	3 *	2 *	- -	1 *
Refused	- -	- -	- -	- *
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QPDSC1 Importance of factor when taking out sampled loan: Speed of getting the money

Base: All respondents

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	1560	1008	423	31	281	106	646	267	162
Base	1560	1150	286	31	234	75	804	178	176
Extremely important	605 39%	457 40% B	94 33%	16 52% **	89 38%	25 33% *	330 41% G	55 31%	67 38% *
Very important	546 35%	390 34%	118 41% A	10 32% **	67 29%	31 42% D*	278 35%	76 43% F	66 37% *
Fairly important	352 23%	261 23%	63 22%	5 15% **	71 31%	15 20% *	171 21%	40 22%	32 18%
Not important	53 3%	39 3%	11 4%	1 2% **	6 2%	4 6% *	24 3%	7 4%	10 6% *
IMPORTANT	1151 74%	848 74%	212 74%	26 83% **	156 67%	56 74% *	608 76%	132 74%	133 76% *
NOT IMPORTANT	405 26%	300 26%	74 26%	5 17% **	77 33%	19 26% *	195 24%	46 26%	42 24%
Don't know	3 *	2 *	1 *	- - **	- *	- - *	2 *	- -	1 * *
Refused	- -	- -	- -	- - **	- -	- - *	- -	- -	- - *
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSC1 Importance of factor when taking out sampled loan: Speed of getting the money

Base: All respondents

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	1560	356	707	488	126	803	1287	190	489	475	646
Base	1560	286	649	619	138	737	1244	229	507	487	606
Extremely important	605 39%	105 37%	236 36%	264 43%	60 43% *	315 43% N	489 39%	76 33%	180 36%	209 43%	224 37%
Very important	546 35%	89 31%	234 36%	220 36%	46 33% *	249 34%	421 34%	98 43%	180 35%	168 34%	213 35%
Fairly important	352 23%	82 29% K	155 24%	112 18%	29 21% *	148 20%	296 24% M	37 16%	131 26%	95 19%	139 23%
Not important	53 3%	10 3%	22 3%	21 3%	3 2% *	24 3%	35 3%	17 7% N	16 3%	15 3%	28 5%
IMPORTANT	1151 74%	194 68%	470 72%	485 78% I	106 76% *	564 76% N	910 73%	174 76%	360 71%	376 77%	436 72%
NOT IMPORTANT	405 26%	92 32% K	177 27%	133 21%	33 24% *	172 23%	331 27% M	53 23%	147 29%	110 23%	167 28%
Don't know	3 *	- *	2 *	1 *	- *	2 *	3 *	1 *	- *	1 *	3 *
Refused	- -	- -	- -	- -	- *	- -	- -	- -	- -	- -	- -
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSC1 Importance of factor when taking out sampled loan: Speed of getting the money

Base: All respondents

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	1560	723	794	440	117	394	92	69	32	88	192	794
Base	1560	745	769	479	119	386	92	68	32	74	194	769
Extremely important	605 39%	270 36%	312 40%	173 36%	32 27%	150 39% V	34 36%	27 39%	7 21% **	29 39%	80 41% V	312 40% V
Very important	546 35%	294 39% T	241 31%	183 38%	58 49% bc*	156 41% bc	46 50% bc*	35 52% bc*	18 57% **	29 39% *	63 33%	241 31%
Fairly important	352 23%	159 21%	183 24%	109 23% Y	24 20% *	69 18%	11 12%	6 9% *	7 22% **	13 18% *	44 23%	183 24% Y
Not important	53 3%	20 3%	33 4%	12 3%	4 4%	9 2%	1 1% *	- - *	- - **	3 4% *	5 3%	33 4%
IMPORTANT	1151 74%	564 76%	552 72%	356 74%	90 75% *	306 79% c	80 87% c*	62 91% UVbc*	25 78% **	58 78% *	143 74%	552 72%
NOT IMPORTANT	405 26%	179 24%	216 28%	122 25% Y	28 23% *	78 20%	12 13% *	6 9% *	7 22% **	16 21% *	49 25% Y	216 28% WXY
Don't know	3 *	2 *	1 *	1 *	1 1% *	2 1%	- - *	- - *	- - **	1 1% *	1 1%	1 *
Refused	- -	- -	- -	- -	- *	- -	- - *	- - *	- - **	- - *	- -	- -
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSC1 Importance of factor when taking out sampled loan: Speed of getting the money

Base: All respondents

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	1560	962	598	388	1108	1456	58
Base	1560	958	602	425	1066	1456	53
Extremely important	605 39%	361 38%	244 40%	184 43%	391 37%	568 39%	14 26% *
Very important	546 35%	333 35%	214 35%	141 33%	381 36%	511 35%	21 39% *
Fairly important	352 23%	231 24%	121 20%	84 20%	256 24%	328 22%	15 27% *
Not important	53 3%	31 3%	22 4%	15 4%	36 3%	47 3%	4 8% *
IMPORTANT	1151 74%	694 72%	457 76%	325 76%	772 72%	1078 74%	35 65% *
NOT IMPORTANT	405 26%	262 27%	144 24%	100 23%	292 27%	375 26%	19 35% *
Don't know	3 *	2 *	1 *	1 *	2 *	3 *	- - *
Refused	- -	- -	- -	- -	- -	- -	- - *
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied							

QPDSC1 Importance of factor when taking out sampled loan: Speed of getting the money

Base: All respondents

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	1560	769	726	523	472	154	138	405	379	661
Base	1560	711	777	564	522	160	142	418	395	630
Extremely important	605 39%	243 34%	335 43% j	238 42% j	238 46% j	80 50% j*	63 45% *	165 39%	144 36%	256 41%
Very important	546 35%	240 34%	278 36%	213 38%	175 34%	48 30% *	57 40% *	156 37%	147 37%	205 33%
Fairly important	352 23%	195 27% klmno	143 18%	103 18%	92 18%	26 16% *	17 12% *	87 21%	92 23%	143 23%
Not important	53 3%	31 4% l	21 3%	9 2%	16 3%	5 3% *	5 4% *	9 2%	12 3%	24 4%
IMPORTANT	1151 74%	483 68%	613 79% j	451 80% j	414 79% j	128 80% j*	120 85% j*	321 77%	290 74%	461 73%
NOT IMPORTANT	405 26%	226 32% klmno	163 21%	112 20%	107 21%	32 20% *	22 15% *	96 23%	104 26%	168 27%
Don't know	3 *	2 *	1 *	1 *	1 *	- *	- *	1 *	1 *	2 *
Refused	- -	- -	- -	- -	- -	- *	- *	- -	- -	- -
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

Competition Commission - Payday Lending Survey - 120248

QPDSC1 Importance of factor when taking out sampled loan: Speed of getting the money

Base: All respondents

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	1560	148	453	87	200	156	233	186
Base	1560	156	480	72	203	151	214	193
Extremely important	605	54	341	16	44	41	62	32
	39%	35% vy*	71% suvwxy	22% *	22% t	27% t	29% y	17% t
Very important	546	48	138	36	85	61	67	98
	35%	31% *	29% *	50% stx*	42% t	40% t	31% t	51% stx
Fairly important	352	47	-	17	61	43	75	53
	23%	30% t*	- -	24% t*	30% t	29% t	35% t	27% t
Not important	53	7	-	2	12	6	10	9
	3%	4% t*	- -	2% *	6% t	4% t	5% t	5% t
IMPORTANT	1151	102	480	53	130	102	129	130
	74%	66% suvwxy	100% *	73% *	64% t	68% t	60% t	67% t
NOT IMPORTANT	405	53	-	19	73	49	85	62
	26%	34% t*	- -	26% t*	36% t	32% t	40% t	32% t
Don't know	3	-	-	1	1	-	-	1
	*	- *	- -	1% *	* -	- -	- -	* -
Refused	-	-	-	-	-	-	-	-
	-	- *	- -	- *	- -	- -	- -	- -
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSC1 Importance of factor when taking out sampled loan: Speed of getting the money

Base: All respondents

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	1560	540	919	735	690	1281	205	919	550	1096	370
Base	1560	503	963	716	706	1280	204	900	564	1081	383
Extremely important	605 39%	225 45% B	337 35%	293 41%	255 36%	484 38%	86 42%	327 36%	238 42%	403 37%	162 42%
Very important	546 35%	163 32%	355 37%	240 34%	257 36%	452 35%	71 35%	315 35%	194 34%	379 35%	129 34%
Fairly important	352 23%	96 19%	237 25%	162 23%	163 23%	299 23%	38 18%	231 26% H	108 19%	259 24%	81 21%
Not important	53 3%	17 3%	33 3%	19 3%	29 4%	43 3%	8 4%	26 3%	24 4%	40 4%	11 3%
IMPORTANT	1151 74%	389 77%	692 72%	533 75%	512 73%	936 73%	157 77%	641 71%	432 77%	781 72%	290 76%
NOT IMPORTANT	405 26%	114 23%	270 28%	181 25%	192 27%	343 27%	46 23%	257 29%	132 23%	299 28%	92 24%
Don't know	3 *	1 *	1 *	1 *	1 *	1 *	1 *	1 *	1 *	1 *	1 *
Refused	-	-	-	-	-	-	-	-	-	-	-
Overlap formulae used	-	-	-	-	-	-	-	-	-	-	-
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSC1 Importance of factor when taking out sampled loan: Speed of getting the money

Base: All respondents

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	1560	288	1246	138	95	818	387	1508	1296	1261
Base	1560	351	1182	199	107	827	309	1524	1268	1306
Extremely important	605 39%	141 40%	452 38%	97 49% O*	40 37%	306 37%	114 37%	591 39%	496 39%	518 40%
Very important	546 35%	132 37%	410 35%	59 30% *	49 46% *	302 37%	99 32%	534 35%	445 35%	450 34%
Fairly important	352 23%	67 19%	278 23%	30 15% *	18 17% *	189 23%	86 28% M	347 23%	280 22%	297 23%
Not important	53 3%	9 3%	42 4%	12 6% *	- - *	28 3%	10 3%	49 3%	45 4%	41 3%
IMPORTANT	1151 74%	273 78%	862 73%	156 78% *	89 83% P*	609 74%	212 69%	1125 74%	941 74%	968 74%
NOT IMPORTANT	405 26%	76 22%	319 27%	42 21% *	18 17% *	217 26%	96 31% N	396 26%	326 26%	338 26%
Don't know	3 *	2 1%	1 *	1 *	- - *	1 *	- *	3 *	1 *	1 *
Refused	- -	- -	- -	- *	- *	- -	- -	- -	- -	- -
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSC1 Importance of factor when taking out sampled loan: Speed of getting the money

Base: All respondents

	Total	(SAMPLE) Size of loan			(SAMPLE) Date of loan			Reason for loan (General)	
		High (£200+) (T)	Low (Less than £200) (U)	Unknown (V)	A-Recent (W)	B-Mid term (X)	C-Longer ago (Y)	Unexpected INCREASE in expenses/ outgoings (Z)	Unexpected DECREASE in income (a)
Unweighted Base	1560	710	781	69	547	735	278	785	296
Base	1560	760	720	80	467	755	338	817	303
Extremely important	605 39%	295 39%	280 39%	30 37% *	175 38%	298 40%	131 39%	305 37%	129 43%
Very important	546 35%	271 36%	248 34%	27 34% *	163 35%	274 36%	109 32%	297 36%	105 34%
Fairly important	352 23%	171 22%	162 22%	19 24% *	113 24%	156 21%	84 25%	192 24%	66 22%
Not important	53 3%	23 3%	28 4%	2 3% *	14 3%	25 3%	14 4%	20 2%	3 1%
IMPORTANT	1151 74%	566 75%	528 73%	57 72% *	339 73%	573 76%	240 71%	602 74%	234 77%
NOT IMPORTANT	405 26%	194 25%	190 26%	22 27%	126 27%	181 24%	98 29%	212 26%	69 23%
Don't know	3 *	-	3 *	1 1% *	1 *	1 *	1 *	2 *	1 *
Refused	- -	- -	- -	- *	- -	- -	- -	- -	- -
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (*), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (*), Small Base: 100 (*) Continuity correction applied									

QPDSC1 Importance of factor when taking out sampled loan: Speed of getting the money

Base: All respondents

	Total	Use of loan				Whether repayment date has passed	
		Living expenses (b)	Car/ vehicle (c)	Rent or mortgage (d)	Other (e)	Yes (f)	No (g)
Unweighted Base	1560	827	152	63	546	1092	449
Base	1560	830	149	57	551	1131	411
Extremely important	605 39%	337 41%	53 36%	19 34% *	202 37%	447 40%	154 38%
Very important	546 35%	297 36%	59 40%	19 33% *	185 34%	390 34%	149 36%
Fairly important	352 23%	175 21%	33 22%	15 27% *	133 24%	249 22%	100 24%
Not important	53 3%	19 2%	3 2%	3 6% *	29 5% b	42 4%	7 2%
IMPORTANT	1151 74%	635 76%	112 76%	38 67% *	387 70%	837 74%	303 74%
NOT IMPORTANT	405 26%	194 23%	36 24%	19 33% *	162 29%	291 26%	107 26%
Don't know	3 *	1 *	- *	- *	2 *	3 *	- *
Refused	- -	- -	- -	- *	- -	- -	- -

Overlap formulae used
 - Column Means:
 Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g
 Minimum Base: 30 (*), Small Base: 100 (*)
 - Column Proportions:
 Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g
 Minimum Base: 30 (*), Small Base: 100 (*)
 Continuity correction applied

QPDSC1 Importance of factor when taking out sampled loan: Speed of getting the money

Base: All respondents

	Total	Whether paid back loan in full		Action taken when not paid back on repayment date			Whether shopped around for sampled loan		Whether ever shopped around for loan	
		Yes (A)	No (B)	Rollover (C)	Repayment plan (D)	Defaulted (E)	Yes (F)	No (G)	Yes (H)	No (I)
Unweighted Base	1560	882	191	93	85	64	363	1191	545	1012
Base	1560	896	207	92	82	80	421	1131	621	937
Extremely important	605 39%	348 39%	92 45%	34 37% *	33 40% *	37 46% *	187 44% G	414 37%	259 42%	344 37%
Very important	546 35%	304 34%	69 33%	35 38% *	33 41% *	24 30% *	148 35%	395 35%	228 37%	318 34%
Fairly important	352 23%	205 23%	42 20%	21 23% *	14 17% *	18 23% *	79 19%	274 24%	121 20%	232 25%
Not important	53 3%	36 4%	4 2%	1 1% *	1 2% *	1 1% *	8 2%	45 4%	13 2%	40 4%
IMPORTANT	1151 74%	652 73%	161 78%	69 75% *	66 81% *	61 76% *	335 79% G	809 72%	487 78% I	662 71%
NOT IMPORTANT	405 26%	242 27%	46 22%	22 25% *	16 19% *	19 24% *	86 21%	318 26% F	134 22%	272 29% H
Don't know	3 *	3 *	- -	- *	- *	- *	- -	3 *	- -	3 *
Refused	- -	- -	- -	- *	- *	- *	- -	- -	- -	- -
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSC1 Importance of factor when taking out sampled loan: Speed of getting the money

Base: All respondents

	Total	How well understood repayment amount			Confidence in repaying loan			Ease of getting money to pay back loan		
		Very well (J)	Very/ Fairly well (K)	Not very/ Not at all well (L)	Very confident (M)	Very/ Fairly confident (N)	Not very/Not at all confident (O)	Easier than expected (P)	Same as expected (Q)	More difficult than expected (R)
Unweighted Base	1560	1236	1478	80	1280	1499	57	287	627	169
Base	1560	1224	1474	84	1244	1485	65	289	633	198
Extremely important	605 39%	471 38%	567 38%	38 45% *	477 38%	570 38%	35 53% *	110 38%	248 39%	86 43%
Very important	546 35%	433 35%	517 35%	29 34% *	428 34%	516 35%	21 33% *	108 37%	212 33%	68 34%
Fairly important	352 23%	282 23%	343 23%	9 11% *	295 24%	343 23%	8 12% *	56 19%	149 24%	39 20%
Not important	53 3%	36 3%	44 3%	9 11% JK*	41 3%	52 3%	1 2% *	15 5%	22 3%	5 3%
IMPORTANT	1151 74%	903 74%	1085 74%	66 78% *	905 73%	1087 73%	56 86% *	218 76%	460 73%	153 77%
NOT IMPORTANT	405 26%	318 26%	387 26%	18 22% *	336 27%	395 27%	9 14% *	71 24%	171 27%	44 22%
Don't know	3 *	3 *	3 *	- *	3 *	3 *	- *	- *	2 *	1 *
Refused	- -	- -	- -	- *	- -	- -	- *	- -	- -	- -
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSC1 Importance of factor when taking out sampled loan: Speed of getting the money

Base: All respondents

	Total	Confidence and ease of repayment			Type of loan compared			Aware of any high street lenders		Aware of any online lenders	
		Very confident and found easy (S)	Very confident and found same (T)	Very confident and found difficult (U)	Online only (V)	Retail only (W)	Online and Retail (X)	Yes (Y)	No (Z)	Yes (a)	No (b)
Unweighted Base	1560	239	532	96	367	39	128	1296	264	1508	52
Base	1560	234	528	112	452	27	133	1268	292	1524	36
Extremely important	605 39%	91 39%	205 39%	44 39% *	190 42%	9 33% *	58 43% *	496 39%	109 37%	591 39%	14 40% *
Very important	546 35%	85 37%	173 33%	36 32% *	164 36%	11 42% *	48 36% *	445 35%	101 35%	534 35%	12 34% *
Fairly important	352 23%	46 20%	129 25%	26 23% *	91 20%	6 23% *	23 17% *	280 22%	72 25%	347 23%	6 16% *
Not important	53 3%	12 5%	18 3%	5 4% *	7 2%	1 2% *	5 4% *	45 4%	8 3%	49 3%	4 10% *
IMPORTANT	1151 74%	176 75%	378 72%	80 72% *	354 78%	20 75% *	106 79% *	941 74%	210 72%	1125 74%	27 74% *
NOT IMPORTANT	405 26%	58 25%	147 28%	31 28% *	98 22%	7 25% *	27 21% *	326 26%	79 27%	396 26%	9 26% *
Don't know	3 *	- *	2 *	1 1% *	- *	- *	- *	1 *	2 1%	3 *	- *
Refused	- *	- *	- *	- *	- *	- *	- *	- *	- *	- *	- *
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSC1 Importance of factor when taking out sampled loan: Speed of getting the money

Base: All respondents

	Total	Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		More confident (c)	Less confident (d)	No change (e)	New (f)	Repeat (g)	New (h)	Repeat (i)
Unweighted Base	1560	1	8	99	531	1010	849	692
Base	1560	1	5	88	446	1100	877	669
Extremely important	605 39%	- **	2 35%	39 44%	165 37%	436 40%	347 40%	254 38%
Very important	546 35%	1 100%	1 24%	27 30%	152 34%	388 35%	306 35%	235 35%
Fairly important	352 23%	- **	2 33%	21 24%	113 25%	236 21%	192 22%	157 23%
Not important	53 3%	- **	- 8%	1 2%	16 4%	37 3%	31 4%	22 3%
IMPORTANT	1151 74%	1 100%	3 59%	66 74%	317 71%	824 75%	652 74%	489 73%
NOT IMPORTANT	405 26%	- **	2 41%	22 25%	128 29%	273 25%	223 25%	179 27%
Don't know	3 *	- **	- **	- *	- *	3 *	2 *	2 *
Refused	- -	- **	- **	- -	- -	- -	- -	- -
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSC1 Importance of factor when taking out sampled loan: The amount you could take out

Base: All respondents

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	1560	860	623	334	742	406	975	203	124	166
Base	1560	870	609	313	754	429	1010	205	108	143
Extremely important	298 19%	147 17%	133 22%	52 17%	140 19%	96 22%	181 18%	41 20%	25 23% *	31 21%
Very important	485 31%	270 31%	190 31%	82 26%	233 31%	145 34%	308 30%	61 30%	36 34% *	49 34%
Fairly important	559 36%	306 35%	221 36%	127 41%	267 35%	141 33%	366 36%	76 37%	36 34% *	46 32%
Not important	208 13%	142 16% B	60 10%	46 15%	112 15%	44 10%	150 15%	25 12%	9 8% *	16 11%
IMPORTANT	782 50%	417 48%	323 53%	134 43%	374 50%	241 56% C	489 48%	102 50%	61 57% *	79 55%
NOT IMPORTANT	767 49%	448 51%	281 46%	174 55% E	379 50%	185 43%	516 51%	101 49%	45 42% *	63 44%
Don't know	10 1%	6 1%	5 1%	5 2%	2 *	3 1%	6 1%	2 1%	1 1% *	1 1%
Refused	- -	- -	- -	- -	- -	- -	- -	- -	- *	- -
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSC1 Importance of factor when taking out sampled loan: The amount you could take out

Base: All respondents

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	1560	451	796	366	430	174	1212	47	127	78
Base	1560	494	783	369	415	144	1222	43	120	77
Extremely important	298 19%	97 20%	146 19%	57 15%	89 21%	28 20%	224 18%	11 26%	22 18%	19 24%
Very important	485 31%	180 36% KLM	214 27%	112 30%	102 25%	48 33%	362 30%	17 40%	46 38%	26 34%
Fairly important	559 36%	159 32%	297 38%	134 36%	163 39%	47 33%	454 37%	9 21%	36 30%	26 34%
Not important	208 13%	57 12%	120 15%	61 17%	59 14%	19 13%	174 14%	6 14%	14 12%	6 8%
IMPORTANT	782 50%	277 56% KLM	359 46%	169 46%	191 46%	76 53%	586 48%	28 66%	68 56%	45 59%
NOT IMPORTANT	767 49%	216 44%	418 53% J	196 53% J	222 54% J	66 46%	628 51%	15 34%	51 42%	32 41%
Don't know	10 1%	2 *	6 1%	5 1%	2 *	1 1%	8 1%	- *	2 1%	- *
Refused	- -	- -	- -	- -	- -	- -	- -	- *	- *	- *
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDSC1 Importance of factor when taking out sampled loan: The amount you could take out

Base: All respondents

	Total	Accommodation					Number of people in hhld		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	1560	276	954	536	418	209	292	371	796
Base	1560	309	911	539	372	220	273	361	825
Extremely important	298 19%	67 22%	176 19%	104 19%	72 19%	27 12%	61 22%	64 18%	152 18%
Very important	485 31%	103 33%	293 32%	169 31%	124 33%	52 23%	89 33%	111 31%	248 30%
Fairly important	559 36%	106 34%	317 35%	187 35%	130 35%	91 41%	89 33%	144 40%	289 35%
Not important	208 13%	33 11%	119 13%	77 14%	43 11%	46 21%	32 12%	37 10%	132 16%
IMPORTANT	782 50%	169 55%	469 51%	273 51%	196 53%	79 36%	150 55%	175 49%	400 48%
NOT IMPORTANT	767 49%	140 45%	437 48%	264 49%	173 46%	137 62%	121 44%	181 50%	421 51%
Don't know	10 1%	-	6 1%	2 *	3 1%	4 2%	2 1%	5 1%	4 *
Refused	-	-	-	-	-	-	-	-	-
Overlap formulae used	-	-	-	-	-	-	-	-	-
- Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied									

QPDSC1 Importance of factor when taking out sampled loan: The amount you could take out

Base: All respondents

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	1560	893	293	184	91	568	50	129	378	474	1081	352
Base	1560	887	290	196	89	575	36	109	372	538	1089	336
Extremely important	298 19%	167 19%	57 19%	43 22%	12 14%	111 19%	7 20%	27 25%	73 20%	100 19%	191 18%	83 25%
Very important	485 31%	263 30%	103 36%	50 26%	33 38%	187 33%	11 30%	24 22%	115 31%	173 32%	340 31%	94 28%
Fairly important	559 36%	333 38%	92 32%	73 38%	25 28%	190 33%	13 37%	45 42%	130 35%	187 35%	399 37%	114 34%
Not important	208 13%	118 13%	36 12%	29 15%	18 20%	82 14%	4 12%	13 11%	52 14%	75 14%	152 14%	43 13%
IMPORTANT	782 50%	429 48%	160 55%	93 47%	45 51%	298 52%	18 50%	51 46%	188 51%	273 51%	531 49%	177 53%
NOT IMPORTANT	767 49%	451 51%	128 44%	102 52%	43 48%	272 47%	17 49%	58 53%	182 49%	262 49%	551 51%	157 47%
Don't know	10 1%	6 1%	2 1%	1 *	1 1%	4 1%	- 1%	- *	2 *	3 1%	8 1%	2 1%
Refused	- -	- -	- -	- -	- *	- -	- *	- *	- -	- -	- -	- -
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSC1 Importance of factor when taking out sampled loan: The amount you could take out

Base: All respondents

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	1560	387	178	907	944	277	246	1061	499	55	568	536
Base	1560	309	186	986	812	297	363	1230	330	143	557	553
Extremely important	298 19%	61 20%	29 16%	191 19%	148 18%	60 20%	72 20%	246 20%	52 16%	41 28% *	109 20%	124 22%
Very important	485 31%	99 32%	57 31%	303 31%	241 30%	86 29%	131 36%	364 30%	121 37% r	44 31% *	177 32%	191 35%
Fairly important	559 36%	95 31%	73 39%	369 37%	302 37%	111 37%	124 34%	443 36%	116 35%	45 32% *	200 36%	164 30%
Not important	208 13%	52 17%	26 14%	118 12%	116 14%	36 12%	36 10%	169 14%	39 12%	8 6% *	69 12%	70 13%
IMPORTANT	782 50%	160 52%	86 46%	493 50%	389 48%	146 49%	203 56%	610 50%	173 52%	85 59% *	286 51%	315 57%
NOT IMPORTANT	767 49%	147 48%	99 53%	487 49%	418 51%	147 49%	160 44%	612 50%	155 47%	54 38% *	268 48%	233 42%
Don't know	10 1%	2 1%	1 1%	6 1%	5 1%	5 2%	-	8 1%	3 1%	4 3% *	2 *	5 1%
Refused	- -	- -	- -	- -	- -	- -	- -	- -	- -	- *	- -	- -
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSC1 Importance of factor when taking out sampled loan: The amount you could take out

Base: All respondents

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	1560	927	373	162
Base	1560	1038	253	176
Extremely important	298 19%	200 19%	38 15%	37 21% *
Very important	485 31%	310 30%	93 37% w	56 32% *
Fairly important	559 36%	386 37%	88 35%	58 33% *
Not important	208 13%	134 13%	32 13%	25 14% *
IMPORTANT	782 50%	510 49%	131 52%	93 53% *
NOT IMPORTANT	767 49%	521 50%	120 47%	83 47% *
Don't know	10 1%	8 1%	2 1%	- - *
Refused	- -	- -	- -	- - *
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QPDSC1 Importance of factor when taking out sampled loan: The amount you could take out

Base: All respondents

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	1560	1008	423	31	281	106	646	267	162
Base	1560	1150	286	31	234	75	804	178	176
Extremely important	298 19%	221 19%	45 16%	10 31% **	51 22%	10 13% *	149 19%	28 16%	37 21% *
Very important	485 31%	347 30%	102 36%	10 32% **	71 30%	28 37% *	239 30%	66 37%	56 32% *
Fairly important	559 36%	430 37%	98 34%	4 14% **	68 29%	27 37% *	319 40%	60 34%	58 33%
Not important	208 13%	145 13%	39 14%	7 24% **	43 18%	9 12% *	92 11%	23 13%	25 14% *
IMPORTANT	782 50%	567 49%	148 52%	19 62% **	122 52%	37 50% *	388 48%	94 53%	93 53% *
NOT IMPORTANT	767 49%	575 50%	137 48%	12 38% **	110 47%	37 49% *	410 51%	83 47%	83 47% *
Don't know	10 1%	8 1%	2 1%	- - **	1 1%	1 2% *	6 1%	1 1%	- - *
Refused	- -	- -	- -	- - **	- -	- - *	- -	- -	- - *
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSC1 Importance of factor when taking out sampled loan: The amount you could take out

Base: All respondents

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	1560	356	707	488	126	803	1287	190	489	475	646
Base	1560	286	649	619	138	737	1244	229	507	487	606
Extremely important	298 19%	59 20%	122 19%	117 19%	30 21% *	153 21%	239 19%	39 17%	92 18%	95 19%	119 20%
Very important	485 31%	86 30%	186 29%	211 34%	48 35% *	251 34%	396 32%	60 26%	157 31%	146 30%	191 32%
Fairly important	559 36%	91 32%	253 39%	214 35%	42 31% *	231 31%	434 35% M	93 41%	186 37%	175 36%	206 34%
Not important	208 13%	48 17%	85 13%	72 12%	18 13% *	98 13%	166 13%	36 16%	70 14%	68 14%	85 14%
IMPORTANT	782 50%	145 51%	308 47%	328 53%	78 56% *	405 55% NO	635 51%	99 43%	249 49%	240 49%	311 51%
NOT IMPORTANT	767 49%	139 49%	338 52%	286 46%	60 43% *	329 45%	600 48% M	129 56% M	256 50%	243 50%	291 48%
Don't know	10 1%	2 1%	3 *	5 1%	1 1% *	4 1%	9 1%	1 *	2 *	4 1%	4 1%
Refused	- -	- -	- -	- -	- *	- -	- -	- -	- -	- -	- -
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSC1 Importance of factor when taking out sampled loan: The amount you could take out

Base: All respondents

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	1560	723	794	440	117	394	92	69	32	88	192	794
Base	1560	745	769	479	119	386	92	68	32	74	194	769
Extremely important	298 19%	142 19%	145 19%	89 19%	23 19%	85 22%	15 16%	16 24%	3 10%	21 28%	40 21%	145 19%
Very important	485 31%	240 32%	233 30%	159 33%	41 34%	120 31%	30 32%	31 45%	15 46%	23 31%	55 28%	233 30%
Fairly important	559 36%	277 37%	268 35%	177 37%	44 37%	139 36%	39 42%	15 23%	11 36%	21 28%	77 40%	268 35%
Not important	208 13%	81 11%	120 16% S	49 10%	11 10%	41 11%	7 8%	6 9%	3 9%	9 13%	22 12%	120 16% U
IMPORTANT	782 50%	382 51%	378 49%	248 52%	63 53%	204 53%	44 48%	47 69%	18 55%	44 59%	95 49%	378 49%
NOT IMPORTANT	767 49%	357 48%	387 50%	226 47%	56 47%	180 47% Y	46 50%	21 31%	14 45%	30 41%	99 51% Y	387 50% Y
Don't know	10 1%	6 1%	4 1%	5 1%	- *	2 1%	2 2%	- *	- **	- *	- *	4 1%
Refused	- -	- -	- -	- -	- *	- -	- *	- *	- **	- *	- -	- -
Overlap formulae used												
- Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

Competition Commission - Payday Lending Survey - 120248

QPDSC1 Importance of factor when taking out sampled loan: The amount you could take out

Base: All respondents

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	1560	962	598	388	1108	1456	58
Base	1560	958	602	425	1066	1456	53
Extremely important	298 19%	171 18%	126 21%	79 18%	197 18%	276 19%	8 14% *
Very important	485 31%	278 29%	207 34%	136 32%	331 31%	449 31%	21 39% *
Fairly important	559 36%	367 38% e	192 32%	153 36%	384 36%	525 36%	19 35% *
Not important	208 13%	133 14%	75 12%	57 13%	144 13%	197 14%	6 11% *
IMPORTANT	782 50%	449 47%	333 56% d	214 50%	528 50%	725 50%	29 54% *
NOT IMPORTANT	767 49%	500 52% e	267 44%	210 49%	528 50%	721 50%	24 45% *
Don't know	10 1%	8 1%	2 *	1 *	10 1%	10 1%	- 1% *
Refused	- -	- -	- -	- -	- -	- -	- *
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDSC1 Importance of factor when taking out sampled loan: The amount you could take out

Base: All respondents

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	1560	769	726	523	472	154	138	405	379	661
Base	1560	711	777	564	522	160	142	418	395	630
Extremely important	298 19%	117 16%	164 21%	123 22%	109 21%	39 25%	34 24%	76 18%	56 14%	144 23% q
Very important	485 31%	206 29%	256 33%	181 32%	183 35%	44 28%	39 28%	142 34%	116 29%	188 30%
Fairly important	559 36%	277 39% lm	256 33%	178 32%	166 32%	54 34%	41 29%	154 37%	159 40% r	203 32%
Not important	208 13%	107 15%	96 12%	77 14%	63 12%	22 13%	27 19%	46 11%	59 15%	91 14%
IMPORTANT	782 50%	323 45%	420 54% j	304 54% j	291 56% j	84 52% *	73 51% *	218 52%	172 43%	332 53% q
NOT IMPORTANT	767 49%	385 54% klm	351 45%	256 45%	230 44%	76 47%	68 48% *	200 48%	218 55% r	294 47%
Don't know	10 1%	4 1%	5 1%	4 1%	1 *	- *	1 1% *	1 *	5 1%	4 1%
Refused	- -	- -	- -	- -	- -	- *	- *	- -	- -	- -
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

Competition Commission - Payday Lending Survey - 120248

QPDSC1 Importance of factor when taking out sampled loan: The amount you could take out

Base: All respondents

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	1560	148	453	87	200	156	233	186
Base	1560	156	480	72	203	151	214	193
Extremely important	298 19%	25 16% *	91 19%	51 70% stvwxy*	44 22% y	21 14%	34 16%	20 11%
Very important	485 31%	49 32% *	161 34%	22 30% *	59 29%	57 38%	63 29%	66 34%
Fairly important	559 36%	61 39% u*	172 36% u	- * *	67 33% u	56 37% u	84 39% u	72 37% u
Not important	208 13%	21 13% u*	54 11% u	- * *	30 15% u	16 10% u	30 14% u	34 18% u
IMPORTANT	782 50%	74 48% *	252 53%	72 100% stvwxy*	103 51%	79 52%	97 46%	86 45%
NOT IMPORTANT	767 49%	82 52% u*	226 47% u	- * *	98 48% u	72 48% u	113 53% u	106 55% u
Don't know	10 1%	- * *	2 * *	- * *	3 1%	- *	3 1%	- *
Refused	- -	- *	- -	- *	- -	- -	- -	- -
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSC1 Importance of factor when taking out sampled loan: The amount you could take out

Base: All respondents

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	1560	540	919	735	690	1281	205	919	550	1096	370
Base	1560	503	963	716	706	1280	204	900	564	1081	383
Extremely important	298 19%	115 23% B	164 17%	148 21%	126 18%	235 18%	46 23%	167 19%	107 19%	198 18%	78 20%
Very important	485 31%	174 35%	280 29%	237 33%	200 28%	386 30%	73 36%	274 30%	178 32%	317 29%	133 35%
Fairly important	559 36%	154 31%	373 39% A	242 34%	277 39%	466 36%	66 32%	337 37%	194 34%	412 38% J	118 31%
Not important	208 13%	59 12%	139 14%	87 12%	97 14%	185 14%	17 8%	118 13%	79 14%	146 14%	53 14%
IMPORTANT	782 50%	289 57% B	444 46%	385 54% D	326 46%	621 48%	119 59% E	441 49%	286 51%	515 48%	211 55%
NOT IMPORTANT	767 49%	213 42%	512 53% A	329 46%	374 53% C	651 51% F	83 41%	455 51%	273 48%	559 52%	171 45%
Don't know	10 1%	2 *	7 1%	2 *	6 1%	8 1%	1 *	3 *	5 1%	8 1%	- *
Refused	-	-	-	-	-	-	-	-	-	-	-
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSC1 Importance of factor when taking out sampled loan: The amount you could take out

Base: All respondents

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	1560	288	1246	138	95	818	387	1508	1296	1261
Base	1560	351	1182	199	107	827	309	1524	1268	1306
Extremely important	298 19%	74 21%	215 18%	47 24%	25 23%	139 17%	61 20%	291 19%	246 19%	255 19%
Very important	485 31%	112 32%	368 31%	76 38%	33 31%	245 30%	99 32%	466 31%	406 32% S	398 30%
Fairly important	559 36%	113 32%	436 37%	58 29%	39 36%	332 40% P	95 31%	552 36%	444 35%	471 36%
Not important	208 13%	49 14%	155 13%	15 7%	9 8%	108 13%	52 17% M	205 13%	163 13%	174 13%
IMPORTANT	782 50%	186 53%	583 49%	122 62% O*	58 54%	384 46%	160 52%	756 50%	652 51% Q	653 50%
NOT IMPORTANT	767 49%	162 46%	591 50%	73 37%	48 45%	440 53% M	147 48%	757 50% R	608 48%	646 49% R
Don't know	10 1%	3 1%	8 1%	3 2%	1 1%	3 *	2 1%	10 1%	8 1%	8 1%
Refused	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-

Overlap formulae used
 - Column Means:
 Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g
 Minimum Base: 30 (**), Small Base: 100 (*)
 - Column Proportions:
 Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g
 Minimum Base: 30 (**), Small Base: 100 (*)
 Continuity correction applied

QPDSC1 Importance of factor when taking out sampled loan: The amount you could take out

Base: All respondents

	Total	(SAMPLE) Size of loan			(SAMPLE) Date of loan			Reason for loan (General)	
		High (£200+) (T)	Low (Less than £200) (U)	Unknown (V)	A-Recent (W)	B-Mid term (X)	C-Longer ago (Y)	Unexpected INCREASE in expenses/ outgoings (Z)	Unexpected DECREASE in income (a)
Unweighted Base	1560	710	781	69	547	735	278	785	296
Base	1560	760	720	80	467	755	338	817	303
Extremely important	298 19%	152 20%	127 18%	18 23% *	96 21%	131 17%	70 21%	162 20%	69 23%
Very important	485 31%	257 34%	204 28%	24 30% *	138 30%	244 32%	102 30%	231 28%	107 35%
Fairly important	559 36%	259 34%	266 37%	34 42% *	158 34%	291 38%	111 33%	322 39% a	89 29%
Not important	208 13%	89 12%	115 16% V	4 5% *	72 15%	83 11%	53 16%	99 12%	37 12%
IMPORTANT	782 50%	409 54% U	331 46%	42 53% *	235 50%	375 50%	173 51%	394 48%	176 58% Z
NOT IMPORTANT	767 49%	348 46%	382 53% T	38 47% *	230 49%	373 49%	164 48%	420 51% a	126 42%
Don't know	10 1%	3 *	7 1%	- - *	2 *	6 1%	2 1%	2 *	1 *
Refused	- -	- -	- -	- - *	- -	- -	- -	- -	- -
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (*), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (*), Small Base: 100 (*) Continuity correction applied									

QPDSC1 Importance of factor when taking out sampled loan: The amount you could take out

Base: All respondents

	Total	Use of loan				Whether repayment date has passed	
		Living expenses (b)	Car/ vehicle (c)	Rent or mortgage (d)	Other (e)	Yes (f)	No (g)
Unweighted Base	1560	827	152	63	546	1092	449
Base	1560	830	149	57	551	1131	411
Extremely important	298 19%	165 20%	20 14%	11 19% *	107 19%	209 18%	86 21%
Very important	485 31%	265 32%	52 35%	22 39% *	158 29%	351 31%	130 32%
Fairly important	559 36%	298 36%	59 40%	15 26% *	194 35%	414 37%	137 33%
Not important	208 13%	102 12%	16 11%	8 14% *	83 15%	149 13%	56 14%
IMPORTANT	782 50%	430 52%	73 49%	33 58% *	265 48%	560 50%	217 53%
NOT IMPORTANT	767 49%	400 48%	75 51%	23 40% *	277 50%	563 50%	192 47%
Don't know	10 1%	- *	1 1%	1 1% *	8 2% b	7 1%	2 *
Refused	- -	- -	- -	- *	- -	- -	- -
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (*), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (*), Small Base: 100 (*) Continuity correction applied							

QPDSC1 Importance of factor when taking out sampled loan: The amount you could take out

Base: All respondents

	Total	Whether paid back loan in full		Action taken when not paid back on repayment date			Whether shopped around for sampled loan		Whether ever shopped around for loan	
		Yes (A)	No (B)	Rollover (C)	Repayment plan (D)	Defaulted (E)	Yes (F)	No (G)	Yes (H)	No (I)
Unweighted Base	1560	882	191	93	85	64	363	1191	545	1012
Base	1560	896	207	92	82	80	421	1131	621	937
Extremely important	298 19%	178 20%	31 15%	15 16% *	15 18% *	14 17% *	98 23%	200 18%	145 23% I	153 16%
Very important	485 31%	257 29%	83 40% A	41 44% *	35 42% *	33 41% *	134 32%	347 31%	207 33%	278 30%
Fairly important	559 36%	336 37%	69 33%	29 31% *	25 31% *	25 31% *	150 36%	405 36%	217 35%	341 36%
Not important	208 13%	120 13%	22 11%	7 8% *	7 8% *	8 10% *	38 9%	170 15% F	51 8%	158 17% H
IMPORTANT	782 50%	435 49%	114 55%	55 60% *	49 60% *	46 58% *	232 55%	547 48%	351 57% I	431 46%
NOT IMPORTANT	767 49%	456 51%	91 44%	36 39% *	32 39% *	33 41% *	188 45%	575 51%	268 43%	498 53% H
Don't know	10 1%	6 1%	2 1%	1 1% *	1 1% *	1 1% *	2 *	8 1%	2 *	8 1%
Refused	-	-	-	-	-	-	-	-	-	-
	-	-	-	*	*	*	-	-	-	-
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSC1 Importance of factor when taking out sampled loan: The amount you could take out

Base: All respondents

	Total	How well understood repayment amount			Confidence in repaying loan			Ease of getting money to pay back loan		
		Very well (J)	Very/ Fairly well (K)	Not very/ Not at all well (L)	Very confident (M)	Very/ Fairly confident (N)	Not very/Not at all confident (O)	Easier than expected (P)	Same as expected (Q)	More difficult than expected (R)
Unweighted Base	1560	1236	1478	80	1280	1499	57	287	627	169
Base	1560	1224	1474	84	1244	1485	65	289	633	198
Extremely important	298 19%	230 19%	274 19%	23 27% *	239 19%	288 19%	9 14% *	50 17%	120 19%	35 18%
Very important	485 31%	384 31%	466 32%	19 22% *	363 29%	446 30%	37 58% MN*	91 32%	181 29%	77 39%
Fairly important	559 36%	431 35%	535 36%	24 28% *	453 36% O	542 37% O	12 18% *	105 36%	237 37%	68 34%
Not important	208 13%	175 14% K	194 13%	14 16% *	180 14% N	198 13%	6 10% *	42 14%	89 14%	17 8%
IMPORTANT	782 50%	614 50%	741 50%	41 49% *	602 48%	735 49%	47 72% MN*	142 49%	302 48%	113 57%
NOT IMPORTANT	767 49%	606 50%	729 49%	38 45% *	633 51% O	740 50% O	18 28% *	146 51%	325 51%	85 43%
Don't know	10 1%	4 *	5 *	5 6% JK*	9 1%	10 1%	- *	1 *	6 1%	1 *
Refused	- -	- -	- -	- *	- -	- -	- *	- -	- -	- -
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSC1 Importance of factor when taking out sampled loan: The amount you could take out

Base: All respondents

	Total	Confidence and ease of repayment			Type of loan compared			Aware of any high street lenders		Aware of any online lenders	
		Very confident and found easy (S)	Very confident and found same (T)	Very confident and found difficult (U)	Online only (V)	Retail only (W)	Online and Retail (X)	Yes (Y)	No (Z)	Yes (a)	No (b)
Unweighted Base	1560	239	532	96	367	39	128	1296	264	1508	52
Base	1560	234	528	112	452	27	133	1268	292	1524	36
Extremely important	298 19%	45 19%	102 19%	20 18% *	96 21%	5 18% *	40 30% *	246 19%	51 18%	291 19%	7 20% *
Very important	485 31%	72 31%	150 28%	29 26% *	152 34%	11 40% *	41 31% *	406 32%	79 27%	466 31%	19 53% a*
Fairly important	559 36%	82 35%	193 37%	48 43% *	158 35%	9 32% *	48 36% *	444 35%	115 39%	552 36% b	7 18% *
Not important	208 13%	34 15%	76 14%	14 13% *	44 10%	2 7% *	5 3% *	163 13%	45 15%	205 13%	3 9% *
IMPORTANT	782 50%	116 50%	252 48%	48 43% *	249 55%	16 59% *	81 60% *	652 51%	130 45%	756 50%	26 73% a*
NOT IMPORTANT	767 49%	117 50%	270 51%	62 56% *	202 45%	11 39% *	53 40% *	608 48%	160 55%	757 50% b	10 27% *
Don't know	10 1%	1 *	6 1%	1 1% *	1 *	1 2% *	- - *	8 1%	2 1%	10 1%	- - *
Refused	- -	- -	- -	- *	- -	- *	- *	- -	- -	- -	- *
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSC1 Importance of factor when taking out sampled loan: The amount you could take out

Base: All respondents

	Total	Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		More confident (c)	Less confident (d)	No change (e)	New (f)	Repeat (g)	New (h)	Repeat (i)
Unweighted Base	1560	1	8	99	531	1010	849	692
Base	1560	1	5	88	446	1100	877	669
Extremely important	298	-	-	14	88	208	160	135
	19%	**	**	16%	20%	19%	18%	20%
Very important	485	1	2	20	138	343	286	195
	31%	100%	32%	23%	31%	31%	33%	29%
		**	**					
Fairly important	559	-	3	41	151	402	308	245
	36%	-	59%	46%	34%	37%	35%	37%
		**	**					
Not important	208	-	-	13	65	141	116	91
	13%	-	8%	14%	15%	13%	13%	14%
		**	**					
IMPORTANT	782	1	2	35	225	551	446	330
	50%	100%	32%	39%	51%	50%	51%	49%
		**	**					
NOT IMPORTANT	767	-	4	53	216	543	423	336
	49%	-	68%	60%	49%	49%	48%	50%
		**	**					
Don't know	10	-	-	-	4	7	8	3
	1%	-	-	*	1%	1%	1%	*
		**	**					
Refused	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
		**	**					
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSC1 Importance of factor when taking out sampled loan: The total cost of the loan

Base: All respondents

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	1560	860	623	334	742	406	975	203	124	166
Base	1560	870	609	313	754	429	1010	205	108	143
Extremely important	370 24%	177 20%	171 28% A	59 19%	182 24%	115 27%	237 23%	46 23%	20 19% *	40 28%
Very important	490 31%	264 30%	206 34%	93 30%	252 33%	122 29%	310 31%	81 39%	32 30% *	45 32%
Fairly important	470 30%	269 31%	169 28%	117 37% D	210 28%	123 29%	301 30%	64 31%	34 31%	38 26%
Not important	213 14%	150 17% B	57 9%	42 13%	105 14%	59 14%	153 15% G	14 7%	20 19% G*	16 11%
IMPORTANT	859 55%	441 51%	376 62% A	152 48%	434 58% C	238 55%	547 54%	127 62%	52 48% *	85 59%
NOT IMPORTANT	683 44%	418 48% B	226 37%	159 51% D	315 42%	182 42%	454 45%	78 38%	54 50%	53 37%
Don't know	18 1%	11 1%	6 1%	3 1%	6 1%	9 2%	9 1%	- *	2 1% *	5 4%
Refused	- -	- -	- -	- -	- -	- -	- -	- -	- *	- -
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSC1 Importance of factor when taking out sampled loan: The total cost of the loan

Base: All respondents

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	1560	451	796	366	430	174	1212	47	127	78
Base	1560	494	783	369	415	144	1222	43	120	77
Extremely important	370 24%	129 26%	171 22%	80 22%	91 22%	25 18%	254 21%	12 28% *	44 37% O*	30 39% O*
Very important	490 31%	163 33%	243 31%	109 30%	134 32%	49 34%	383 31%	15 34% *	40 33% *	27 35% *
Fairly important	470 30%	139 28%	243 31%	118 32%	125 30%	42 29%	393 32% PQ	5 12% *	20 17% *	18 23% *
Not important	213 14%	58 12%	118 15%	59 16%	60 14%	26 18%	182 15% R	11 25% R*	11 9% *	1 2% *
IMPORTANT	859 55%	292 59%	414 53%	189 51%	225 54%	74 51%	637 52%	27 61% *	84 70% O*	57 74% O*
NOT IMPORTANT	683 44%	197 40%	362 46%	176 48%	185 45%	68 47%	575 47% QR	16 37% *	31 26% *	19 24% *
Don't know	18 1%	5 1%	8 1%	3 1%	5 1%	2 2%	11 1%	1 2% *	5 4% *	1 2% *
Refused	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	*	*	*
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSC1 Importance of factor when taking out sampled loan: The total cost of the loan

Base: All respondents

	Total	Accommodation					Number of people in hhld		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	1560	276	954	536	418	209	292	371	796
Base	1560	309	911	539	372	220	273	361	825
Extremely important	370 24%	79 26%	221 24%	126 23%	95 26% W	36 16%	56 21%	76 21%	207 25%
Very important	490 31%	82 27%	313 34%	196 36% S	117 31%	68 31%	86 32%	119 33%	261 32%
Fairly important	470 30%	99 32%	250 27%	147 27%	103 28%	74 34%	76 28%	113 31%	243 29%
Not important	213 14%	45 15%	115 13%	68 13%	47 13%	40 18%	48 17%	47 13%	109 13%
IMPORTANT	859 55%	162 52%	534 59% W	322 60% W	213 57%	104 47%	143 52%	195 54%	468 57%
NOT IMPORTANT	683 44%	144 47%	365 40%	214 40%	150 40%	115 52% TUV	124 46%	160 44%	351 43%
Don't know	18 1%	3 1%	12 1%	3 1%	9 2%	1 1%	6 2%	5 2%	6 1%
Refused	-	-	-	-	-	-	-	-	-
Overlap formulae used	-	-	-	-	-	-	-	-	-
- Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied									

QPDSC1 Importance of factor when taking out sampled loan: The total cost of the loan

Base: All respondents

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	1560	893	293	184	91	568	50	129	378	474	1081	352
Base	1560	887	290	196	89	575	36	109	372	538	1089	336
Extremely important	370 24%	188 21%	77 27%	51 26%	23 26%	152 26%	9 24%	24 22%	90 24%	132 24%	243 22%	90 27%
Very important	490 31%	286 32%	103 35%	52 27%	26 29%	181 31%	11 32%	42 39%	119 32%	161 30%	355 33%	100 30%
Fairly important	470 30%	266 30%	77 27%	65 33%	26 30%	168 29%	7 20%	27 25%	112 30%	160 30%	338 31%	89 27%
Not important	213 14%	135 15%	32 11%	28 14%	9 11%	69 12%	8 21%	13 12%	45 12%	85 16%	141 13%	53 16%
IMPORTANT	859 55%	474 53%	180 62% a	103 53%	49 56%	332 58%	20 56%	66 60%	209 56%	293 54%	598 55%	190 56%
NOT IMPORTANT	683 44%	401 45%	108 37%	93 47%	36 40%	237 41%	15 41%	40 37%	157 42%	246 46%	479 44%	143 42%
Don't know	18 1%	12 1%	1 *	-	4 4%	5 1%	1 3%	3 3%	5 1%	-	12 1%	4 1%
Refused	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-

Overlap formulae used
 - Column Means:
 Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
 Minimum Base: 30 (**), Small Base: 100 (*)
 - Column Proportions:
 Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
 Minimum Base: 30 (**), Small Base: 100 (*)
 Continuity correction applied

QPDSC1 Importance of factor when taking out sampled loan: The total cost of the loan

Base: All respondents

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	1560	387	178	907	944	277	246	1061	499	55	568	536
Base	1560	309	186	986	812	297	363	1230	330	143	557	553
Extremely important	370 24%	73 24%	48 26%	236 24%	195 24%	75 25%	87 24%	296 24%	74 22%	41 29% *	128 23%	145 26%
Very important	490 31%	97 32%	67 36%	301 31%	258 32%	104 35%	104 29%	389 32%	100 30%	39 27% *	174 31%	186 34%
Fairly important	470 30%	100 32%	45 24%	300 30%	263 32%	75 25%	104 29%	365 30%	105 32%	38 26% *	182 33% v	142 26%
Not important	213 14%	36 12%	25 13%	139 14%	90 11%	42 14%	63 17%	170 14%	42 13%	20 14% *	66 12%	73 13%
IMPORTANT	859 55%	171 55%	115 62%	537 54%	452 56%	178 60%	192 53%	685 56%	174 53%	80 56% *	301 54%	331 60%
NOT IMPORTANT	683 44%	136 44%	70 37%	440 45%	353 43%	117 39%	166 46%	536 44%	147 44%	58 41% *	248 45%	215 39%
Don't know	18 1%	2 1%	2 1%	10 1%	7 1%	2 1%	5 1%	9 1%	9 3% r	5 4% *	7 1%	7 1%
Refused	- -	- -	- -	- -	- -	- -	- -	- -	- -	- *	- -	- -
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSC1 Importance of factor when taking out sampled loan: The total cost of the loan

Base: All respondents

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	1560	927	373	162
Base	1560	1038	253	176
Extremely important	370 24%	255 25%	58 23%	39 22% *
Very important	490 31%	332 32%	73 29%	60 34% *
Fairly important	470 30%	305 29%	79 31%	54 31% *
Not important	213 14%	140 13%	35 14%	23 13% *
IMPORTANT	859 55%	587 57%	132 52%	99 56% *
NOT IMPORTANT	683 44%	445 43%	114 45%	77 44% *
Don't know	18 1%	7 1%	8 3% w	- - *
Refused	- -	- -	- -	- - *
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QPDSC1 Importance of factor when taking out sampled loan: The total cost of the loan

Base: All respondents

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	1560	1008	423	31	281	106	646	267	162
Base	1560	1150	286	31	234	75	804	178	176
Extremely important	370 24%	277 24%	67 23%	8 27% **	58 25%	15 21% *	197 25%	43 24%	39 22% *
Very important	490 31%	369 32%	84 29%	12 40% **	75 32%	22 29% *	256 32%	52 29%	60 34% *
Fairly important	470 30%	340 30%	93 32%	5 17% **	74 32%	26 34% *	230 29%	53 30%	54 31%
Not important	213 14%	157 14%	36 13%	5 16% **	25 11%	10 14% *	115 14%	25 14%	23 13% *
IMPORTANT	859 55%	647 56%	150 52%	21 67% **	133 57%	37 50% *	454 56%	94 53%	99 56% *
NOT IMPORTANT	683 44%	497 43%	129 45%	10 33% **	100 43%	36 48% *	345 43%	78 44%	77 44% *
Don't know	18 1%	7 1%	8 3% A	- - **	1 *	2 2% *	6 1%	6 3% F	- - *
Refused	- -	- -	- -	- - **	- -	- *	- -	- -	- -
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

Competition Commission - Payday Lending Survey - 120248

QPDSC1 Importance of factor when taking out sampled loan: The total cost of the loan

Base: All respondents

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	1560	356	707	488	126	803	1287	190	489	475	646
Base	1560	286	649	619	138	737	1244	229	507	487	606
Extremely important	370 24%	70 24%	159 25%	139 23%	29 21% *	178 24%	289 23%	54 23%	97 19%	130 27% P	148 24%
Very important	490 31%	92 32%	205 32%	192 31%	48 35% *	244 33%	415 33% O	54 24%	161 32%	147 30%	201 33%
Fairly important	470 30%	91 32%	204 31%	173 28%	40 29% *	201 27%	380 31% M	58 26%	164 32%	132 27%	179 30%
Not important	213 14%	32 11%	71 11%	106 17% J	20 15% *	101 14% N	145 12%	60 26% MN	78 15%	76 16%	66 11%
IMPORTANT	859 55%	162 57%	364 56%	332 54%	77 56% *	422 57%	704 57%	108 47%	258 51%	276 57%	349 58% P
NOT IMPORTANT	683 44%	123 43%	276 42%	280 45%	60 43% *	303 41%	524 42%	119 52% M	242 48% R	208 43%	245 41%
Don't know	18 1%	1 *	9 1%	8 1%	1 1% *	12 2%	16 1%	2 1%	7 1%	3 1%	11 2%
Refused	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSC1 Importance of factor when taking out sampled loan: The total cost of the loan

Base: All respondents

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	1560	723	794	440	117	394	92	69	32	88	192	794
Base	1560	745	769	479	119	386	92	68	32	74	194	769
Extremely important	370 24%	177 24%	181 23%	112 23%	28 24%	101 26%	20 22%	21 32%	9 27%	12 16%	53 27%	181 23%
Very important	490 31%	240 32%	238 31%	160 33%	43 36%	117 30%	32 35%	14 21%	11 33%	24 32%	54 28%	238 31%
Fairly important	470 30%	230 31%	224 29%	144 30%	31 26%	116 30%	25 27%	19 29%	7 22%	31 41%	54 28%	224 29%
Not important	213 14%	89 12%	118 15%	58 12%	16 14%	45 12%	13 14%	12 18%	5 16%	5 7%	29 15%	118 15%
IMPORTANT	859 55%	417 56%	419 54%	272 57%	72 60%	217 56%	52 57%	36 53%	19 61%	35 47%	108 55%	419 54%
NOT IMPORTANT	683 44%	319 43%	342 44%	202 42%	47 40%	161 42%	37 41%	31 46%	12 38%	36 48%	83 43%	342 44%
Don't know	18 1%	9 1%	8 1%	5 1%	- *	7 2%	2 2%	1 1%	- **	3 4%	3 2%	8 1%
Refused	- -	- -	- -	- -	- *	- -	- *	- *	- **	- *	- -	- -
Overlap formulae used												
- Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

QPDSC1 Importance of factor when taking out sampled loan: The total cost of the loan

Base: All respondents

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	1560	962	598	388	1108	1456	58
Base	1560	958	602	425	1066	1456	53
Extremely important	370 24%	213 22%	157 26%	97 23%	255 24%	345 24%	11 20% *
Very important	490 31%	275 29%	214 36% d	110 26%	362 34% f	457 31%	21 40% *
Fairly important	470 30%	322 34% e	148 25%	141 33%	307 29%	438 30%	13 24% *
Not important	213 14%	138 14%	75 12%	74 18% g	128 12%	198 14%	8 15% *
IMPORTANT	859 55%	488 51%	371 62% d	206 49%	617 58% f	802 55%	32 61% *
NOT IMPORTANT	683 44%	460 48% e	223 37%	216 51% g	435 41%	637 44%	21 39% *
Don't know	18 1%	10 1%	8 1%	3 1%	14 1%	17 1%	- 1% *
Refused	- -	- -	- -	- -	- -	- -	- *

Overlap formulae used
 - Column Means:
 Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
 Minimum Base: 30 (**), Small Base: 100 (*)
 - Column Proportions:
 Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
 Minimum Base: 30 (**), Small Base: 100 (*)
 Continuity correction applied

QPDSC1 Importance of factor when taking out sampled loan: The total cost of the loan

Base: All respondents

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	1560	769	726	523	472	154	138	405	379	661
Base	1560	711	777	564	522	160	142	418	395	630
Extremely important	370 24%	164 23%	188 24%	125 22%	133 26%	43 27%	40 28%	92 22%	82 21%	167 26%
Very important	490 31%	229 32%	238 31%	158 28%	164 31%	47 29%	37 26%	132 31%	126 32%	197 31%
Fairly important	470 30%	220 31%	226 29%	174 31%	147 28%	41 26%	37 26%	135 32%	119 30%	184 29%
Not important	213 14%	85 12%	121 16%	106 19% jkm	74 14%	28 17%	27 19%	53 13%	62 16%	78 12%
IMPORTANT	859 55%	393 55%	426 55% l	284 50%	298 57% l	90 56%	78 55%	224 54%	209 53%	364 58%
NOT IMPORTANT	683 44%	305 43%	347 45%	280 50% km	221 42%	69 43%	64 45%	187 45%	181 46%	261 41%
Don't know	18 1%	13 2% l	4 1%	1 *	4 1%	1 1%	1 *	7 2%	5 1%	5 1%
Refused	- -	- -	- -	- -	- -	- *	- *	- -	- -	- -
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

Competition Commission - Payday Lending Survey - 120248

QPDSC1 Importance of factor when taking out sampled loan: The total cost of the loan
Base: All respondents

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	1560	148	453	87	200	156	233	186
Base	1560	156	480	72	203	151	214	193
Extremely important	370	31	89	7	137	27	42	29
	24%	20% *	19%	10% *	68% stuwxy	18%	20%	15%
Very important	490	48	143	33	66	64	77	47
	31%	31%	30%	46% ty*	32% ty	42% ty	36%	24%
Fairly important	470	52	154	20	-	45	76	71
	30%	33% v*	32% v	28% v*	- v	30% v	35% v	37% v
Not important	213	25	87	10	-	11	18	43
	14%	16% v*	18% vwx	14% v*	- v	7% v	9% v	22% vwx
IMPORTANT	859	79	232	40	203	91	119	77
	55%	50% *	48% *	56% *	100% stuwxy	60% y	56% y	40% y
NOT IMPORTANT	683	76	241	30	-	56	94	114
	44%	49% v*	50% vw	42% v*	- v	37% v	44% v	59% uvw
Don't know	18	1	6	2	-	4	1	2
	1%	1% *	1%	2% *	- *	3%	* *	1%
Refused	-	-	-	-	-	-	-	-
	-	- *	-	- *	-	-	-	-
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSC1 Importance of factor when taking out sampled loan: The total cost of the loan

Base: All respondents

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	1560	540	919	735	690	1281	205	919	550	1096	370
Base	1560	503	963	716	706	1280	204	900	564	1081	383
Extremely important	370	129	213	159	185	295	51	226	114	247	95
	24%	26%	22%	22%	26%	23%	25%	25%	20%	23%	25%
Very important	490	174	293	238	207	412	59	294	171	364	100
	31%	35%	30%	33%	29%	32%	29%	33%	30%	34%	26%
Fairly important	470	140	299	214	214	385	60	260	181	327	111
	30%	28%	31%	30%	30%	30%	29%	29%	32%	30%	29%
Not important	213	54	149	97	96	175	32	107	94	130	74
	14%	11%	15%	14%	14%	14%	16%	12%	17%	12%	19%
			A						G		I
IMPORTANT	859	303	506	397	391	707	109	521	285	611	195
	55%	60%	53%	55%	55%	55%	54%	58%	51%	57%	51%
		B						H			
NOT IMPORTANT	683	193	448	312	310	560	91	367	275	458	185
	44%	38%	47%	44%	44%	44%	45%	41%	49%	42%	48%
			A						G		
Don't know	18	6	9	7	4	13	3	12	4	12	4
	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%
Refused	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSC1 Importance of factor when taking out sampled loan: The total cost of the loan

Base: All respondents

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	1560	288	1246	138	95	818	387	1508	1296	1261
Base	1560	351	1182	199	107	827	309	1524	1268	1306
Extremely important	370 24%	69 20%	292 25%	47 24%	21 20%	204 25%	73 24%	358 23%	304 24%	308 24%
Very important	490 31%	90 26%	395 33%	56 28%	35 32%	274 33%	97 32%	475 31%	391 31%	398 30%
Fairly important	470 30%	119 34%	341 29%	57 29%	36 34%	236 29%	100 32%	465 31%	388 31%	411 31%
Not important	213 14%	71 20%	140 12%	35 18%	13 12%	108 13%	36 12%	210 14%	167 13%	176 13%
IMPORTANT	859 55%	159 45%	687 58%	103 52%	55 52%	478 58%	171 55%	833 55%	695 55%	706 54%
NOT IMPORTANT	683 44%	190 54%	481 41%	92 46%	49 46%	344 42%	136 44%	675 44%	556 44%	587 45%
Don't know	18 1%	2 1%	14 1%	4 2%	2 2%	5 1%	2 1%	17 1%	17 1%	13 1%
Refused	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSC1 Importance of factor when taking out sampled loan: The total cost of the loan

Base: All respondents

	Total	(SAMPLE) Size of loan			(SAMPLE) Date of loan			Reason for loan (General)	
		High (£200+) (T)	Low (Less than £200) (U)	Unknown (V)	A-Recent (W)	B-Mid term (X)	C-Longer ago (Y)	Unexpected INCREASE in expenses/ outgoings (Z)	Unexpected DECREASE in income (a)
Unweighted Base	1560	710	781	69	547	735	278	785	296
Base	1560	760	720	80	467	755	338	817	303
Extremely important	370 24%	186 25%	168 23%	15 19% *	123 26%	165 22%	82 24%	201 25%	92 30%
Very important	490 31%	238 31%	225 31%	27 34% *	158 34% Y	249 33% Y	83 24%	255 31%	90 30%
Fairly important	470 30%	227 30%	213 30%	30 37% *	140 30%	238 31%	93 27%	241 29%	85 28%
Not important	213 14%	97 13%	108 15%	8 9% *	45 10%	91 12%	77 23% WX	107 13%	32 11%
IMPORTANT	859 55%	424 56%	393 55%	42 52% *	281 60% Y	414 55%	164 49%	456 56%	182 60%
NOT IMPORTANT	683 44%	324 43%	321 45%	37 47% *	184 40%	329 44%	169 50% W	348 43%	117 39%
Don't know	18 1%	12 2%	6 1%	1 1% *	1 *	12 2%	5 1%	13 2%	3 1%
Refused	- -	- -	- -	- *	- -	- -	- -	- -	- -
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied									

QPDSC1 Importance of factor when taking out sampled loan: The total cost of the loan

Base: All respondents

	Total	Use of loan				Whether repayment date has passed	
		Living expenses (b)	Car/ vehicle (c)	Rent or mortgage (d)	Other (e)	Yes (f)	No (g)
Unweighted Base	1560	827	152	63	546	1092	449
Base	1560	830	149	57	551	1131	411
Extremely important	370 24%	204 25%	26 17%	9 16% *	136 25%	263 23%	103 25%
Very important	490 31%	272 33%	57 38% e	20 35% *	146 27%	336 30%	146 36%
Fairly important	470 30%	240 29%	43 29%	17 30% *	176 32%	343 30%	121 30%
Not important	213 14%	102 12%	23 15%	8 15% *	88 16%	176 16% g	37 9%
IMPORTANT	859 55%	476 57%	83 56%	29 51% *	282 51%	599 53%	249 61% f
NOT IMPORTANT	683 44%	342 41%	66 44%	26 45% *	263 48%	518 46% g	158 39%
Don't know	18 1%	11 1%	- *	2 4% *	6 1%	13 1%	4 1%
Refused	- -	- -	- -	- *	- -	- -	- -
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g							
Minimum Base: 30 (*), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g							
Minimum Base: 30 (*), Small Base: 100 (*)							
Continuity correction applied							

QPDSC1 Importance of factor when taking out sampled loan: The total cost of the loan

Base: All respondents

	Total	Whether paid back loan in full		Action taken when not paid back on repayment date			Whether shopped around for sampled loan		Whether ever shopped around for loan	
		Yes (A)	No (B)	Rollover (C)	Repayment plan (D)	Defaulted (E)	Yes (F)	No (G)	Yes (H)	No (I)
Unweighted Base	1560	882	191	93	85	64	363	1191	545	1012
Base	1560	896	207	92	82	80	421	1131	621	937
Extremely important	370 24%	215 24%	39 19%	13 14% *	15 18% *	28 35% C*	116 28%	250 22%	167 27%	202 22%
Very important	490 31%	269 30%	65 31%	35 39% E*	27 33% *	14 17% *	147 35%	342 30%	209 34%	281 30%
Fairly important	470 30%	269 30%	70 34%	28 30% *	27 33% *	25 31% *	115 27%	354 31%	182 29%	288 31%
Not important	213 14%	132 15%	34 16%	16 17% *	13 16% *	14 17% *	39 9%	171 15% F	58 9%	155 17% H
IMPORTANT	859 55%	484 54%	103 50%	48 53% *	42 51% *	42 52% *	263 63% G	592 52%	376 61% I	482 51%
NOT IMPORTANT	683 44%	401 45%	103 50%	44 47% *	40 49% *	38 48% *	153 36%	525 46% F	240 39%	443 47% H
Don't know	18 1%	11 1%	-	- *	- *	- *	4 1%	13 1%	5 1%	13 1%
Refused	-	-	-	- *	- *	- *	-	-	-	-
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSC1 Importance of factor when taking out sampled loan: The total cost of the loan

Base: All respondents

	Total	How well understood repayment amount			Confidence in repaying loan			Ease of getting money to pay back loan		
		Very well (J)	Very/ Fairly well (K)	Not very/ Not at all well (L)	Very confident (M)	Very/ Fairly confident (N)	Not very/Not at all confident (O)	Easier than expected (P)	Same as expected (Q)	More difficult than expected (R)
Unweighted Base	1560	1236	1478	80	1280	1499	57	287	627	169
Base	1560	1224	1474	84	1244	1485	65	289	633	198
Extremely important	370 24%	277 23%	347 24%	22 26% *	301 24%	363 24%	7 10% *	77 27%	148 23%	34 17%
Very important	490 31%	411 34% K	465 32%	24 28% *	399 32%	473 32%	14 22% *	93 32%	184 29%	58 29%
Fairly important	470 30%	366 30%	454 31%	16 19% *	373 30%	450 30%	20 31% *	75 26%	196 31%	68 34%
Not important	213 14%	155 13%	193 13%	20 23% *	157 13%	182 12%	23 35% MN*	41 14%	98 16%	35 18%
IMPORTANT	859 55%	688 56%	813 55%	46 55% *	700 56% O	836 56% O	21 33% *	170 59%	331 52%	92 47%
NOT IMPORTANT	683 44%	522 43%	647 44%	35 42% *	530 43%	632 43%	43 66% MN*	116 40%	294 46%	103 52%
Don't know	18 1%	14 1%	15 1%	3 3% *	15 1%	17 1%	1 1% *	3 1%	7 1%	3 2%
Refused	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-

Overlap formulae used
 - Column Means:
 Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i
 Minimum Base: 30 (**), Small Base: 100 (*)
 - Column Proportions:
 Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i
 Minimum Base: 30 (**), Small Base: 100 (*)
 Continuity correction applied

QPDSC1 Importance of factor when taking out sampled loan: The total cost of the loan

Base: All respondents

	Total	Confidence and ease of repayment			Type of loan compared			Aware of any high street lenders		Aware of any online lenders	
		Very confident and found easy (S)	Very confident and found same (T)	Very confident and found difficult (U)	Online only (V)	Retail only (W)	Online and Retail (X)	Yes (Y)	No (Z)	Yes (a)	No (b)
Unweighted Base	1560	239	532	96	367	39	128	1296	264	1508	52
Base	1560	234	528	112	452	27	133	1268	292	1524	36
Extremely important	370 24%	57 24%	129 24%	21 19% *	109 24%	6 21% *	49 37% V*	304 24%	66 22%	358 23%	12 32% *
Very important	490 31%	82 35%	158 30%	29 26% *	155 34%	11 39% *	41 31% *	391 31%	99 34%	475 31%	15 42% *
Fairly important	470 30%	57 24%	164 31%	38 34% *	137 30%	10 36% *	34 25% *	388 31%	81 28%	465 31%	5 14% *
Not important	213 14%	36 15%	70 13%	20 18% *	47 10%	1 4% *	8 6% *	167 13%	45 16%	210 14%	3 8% *
IMPORTANT	859 55%	139 59%	287 54%	50 45% *	264 58%	16 60% *	90 68% *	695 55%	164 56%	833 55%	27 74% a*
NOT IMPORTANT	683 44%	93 40%	234 44%	59 53% *	184 41%	11 40% *	42 32% *	556 44%	127 43%	675 44% b	8 22% *
Don't know	18 1%	2 1%	7 1%	2 2% *	4 1%	- *	1 1% *	17 1%	1 *	17 1%	2 4% *
Refused	- -	- -	- -	- *	- -	- *	- *	- -	- -	- -	- *
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

QPDSC1 Importance of factor when taking out sampled loan: The total cost of the loan

Base: All respondents

	Total	Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		More confident (c)	Less confident (d)	No change (e)	New (f)	Repeat (g)	New (h)	Repeat (i)
Unweighted Base	1560	1	8	99	531	1010	849	692
Base	1560	1	5	88	446	1100	877	669
Extremely important	370 24%	1 100% **	1 16% **	31 35%	117 26%	252 23%	210 24%	159 24%
Very important	490 31%	- **	1 24% **	26 30%	136 30%	348 32%	265 30%	219 33%
Fairly important	470 30%	- **	3 51% **	22 25%	136 31%	331 30%	257 29%	210 31%
Not important	213 14%	- **	- 8% **	9 11%	53 12%	156 14%	135 15% i	73 11%
IMPORTANT	859 55%	1 100% **	2 41% **	57 65%	253 57%	600 55%	475 54%	377 56%
NOT IMPORTANT	683 44%	- **	3 59% **	31 35%	189 42%	487 44%	392 45%	283 42%
Don't know	18 1%	- **	- **	-	4 1%	14 1%	10 1%	8 1%
Refused	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSC1 Importance of factor when taking out sampled loan: Repayment flexibility

Base: All respondents

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	1560	860	623	334	742	406	975	203	124	166
Base	1560	870	609	313	754	429	1010	205	108	143
Extremely important	340 22%	164 19%	155 25% A	64 20%	162 21%	102 24%	220 22%	44 21%	21 20% *	29 21%
Very important	507 32%	267 31%	208 34%	92 29%	237 31%	155 36%	307 30%	78 38%	35 33% *	52 36%
Fairly important	455 29%	267 31%	169 28%	103 33%	216 29%	121 28%	304 30%	55 27%	35 33%	40 28%
Not important	239 15%	166 19% B	64 10%	47 15%	134 18% E	46 11%	174 17%	21 10%	15 14% *	17 12%
IMPORTANT	846 54%	431 49%	363 60% A	156 50%	399 53%	257 60% C	527 52%	122 59%	57 53% *	81 57%
NOT IMPORTANT	694 44%	433 50% B	233 38%	150 48%	349 46%	167 39%	478 47% G	76 37%	50 46% *	57 40%
Don't know	20 1%	6 1%	13 2%	7 2%	6 1%	5 1%	5 1%	7 4% F	1 1% *	5 3% F
Refused	- -	- -	- -	- -	- -	- -	- -	- -	- *	- -
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDSC1 Importance of factor when taking out sampled loan: Repayment flexibility
Base: All respondents

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	1560	451	796	366	430	174	1212	47	127	78
Base	1560	494	783	369	415	144	1222	43	120	77
Extremely important	340 22%	112 23%	156 20%	69 19%	87 21%	29 20%	250 20%	8 19% *	32 26% *	22 28% *
Very important	507 32%	162 33%	239 31%	101 27%	138 33%	57 40% L	379 31%	18 42% *	46 38% *	26 34% *
Fairly important	455 29%	125 25%	257 33% J	136 37% J	121 29%	38 26%	372 30%	13 30% *	31 26% *	17 22% *
Not important	239 15%	89 18%	121 15%	58 16%	63 15%	18 13%	209 17% Q	4 9% *	7 6% *	8 10% *
IMPORTANT	846 54%	274 55% L	395 50%	171 46%	224 54%	86 60% L	630 52%	26 61% *	77 65% O*	48 63% *
NOT IMPORTANT	694 44%	215 43%	378 48%	193 52% JN	184 44%	56 39%	582 48% Q	17 39% *	38 32% *	25 33% *
Don't know	20 1%	6 1%	11 1%	5 1%	6 1%	2 1%	11 1%	- *	4 4% *	4 5% *
Refused	- -	- -	- -	- -	- -	- -	- -	- *	- *	- *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSC1 Importance of factor when taking out sampled loan: Repayment flexibility

Base: All respondents

	Total	Accommodation					Number of people in hhld		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	1560	276	954	536	418	209	292	371	796
Base	1560	309	911	539	372	220	273	361	825
Extremely important	340 22%	75 24%	185 20%	104 19%	81 22%	47 21%	53 19%	76 21%	182 22%
Very important	507 32%	96 31%	300 33%	170 32%	130 35%	67 31%	92 34%	113 31%	266 32%
Fairly important	455 29%	88 29%	268 29%	156 29%	112 30%	72 33%	81 30%	96 27%	252 31%
Not important	239 15%	47 15%	142 16% V	98 18% V	44 12%	33 15%	42 15%	69 19%	116 14%
IMPORTANT	846 54%	171 55%	485 53%	275 51%	210 57%	114 52%	145 53%	189 53%	447 54%
NOT IMPORTANT	694 44%	136 44%	410 45%	255 47%	156 42%	105 48%	123 45%	165 46%	368 45%
Don't know	20 1%	2 1%	16 2%	10 2%	6 2%	- *	4 1%	6 2%	9 1%
Refused	-	-	-	-	-	-	-	-	-
Overlap formulae used	-	-	-	-	-	-	-	-	-
- Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied									

QPDSC1 Importance of factor when taking out sampled loan: Repayment flexibility

Base: All respondents

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	1560	893	293	184	91	568	50	129	378	474	1081	352
Base	1560	887	290	196	89	575	36	109	372	538	1089	336
Extremely important	340 22%	161 18%	80 28% a	45 23%	26 29% *	151 26% a	6 18% *	19 17% *	90 24%	120 22%	225 21%	78 23%
Very important	507 32%	289 33%	88 30%	63 32%	32 36% *	182 32%	11 31% *	44 40% *	124 33%	162 30%	369 34%	92 27%
Fairly important	455 29%	265 30%	91 31%	59 30%	15 17% *	165 29% d	11 32% *	33 30% *	99 27%	159 30%	312 29%	112 33%
Not important	239 15%	157 18% be	29 10%	27 14%	16 18% *	72 13%	3 8% *	12 11% *	55 15%	94 17%	170 16%	49 15%
IMPORTANT	846 54%	451 51%	168 58%	108 55%	57 65% *	333 58% a	18 49% *	62 57% *	214 58%	282 52%	594 55%	170 50%
NOT IMPORTANT	694 44%	422 48%	120 41%	86 44%	31 35% *	237 41%	14 40% *	45 41% *	153 41%	253 47%	482 44%	161 48%
Don't know	20 1%	14 2%	2 1%	2 1%	1 1% *	5 1%	4 11% hi*	2 2% *	4 1%	3 1%	13 1%	6 2%
Refused	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-

Overlap formulae used
 - Column Means:
 Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
 Minimum Base: 30 (**), Small Base: 100 (*)
 - Column Proportions:
 Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
 Minimum Base: 30 (**), Small Base: 100 (*)
 Continuity correction applied

QPDSC1 Importance of factor when taking out sampled loan: Repayment flexibility

Base: All respondents

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	1560	387	178	907	944	277	246	1061	499	55	568	536
Base	1560	309	186	986	812	297	363	1230	330	143	557	553
Extremely important	340 22%	73 24%	43 23%	203 21%	168 21%	74 25%	75 21%	279 23%	60 18%	40 28% *	113 20%	133 24%
Very important	507 32%	98 32%	65 35%	318 32%	276 34%	95 32%	110 30%	375 30%	132 40% r	45 32% *	188 34%	184 33%
Fairly important	455 29%	101 33%	43 23%	292 30%	246 30%	80 27%	109 30%	360 29%	95 29%	33 23% *	160 29%	153 28%
Not important	239 15%	35 11%	32 17%	162 16%	115 14%	44 15%	63 17%	203 17% s	36 11%	23 16% *	83 15%	77 14%
IMPORTANT	846 54%	171 55%	107 58%	521 53%	444 55%	169 57%	185 51%	654 53%	192 58%	86 60% *	301 54%	316 57%
NOT IMPORTANT	694 44%	135 44%	75 40%	454 46%	361 44%	123 41%	173 48%	563 46% s	131 40%	57 40% *	243 44%	229 42%
Don't know	20 1%	3 1%	4 2%	11 1%	7 1%	5 2%	5 1%	13 1%	7 2%	1 * *	12 2%	7 1%
Refused	- -	- -	- -	- -	- -	- -	- -	- -	- -	- *	- -	- -
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSC1 Importance of factor when taking out sampled loan: Repayment flexibility**Base: All respondents**

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	1560	927	373	162
Base	1560	1038	253	176
Extremely important	340 22%	236 23%	46 18%	29 16% *
Very important	507 32%	312 30%	100 39% w	68 39% *
Fairly important	455 29%	306 29%	75 30%	52 29% *
Not important	239 15%	176 17% x	27 11%	22 12% *
IMPORTANT	846 54%	548 53%	146 58%	97 55% *
NOT IMPORTANT	694 44%	482 46%	103 40%	74 42% *
Don't know	20 1%	8 1%	4 2%	5 3% *
Refused	- -	- -	- -	- -
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QPDSC1 Importance of factor when taking out sampled loan: Repayment flexibility

Base: All respondents

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	1560	1008	423	31	281	106	646	267	162
Base	1560	1150	286	31	234	75	804	178	176
Extremely important	340 22%	251 22%	53 19%	7 23% **	60 26%	12 17% *	176 22%	34 19%	29 16% *
Very important	507 32%	356 31%	112 39% A	12 40% **	69 29%	29 39% *	243 30%	71 40% F	68 39% *
Fairly important	455 29%	338 29%	84 29%	10 34% **	73 31%	27 36% *	232 29%	48 27%	52 29%
Not important	239 15%	192 17% B	32 11%	1 4% **	29 12%	6 7% *	147 18%	22 12%	22 12% *
IMPORTANT	846 54%	607 53%	165 58%	19 63% **	129 55%	42 56% *	419 52%	105 59%	97 55% *
NOT IMPORTANT	694 44%	530 46%	116 41%	12 37% **	102 44%	33 44% *	379 47%	70 39%	74 42%
Don't know	20 1%	13 1%	5 2%	- - **	2 1%	1 1% *	6 1%	4 2%	5 3% *
Refused	- -	- -	- -	- - **	- -	- - *	- -	- -	- - *
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSC1 Importance of factor when taking out sampled loan: Repayment flexibility

Base: All respondents

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	1560	356	707	488	126	803	1287	190	489	475	646
Base	1560	286	649	619	138	737	1244	229	507	487	606
Extremely important	340 22%	67 23%	136 21%	136 22%	28 20% *	176 24%	278 22%	37 16%	82 16%	124 26% P	140 23% P
Very important	507 32%	94 33%	223 34%	189 30%	44 32% *	251 34%	412 33%	62 27%	149 29%	163 33%	203 34%
Fairly important	455 29%	91 32%	189 29%	173 28%	49 35% *	202 27%	369 30%	66 29%	167 33%	129 27%	182 30%
Not important	239 15%	32 11%	95 15%	111 18% I	18 13% *	99 13%	170 14%	59 26% MN	107 21% QR	67 14%	67 11%
IMPORTANT	846 54%	161 56%	359 55%	324 52%	72 52% *	427 58% O	690 55% O	99 43%	231 46%	287 59% P	343 57% P
NOT IMPORTANT	694 44%	122 43%	283 44%	285 46%	67 48% *	301 41%	539 43%	125 55% MN	274 54% QR	196 40%	250 41%
Don't know	20 1%	4 1%	7 1%	10 2%	- - *	9 1%	15 1%	4 2%	2 *	4 1%	13 2%
Refused	- -	- -	- -	- -	- *	- -	- -	- -	- -	- -	- -
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSC1 Importance of factor when taking out sampled loan: Repayment flexibility

Base: All respondents

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	1560	723	794	440	117	394	92	69	32	88	192	794
Base	1560	745	769	479	119	386	92	68	32	74	194	769
Extremely important	340 22%	163 22%	163 21%	109 23%	25 21%	89 23%	19 21%	11 16%	6 18%	15 20%	49 25%	163 21%
Very important	507 32%	239 32%	251 33%	146 30%	40 34%	123 32%	35 38%	29 43%	14 43%	24 32%	56 29%	251 33%
Fairly important	455 29%	229 31%	219 28%	150 31%	35 29%	109 28%	22 24%	20 29%	7 22%	25 34%	50 26%	219 28%
Not important	239 15%	108 15%	124 16%	72 15%	19 16%	62 16%	14 15%	7 11%	4 14%	9 12%	37 19%	124 16%
IMPORTANT	846 54%	402 54%	413 54%	255 53%	65 55%	212 55%	54 58%	40 59%	20 61%	39 52%	105 54%	413 54%
NOT IMPORTANT	694 44%	337 45%	343 45%	222 46%	53 45%	170 44%	36 39%	27 40%	11 36%	34 45%	87 45%	343 45%
Don't know	20 1%	6 1%	13 2%	3 1%	1 *	4 1%	3 3%	1 1%	1 3%	2 2%	2 1%	13 2%
Refused	- -	- -	- -	- -	- *	- -	- *	- *	- **	- *	- -	- -
Overlap formulae used												
- Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

QPDSC1 Importance of factor when taking out sampled loan: Repayment flexibility

Base: All respondents

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	1560	962	598	388	1108	1456	58
Base	1560	958	602	425	1066	1456	53
Extremely important	340 22%	194 20%	146 24%	95 22%	228 21%	313 22%	13 25% *
Very important	507 32%	292 31%	214 36%	120 28%	361 34%	469 32%	18 34% *
Fairly important	455 29%	296 31%	158 26%	130 31%	306 29%	430 30%	16 30% *
Not important	239 15%	166 17% e	74 12%	75 18%	157 15%	226 15%	5 10% *
IMPORTANT	846 54%	486 51%	360 60% d	215 51%	589 55%	782 54%	31 59% *
NOT IMPORTANT	694 44%	462 48% e	232 39%	205 48%	463 43%	656 45%	21 40% *
Don't know	20 1%	10 1%	10 2%	4 1%	14 1%	18 1%	1 1% *
Refused	- -	- -	- -	- -	- -	- -	- *
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDSC1 Importance of factor when taking out sampled loan: Repayment flexibility

Base: All respondents

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	1560	769	726	523	472	154	138	405	379	661
Base	1560	711	777	564	522	160	142	418	395	630
Extremely important	340 22%	146 20%	179 23%	121 21%	114 22%	27 17% *	45 32% jlmn*	92 22%	71 18%	147 23%
Very important	507 32%	230 32%	246 32%	170 30%	179 34%	47 29% *	42 30% *	130 31%	143 36%	194 31%
Fairly important	455 29%	218 31%	219 28%	162 29%	145 28%	53 33% *	30 21% *	117 28%	120 30%	191 30%
Not important	239 15%	106 15%	126 16%	108 19% km	77 15%	28 17% *	24 17% *	74 18%	58 15%	89 14%
IMPORTANT	846 54%	376 53%	425 55%	292 52%	293 56%	74 46% *	87 61% n*	222 53%	214 54%	341 54%
NOT IMPORTANT	694 44%	325 46%	345 44%	270 48% km	222 43%	80 50% *	54 38% *	191 46%	178 45%	280 44%
Don't know	20 1%	11 2%	8 1%	2 *	6 1%	6 4% l*	1 1% *	5 1%	3 1%	9 1%
Refused	- -	- -	- -	- -	- -	- *	- *	- -	- -	- -
Overlap formulae used										
- Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

Competition Commission - Payday Lending Survey - 120248

QPDSC1 Importance of factor when taking out sampled loan: Repayment flexibility

Base: All respondents

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	1560	148	453	87	200	156	233	186
Base	1560	156	480	72	203	151	214	193
Extremely important	340	26	93	5	46	96	37	28
	22%	17% *	19% u	7% *	23% u	64% stuvxy	17%	15%
Very important	507	56	136	33	65	55	93	56
	32%	36%	28%	45% ty*	32%	36%	44% ty	29%
Fairly important	455	52	151	25	59	-	60	59
	29%	33% w*	31% w	35% w*	29% w	- w	28% w	30% w
Not important	239	20	95	9	29	-	19	48
	15%	13% w*	20% wx	13% w*	14% w	- w	9% w	25% svwx
IMPORTANT	846	83	230	38	111	151	130	84
	54%	53%	48%	52% *	55%	100% stuvxy	61% ty	44%
NOT IMPORTANT	694	72	246	34	88	-	79	107
	44%	46% w*	51% wx	48% w*	43% w	- w	37% w	55% wx
Don't know	20	2	4	-	4	-	5	2
	1%	1% *	1%	- *	2%	-	2%	1%
Refused	-	-	-	-	-	-	-	-
	-	- *	-	- *	-	-	-	-
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSC1 Importance of factor when taking out sampled loan: Repayment flexibility

Base: All respondents

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	1560	540	919	735	690	1281	205	919	550	1096	370
Base	1560	503	963	716	706	1280	204	900	564	1081	383
Extremely important	340 22%	131 26% B	186 19%	184 26% D	131 19%	272 21%	47 23%	197 22%	117 21%	234 22%	81 21%
Very important	507 32%	177 35%	291 30%	216 30%	235 33%	409 32%	63 31%	298 33%	174 31%	357 33%	110 29%
Fairly important	455 29%	132 26%	301 31%	198 28%	221 31%	395 31%	46 23%	274 30%	159 28%	314 29%	118 31%
Not important	239 15%	58 12%	173 18% A	111 16%	108 15%	193 15%	41 20%	120 13%	108 19% G	160 15%	73 19%
IMPORTANT	846 54%	308 61% B	477 50%	400 56%	366 52%	681 53%	110 54%	495 55%	290 51%	592 55%	191 50%
NOT IMPORTANT	694 44%	190 38%	474 49% A	309 43%	330 47%	588 46%	87 43%	394 44%	267 47%	474 44%	191 50%
Don't know	20 1%	5 1%	12 1%	7 1%	10 1%	11 1%	6 3%	11 1%	7 1%	16 1%	1 *
Refused	-	-	-	-	-	-	-	-	-	-	-
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSC1 Importance of factor when taking out sampled loan: Repayment flexibility

Base: All respondents

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	1560	288	1246	138	95	818	387	1508	1296	1261
Base	1560	351	1182	199	107	827	309	1524	1268	1306
Extremely important	340 22%	67 19%	262 22%	38 19%	19 18%	178 21%	73 24%	331 22%	278 22%	291 22%
Very important	507 32%	114 32%	387 33%	57 29%	37 35%	276 33%	98 32%	488 32% S	409 32% S	400 31%
Fairly important	455 29%	101 29%	350 30%	52 26%	32 30%	244 29%	101 33%	448 29%	376 30%	398 30%
Not important	239 15%	68 19%	168 14%	47 24%	18 17%	120 15%	35 11%	238 16%	187 15%	203 16%
IMPORTANT	846 54%	181 51%	648 55%	95 48%	56 53%	454 55%	171 55%	820 54%	687 54%	691 53%
NOT IMPORTANT	694 44%	169 48%	518 44%	99 50%	50 47%	364 44%	135 44%	686 45%	564 44%	601 46% R
Don't know	20 1%	2 1%	17 1%	5 2%	- -	10 1%	3 1%	18 1%	17 1%	15 1%
Refused	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-

Overlap formulae used
 - Column Means:
 Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g
 Minimum Base: 30 (**), Small Base: 100 (*)
 - Column Proportions:
 Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g
 Minimum Base: 30 (**), Small Base: 100 (*)
 Continuity correction applied

QPDSC1 Importance of factor when taking out sampled loan: Repayment flexibility

Base: All respondents

	Total	(SAMPLE) Size of loan			(SAMPLE) Date of loan			Reason for loan (General)	
		High (£200+) (T)	Low (Less than £200) (U)	Unknown (V)	A-Recent (W)	B-Mid term (X)	C-Longer ago (Y)	Unexpected INCREASE in expenses/ outgoings (Z)	Unexpected DECREASE in income (a)
Unweighted Base	1560	710	781	69	547	735	278	785	296
Base	1560	760	720	80	467	755	338	817	303
Extremely important	340 22%	169 22%	157 22%	14 17% *	122 26% X	151 20%	67 20%	169 21%	78 26%
Very important	507 32%	240 32%	234 33%	32 40% *	146 31%	270 36% Y	91 27%	284 35%	104 34%
Fairly important	455 29%	223 29%	211 29%	21 27%	130 28%	221 29%	104 31%	239 29%	90 30%
Not important	239 15%	118 15%	109 15%	12 16% *	66 14%	107 14%	67 20%	115 14%	29 10%
IMPORTANT	846 54%	409 54%	391 54%	46 57% *	268 57% Y	421 56%	157 46%	453 55%	183 60%
NOT IMPORTANT	694 44%	340 45%	320 44%	34 42%	196 42%	328 43%	170 50%	354 43%	119 39%
Don't know	20 1%	10 1%	9 1%	1 1% *	3 1%	7 1%	11 3%	9 1%	1 *
Refused	- -	- -	- -	- *	- -	- -	- -	- -	- -
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (*), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (*), Small Base: 100 (*) Continuity correction applied									

QPDSC1 Importance of factor when taking out sampled loan: Repayment flexibility

Base: All respondents

	Total	Use of loan				Whether repayment date has passed	
		Living expenses (b)	Car/ vehicle (c)	Rent or mortgage (d)	Other (e)	Yes (f)	No (g)
Unweighted Base	1560	827	152	63	546	1092	449
Base	1560	830	149	57	551	1131	411
Extremely important	340 22%	197 24% d	29 19%	5 10% *	111 20%	229 20%	107 26% f
Very important	507 32%	274 33%	44 30%	21 37% *	178 32%	363 32%	138 34%
Fairly important	455 29%	235 28%	53 36%	18 31% *	154 28%	341 30%	109 27%
Not important	239 15%	119 14%	22 15%	12 21% *	93 17%	185 16%	54 13%
IMPORTANT	846 54%	471 57%	73 49%	27 47% *	289 52%	592 52%	245 60% f
NOT IMPORTANT	694 44%	354 43%	75 51%	29 52% *	248 45%	526 46%	164 40%
Don't know	20 1%	4 1%	1 *	1 1% *	14 3% b	14 1%	2 *
Refused	- -	- -	- -	- *	- -	- -	- -
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied							

QPDSC1 Importance of factor when taking out sampled loan: Repayment flexibility

Base: All respondents

	Total	Whether paid back loan in full		Action taken when not paid back on repayment date			Whether shopped around for sampled loan		Whether ever shopped around for loan	
		Yes (A)	No (B)	Rollover (C)	Repayment plan (D)	Defaulted (E)	Yes (F)	No (G)	Yes (H)	No (I)
Unweighted Base	1560	882	191	93	85	64	363	1191	545	1012
Base	1560	896	207	92	82	80	421	1131	621	937
Extremely important	340 22%	192 21%	36 18%	16 17% *	21 25% *	19 23% *	117 28% G	222 20%	163 26% I	176 19%
Very important	507 32%	283 32%	69 33%	28 30% *	33 41% *	22 27% *	132 31%	370 33%	202 33%	304 32%
Fairly important	455 29%	268 30%	64 31%	30 33% *	22 26% *	23 28% *	108 26%	343 30%	168 27%	287 31%
Not important	239 15%	141 16%	35 17%	17 18% D*	6 8% *	17 21% *	62 15%	178 16%	86 14%	153 16%
IMPORTANT	846 54%	475 53%	106 51%	44 48% *	54 66% C*	41 51% *	250 59%	592 52%	365 59% I	480 51%
NOT IMPORTANT	694 44%	409 46%	99 48%	47 51% D*	28 34% *	39 49% *	169 40%	520 46%	253 41%	441 47%
Don't know	20 1%	11 1%	2 1%	1 1% *	- * *	- * *	2 *	18 2%	3 *	17 2%
Refused	-	-	-	-	-	-	-	-	-	-
	-	-	-	*	*	*	-	-	-	-
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSC1 Importance of factor when taking out sampled loan: Repayment flexibility

Base: All respondents

	Total	How well understood repayment amount			Confidence in repaying loan			Ease of getting money to pay back loan		
		Very well (J)	Very/ Fairly well (K)	Not very/ Not at all well (L)	Very confident (M)	Very/ Fairly confident (N)	Not very/Not at all confident (O)	Easier than expected (P)	Same as expected (Q)	More difficult than expected (R)
Unweighted Base	1560	1236	1478	80	1280	1499	57	287	627	169
Base	1560	1224	1474	84	1244	1485	65	289	633	198
Extremely important	340 22%	272 22%	317 22%	22 26% *	280 23%	332 22%	8 12% *	69 24%	116 18%	40 20%
Very important	507 32%	405 33%	489 33%	17 20% *	396 32%	490 33%	17 26% *	100 35%	197 31%	66 33%
Fairly important	455 29%	359 29%	434 29%	21 25% *	365 29%	432 29%	18 27% *	83 29%	187 30%	66 33%
Not important	239 15%	177 14%	221 15%	18 21% *	192 15%	216 15%	20 30% MN*	35 12%	124 20% P	25 12%
IMPORTANT	846 54%	677 55%	806 55%	39 46% *	676 54%	821 55%	25 38% *	169 59%	313 49%	105 53%
NOT IMPORTANT	694 44%	535 44%	654 44%	39 46% *	557 45%	648 44%	37 58% *	118 41%	311 49%	91 46%
Don't know	20 1%	11 1%	14 1%	6 8% JK*	11 1%	16 1%	3 4% *	1 *	10 2%	2 1%
Refused	-	-	-	-	-	-	-	-	-	-
	-	-	-	*	-	-	*	-	-	-

Overlap formulae used
 - Column Means:
 Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i
 Minimum Base: 30 (**), Small Base: 100 (*)
 - Column Proportions:
 Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i
 Minimum Base: 30 (**), Small Base: 100 (*)
 Continuity correction applied

QPDSC1 Importance of factor when taking out sampled loan: Repayment flexibility

Base: All respondents

	Total	Confidence and ease of repayment			Type of loan compared			Aware of any high street lenders		Aware of any online lenders	
		Very confident and found easy (S)	Very confident and found same (T)	Very confident and found difficult (U)	Online only (V)	Retail only (W)	Online and Retail (X)	Yes (Y)	No (Z)	Yes (a)	No (b)
Unweighted Base	1560	239	532	96	367	39	128	1296	264	1508	52
Base	1560	234	528	112	452	27	133	1268	292	1524	36
Extremely important	340 22%	59 25%	104 20%	21 18% *	104 23%	8 31% *	48 36% V*	278 22%	61 21%	331 22%	8 23% *
Very important	507 32%	82 35%	159 30%	36 33% *	155 34%	8 31% *	35 26% *	409 32%	98 34%	488 32%	18 51% a*
Fairly important	455 29%	64 28%	157 30%	44 39% *	123 27%	9 34% *	33 25% *	376 30%	78 27%	448 29%	6 17% *
Not important	239 15%	28 12%	100 19%	11 10% *	69 15%	1 5% *	15 11% *	187 15%	52 18%	238 16%	2 5% *
IMPORTANT	846 54%	140 60%	263 50%	57 51% *	259 57%	17 62% *	83 62% *	687 54%	159 55%	820 54%	26 73% a*
NOT IMPORTANT	694 44%	92 39%	257 49%	55 49% *	192 43%	10 38% *	48 36% *	564 44%	130 45%	686 45% b	8 22% *
Don't know	20 1%	1 1%	8 1%	- - *	- *	- *	2 2% *	17 1%	3 1%	18 1%	2 5% *
Refused	- -	- -	- -	- *	- -	- *	- *	- -	- -	- -	- *
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

QPDSC1 Importance of factor when taking out sampled loan: Repayment flexibility

Base: All respondents

	Total	Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		More confident (c)	Less confident (d)	No change (e)	New (f)	Repeat (g)	New (h)	Repeat (i)
Unweighted Base	1560	1	8	99	531	1010	849	692
Base	1560	1	5	88	446	1100	877	669
Extremely important	340	1	1	24	105	232	202	135
	22%	100%	17%	27%	24%	21%	23%	20%
Very important	507	-	-	30	154	350	280	224
	32%	**	**	34%	34%	32%	32%	33%
Fairly important	455	-	3	20	131	320	244	206
	29%	**	65%	23%	29%	29%	28%	31%
Not important	239	-	1	14	49	185	136	99
	15%	**	17%	16%	11%	17%	15%	15%
IMPORTANT	846	1	1	54	259	582	482	359
	54%	100%	17%	61%	58%	53%	55%	54%
NOT IMPORTANT	694	-	4	34	181	504	380	305
	44%	**	83%	39%	41%	46%	43%	46%
Don't know	20	-	-	-	6	14	15	5
	1%	**	**	-	1%	1%	2%	1%
Refused	-	-	-	-	-	-	-	-
	-	**	**	-	-	-	-	-
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSC1 Importance of factor when taking out sampled loan: The reputation of the lender

Base: All respondents

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	1560	860	623	334	742	406	975	203	124	166
Base	1560	870	609	313	754	429	1010	205	108	143
Extremely important	377 24%	189 22%	170 28% A	90 29%	179 24%	94 22%	257 25%	52 25%	23 21% *	25 18%
Very important	497 32%	272 31%	201 33%	88 28%	251 33%	140 33%	325 32%	70 34%	24 23% *	52 36%
Fairly important	360 23%	188 22%	150 25%	75 24%	185 25%	86 20%	222 22%	54 27%	28 26% *	30 21%
Not important	285 18%	202 23% B	73 12%	52 17%	130 17%	90 21%	192 19% G	23 11%	28 26% G*	27 19%
IMPORTANT	874 56%	461 53%	371 61% A	178 57%	430 57%	233 54%	583 58% H	122 59% H	47 44% *	77 54%
NOT IMPORTANT	646 41%	390 45% B	222 37%	127 40%	315 42%	176 41%	414 41%	77 38%	56 52% *	56 39%
Don't know	40 3%	19 2%	16 3%	8 3%	10 1%	20 5% D	13 1%	6 3%	4 4% *	10 7% F
Refused	- -	- -	- -	- -	- -	- -	- -	- -	- *	- -
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSC1 Importance of factor when taking out sampled loan: The reputation of the lender

Base: All respondents

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	1560	451	796	366	430	174	1212	47	127	78
Base	1560	494	783	369	415	144	1222	43	120	77
Extremely important	377 24%	141 29% N	179 23%	82 22%	97 23%	22 16%	270 22%	9 21% *	48 40% O*	28 37% O*
Very important	497 32%	159 32%	244 31%	114 31%	131 32%	52 36%	385 32%	21 49% *	44 37% *	20 26% *
Fairly important	360 23%	98 20%	195 25%	85 23%	109 26%	31 22%	294 24% P	3 6% *	17 14% *	17 23% *
Not important	285 18%	82 17%	152 19%	84 23%	68 16%	32 22%	241 20% Q	10 24% Q*	9 7% *	12 15% *
IMPORTANT	874 56%	300 61%	423 54%	196 53%	228 55%	74 51%	655 54%	30 70% *	92 77% O*	48 62% *
NOT IMPORTANT	646 41%	180 36%	346 44% J	169 46% J	177 43%	64 44%	535 44% Q	13 30% *	26 22% *	29 38% *
Don't know	40 3%	14 3%	14 2%	4 1%	10 2%	6 4%	32 3%	- *	2 2% *	- *
Refused	- -	- -	- -	- -	- -	- -	- -	- *	- *	- *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSC1 Importance of factor when taking out sampled loan: The reputation of the lender

Base: All respondents

	Total	Accommodation					Number of people in hhld		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	1560	276	954	536	418	209	292	371	796
Base	1560	309	911	539	372	220	273	361	825
Extremely important	377 24%	76 25%	210 23%	125 23%	85 23%	66 30%	68 25%	84 23%	200 24%
Very important	497 32%	79 26%	318 35% S	180 33%	138 37% S	65 30%	85 31%	125 35%	259 31%
Fairly important	360 23%	83 27%	196 21%	116 22%	80 21%	48 22%	56 21%	78 22%	199 24%
Not important	285 18%	64 21%	166 18%	109 20%	56 15%	36 17%	52 19%	65 18%	154 19%
IMPORTANT	874 56%	155 50%	528 58%	305 57%	223 60%	131 60%	153 56%	209 58%	458 56%
NOT IMPORTANT	646 41%	148 48% V	361 40%	225 42%	136 37%	84 38%	109 40%	144 40%	353 43%
Don't know	40 3%	6 2%	22 2%	9 2%	13 4%	5 2%	11 4%	8 2%	14 2%
Refused	-	-	-	-	-	-	-	-	-
Overlap formulae used	-	-	-	-	-	-	-	-	-
- Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied									

QPDSC1 Importance of factor when taking out sampled loan: The reputation of the lender

Base: All respondents

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	1560	893	293	184	91	568	50	129	378	474	1081	352
Base	1560	887	290	196	89	575	36	109	372	538	1089	336
Extremely important	377 24%	221 25%	71 25%	42 21%	20 22%	133 23%	7 20%	21 20%	86 23%	143 27%	274 25%	69 21%
Very important	497 32%	283 32%	94 32%	52 27%	40 45%	186 32%	9 25%	39 36%	136 37%	155 29%	370 34%	96 28%
Fairly important	360 23%	185 21%	73 25%	63 32%	14 15%	149 26%	11 31%	28 26%	84 23%	111 21%	246 23%	81 24%
Not important	285 18%	177 20%	43 15%	37 19%	14 16%	94 16%	7 19%	18 17%	54 14%	126 23%	176 16%	80 24%
IMPORTANT	874 56%	504 57%	166 57%	94 48%	59 67%	318 55%	16 45%	61 56%	222 60%	298 55%	644 59%	165 49%
NOT IMPORTANT	646 41%	362 41%	116 40%	100 51%	28 31%	243 42%	18 51%	46 43%	137 37%	237 44%	421 39%	161 48%
Don't know	40 3%	21 2%	8 3%	2 1%	2 2%	13 2%	2 4%	2 2%	13 3%	3 1%	24 2%	10 3%
Refused	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-

Overlap formulae used
 - Column Means:
 Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
 Minimum Base: 30 (**), Small Base: 100 (*)
 - Column Proportions:
 Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
 Minimum Base: 30 (**), Small Base: 100 (*)
 Continuity correction applied

QPDSC1 Importance of factor when taking out sampled loan: The reputation of the lender

Base: All respondents

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	1560	387	178	907	944	277	246	1061	499	55	568	536
Base	1560	309	186	986	812	297	363	1230	330	143	557	553
Extremely important	377 24%	86 28%	45 24%	224 23%	216 27% q	81 27% q	56 15%	313 25% s	64 19%	34 24% *	164 29% v	102 18%
Very important	497 32%	103 33%	71 38%	297 30%	272 34%	94 32%	103 29%	380 31% t	117 36% t	20 14% *	179 32%	172 31%
Fairly important	360 23%	67 22%	33 18%	250 25%	183 23%	67 22%	100 28%	283 23%	77 23%	32 22% *	112 20%	148 27% u
Not important	285 18%	45 15%	34 18%	193 20%	121 15%	46 16%	97 27% op	231 19%	54 16%	51 36% rs*	93 17%	115 21%
IMPORTANT	874 56%	189 61% n	116 62%	520 53%	488 60% q	175 59% q	160 44%	693 56% t	181 55% t	55 38% *	343 62% v	274 50%
NOT IMPORTANT	646 41%	112 36%	67 36%	443 45% l	304 37%	113 38%	197 54% op	514 42%	131 40%	83 58% rs*	204 37%	263 48% u
Don't know	40 3%	7 2%	4 2%	23 2%	19 2%	9 3%	6 2%	22 2%	18 5% r	6 4% *	9 2%	16 3%
Refused	- -	- -	- -	- -	- -	- -	- -	- -	- -	- *	- -	- -
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSC1 Importance of factor when taking out sampled loan: The reputation of the lender

Base: All respondents

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	1560	927	373	162
Base	1560	1038	253	176
Extremely important	377 24%	268 26%	53 21%	28 16% *
Very important	497 32%	327 32%	90 36%	51 29% *
Fairly important	360 23%	233 22%	59 23%	57 32% *
Not important	285 18%	190 18%	39 15%	38 22% *
IMPORTANT	874 56%	595 57% y	143 56%	79 45% *
NOT IMPORTANT	646 41%	423 41%	98 39%	95 54% wx*
Don't know	40 3%	20 2%	12 5% w	2 1% *
Refused	- -	- -	- -	- *
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QPDSC1 Importance of factor when taking out sampled loan: The reputation of the lender

Base: All respondents

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	1560	1008	423	31	281	106	646	267	162
Base	1560	1150	286	31	234	75	804	178	176
Extremely important	377 24%	284 25%	59 21%	6 19% **	72 31%	14 19% *	196 24%	38 22%	28 16% *
Very important	497 32%	357 31%	103 36%	8 26% **	76 32%	27 36% *	252 31%	63 35%	51 29% *
Fairly important	360 23%	270 23%	69 24%	11 34% **	45 19%	21 29% *	187 23%	38 21%	57 32%
Not important	285 18%	218 19%	44 15%	6 19% **	37 16%	9 12% *	154 19%	30 17%	38 22% *
IMPORTANT	874 56%	641 56%	162 57%	14 45% **	147 63%	42 55% *	448 56%	101 57%	79 45% *
NOT IMPORTANT	646 41%	487 42%	112 39%	17 54% **	82 35%	30 40% *	341 42%	68 38%	95 54% G*
Don't know	40 3%	22 2%	12 4% A	1 2% **	4 2%	3 4% *	16 2%	9 5% F	2 1% *
Refused	-	-	-	-	-	-	-	-	-
	-	-	-	**	-	*	-	-	*
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

Competition Commission - Payday Lending Survey - 120248

QPDSC1 Importance of factor when taking out sampled loan: The reputation of the lender

Base: All respondents

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	1560	356	707	488	126	803	1287	190	489	475	646
Base	1560	286	649	619	138	737	1244	229	507	487	606
Extremely important	377 24%	81 28% K	174 27% K	121 20%	28 21% *	212 29% O	330 27% O	25 11%	111 22%	134 27%	147 24%
Very important	497 32%	98 34%	218 34%	179 29%	47 34% *	254 34%	408 33%	65 28%	169 33%	144 30%	203 34%
Fairly important	360 23%	60 21%	155 24%	143 23%	30 22% *	165 22%	281 23%	56 25%	115 23%	107 22%	142 23%
Not important	285 18%	40 14%	87 13%	157 25% IJ	26 19% *	91 12%	194 16% M	79 34% MN	102 20%	95 19%	93 15%
IMPORTANT	874 56%	179 62% K	393 61% K	300 49%	76 55% *	466 63% NO	739 59% O	90 39%	280 55%	278 57%	350 58%
NOT IMPORTANT	646 41%	100 35%	242 37%	300 48% IJ	56 40% *	256 35%	475 38% M	135 59% MN	218 43%	202 42%	235 39%
Don't know	40 3%	7 3%	14 2%	19 3%	7 5% *	15 2%	30 2%	4 2%	9 2%	7 1%	20 3%
Refused	-	-	-	-	-	-	-	-	-	-	-
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSC1 Importance of factor when taking out sampled loan: The reputation of the lender

Base: All respondents

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	1560	723	794	440	117	394	92	69	32	88	192	794
Base	1560	745	769	479	119	386	92	68	32	74	194	769
Extremely important	377	171	192	116	32	82	27	11	3	18	36	192
	24%	23%	25%	24%	27%	21%	29%	16%	10%	24%	18%	25%
Very important	497	248	238	155	36	132	33	31	9	26	62	238
	32%	33%	31%	32%	30%	34%	35%	46%	27%	35%	32%	31%
Fairly important	360	174	178	113	23	96	17	8	11	22	50	178
	23%	23%	23%	24%	19%	25%	19%	12%	33%	29%	26%	23%
Not important	285	134	140	86	28	69	13	17	9	8	42	140
	18%	18%	18%	18%	24%	18%	14%	25%	29%	10%	21%	18%
IMPORTANT	874	420	430	271	68	214	59	42	12	44	98	430
	56%	56%	56%	57%	57%	55%	64%	62%	36%	59%	50%	56%
NOT IMPORTANT	646	308	318	199	51	164	30	25	20	29	91	318
	41%	41%	41%	41%	43%	43%	33%	37%	63%	39%	47%	41%
Don't know	40	18	21	9	-	8	3	1	-	1	5	21
	3%	2%	3%	2%	-	2%	3%	1%	1%	1%	2%	3%
Refused	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

Competition Commission - Payday Lending Survey - 120248

QPDSC1 Importance of factor when taking out sampled loan: The reputation of the lender

Base: All respondents

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	1560	962	598	388	1108	1456	58
Base	1560	958	602	425	1066	1456	53
Extremely important	377 24%	243 25%	134 22%	89 21%	272 26%	352 24%	12 23% *
Very important	497 32%	285 30%	212 35%	122 29%	360 34%	464 32%	22 41% *
Fairly important	360 23%	228 24%	133 22%	94 22%	248 23%	341 23%	10 18% *
Not important	285 18%	179 19%	106 18%	110 26% 9	161 15%	266 18%	8 15% *
IMPORTANT	874 56%	528 55%	346 57%	211 50%	632 59% f	816 56%	34 64% *
NOT IMPORTANT	646 41%	406 42%	239 40%	204 48% 9	410 38%	606 42%	18 33% *
Don't know	40 3%	23 2%	17 3%	10 2%	25 2%	34 2%	2 3% *
Refused	- -	- -	- -	- -	- -	- -	- *
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDSC1 Importance of factor when taking out sampled loan: The reputation of the lender

Base: All respondents

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	1560	769	726	523	472	154	138	405	379	661
Base	1560	711	777	564	522	160	142	418	395	630
Extremely important	377 24%	186 26% In	173 22% I	107 19%	113 22%	25 15% *	24 17% *	103 25%	86 22%	160 25%
Very important	497 32%	237 33%	242 31%	180 32%	164 31%	59 37% *	37 26% *	113 27%	132 33%	218 35% P
Fairly important	360 23%	164 23%	183 23%	144 26%	130 25%	36 22% *	43 30% *	93 22%	105 26%	140 22%
Not important	285 18%	107 15%	162 21% J	126 22% J	102 19%	35 22% *	34 24% *	99 24% r	65 16%	96 15%
IMPORTANT	874 56%	422 59% lo	415 53% o	288 51%	277 53%	83 52% *	61 43% *	215 51%	218 55%	378 60% P
NOT IMPORTANT	646 41%	271 38%	345 44%	270 48% jk	231 44%	71 44% *	77 54% j*	192 46% r	170 43%	236 37%
Don't know	40 3%	18 3%	17 2%	7 1%	14 3%	6 4% *	4 3% *	11 3%	7 2%	16 2%
Refused	- -	- -	- -	- -	- -	- *	- *	- -	- -	- -
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

Competition Commission - Payday Lending Survey - 120248

QPDSC1 Importance of factor when taking out sampled loan: The reputation of the lender

Base: All respondents

	Total	Most important factor when taking out loan					
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)
Unweighted Base	1560	148	453	87	200	156	233
Base	1560	156	480	72	203	151	214
Extremely important	377 24%	28 18% *	67 14%	6 8% *	43 21% u	35 23% tuy	166 78% stuvwy
Very important	497 32%	65 42% x*	162 34% x	29 40% x*	75 37% x	47 31% x	64 22% x
Fairly important	360 23%	43 28% x*	119 25% x	18 24% x*	49 24% x	35 23% x	- - x
Not important	285 18%	14 9% x*	122 25% svx	18 25% sx*	28 14% x	32 21% sx	- - sx
IMPORTANT	874 56%	93 60% y*	229 48% *	34 48% *	118 58% y	82 54% y	214 100% stuvwy
NOT IMPORTANT	646 41%	57 37% x*	240 50% svx	36 50% x*	76 37% x	67 44% x	- - svx
Don't know	40 3%	5 3% *	10 2%	2 2% *	10 5% x	2 2%	- - 7 3%
Refused	- -	- *	- -	- *	- -	- -	- -
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDSC1 Importance of factor when taking out sampled loan: The reputation of the lender

Base: All respondents

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	1560	540	919	735	690	1281	205	919	550	1096	370
Base	1560	503	963	716	706	1280	204	900	564	1081	383
Extremely important	377	125	231	166	185	324	36	237	116	278	80
	24%	25%	24%	23%	26%	25%	18%	26%	21%	26%	21%
Very important	497	174	291	243	213	411	62	300	167	350	118
	32%	35%	30%	34%	30%	32%	31%	33%	30%	32%	31%
Fairly important	360	106	241	148	187	299	50	208	138	257	84
	23%	21%	25%	21%	27% C	23%	24%	23%	24%	24%	22%
Not important	285	87	182	147	107	222	51	137	129	171	96
	18%	17%	19%	21% D	15%	17%	25%	15%	23% G	16%	25% I
IMPORTANT	874	299	522	409	398	734	99	537	284	628	198
	56%	59%	54%	57%	56%	57%	48%	60% H	50%	58%	52%
NOT IMPORTANT	646	192	423	295	295	520	100	344	267	428	181
	41%	38%	44%	41%	42%	41%	49%	38%	47% G	40%	47% I
Don't know	40	12	18	11	13	25	5	18	14	25	5
	3%	2%	2%	2%	2%	2%	2%	2%	2%	2%	1%
Refused	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSC1 Importance of factor when taking out sampled loan: The reputation of the lender

Base: All respondents

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	1560	288	1246	138	95	818	387	1508	1296	1261
Base	1560	351	1182	199	107	827	309	1524	1268	1306
Extremely important	377 24%	60 17%	308 26% K	30 15% *	24 23% *	202 24% *	86 28% M	367 24% *	316 25% *	329 25% *
Very important	497 32%	99 28% *	389 33% *	52 26% *	29 27% *	275 33% *	103 33% *	480 32% *	401 32% *	400 31% *
Fairly important	360 23%	84 24% *	272 23% *	57 29% *	22 20% *	199 24% *	67 22% *	357 23% *	298 23% *	310 24% *
Not important	285 18%	102 29% L	180 15% *	59 29% OP*	28 26% *	132 16% *	45 15% *	281 18% *	221 17% *	237 18% *
IMPORTANT	874 56%	160 45% *	697 59% K	82 41% *	53 49% *	476 58% M	189 61% M	847 56% *	717 57% *	729 56% *
NOT IMPORTANT	646 41%	186 53% L	452 38% *	115 58% OP*	49 46% *	331 40% *	112 36% *	638 42% *	519 41% *	547 42% *
Don't know	40 3%	6 2% *	34 3% *	2 1% *	5 4% *	21 2% *	7 2% *	39 3% *	32 3% *	30 2% *
Refused	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-

Overlap formulae used
 - Column Means:
 Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g
 Minimum Base: 30 (**), Small Base: 100 (*)
 - Column Proportions:
 Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g
 Minimum Base: 30 (**), Small Base: 100 (*)
 Continuity correction applied

QPDSC1 Importance of factor when taking out sampled loan: The reputation of the lender

Base: All respondents

	Total	(SAMPLE) Size of loan			(SAMPLE) Date of loan			Reason for loan (General)	
		High (£200+) (T)	Low (Less than £200) (U)	Unknown (V)	A-Recent (W)	B-Mid term (X)	C-Longer ago (Y)	Unexpected INCREASE in expenses/ outgoings (Z)	Unexpected DECREASE in income (a)
Unweighted Base	1560	710	781	69	547	735	278	785	296
Base	1560	760	720	80	467	755	338	817	303
Extremely important	377 24%	187 25%	169 23%	21 26% *	138 30% XY	178 24%	61 18%	192 23%	75 25%
Very important	497 32%	235 31%	236 33%	26 32% *	154 33%	243 32%	101 30%	280 34%	99 33%
Fairly important	360 23%	179 24%	163 23%	19 23% *	115 25%	165 22%	80 24%	189 23%	68 22%
Not important	285 18%	142 19%	129 18%	14 17% *	49 11%	148 20% W	88 26% W	135 17%	47 16%
IMPORTANT	874 56%	422 56%	405 56%	46 58% *	292 63% XY	421 56%	161 48%	471 58%	174 57%
NOT IMPORTANT	646 41%	321 42%	292 41%	32 40% *	165 35%	313 41%	168 50% W	324 40%	116 38%
Don't know	40 3%	17 2%	23 3%	1 2% *	10 2%	21 3%	10 3%	21 3%	14 5%
Refused	- -	- -	- -	- -	- -	- -	- -	- -	- -
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (*), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (*), Small Base: 100 (*) Continuity correction applied									

QPDSC1 Importance of factor when taking out sampled loan: The reputation of the lender

Base: All respondents

	Total	Use of loan				Whether repayment date has passed	
		Living expenses (b)	Car/ vehicle (c)	Rent or mortgage (d)	Other (e)	Yes (f)	No (g)
Unweighted Base	1560	827	152	63	546	1092	449
Base	1560	830	149	57	551	1131	411
Extremely important	377 24%	210 25%	33 23%	12 21% *	125 23%	257 23%	117 28%
Very important	497 32%	271 33%	53 36%	14 25% *	167 30%	345 30%	148 36%
Fairly important	360 23%	188 23%	40 27%	14 25% *	126 23%	254 22%	97 24%
Not important	285 18%	143 17%	16 11%	14 26% c*	117 21% c	245 22% g	39 10%
IMPORTANT	874 56%	481 58%	86 58%	26 45% *	292 53%	601 53%	265 65% f
NOT IMPORTANT	646 41%	330 40%	55 37%	29 50% *	242 44%	499 44% g	136 33%
Don't know	40 3%	19 2%	7 5%	2 4% *	16 3%	30 3%	10 2%
Refused	- -	- -	- -	- *	- -	- -	- -
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (*), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (*), Small Base: 100 (*) Continuity correction applied							

QPDSC1 Importance of factor when taking out sampled loan: The reputation of the lender

Base: All respondents

	Total	Whether paid back loan in full		Action taken when not paid back on repayment date			Whether shopped around for sampled loan		Whether ever shopped around for loan	
		Yes (A)	No (B)	Rollover (C)	Repayment plan (D)	Defaulted (E)	Yes (F)	No (G)	Yes (H)	No (I)
Unweighted Base	1560	882	191	93	85	64	363	1191	545	1012
Base	1560	896	207	92	82	80	421	1131	621	937
Extremely important	377 24%	224 25% B	29 14%	14 16% *	12 14% *	6 8% *	115 27%	261 23%	169 27%	208 22%
Very important	497 32%	277 31%	61 29%	31 33% *	26 31% *	18 22% *	152 36%	344 30%	211 34%	285 30%
Fairly important	360 23%	193 22%	52 25%	22 24% *	21 26% *	21 26% *	92 22%	266 23%	151 24%	208 22%
Not important	285 18%	178 20%	60 29% A	23 25% *	21 26% *	33 41% *	58 14%	227 20% F	85 14%	201 21% H
IMPORTANT	874 56%	501 56% B	89 43%	45 49% E*	37 46% *	24 30% *	267 63% G	605 54%	380 61% I	493 53%
NOT IMPORTANT	646 41%	371 41%	112 54% A	45 49% *	42 52% *	54 68% C*	149 35%	493 44% F	236 36%	409 44%
Don't know	40 3%	24 3%	5 3%	2 3% *	2 3% *	2 3% *	4 1%	33 3%	5 1%	35 4% H
Refused	-	-	-	-	-	-	-	-	-	-
	-	-	-	*	*	*	-	-	-	-
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSC1 Importance of factor when taking out sampled loan: The reputation of the lender

Base: All respondents

	Total	How well understood repayment amount			Confidence in repaying loan			Ease of getting money to pay back loan		
		Very well (J)	Very/ Fairly well (K)	Not very/ Not at all well (L)	Very confident (M)	Very/ Fairly confident (N)	Not very/Not at all confident (O)	Easier than expected (P)	Same as expected (Q)	More difficult than expected (R)
Unweighted Base	1560	1236	1478	80	1280	1499	57	287	627	169
Base	1560	1224	1474	84	1244	1485	65	289	633	198
Extremely important	377 24%	323 26% K	362 25%	15 18% *	324 26% O	371 25% O	5 7% *	71 24%	152 24%	34 17%
Very important	497 32%	416 34% L	484 33% L	14 16% *	426 34% N	484 33%	13 20% *	100 34%	190 30%	55 28%
Fairly important	360 23%	269 22%	339 23%	21 25% *	283 23%	349 23%	10 16% *	67 23%	131 21%	54 27%
Not important	285 18%	195 16%	257 17% J	28 33% JK*	186 15%	243 16% M	35 54% MN*	46 16%	146 23%	48 24%
IMPORTANT	874 56%	738 60% KL	845 57% L	29 34% *	750 60% NO	855 58% O	18 28% *	170 59% R	342 54%	89 45%
NOT IMPORTANT	646 41%	464 38%	596 40% J	49 58% JK*	470 38%	592 40% M	45 70% MN*	113 39%	277 44%	103 52%
Don't know	40 3%	22 2%	33 2%	7 8% JK*	25 2%	39 3% M	2 3% *	6 2%	14 2%	7 3%
Refused	-	-	-	-	-	-	-	-	-	-
	-	-	-	*	-	-	*	-	-	-

Overlap formulae used
 - Column Means:
 Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i
 Minimum Base: 30 (**), Small Base: 100 (*)
 - Column Proportions:
 Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i
 Minimum Base: 30 (**), Small Base: 100 (*)
 Continuity correction applied

Competition Commission - Payday Lending Survey - 120248

QPDSC1 Importance of factor when taking out sampled loan: The reputation of the lender

Base: All respondents

	Total	Confidence and ease of repayment			Type of loan compared			Aware of any high street lenders		Aware of any online lenders	
		Very confident and found easy (S)	Very confident and found same (T)	Very confident and found difficult (U)	Online only (V)	Retail only (W)	Online and Retail (X)	Yes (Y)	No (Z)	Yes (a)	No (b)
Unweighted Base	1560	239	532	96	367	39	128	1296	264	1508	52
Base	1560	234	528	112	452	27	133	1268	292	1524	36
Extremely important	377 24%	61 26%	138 26%	17 15% *	120 27%	4 15% *	43 32% *	316 25%	60 21%	367 24%	10 27% *
Very important	497 32%	81 35%	172 33%	38 34% *	149 33%	8 31% *	50 38% *	401 32%	97 33%	480 32%	17 48% *
Fairly important	360 23%	50 21%	113 21%	35 31% *	111 25%	10 35% *	28 21% *	298 23%	63 21%	357 23%	3 9% *
Not important	285 18%	38 16%	94 18%	17 15% *	67 15%	5 20% *	12 9% *	221 17%	64 22%	281 18%	4 12% *
IMPORTANT	874 56%	142 61%	310 59%	55 49% *	269 60%	12 45% *	93 70% W*	717 57%	157 54%	847 56%	27 75% a*
NOT IMPORTANT	646 41%	87 37%	207 39%	52 46% *	178 39%	15 55% X*	39 30% *	519 41%	127 43%	638 42% b	8 21% *
Don't know	40 3%	5 2%	10 2%	5 5% *	4 1%	- *	1 *	32 3%	8 3%	39 3%	1 4% *
Refused	- -	- -	- -	- *	- -	- *	- *	- -	- -	- -	- *
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

QPDSC1 Importance of factor when taking out sampled loan: The reputation of the lender

Base: All respondents

	Total	Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		More confident (c)	Less confident (d)	No change (e)	New (f)	Repeat (g)	New (h)	Repeat (i)
Unweighted Base	1560	1	8	99	531	1010	849	692
Base	1560	1	5	88	446	1100	877	669
Extremely important	377	-	1	34	120	254	199	175
	24%	**	26%	38%	27%	23%	23%	26%
Very important	497	-	2	27	152	341	271	222
	32%	**	32%	31%	34%	31%	31%	33%
Fairly important	360	-	2	18	92	265	193	164
	23%	**	42%	21%	21%	24%	22%	25%
Not important	285	1	-	8	66	215	191	90
	18%	100%	-	10%	15%	19%	22%	13%
		**	**				i	
IMPORTANT	874	-	3	61	273	595	470	397
	56%	-	58%	69%	61%	54%	54%	59%
		**	**		g			
NOT IMPORTANT	646	1	2	27	159	479	384	254
	41%	100%	42%	30%	36%	44%	44%	38%
		**	**		f			
Don't know	40	-	-	1	14	26	23	17
	3%	-	-	1%	3%	2%	3%	3%
		**	**					
Refused	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
		**	**					
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSC1 Importance of factor when taking out sampled loan: Being able to apply for the loan [online/ in a store]

Base: All respondents

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	1560	860	623	334	742	406	975	203	124	166
Base	1560	870	609	313	754	429	1010	205	108	143
Extremely important	475 30%	253 29%	205 34%	84 27%	244 32%	130 30%	319 32%	49 24%	34 31% *	52 37% G
Very important	576 37%	322 37%	217 36%	100 32%	286 38%	165 39%	358 35%	82 40%	47 44% *	47 33%
Fairly important	354 23%	206 24%	130 21%	89 28% D	159 21%	94 22%	231 23%	51 25%	21 20%	31 22%
Not important	143 9%	82 9%	52 9%	37 12%	60 8%	37 9%	98 10%	22 11%	4 4% *	10 7%
IMPORTANT	1052 67%	575 66%	423 69%	184 59%	530 70% C	295 69% C	677 67%	130 64%	81 75% *	99 69%
NOT IMPORTANT	496 32%	288 33%	181 30%	126 40% DE	219 29%	131 30%	328 33%	73 36%	25 23%	41 29%
Don't know	12 1%	7 1%	5 1%	3 1%	5 1%	3 1%	4 *	2 1%	2 2% *	3 2%
Refused	- -	- -	- -	- -	- -	- -	- -	- -	- *	- -
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDSC1 Importance of factor when taking out sampled loan: Being able to apply for the loan [online/ in a store]

Base: All respondents

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	1560	451	796	366	430	174	1212	47	127	78
Base	1560	494	783	369	415	144	1222	43	120	77
Extremely important	475 30%	187 38% KMN	223 29% N	109 30% N	114 27%	27 19%	381 31%	15 35% *	37 31% *	17 22% *
Very important	576 37%	179 36%	292 37%	142 39%	150 36%	52 36%	440 36%	19 43% *	40 33% *	37 47% *
Fairly important	354 23%	93 19%	183 23%	81 22%	101 24%	43 30% J	286 23%	5 12% *	21 18% *	21 27% *
Not important	143 9%	35 7%	80 10%	35 9%	45 11%	18 13%	109 9%	4 9% *	18 15% R*	2 3% *
IMPORTANT	1052 67%	366 74% KMN	515 66% N	252 68% N	263 64%	79 55%	821 67%	34 78% *	77 64% *	54 69% *
NOT IMPORTANT	496 32%	127 26%	262 33% J	116 31%	147 35% J	61 43% J	394 32%	9 21% *	40 33%	23 30% *
Don't know	12 1%	1 *	6 1%	1 *	5 1%	4 3% J	7 1%	1 1% *	3 2% *	1 1% *
Refused	- -	- -	- -	- -	- -	- -	- -	- *	- *	- *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

Competition Commission - Payday Lending Survey - 120248

QPDSC1 Importance of factor when taking out sampled loan: Being able to apply for the loan [online/ in a store]

Base: All respondents

	Total	Accommodation					Number of people in hhld		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	1560	276	954	536	418	209	292	371	796
Base	1560	309	911	539	372	220	273	361	825
Extremely important	475 30%	112 36% V	269 29% V	182 34% TV	87 23%	60 27%	70 26%	106 29%	270 33%
Very important	576 37%	111 36%	337 37%	186 35%	151 41%	79 36%	110 41%	132 37%	294 36%
Fairly important	354 23%	60 19%	210 23%	118 22%	92 25%	61 28%	64 23%	87 24%	182 22%
Not important	143 9%	25 8%	88 10%	51 9%	37 10%	18 8%	26 9%	33 9%	74 9%
IMPORTANT	1052 67%	222 72%	606 66%	368 68%	238 64%	140 63%	180 66%	237 66%	564 68%
NOT IMPORTANT	496 32%	85 28%	298 33%	169 31%	129 35%	79 36%	90 33%	121 33%	257 31%
Don't know	12 1%	1 *	8 1%	3 *	5 1%	1 1%	3 1%	2 1%	4 1%
Refused	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSC1 Importance of factor when taking out sampled loan: Being able to apply for the loan [online/ in a store]

Base: All respondents

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	1560	893	293	184	91	568	50	129	378	474	1081	352
Base	1560	887	290	196	89	575	36	109	372	538	1089	336
Extremely important	475 30%	247 28%	110 38% a	67 34%	24 27% *	201 35% a	8 23% *	26 24% *	99 27%	207 38% gh	346 32%	90 27%
Very important	576 37%	327 37%	105 36%	66 34%	39 44% *	210 36%	12 34% *	45 42% *	147 40%	198 37%	390 36%	136 40%
Fairly important	354 23%	228 26% bde	49 17%	45 23%	11 12% *	106 18%	8 22% *	30 27% *	78 21%	98 18%	259 24%	65 19%
Not important	143 9%	79 9%	23 8%	16 8%	14 16% *	54 9%	6 16% *	7 6% *	45 12% i	33 6%	88 8%	41 12%
IMPORTANT	1052 67%	573 65%	215 74% a	133 68%	62 70% *	410 71% a	21 58% *	72 66% *	245 66%	405 75% fh	735 67%	226 67%
NOT IMPORTANT	496 32%	307 35% be	73 25%	62 31%	25 28% *	160 28%	13 37% *	37 34% *	123 33% i	131 24%	347 32%	106 32%
Don't know	12 1%	6 1%	2 1%	1 *	1 1% *	5 1%	2 5% i*	1 *	3 1%	2 *	7 1%	5 1%
Refused	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	*	-	*	*	-	-	-	-

Overlap formulae used
 - Column Means:
 Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
 Minimum Base: 30 (**), Small Base: 100 (*)
 - Column Proportions:
 Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
 Minimum Base: 30 (**), Small Base: 100 (*)
 Continuity correction applied

QPDSC1 Importance of factor when taking out sampled loan: Being able to apply for the loan [online/ in a store]

Base: All respondents

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	1560	387	178	907	944	277	246	1061	499	55	568	536
Base	1560	309	186	986	812	297	363	1230	330	143	557	553
Extremely important	475 30%	85 28%	43 23%	329 33% m	227 28%	95 32%	134 37% o	411 33% s	65 20%	61 43% s*	180 32%	172 31%
Very important	576 37%	117 38%	66 36%	354 36% m	307 38% p	80 27%	147 40% p	461 37%	115 35%	46 32% *	229 41%	195 35%
Fairly important	354 23%	80 26%	57 31% n	203 21%	207 26% q	86 29% q	47 13%	258 21%	96 29% r	26 18% *	98 18%	126 23%
Not important	143 9%	26 8%	19 10%	92 9%	67 8%	32 11%	33 9%	98 8%	45 14% r	10 7% *	45 8%	54 10%
IMPORTANT	1052 67%	202 66%	109 59%	683 69% m	534 66%	175 59%	281 78% op	871 71% s	180 55%	107 75% s*	408 73%	367 66%
NOT IMPORTANT	496 32%	106 34%	76 41% n	294 30%	274 34% q	118 40% q	80 22%	355 29%	141 43% rt	36 25% *	143 26%	180 33%
Don't know	12 1%	1 *	1 1%	9 1%	4 1%	4 1%	2 *	3 *	9 3% r	- - *	5 1%	5 1%
Refused	- -	- -	- -	- -	- -	- -	- -	- -	- -	- *	- -	- -
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSC1 Importance of factor when taking out sampled loan: Being able to apply for the loan [online/ in a store]

Base: All respondents

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	1560	927	373	162
Base	1560	1038	253	176
Extremely important	475 30%	353 34% x	50 20%	51 29% *
Very important	576 37%	386 37%	92 36%	57 32% *
Fairly important	354 23%	226 22%	73 29% w	37 21% *
Not important	143 9%	70 7%	34 13% w	28 16% w*
IMPORTANT	1052 67%	738 71% x	142 56%	108 61% *
NOT IMPORTANT	496 32%	296 29%	107 42% w	66 37% *
Don't know	12 1%	4 *	4 2%	2 1% *
Refused	- -	- -	- -	- *
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QPDSC1 Importance of factor when taking out sampled loan: Being able to apply for the loan [online/ in a store]

Base: All respondents

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	1560	1008	423	31	281	106	646	267	162
Base	1560	1150	286	31	234	75	804	178	176
Extremely important	475 30%	383 33% B	61 21%	10 33% **	69 30%	16 21% *	284 35% G	34 19%	51 29% *
Very important	576 37%	428 37%	100 35%	7 21% **	87 37%	30 40% *	298 37%	62 35%	57 32% *
Fairly important	354 23%	252 22%	79 28% A	5 18% **	59 25%	21 28% *	168 21%	52 29% F	37 21%
Not important	143 9%	84 7%	40 14% A	8 26% **	19 8%	8 10% *	51 6%	26 15% F	28 16% F*
IMPORTANT	1052 67%	811 70% B	161 56%	17 54% **	157 67%	46 61% *	582 72% GH	96 54%	108 61% *
NOT IMPORTANT	496 32%	336 29%	119 42% A	14 44% **	77 33%	29 38% *	219 27%	78 44% F	66 37%
Don't know	12 1%	4 *	6 2% A	1 2% **	-	1 1% *	4 *	3 2%	2 1% *
Refused	-	-	-	-	-	-	-	-	-
	-	-	-	**	-	*	-	-	*
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSC1 Importance of factor when taking out sampled loan: Being able to apply for the loan [online/ in a store]

Base: All respondents

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	1560	356	707	488	126	803	1287	190	489	475	646
Base	1560	286	649	619	138	737	1244	229	507	487	606
Extremely important	475 30%	84 29%	183 28%	206 33%	50 36% *	228 31%	398 32%	54 24%	173 34% R	169 35% R	145 24%
Very important	576 37%	107 37%	247 38%	222 36%	47 34% *	298 40% N	461 37%	78 34%	191 38%	175 36%	222 37%
Fairly important	354 23%	70 24%	159 25%	123 20%	23 16% *	155 21%	289 23%	47 20%	98 19%	98 20%	168 28% PQ
Not important	143 9%	25 9%	54 8%	63 10%	19 14% *	49 7%	86 7%	48 21% MN	42 8%	42 9%	63 10%
IMPORTANT	1052 67%	191 67%	430 66%	427 69%	96 70% *	526 71% O	860 69% O	132 58%	364 72% R	344 71% R	367 61%
NOT IMPORTANT	496 32%	95 33%	213 33%	186 30%	42 30% *	204 28%	375 30% M	94 41% MN	140 28%	140 29%	231 38% PQ
Don't know	12 1%	1 *	6 1%	5 1%	- * *	8 1%	10 1%	2 1%	3 1%	3 1%	8 1%
Refused	-	-	-	-	-	-	-	-	-	-	-
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSC1 Importance of factor when taking out sampled loan: Being able to apply for the loan [online/ in a store]

Base: All respondents

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	1560	723	794	440	117	394	92	69	32	88	192	794
Base	1560	745	769	479	119	386	92	68	32	74	194	769
Extremely important	475 30%	223 30%	244 32%	157 33%	37 31%	117 30%	24 26%	18 26%	5 16%	23 30%	61 31%	244 32%
Very important	576 37%	289 39%	266 35%	191 40%	47 39%	153 40%	42 46%	27 39%	14 45%	30 41%	76 39%	266 35%
Fairly important	354 23%	157 21%	189 25%	94 20%	27 23%	78 20%	16 17%	17 25%	6 18%	13 18%	42 22%	189 25%
Not important	143 9%	69 9%	65 8%	36 8%	8 7%	35 9%	9 9%	6 9%	7 21%	6 8%	13 7%	65 8%
IMPORTANT	1052 67%	512 69%	510 66%	348 73%	84 70%	270 70%	66 72%	44 65%	19 61%	53 71%	137 71%	510 66%
NOT IMPORTANT	496 32%	227 30%	253 33%	131 27%	35 30%	113 29%	24 27%	23 34%	13 39%	20 26%	55 29%	253 33%
Don't know	12 1%	6 1%	6 1%	1 *	- *	3 1%	2 2%	1 1%	- **	2 2%	2 1%	6 1%
Refused	- -	- -	- -	- -	- *	- -	- *	- *	- **	- *	- -	- -
Overlap formulae used												
- Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

Competition Commission - Payday Lending Survey - 120248

QPDSC1 Importance of factor when taking out sampled loan: Being able to apply for the loan [online/ in a store]

Base: All respondents

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	1560	962	598	388	1108	1456	58
Base	1560	958	602	425	1066	1456	53
Extremely important	475 30%	296 31%	180 30%	133 31%	329 31%	455 31%	12 22% *
Very important	576 37%	350 36%	227 38%	161 38%	383 36%	533 37%	20 37% *
Fairly important	354 23%	213 22%	141 23%	85 20%	252 24%	328 22%	13 25% *
Not important	143 9%	92 10%	51 8%	41 10%	96 9%	130 9%	7 12% *
IMPORTANT	1052 67%	645 67%	406 68%	294 69%	712 67%	988 68%	32 59% *
NOT IMPORTANT	496 32%	305 32%	192 32%	126 30%	348 33%	458 31%	20 37% *
Don't know	12 1%	8 1%	4 1%	6 1%	6 1%	10 1%	2 3% *
Refused	- -	- -	- -	- -	- -	- -	- *
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied							

QPDSC1 Importance of factor when taking out sampled loan: Being able to apply for the loan [online/ in a store]

Base: All respondents

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	1560	769	726	523	472	154	138	405	379	661
Base	1560	711	777	564	522	160	142	418	395	630
Extremely important	475	199	264	193	180	53	55	131	137	183
	30%	28%	34%	34%	34%	33%	39%	31%	35%	29%
Very important	576	266	277	209	186	53	48	158	144	229
	37%	37%	36%	37%	36%	33%	34%	38%	37%	36%
Fairly important	354	184	149	96	93	36	21	89	81	156
	23%	26% kimo	19%	17%	18%	23%	15%	21%	20%	25%
Not important	143	56	81	61	58	15	17	38	31	56
	9%	8%	10%	11%	11%	10%	12%	9%	8%	9%
IMPORTANT	1052	466	541	401	366	106	103	289	281	412
	67%	65%	70%	71%	70%	66%	73%	69%	71%	65%
NOT IMPORTANT	496	240	230	158	151	52	38	127	111	212
	32%	34%	30%	28%	29%	32%	27%	30%	28%	34%
Don't know	12	6	6	5	5	3	-	2	2	6
	1%	1%	1%	1%	1%	2%	*	1%	1%	1%
Refused	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	*	*	-	-	-
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

Competition Commission - Payday Lending Survey - 120248

QPDSC1 Importance of factor when taking out sampled loan: Being able to apply for the loan [online/ in a store]

Base: All respondents

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	1560	148	453	87	200	156	233	186
Base	1560	156	480	72	203	151	214	193
Extremely important	475	47	149	10	49	27	55	130
	30%	30% u*	31% uw	14% *	24% *	18% *	26% *	67% stuvwx
Very important	576	52	200	33	75	57	81	63
	37%	33% *	42% *	46% *	37% *	38% *	38% *	33% *
Fairly important	354	43	88	19	48	47	63	-
	23%	27% y*	18% y	27% y*	24% y	31% ty	29% ty	-
Not important	143	13	39	8	30	18	14	-
	9%	8% y*	8% y	11% y*	15% xy	12% y	7% y	-
IMPORTANT	1052	99	350	43	123	85	136	193
	67%	64% *	73% vw	60% *	61% *	56% *	64% *	100% stuvwx
NOT IMPORTANT	496	56	127	27	78	65	77	-
	32%	36% y*	26% y	37% y*	39% ty	43% ty	36% ty	-
Don't know	12	1	3	2	1	1	1	-
	1%	1% *	1% *	3% *	1% *	1% *	* *	-
Refused	-	-	-	-	-	-	-	-
	-	*	-	*	-	-	-	-
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSC1 Importance of factor when taking out sampled loan: Being able to apply for the loan [online/ in a store]

Base: All respondents

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	1560	540	919	735	690	1281	205	919	550	1096	370
Base	1560	503	963	716	706	1280	204	900	564	1081	383
Extremely important	475 30%	155 31%	296 31%	239 33%	205 29%	402 31%	56 27%	276 31%	175 31%	317 29%	134 35%
Very important	576 37%	198 39%	338 35%	277 39%	240 34%	475 37%	69 34%	318 35%	220 39%	403 37%	131 34%
Fairly important	354 23%	112 22%	224 23%	136 19%	187 26% C	288 23%	47 23%	224 25%	111 20%	259 24%	74 19%
Not important	143 9%	32 6%	101 10% A	58 8%	69 10%	108 8%	29 14% E	76 8%	53 9%	95 9%	41 11%
IMPORTANT	1052 67%	353 70%	634 66%	516 72% D	445 63%	877 68%	125 61%	594 66%	395 70%	720 67%	265 69%
NOT IMPORTANT	496 32%	144 29%	325 34%	194 27%	256 36% C	396 31%	76 37%	301 33%	164 29%	354 33%	114 30%
Don't know	12 1%	6 1%	4 *	6 1%	4 1%	7 1%	3 1%	6 1%	5 1%	6 1%	4 1%
Refused	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSC1 Importance of factor when taking out sampled loan: Being able to apply for the loan [online/ in a store]

Base: All respondents

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	1560	288	1246	138	95	818	387	1508	1296	1261
Base	1560	351	1182	199	107	827	309	1524	1268	1306
Extremely important	475 30%	101 29%	370 31%	78 39%	33 31%	252 30%	85 28%	469 31% R	361 28%	406 31% R
Very important	576 37%	143 41%	425 36%	71 36%	47 44%	290 35%	117 38%	559 37%	472 37%	469 36%
Fairly important	354 23%	69 20%	277 23%	27 14%	21 20%	203 25% M	80 26% M	348 23%	298 23%	302 23%
Not important	143 9%	35 10%	102 9%	18 9%	5 5%	77 9%	26 8%	138 9%	127 10%	123 9%
IMPORTANT	1052 67%	244 69%	795 67%	149 75%	80 75%	542 65%	202 66%	1027 67% R	833 66%	875 67%
NOT IMPORTANT	496 32%	104 30%	379 32%	46 23%	26 25%	280 34%	106 34%	486 32%	424 33% Q	424 32%
Don't know	12 1%	4 1%	8 1%	4 2%	1 1%	5 1%	1 *	11 1%	10 1%	7 1%
Refused	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-

Overlap formulae used
 - Column Means:
 Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g
 Minimum Base: 30 (**), Small Base: 100 (*)
 - Column Proportions:
 Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g
 Minimum Base: 30 (**), Small Base: 100 (*)
 Continuity correction applied

Competition Commission - Payday Lending Survey - 120248

QPDSC1 Importance of factor when taking out sampled loan: Being able to apply for the loan [online/ in a store]

Base: All respondents

	Total	(SAMPLE) Size of loan			(SAMPLE) Date of loan			Reason for loan (General)	
		High (£200+) (T)	Low (Less than £200) (U)	Unknown (V)	A-Recent (W)	B-Mid term (X)	C-Longer ago (Y)	Unexpected INCREASE in expenses/ outgoings (Z)	Unexpected DECREASE in income (a)
Unweighted Base	1560	710	781	69	547	735	278	785	296
Base	1560	760	720	80	467	755	338	817	303
Extremely important	475 30%	241 32%	204 28%	31 38% *	153 33%	219 29%	103 30%	246 30%	95 31%
Very important	576 37%	268 35%	286 40%	22 28% *	180 38%	277 37%	120 35%	313 38%	104 34%
Fairly important	354 23%	183 24%	152 21%	19 24% *	108 23%	183 24%	62 18%	180 22%	71 23%
Not important	143 9%	64 8%	71 10%	7 9% *	25 5%	67 9%	51 15% WX	71 9%	29 10%
IMPORTANT	1052 67%	509 67%	490 68%	53 66% *	333 71%	496 66%	223 66%	560 69%	199 66%
NOT IMPORTANT	496 32%	247 33%	223 31%	26 33%	133 28%	250 33%	114 34%	251 31%	100 33%
Don't know	12 1%	4 1%	7 1%	1 1% *	1 *	9 1%	2 1%	6 1%	5 1%
Refused	- -	- -	- -	- *	- -	- -	- -	- -	- -
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSC1 Importance of factor when taking out sampled loan: Being able to apply for the loan [online/ in a store]

Base: All respondents

	Total	Use of loan				Whether repayment date has passed	
		Living expenses (b)	Car/ vehicle (c)	Rent or mortgage (d)	Other (e)	Yes (f)	No (g)
Unweighted Base	1560	827	152	63	546	1092	449
Base	1560	830	149	57	551	1131	411
Extremely important	475 30%	273 33%	48 32%	14 24% *	149 27%	343 30%	126 31%
Very important	576 37%	304 37%	45 30%	19 34% *	215 39%	400 35%	170 41%
Fairly important	354 23%	177 21%	42 28%	18 32% *	124 23%	257 23%	95 23%
Not important	143 9%	70 8%	13 9%	4 6% *	58 11%	120 11% g	19 5%
IMPORTANT	1052 67%	577 69%	93 63%	33 58% *	363 66%	743 66%	296 72%
NOT IMPORTANT	496 32%	247 30%	55 37%	22 39% *	183 33%	377 33%	114 28%
Don't know	12 1%	6 1%	- *	2 3% *	5 1%	11 1%	1 *
Refused	- -	- -	- -	- *	- -	- -	- -
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDSC1 Importance of factor when taking out sampled loan: Being able to apply for the loan [online/ in a store]

Base: All respondents

	Total	Whether paid back loan in full		Action taken when not paid back on repayment date			Whether shopped around for sampled loan		Whether ever shopped around for loan	
		Yes (A)	No (B)	Rollover (C)	Repayment plan (D)	Defaulted (E)	Yes (F)	No (G)	Yes (H)	No (I)
Unweighted Base	1560	882	191	93	85	64	363	1191	545	1012
Base	1560	896	207	92	82	80	421	1131	621	937
Extremely important	475 30%	268 30%	63 30%	27 30% *	24 29% *	27 34% *	145 34%	324 29%	208 33%	267 29%
Very important	576 37%	325 36%	67 32%	32 34% *	31 38% *	29 36% *	154 37%	422 37%	238 38%	337 36%
Fairly important	354 23%	216 24%	37 18%	17 18% *	14 17% *	13 17% *	92 22%	261 23%	130 21%	225 24%
Not important	143 9%	79 9%	37 18% A	15 16% *	11 14% *	8 10% *	29 7%	113 10%	44 7%	98 10%
IMPORTANT	1052 67%	593 66%	130 63%	59 64% *	55 67% *	56 70% *	298 71%	746 66%	446 72% I	604 64%
NOT IMPORTANT	496 32%	296 33%	73 35%	31 34% *	26 31% *	21 26% *	122 29%	374 33%	174 28%	323 34% H
Don't know	12 1%	8 1%	4 2%	2 2% *	2 2% *	3 3% *	1 *	11 1%	2 *	10 1%
Refused	-	-	-	-	-	-	-	-	-	-
	-	-	-	*	*	*	-	-	-	-
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSC1 Importance of factor when taking out sampled loan: Being able to apply for the loan [online/ in a store]

Base: All respondents

	Total	How well understood repayment amount			Confidence in repaying loan			Ease of getting money to pay back loan		
		Very well (J)	Very/ Fairly well (K)	Not very/ Not at all well (L)	Very confident (M)	Very/ Fairly confident (N)	Not very/Not at all confident (O)	Easier than expected (P)	Same as expected (Q)	More difficult than expected (R)
Unweighted Base	1560	1236	1478	80	1280	1499	57	287	627	169
Base	1560	1224	1474	84	1244	1485	65	289	633	198
Extremely important	475 30%	379 31%	448 30%	27 32% *	391 31%	457 31%	17 27% *	90 31%	198 31%	55 28%
Very important	576 37%	468 38%	554 38%	23 27% *	468 38%	545 37%	27 42% *	104 36%	228 36%	67 34%
Fairly important	354 23%	259 21%	334 23% J	19 23% *	271 22%	341 23% M	11 17% *	62 22%	143 23%	42 21%
Not important	143 9%	109 9%	128 9%	14 17% *	106 8%	130 9%	9 14% *	31 11%	58 9%	31 16%
IMPORTANT	1052 67%	847 69%	1002 68%	50 59% *	859 69% N	1002 67%	44 69% *	194 67%	425 67%	122 62%
NOT IMPORTANT	496 32%	369 30%	462 31%	33 40% *	376 30%	471 32% M	20 31% *	93 32%	201 32%	73 37%
Don't know	12 1%	8 1%	10 1%	1 1% *	9 1%	12 1%	- 1% *	2 1%	6 1%	3 1%
Refused	- -	- -	- -	- *	- -	- -	- *	- -	- -	- -
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

Competition Commission - Payday Lending Survey - 120248

QPDSC1 Importance of factor when taking out sampled loan: Being able to apply for the loan [online/ in a store]

Base: All respondents

	Total	Confidence and ease of repayment			Type of loan compared			Aware of any high street lenders		Aware of any online lenders	
		Very confident and found easy (S)	Very confident and found same (T)	Very confident and found difficult (U)	Online only (V)	Retail only (W)	Online and Retail (X)	Yes (Y)	No (Z)	Yes (a)	No (b)
Unweighted Base	1560	239	532	96	367	39	128	1296	264	1508	52
Base	1560	234	528	112	452	27	133	1268	292	1524	36
Extremely important	475 30%	69 29%	178 34%	31 28% *	150 33%	6 23% *	50 37% *	361 28%	114 39% Y	469 31%	7 19% *
Very important	576 37%	87 37%	187 35%	39 35% *	182 40%	10 35% *	41 31% *	472 37%	104 36%	559 37%	17 48% *
Fairly important	354 23%	50 21%	113 21%	21 19% *	93 21%	10 37% *	26 19% *	298 23%	56 19%	348 23%	6 16% *
Not important	143 9%	26 11%	44 8%	19 17% *	27 6%	1 2% *	16 12% *	127 10%	16 5%	138 9%	5 14% *
IMPORTANT	1052 67%	156 67%	365 69%	71 63% *	332 73%	16 58% *	91 68% *	833 66%	218 75% Y	1027 67%	24 67% *
NOT IMPORTANT	496 32%	76 33%	157 30%	40 35% *	120 27%	11 39% *	42 31% *	424 33% Z	72 25%	486 32%	11 30% *
Don't know	12 1%	2 1%	5 1%	1 1% *	-	1 2% *	1 1% *	10 1%	2 1%	11 1%	1 3% *
Refused	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	*	-	*	*	-	-	-	*
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

Competition Commission - Payday Lending Survey - 120248

QPDSC1 Importance of factor when taking out sampled loan: Being able to apply for the loan [online/ in a store]

Base: All respondents

	Total	Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		More confident (c)	Less confident (d)	No change (e)	New (f)	Repeat (g)	New (h)	Repeat (i)
Unweighted Base	1560	1	8	99	531	1010	849	692
Base	1560	1	5	88	446	1100	877	669
Extremely important	475	1	3	32	127	344	267	204
	30%	100%	51%	36%	29%	31%	30%	31%
		**	**					
Very important	576	-	2	30	159	412	324	247
	37%	-	41%	34%	36%	37%	37%	37%
		**	**					
Fairly important	354	-	-	23	108	243	195	156
	23%	-	8%	26%	24%	22%	22%	23%
		**	**					
Not important	143	-	-	4	47	93	83	58
	9%	-	-	4%	11%	8%	9%	9%
		**	**					
IMPORTANT	1052	1	5	62	286	756	591	451
	67%	100%	92%	70%	64%	69%	67%	67%
		**	**					
NOT IMPORTANT	496	-	-	27	155	337	278	214
	32%	-	8%	30%	35%	31%	32%	32%
		**	**					
Don't know	12	-	-	-	4	8	8	4
	1%	-	-	-	1%	1%	1%	1%
		**	**					
Refused	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
		**	**					
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSC2 Most important factor when taking out sampled loan

Base: All who cited more than one factor as being equally important when taking out sampled loan

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	1088	587	450	233	506	296	680	146	82	118
Base	1082	592	433	213	507	320	705	146	68	100
Speed of getting the money	351 32%	184 31%	149 34%	48 23%	179 35% C	107 33% C	235 33%	35 24% *	30 45% G*	33 33% *
The reputation of the lender	155 14%	74 13%	71 16%	52 25% DE	64 13%	33 10%	101 14%	24 16% *	6 9% *	14 14% *
The total cost of the loan	150 14%	75 13%	64 15%	29 14%	81 16%	38 12%	93 13%	26 18% *	7 11% *	12 12% *
Being able to apply for the loan online/in store	118 11%	87 15% B	28 7%	18 9%	52 10%	44 14%	90 13%	8 5% *	7 10% *	8 8% *
Ease of the application process	116 11%	53 9%	60 14%	21 10%	50 10%	41 13%	75 11%	18 12% *	4 6% *	17 17% *
Repayment flexibility	109 10%	64 11%	37 9%	22 10%	49 10%	33 10%	65 9%	21 14% *	8 12% *	7 7% *
The amount you could take out	53 5%	35 6%	14 3%	12 6%	24 5%	13 4%	31 4%	8 6% *	5 7% *	5 5% *
Don't Know	30 3%	19 3%	9 2%	10 5%	8 2%	11 4%	15 2%	7 5% *	1 2% *	6 6% *
Refused	- -	- -	- -	- -	- -	- -	- -	- *	- *	- *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSC2 Most important factor when taking out sampled loan

Base: All who cited more than one factor as being equally important when taking out sampled loan

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	1088	341	528	240	288	119	829	37	97	56
Base	1082	373	509	242	267	101	823	37	91	59
Speed of getting the money	351 32%	125 33%	172 34%	70 29%	102 38% N	25 24% *	280 34%	13 36% **	21 23% *	14 25% *
The reputation of the lender	155 14%	45 12%	85 17%	44 18%	41 15%	14 13% *	114 14%	6 17% **	10 11% *	15 25% *
The total cost of the loan	150 14%	53 14%	72 14%	34 14%	38 14%	5 5% *	99 12%	6 16% **	23 25% O*	11 19% *
Being able to apply for the loan online/in store	118 11%	55 15% KM	43 8% M	28 12%	15 5%	8 8% *	90 11%	3 8% **	10 11% *	6 10% *
Ease of the application process	116 11%	42 11%	52 10%	26 11%	26 10%	19 19% *	93 11%	3 9% **	10 11% *	7 11% *
Repayment flexibility	109 10%	32 9%	45 9%	15 6%	29 11%	18 18% JKL*	81 10%	2 6% **	12 13% *	4 6% *
The amount you could take out	53 5%	14 4%	27 5% M	21 9% M	7 3%	6 6% *	40 5%	3 7% **	4 4% *	2 3% *
Don't Know	30 3%	8 2%	13 2%	5 2%	8 3%	7 7% *	26 3%	1 2% **	1 1% *	1 1% *
Refused	- -	- -	- -	- -	- -	- *	- -	- **	- *	- *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSC2 Most important factor when taking out sampled loan

Base: All who cited more than one factor as being equally important when taking out sampled loan

	Total	Accommodation					Number of people in hhd		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	1088	206	666	372	294	133	209	258	550
Base	1082	231	623	373	249	144	189	247	571
Speed of getting the money	351 32%	89 38%	199 32%	116 31%	83 33%	37 26% *	58 31%	99 40% Z	172 30%
The reputation of the lender	155 14%	29 12%	79 13%	54 14%	25 10%	33 23% TV*	21 11%	40 16%	85 15%
The total cost of the loan	150 14%	27 12%	88 14%	51 14%	37 15%	23 16% *	26 14%	26 11%	86 15%
Being able to apply for the loan online/in store	118 11%	31 13%	64 10%	45 12%	19 8%	13 9% *	17 9%	19 8%	72 13%
Ease of the application process	116 11%	28 12%	72 11%	45 12%	26 10%	13 9% *	22 11%	26 11%	62 11%
Repayment flexibility	109 10%	13 6%	70 11%	33 9%	37 15% S	14 10% *	24 13%	21 9%	54 9%
The amount you could take out	53 5%	14 6%	28 5%	17 5%	11 4%	6 4% *	13 7%	10 4%	26 4%
Don't Know	30 3%	1 *	23 4%	12 3%	10 4%	5 3% *	7 4%	6 3%	15 3%
Refused	- -	- -	- -	- -	- -	- *	- -	- -	- -
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSC2 Most important factor when taking out sampled loan

Base: All who cited more than one factor as being equally important when taking out sampled loan

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	1088	618	210	135	56	401	37	84	266	345	763	238
Base	1082	609	209	137	55	401	23	65	258	391	754	232
Speed of getting the money	351 32%	193 32%	76 36%	44 32%	16 29%	136 34%	7 *	16 25%	88 34%	144 37%	236 31%	86 37%
The reputation of the lender	155 14%	99 16%	21 10%	18 13%	7 13%	46 11%	1 4%	7 11%	32 13%	54 14%	116 15%	28 12%
The total cost of the loan	150 14%	69 11%	39 19%	22 16%	8 15%	69 17%	1 6%	16 25%	37 14%	50 13%	101 13%	35 15%
Being able to apply for the loan online/in store	118 11%	62 10%	23 11%	17 12%	7 12%	46 12%	3 13%	5 8%	24 9%	49 12%	90 12%	19 8%
Ease of the application process	116 11%	75 12%	23 11%	12 9%	3 5%	38 10%	3 13%	7 10%	29 11%	36 9%	88 12%	17 7%
Repayment flexibility	109 10%	62 10%	13 6%	13 10%	10 19%	36 9%	2 8%	10 16%	30 11%	32 8%	72 10%	22 9%
The amount you could take out	53 5%	27 4%	10 5%	7 5%	4 7%	21 5%	4 16%	3 5%	10 4%	18 5%	32 4%	16 7%
Don't Know	30 3%	20 3%	5 2%	3 2%	- *	8 2%	2 7%	1 1%	7 3%	8 2%	19 2%	9 4%
Refused	-	-	-	-	-	-	-	-	-	-	-	-
Overlap formulae used	-	-	-	-	-	-	-	-	-	-	-	-
- Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

QPDSC2 Most important factor when taking out sampled loan

Base: All who cited more than one factor as being equally important when taking out sampled loan

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	1088	267	132	621	652	206	161	765	323	37	408	377
Base	1082	207	133	680	553	220	246	870	211	100	399	393
Speed of getting the money	351 32%	52 25%	41 31%	242 35%	155 28%	65 30%	113 46%	281 32%	70 33%	46 46%	122 31%	156 40%
The reputation of the lender	155 14%	37 18%	16 12%	84 12%	88 16%	36 16%	14 6%	132 15%	23 11%	12 12%	70 18%	33 8%
The total cost of the loan	150 14%	28 14%	17 13%	101 15%	82 15%	32 15%	32 13%	125 14%	25 12%	16 16%	48 12%	57 14%
Being able to apply for the loan online/in store	118 11%	20 10%	13 9%	79 12%	57 10%	18 8%	37 15%	99 11%	19 9%	12 12%	47 12%	35 9%
Ease of the application process	116 11%	26 13%	21 16%	60 9%	73 13%	20 9%	13 5%	91 10%	25 12%	8 8%	47 12%	38 10%
Repayment flexibility	109 10%	23 11%	17 13%	64 9%	57 10%	30 14%	17 7%	84 10%	24 11%	6 6%	30 7%	44 11%
The amount you could take out	53 5%	9 5%	6 4%	35 5%	25 5%	12 5%	13 5%	36 4%	17 8%	- -	20 5%	22 6%
Don't Know	30 3%	10 5%	3 2%	16 2%	16 3%	6 3%	6 2%	23 3%	7 3%	- -	15 4%	8 2%
Refused	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -

Overlap formulae used
- Column Means:
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied

QPDSC2 Most important factor when taking out sampled loan**Base: All who cited more than one factor as being equally important when taking out sampled loan**

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	1088	667	238	110
Base	1082	729	159	125
Speed of getting the money	351 32%	241 33%	54 34%	35 28% *
The reputation of the lender	155 14%	109 15%	16 10%	12 10% *
The total cost of the loan	150 14%	103 14%	20 13%	22 18% *
Being able to apply for the loan online/in store	118 11%	75 10%	15 9%	22 18% *
Ease of the application process	116 11%	77 11%	19 12%	10 8% *
Repayment flexibility	109 10%	73 10%	19 12%	12 9% *
The amount you could take out	53 5%	31 4%	11 7%	8 7% *
Don't Know	30 3%	20 3%	5 3%	3 3% *
Refused	- -	- -	- -	- -
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QPDSC2 Most important factor when taking out sampled loan

Base: All who cited more than one factor as being equally important when taking out sampled loan

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	1088	725	269	21	203	64	464	174	110
Base	1082	810	179	23	163	44	566	115	125
Speed of getting the money	351 32%	262 32%	62 34%	5 22% **	40 25%	12 28% *	200 35%	41 36%	35 28% *
The reputation of the lender	155 14%	118 15%	19 11%	1 4% **	31 19%	7 15% *	78 14%	10 9%	12 10% *
The total cost of the loan	150 14%	118 15%	25 14%	2 10% **	25 15%	4 9% *	78 14%	17 15%	22 18% *
Being able to apply for the loan online/in store	118 11%	92 11%	16 9%	4 17% **	18 11%	2 6% *	57 10%	12 11%	22 18% *
Ease of the application process	116 11%	83 10%	19 10%	4 19% **	19 12%	7 16% *	58 10%	12 10%	10 8% *
Repayment flexibility	109 10%	83 10%	20 11%	1 2% **	16 10%	8 18% *	57 10%	11 9%	12 9% *
The amount you could take out	53 5%	34 4%	13 8%	3 13% **	5 3%	4 9% *	26 5%	7 6%	8 7% *
Don't Know	30 3%	21 3%	5 3%	3 12% **	10 6%	- *	10 2%	5 4%	3 3% *
Refused	- -	- -	- -	- **	- -	- *	- -	- -	- *
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSC2 Most important factor when taking out sampled loan

Base: All who cited more than one factor as being equally important when taking out sampled loan

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	1088	250	491	343	96	593	914	117	338	345	439
Base	1082	195	451	433	103	539	877	142	347	351	412
Speed of getting the money	351 32%	47 24%	128 28%	175 40% I/J/L	31 30% *	171 32%	274 31%	57 40% *	120 35%	119 34%	121 29%
The reputation of the lender	155 14%	35 18%	68 15%	51 12%	16 16% *	82 15%	131 15%	15 10% *	36 10%	60 17%	58 14%
The total cost of the loan	150 14%	28 14%	72 16%	50 11%	11 11% *	73 13%	116 13%	24 17% *	39 11%	53 15%	57 14%
Being able to apply for the loan online/in store	118 11%	20 10%	54 12%	43 10%	11 11% *	54 10%	96 11%	16 12% *	52 15%	31 9%	40 10%
Ease of the application process	116 11%	26 13%	59 13% K	31 7%	9 9% *	71 13%	101 12%	11 8% *	32 9%	42 12%	48 12%
Repayment flexibility	109 10%	23 12%	37 8%	48 11%	15 14% *	45 8%	91 10% M	10 7% *	35 10%	29 8%	54 13%
The amount you could take out	53 5%	6 3%	26 6%	20 5%	7 6% *	24 5%	39 4%	9 7% *	21 6%	14 4%	18 4%
Don't Know	30 3%	10 5%	7 2%	13 3%	4 4% *	20 4%	29 3%	- *	12 3%	4 1%	16 4%
Refused	- -	- -	- -	- -	- *	- -	- -	- *	- -	- -	- -
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSC2 Most important factor when taking out sampled loan

Base: All who cited more than one factor as being equally important when taking out sampled loan

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	1088	503	553	312	88	269	62	46	24	55	135	553
Base	1082	506	543	332	89	260	61	45	21	43	131	543
Speed of getting the money	351 32%	187 37% T	152 28%	122 37% c	31 35% *	102 39% c	23 39% *	14 32% **	4 18% **	15 35% *	59 45% c*	152 28%
The reputation of the lender	155 14%	72 14%	81 15%	50 15%	8 9% *	34 13%	13 21% *	6 13% **	1 6% **	4 10% *	16 12% *	81 15%
The total cost of the loan	150 14%	81 16%	68 13%	52 16%	13 14% *	40 15%	7 11% *	11 24% **	3 15% **	7 16% *	14 11% *	68 13%
Being able to apply for the loan online/in store	118 11%	47 9%	69 13%	40 12%	14 16% *	24 9%	2 3% *	6 14% **	5 26% **	2 5% *	13 10% *	69 13%
Ease of the application process	116 11%	47 9%	66 12%	32 10%	8 9% *	21 8%	5 8% *	1 2% **	2 10% **	3 8% *	13 10% *	66 12%
Repayment flexibility	109 10%	38 7%	61 11%	20 6%	8 10% *	18 7%	5 8% *	2 5% **	2 12% **	6 14% *	7 6% *	61 11%
The amount you could take out	53 5%	26 5%	25 5%	13 4%	6 7% *	14 5%	4 6% *	1 3% **	3 14% **	4 10% *	7 5% *	25 5%
Don't Know	30 3%	9 2%	20 4%	3 1%	- * *	6 2%	2 4% *	3 6% **	- * **	1 3% *	1 1% *	20 4%
Refused	- -	- -	- -	- -	- * *	- -	- * *	- * **	- * **	- * *	- * *	- -
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSC2 Most important factor when taking out sampled loan**Base: All who cited more than one factor as being equally important when taking out sampled loan**

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	1088	670	418	260	780	1009	46
Base	1082	660	422	282	746	1001	44
Speed of getting the money	351 32%	210 32%	141 34%	118 42%	219 29%	330 33%	9 20%
The reputation of the lender	155 14%	103 16%	52 12%	39 14%	110 15%	138 14%	11 24%
The total cost of the loan	150 14%	76 12%	74 17%	28 10%	110 15%	139 14%	7 15%
Being able to apply for the loan online/in store	118 11%	82 12%	37 9%	30 10%	83 11%	112 11%	5 11%
Ease of the application process	116 11%	69 10%	47 11%	26 9%	87 12%	106 11%	7 17%
Repayment flexibility	109 10%	66 10%	43 10%	22 8%	79 11%	98 10%	5 10%
The amount you could take out	53 5%	42 6%	11 3%	15 5%	34 5%	50 5%	- -
Don't Know	30 3%	13 2%	17 4%	5 2%	24 3%	28 3%	1 2%
Refused	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDSC2 Most important factor when taking out sampled loan

Base: All who cited more than one factor as being equally important when taking out sampled loan

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	1088	536	504	357	332	106	93	281	261	463
Base	1082	491	537	387	355	115	96	293	266	437
Speed of getting the money	351 32%	120 25%	211 39%	156 40%	146 41%	50 44%	46 48%	106 36%	90 34%	135 31%
The reputation of the lender	155 14%	86 17%	62 12%	39 10%	43 12%	9 8%	12 13%	40 14%	33 12%	66 15%
The total cost of the loan	150 14%	81 17%	62 12%	50 13%	34 10%	12 10%	10 10%	42 14%	30 11%	67 15%
Being able to apply for the loan online/in store	118 11%	54 11%	59 11%	49 13%	37 10%	13 11%	4 4%	30 10%	33 13%	45 10%
Ease of the application process	116 11%	56 11%	56 10%	45 12%	34 10%	16 14%	5 5%	21 7%	31 12%	53 12%
Repayment flexibility	109 10%	57 12%	44 8%	24 6%	29 8%	6 5%	10 11%	25 8%	27 10%	45 10%
The amount you could take out	53 5%	20 4%	30 6%	19 5%	23 6%	4 4%	5 6%	23 8%	10 4%	16 4%
Don't Know	30 3%	16 3%	12 2%	5 1%	8 2%	5 4%	3 3%	7 2%	11 4%	10 2%
Refused	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDSC2 Most important factor when taking out sampled loan

Base: All who cited more than one factor as being equally important when taking out sampled loan

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	1088	117	331	64	143	113	172	115
Base	1082	116	351	53	150	109	155	118
Speed of getting the money	351	-	351	-	-	-	-	-
	32%	*	100% suvvxy	*	*	*	*	*
The reputation of the lender	155	-	-	-	-	-	155	-
	14%	*	-	*	*	*	100% stuvwy	*
The total cost of the loan	150	-	-	-	150	-	-	-
	14%	*	-	*	100% stuvxy*	*	-	*
Being able to apply for the loan online/in store	118	-	-	-	-	-	-	118
	11%	*	-	*	*	*	100% stuvwx*	100%
Ease of the application process	116	116	-	-	-	-	-	-
	11%	100% tuvvxy*	-	*	*	*	-	*
Repayment flexibility	109	-	-	-	-	109	-	-
	10%	*	-	*	*	100% stuvxy*	-	*
The amount you could take out	53	-	-	53	-	-	-	-
	5%	*	-	100% stvwxy*	*	*	-	*
Don't Know	30	-	-	-	-	-	-	-
	3%	*	-	*	*	*	-	*
Refused	-	-	-	-	-	-	-	-
	-	*	-	*	*	*	-	*
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSC2 Most important factor when taking out sampled loan

Base: All who cited more than one factor as being equally important when taking out sampled loan

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	1088	387	630	530	464	900	136	647	375	774	250
Base	1082	356	656	509	475	891	135	618	392	752	262
Speed of getting the money	351 32%	118 33%	211 32%	182 36%	136 29%	281 32%	53 39% *	174 28%	152 39% G	244 32%	82 31%
The reputation of the lender	155 14%	49 14%	94 14%	72 14%	71 15%	136 15%	12 9% *	92 15%	52 13%	124 16% J	23 9%
The total cost of the loan	150 14%	45 13%	96 15%	52 10%	86 18% C	131 15%	13 9% *	95 15%	44 11%	103 14%	36 14%
Being able to apply for the loan online/in store	118 11%	30 8%	86 13%	62 12%	52 11%	97 11%	17 13% *	84 14% H	29 7%	76 10%	37 14%
Ease of the application process	116 11%	47 13%	60 9%	52 10%	52 11%	95 11%	15 11% *	62 10%	51 13%	76 10%	36 14%
Repayment flexibility	109 10%	34 9%	66 10%	43 8%	51 11%	89 10%	12 9% *	69 11%	30 8%	80 11%	19 7%
The amount you could take out	53 5%	17 5%	31 5%	30 6%	18 4%	37 4%	11 8% *	20 3%	27 7%	28 4%	19 7%
Don't Know	30 3%	17 5% B	11 2%	17 3%	9 2%	25 3%	3 2% *	20 3%	6 1%	19 3%	9 3%
Refused	-	-	-	-	-	-	-	-	-	-	-
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSC2 Most important factor when taking out sampled loan

Base: All who cited more than one factor as being equally important when taking out sampled loan

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	1088	189	882	97	64	572	267	1051	900	883
Base	1082	231	834	131	75	584	207	1055	880	907
Speed of getting the money	351 32%	92 40% L	251 30%	62 47% OP*	33 44% P*	179 31%	52 25%	347 33% R	263 30%	298 33% R
The reputation of the lender	155 14%	31 14%	122 15%	15 11% *	8 11% *	74 13%	37 18%	153 14%	126 14%	133 15%
The total cost of the loan	150 14%	33 14%	116 14%	10 8% *	8 10% *	96 16%	28 14%	147 14%	128 15%	129 14%
Being able to apply for the loan online/in store	118 11%	22 10%	96 12%	19 14% *	8 10% *	65 11%	20 10%	115 11%	99 11%	95 10%
Ease of the application process	116 11%	12 5%	102 12% K	3 2% *	3 4% *	73 12% M	26 13% M	109 10%	95 11% S	87 10%
Repayment flexibility	109 10%	20 9%	86 10%	6 5% *	6 9% *	64 11%	23 11%	105 10%	96 11%	93 10%
The amount you could take out	53 5%	14 6%	37 4%	14 11% O*	5 7% *	20 4%	9 5%	51 5%	46 5%	47 5%
Don't Know	30 3%	6 3%	24 3%	2 2% *	4 5% *	12 2%	10 5%	28 3%	27 3%	26 3%
Refused	-	-	-	-	-	-	-	-	-	-
Overlap formulae used	-	-	-	-	-	-	-	-	-	-
- Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDSC2 Most important factor when taking out sampled loan

Base: All who cited more than one factor as being equally important when taking out sampled loan

	Total	(SAMPLE) Size of loan			(SAMPLE) Date of loan			Reason for loan (General)	
		High (£200+) (T)	Low (Less than £200) (U)	Unknown (V)	A-Recent (W)	B-Mid term (X)	C-Longer ago (Y)	Unexpected INCREASE in expenses/ outgoings (Z)	Unexpected DECREASE in income (a)
Unweighted Base	1088	498	541	49	407	498	183	554	220
Base	1082	537	485	59	351	519	211	562	231
Speed of getting the money	351 32%	171 32%	160 33%	21 35% *	89 25%	177 34% W	85 40% W	187 33%	75 32%
The reputation of the lender	155 14%	74 14%	72 15%	9 15% *	65 19% Y	71 14%	19 9%	74 13%	33 14%
The total cost of the loan	150 14%	72 13%	71 15%	7 13% *	49 14%	70 14%	30 14%	85 15%	37 16%
Being able to apply for the loan online/in store	118 11%	65 12%	47 10%	6 10% *	39 11%	57 11%	22 10%	57 10%	19 8%
Ease of the application process	116 11%	60 11%	51 10%	6 10% *	41 12%	59 11%	16 8%	71 13%	19 8%
Repayment flexibility	109 10%	53 10%	52 11%	4 6% *	39 11%	46 9%	24 11%	57 10%	24 10%
The amount you could take out	53 5%	26 5%	21 4%	6 9% *	15 4%	26 5%	11 5%	26 5%	15 6%
Don't Know	30 3%	15 3%	13 3%	1 2% *	14 4%	13 3%	3 1%	7 1%	9 4%
Refused	- -	- -	- -	- *	- -	- -	- -	- -	- -
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSC2 Most important factor when taking out sampled loan

Base: All who cited more than one factor as being equally important when taking out sampled loan

	Total	Use of loan				Whether repayment date has passed	
		Living expenses (b)	Car/ vehicle (c)	Rent or mortgage (d)	Other (e)	Yes (f)	No (g)
Unweighted Base	1088	573	108	44	381	739	335
Base	1082	564	109	38	385	763	310
Speed of getting the money	351 32%	186 33%	35 32%	13 34%	121 31%	270 35%	80 26%
The reputation of the lender	155 14%	85 15%	15 14%	4 10%	53 14%	102 13%	53 17%
The total cost of the loan	150 14%	68 12%	20 19%	3 9%	59 15%	107 14%	40 13%
Being able to apply for the loan online/in store	118 11%	57 10%	14 13%	3 7%	47 12%	81 11%	35 11%
Ease of the application process	116 11%	64 11%	15 14%	2 5%	35 9%	80 10%	36 12%
Repayment flexibility	109 10%	67 12%	4 4%	1 4%	37 10%	74 10%	33 10%
The amount you could take out	53 5%	26 5%	4 4%	8 21%	18 5%	34 4%	18 6%
Don't Know	30 3%	12 2%	1 1%	4 11%	14 4%	14 2%	15 5%
Refused	- -	- -	- -	- -	- -	- -	- -
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDSC2 Most important factor when taking out sampled loan**Base: All who cited more than one factor as being equally important when taking out sampled loan**

	Total	Whether paid back loan in full		Action taken when not paid back on repayment date			Whether shopped around for sampled loan		Whether ever shopped around for loan	
		Yes (A)	No (B)	Rollover (C)	Repayment plan (D)	Defaulted (E)	Yes (F)	No (G)	Yes (H)	No (I)
Unweighted Base	1088	599	129	69	59	41	275	810	417	668
Base	1082	618	129	64	53	48	323	754	480	600
Speed of getting the money	351 32%	200 32%	65 50% A*	27 42% *	25 47% *	26 54% **	86 26%	262 35% F	131 27%	220 37% H
The reputation of the lender	155 14%	87 14%	10 8% *	7 11% *	3 5% *	3 7% **	48 15%	107 14%	71 15%	85 14%
The total cost of the loan	150 14%	97 16%	11 8% *	3 5% *	3 6% *	3 7% **	53 16%	97 13%	76 16%	73 12%
Being able to apply for the loan online/in store	118 11%	67 11%	9 7% *	4 6% *	5 9% *	5 11% **	38 12%	80 11%	54 11%	64 11%
Ease of the application process	116 11%	65 10%	15 12% *	9 14% *	7 14% *	5 10% **	38 12%	78 10%	52 11%	64 11%
Repayment flexibility	109 10%	63 10%	11 9% *	9 13% *	6 11% *	2 3% **	41 13%	67 9%	57 12%	51 9%
The amount you could take out	53 5%	27 4%	7 5% *	5 7% *	4 7% *	4 8% **	8 3%	44 6%	26 5%	27 5%
Don't Know	30 3%	13 2%	1 1% *	1 1% *	1 2% *	- - **	11 3%	19 2%	13 3%	17 3%
Refused	- -	- -	- *	- *	- *	- **	- -	- -	- -	- -
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSC2 Most important factor when taking out sampled loan**Base: All who cited more than one factor as being equally important when taking out sampled loan**

	Total	How well understood repayment amount			Confidence in repaying loan			Ease of getting money to pay back loan		
		Very well (J)	Very/ Fairly well (K)	Not very/ Not at all well (L)	Very confident (M)	Very/ Fairly confident (N)	Not very/Not at all confident (O)	Easier than expected (P)	Same as expected (Q)	More difficult than expected (R)
Unweighted Base	1088	882	1030	57	903	1048	37	190	430	114
Base	1082	868	1020	61	879	1038	38	204	428	125
Speed of getting the money	351 32%	276 32%	330 32%	21 34% *	272 31%	328 32%	18 48% **	66 32%	145 34%	59 47% Q*
The reputation of the lender	155 14%	131 15%	145 14%	10 17% *	136 15%	154 15%	1 3% **	32 16%	55 13%	16 13% *
The total cost of the loan	150 14%	126 15%	144 14%	6 9% *	134 15%	148 14%	2 4% **	27 13%	66 15%	10 8% *
Being able to apply for the loan online/in store	118 11%	92 11%	114 11%	4 6% *	96 11%	114 11%	4 10% **	27 13%	42 10%	12 9% *
Ease of the application process	116 11%	93 11%	109 11%	7 11% *	95 11%	112 11%	3 9% **	20 10%	44 10%	16 13% *
Repayment flexibility	109 10%	87 10%	107 10%	2 3% *	86 10%	107 10%	2 5% **	18 9%	51 12%	5 4% *
The amount you could take out	53 5%	38 4%	46 4%	7 11% *	36 4%	45 4%	7 20% **	8 4%	18 4%	8 6% *
Don't Know	30 3%	23 3%	25 2%	5 8% *	24 3%	29 3%	1 2% **	5 3%	8 2%	- - *
Refused	- -	- -	- -	- - *	- -	- -	- - **	- -	- -	- - *
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDSC2 Most important factor when taking out sampled loan**Base: All who cited more than one factor as being equally important when taking out sampled loan**

	Total	Confidence and ease of repayment			Type of loan compared			Aware of any high street lenders		Aware of any online lenders	
		Very confident and found easy (S)	Very confident and found same (T)	Very confident and found difficult (U)	Online only (V)	Retail only (W)	Online and Retail (X)	Yes (Y)	No (Z)	Yes (a)	No (b)
Unweighted Base	1088	162	371	61	277	28	104	900	188	1051	37
Base	1082	169	363	69	342	17	114	880	202	1055	26
Speed of getting the money	351 32%	52 30% *	121 33% *	32 46% *	93 27% *	5 27% **	31 27% *	263 30% Y	88 44% Y	347 33% *	4 16% **
The reputation of the lender	155 14%	27 16% *	46 13% *	11 15% *	62 18% *	- - **	9 8% *	126 14% *	29 14% *	153 14% *	2 9% **
The total cost of the loan	150 14%	25 15% *	64 17% *	8 12% *	53 16% *	3 18% **	19 17% *	128 15% *	22 11% *	147 14% *	3 12% **
Being able to apply for the loan online/in store	118 11%	18 10% *	42 11% *	8 11% *	33 10% *	2 13% **	16 14% *	99 11% *	19 9% *	115 11% *	3 10% **
Ease of the application process	116 11%	20 12% *	39 11% *	5 7% *	41 12% *	1 3% **	10 9% *	95 11% *	21 10% *	109 10% *	7 25% **
Repayment flexibility	109 10%	16 9% *	37 10% *	2 2% *	34 10% *	4 21% **	19 17% *	96 11% *	13 6% *	105 10% *	4 14% **
The amount you could take out	53 5%	8 4% *	11 3% *	5 7% *	19 6% *	2 14% **	4 3% *	46 5% *	7 3% *	51 5% *	2 6% **
Don't Know	30 3%	5 3% *	5 1% *	- - *	7 2% *	1 3% **	5 4% *	27 3% *	3 2% *	28 3% *	2 7% **
Refused	- -	- - *	- - *	- - *	- - *	- - **	- - *	- - *	- - *	- - *	- - **
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSC2 Most important factor when taking out sampled loan**Base: All who cited more than one factor as being equally important when taking out sampled loan**

	Total	Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		More confident (c)	Less confident (d)	No change (e)	New (f)	Repeat (g)	New (h)	Repeat (i)
Unweighted Base	1088	1	4	77	368	706	583	491
Base	1082	1	4	70	306	766	597	474
Speed of getting the money	351 32%	- ..	2 52% ..	15 21%	83 27%	264 34%	208 35%	139 29%
The reputation of the lender	155 14%	- ..	2 48% ..	14 19%	54 18%	100 13%	86 14%	68 14%
The total cost of the loan	150 14%	1 100% ..	- - ..	12 17%	42 14%	106 14%	76 13%	73 15%
Being able to apply for the loan online/in store	118 11%	- ..	- ..	6 9%	31 10%	85 11%	63 11%	53 11%
Ease of the application process	116 11%	- ..	- ..	13 18%	39 13%	77 10%	58 10%	58 12%
Repayment flexibility	109 10%	- ..	- ..	11 15%	33 11%	75 10%	64 11%	43 9%
The amount you could take out	53 5%	- ..	- ..	- -	8 3%	45 6%	21 3%	32 7%
Don't Know	30 3%	- ..	- ..	1 1%	15 5% 9	13 2%	21 4%	8 2%
Refused	- -	- ..	- ..	- -	- -	- -	- -	- -
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

Most important factor when taking out a loan
Base: All respondents

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	1560	860	623	334	742	406	975	203	124	166
Base	1560	870	609	313	754	429	1010	205	108	143
Ease	156 10%	80 9%	73 12%	26 8%	72 10%	52 12%	105 10%	21 10%	5 5% *	21 15%
Speed	480 31%	261 30%	193 32%	71 23%	240 32% C	141 33% C	322 32% G	46 22%	42 39% G*	41 28%
Amount	72 5%	45 5%	22 4%	13 4%	34 5%	21 5%	37 4%	9 5%	11 10% F*	10 7%
Total cost	203 13%	103 12%	87 14%	40 13%	106 14%	52 12%	120 12%	41 20% F	10 10% *	16 11%
Flexibility	151 10%	84 10%	57 9%	39 12%	72 10%	36 8%	91 9%	28 14%	9 9% *	11 7%
Reputation	214 14%	108 12%	94 15%	68 22% DE	95 13%	44 10%	143 14%	31 15%	13 12%	15 11%
Channel	193 12%	132 15% B	50 8%	32 10%	100 13%	56 13%	135 13%	15 7%	13 12% *	16 11%
No factors important/DK	92 6%	56 6%	33 5%	25 8%	36 5%	28 6%	57 6%	14 7%	3 3% *	14 10%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

Most important factor when taking out a loan

Base: All respondents

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	1560	451	796	366	430	174	1212	47	127	78
Base	1560	494	783	369	415	144	1222	43	120	77
Ease	156 10%	51 10%	78 10%	35 9%	43 10%	23 16%	129 11%	4 9%	12 10%	8 10%
Speed	480 31%	159 32%	243 31%	106 29%	137 33%	41 28%	382 31%	13 30%	32 27%	22 29%
Amount	72 5%	17 3%	41 5%	25 7%	17 4%	8 6%	57 5%	3 8%	5 4%	2 3%
Total cost	203 13%	66 13%	105 13%	53 14%	51 12%	10 7%	142 12%	7 16%	27 23%	13 17%
Flexibility	151 10%	38 8%	75 10%	25 7%	49 12%	20 14%	119 10%	3 8%	13 11%	4 5%
Reputation	214 14%	67 14%	116 15%	56 15%	60 15%	17 12%	159 13%	9 20%	15 12%	19 25%
Channel	193 12%	78 16%	83 11%	54 15%	30 7%	10 7%	155 13%	3 7%	11 9%	7 9%
No factors important/DK	92 6%	19 4%	43 6%	16 4%	28 7%	15 11%	80 7%	2 4%	5 4%	2 2%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

Most important factor when taking out a loan
Base: All respondents

	Total	Accommodation					Number of people in hhd		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	1560	276	954	536	418	209	292	371	796
Base	1560	309	911	539	372	220	273	361	825
Ease	156	33	98	63	35	21	34	44	71
10%		11%	11%	12%	9%	9%	13%	12%	9%
Speed	480	104	283	158	125	54	83	124	244
31%		34%	31%	29%	34%	25%	30%	34%	30%
Amount	72	17	44	26	18	7	18	14	36
5%		6%	5%	5%	5%	3%	7%	4%	4%
Total cost	203	34	124	73	51	28	31	34	124
13%		11%	14%	14%	14%	13%	11%	9%	15% Y
Flexibility	151	19	91	42	50	26	28	29	82
10%		6%	10%	8%	13% STU	12%	10%	8%	10%
Reputation	214	43	108	70	37	47	29	57	115
14%		14%	12%	13%	10%	21% TUV	11%	16%	14%
Channel	193	48	106	75	31	20	30	36	109
12%		15% V	12% V	14% V	8%	9%	11%	10%	13%
No factors important/DK	92	11	58	33	25	18	20	22	45
6%		4%	6%	6%	7%	8%	7%	6%	5%
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

Most important factor when taking out a loan
Base: All respondents

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	1560	893	293	184	91	568	50	129	378	474	1081	352
Base	1560	887	290	196	89	575	36	109	372	538	1089	336
Ease	156 10%	108 12% e	27 9%	13 7%	3 4% *	44 8%	3 8% *	13 12% *	39 10%	47 9%	119 11%	23 7%
Speed	480 31%	265 30%	97 33%	66 34%	22 25% *	185 32%	9 25% *	26 23% *	122 33%	187 35%	321 29%	116 34%
Amount	72 5%	38 4%	11 4%	12 6%	7 8% *	30 5%	5 15% hi*	8 7% *	15 4%	23 4%	43 4%	24 7%
Total cost	203 13%	102 11%	46 16%	27 14%	15 17% *	87 15%	8 22% *	20 19% *	51 14%	58 11%	135 12%	51 15%
Flexibility	151 10%	80 9%	23 8%	19 10%	17 19% ab*	58 10%	3 10% *	15 14% *	38 10%	47 9%	104 10%	29 9%
Reputation	214 14%	137 15%	32 11%	23 12%	10 12% *	65 11%	2 6% *	11 10% *	40 11%	78 15%	162 15%	38 11%
Channel	193 12%	103 12%	40 14%	22 11%	11 12% *	72 13%	3 10% *	10 9% *	40 11%	80 15%	143 13%	32 10%
No factors important/DK	92 6%	54 6%	14 5%	15 8%	4 5% *	33 6%	2 5% *	5 5% *	27 7% i	17 3%	64 6%	23 7%
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

Most important factor when taking out a loan
Base: All respondents

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	1560	387	178	907	944	277	246	1061	499	55	568	536
Base	1560	309	186	986	812	297	363	1230	330	143	557	553
Ease	156	36	28	82	95	31	19	126	30	8	56	51
	10%	11%	15%	8%	12%	11%	5%	10%	9%	5%	10%	9%
Speed	480	74	54	329	211	86	154	376	104	63	163	207
	31%	24%	29%	33%	26%	29%	42%	31%	32%	44%	29%	37%
Amount	72	11	6	52	34	14	21	46	26	5	24	36
	5%	4%	3%	5%	4%	5%	6%	4%	8%	3%	4%	7%
Total cost	203	38	23	138	108	39	51	161	42	18	68	79
	13%	12%	12%	14%	13%	13%	14%	13%	13%	12%	12%	14%
Flexibility	151	40	21	82	88	34	21	116	35	6	42	61
	10%	13%	11%	8%	11%	12%	6%	9%	11%	4%	7%	11%
Reputation	214	46	28	122	122	52	22	174	41	17	93	44
	14%	15%	15%	12%	15%	18%	6%	14%	12%	12%	17%	8%
Channel	193	32	16	136	92	25	63	164	29	23	73	51
	12%	10%	8%	14%	11%	8%	17%	13%	9%	16%	13%	9%
No factors important/DK	92	31	11	45	61	14	12	67	24	4	38	23
	6%	10%	6%	5%	8%	5%	3%	5%	7%	3%	7%	4%
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

Most important factor when taking out a loan
Base: All respondents

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	1560	927	373	162
Base	1560	1038	253	176
Ease	156 10%	104 10%	23 9%	18 10% *
Speed	480 31%	320 31%	79 31%	52 29% *
Amount	72 5%	41 4%	17 7%	11 6% *
Total cost	203 13%	135 13%	33 13%	31 17% *
Flexibility	151 10%	103 10%	27 11%	12 7% *
Reputation	214 14%	147 14%	32 13%	16 9% *
Channel	193 12%	126 12%	23 9%	32 18% x*
No factors important/DK	92 6%	62 6%	21 8%	4 3% *
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

Most important factor when taking out a loan
Base: All respondents

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	1560	1008	423	31	281	106	646	267	162
Base	1560	1150	286	31	234	75	804	178	176
Ease	156 10%	114 10%	23 8%	8 24% **	26 11%	9 12% *	78 10%	14 8%	18 10% *
Speed	480 31%	350 30%	91 32%	9 28% **	52 22%	22 29% *	267 33%	57 32%	52 29% *
Amount	72 5%	45 4%	21 7% A	4 11% **	6 3%	6 7% *	36 4%	11 6%	11 6% *
Total cost	203 13%	157 14%	39 14%	3 9% **	29 12%	9 12% *	106 13%	23 13%	31 17% *
Flexibility	151 10%	113 10%	29 10%	1 2% **	29 13%	11 15% *	74 9%	16 9%	12 7% *
Reputation	214 14%	158 14%	36 13%	1 3% **	37 16%	9 12% *	110 14%	23 13%	16 9% *
Channel	193 12%	150 13%	26 9%	4 14% **	27 11%	5 7% *	99 12%	18 10%	32 18% *
No factors important/DK	92 6%	63 5%	21 7%	3 9% **	27 12%	4 5% *	34 4%	17 9% FH	4 3% *
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

Most important factor when taking out a loan
Base: All respondents

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	1560	356	707	488	126	803	1287	190	489	475	646
Base	1560	286	649	619	138	737	1244	229	507	487	606
Ease	156 10%	35 12%	75 12%	45 7%	15 11% *	91 12%	138 11%	13 6%	44 9%	55 11%	64 11%
Speed	480 31%	66 23%	175 27%	238 38% IJ	43 31% *	227 31%	364 29%	88 39% N	163 32%	156 32%	171 28%
Amount	72 5%	8 3%	35 5%	29 5%	8 6% *	31 4%	56 4%	12 5%	29 6%	22 4%	24 4%
Total cost	203 13%	37 13%	94 14%	72 12%	13 10% *	88 12%	149 12%	41 18%	47 9%	72 15% P	81 13%
Flexibility	151 10%	36 13%	58 9%	57 9%	15 11% *	61 8%	122 10%	18 8%	41 8%	39 8%	81 13% PQ
Reputation	214 14%	43 15%	96 15%	75 12%	20 15% *	117 16% O	187 15% O	16 7%	58 11%	80 16%	78 13%
Channel	193 12%	32 11%	81 12%	78 13%	19 14% *	80 11%	156 13%	23 10%	89 18% QR	53 11%	51 8%
No factors important/DK	92 6%	29 10% JK	36 6%	25 4%	6 4% *	44 6%	72 6%	17 7%	37 7% Q	10 2%	56 9% Q

Overlap formulae used
- Column Means:
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied

Most important factor when taking out a loan
Base: All respondents

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	1560	723	794	440	117	394	92	69	32	88	192	794
Base	1560	745	769	479	119	386	92	68	32	74	194	769
Ease	156 10%	65 9%	88 11%	42 9%	9 7%	30 8%	8 9%	4 6%	3 8%	8 11%	15 8%	88 11%
Speed	480 31%	252 34% T	212 28%	161 34%	38 32%	139 36% c	36 39%	25 37%	5 15%	24 33%	75 39% c	212 28%
Amount	72 5%	36 5%	34 4%	20 4%	7 5%	24 6%	6 6%	3 4%	3 9%	7 9%	11 6%	34 4%
Total cost	203 13%	111 15%	89 12%	67 14%	18 15%	58 15%	10 11%	13 20%	7 22%	11 15%	24 12%	89 12%
Flexibility	151 10%	59 8%	81 11%	33 7%	11 9%	30 8%	8 8%	3 4%	5 16%	8 11%	15 8%	81 11%
Reputation	214 14%	105 14%	106 14%	74 15%	15 13%	49 13%	16 17%	9 13%	1 4%	9 11%	24 12%	106 14%
Channel	193 12%	78 10%	109 14%	61 13%	20 17%	40 10%	4 5%	8 11%	8 24%	6 7%	23 12%	109 14%
No factors important/DK	92 6%	40 5%	50 6%	22 5%	1 1%	17 4%	4 5%	3 5%	1 2%	2 3%	7 4%	50 6%
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

Most important factor when taking out a loan**Base: All respondents**

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	1560	962	598	388	1108	1456	58
Base	1560	958	602	425	1066	1456	53
Ease	156 10%	86 9%	70 12%	39 9%	114 11%	146 10%	8 15% *
Speed	480 31%	293 31%	187 31%	169 40% 9	292 27%	453 31%	10 18% *
Amount	72 5%	49 5%	23 4%	19 5%	49 5%	69 5%	- * *
Total cost	203 13%	106 11%	97 16% d	36 9%	153 14% f	191 13%	7 13% *
Flexibility	151 10%	90 9%	61 10%	38 9%	104 10%	135 9%	9 16% *
Reputation	214 14%	146 15%	68 11%	54 13%	152 14%	193 13%	14 25% *
Channel	193 12%	139 14% e	54 9%	44 10%	139 13%	183 13%	5 10% *
No factors important/DK	92 6%	49 5%	43 7%	25 6%	64 6%	87 6%	2 3% *
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied							

Most important factor when taking out a loan**Base: All respondents**

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	1560	769	726	523	472	154	138	405	379	661
Base	1560	711	777	564	522	160	142	418	395	630
Ease	156 10%	78 11%	74 9%	59 10%	50 9%	18 11%	11 7%	29 7%	44 11%	72 11%
Speed	480 31%	177 25%	276 36% j	211 37% j	193 37% j	62 39% j*	55 39% j*	139 33%	119 30%	193 31%
Amount	72 5%	26 4%	43 6%	30 5%	29 6%	8 5%	7 5%	27 6%	18 5%	24 4%
Total cost	203 13%	102 14%	92 12%	69 12%	57 11%	22 13%	14 10%	65 15%	46 12%	80 13%
Flexibility	151 10%	72 10%	71 9% l	38 7%	47 9%	9 6%	14 10%	38 9%	31 8%	64 10%
Reputation	214 14%	114 16% l	90 12%	57 10%	58 11%	14 9%	16 12%	56 13%	46 12%	91 14%
Channel	193 12%	85 12%	100 13%	80 14%	67 13%	21 13%	16 11%	47 11%	61 15%	71 11%
No factors important/DK	92 6%	58 8% klm	31 4%	21 4%	21 4%	6 4%	9 6%	18 4%	30 8%	34 5%
Overlap formulae used										
- Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

Most important factor when taking out a loan
Base: All respondents

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	1560	148	453	87	200	156	233	186
Base	1560	156	480	72	203	151	214	193
Ease	156	156	-	-	-	-	-	-
10%		100%	-	-	-	-	-	-
		tuvwxyz*		*				
Speed	480	-	480	-	-	-	-	-
31%		-	100%	-	-	-	-	-
		*	suvwxyz	*				
Amount	72	-	-	72	-	-	-	-
5%		-	-	100%	-	-	-	-
		*		stvwxy*				
Total cost	203	-	-	-	203	-	-	-
13%		-	-	-	100%	-	-	-
		*		*	stuvwxyz			
Flexibility	151	-	-	-	-	151	-	-
10%		-	-	-	-	100%	-	-
		*		*		stuvwxyz		
Reputation	214	-	-	-	-	-	214	-
14%		-	-	-	-	-	100%	-
		*		*		stuvwxy		
Channel	193	-	-	-	-	-	-	193
12%		-	-	-	-	-	-	100%
		*		*				stuvwxy
No factors important/DK	92	-	-	-	-	-	-	-
6%		-	-	-	-	-	-	-
		*		*				
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

Most important factor when taking out a loan
Base: All respondents

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	1560	540	919	735	690	1281	205	919	550	1096	370
Base	1560	503	963	716	706	1280	204	900	564	1081	383
Ease	156 10%	57 11%	89 9%	69 10%	74 11%	135 11%	15 7%	96 11%	57 10%	112 10%	41 11%
Speed	480 31%	167 33%	284 30%	245 34% D	186 26%	384 30%	73 36%	235 26%	208 37% G	324 30%	122 32%
Amount	72 5%	24 5%	42 4%	38 5%	27 4%	53 4%	13 6%	37 4%	29 5%	40 4%	26 7%
Total cost	203 13%	64 13%	128 13%	72 10%	117 17% C	168 13%	26 13%	119 13%	72 13%	139 13%	48 12%
Flexibility	151 10%	52 10%	88 9%	61 9%	72 10%	119 9%	20 10%	91 10%	49 9%	107 10%	33 9%
Reputation	214 14%	65 13%	134 14%	94 13%	103 15%	187 15%	18 9%	130 14%	70 12%	170 16% J	33 9%
Channel	193 12%	46 9%	140 15% A	97 14%	81 11%	157 12%	28 14%	123 14%	62 11%	125 12%	57 15%
No factors important/DK	92 6%	28 6%	56 6%	38 5%	45 6%	76 6%	10 5%	69 8% H	16 3%	63 6%	23 6%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

Most important factor when taking out a loan
Base: All respondents

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	1560	288	1246	138	95	818	387	1508	1296	1261
Base	1560	351	1182	199	107	827	309	1524	1268	1306
Ease	156 10%	19 6%	134 11% K	4 2%	7 6%	97 12% M	36 11% M	147 10%	126 10% S	116 9%
Speed	480 31%	134 38% L	336 28%	89 45% OP*	43 40% P*	235 28%	74 24%	473 31%	375 30%	411 31% R
Amount	72 5%	23 7%	47 4%	20 10% O*	6 6%	30 4%	11 4%	69 5%	63 5%	62 5%
Total cost	203 13%	48 14%	153 13%	26 13% *	9 9%	122 15%	38 12%	199 13%	175 14%	173 13%
Flexibility	151 10%	32 9%	114 10%	6 3% *	11 11% *	80 10%	40 13% M	146 10%	129 10%	127 10%
Reputation	214 14%	38 11%	173 15%	17 9% *	16 15%	110 13%	46 15%	211 14%	175 14%	187 14%
Channel	193 12%	38 11%	152 13%	30 15% *	10 9%	109 13%	32 10%	190 12%	151 12%	157 12%
No factors important/DK	92 6%	18 5%	73 6%	6 3% *	5 4%	44 5%	31 10% O	89 6%	73 6%	74 6%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

Most important factor when taking out a loan
Base: All respondents

	Total	(SAMPLE) Size of loan			(SAMPLE) Date of loan			Reason for loan (General)	
		High (£200+) (T)	Low (Less than £200) (U)	Unknown (V)	A-Recent (W)	B-Mid term (X)	C-Longer ago (Y)	Unexpected INCREASE in expenses/ outgoings (Z)	Unexpected DECREASE in income (a)
Unweighted Base	1560	710	781	69	547	735	278	785	296
Base	1560	760	720	80	467	755	338	817	303
Ease	156 10%	79 10%	70 10%	8 10% *	53 11%	80 11%	23 7%	92 11%	28 9%
Speed	480 31%	236 31%	221 31%	23 29% *	113 24%	251 33% W	116 34% W	249 30%	99 33%
Amount	72 5%	31 4%	35 5%	7 9% *	19 4%	35 5%	18 5%	37 5%	18 6%
Total cost	203 13%	98 13%	97 13%	9 11% *	60 13%	96 13%	47 14%	108 13%	46 15%
Flexibility	151 10%	74 10%	71 10%	6 7% *	53 11%	64 8%	34 10%	79 10%	28 9%
Reputation	214 14%	103 14%	96 13%	15 19% *	80 17% Y	107 14% Y	27 8%	110 13%	41 13%
Channel	193 12%	101 13%	82 11%	10 12% *	63 13%	83 11%	47 14%	97 12%	30 10%
No factors important/DK	92 6%	39 5%	50 7%	3 4% *	26 6%	39 5%	27 8%	44 5%	15 5%
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

Most important factor when taking out a loan
Base: All respondents

	Total	Use of loan				Whether repayment date has passed	
		Living expenses (b)	Car/ vehicle (c)	Rent or mortgage (d)	Other (e)	Yes (f)	No (g)
Unweighted Base	1560	827	152	63	546	1092	449
Base	1560	830	149	57	551	1131	411
Ease	156 10%	81 10%	20 13%	2 4% *	53 10%	110 10%	45 11%
Speed	480 31%	269 32%	42 28%	16 28% *	157 29%	378 33% 9	100 24%
Amount	72 5%	41 5%	4 3%	8 14% bce*	22 4%	47 4%	24 6%
Total cost	203 13%	98 12%	23 15%	6 10% *	79 14%	148 13%	49 12%
Flexibility	151 10%	91 11%	11 7%	3 6% *	49 9%	101 9%	48 12%
Reputation	214 14%	117 14%	18 12%	8 13% *	76 14%	148 13%	65 16%
Channel	193 12%	97 12%	22 15%	5 8% *	75 14%	132 12%	56 14%
No factors important/DK	92 6%	36 4%	9 6%	9 17% b*	39 7%	68 6%	24 6%

Overlap formulae used
 - Column Means:
 Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g
 Minimum Base: 30 (**), Small Base: 100 (*)
 - Column Proportions:
 Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g
 Minimum Base: 30 (**), Small Base: 100 (*)
 Continuity correction applied

Most important factor when taking out a loan**Base: All respondents**

	Total	Whether paid back loan in full		Action taken when not paid back on repayment date			Whether shopped around for sampled loan		Whether ever shopped around for loan	
		Yes (A)	No (B)	Rollover (C)	Repayment plan (D)	Defaulted (E)	Yes (F)	No (G)	Yes (H)	No (I)
Unweighted Base	1560	882	191	93	85	64	363	1191	545	1012
Base	1560	896	207	92	82	80	421	1131	621	937
Ease	156 10%	95 11%	16 8%	9 10% *	7 9% *	5 6% *	49 12%	107 9%	67 11%	88 9%
Speed	480 31%	275 31%	94 45% A	35 39% *	33 40% *	36 45% *	114 27%	362 32%	170 27%	308 33%
Amount	72 5%	39 4%	8 4%	5 5% *	5 6% *	5 7% *	13 3%	59 5%	37 6%	36 4%
Total cost	203 13%	123 14%	21 10%	8 9% *	7 9% *	10 13% *	63 15%	140 12%	93 15%	110 12%
Flexibility	151 10%	82 9%	17 8%	9 10% *	11 13% *	2 3% *	55 13% G	96 8%	73 12%	78 8%
Reputation	214 14%	127 14%	16 8%	8 9% *	5 6% *	5 6% *	60 14%	154 14%	90 14%	124 13%
Channel	193 12%	102 11%	23 11%	14 15% *	12 15% *	10 13% *	54 13%	135 12%	77 12%	115 12%
No factors important/DK	92 6%	54 6%	13 6%	3 4% *	2 2% *	7 9% *	13 3%	78 7% F	15 2%	77 8% H
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

Most important factor when taking out a loan
Base: All respondents

	Total	How well understood repayment amount			Confidence in repaying loan			Ease of getting money to pay back loan		
		Very well (J)	Very/ Fairly well (K)	Not very/ Not at all well (L)	Very confident (M)	Very/ Fairly confident (N)	Not very/Not at all confident (O)	Easier than expected (P)	Same as expected (Q)	More difficult than expected (R)
Unweighted Base	1560	1236	1478	80	1280	1499	57	287	627	169
Base	1560	1224	1474	84	1244	1485	65	289	633	198
Ease	156 10%	129 11%	147 10%	9 10% *	128 10%	152 10%	3 5% *	25 9%	65 10%	21 10%
Speed	480 31%	373 30%	448 30%	32 38% *	358 29%	436 29%	35 54% MN*	86 30%	209 33%	81 41%
Amount	72 5%	54 4%	63 4%	9 10% *	51 4%	64 4%	8 12% *	12 4%	25 4%	10 5%
Total cost	203 13%	154 13%	193 13%	10 12% *	168 14%	201 14%	3 4% *	42 14%	82 13%	20 10%
Flexibility	151 10%	116 9%	148 10%	3 4% *	120 10%	148 10%	3 4% *	25 9%	60 10%	15 7%
Reputation	214 14%	182 15%	203 14%	11 13% *	185 15%	212 14%	2 3% *	45 16%	80 13%	22 11%
Channel	193 12%	149 12%	188 13%	5 6% *	158 13%	186 12%	7 11% *	35 12%	75 12%	21 11%
No factors important/DK	92 6%	67 5%	85 6%	6 8% *	75 6%	87 6%	5 7% *	18 6%	37 6%	8 4%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

Most important factor when taking out a loan
Base: All respondents

	Total	Confidence and ease of repayment			Type of loan compared			Aware of any high street lenders		Aware of any online lenders	
		Very confident and found easy (S)	Very confident and found same (T)	Very confident and found difficult (U)	Online only (V)	Retail only (W)	Online and Retail (X)	Yes (Y)	No (Z)	Yes (a)	No (b)
Unweighted Base	1560	239	532	96	367	39	128	1296	264	1508	52
Base	1560	234	528	112	452	27	133	1268	292	1524	36
Ease	156	23	57	9	55	1	12	126	30	147	9
	10%	10%	11%	8%	12%	2%	9%	10%	10%	10%	25%
Speed	480	66	167	41	128	6	33	375	104	473	6
	31%	28%	32%	37%	28%	22%	25%	30%	36%	31%	18%
Amount	72	11	18	7	26	4	5	63	9	69	3
	5%	5%	3%	6%	6%	13%	4%	5%	3%	5%	9%
Total cost	203	33	74	15	61	5	25	175	28	199	4
	13%	14%	14%	14%	14%	19%	19%	14%	10%	13%	12%
Flexibility	151	22	46	6	45	7	21	129	22	146	4
	10%	9%	9%	5%	10%	26%	16%	10%	7%	10%	12%
Reputation	214	38	71	13	79	1	10	175	39	211	3
	14%	16%	13%	12%	17%	2%	8%	14%	13%	14%	9%
Channel	193	24	69	13	50	3	22	151	42	190	3
	12%	10%	13%	11%	11%	12%	16%	12%	14%	12%	8%
No factors important/DK	92	16	26	8	8	1	5	73	18	89	3
	6%	7%	5%	7%	2%	5%	3%	6%	6%	6%	8%
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

Most important factor when taking out a loan
Base: All respondents

	Total	Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		More confident (c)	Less confident (d)	No change (e)	New (f)	Repeat (g)	New (h)	Repeat (i)
Unweighted Base	1560	1	8	99	531	1010	849	692
Base	1560	1	5	88	446	1100	877	669
Ease	156	-	-	13	51	105	78	78
	10%	-	-	15%	11%	10%	9%	12%
		**	**					
Speed	480	-	2	19	118	357	290	186
	31%	-	35%	21%	26%	32%	33%	28%
		**	**					
Amount	72	-	-	-	11	61	30	42
	5%	-	-	-	2%	6%	3%	6%
		**	**			f		h
Total cost	203	1	-	13	58	144	109	93
	13%	100%	8%	15%	13%	13%	12%	14%
		**	**					
Flexibility	151	-	-	15	56	93	96	53
	10%	-	-	17%	13%	8%	11%	8%
		**	**					
Reputation	214	-	2	16	64	149	115	98
	14%	-	32%	18%	14%	14%	13%	15%
		**	**					
Channel	193	-	1	10	50	141	106	85
	12%	-	25%	11%	11%	13%	12%	13%
		**	**					
No factors important/DK	92	-	-	3	38	50	54	35
	6%	-	-	3%	9%	5%	6%	5%
		**	**		g			
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSD1 Lenders heard of
Base: All respondents

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	1560	860	623	334	742	406	975	203	124	166
Base	1560	870	609	313	754	429	1010	205	108	143
Wonga	1496 96%	836 96%	585 96%	309 98% E	728 96%	405 94%	980 97% I	196 96%	102 95% *	132 92%
QuickQuid	1343 86%	762 88%	513 84%	295 94% DE	664 88% E	336 78%	884 87% I	177 87% I	96 89% I*	109 76%
The Money Shop	1186 76%	659 76%	467 77%	215 69%	582 77% C	328 76%	756 75%	161 79%	83 77% *	116 81%
Payday UK	821 53%	441 51%	340 56%	154 49%	418 55%	227 53%	553 55% I	117 57% I	55 51% *	53 37%
Payday Express	415 27%	250 29%	146 24%	85 27%	199 26%	116 27%	282 28%	49 24%	34 31% *	31 21%
Cheque Centres	355 23%	194 22%	143 24%	61 19%	160 21%	117 27%	199 20%	59 29% F	27 25% *	51 35% F
Speedy Cash	284 18%	139 16%	131 21% A	71 23%	134 18%	69 16%	161 16%	57 28% F	25 23% *	26 18%
Cash Store	157 10%	94 11%	56 9%	36 12%	66 9%	42 10%	95 9%	32 16%	9 8% *	14 10%
None of these	1 *	- -	1 *	- -	1 *	- -	- -	- -	- -	1 *
Don't know	- -	- -	- -	- -	- -	- -	- -	- -	- *	- -
Refusal	- -	- -	- -	- -	- -	- -	- -	- -	- *	- -
Average Mentions	3.9	3.9	3.9	3.9	3.9	3.8	3.9	4.1	4.0	3.7

Overlap formulae used

- Column Means:

Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:

Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y

Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied

QPDS1 Lenders heard of
Base: All respondents

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	1560	451	796	366	430	174	1212	47	127	78
Base	1560	494	783	369	415	144	1222	43	120	77
Wonga	1496	481	768	361	407	121	1182	39	113	71
	96%	97%	98%	98%	98%	84%	97%	90%	94%	92%
		N	N	N	N			*	*	*
QuickQuid	1343	427	707	337	370	102	1066	32	93	69
	86%	86%	90%	91%	89%	71%	87%	75%	78%	89%
		N	N	N	N		Q	*	*	*
The Money Shop	1186	371	598	279	319	111	922	26	107	59
	76%	75%	76%	76%	77%	77%	75%	59%	89%	76%
									OP*	
Payday UK	821	266	436	210	226	54	663	14	59	39
	53%	54%	56%	57%	55%	38%	54%	32%	49%	50%
		N	N	N	N		P	*	*	*
Payday Express	415	152	208	107	101	27	335	10	35	11
	27%	31%	27%	29%	24%	19%	27%	22%	30%	15%
		N						*	*	*
Cheque Centres	355	103	180	99	81	36	282	3	27	22
	23%	21%	23%	27%	20%	25%	23%	7%	22%	29%
								*		P*
Speedy Cash	284	85	151	70	81	24	189	12	50	18
	18%	17%	19%	19%	20%	17%	15%	27%	41%	23%
								*	O*	*
Cash Store	157	39	85	29	56	21	123	4	9	11
	10%	8%	11%	8%	13%	15%	10%	9%	8%	14%
					J	J		*	*	*
None of these	1	-	-	-	-	-	1	-	-	-
	*	-	-	-	-	-	*	-	-	-
Don't know	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	*	*	*
Refusal	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	*	*	*
Average Mentions	3.9	3.9	4.0	4.0	4.0	3.5	3.9	3.2	4.1	3.9

Overlap formulae used

- Column Means:

Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:

Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y

Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied

QPDS1 Lenders heard of
Base: All respondents

	Total	Accommodation					Number of people in hhd		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	1560	276	954	536	418	209	292	371	796
Base	1560	309	911	539	372	220	273	361	825
Wonga	1496	300	865	514	351	217	260	345	797
	96%	97%	95%	95%	94%	99%	95%	96%	97%
QuickQuid	1343	263	771	464	307	209	222	313	724
	86%	85%	85%	86%	83%	95%	82%	87%	88%
						STUV			X
The Money Shop	1186	230	709	394	315	159	224	269	621
	76%	74%	78%	73%	85%	72%	82%	75%	75%
			U		STUV				
Payday UK	821	180	472	285	187	115	135	188	450
	53%	58%	52%	53%	50%	52%	49%	52%	55%
Payday Express	415	89	236	146	90	69	74	90	229
		29%	26%	27%	24%	32%	27%	25%	28%
Cheque Centres	355	75	230	111	119	27	79	76	177
	23%	24%	25%	21%	32%	12%	29%	21%	21%
		W	UW	W	TUV				
Speedy Cash	284	38	179	101	77	48	47	63	160
	18%	12%	20%	19%	21%	22%	17%	17%	19%
			S		S	S			
Cash Store	157	26	90	49	41	29	21	37	89
	10%	8%	10%	9%	11%	13%	8%	10%	11%
None of these	1	-	1	1	-	-	-	-	1
	*	-	*	*	-	-	-	-	*
Don't know	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
Refusal	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
Average Mentions	3.9	3.9	3.9	3.8	4.0	4.0	3.9	3.8	3.9

Overlap formulae used

- Column Means:
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied



QPDSD1 Lenders heard of
Base: All respondents

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	1560	893	293	184	91	568	50	129	378	474	1081	352
Base	1560	887	290	196	89	575	36	109	372	538	1089	336
Wonga	1496 96%	852 96%	281 97%	192 98%	80 91%	553 96%	34 95%	102 93%	350 94%	532 99%	1054 97%	318 95%
QuickQuid	1343 86%	763 86%	253 87%	174 89%	72 81%	499 87%	29 80%	88 81%	310 83%	494 92%	946 87%	286 85%
The Money Shop	1186 76%	682 77%	203 70%	157 80%	72 81%	433 75%	33 94%	85 78%	308 83%	394 73%	823 75%	271 81%
Payday UK	821 53%	459 52%	164 57%	105 54%	46 52%	316 55%	15 43%	59 54%	204 55%	326 61%	554 51%	204 61%
Payday Express	415 27%	240 27%	67 23%	61 31%	25 29%	153 27%	11 30%	26 24%	90 24%	168 31%	271 25%	109 32%
Cheque Centres	355 23%	197 22%	67 23%	40 21%	29 32%	137 24%	10 27%	35 32%	99 27%	114 21%	259 24%	68 20%
Speedy Cash	284 18%	159 18%	43 15%	50 25%	17 19%	110 19%	12 33%	23 21%	60 16%	100 19%	189 17%	68 20%
Cash Store	157 10%	83 9%	28 10%	28 14%	8 9%	64 11%	7 19%	17 16%	37 10%	50 9%	96 9%	51 15%
None of these	1 *	- -	- -	- -	1 1%	1 *	- -	- -	- -	- -	- -	- -
Don't know	- -	- -	- -	- -	- *	- -	- *	- *	- -	- -	- -	- -
Refusal	- -	- -	- -	- -	- *	- -	- *	- *	- -	- -	- -	- -
Average Mentions	3.9	3.9	3.8	4.1	3.9	3.9	4.2	4.0	3.9	4.0	3.8	4.1

Overlap formulae used

- Column Means:

Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
 Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:

Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
 Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied

QPDS1 Lenders heard of
Base: All respondents

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	1560	387	178	907	944	277	246	1061	499	55	568	536
Base	1560	309	186	986	812	297	363	1230	330	143	557	553
Wonga	1496 96%	289 94%	175 94%	959 97% l	764 94%	293 99% o	358 99% o	1216 99% s	279 85%	142 100% s*	536 96%	524 95%
QuickQuid	1343 86%	231 75%	158 85% l	888 90% l	652 80%	272 92% o	344 95% o	1118 91% s	225 68%	126 88% s*	480 86%	462 84%
The Money Shop	1186 76%	226 73%	145 78%	762 77%	616 76%	217 73%	295 81%	878 71%	307 93% rt	89 62% *	415 75%	424 77%
Payday UK	821 53%	117 38%	101 54% l	577 58% l	350 43%	150 50%	288 79% op	704 57% s	117 36%	86 60% s*	289 52%	297 54%
Payday Express	415 27%	62 20%	35 19%	298 30% lm	149 18%	54 18%	188 52% op	361 29% s	54 16%	54 38% s*	130 23%	173 31% u
Cheque Centres	355 23%	64 21%	30 16%	237 24%	171 21%	69 23%	90 25%	215 17%	140 43% rt	28 19%	118 21%	136 25%
Speedy Cash	284 18%	58 19%	23 12%	186 19%	127 16%	53 18%	84 23% o	203 16%	82 25% r	27 19% *	97 17%	109 20%
Cash Store	157 10%	29 9%	17 9%	101 10%	90 11%	21 7%	36 10%	110 9%	46 14%	2 2% *	48 9%	67 12%
None of these	1 *	1 *	- -	- -	1 *	- -	- -	- -	1 *	- -	- -	1 *
Don't know	- -	- -	- -	- -	- -	- -	- -	- -	- -	- *	- -	- -
Refusal	- -	- -	- -	- -	- -	- -	- -	- -	- -	- *	- -	- -
Average Mentions	3.9	3.5	3.7	4.1	3.6	3.8	4.6	3.9	3.8	3.9	3.8	4.0

Overlap formulae used

- Column Means:

Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:

Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied

QPDS1 Lenders heard of
Base: All respondents

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	1560	927	373	162
Base	1560	1038	253	176
Wonga	1496 96%	1027 99% x	210 83%	172 98% x*
QuickQuid	1343 86%	941 91% x	165 65%	158 90% x*
The Money Shop	1186 76%	725 70%	237 93% w	162 92% w*
Payday UK	821 53%	584 56% x	78 31%	122 69% wx*
Payday Express	415 27%	288 28% x	34 13%	68 38% wx*
Cheque Centres	355 23%	164 16%	101 40% w	65 37% w*
Speedy Cash	284 18%	160 15%	68 27% w	38 21% *
Cash Store	157 10%	89 9%	35 14% w	23 13% *
None of these	1 *	- -	1 *	- *
Don't know	- -	- -	- -	- *
Refusal	- -	- -	- -	- *
Average Mentions	3.9	3.8	3.7	4.6

Overlap formulae used

- Column Means:

Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
 Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:

Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
 Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied

QPDSD1 Lenders heard of
Base: All respondents

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	1560	1008	423	31	281	106	646	267	162
Base	1560	1150	286	31	234	75	804	178	176
Wonga	1496 96%	1137 99% B	242 85% B	31 100% **	230 98% E	59 79% *	798 99% G	152 85% F	172 98% G*
QuickQuid	1343 86%	1042 91% B	192 67% B	30 96% **	187 80% E	44 59% *	754 94% G	121 68% F	158 90% G*
The Money Shop	1186 76%	825 72%	269 94% A	30 96% **	162 69% D*	65 86% D*	564 70% F	172 97% F	162 92% F*
Payday UK	821 53%	669 58% B	96 34% B	19 61% **	94 40% *	23 31% *	490 61% G	55 31% F	122 69% G*
Payday Express	415 27%	338 29% B	42 15% B	10 31% **	50 21% *	13 17% *	238 30% G	21 12% F	68 38% G*
Cheque Centres	355 23%	200 17%	116 41% A	13 41% **	39 17% D*	25 33% D*	124 15% F	76 43% F	65 37% F*
Speedy Cash	284 18%	180 16%	79 27% A	6 20% **	38 16% *	20 27% *	122 15% F	47 27% F	38 21% *
Cash Store	157 10%	104 9%	41 14% A	3 9% **	19 8% *	10 13% *	70 9% F	25 14% F	23 13% *
None of these	1 *	- -	1 *	- **	- -	1 1% *	- -	- -	- *
Don't know	- -	- -	- -	- **	- -	- *	- -	- -	- *
Refusal	- -	- -	- -	- **	- -	- *	- -	- -	- *
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSD1 Lenders heard of
Base: All respondents

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	1560	1008	423	31	281	106	646	267	162
	1560	1150	286	31	234	75	804	178	176
Average Mentions	3.9	3.9	3.8	4.6	3.5	3.5	3.9	3.8	4.6

Overlap formulae used

- Column Means:
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied



QPDS1 Lenders heard of
Base: All respondents

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	1560	356	707	488	126	803	1287	190	489	475	646
Base	1560	286	649	619	138	737	1244	229	507	487	606
Wonga	1496 96%	269 94%	614 95%	607 98% IJ	137 99% *	698 95%	1193 96%	221 97%	489 96%	476 98% R	566 93%
QuickQuid	1343 86%	215 75%	548 85% I	576 93% IJ	133 96% IJ*	608 82%	1065 86% M	204 89%	455 90% R	436 90% R	483 80%
The Money Shop	1186 76%	206 72%	511 79%	463 75%	101 73%	575 78%	958 77%	163 72%	389 77%	367 75%	464 77%
Payday UK	821 53%	109 38%	299 46%	410 66% IJ	88 64% IJ*	374 51%	654 53%	123 54%	276 54%	269 55%	304 50%
Payday Express	415 27%	58 20%	123 19%	231 37% IJ	51 37% IJ*	174 24%	319 26%	75 33% M	150 30%	128 26%	144 24%
Cheque Centres	355 23%	60 21%	145 22%	151 24%	35 25%	177 24%	277 22%	57 25%	119 23%	105 21%	147 24%
Speedy Cash	284 18%	53 18%	109 17%	122 20%	27 20% *	128 17%	212 17%	59 26% N	70 14%	95 20%	121 20% P
Cash Store	157 10%	26 9%	75 12%	55 9%	9 7% *	87 12% N	123 10%	25 11%	38 8%	50 10%	76 12% P
None of these	1 *	1 *	- -	- -	- *	1 *	1 *	- -	- -	- -	1 *
Don't know	- -	- -	- -	- -	- *	- -	- -	- -	- -	- -	- -
Refusal	- -	- -	- -	- -	- *	- -	- -	- -	- -	- -	- -

Overlap formulae used
- Column Means:
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied

QPDSD1 Lenders heard of
Base: All respondents

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	1560	356	707	488	126	803	1287	190	489	475	646
Base	1560	286	649	619	138	737	1244	229	507	487	606
Average Mentions	3.9	3.5	3.7	4.2	4.2	3.8	3.9	4.1	3.9	4.0	3.8

Overlap formulae used

- Column Means:
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied



QPDS1 Lenders heard of
Base: All respondents

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	1560	723	794	440	117	394	92	69	32	88	192	794
Base	1560	745	769	479	119	386	92	68	32	74	194	769
Wonga	1496	719	736	465	114	374	91	63	30	69	192	736
	96%	96%	96%	97%	96%	97%	99%	93%	95%	93%	99%	96%
QuickQuid	1343	648	653	425	107	338	74	59	26	63	182	653
	86%	87%	85%	89%	90%	88%	80%	87%	82%	84%	94%	85%
The Money Shop	1186	575	575	357	85	309	78	60	27	60	144	575
	76%	77%	75%	74%	72%	80%	84%	88%	85%	81%	74%	75%
Payday UK	821	417	377	282	60	216	57	43	20	32	108	377
	53%	56%	49%	59%	51%	56%	62%	64%	63%	43%	56%	49%
Payday Express	415	210	191	138	26	118	31	33	5	16	57	191
	27%	28%	25%	29%	22%	31%	34%	48%	17%	21%	30%	25%
Cheque Centres	355	179	163	97	27	105	29	22	15	25	39	163
	23%	24%	21%	20%	22%	27%	32%	32%	47%	34%	20%	21%
Speedy Cash	284	133	146	73	18	77	27	18	5	25	26	146
	18%	18%	19%	15%	15%	20%	29%	26%	17%	34%	13%	19%
Cash Store	157	85	67	55	12	51	10	9	5	9	29	67
	10%	11%	9%	11%	10%	13%	11%	13%	17%	13%	15%	9%
None of these	1	1	-	-	-	1	-	-	-	-	1	-
	*	*	-	-	*	*	*	*	**	*	*	-
Don't know	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	*	-	*	*	**	*	-	-
Refusal	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	*	-	*	*	**	*	-	-
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSD1 Lenders heard of
Base: All respondents

Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
	Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	723	794	440	117	394	92	69	32	88	192	794
Base	745	769	479	119	386	92	68	32	74	194	769
Average Mentions	3.9	3.8	3.9	3.8	4.1	4.3	4.5	4.2	4.0	4.0	3.8

Overlap formulae used

- Column Means:
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied



QPDS1 Lenders heard of
Base: All respondents

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	1560	962	598	388	1108	1456	58
Base	1560	958	602	425	1066	1456	53
Wonga	1496 96%	919 96%	576 96%	418 98% g	1012 95%	1400 96%	49 92% *
QuickQuid	1343 86%	829 87%	514 85%	384 90% g	900 84%	1259 86%	42 78% *
The Money Shop	1186 76%	751 78% e	435 72%	313 74%	815 76%	1104 76%	40 76% *
Payday UK	821 53%	511 53%	310 52%	251 59% g	532 50%	770 53%	25 46% *
Payday Express	415 27%	259 27%	156 26%	140 33% g	254 24%	392 27%	8 14% *
Cheque Centres	355 23%	219 23%	136 23%	103 24%	235 22%	335 23%	7 13% *
Speedy Cash	284 18%	196 20% e	88 15%	81 19%	190 18%	271 19%	7 13% *
Cash Store	157 10%	89 9%	67 11%	53 13%	94 9%	146 10%	5 9% *
None of these	1 *	- -	1 *	- -	1 *	1 *	- - *
Don't know	- -	- -	- -	- -	- -	- -	- - *
Refusal	- -	- -	- -	- -	- -	- -	- - *
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDSD1 Lenders heard of
Base: All respondents

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	1560	962	598	388	1108	1456	58
Base	1560	958	602	425	1066	1456	53
Average Mentions	3.9	3.9	3.8	4.1	3.8	3.9	3.4

Overlap formulae used

- Column Means:
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied



QPDS1 Lenders heard of
Base: All respondents

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	1560	769	726	523	472	154	138	405	379	661
Base	1560	711	777	564	522	160	142	418	395	630
Wonga	1496 96%	678 95%	751 97%	546 97%	507 97%	151 94%	137 97%	411 98%	383 97%	592 94%
QuickQuid	1343 86%	590 83%	691 89%	503 89%	460 88%	133 83%	123 87%	378 90%	342 87%	527 84%
The Money Shop	1186 76%	519 73%	614 79%	439 78%	413 79%	130 81%	112 79%	320 77%	291 74%	487 77%
Payday UK	821 53%	328 46%	458 59%	342 61%	310 59%	91 57%	85 60%	233 56%	215 54%	317 50%
Payday Express	415 27%	141 20%	257 33%	174 31%	178 34%	51 32%	45 32%	132 32%	103 26%	152 24%
Cheque Centres	355 23%	161 23%	180 23%	135 24%	120 23%	42 26%	36 25%	91 22%	83 21%	158 25%
Speedy Cash	284 18%	118 17%	158 20%	112 20%	101 19%	30 19%	28 20%	82 20%	72 18%	113 18%
Cash Store	157 10%	68 10%	82 11%	53 9%	64 12%	24 15%	19 14%	46 11%	39 10%	59 9%
None of these	1 *	1 *	- -	- -	- -	- *	- *	- -	- -	1 *
Don't know	- -	- -	- -	- -	- -	- *	- *	- -	- -	- -
Refusal	- -	- -	- -	- -	- -	- *	- *	- -	- -	- -
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSD1 Lenders heard of
Base: All respondents

	Total	Debt history					Whether used overdraft in the last 12 months			
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	1560	769	726	523	472	154	138	405	379	661
Base	1560	711	777	564	522	160	142	418	395	630
Average Mentions	3.9	3.7	4.1	4.1	4.1	4.1	4.1	4.1	3.9	3.8

Overlap formulae used

- Column Means:
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied



QPDS1 Lenders heard of
Base: All respondents

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	1560	148	453	87	200	156	233	186
Base	1560	156	480	72	203	151	214	193
Wonga	1496	145	463	65	196	143	209	188
	96%	93%	96%	91%	97%	95%	97% u	97%
QuickQuid	1343	124	422	60	172	133	189	172
	86%	80% *	88%	83% *	85%	88%	88%	90%
The Money Shop	1186	119	350	58	163	122	159	148
	76%	76% *	73%	81% *	80%	81%	74%	77%
Payday UK	821	70	269	40	113	81	100	105
	53%	45% *	56%	55% *	56%	54%	46%	55%
Payday Express	415	29	149	25	41	36	48	59
	27%	19% *	31% sv	35% sv*	20%	24%	23%	31%
Cheque Centres	355	29	95	22	49	42	50	49
	23%	19% *	20%	30% *	24%	28%	23%	25%
Speedy Cash	284	18	97	19	40	32	38	20
	18%	12% *	20% y	26% sy*	20%	21% y	18%	10%
Cash Store	157	11	47	11	19	20	24	13
	10%	7% *	10%	15% *	9%	13%	11%	7%
None of these	1	-	-	-	-	-	-	1
	*	- *	-	- *	-	-	-	*
Don't know	-	-	-	-	-	-	-	-
	-	- *	-	- *	-	-	-	-
Refusal	-	-	-	-	-	-	-	-
	-	- *	-	- *	-	-	-	-
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSD1 Lenders heard of
Base: All respondents

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	1560	148	453	87	200	156	233	186
	1560	156	480	72	203	151	214	193
Average Mentions	3.9	3.5	3.9	4.2	3.9	4.0	3.8	3.9

Overlap formulae used

- Column Means:
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied



QPDS1 Lenders heard of
Base: All respondents

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	1560	540	919	735	690	1281	205	919	550	1096	370
Base	1560	503	963	716	706	1280	204	900	564	1081	383
Wonga	1496 96%	468 93%	943 98% A	688 96%	685 97%	1231 96%	198 97%	861 96%	544 96%	1042 96%	367 96%
QuickQuid	1343 86%	412 82%	856 89% A	614 86%	617 87%	1107 86%	177 87%	763 85%	497 88%	937 87%	327 85%
The Money Shop	1186 76%	393 78%	723 75%	539 75%	537 76%	961 75%	168 82%	681 76%	431 76%	830 77%	284 74%
Payday UK	821 53%	255 51%	522 54%	381 53%	375 53%	658 51%	124 61%	430 48%	339 60% G	547 51%	227 59% I
Payday Express	415 27%	124 25%	271 28%	179 25%	195 28%	330 26%	68 34%	206 23%	183 32% G	274 25%	114 30%
Cheque Centres	355 23%	123 24%	208 22%	170 24%	150 21%	280 22%	55 27%	203 23%	132 23%	244 23%	82 21%
Speedy Cash	284 18%	102 20%	164 17%	116 16%	142 20%	236 18%	36 18%	147 16%	118 21%	187 17%	80 21%
Cash Store	157 10%	59 12%	88 9%	74 10%	71 10%	123 10%	25 12%	84 9%	63 11%	112 10%	38 10%
None of these	1 *	1 *	- -	- -	1 *	1 *	- -	1 *	- -	1 *	- -
Don't know	-	-	-	-	-	-	-	-	-	-	-
Refusal	-	-	-	-	-	-	-	-	-	-	-
Overlap formulae used	-	-	-	-	-	-	-	-	-	-	-
- Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

QPDSD1 Lenders heard of
Base: All respondents

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base Base	1560	540	919	735	690	1281	205	919	550	1096	370
	1560	503	963	716	706	1280	204	900	564	1081	383
Average Mentions	3.9	3.8	3.9	3.9	3.9	3.8	4.2	3.8	4.1	3.9	4.0

Overlap formulae used

- Column Means:
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied



QPDS1 Lenders heard of
Base: All respondents

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	1560	288	1246	138	95	818	387	1508	1296	1261
Base	1560	351	1182	199	107	827	309	1524	1268	1306
Wonga	1496 96%	342 97%	1131 96%	196 99%	103 96%	798 96%	289 94%	1496 98% R	1205 95%	1286 98% R
QuickQuid	1343 86%	323 92% L	995 84%	186 94% P*	92 86% *	734 89% P	231 75%	1343 88% R	1090 86%	1222 94% QR
The Money Shop	1186 76%	289 82% L	880 74%	154 77%	81 76% *	643 78%	226 73%	1153 76%	1186 94% QS	1099 84% Q
Payday UK	821 53%	249 71% L	553 47%	151 76% OP*	73 68% OP*	423 51% P	117 38%	821 54%	689 54%	814 62% QR
Payday Express	415 27%	159 45% L	250 21%	101 51% NOP*	29 28% *	186 23%	62 20%	415 27%	368 29% Q	410 31% QR
Cheque Centres	355 23%	94 27%	258 22%	53 27%	27 25% *	184 22%	64 21%	350 23%	355 28% QS	343 26% Q
Speedy Cash	284 18%	95 27% L	187 16%	41 20% *	21 20% *	133 16%	58 19%	281 18%	284 22% Q	282 22% Q
Cash Store	157 10%	46 13%	110 9%	18 9% *	10 9% *	85 10%	29 9%	154 10%	157 12% Q	153 12% Q
None of these	1 *	- -	1 *	- *	- *	- -	1 *	- -	- -	- -
Don't know	- -	- -	- -	- *	- *	- -	- -	- -	- -	- -
Refusal	- -	- -	- -	- *	- *	- -	- -	- -	- -	- -
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSD1 Lenders heard of
Base: All respondents

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	1560	288	1246	138	95	818	387	1508	1296	1261
Base	1560	351	1182	199	107	827	309	1524	1268	1306
Average Mentions	3.9	4.5	3.7	4.5	4.1	3.9	3.5	3.9	4.2	4.3

Overlap formulae used

- Column Means:
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g
Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied



QPDS1 Lenders heard of
Base: All respondents

	Total	(SAMPLE) Size of loan			(SAMPLE) Date of loan			Reason for loan (General)	
		High (£200+) (T)	Low (Less than £200) (U)	Unknown (V)	A-Recent (W)	B-Mid term (X)	C-Longer ago (Y)	Unexpected INCREASE in expenses/ outgoings (Z)	Unexpected DECREASE in income (a)
Unweighted Base	1560	710	781	69	547	735	278	785	296
Base	1560	760	720	80	467	755	338	817	303
Wonga	1496 96%	727 96%	693 96%	76 95% *	464 99% XY	708 94%	324 96%	789 97%	289 95%
QuickQuid	1343 86%	649 85%	619 86%	74 93% *	425 91% X	622 82%	297 88%	714 87%	257 85%
The Money Shop	1186 76%	570 75%	554 77%	62 78% *	326 70%	591 78% W	268 79% W	626 77%	224 74%
Payday UK	821 53%	422 55%	360 50%	39 49% *	259 55%	371 49%	191 57%	435 53%	173 57%
Payday Express	415 27%	224 29%	174 24%	18 22% *	87 19%	211 28% W	117 35% W	214 26%	86 28%
Cheque Centres	355 23%	156 20%	165 23%	35 44% TU*	79 17%	173 23% W	103 31% W	194 24%	76 25%
Speedy Cash	284 18%	122 16%	143 20%	19 24% *	69 15%	138 18%	77 23% W	129 16%	57 19%
Cash Store	157 10%	59 8%	83 11%	15 19% T*	52 11%	73 10%	32 10%	81 10%	22 7%
None of these	1 *	- -	1 *	- *	- -	1 *	- -	- -	- -
Don't know	- -	- -	- -	- *	- -	- -	- -	- -	- -
Refusal	- -	- -	- -	- *	- -	- -	- -	- -	- -
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSD1 Lenders heard of
Base: All respondents

	Total	(SAMPLE) Size of loan			(SAMPLE) Date of loan			Reason for loan (General)	
		High (£200+) (T)	Low (Less than £200) (U)	Unknown (V)	A-Recent (W)	B-Mid term (X)	C-Longer ago (Y)	Unexpected INCREASE in expenses/ outgoings (Z)	Unexpected DECREASE in income (a)
Unweighted Base	1560	710	781	69	547	735	278	785	296
Base	1560	760	720	80	467	755	338	817	303
Average Mentions	3.9	3.9	3.9	4.2	3.8	3.8	4.2	3.9	3.9

Overlap formulae used

- Column Means:
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied



QPDS1 Lenders heard of
Base: All respondents

	Total	Use of loan				Whether repayment date has passed	
		Living expenses (b)	Car/ vehicle (c)	Rent or mortgage (d)	Other (e)	Yes (f)	No (g)
Unweighted Base	1560	827	152	63	546	1092	449
Base	1560	830	149	57	551	1131	411
Wonga	1496 96%	807 97% e	141 95%	53 94% *	520 94%	1079 95%	402 98%
QuickQuid	1343 86%	736 89% de	133 90% d	41 72% *	458 83%	966 85%	364 89%
The Money Shop	1186 76%	617 74%	108 73%	43 75% *	439 80%	870 77%	299 73%
Payday UK	821 53%	447 54%	77 52%	25 44% *	285 52%	583 52%	228 56%
Payday Express	415 27%	220 27%	40 27%	11 19% *	153 28%	317 28%	91 22%
Cheque Centres	355 23%	174 21%	24 16%	12 21% *	150 27% bc	289 26% g	63 15%
Speedy Cash	284 18%	153 18%	18 12%	12 22% *	102 19%	211 19%	68 16%
Cash Store	157 10%	87 10%	9 6%	5 9% *	57 10%	109 10%	42 10%
None of these	1 *	1 *	- -	- *	- -	- -	1 *
Don't know	- -	- -	- -	- *	- -	- -	- -
Refusal	- -	- -	- -	- *	- -	- -	- -
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDS1 Lenders heard of
Base: All respondents

Total	Use of loan				Whether repayment date has passed	
	Living expenses (b)	Car/ vehicle (c)	Rent or mortgage (d)	Other (e)	Yes (f)	No (g)
Unweighted Base	1560	827	152	63	546	1092
Base	1560	830	149	57	551	1131
Average Mentions	3.9	3.9	3.7	3.6	3.9	3.8

Overlap formulae used

- Column Means:
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied



QPDS1 Lenders heard of
Base: All respondents

	Total	Whether paid back loan in full		Action taken when not paid back on repayment date			Whether shopped around for sampled loan		Whether ever shopped around for loan	
		Yes (A)	No (B)	Rollover (C)	Repayment plan (D)	Defaulted (E)	Yes (F)	No (G)	Yes (H)	No (I)
Unweighted Base	1560	882	191	93	85	64	363	1191	545	1012
Base	1560	896	207	92	82	80	421	1131	621	937
Wonga	1496 96%	854 95%	196 95%	86 93% *	73 90% *	76 95% *	415 99% G	1073 95%	614 99% I	880 94%
QuickQuid	1343 86%	759 85%	179 87%	74 81% *	62 76% *	68 85% *	394 94% G	942 83%	582 94% I	760 81%
The Money Shop	1186 76%	673 75%	177 86% A	84 92% *	69 84% *	69 86% *	326 77%	851 75%	492 79%	692 74%
Payday UK	821 53%	432 48%	131 63% A	61 67% *	46 56% *	53 66% *	274 65% G	541 48%	390 63% I	431 46%
Payday Express	415 27%	215 24%	86 42% A	35 38% *	32 39% *	39 49% *	133 31% G	276 24%	199 32% I	216 23%
Cheque Centres	355 23%	225 25%	60 29%	24 26%	19 24% *	29 37% *	109 26%	246 22%	158 25%	198 21%
Speedy Cash	284 18%	154 17%	48 23%	17 18% *	24 29% *	14 18% *	78 19%	205 18%	117 19%	166 18%
Cash Store	157 10%	85 9%	20 9%	10 11% *	12 14% *	5 6% *	50 12%	107 9%	67 11%	90 10%
None of these	1 *	- -	- -	- *	- *	- *	- -	1 *	- -	1 *
Don't know	-	-	-	-	-	-	-	-	-	-
Refusal	-	-	-	-	-	-	-	-	-	-
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSD1 Lenders heard of
Base: All respondents

	Total	Whether paid back loan in full		Action taken when not paid back on repayment date			Whether shopped around for sampled loan		Whether ever shopped around for loan	
		Yes (A)	No (B)	Rollover (C)	Repayment plan (D)	Defaulted (E)	Yes (F)	No (G)	Yes (H)	No (I)
Unweighted Base	1560	882	191	93	85	64	363	1191	545	1012
Base	1560	896	207	92	82	80	421	1131	621	937
Average Mentions	3.9	3.8	4.3	4.3	4.1	4.4	4.2	3.8	4.2	3.7

Overlap formulae used

- Column Means:
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied



QPDS1 Lenders heard of
Base: All respondents

	Total	How well understood repayment amount			Confidence in repaying loan			Ease of getting money to pay back loan		
		Very well (J)	Very/ Fairly well (K)	Not very/ Not at all well (L)	Very confident (M)	Very/ Fairly confident (N)	Not very/Not at all confident (O)	Easier than expected (P)	Same as expected (Q)	More difficult than expected (R)
Unweighted Base	1560	1236	1478	80	1280	1499	57	287	627	169
Base	1560	1224	1474	84	1244	1485	65	289	633	198
Wonga	1496 96%	1175 96%	1415 96%	80 94% *	1193 96%	1425 96%	61 94% *	269 93%	613 97%	186 94%
QuickQuid	1343 86%	1059 87% L	1281 87% L	62 74% *	1070 86%	1275 86%	58 90% *	234 81%	557 88% P	167 84%
The Money Shop	1186 76%	918 75%	1120 76%	65 77% *	926 74%	1121 75%	55 85% *	218 76%	482 76%	163 82%
Payday UK	821 53%	634 52%	781 53%	39 47% *	622 50%	768 52% M	44 68% *	139 48%	309 49%	128 65% PQ
Payday Express	415 27%	301 25%	386 26% J	30 35% *	290 23%	382 26% M	24 38% *	70 24%	171 27%	72 36% P
Cheque Centres	355 23%	259 21%	336 23% J	18 22% *	257 21%	332 22% M	24 37% M*	73 25%	166 26%	48 24%
Speedy Cash	284 18%	210 17%	257 17%	27 32% JK*	195 16%	253 17% M	24 37% MN*	58 20%	107 17%	44 22%
Cash Store	157 10%	125 10%	146 10%	11 12% *	113 9%	143 10%	14 21% MN*	31 11%	53 8%	25 12%
None of these	1 *	- -	1 *	- *	1 *	1 *	- *	- -	- -	- -
Don't know	- -	- -	- -	- *	- -	- -	- *	- -	- -	- -
Refusal	- -	- -	- -	- *	- -	- -	- *	- -	- -	- -

Overlap formulae used
- Column Means:
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied

QPDSD1 Lenders heard of
Base: All respondents

	Total	How well understood repayment amount			Confidence in repaying loan			Ease of getting money to pay back loan		
		Very well (J)	Very/ Fairly well (K)	Not very/ Not at all well (L)	Very condident (M)	Very/ Fairly confident (N)	Not very/Not at all confident (O)	Easier than expected (P)	Same as expected (Q)	More difficult than expected (R)
Unweighted Base	1560	1236	1478	80	1280	1499	57	287	627	169
Base	1560	1224	1474	84	1244	1485	65	289	633	198
Average Mentions	3.9	3.8	3.9	3.9	3.8	3.8	4.7	3.8	3.9	4.2

Overlap formulae used

- Column Means:
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied



QPDS D1 Lenders heard of
Base: All respondents

	Total	Confidence and ease of repayment			Type of loan compared			Aware of any high street lenders		Aware of any online lenders	
		Very confident and found easy (S)	Very confident and found same (T)	Very confident and found difficult (U)	Online only (V)	Retail only (W)	Online and Retail (X)	Yes (Y)	No (Z)	Yes (a)	No (b)
Unweighted Base	1560	239	532	96	367	39	128	1296	264	1508	52
Base	1560	234	528	112	452	27	133	1268	292	1524	36
Wonga	1496 96%	219 94%	512 97%	101 91% *	451 100%	26 96% *	130 98% *	1205 95%	290 99% Y	1496 98% b	- - *
QuickQuid	1343 86%	189 81%	461 87%	94 85% *	429 95% W	20 75% *	126 95% W*	1090 86%	253 87%	1343 88% b	- - *
The Money Shop	1186 76%	180 77%	388 74%	91 82% *	341 75%	26 98% V*	117 88% V*	1186 94% Z	- -	1153 76%	33 91% *
Payday UK	821 53%	101 43%	248 47%	71 64% ST*	283 63% W	9 34% *	95 71% W*	689 54% Z	132 45%	821 54% b	- - *
Payday Express	415 27%	58 25%	121 23%	38 34% *	144 32%	9 33% *	45 34% *	368 29% Z	48 16%	415 27% b	- - *
Cheque Centres	355 23%	54 23%	126 24%	22 20% *	82 18%	15 56% V*	57 43% V*	355 28% Z	- -	350 23%	5 14% *
Speedy Cash	284 18%	44 19%	79 15%	20 18% *	76 17%	6 23% *	33 25% *	284 22% Z	- -	281 18%	3 9% *
Cash Store	157 10%	25 11%	37 7%	15 13% *	41 9%	3 12% *	20 15% *	157 12% Z	- -	154 10%	3 8% *
None of these	1 *	- -	- -	- - *	- -	- - *	- - *	- 1 *	-	- -	1 2% *
Don't know	- -	- -	- -	- - *	- -	- - *	- - *	- -	- -	- -	- - *
Refusal	- -	- -	- -	- - *	- -	- - *	- - *	- -	- -	- -	- - *
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSD1 Lenders heard of
Base: All respondents

	Total	Confidence and ease of repayment			Type of loan compared			Aware of any high street lenders		Aware of any online lenders	
		Very confident and found easy (S)	Very confident and found same (T)	Very confident and found difficult (U)	Online only (V)	Retail only (W)	Online and Retail (X)	Yes (Y)	No (Z)	Yes (a)	No (b)
Unweighted Base	1560	239	532	96	367	39	128	1296	264	1508	52
Base	1560	234	528	112	452	27	133	1268	292	1524	36
Average Mentions	3.9	3.7	3.7	4.1	4.1	4.3	4.7	4.2	2.5	3.9	1.2

Overlap formulae used

- Column Means:
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied

QPDS1 Lenders heard of
Base: All respondents

	Total	Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		More confident (c)	Less confident (d)	No change (e)	New (f)	Repeat (g)	New (h)	Repeat (i)
Unweighted Base	1560	1	8	99	531	1010	849	692
Base	1560	1	5	88	446	1100	877	669
Wonga	1496	1	5	88	412	1071	836	646
	96%	100% **	100% **	100%	92%	97% f	95%	97%
QuickQuid	1343	1	5	79	346	989	748	587
	86%	100% **	92% **	90%	78%	90% f	85%	88%
The Money Shop	1186	-	5	70	334	840	658	516
	76%	- **	100% **	80%	75%	76%	75%	77%
Payday UK	821	1	4	56	185	631	476	340
	53%	100% **	83% **	63%	41%	57% f	54%	51%
Payday Express	415	-	2	19	90	321	254	158
	27%	- **	42% **	22%	20%	29% f	29%	24%
Cheque Centres	355	-	-	13	106	243	210	139
	23%	- **	8% **	14%	24%	22%	24%	21%
Speedy Cash	284	-	-	10	74	209	162	120
	18%	- **	8% **	11%	17%	19%	19%	18%
Cash Store	157	-	-	11	40	115	83	72
	10%	- **	8% **	13%	9%	10%	9%	11%
None of these	1	-	-	-	1	-	1	-
	*	- **	- **	-	*	-	*	-
Don't know	-	-	-	-	-	-	-	-
	-	- **	- **	-	-	-	-	-
Refusal	-	-	-	-	-	-	-	-
	-	- **	- **	-	-	-	-	-
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDS1 Lenders heard of
Base: All respondents

	Total	Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		More confident (c)	Less confident (d)	No change (e)	New (f)	Repeat (g)	New (h)	Repeat (i)
Unweighted Base	1560	1	8	99	531	1010	849	692
Base	1560	1	5	88	446	1100	877	669
Average Mentions	3.9	3.0	4.4	3.9	3.6	4.0	3.9	3.9

Overlap formulae used

- Column Means:
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied



QPDSD2 Whether approached lender or were approached by lender when taking out sampled loan

Base: All respondents

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	1560	860	623	334	742	406	975	203	124	166
Base	1560	870	609	313	754	429	1010	205	108	143
I approached them	1386 89%	779 90%	535 88%	293 93% D	659 87%	379 88%	916 91% I	174 85%	94 87% *	120 84%
They approached me	137 9%	80 9%	47 8%	15 5%	74 10% C	40 9%	75 7%	23 11%	11 10% *	16 11%
Neither-came via broker/lead generator	10 1%	3 *	7 1%	- -	8 1%	3 1%	3 *	4 2%	3 3% F*	1 *
Don't know/can't remember	27 2%	7 1%	19 3% A	5 2%	14 2%	8 2%	16 2%	4 2%	- * *	6 4%
Refusal	- -	- -	- -	- -	- -	- -	- -	- -	- * *	- -
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSD2 Whether approached lender or were approached by lender when taking out sampled loan

Base: All respondents

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	1560	451	796	366	430	174	1212	47	127	78
Base	1560	494	783	369	415	144	1222	43	120	77
I approached them	1386 89%	434 88%	700 89% M	342 93% KM	358 86%	128 89%	1084 89%	38 87% *	109 91% *	67 87% *
They approached me	137 9%	48 10%	66 8%	24 6%	42 10%	9 6%	112 9%	2 5% *	7 6% *	6 8% *
Neither-came via broker/lead generator	10 1%	- -	7 1%	- -	7 2%	3 2% J	7 1%	- - *	- - *	3 4% *
Don't know/can't remember	27 2%	12 2%	11 1%	3 1%	8 2%	4 3%	19 2%	3 7% *	4 3% *	1 1% *
Refusal	- -	- -	- -	- -	- -	- -	- -	- - *	- - *	- - *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDS22 Whether approached lender or were approached by lender when taking out sampled loan

Base: All respondents

	Total	Accommodation					Number of people in hhd		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	1560	276	954	536	418	209	292	371	796
Base	1560	309	911	539	372	220	273	361	825
I approached them	1386	274	813	483	330	198	254	315	727
	89%	89%	89%	90%	89%	90%	93%	87%	88%
They approached me	137	24	77	47	30	17	19	35	72
	9%	8%	8%	9%	8%	8%	7%	10%	9%
Neither came via broker/lead generator	10	3	8	4	4	-	-	3	7
	1%	1%	1%	1%	1%	-	-	1%	1%
Don't know/can't remember	27	8	13	5	8	4	-	8	19
	2%	2%	1%	1%	2%	2%	-	2%	2%
Refusal	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDS2 Whether approached lender or were approached by lender when taking out sampled loan

Base: All respondents

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	1560	893	293	184	91	568	50	129	378	474	1081	352
Base	1560	887	290	196	89	575	36	109	372	538	1089	336
I approached them	1386 89%	793 89%	263 91%	166 85%	75 84%	504 88%	30 85%	97 89%	332 89%	477 89%	993 91%	284 84%
They approached me	137 9%	78 9%	18 6%	21 11%	9 11%	48 8%	5 14%	12 11%	26 7%	45 8%	81 7%	35 10%
Neither-came via broker/lead generator	10 1%	3 *	3 1%	4 2%	1 1%	7 1%	- *	- *	7 2%	3 1%	7 1%	3 1%
Don't know/can't remember	27 2%	12 1%	6 2%	4 2%	4 4%	14 3%	- 1%	- *	8 2%	13 2%	9 1%	15 4%
Refusal	- -	- -	- -	- -	- *	- -	- *	- *	- -	- -	- -	- -
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSD2 Whether approached lender or were approached by lender when taking out sampled loan

Base: All respondents

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	1560	387	178	907	944	277	246	1061	499	55	568	536
Base	1560	309	186	986	812	297	363	1230	330	143	557	553
I approached them	1386 89%	276 89%	165 89%	877 89%	763 94%	268 90%	279 77%	1074 87%	311 94%	105 74%	514 92%	470 85%
They approached me	137 9%	29 9%	14 7%	90 9%	42 5%	23 8%	68 19%	120 10%	17 5%	27 19%	41 7%	58 10%
Neither-came via broker/lead generator	10 1%	1 *	3 1%	7 1%	1 *	3 1%	7 2%	10 1%	1 *	3 2%	- -	3 1%
Don't know/can't remember	27 2%	3 1%	4 2%	13 1%	7 1%	4 1%	9 2%	26 2%	1 *	8 5%	1 *	21 4%
Refusal	- -	- -	- -	- -	- -	- -	- -	- -	- -	- *	- -	- -
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSD2 Whether approached lender or were approached by lender when taking out sampled loan

Base: All respondents

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	1560	927	373	162
Base	1560	1038	253	176
I approached them	1386 89%	917 88%	236 93% w	152 86% *
They approached me	137 9%	99 10% x	13 5%	21 12% *
Neither came via broker/lead generator	10 1%	3 *	3 1%	4 2% *
Don't know/can't remember	27 2%	19 2%	1 *	- - *
Refusal	- -	- -	- -	- - *
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QPDSD2 Whether approached lender or were approached by lender when taking out sampled loan

Base: All respondents

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	1560	1008	423	31	281	106	646	267	162
Base	1560	1150	286	31	234	75	804	178	176
I approached them	1386 89%	1008 88%	269 94% A	28 91% **	207 89%	69 92% *	710 88%	167 94% F	152 86% *
They approached me	137 9%	117 10% B	13 5%	3 9% **	24 10%	5 7% *	76 9% G	7 4%	21 12% G*
Neither-came via broker/lead generator	10 1%	7 1%	3 1%	- - **	- -	1 1% *	3 *	3 2%	4 2% *
Don't know/can't remember	27 2%	19 2%	1 *	- - **	3 1%	- - *	16 2%	1 1%	- - *
Refusal	- -	- -	- -	- - **	- -	- - *	- -	- -	- - *
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSD2 Whether approached lender or were approached by lender when taking out sampled loan

Base: All respondents

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	1560	356	707	488	126	803	1287	190	489	475	646
Base	1560	286	649	619	138	737	1244	229	507	487	606
I approached them	1386 89%	254 89% K	628 97% IKL	498 81%	125 90% K*	677 92% O	1129 91% O	180 79%	451 89%	428 88%	543 90%
They approached me	137 9%	29 10% J	21 3%	87 14% J	13 10% J*	52 7%	101 8%	26 11%	43 8%	46 9%	49 8%
Neither came via broker/lead generator	10 1%	1 *	-	10 2% J	- - *	3 *	3 *	7 3% MN	6 1%	4 1%	3 1%
Don't know/can't remember	27 2%	3 1%	1 *	24 4% JL	- - *	5 1%	11 1%	16 7% MN	7 1%	9 2%	10 2%
Refusal	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	*	-	-	-	-	-	-
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSD2 Whether approached lender or were approached by lender when taking out sampled loan

Base: All respondents

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	1560	723	794	440	117	394	92	69	32	88	192	794
Base	1560	745	769	479	119	386	92	68	32	74	194	769
I approached them	1386 89%	648 87%	701 91% S	412 86%	107 90% *	327 85%	74 80% *	57 84% *	28 87% **	64 87% *	164 85%	701 91% UWX
They approached me	137 9%	79 11% T	50 7%	57 12% c	12 10% *	48 12% c	18 20% c*	11 16% *	4 13% **	6 8% *	22 11%	50 7%
Neither-came via broker/lead generator	10 1%	10 1% T	-	6 1%	-	8 2% c	-	-	-	4 5% c*	4 2% c	-
Don't know/can't remember	27 2%	8 1%	18 2%	5 1%	-	4 1%	-	-	-	-	4 2%	18 2%
Refusal	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	*	-	*	*	**	*	-	-
Overlap formulae used												
- Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

QPDS2 Whether approached lender or were approached by lender when taking out sampled loan

Base: All respondents

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	1560	962	598	388	1108	1456	58
Base	1560	958	602	425	1066	1456	53
I approached them	1386 89%	866 90%	519 86%	370 87%	961 90%	1301 89%	43 80% *
They approached me	137 9%	78 8%	59 10%	44 10%	83 8%	120 8%	9 17% *
Neither came via broker/lead generator	10 1%	4 *	7 1%	3 1%	3 *	10 1%	- - *
Don't know/can't remember	27 2%	10 1%	17 3%	8 2%	19 2%	25 2%	2 3% *
Refusal	- -	- -	- -	- -	- -	- -	- - *
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDSD2 Whether approached lender or were approached by lender when taking out sampled loan

Base: All respondents

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	1560	769	726	523	472	154	138	405	379	661
Base	1560	711	777	564	522	160	142	418	395	630
I approached them	1386 89%	657 92% klmn	669 86%	481 85%	447 86%	136 85% *	123 87% *	367 88%	354 90%	568 90%
They approached me	137 9%	47 7%	78 10% o	57 10% o	53 10% o	13 8% *	5 3% *	43 10%	30 8%	47 7%
Neither-came via broker/lead generator	10 1%	1 *	10 1%	10 2% j	3 1%	- - *	7 5% jkmn*	4 1%	3 1%	4 1%
Don't know/can't remember	27 2%	7 1%	20 3%	17 3%	20 4% j	12 7% jk*	7 5% j*	4 1%	8 2%	12 2%
Refusal	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Overlap formulae used										
- Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDSD2 Whether approached lender or were approached by lender when taking out sampled loan

Base: All respondents

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	1560	148	453	87	200	156	233	186
Base	1560	156	480	72	203	151	214	193
I approached them	1386 89%	136 87% *	409 85%	65 90% *	183 90%	135 90%	198 93% t	177 92%
They approached me	137 9%	20 13% *	48 10%	7 10% *	12 6%	16 10%	16 7%	12 6%
Neither came via broker/lead generator	10 1%	- - *	3 1%	- - *	4 2%	- -	- -	1 *
Don't know/can't remember	27 2%	- - *	20 4% x	- - *	5 2%	- -	- -	3 1%
Refusal	- -	- - *	- -	- - *	- -	- -	- -	- -
Overlap formulae used								
- Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied								

QPDS2 Whether approached lender or were approached by lender when taking out sampled loan

Base: All respondents

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	1560	540	919	735	690	1281	205	919	550	1096	370
Base	1560	503	963	716	706	1280	204	900	564	1081	383
I approached them	1386 89%	444 88%	862 89%	640 89%	622 88%	1151 90% F	168 83%	808 90%	497 88%	953 88%	347 90%
They approached me	137 9%	41 8%	82 9%	57 8%	73 10%	100 8%	27 13%	73 8%	53 9%	98 9%	29 8%
Neither-came via broker/lead generator	10 1%	1 *	10 1%	6 1%	5 1%	7 1%	3 2%	7 1%	3 1%	7 1%	3 1%
Don't know/can't remember	27 2%	17 3% B	9 1%	13 2%	6 1%	21 2%	5 2%	12 1%	11 2%	23 2%	4 1%
Refusal	-	-	-	-	-	-	-	-	-	-	-
Overlap formulae used	-	-	-	-	-	-	-	-	-	-	-
- Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

QPDSD2 Whether approached lender or were approached by lender when taking out sampled loan

Base: All respondents

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	1560	288	1246	138	95	818	387	1508	1296	1261
Base	1560	351	1182	199	107	827	309	1524	1268	1306
I approached them	1386	286	1075	142	95	765	276	1352	1130	1160
	89%	81%	91% K	72% *	89% M*	92% M	89% M	89%	89%	89%
They approached me	137	51	85	45	8	51	29	135	115	114
	9%	14% L	7%	23% NOP*	7% *	6%	9%	9%	9%	9%
Neither-came via broker/lead generator	10	4	7	3	-	7	1	10	7	10
	1%	1%	1%	2% *	- *	1%	*	1%	1%	1%
Don't know/can't remember	27	11	16	8	4	5	3	27	17	22
	2%	3%	1%	4% O*	4% *	1%	1%	2%	1%	2%
Refusal	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSD2 Whether approached lender or were approached by lender when taking out sampled loan
Base: All respondents

	Total	(SAMPLE) Size of loan			(SAMPLE) Date of loan			Reason for loan (General)	
		High (£200+) (T)	Low (Less than £200) (U)	Unknown (V)	A-Recent (W)	B-Mid term (X)	C-Longer ago (Y)	Unexpected INCREASE in expenses/ outgoings (Z)	Unexpected DECREASE in income (a)
Unweighted Base	1560	710	781	69	547	735	278	785	296
Base	1560	760	720	80	467	755	338	817	303
I approached them	1386 89%	658 87%	656 91% T	72 90% *	455 97% XY	660 87% Y	271 80%	738 90%	274 90%
They approached me	137 9%	81 11%	50 7%	6 7% *	11 2%	86 11% W	39 12% W	57 7%	24 8%
Neither-came via broker/lead generator	10 1%	6 1%	5 1%	- - *	- - *	4 1%	7 2%	10 1%	- -
Don't know/can't remember	27 2%	15 2%	9 1%	2 3% *	- *	5 1%	22 6% WX	11 1%	4 1%
Refusal	- -	- -	- -	- -	- -	- -	- -	- -	- -
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied									

QPDS2 Whether approached lender or were approached by lender when taking out sampled loan

Base: All respondents

	Total	Use of loan				Whether repayment date has passed	
		Living expenses (b)	Car/ vehicle (c)	Rent or mortgage (d)	Other (e)	Yes (f)	No (g)
Unweighted Base	1560	827	152	63	546	1092	449
Base	1560	830	149	57	551	1131	411
I approached them	1386 89%	740 89%	135 91%	51 89% *	484 88%	976 86%	395 96% f
They approached me	137 9%	75 9%	10 7%	5 9% *	49 9%	118 10% g	15 4%
Neither-came via broker/lead generator	10 1%	4 *	4 3%	- *	3 *	10 1%	1 *
Don't know/can't remember	27 2%	11 1%	- -	1 2% *	15 3%	27 2% g	- -
Refusal	- -	- -	- -	- *	- -	- -	- -
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDS2 Whether approached lender or were approached by lender when taking out sampled loan

Base: All respondents

	Total	Whether paid back loan in full		Action taken when not paid back on repayment date			Whether shopped around for sampled loan		Whether ever shopped around for loan	
		Yes (A)	No (B)	Rollover (C)	Repayment plan (D)	Defaulted (E)	Yes (F)	No (G)	Yes (H)	No (I)
Unweighted Base	1560	882	191	93	85	64	363	1191	545	1012
Base	1560	896	207	92	82	80	421	1131	621	937
I approached them	1386	793	168	75	70	54	379	1002	551	833
	89%	89%	81%	82%	86%	67%	90%	89%	89%	89%
		B		*	E*	*				
They approached me	137	85	29	10	8	16	38	98	61	76
	9%	9%	14%	11%	10%	21%	9%	9%	10%	8%
				*	*	*				
Neither-came via broker/lead generator	10	7	3	3	-	3	-	10	-	10
	1%	1%	1%	3%	-	3%	-	1%	-	1%
				*	*	*				
Don't know/can't remember	27	11	7	4	4	7	4	20	9	18
	2%	1%	3%	4%	5%	9%	1%	2%	1%	2%
				*	*	*				
Refusal	-	-	-	-	-	-	-	-	-	-
	-	-	-	*	*	*	-	-	-	-
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSD2 Whether approached lender or were approached by lender when taking out sampled loan

Base: All respondents

	Total	How well understood repayment amount			Confidence in repaying loan			Ease of getting money to pay back loan		
		Very well (J)	Very/ Fairly well (K)	Not very/ Not at all well (L)	Very confident (M)	Very/ Fairly confident (N)	Not very/Not at all confident (O)	Easier than expected (P)	Same as expected (Q)	More difficult than expected (R)
Unweighted Base	1560	1236	1478	80	1280	1499	57	287	627	169
Base	1560	1224	1474	84	1244	1485	65	289	633	198
I approached them	1386 89%	1118 91% KL	1326 90% L	59 69% *	1138 91% N	1326 89%	54 83% *	236 82%	575 91% PR	154 78%
They approached me	137 9%	86 7%	117 8% J	20 23% JK*	73 6%	122 8% M	11 17% M*	45 15% Q	42 7%	31 16% Q
Neither-came via broker/lead generator	10 1%	7 1%	7 *	3 4% *	10 1%	10 1%	- - *	- -	4 1%	6 3%
Don't know/can't remember	27 2%	13 1%	24 2% J	3 4% *	23 2%	27 2%	- - *	8 3%	11 2%	7 4%
Refusal	-	-	-	-	-	-	-	-	-	-
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSD2 Whether approached lender or were approached by lender when taking out sampled loan

Base: All respondents

	Total	Confidence and ease of repayment			Type of loan compared			Aware of any high street lenders		Aware of any online lenders	
		Very confident and found easy (S)	Very confident and found same (T)	Very confident and found difficult (U)	Online only (V)	Retail only (W)	Online and Retail (X)	Yes (Y)	No (Z)	Yes (a)	No (b)
Unweighted Base	1560	239	532	96	367	39	128	1296	264	1508	52
Base	1560	234	528	112	452	27	133	1268	292	1524	36
I approached them	1386	198	486	90	399	26	118	1130	256	1352	33
	89%	85%	92% SU	80% *	88%	98% *	88% *	89%	88%	89%	92% *
They approached me	137	32	27	9	49	1	12	115	22	135	2
	9%	14% T	5%	8% *	11%	2% *	9% *	9%	8%	9%	6% *
Neither-came via broker/lead generator	10	-	4	6	-	-	-	7	4	10	1
	1%	-	1%	5% ST*	-	-	-	1%	1%	1%	2% *
Don't know/can't remember	27	4	11	7	4	-	4	17	10	27	-
	2%	2%	2%	6% *	1%	-	3% *	1%	3%	2%	- *
Refusal	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDS2 Whether approached lender or were approached by lender when taking out sampled loan

Base: All respondents

	Total	Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		More confident (c)	Less confident (d)	No change (e)	New (f)	Repeat (g)	New (h)	Repeat (i)
Unweighted Base	1560	1	8	99	531	1010	849	692
Base	1560	1	5	88	446	1100	877	669
I approached them	1386	1	5	88	406	966	734	638
	89%	100%	100%	99%	91%	88%	84%	95%
They approached me	137	-	-	1	36	100	106	30
	9%	-	-	1%	8%	9%	12%	4%
		**	**				i	
Neither-came via broker/lead generator	10	-	-	-	1	10	10	-
	1%	-	-	-	*	1%	1%	-
		**	**					
Don't know/can't remember	27	-	-	-	3	24	27	1
	2%	-	-	-	1%	2%	3%	*
		**	**				i	
Refusal	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
		**	**					
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSE1 Whether applied for sample loan directly or through a broker/ third party
Base: All respondents

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	1560	860	623	334	742	406	975	203	124	166
Base	1560	870	609	313	754	429	1010	205	108	143
Applied directly to lender	1445	816	560	292	710	381	949	181	100	135
	93%	94%	92%	93%	94%	89%	94%	88%	93%	94%
Applied though broker/other third party	84	47	30	13	32	38	49	16	7	4
	5%	5%	5%	4%	4%	9%	5%	8%	7%	3%
Don't know	30	8	18	8	13	10	12	8	-	4
	2%	1%	3%	3%	2%	2%	1%	4%	-	3%
Refusal	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSE1 Whether applied for sample loan directly or through a broker/ third party
Base: All respondents

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	1560	451	796	366	430	174	1212	47	127	78
Base	1560	494	783	369	415	144	1222	43	120	77
Applied directly to lender	1445 93%	459 93%	734 94%	352 95%	382 92%	132 91%	1141 93%	37 84%	112 93%	72 94%
Applied though broker/other third party	84 5%	26 5%	35 4%	16 4%	18 4%	12 8%	64 5%	4 8%	4 4%	4 6%
Don't know	30 2%	8 2%	15 2% L	1 *	14 3% KL	1 *	17 1%	3 7%	3 3%	1 1%
Refusal	- -	- -	- -	- -	- -	- -	- -	- *	- *	- *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSE1 Whether applied for sample loan directly or through a broker/ third party
Base: All respondents

	Total	Accommodation					Number of people in hhld		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	1560	276	954	536	418	209	292	371	796
Base	1560	309	911	539	372	220	273	361	825
Applied directly to lender	1445	282	858	503	355	203	254	340	763
	93%	91%	94%	93%	95%	92%	93%	94%	93%
Applied though broker/other third party	84	19	46	30	16	11	14	15	47
	5%	6%	5%	6%	4%	5%	5%	4%	6%
Don't know	30	8	7	6	1	6	5	5	15
	2%	2%	1%	1%	*	3%	2%	1%	2%
Refusal	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSE1 Whether applied for sample loan directly or through a broker/ third party

Base: All respondents

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	1560	893	293	184	91	568	50	129	378	474	1081	352
Base	1560	887	290	196	89	575	36	109	372	538	1089	336
Applied directly to lender	1445	825	269	179	87	535	32	105	347	494	1032	297
	93%	93%	93%	92%	98%	93%	89%	96%	93%	92%	95%	88%
Applied though broker/other third party	84	49	17	9	2	28	4	4	24	31	44	32
	5%	6%	6%	5%	2%	5%	11%	4%	7%	6%	4%	10%
Don't know	30	13	4	7	1	11	-	-	-	14	13	7
	2%	1%	1%	4%	1%	2%	-	-	-	3%	1%	2%
Refusal	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSE1 Whether applied for sample loan directly or through a broker/ third party
Base: All respondents

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	1560	387	178	907	944	277	246	1061	499	55	568	536
Base	1560	309	186	986	812	297	363	1230	330	143	557	553
Applied directly to lender	1445	282	170	922	774	282	314	1122	323	118	525	498
	93%	91%	91%	94%	95%	95%	87%	91%	98%	83%	94%	90%
Applied though broker/other third party	84	21	14	45	31	14	31	80	5	20	28	35
	5%	7%	8%	5%	4%	5%	9%	6%	1%	14%	5%	6%
Don't know	30	5	2	19	8	1	17	28	3	5	3	20
	2%	2%	1%	2%	1%	*	5%	2%	1%	3%	1%	4%
Refusal	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	*	-	-
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSE1 Whether applied for sample loan directly or through a broker/ third party

Base: All respondents

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	1560	927	373	162
Base	1560	1038	253	176
Applied directly to lender	1445 93%	962 93%	243 96%	157 89%
Applied though broker/other third party	84 5%	59 6%	7 3%	14 8%
Don't know	30 2%	17 2%	2 1%	5 3%
Refusal	-	-	-	-
Overlap formulae used	-	-	-	*
- Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied				

QPDSE1 Whether applied for sample loan directly or through a broker/ third party
Base: All respondents

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	1560	1008	423	31	281	106	646	267	162
Base	1560	1150	286	31	234	75	804	178	176
Applied directly to lender	1445 93%	1059 92%	277 97% A	27 88% **	209 89%	73 98% D*	753 94%	170 96%	157 89% *
Applied though broker/other third party	84 5%	69 6% B	7 3%	4 12% **	19 8%	2 2% *	40 5%	6 3%	14 8% *
Don't know	30 2%	22 2%	2 1%	- - **	5 2%	- - *	12 1%	2 1%	5 3% *
Refusal	- -	- -	- -	- - **	- -	- - *	- -	- -	- - *
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSE1 Whether applied for sample loan directly or through a broker/ third party
Base: All respondents

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	1560	356	707	488	126	803	1287	190	489	475	646
Base	1560	286	649	619	138	737	1244	229	507	487	606
Applied directly to lender	1445 93%	261 91%	639 98% IKL	540 87%	131 95% K*	696 94% O	1168 94% O	202 88%	469 93%	455 94%	565 93%
Applied though broker/other third party	84 5%	20 7% J	9 1%	56 9% J	8 5% J*	30 4%	57 5%	20 9%	33 7%	20 4%	32 5%
Don't know	30 2%	5 2%	2 *	23 4% JL	- - *	11 2%	19 2%	6 3%	4 1%	11 2%	10 2%
Refusal	- -	- -	- -	- -	- *	- -	- -	- -	- -	- -	- -
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

Competition Commission - Payday Lending Survey - 120248

QPDSE1 Whether applied for sample loan directly or through a broker/ third party
Base: All respondents

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	1560	723	794	440	117	394	92	69	32	88	192	794
Base	1560	745	769	479	119	386	92	68	32	74	194	769
Applied directly to lender	1445 93%	700 94%	705 92%	443 92% b	111 93% *	353 91% b	88 96% *	65 96% *	29 89% **	74 100% Wb*	168 87% *	705 92% *
Applied though broker/other third party	84 5%	26 4%	54 7% S	21 4% *	7 6% *	18 5% *	- * *	2 4% *	3 11% **	- - *	15 8% *	54 7% *
Don't know	30 2%	19 3%	10 1%	15 3% *	1 1% *	15 4% *	4 4% *	- - *	- - **	- - *	11 6% c	10 1% *
Refusal	- -	- -	- -	- -	- *	- -	- * *	- - *	- - **	- - *	- - c	- -
Overlap formulae used												
- Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

QPDSE1 Whether applied for sample loan directly or through a broker/ third party
Base: All respondents

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	1560	962	598	388	1108	1456	58
Base	1560	958	602	425	1066	1456	53
Applied directly to lender	1445 93%	899 94%	546 91%	384 90%	1001 94%	1355 93%	48 90% *
Applied though broker/other third party	84 5%	42 4%	42 7%	31 7%	46 4%	73 5%	4 8% *
Don't know	30 2%	17 2%	14 2%	10 2%	19 2%	28 2%	1 2% *
Refusal	- -	- -	- -	- -	- -	- -	- *
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDSE1 Whether applied for sample loan directly or through a broker/ third party
Base: All respondents

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	1560	769	726	523	472	154	138	405	379	661
Base	1560	711	777	564	522	160	142	418	395	630
Applied directly to lender	1445 93%	673 95% lo	709 91%	512 91%	478 92%	145 91% *	124 88% *	389 93%	371 94%	582 92%
Applied though broker/other third party	84 5%	26 4%	51 7%	36 6%	32 6%	14 9% j*	18 12% jklm*	16 4%	21 5%	36 6%
Don't know	30 2%	12 2%	17 2%	16 3%	13 2%	1 * *	- * *	12 3%	4 1%	12 2%
Refusal	- -	- -	- -	- -	- -	- * *	- * *	- -	- -	- -
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDSE1 Whether applied for sample loan directly or through a broker/ third party
Base: All respondents

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	1560	148	453	87	200	156	233	186
Base	1560	156	480	72	203	151	214	193
Applied directly to lender	1445	148	444	65	192	127	214	173
	93%	95%	93%	90%	95%	84%	100%	90%
		w*	w	*	w		stuvwy	
Applied though broker/other third party	84	8	17	5	10	17	-	18
	5%	5%	4%	7%	5%	11%	-	9%
		x*	x	x*	x	tx	-	tx
Don't know	30	-	19	2	1	7	-	2
	2%	-	4%	3%	*	4%	-	1%
		*	x	*		x		
Refusal	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
		*		*				
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSE1 Whether applied for sample loan directly or through a broker/ third party
Base: All respondents

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	1560	540	919	735	690	1281	205	919	550	1096	370
Base	1560	503	963	716	706	1280	204	900	564	1081	383
Applied directly to lender	1445 93%	480 95% B	884 92%	676 95%	653 93%	1197 93%	184 90%	852 95%	517 92%	1007 93%	356 93%
Applied though broker/other third party	84 5%	15 3%	62 6% A	29 4%	37 5%	62 5%	16 8%	43 5%	28 5%	51 5%	24 6%
Don't know	30 2%	9 2%	17 2%	10 1%	15 2%	22 2%	4 2%	5 1%	19 3% G	23 2%	3 1%
Refusal	-	-	-	-	-	-	-	-	-	-	-
Overlap formulae used	-	-	-	-	-	-	-	-	-	-	-
- Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

QPDSE1 Whether applied for sample loan directly or through a broker/ third party
Base: All respondents

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	1560	288	1246	138	95	818	387	1508	1296	1261
Base	1560	351	1182	199	107	827	309	1524	1268	1306
Applied directly to lender	1445 93%	309 88%	1111 94% K	171 86% *	100 94% *	788 95% M	282 91%	1411 93%	1175 93%	1200 92%
Applied though broker/other third party	84 5%	27 8%	58 5%	20 10% O*	3 3% *	33 4%	21 7%	84 6%	71 6%	77 6%
Don't know	30 2%	15 4% L	14 1%	8 4% O*	4 4% *	6 1%	5 2%	29 2%	22 2%	29 2%
Refusal	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSE1 Whether applied for sample loan directly or through a broker/ third party
Base: All respondents

	Total	(SAMPLE) Size of loan			(SAMPLE) Date of loan			Reason for loan (General)	
		High (£200+) (T)	Low (Less than £200) (U)	Unknown (V)	A-Recent (W)	B-Mid term (X)	C-Longer ago (Y)	Unexpected INCREASE in expenses/ outgoings (Z)	Unexpected DECREASE in income (a)
Unweighted Base	1560	710	781	69	547	735	278	785	296
Base	1560	760	720	80	467	755	338	817	303
Applied directly to lender	1445 93%	700 92%	665 92%	80 100% *	445 95% Y	709 94% Y	292 86%	756 93%	294 97% Z
Applied though broker/other third party	84 5%	42 6%	42 6%	- - *	19 4%	35 5%	30 9%	46 6%	9 3%
Don't know	30 2%	18 2%	13 2%	- - *	2 *	12 2%	17 5% WX	15 2%	- *
Refusal	- -	- -	- -	- - *	- -	- -	- -	- -	- -
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied									

QPDSE1 Whether applied for sample loan directly or through a broker/ third party
Base: All respondents

	Total	Use of loan				Whether repayment date has passed	
		Living expenses (b)	Car/ vehicle (c)	Rent or mortgage (d)	Other (e)	Yes (f)	No (g)
Unweighted Base	1560	827	152	63	546	1092	449
Base	1560	830	149	57	551	1131	411
Applied directly to lender	1445 93%	768 93%	145 98% e	55 97% *	503 91%	1053 93%	378 92%
Applied though broker/other third party	84 5%	43 5% c	- - *	- - *	42 8% c	51 4%	30 7%
Don't know	30 2%	19 2%	3 2%	2 3% *	6 1%	28 2%	3 1%
Refusal	- -	- -	- -	- - *	- -	- -	- -
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied							

QPDSE1 Whether applied for sample loan directly or through a broker/ third party
Base: All respondents

	Total	Whether paid back loan in full		Action taken when not paid back on repayment date			Whether shopped around for sampled loan		Whether ever shopped around for loan	
		Yes (A)	No (B)	Rollover (C)	Repayment plan (D)	Defaulted (E)	Yes (F)	No (G)	Yes (H)	No (I)
Unweighted Base	1560	882	191	93	85	64	363	1191	545	1012
Base	1560	896	207	92	82	80	421	1131	621	937
Applied directly to lender	1445 93%	843 94%	192 93%	85 93% *	77 94% *	76 95% *	389 92%	1048 93%	579 93%	865 92%
Applied though broker/other third party	84 5%	35 4%	8 4%	6 6% *	2 2% *	4 5% *	19 5%	65 6%	29 5%	56 6%
Don't know	30 2%	18 2%	7 3%	1 1% *	3 4% *	- 1% *	13 3%	18 2%	14 2%	17 2%
Refusal	- -	- -	- -	- - *	- - *	- - *	- -	- -	- -	- -
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDSE1 Whether applied for sample loan directly or through a broker/ third party
Base: All respondents

	Total	How well understood repayment amount			Confidence in repaying loan			Ease of getting money to pay back loan		
		Very well (J)	Very/ Fairly well (K)	Not very/ Not at all well (L)	Very confident (M)	Very/ Fairly confident (N)	Not very/Not at all confident (O)	Easier than expected (P)	Same as expected (Q)	More difficult than expected (R)
Unweighted Base	1560	1236	1478	80	1280	1499	57	287	627	169
Base	1560	1224	1474	84	1244	1485	65	289	633	198
Applied directly to lender	1445 93%	1147 94% L	1376 93% L	68 80% *	1186 95% N	1383 93%	57 88% *	265 92%	599 95%	181 91%
Applied though broker/other third party	84 5%	54 4%	72 5%	13 15% JK*	43 3%	76 5% M	3 5% *	8 3%	28 4%	11 6%
Don't know	30 2%	23 2%	27 2%	4 5% *	16 1%	26 2% M	4 7% M*	15 5% Q	5 1%	6 3%
Refusal	- -	- -	- -	- *	- -	- -	- *	- -	- -	- -
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDSE1 Whether applied for sample loan directly or through a broker/ third party
Base: All respondents

	Total	Confidence and ease of repayment			Type of loan compared			Aware of any high street lenders		Aware of any online lenders	
		Very confident and found easy (S)	Very confident and found same (T)	Very confident and found difficult (U)	Online only (V)	Retail only (W)	Online and Retail (X)	Yes (Y)	No (Z)	Yes (a)	No (b)
Unweighted Base	1560	239	532	96	367	39	128	1296	264	1508	52
Base	1560	234	528	112	452	27	133	1268	292	1524	36
Applied directly to lender	1445	221	510	101	421	24	125	1175	270	1411	34
	93%	95%	97%	91%	93%	90%	94%	93%	93%	93%	96%
Applied though broker/other third party	84	4	14	10	24	-	5	71	14	84	-
	5%	2%	3%	9%	5%	-	4%	6%	5%	6%	-
Don't know	30	8	4	-	7	3	3	22	8	29	2
	2%	4%	1%	*	2%	10%	2%	2%	3%	2%	4%
Refusal	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	*	-	*	*	-	-	-	*
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSE1 Whether applied for sample loan directly or through a broker/ third party
Base: All respondents

	Total	Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		More confident (c)	Less confident (d)	No change (e)	New (f)	Repeat (g)	New (h)	Repeat (i)
Unweighted Base	1560	1	8	99	531	1010	849	692
Base	1560	1	5	88	446	1100	877	669
Applied directly to lender	1445	1	5	86	416	1016	775	656
	93%	100%	100%	97%	93%	92%	88%	98%
		**	**					h
Applied though broker/other third party	84	-	-	3	24	61	72	12
	5%	-	-	3%	5%	6%	8%	2%
		**	**				i	
Don't know	30	-	-	-	6	24	30	1
	2%	-	-	-	1%	2%	3%	*
		**	**				i	
Refusal	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
		**	**					
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSE2 Whether shopped around between payday lenders before applying for sampled loan

Base: All respondents

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	1560	860	623	334	742	406	975	203	124	166
Base	1560	870	609	313	754	429	1010	205	108	143
Yes - compared pros and cons of different lenders	421 27%	266 31% B	140 23% A	84 27% *	195 26% *	127 30% *	314 31% HI	47 23% *	20 18% *	25 18% FG
No - just looked at this one lender	1131 72%	604 69% A	461 76% A	229 73% *	555 74% *	299 70% *	696 69% *	158 77% *	88 82% F*	111 77% FG
Don't know	8 1%	- *	8 1% A	- *	5 1% *	3 1% *	1 *	- *	- *	7 5% FG
Refusal	- -	- -	- -	- -	- -	- -	- -	- -	- *	- -
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSE2 Whether shopped around between payday lenders before applying for sampled loan

Base: All respondents

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	1560	451	796	366	430	174	1212	47	127	78
Base	1560	494	783	369	415	144	1222	43	120	77
Yes - compared pros and cons of different lenders	421 27%	182 37% KLMN	186 24%	85 23%	100 24%	27 19%	338 28%	11 25% *	27 23% *	27 35% *
No - just looked at this one lender	1131 72%	309 63%	594 76% J	283 77% J	311 75% J	117 81% J	876 72%	33 75% *	93 77% *	50 65% *
Don't know	8 1%	4 1%	4 *	-	4 1%	1 *	8 1%	- *	- *	- *
Refusal	-	-	-	-	-	-	-	-	-	-
Overlap formulae used	-	-	-	-	-	-	-	*	*	*
- Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDSE2 Whether shopped around between payday lenders before applying for sampled loan

Base: All respondents

	Total	Accommodation					Number of people in hhd		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	1560	276	954	536	418	209	292	371	796
Base	1560	309	911	539	372	220	273	361	825
Yes - compared pros and cons of different lenders	421 27%	93 30%	256 28%	163 30% W	93 25%	45 21%	72 26%	108 30%	220 27%
No - just looked at this one lender	1131 72%	213 69%	651 71%	372 69%	278 75%	174 79% SU	197 72%	252 70%	601 73%
Don't know	8 1%	3 1%	5 1%	4 1%	- *	- -	4 1%	- -	5 1%
Refusal	- -	- -	- -	- -	- -	- -	- -	- -	- -
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSE2 Whether shopped around between payday lenders before applying for sampled loan

Base: All respondents

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	1560	893	293	184	91	568	50	129	378	474	1081	352
Base	1560	887	290	196	89	575	36	109	372	538	1089	336
Yes - compared pros and cons of different lenders	421 27%	249 28%	69 24%	56 28%	28 31% *	152 27%	7 21% *	23 21% *	100 27%	187 35% g	321 29%	76 23%
No - just looked at this one lender	1131 72%	634 71%	220 76%	137 70%	60 68% *	418 73%	28 78% *	86 79% i*	269 72%	347 65%	764 70%	257 77%
Don't know	8 1%	4 *	- *	4 2%	1 1% *	5 1%	- 1% *	- *	3 1%	4 1%	4 *	3 1%
Refusal	- -	- -	- -	- -	- *	- -	- *	- *	- -	- -	- -	- -
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSE2 Whether shopped around between payday lenders before applying for sampled loan

Base: All respondents

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	1560	387	178	907	944	277	246	1061	499	55	568	536
Base	1560	309	186	986	812	297	363	1230	330	143	557	553
Yes - compared pros and cons of different lenders	421 27%	73 24%	55 30%	282 29%	186 23%	109 37% o	115 32% o	378 31% s	43 13%	49 34% s*	116 21%	175 32% u
No - just looked at this one lender	1131 72%	235 76%	130 70%	698 71%	624 77% pq	188 63%	241 67%	844 69%	286 87% rt	91 64% *	440 79% v	374 68%
Don't know	8 1%	1 *	1 *	6 1%	2 *	-	6 2%	8 1%	1 *	3 2% *	-	4 1%
Refusal	-	-	-	-	-	-	-	-	-	-	-	-
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSE2 Whether shopped around between payday lenders before applying for sampled loan

Base: All respondents

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	1560	927	373	162
Base	1560	1038	253	176
Yes - compared pros and cons of different lenders	421 27%	329 32% x	26 10% wy	54 31% x*
No - just looked at this one lender	1131 72%	701 68%	226 89%	122 69% *
Don't know	8 1%	8 1%	1 *	- - *
Refusal	- -	- -	- -	- *
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QPDSE2 Whether shopped around between payday lenders before applying for sampled loan

Base: All respondents

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	1560	1008	423	31	281	106	646	267	162
Base	1560	1150	286	31	234	75	804	178	176
Yes - compared pros and cons of different lenders	421 27%	364 32% B	33 12%	13 42% **	65 28% E	7 9% *	264 33% G	19 11%	54 31% G*
No - just looked at this one lender	1131 72%	779 68%	253 88% A	18 58% **	167 71%	68 91% D*	534 66%	158 89% FH	122 69% *
Don't know	8 1%	8 1%	1 *	- - **	1 1%	- - *	6 1%	1 *	- - *
Refusal	- -	- -	- -	- - **	- -	- *	- -	- -	- *
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSE2 Whether shopped around between payday lenders before applying for sampled loan

Base: All respondents

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	1560	356	707	488	126	803	1287	190	489	475	646
Base	1560	286	649	619	138	737	1244	229	507	487	606
Yes - compared pros and cons of different lenders	421 27%	69 24%	143 22%	209 34% IJ	46 33% J*	198 27%	358 29% O	45 20%	150 30% R	153 31% R	131 22%
No - just looked at this one lender	1131 72%	217 76% K	506 78% KL	404 65%	92 67% *	535 73%	878 71%	183 80% N	353 70%	331 68%	474 78% PQ
Don't know	8 1%	1 *	1 *	6 1%	- - *	4 1%	8 1%	1 *	4 1%	4 1%	1 *
Refusal	- -	- -	- -	- -	- *	- -	- -	- -	- -	- -	- -
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSE2 Whether shopped around between payday lenders before applying for sampled loan

Base: All respondents

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	1560	723	794	440	117	394	92	69	32	88	192	794
Base	1560	745	769	479	119	386	92	68	32	74	194	769
Yes - compared pros and cons of different lenders	421 27%	215 29%	196 26%	153 32% a	41 34% a*	109 28% a	28 30% *	16 24% *	1 4% **	11 15% *	66 34% a	196 26%
No - just looked at this one lender	1131 72%	526 71%	568 74%	323 67%	78 66% *	277 72%	64 70% *	52 76% *	31 96% **	63 85% UVWb*	128 66%	568 74%
Don't know	8 1%	4 *	5 1%	3 1%	- *	- *	- *	- *	- **	- 1% *	- -	5 1%
Refusal	- -	- -	- -	- -	- *	- -	- *	- *	- **	- *	- -	- -
Overlap formulae used												
- Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

QPDSE2 Whether shopped around between payday lenders before applying for sampled loan

Base: All respondents

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	1560	962	598	388	1108	1456	58
Base	1560	958	602	425	1066	1456	53
Yes - compared pros and cons of different lenders	421 27%	267 28%	154 26%	136 32%	275 26%	404 28%	8 15% *
No - just looked at this one lender	1131 72%	689 72%	442 73%	289 68%	783 73%	1044 72%	45 84% *
Don't know	8 1%	2 *	6 1%	-	8 1%	8 1%	- 1% *
Refusal	-	-	-	-	-	-	- *
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDSE2 Whether shopped around between payday lenders before applying for sampled loan

Base: All respondents

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	1560	769	726	523	472	154	138	405	379	661
Base	1560	711	777	564	522	160	142	418	395	630
Yes - compared pros and cons of different lenders	421 27%	176 25%	227 29% o	171 30% o	160 31% o	38 24% *	26 18% *	129 31%	110 28%	161 26%
No - just looked at this one lender	1131 72%	534 75% m	544 70%	393 70%	355 68%	122 76% *	113 80% klm*	289 69%	285 72%	461 73%
Don't know	8 1%	1 *	7 1% l	- - -	7 1% l	- - *	3 2% l*	- - -	- * -	7 1%
Refusal	- -	- -	- -	- -	- -	- *	- *	- -	- -	- -
Overlap formulae used										
- Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDSE2 Whether shopped around between payday lenders before applying for sampled loan

Base: All respondents

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	1560	148	453	87	200	156	233	186
Base	1560	156	480	72	203	151	214	193
Yes - compared pros and cons of different lenders	421 27%	49 32% *	114 24%	13 18% *	63 31%	55 37% tu	60 28%	54 28%
No - just looked at this one lender	1131 72%	107 68% *	362 75% w	59 82% w*	140 69%	96 63%	154 72%	135 70%
Don't know	8 1%	- *	4 1%	- *	-	-	-	4 2%
Refusal	- -	- *	-	- *	-	-	-	-
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSE2 Whether shopped around between payday lenders before applying for sampled loan

Base: All respondents

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	1560	540	919	735	690	1281	205	919	550	1096	370
Base	1560	503	963	716	706	1280	204	900	564	1081	383
Yes - compared pros and cons of different lenders	421 27%	132 26%	272 28%	213 30%	180 26%	356 28%	53 26%	254 28%	145 26%	313 29%	93 24%
No - just looked at this one lender	1131 72%	371 74%	683 71%	502 70%	518 73%	916 72%	151 74%	639 71%	419 74%	759 70%	290 76%
Don't know	8 1%	-	7 1%	-	7 1%	8 1%	-	7 1%	-	8 1%	-
Refusal	-	-	-	-	-	-	-	-	-	-	-
Overlap formulae used	-	-	-	-	-	-	-	-	-	-	-
- Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

QPDSE2 Whether shopped around between payday lenders before applying for sampled loan
Base: All respondents

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	1560	288	1246	138	95	818	387	1508	1296	1261
Base	1560	351	1182	199	107	827	309	1524	1268	1306
Yes - compared pros and cons of different lenders	421 27%	114 33%	305 26%	68 34% *	37 35% *	226 27%	73 24%	417 27%	347 27%	376 29% QR
No - just looked at this one lender	1131 72%	233 66%	873 74%	128 64% *	69 65% *	598 72%	235 76%	1099 72% S	913 72%	923 71%
Don't know	8 1%	4 1%	5 *	3 2% *	- *	4 *	1 *	8 *	8 1%	8 1%
Refusal	- -	- -	- -	- *	- *	- -	- -	- -	- -	- -
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSE2 Whether shopped around between payday lenders before applying for sampled loan

Base: All respondents

	Total	(SAMPLE) Size of loan			(SAMPLE) Date of loan			Reason for loan (General)	
		High (£200+) (T)	Low (Less than £200) (U)	Unknown (V)	A-Recent (W)	B-Mid term (X)	C-Longer ago (Y)	Unexpected INCREASE in expenses/ outgoings (Z)	Unexpected DECREASE in income (a)
Unweighted Base	1560	710	781	69	547	735	278	785	296
Base	1560	760	720	80	467	755	338	817	303
Yes - compared pros and cons of different lenders	421 27%	233 31% U	164 23%	25 31% *	145 31%	195 26%	81 24%	234 29%	89 29%
No - just looked at this one lender	1131 72%	523 69%	553 77% T	55 69% *	321 69%	560 74%	251 74%	579 71%	211 70%
Don't know	8 1%	5 1%	4 *	- - *	1 *	- -	7 2% X	4 *	3 1%
Refusal	- -	- -	- -	- -	- -	- -	- -	- -	- -
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied									

QPDSE2 Whether shopped around between payday lenders before applying for sampled loan

Base: All respondents

	Total	Use of loan				Whether repayment date has passed	
		Living expenses (b)	Car/ vehicle (c)	Rent or mortgage (d)	Other (e)	Yes (f)	No (g)
Unweighted Base	1560	827	152	63	546	1092	449
Base	1560	830	149	57	551	1131	411
Yes - compared pros and cons of different lenders	421 27%	243 29%	39 26%	13 23% *	131 24%	297 26%	121 30%
No - just looked at this one lender	1131 72%	581 70%	106 71%	44 77% *	419 76%	827 73%	289 70%
Don't know	8 1%	7 1%	4 2%	- * *	1 *	7 1%	1 *
Refusal	- -	- -	- -	- * *	- -	- -	- -
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDSE2 Whether shopped around between payday lenders before applying for sampled loan

Base: All respondents

	Total	Whether paid back loan in full		Action taken when not paid back on repayment date			Whether shopped around for sampled loan		Whether ever shopped around for loan	
		Yes (A)	No (B)	Rollover (C)	Repayment plan (D)	Defaulted (E)	Yes (F)	No (G)	Yes (H)	No (I)
Unweighted Base	1560	882	191	93	85	64	363	1191	545	1012
Base	1560	896	207	92	82	80	421	1131	621	937
Yes - compared pros and cons of different lenders	421 27%	245 27%	43 21%	19 21% *	17 20% *	14 17% *	421 100% G	- - F	421 68% I	- - H
No - just looked at this one lender	1131 72%	648 72%	161 78%	72 79% *	65 80% *	63 79% *	- - F	1131 100%	197 32%	934 100% H
Don't know	8 1%	4 *	3 2%	- *	- *	3 4% *	- -	- -	3 1%	4 *
Refusal	- -	- -	- -	- *	- *	- *	- -	- -	- -	- -
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSE2 Whether shopped around between payday lenders before applying for sampled loan

Base: All respondents

	Total	How well understood repayment amount			Confidence in repaying loan			Ease of getting money to pay back loan		
		Very well (J)	Very/ Fairly well (K)	Not very/ Not at all well (L)	Very confident (M)	Very/ Fairly confident (N)	Not very/Not at all confident (O)	Easier than expected (P)	Same as expected (Q)	More difficult than expected (R)
Unweighted Base	1560	1236	1478	80	1280	1499	57	287	627	169
Base	1560	1224	1474	84	1244	1485	65	289	633	198
Yes - compared pros and cons of different lenders	421 27%	336 27%	406 28%	15 18% *	347 28%	407 27%	13 20% *	80 28%	162 26%	56 28%
No - just looked at this one lender	1131 72%	883 72%	1060 72%	69 82% *	889 71%	1070 72%	52 80% *	209 72%	471 74%	136 68%
Don't know	8 1%	5 *	8 1%	- - *	8 1%	8 1%	- - *	1 *	- -	6 3% Q
Refusal	- -	- -	- -	- - *	- -	- -	- - *	- -	- -	- -
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSE2 Whether shopped around between payday lenders before applying for sampled loan**Base: All respondents**

	Total	Confidence and ease of repayment			Type of loan compared			Aware of any high street lenders		Aware of any online lenders	
		Very confident and found easy (S)	Very confident and found same (T)	Very confident and found difficult (U)	Online only (V)	Retail only (W)	Online and Retail (X)	Yes (Y)	No (Z)	Yes (a)	No (b)
Unweighted Base	1560	239	532	96	367	39	128	1296	264	1508	52
Base	1560	234	528	112	452	27	133	1268	292	1524	36
Yes - compared pros and cons of different lenders	421 27%	69 29%	131 25%	30 27% *	307 68%	18 68% *	88 66% *	347 27%	74 25%	417 27%	4 11% *
No - just looked at this one lender	1131 72%	164 70%	397 75%	76 68% *	142 31%	9 32% *	45 34% *	913 72%	218 75%	1099 72%	31 87% *
Don't know	8 1%	1 *	-	6 6% ST*	3 1%	-	-	8 1%	-	8 *	1 2% *
Refusal	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	*	-	*	*	-	-	-	*
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSE2 Whether shopped around between payday lenders before applying for sampled loan**Base: All respondents**

	Total	Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		More confident (c)	Less confident (d)	No change (e)	New (f)	Repeat (g)	New (h)	Repeat (i)
Unweighted Base	1560	1	8	99	531	1010	849	692
Base	1560	1	5	88	446	1100	877	669
Yes - compared pros and cons of different lenders	421 27%	1 100% **	3 50% **	36 40%	108 24%	310 28%	261 30% i	157 23%
No - just looked at this one lender	1131 72%	- **	3 50% **	53 60%	336 75%	785 71%	608 69%	512 77% h
Don't know	8 1%	- **	- **	-	2 *	6 1%	8 1%	-
Refusal	- -	- **	- **	-	-	-	-	-
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSE10 Whether started an application for a payday loan with another lender before taking out sampled loan

Base: All respondents

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	1560	860	623	334	742	406	975	203	124	166
Base	1560	870	609	313	754	429	1010	205	108	143
Yes - refused by other lender	63 4%	33 4%	26 4%	8 3%	35 5%	17 4%	41 4%	13 7%	1 1%	3 2%
Yes - decided against other lender	123 8%	69 8%	47 8%	25 8%	55 7%	41 10%	75 7%	16 8%	6 5%	19 13%
No	1298 83%	722 83%	509 84%	269 86%	620 82%	355 83%	846 84%	163 80%	95 88%	118 82%
Don't know	75 5%	47 5%	26 4%	11 4%	44 6%	16 4%	47 5%	12 6%	6 6%	3 2%
Refusal	-	-	-	-	-	-	-	-	-	-
Overlap formulae used	-	-	-	-	-	-	-	-	-	-
- Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

Competition Commission - Payday Lending Survey - 120248

QPDSE10 Whether started an application for a payday loan with another lender before taking out sampled loan

Base: All respondents

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	1560	451	796	366	430	174	1212	47	127	78
Base	1560	494	783	369	415	144	1222	43	120	77
Yes - refused by other lender	63 4%	29 6%	22 3%	9 2%	13 3%	4 3%	49 4%	1 2%	7 6%	2 3%
Yes - decided against other lender	123 8%	45 9%	59 8%	22 6%	36 9%	6 4%	97 8%	1 2%	9 7%	5 7%
No	1298 83%	396 80%	662 85%	322 87%	340 82%	125 87%	1023 84%	38 88%	96 80%	62 81%
Don't know	75 5%	24 5%	40 5%	15 4%	25 6%	9 6%	52 4%	4 9%	8 7%	8 10%
Refusal	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

Competition Commission - Payday Lending Survey - 120248

QPDSE10 Whether started an application for a payday loan with another lender before taking out sampled loan

Base: All respondents

	Total	Accommodation					Number of people in hhld		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	1560	276	954	536	418	209	292	371	796
Base	1560	309	911	539	372	220	273	361	825
Yes - refused by other lender	63 4%	11 3%	39 4%	18 3%	21 6%	9 4%	10 4%	10 3%	39 5%
Yes - decided against other lender	123 8%	27 9%	69 8%	38 7%	31 8%	14 6%	18 7%	33 9%	60 7%
No	1298 83%	253 82%	764 84%	456 85%	307 83%	185 84%	224 82%	299 83%	694 84%
Don't know	75 5%	18 6%	39 4%	27 5%	12 3%	12 5%	21 8%	18 5%	33 4%
Refusal	-	-	-	-	-	-	-	-	-
Overlap formulae used	-	-	-	-	-	-	-	-	-
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSE10 Whether started an application for a payday loan with another lender before taking out sampled loan

Base: All respondents

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	1560	893	293	184	91	568	50	129	378	474	1081	352
Base	1560	887	290	196	89	575	36	109	372	538	1089	336
Yes - refused by other lender	63 4%	26 3%	9 3%	13 7%	11 12%	33 6%	1 2%	5 4%	13 3%	34 6%	44 4%	15 4%
Yes - decided against other lender	123 8%	72 8%	18 6%	17 9%	5 6%	41 7%	1 3%	4 4%	22 6%	56 10%	78 7%	33 10%
No	1298 83%	732 83%	251 87%	164 84%	72 81%	487 85%	30 84%	93 86%	313 84%	431 80%	921 84%	270 80%
Don't know	75 5%	57 6%	12 4%	2 1%	1 1%	14 2%	4 11%	7 6%	23 6%	18 3%	47 4%	19 6%
Refusal	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSE10 Whether started an application for a payday loan with another lender before taking out sampled loan

Base: All respondents

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	1560	387	178	907	944	277	246	1061	499	55	568	536
Base	1560	309	186	986	812	297	363	1230	330	143	557	553
Yes - refused by other lender	63 4%	8 3%	7 4%	45 5%	16 2%	13 4%	32 9% o	54 4%	9 3%	12 8% *	14 3%	31 6%
Yes - decided against other lender	123 8%	12 4%	20 11% l	88 9% l	43 5%	31 11% o	47 13% o	114 9% s	10 3%	8 6% *	23 4%	68 12% u
No	1298 83%	277 90% mn	152 81%	806 82%	739 91% pq	236 79%	254 70%	996 81%	302 92% rt	109 76% *	500 90% v	433 78%
Don't know	75 5%	11 4%	8 4%	47 5%	15 2%	17 6% o	29 8% o	66 5%	9 3%	15 10% *	20 4%	22 4%
Refusal	- -	- -	- -	- -	- -	- -	- -	- -	- -	- *	- -	- -
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSE10 Whether started an application for a payday loan with another lender before taking out sampled loan

Base: All respondents

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	1560	927	373	162
Base	1560	1038	253	176
Yes - refused by other lender	63 4%	42 4%	4 1%	15 9% x*
Yes - decided against other lender	123 8%	94 9% x	8 3%	17 10% x*
No	1298 83%	859 83% y	236 93% wy	126 72% *
Don't know	75 5%	43 4%	5 2%	17 10% wx*
Refusal	- -	- -	- -	- -
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QPDSE10 Whether started an application for a payday loan with another lender before taking out sampled loan

Base: All respondents

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	1560	1008	423	31	281	106	646	267	162
Base	1560	1150	286	31	234	75	804	178	176
Yes - refused by other lender	63 4%	54 5% B	5 2%	2 6% **	8 3%	1 1% *	34 4%	3 2%	15 9% G*
Yes - decided against other lender	123 8%	106 9% B	9 3%	5 15% **	9 4%	3 4% *	85 11% G	5 3%	17 10% G*
No	1298 83%	932 81%	267 93% A	23 76% **	206 88%	71 95% *	653 81%	165 93% FH	126 72% *
Don't know	75 5%	58 5% B	6 2%	1 4% **	10 4%	1 1% *	33 4%	5 3%	17 10% FG*
Refusal	- -	- -	- -	- **	- -	- *	- -	- -	- *
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSE10 Whether started an application for a payday loan with another lender before taking out sampled loan
Base: All respondents

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	1560	356	707	488	126	803	1287	190	489	475	646
Base	1560	286	649	619	138	737	1244	229	507	487	606
Yes - refused by other lender	63 4%	8 3%	11 2%	44 7% J	4 3% *	28 4%	44 4%	15 7%	16 3%	26 5%	17 3%
Yes - decided against other lender	123 8%	12 4%	39 6%	72 12% IJ	19 14% IJ*	51 7%	101 8%	11 5%	40 8%	42 9%	45 7%
No	1298 83%	256 89% KL	585 90% KL	452 73%	107 77% *	645 87% NO	1056 85% O	174 76%	424 84%	405 83%	510 84%
Don't know	75 5%	10 4%	14 2%	50 8% J	9 6% *	13 2%	44 4% M	29 13% MN	27 5%	14 3%	34 6%
Refusal	- -	- -	- -	- -	- *	- -	- -	- -	- -	- -	- -
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

QPDSE10 Whether started an application for a payday loan with another lender before taking out sampled loan

Base: All respondents

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	1560	723	794	440	117	394	92	69	32	88	192	794
Base	1560	745	769	479	119	386	92	68	32	74	194	769
Yes - refused by other lender	63 4%	42 6% T	21 3%	28 6% c	4 3% *	26 7% c	11 12% c*	1 2% *	1 3% **	5 6% *	9 4%	21 3%
Yes - decided against other lender	123 8%	63 9%	53 7%	42 9%	11 9% *	37 10%	8 8% *	16 23% UWbc*	3 9% **	6 8% *	18 9%	53 7%
No	1298 83%	605 81%	660 86%	395 82% Y	104 87% WY*	297 77%	67 73% *	44 65% *	24 75% **	59 80% *	155 80%	660 86% WXY
Don't know	75 5%	35 5%	36 5%	14 3%	1 1% *	27 7% U	7 7% *	7 10% V*	4 14% **	5 7% *	13 7%	36 5%
Refusal	- -	- -	- -	- -	- *	- -	- *	- *	- **	- *	- -	- -
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSE10 Whether started an application for a payday loan with another lender before taking out sampled loan

Base: All respondents

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	1560	962	598	388	1108	1456	58
Base	1560	958	602	425	1066	1456	53
Yes - refused by other lender	63 4%	38 4%	25 4%	32 8%	22 2%	58 4%	1 2% *
Yes - decided against other lender	123 8%	71 7%	53 9%	44 10%	73 7%	107 7%	10 18% h*
No	1298 83%	801 84%	497 83%	324 76%	927 87% f	1220 84%	42 79% *
Don't know	75 5%	48 5%	28 5%	24 6%	44 4%	70 5%	1 1% *
Refusal	- -	- -	- -	- -	- -	- -	- -
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDSE10 Whether started an application for a payday loan with another lender before taking out sampled loan

Base: All respondents

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	1560	769	726	523	472	154	138	405	379	661
Base	1560	711	777	564	522	160	142	418	395	630
Yes - refused by other lender	63 4%	9 1%	50 6%	46 8%	37 7%	7 5%	12 8%	27 6%	12 3%	20 3%
Yes - decided against other lender	123 8%	47 7%	68 9%	49 9%	43 8%	17 11%	19 13%	35 8%	26 7%	43 7%
No	1298 83%	633 89%	613 79%	445 79%	405 78%	119 75%	98 69%	331 79%	341 86%	538 85%
Don't know	75 5%	22 3%	47 6%	24 4%	37 7%	16 10%	14 10%	25 6%	16 4%	29 5%
Refusal	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, t/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, t/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDSE10 Whether started an application for a payday loan with another lender before taking out sampled loan

Base: All respondents

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	1560	148	453	87	200	156	233	186
Base	1560	156	480	72	203	151	214	193
Yes - refused by other lender	63 4%	1 1% *	20 4%	2 3% *	11 6%	9 6%	8 4%	5 3%
Yes - decided against other lender	123 8%	21 13% v*	37 8%	4 6% *	6 3%	15 10% v	17 8%	18 10% v
No	1298 83%	127 81% *	397 83%	63 87% *	170 84%	117 78%	186 87%	160 83%
Don't know	75 5%	7 5% *	25 5%	3 4% *	16 8% x	9 6%	4 2%	9 5%
Refusal	- -	- *	- -	- *	- -	- -	- -	- -
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSE10 Whether started an application for a payday loan with another lender before taking out sampled loan

Base: All respondents

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	1560	540	919	735	690	1281	205	919	550	1096	370
Base	1560	503	963	716	706	1280	204	900	564	1081	383
Yes - refused by other lender	63 4%	29 6%	30 3%	31 4%	25 4%	49 4%	10 5%	35 4%	25 4%	50 5%	9 2%
Yes - decided against other lender	123 8%	43 8%	74 8%	76 11% D	39 6%	96 7%	21 10%	71 8%	45 8%	89 8%	26 7%
No	1298 83%	411 82%	807 84%	587 82%	608 86%	1090 85% F	146 72%	765 85%	456 81%	892 82%	330 86%
Don't know	75 5%	21 4%	51 5%	22 3%	33 5%	45 4%	27 13% E	29 3%	38 7% G	51 5%	19 5%
Refusal	-	-	-	-	-	-	-	-	-	-	-
Overlap formulae used	-	-	-	-	-	-	-	-	-	-	-
- Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

QPDSE10 Whether started an application for a payday loan with another lender before taking out sampled loan

Base: All respondents

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	1560	288	1246	138	95	818	387	1508	1296	1261
Base	1560	351	1182	199	107	827	309	1524	1268	1306
Yes - refused by other lender	63 4%	55 16% L	9 1%	20 10% OP*	2 2% *	31 4%	8 3%	63 4%	57 4%	55 4%
Yes - decided against other lender	123 8%	45 13% L	77 6%	26 13% P*	10 10% *	68 8%	12 4%	123 8%	102 8%	113 9%
No	1298 83%	227 65% K	1050 89% L	132 67% *	90 84% M*	706 85% M	277 90% M	1263 83% S	1041 82%	1065 82%
Don't know	75 5%	25 7%	48 4%	21 10% OP*	4 4% *	23 3%	11 4%	75 5%	68 5%	72 6%
Refusal	-	-	-	-	-	-	-	-	-	-
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSE10 Whether started an application for a payday loan with another lender before taking out sampled loan

Base: All respondents

	Total	(SAMPLE) Size of loan			(SAMPLE) Date of loan			Reason for loan (General)	
		High (£200+) (T)	Low (Less than £200) (U)	Unknown (V)	A-Recent (W)	B-Mid term (X)	C-Longer ago (Y)	Unexpected INCREASE in expenses/ outgoings (Z)	Unexpected DECREASE in income (a)
Unweighted Base	1560	710	781	69	547	735	278	785	296
Base	1560	760	720	80	467	755	338	817	303
Yes - refused by other lender	63 4%	35 5%	24 3%	4 5% *	12 3%	26 3%	24 7% W	34 4%	13 4%
Yes - decided against other lender	123 8%	77 10% U	39 5%	7 9% *	44 9%	62 8%	18 5%	62 8%	32 10%
No	1298 83%	605 80%	629 87% T	64 81% *	406 87% Y	643 85% Y	248 73%	684 84%	244 80%
Don't know	75 5%	44 6%	27 4%	4 5% *	4 1%	23 3% W	48 14% WX	37 5%	15 5%
Refusal	- -	- -	- -	- *	- -	- -	- -	- -	- -
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied									

QPDSE10 Whether started an application for a payday loan with another lender before taking out sampled loan

Base: All respondents

	Total	Use of loan				Whether repayment date has passed	
		Living expenses (b)	Car/ vehicle (c)	Rent or mortgage (d)	Other (e)	Yes (f)	No (g)
Unweighted Base	1560	827	152	63	546	1092	449
Base	1560	830	149	57	551	1131	411
Yes - refused by other lender	63 4%	33 4%	9 6%	5 10% *	18 3%	52 5%	10 3%
Yes - decided against other lender	123 8%	75 9%	16 11%	4 7% *	33 6%	84 7%	39 9%
No	1298 83%	695 84%	122 82%	46 81% *	454 82%	928 82%	358 87%
Don't know	75 5%	28 3%	1 1%	1 2% *	46 8% bc	67 6% g	4 1%
Refusal	- -	- -	- -	- *	- -	- -	- -
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDSE10 Whether started an application for a payday loan with another lender before taking out sampled loan

Base: All respondents

	Total	Whether paid back loan in full		Action taken when not paid back on repayment date			Whether shopped around for sampled loan		Whether ever shopped around for loan	
		Yes (A)	No (B)	Rollover (C)	Repayment plan (D)	Defaulted (E)	Yes (F)	No (G)	Yes (H)	No (I)
Unweighted Base	1560	882	191	93	85	64	363	1191	545	1012
Base	1560	896	207	92	82	80	421	1131	621	937
Yes - refused by other lender	63 4%	26 3%	20 10% A	6 7% *	12 14% *	10 13% *	38 9% G	25 2% I	43 7% I	20 2% I
Yes - decided against other lender	123 8%	61 7%	23 11%	6 7% *	8 10% *	14 17% *	69 16% G	54 5% I	80 13% I	43 5% I
No	1298 83%	765 85% B	150 72%	71 77% *	60 73% *	50 63% *	291 69% F	999 88% F	467 75% H	829 88% H
Don't know	75 5%	45 5%	14 7%	8 9% *	2 3% *	6 7% *	23 6% I	52 5% I	31 5% I	45 5% I
Refusal	- -	- -	- -	- *	- *	- *	- -	- -	- -	- -
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSE10 Whether started an application for a payday loan with another lender before taking out sampled loan

Base: All respondents

	Total	How well understood repayment amount			Confidence in repaying loan			Ease of getting money to pay back loan		
		Very well (J)	Very/ Fairly well (K)	Not very/ Not at all well (L)	Very confident (M)	Very/ Fairly confident (N)	Not very/Not at all confident (O)	Easier than expected (P)	Same as expected (Q)	More difficult than expected (R)
Unweighted Base	1560	1236	1478	80	1280	1499	57	287	627	169
Base	1560	1224	1474	84	1244	1485	65	289	633	198
Yes - refused by other lender	63 4%	46 4%	63 4%	1 1% *	40 3%	55 4%	9 13% MN*	11 4%	25 4%	15 8%
Yes - decided against other lender	123 8%	88 7%	111 8%	12 14% *	100 8%	122 8%	2 3% *	19 7%	47 7%	18 9%
No	1298 83%	1046 85% KL	1235 84%	62 73% *	1049 84%	1243 84%	49 76% *	244 85% R	532 84% R	143 72%
Don't know	75 5%	45 4%	65 4% J	10 12% JK*	55 4%	66 4%	5 8% *	14 5%	29 5%	22 11% Q
Refusal	-	-	-	-	-	-	-	-	-	-
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSE10 Whether started an application for a payday loan with another lender before taking out sampled loan

Base: All respondents

	Total	Confidence and ease of repayment			Type of loan compared			Aware of any high street lenders		Aware of any online lenders	
		Very confident and found easy (S)	Very confident and found same (T)	Very confident and found difficult (U)	Online only (V)	Retail only (W)	Online and Retail (X)	Yes (Y)	No (Z)	Yes (a)	No (b)
Unweighted Base	1560	239	532	96	367	39	128	1296	264	1508	52
Base	1560	234	528	112	452	27	133	1268	292	1524	36
Yes - refused by other lender	63 4%	7 3%	16 3%	6 5% *	33 7%	3 12% *	7 5% *	57 4%	6 2%	63 4%	1 2% *
Yes - decided against other lender	123 8%	17 7%	37 7%	12 11% *	57 13%	2 7% *	20 15% *	102 8%	21 7%	123 8%	1 2% *
No	1298 83%	199 85% U	450 85% U	79 71% *	345 76%	20 75% *	95 71% *	1041 82%	257 88%	1263 83%	35 97% a*
Don't know	75 5%	10 4%	25 5%	14 13% T*	18 4%	1 5% *	11 8% *	68 5%	7 2%	75 5%	- * *
Refusal	- -	- -	- -	- *	- -	- *	- *	- -	- -	- -	- * *
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSE10 Whether started an application for a payday loan with another lender before taking out sampled loan

Base: All respondents

	Total	Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		More confident (c)	Less confident (d)	No change (e)	New (f)	Repeat (g)	New (h)	Repeat (i)
Unweighted Base	1560	1	8	99	531	1010	849	692
Base	1560	1	5	88	446	1100	877	669
Yes - refused by other lender	63 4%	- ..	- ..	3 4%	10 2%	51 5%	49 i 6%	12 2%
Yes - decided against other lender	123 8%	- ..	1 16%	9 10%	21 5%	103 9%	74 8%	50 7%
No	1298 83%	1 100%	4 84%	76 86%	403 91%	883 80%	702 80%	585 87%
Don't know	75 5%	- ..	- ..	- -	11 2%	64 6%	53 6%	22 3%
Refusal	- -	- ..	- ..	- -	- -	- -	- -	- -
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSE3 Whether have EVER shopped around to compare the pros and cons of different payday lenders

Base: All who have taken out more than one payday loan and did NOT shop around for sampled loan

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	913	478	388	178	434	256	542	123	75	115
Base	921	484	385	176	460	251	560	125	72	101
Yes - compared pros and cons of different lenders	200 22%	113 23%	77 20%	31 17%	113 25%	51 20%	132 24% G	15 12% *	16 22% *	25 25% *
No - just looked at this one lender	720 78%	371 77%	307 80%	146 83%	346 75%	201 80%	428 76%	109 87% *	56 78% *	76 75% *
Don't know	1 *	- *	1 *	- *	1 *	- *	- *	1 1% *	- *	- *
Refusal	- *	- *	- *	- *	- *	- *	- *	- *	- *	- *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSE3 Whether have EVER shopped around to compare the pros and cons of different payday lenders

Base: All who have taken out more than one payday loan and did NOT shop around for sampled loan

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	913	255	463	215	248	113	708	25	78	40
Base	921	263	483	235	248	93	720	24	71	41
Yes - compared pros and cons of different lenders	200 22%	62 24%	112 23%	57 24%	55 22%	13 13%	160 22%	6 25%	12 16%	11 25%
No - just looked at this one lender	720 78%	201 76%	371 77%	177 76%	194 78%	81 87%	559 78%	18 75%	59 84%	31 75%
Don't know	1 *	-	-	-	-	-	1 *	-	-	-
Refusal	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	*	-	**	*	**
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSE3 Whether have EVER shopped around to compare the pros and cons of different payday lenders

Base: All who have taken out more than one payday loan and did NOT shop around for sampled loan

	Total	Accommodation					Number of people in hhld		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	913	169	549	299	250	127	171	209	472
Base	921	193	521	296	225	136	156	207	495
Yes - compared pros and cons of different lenders	200 22%	46 24%	119 23% V	79 27% V	39 18%	23 17% *	46 29% Z	45 22%	98 20%
No - just looked at this one lender	720 78%	146 76%	401 77%	217 73%	184 82% T	113 83% *	110 71%	161 78%	396 80%
Don't know	1 *	- -	1 *	- -	1 *	- - *	- -	- -	1 *
Refusal	- -	- -	- -	- -	- -	- - *	- -	- -	- -
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSE3 Whether have EVER shopped around to compare the pros and cons of different payday lenders

Base: All who have taken out more than one payday loan and did NOT shop around for sampled loan

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	913	513	173	111	56	340	30	79	236	246	632	201
Base	921	507	181	123	49	353	23	69	232	293	624	209
Yes - compared pros and cons of different lenders	200 22%	120 24%	35 20%	29 23% *	5 11% *	69 20%	5 22% **	12 17% *	48 21%	77 26%	145 23%	44 21%
No - just looked at this one lender	720 78%	387 76%	145 80%	94 77% *	44 89% *	283 80%	18 78% **	57 83% *	184 79%	215 73%	479 77%	165 79%
Don't know	1 *	-	1 1%	-	-	1 *	-	-	-	1 *	1 *	-
Refusal	- -	- -	- -	- *	- *	- -	- **	- *	-	-	-	-
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSE3 Whether have EVER shopped around to compare the pros and cons of different payday lenders

Base: All who have taken out more than one payday loan and did NOT shop around for sampled loan

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	913	27	134	678	476	186	172	555	358	30	362	301
Base	921	18	131	704	408	188	248	690	231	76	368	305
Yes - compared pros and cons of different lenders	200 22%	4 19% **	8 6% *	176 25% m	59 14%	42 22%	86 35% op	169 25% s	30 13%	10 13% **	93 25%	70 23%
No - just looked at this one lender	720 78%	15 81% **	122 93% n*	529 75%	349 85% q	147 78% q	162 65%	519 75%	201 87% r	66 87% **	276 75%	235 77%
Don't know	1 *	- - **	1 1% *	- -	1 *	- -	- -	1 *	- -	- - **	- -	- -
Refusal	- -	- - **	- - *	- -	- -	- -	- -	- -	- -	- - **	- -	- -
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSE3 Whether have EVER shopped around to compare the pros and cons of different payday lenders
Base: All who have taken out more than one payday loan and did NOT shop around for sampled loan

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	913	455	257	117
Base	921	547	171	122
Yes - compared pros and cons of different lenders	200 22%	127 23% x	19 11%	38 31% x*
No - just looked at this one lender	720 78%	418 77%	152 89% wy	84 69% *
Don't know	1 *	1 *	- -	- *
Refusal	- -	- -	- -	- *
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

Competition Commission - Payday Lending Survey - 120248

QPDSE3 Whether have EVER shopped around to compare the pros and cons of different payday lenders

Base: All who have taken out more than one payday loan and did NOT shop around for sampled loan

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	913	514	297	18	7	20	448	237	117
Base	921	624	198	18	6	12	541	159	122
Yes - compared pros and cons of different lenders	200 22%	156 25% B	23 12%	6 31% **	2 42% **	1 9% **	125 23% G	18 12%	38 31% G*
No - just looked at this one lender	720 78%	467 75%	174 88% A	12 69% **	3 58% **	11 91% **	415 77%	141 88% FH	84 69% *
Don't know	1 *	1 *	-	-	-	-	1 *	-	-
Refusal	-	-	-	-	-	-	-	-	-
	-	-	-	**	**	**	-	-	*
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSE3 Whether have EVER shopped around to compare the pros and cons of different payday lenders
Base: All who have taken out more than one payday loan and did NOT shop around for sampled loan

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	913	-	571	335	88	441	725	138	275	291	374
Base	921	-	506	410	92	410	699	167	298	286	356
Yes - compared pros and cons of different lenders	200 22%	- -	103 20%	95 23%	37 40% JK*	88 21%	169 24% O	21 12% *	65 22%	75 26% R	61 17%
No - just looked at this one lender	720 78%	- -	402 79% L	315 77% L	55 60% *	321 78%	529 76%	146 88% N*	233 78%	211 74%	295 83% Q
Don't know	1 *	- -	1 *	- -	- - *	1 *	1 *	- - *	1 *	- -	- -
Refusal	- -	- -	- -	- -	- - *	- -	- -	- - *	- -	- -	- -
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

Competition Commission - Payday Lending Survey - 120248

QPDSE3 Whether have EVER shopped around to compare the pros and cons of different payday lenders
Base: All who have taken out more than one payday loan and did NOT shop around for sampled loan

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	913	430	457	258	66	241	52	45	26	57	113	457
Base	921	456	433	282	69	243	52	47	27	54	116	433
Yes - compared pros and cons of different lenders	200	119	78	83	17	59	14	11	3	13	26	78
	22%	26% T	18%	30% c	25% *	24%	27% *	23% **	11% **	23% *	23% *	18%
No - just looked at this one lender	720	336	356	199	51	183	38	36	23	42	89	356
	78%	74%	82% S	70%	74% *	75%	73% *	77% **	85% **	77% *	77% *	82% U
Don't know	1	1	-	-	1	1	-	-	1	-	-	-
	*	*	-	-	1% *	*	- *	- **	3% **	- *	- *	-
Refusal	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	- *	-	- *	- **	- **	- *	- *	-
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSE3 Whether have EVER shopped around to compare the pros and cons of different payday lenders

Base: All who have taken out more than one payday loan and did NOT shop around for sampled loan

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	913	551	362	231	638	851	34
Base	921	561	360	255	615	852	35
Yes - compared pros and cons of different lenders	200 22%	118 21%	82 23%	66 26%	123 20%	190 22%	5 15% **
No - just looked at this one lender	720 78%	444 79%	277 77%	189 74%	491 80%	662 78%	30 85% **
Don't know	1 *	-	1 *	-	1 *	1 *	- - **
Refusal	- -	- -	- -	- -	- -	- -	- - **
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

Competition Commission - Payday Lending Survey - 120248

QPDSE3 Whether have EVER shopped around to compare the pros and cons of different payday lenders

Base: All who have taken out more than one payday loan and did NOT shop around for sampled loan

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	913	417	457	325	299	97	95	250	236	361
Base	921	385	492	352	328	109	108	255	248	346
Yes - compared pros and cons of different lenders	200 22%	62 16%	128 26%	95 27%	90 27%	29 27%	20 18%	70 27%	52 21%	68 20%
No - just looked at this one lender	720 78%	322 84%	364 74%	258 73%	238 73%	80 73%	88 82%	184 72%	196 79%	278 80%
Don't know	1 *	1 *	- -	- -	- -	- *	- *	1 *	- -	- -
Refusal	- -	- -	- -	- -	- -	- *	- *	- -	- -	- -
Overlap formulae used										
- Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, t/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, t/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDSE3 Whether have EVER shopped around to compare the pros and cons of different payday lenders

Base: All who have taken out more than one payday loan and did NOT shop around for sampled loan

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	913	82	287	58	112	82	129	99
Base	921	83	312	52	110	76	117	115
Yes - compared pros and cons of different lenders	200 22%	18 22% *	57 18%	23 45% stwxv*	30 27% *	17 23% *	29 25%	23 20% *
No - just looked at this one lender	720 78%	65 78% u*	255 82% u	29 55% *	79 72% *	58 77% u*	87 75% u	92 80% u*
Don't know	1 *	- - *	- -	- - *	1 1% *	- - *	- -	- - *
Refusal	- -	- *	- -	- *	- *	- *	- -	- *
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSE3 Whether have EVER shopped around to compare the pros and cons of different payday lenders

Base: All who have taken out more than one payday loan and did NOT shop around for sampled loan

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	913	308	541	423	401	737	130	510	347	638	217
Base	921	292	567	408	421	740	131	498	361	617	241
Yes - compared pros and cons of different lenders	200 22%	62 21%	129 23%	101 25%	88 21%	173 23% F	17 13% *	100 20%	88 24%	147 24%	43 18%
No - just looked at this one lender	720 78%	230 79%	438 77%	307 75%	332 79%	566 77%	114 87% E*	397 80%	274 76%	470 76%	197 82%
Don't know	1 *	- -	1 *	- -	1 *	1 *	- *	1 *	- -	1 *	- -
Refusal	- -	- -	- -	- -	- -	- -	- *	- -	- -	- -	- -
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSE3 Whether have EVER shopped around to compare the pros and cons of different payday lenders

Base: All who have taken out more than one payday loan and did NOT shop around for sampled loan

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	913	181	710	97	65	622	27	880	765	738
Base	921	223	675	131	69	601	18	898	745	775
Yes - compared pros and cons of different lenders	200 22%	76 34% L	121 18%	30 23% *	19 27% *	130 22%	4 19% **	200 22%	169 23%	183 24%
No - just looked at this one lender	720 78%	147 66%	552 82% K	101 77% *	51 73% *	470 78%	15 81% **	697 78%	575 77%	592 76%
Don't know	1 *	- -	1 *	- -	- *	1 *	- -	1 *	1 *	1 *
Refusal	- -	- -	- -	- *	- *	- -	- **	- -	- -	- -
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSE3 Whether have EVER shopped around to compare the pros and cons of different payday lenders

Base: All who have taken out more than one payday loan and did NOT shop around for sampled loan

	Total	(SAMPLE) Size of loan			(SAMPLE) Date of loan			Reason for loan (General)	
		High (£200+) (T)	Low (Less than £200) (U)	Unknown (V)	A-Recent (W)	B-Mid term (X)	C-Longer ago (Y)	Unexpected INCREASE in expenses/ outgoings (Z)	Unexpected DECREASE in income (a)
Unweighted Base	913	430	444	39	238	492	183	465	182
Base	921	450	426	45	229	477	215	478	181
Yes - compared pros and cons of different lenders	200 22%	112 25%	77 18%	11 24% *	66 29% XY	95 20%	38 18%	111 23%	37 20%
No - just looked at this one lender	720 78%	338 75%	348 82%	34 76% *	162 71%	382 80% W	177 82% W	367 77%	145 80%
Don't know	1 *	1 *	-	- *	1 *	-	-	1 *	-
Refusal	- -	- -	- -	- *	- -	- -	- -	- -	- -
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied									

QPDSE3 Whether have EVER shopped around to compare the pros and cons of different payday lenders
Base: All who have taken out more than one payday loan and did NOT shop around for sampled loan

	Total	Use of loan				Whether repayment date has passed	
		Living expenses (b)	Car/ vehicle (c)	Rent or mortgage (d)	Other (e)	Yes (f)	No (g)
Unweighted Base	913	498	77	39	320	697	207
Base	921	506	75	33	327	695	213
Yes - compared pros and cons of different lenders	200 22%	130 26% e	17 23% *	7 20% *	49 15%	145 21%	55 26%
No - just looked at this one lender	720 78%	375 74%	58 77% *	27 80% *	279 85% b	551 79%	158 74%
Don't know	1 *	1 *	- *	- *	- -	- -	1 *
Refusal	- -	- -	- *	- *	- -	- -	- -
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied							

QPDSE3 Whether have EVER shopped around to compare the pros and cons of different payday lenders

Base: All who have taken out more than one payday loan and did NOT shop around for sampled loan

	Total	Whether paid back loan in full		Action taken when not paid back on repayment date			Whether shopped around for sampled loan		Whether ever shopped around for loan	
		Yes (A)	No (B)	Rollover (C)	Repayment plan (D)	Defaulted (E)	Yes (F)	No (G)	Yes (H)	No (I)
Unweighted Base	913	546	139	72	60	47	-	910	182	731
Base	921	531	147	68	57	63	-	914	200	721
Yes - compared pros and cons of different lenders	200 22%	116 22%	28 19% *	10 15% *	14 25% *	13 21% **	- -	197 22%	200 100% I	1 *
No - just looked at this one lender	720 78%	416 78%	119 81% *	58 85% *	42 75% *	50 79% **	- -	717 78%	- -	720 100% H
Don't know	1 *	- -	- *	- *	- *	- **	- -	1 *	- -	- -
Refusal	- -	- -	- *	- *	- *	- **	- -	- -	- -	- -
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSE3 Whether have EVER shopped around to compare the pros and cons of different payday lenders

Base: All who have taken out more than one payday loan and did NOT shop around for sampled loan

	Total	How well understood repayment amount			Confidence in repaying loan			Ease of getting money to pay back loan		
		Very well (J)	Very/ Fairly well (K)	Not very/ Not at all well (L)	Very confident (M)	Very/ Fairly confident (N)	Not very/Not at all confident (O)	Easier than expected (P)	Same as expected (Q)	More difficult than expected (R)
Unweighted Base	913	706	858	53	715	868	42	170	404	118
Base	921	708	865	55	708	864	48	158	400	134
Yes - compared pros and cons of different lenders	200 22%	162 23%	196 23%	4 7% *	157 22%	192 22%	8 16% **	44 28%	79 20%	20 15% *
No - just looked at this one lender	720 78%	545 77%	668 77%	52 93% *	550 78%	671 78%	41 84% **	113 72%	321 80%	114 85% *
Don't know	1 *	1 *	1 *	- - *	1 *	1 *	- - **	- -	- -	- - *
Refusal	- -	- -	- -	- - *	- -	- -	- - **	- -	- -	- - *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSE3 Whether have EVER shopped around to compare the pros and cons of different payday lenders
Base: All who have taken out more than one payday loan and did NOT shop around for sampled loan

	Total	Confidence and ease of repayment			Type of loan compared			Aware of any high street lenders		Aware of any online lenders	
		Very confident and found easy (S)	Very confident and found same (T)	Very confident and found difficult (U)	Online only (V)	Retail only (W)	Online and Retail (X)	Yes (Y)	No (Z)	Yes (a)	No (b)
Unweighted Base	913	136	333	63	118	13	49	765	148	880	33
Base	921	123	329	75	145	9	45	745	176	898	23
Yes - compared pros and cons of different lenders	200 22%	34 28%	67 20%	12 16%	145 100%	9 100%	45 100%	169 23%	31 17%	200 22%	- -
No - just looked at this one lender	720 78%	89 72%	262 80%	63 84%	- *	- **	- *	575 77%	145 83%	697 78%	23 100%
Don't know	1 *	- *	- *	- *	- *	- **	- *	1 *	- -	1 *	- **
Refusal	- -	- *	- -	- *	- *	- **	- *	- -	- -	- -	- **
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSE3 Whether have EVER shopped around to compare the pros and cons of different payday lenders

Base: All who have taken out more than one payday loan and did NOT shop around for sampled loan

	Total	Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		More confident (c)	Less confident (d)	No change (e)	New (f)	Repeat (g)	New (h)	Repeat (i)
Unweighted Base	913	-	3	37	135	764	347	552
Base	921	-	2	33	120	791	399	512
Yes - compared pros and cons of different lenders	200 22%	-	1 52% **	14 43%	14 12% *	184 23% f	66 17%	131 26% h
No - just looked at this one lender	720 78%	-	1 48% **	19 57%	106 88% g*	607 77%	333 83% i	380 74%
Don't know	1 *	-	-	-	-	1 *	-	1 *
Refusal	- -	- -	- **	- -	- *	- -	- -	- -
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSE2\QPDSE3 Experience of shopping around (derived)
Base: All respondents

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	1560	860	623	334	742	406	975	203	124	166
Base	1560	870	609	313	754	429	1010	205	108	143
Yes - for sampled loan	421	266	140	84	195	127	314	47	20	25
	27%	31% B	23%	27%	26%	30%	31% HI	23%	18% *	18%
Yes - for other loan	200	113	77	31	113	51	132	15	16	25
	13%	13%	13%	10%	15%	12%	13%	7%	15% *	17% G
No - never	933	491	386	198	444	249	563	142	72	89
	60%	56%	63% A	63%	59%	58%	56%	69% F	67% *	62%
DK / REF	9	-	9	-	5	3	1	1	-	7
	1%	*	1% A	*	1%	1%	*	*	-	5% FG
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (*), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (*), Small Base: 100 (*) Continuity correction applied										

QPDSE2\QPDSE3 Experience of shopping around (derived)
Base: All respondents

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	1560	451	796	366	430	174	1212	47	127	78
Base	1560	494	783	369	415	144	1222	43	120	77
Yes - for sampled loan	421	182	186	85	100	27	338	11	27	27
	27%	37% KLMN	24%	23%	24%	19%	28%	25% *	23% *	35% *
Yes - for other loan	200	62	112	57	55	13	160	6	12	11
	13%	13%	14%	15%	13%	9%	13%	14% *	10% *	14% *
No - never	933	246	486	226	259	104	718	27	81	40
	60%	50%	62% J	61% J	63% J	72% JK	59%	62% *	68% *	52% *
DK / REF	9	4	4	-	4	1	9	-	-	-
	1%	1%	*	-	1%	*	1%	- *	- *	- *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSE2\QPDSE3 Experience of shopping around (derived)
Base: All respondents

	Total	Accommodation					Number of people in hhld		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	1560	276	954	536	418	209	292	371	796
Base	1560	309	911	539	372	220	273	361	825
Yes - for sampled loan	421	93	256	163	93	45	72	108	220
	27%	30%	28%	30% W	25%	21%	26%	30%	27%
Yes - for other loan	200	46	119	79	39	23	46	45	98
	13%	15%	13%	15%	11%	11%	17%	13%	12%
No - never	933	166	534	296	238	151	152	207	505
	60%	54%	59%	55%	64% STU	69% STU	56%	57%	61%
DK / REF	9	3	5	4	1	-	4	-	5
	1%	1%	1%	1%	*	-	1%	-	1%
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSE2\QPDSE3 Experience of shopping around (derived)
Base: All respondents

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	1560	893	293	184	91	568	50	129	378	474	1081	352
Base	1560	887	290	196	89	575	36	109	372	538	1089	336
Yes - for sampled loan	421	249	69	56	28	152	7	23	100	187	321	76
	27%	28%	24%	28%	31%	27%	21%	21%	27%	35%	29%	23%
Yes - for other loan	200	120	35	29	5	69	5	12	48	77	145	44
	13%	14%	12%	15%	6%	12%	14%	11%	13%	14%	13%	13%
No - never	933	514	184	111	55	350	23	74	221	272	619	217
	60%	58%	64%	57%	62%	61%	64%	68%	59%	51%	57%	65%
DK / REF	9	4	1	4	1	5	-	-	3	5	5	3
	1%	*	*	2%	1%	1%	1%	*	1%	1%	*	1%
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSE2\QPDSE3 Experience of shopping around (derived)
Base: All respondents

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	1560	387	178	907	944	277	246	1061	499	55	568	536
Base	1560	309	186	986	812	297	363	1230	330	143	557	553
Yes - for sampled loan	421	73	55	282	186	109	115	378	43	49	116	175
	27%	24%	30%	29%	23%	37%	32%	31%	13%	34%	21%	32%
Yes - for other loan	200	4	8	176	59	42	86	169	30	10	93	70
	13%	1%	4%	18%	7%	14%	24%	14%	9%	7%	17%	13%
No - never	933	231	121	526	565	147	159	677	256	81	347	307
	60%	75%	65%	53%	70%	49%	44%	55%	77%	57%	62%	56%
DK / REF	9	1	1	6	3	-	6	9	1	3	-	4
	1%	*	1%	1%	*	-	2%	1%	*	2%	-	1%
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSE2\QPDSE3 Experience of shopping around (derived)
Base: All respondents

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	1560	927	373	162
Base	1560	1038	253	176
Yes - for sampled loan	421 27%	329 32% x	26 10%	54 31% x*
Yes - for other loan	200 13%	127 12% x	19 8%	38 22% wx*
No - never	933 60%	576 56%	207 82% wy	84 47% *
DK / REF	9 1%	9 1%	1 *	- - *
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (*), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (*), Small Base: 100 (*)				
Continuity correction applied				

QPDSE2\QPDSE3 Experience of shopping around (derived)
Base: All respondents

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	1560	1008	423	31	281	106	646	267	162
Base	1560	1150	286	31	234	75	804	178	176
Yes - for sampled loan	421	364	33	13	65	7	264	19	54
	27%	32% B	12%	42% **	28% E	9% *	33% G	11%	31% G*
Yes - for other loan	200	156	23	6	2	1	125	18	38
	13%	14% B	8%	18% **	1%	1% *	16%	10%	22% G*
No - never	933	625	229	12	164	67	412	140	84
	60%	54%	80% A	40% **	70%	89% D*	51%	79% FH	47% *
DK / REF	9	9	1	-	1	-	7	1	-
	1%	1%	*	- **	1%	- *	1%	*	- *
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSE2\QPDSE3 Experience of shopping around (derived)
Base: All respondents

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	1560	356	707	488	126	803	1287	190	489	475	646
Base	1560	286	649	619	138	737	1244	229	507	487	606
Yes - for sampled loan	421 27%	69 24%	143 22%	209 34%	46 33%	198 27%	358 29%	45 20%	150 30%	153 31%	131 22%
Yes - for other loan	200 13%	- -	103 16%	95 15%	37 27%	88 12%	169 14%	21 9%	65 13%	75 15%	61 10%
No - never	933 60%	217 76%	402 62%	312 50%	55 40%	447 61%	711 57%	163 71%	287 57%	259 53%	413 68%
DK / REF	9 1%	1 *	1 *	6 1%	- *	5 1%	9 1%	1 *	5 1%	4 1%	1 *
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

QPDSE2\QPDSE3 Experience of shopping around (derived)

Base: All respondents

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	1560	723	794	440	117	394	92	69	32	88	192	794
Base	1560	745	769	479	119	386	92	68	32	74	194	769
Yes - for sampled loan	421	215	196	153	41	109	28	16	1	11	66	196
	27%	29%	26%	32% a	34% a*	28% a	30% *	24% *	4% **	15% *	34% a	26%
Yes - for other loan	200	119	78	83	17	59	14	11	3	13	26	78
	13%	16% T	10%	17% c	14% *	15%	15% *	16% *	10% **	17% *	14%	10%
No - never	933	406	494	240	60	217	50	41	27	50	102	494
	60%	55%	64% S	50%	51% *	56%	55% *	60% *	84% **	68% U*	52%	64% UVWb
DK / REF	9	5	5	3	1	1	-	-	1	-	-	5
	1%	1%	1%	1%	1% *	*	- *	- *	3% **	1% *	-	1%
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSE2\QPDSE3 Experience of shopping around (derived)
Base: All respondents

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	1560	962	598	388	1108	1456	58
Base	1560	958	602	425	1066	1456	53
Yes - for sampled loan	421 27%	267 28%	154 26%	136 32%	275 26%	404 28%	8 15% *
Yes - for other loan	200 13%	118 12%	82 14%	66 16%	123 12%	190 13%	5 10% *
No - never	933 60%	571 60%	362 60%	223 52%	662 62% f	857 59%	40 75% *
DK / REF	9 1%	2 *	7 1%	- -	9 1%	9 1%	- 1% *
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDSE2\QPDSE3 Experience of shopping around (derived)
Base: All respondents

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	1560	769	726	523	472	154	138	405	379	661
Base	1560	711	777	564	522	160	142	418	395	630
Yes - for sampled loan	421	176	227	171	160	38	26	129	110	161
	27%	25%	29% o	30% o	31% o	24% *	18% *	31%	28%	26%
Yes - for other loan	200	62	128	95	90	29	20	70	52	68
	13%	9%	16% j	17% j	17% j	18% j*	14% *	17% r	13%	11%
No - never	933	471	419	298	268	93	97	218	233	397
	60%	66% klm	54%	53%	51%	58% *	68% klm*	52%	59%	63% p
DK / REF	9	2	7	-	7	-	3	1	-	7
	1%	*	1% l	-	1% l	- *	2% l*	*	*	1%
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSE2\QPDSE3 Experience of shopping around (derived)
Base: All respondents

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	1560	148	453	87	200	156	233	186
Base	1560	156	480	72	203	151	214	193
Yes - for sampled loan	421	49	114	13	63	55	60	54
	27%	32% *	24%	18% *	31%	37% tu	28%	28%
Yes - for other loan	200	18	57	23	30	17	29	23
	13%	12% *	12%	32% stvwxy*	15%	12%	14%	12%
No - never	933	88	308	36	110	78	124	112
	60%	57% *	64% uw	49% *	54%	52%	58%	58%
DK / REF	9	-	4	-	1	-	-	4
	1%	- *	1%	- *	*	-	-	2%
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSE2\QPDSE3 Experience of shopping around (derived)**Base: All respondents**

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	1560	540	919	735	690	1281	205	919	550	1096	370
Base	1560	503	963	716	706	1280	204	900	564	1081	383
Yes - for sampled loan	421	132	272	213	180	356	53	254	145	313	93
	27%	26%	28%	30%	26%	28%	26%	28%	26%	29%	24%
Yes - for other loan	200	62	129	101	88	173	17	100	88	147	43
	13%	12%	13%	14%	13%	14%	8%	11%	16%	14%	11%
No - never	933	309	557	401	432	745	134	541	331	615	247
	60%	61%	58%	56%	61%	58%	66%	60%	59%	57%	64%
DK / REF	9	-	8	-	8	9	-	8	-	9	-
	1%	-	1%	-	1%	1%	-	1%	-	1%	-
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSE2\QPDSE3 Experience of shopping around (derived)
Base: All respondents

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	1560	288	1246	138	95	818	387	1508	1296	1261
Base	1560	351	1182	199	107	827	309	1524	1268	1306
Yes - for sampled loan	421 27%	114 33%	305 26%	68 34%	37 35%	226 27%	73 24%	417 27%	347 27%	376 29% QR
Yes - for other loan	200 13%	76 21% L	121 10%	30 15% P*	19 18% P*	130 16% P	4 1%	200 13%	169 13%	183 14%
No - never	933 60%	161 46%	751 63% K	101 51%	51 47% *	466 56%	231 75% MNO	902 59% S	746 59% S	742 57%
DK / REF	9 1%	4 1%	5 *	3 2% *	- *	5 1%	1 *	9 1%	9 1%	9 1%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDSE2\QPDSE3 Experience of shopping around (derived)
Base: All respondents

	Total	(SAMPLE) Size of loan			(SAMPLE) Date of loan			Reason for loan (General)	
		High (£200+) (T)	Low (Less than £200) (U)	Unknown (V)	A-Recent (W)	B-Mid term (X)	C-Longer ago (Y)	Unexpected INCREASE in expenses/ outgoings (Z)	Unexpected DECREASE in income (a)
Unweighted Base	1560	710	781	69	547	735	278	785	296
Base	1560	760	720	80	467	755	338	817	303
Yes - for sampled loan	421 27%	233 31% U	164 23%	25 31% *	145 31%	195 26%	81 24%	234 29%	89 29%
Yes - for other loan	200 13%	112 15%	77 11%	11 13% *	66 14%	95 13%	38 11%	111 14%	37 12%
No - never	933 60%	413 54%	475 66% T	44 56% *	253 54%	465 62% W	215 64% W	467 57%	174 57%
DK / REF	9 1%	5 1%	4 *	- *	2 *	- -	7 2% X	5 1%	3 1%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied									

QPDSE2\QPDSE3 Experience of shopping around (derived)
Base: All respondents

	Total	Use of loan				Whether repayment date has passed	
		Living expenses (b)	Car/ vehicle (c)	Rent or mortgage (d)	Other (e)	Yes (f)	No (g)
Unweighted Base	1560	827	152	63	546	1092	449
Base	1560	830	149	57	551	1131	411
Yes - for sampled loan	421 27%	243 29%	39 26%	13 23% *	131 24%	297 26%	121 30%
Yes - for other loan	200 13%	130 16% e	17 12%	7 12% *	49 9%	145 13%	55 13%
No - never	933 60%	453 55%	89 60%	37 65% *	370 67% b	685 61%	233 57%
DK / REF	9 1%	8 1%	4 2%	- - *	1 *	7 1%	2 *
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied							

QPDSE2\QPDSE3 Experience of shopping around (derived)
Base: All respondents

	Total	Whether paid back loan in full		Action taken when not paid back on repayment date			Whether shopped around for sampled loan		Whether ever shopped around for loan	
		Yes (A)	No (B)	Rollover (C)	Repayment plan (D)	Defaulted (E)	Yes (F)	No (G)	Yes (H)	No (I)
Unweighted Base	1560	882	191	93	85	64	363	1191	545	1012
Base	1560	896	207	92	82	80	421	1131	621	937
Yes - for sampled loan	421 27%	245 27%	43 21%	19 21% *	17 20% *	14 17% *	421 100% G	- -	421 68% I	- -
Yes - for other loan	200 13%	116 13%	28 13%	10 11% *	14 17% *	13 16% *	- 197 17% F	933 83% F	200 32% I	1 *
No - never	933 60%	532 59%	136 66%	62 68% *	51 62% *	53 67% *	- -	933 83% F	- -	933 100% H
DK / REF	9 1%	4 *	3 2%	- *	- *	3 4% *	- -	1 *	3 1%	4 *
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z/a/b, c/d, e/f, g/h/i, j/k, l/m Minimum Base: 30 (*), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z/a/b, c/d, e/f, g/h/i, j/k, l/m Minimum Base: 30 (*), Small Base: 100 (*) Continuity correction applied										

QPDSE2\QPDSE3 Experience of shopping around (derived)
Base: All respondents

	Total	How well understood repayment amount			Confidence in repaying loan			Ease of getting money to pay back loan		
		Very well (J)	Very/ Fairly well (K)	Not very/ Not at all well (L)	Very confident (M)	Very/ Fairly confident (N)	Not very/Not at all confident (O)	Easier than expected (P)	Same as expected (Q)	More difficult than expected (R)
Unweighted Base	1560	1236	1478	80	1280	1499	57	287	627	169
Base	1560	1224	1474	84	1244	1485	65	289	633	198
Yes - for sampled loan	421 27%	336 27%	406 28%	15 18% *	347 28%	407 27%	13 20% *	80 28%	162 26%	56 28%
Yes - for other loan	200 13%	162 13%	196 13%	4 4% *	157 13%	192 13%	8 12% *	44 15%	79 13%	20 10%
No - never	933 60%	720 59%	866 59%	66 78% JK*	734 59%	880 59%	44 69% *	164 57%	392 62%	119 60%
DK / REF	9 1%	6 *	9 1%	- - *	9 1%	9 1%	- - *	1 *	- -	6 3% Q
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z/a/b, c/d, e/f, g/h/i, j/k, l/m Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z/a/b, c/d, e/f, g/h/i, j/k, l/m Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDSE2\QPDSE3 Experience of shopping around (derived)
Base: All respondents

	Total	Confidence and ease of repayment			Type of loan compared			QPDSE2\QPDSE3 Experience of shopping around (derived)			
		Very confident and found easy (S)	Very confident and found same (T)	Very confident and found difficult (U)	Online only (V)	Retail only (W)	Online and Retail (X)	Yes - for sampled loan (Y)	Yes - for other loan (Z)	No - never (a)	DK / REF (b)
Unweighted Base	1560	239	532	96	367	39	128	363	182	1009	7
Base	1560	234	528	112	452	27	133	421	200	933	9
Yes - for sampled loan	421 27%	69 29%	131 25%	30 27% *	307 68%	18 68%	88 66% *	421 100% Za	- -	- -	- - **
Yes - for other loan	200 13%	34 15%	67 13%	12 10% *	145 32%	9 32% *	45 34% *	- -	200 100% Ya	- -	3 35% **
No - never	933 60%	130 56%	330 62%	67 60% *	- -	- *	- *	- -	- -	933 100% YZ	- - **
DK / REF	9 1%	1 *	- -	6 6% ST*	3 1%	- -	- *	- -	3 2% a	- -	9 100% **
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z/a/b, c/d, e/f, g/h/i, j/k, l/m Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z/a/b, c/d, e/f, g/h/i, j/k, l/m Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

QPDSE2\QPDSE3 Experience of shopping around (derived)
Base: All respondents

	Total	Aware of any high street lenders		Aware of any online lenders		Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		Yes (c)	No (d)	Yes (e)	No (f)	More confident (g)	Less confident (h)	No change (i)	New (j)	Repeat (k)	New (l)	Repeat (m)
Unweighted Base	1560	1296	264	1508	52	1	8	99	531	1010	849	692
Base	1560	1268	292	1524	36	1	5	88	446	1100	877	669
Yes - for sampled loan	421 27%	347 27%	74 25%	417 27%	4 11% *	1 100% **	3 50% **	36 40%	108 24%	310 28%	261 30% m	157 23%
Yes - for other loan	200 13%	169 13%	31 10%	200 13% f	- * *	- **	1 17% **	14 16%	14 3%	184 17% j	66 8%	131 20% l
No - never	933 60%	746 59%	187 64%	902 59%	31 87% e*	- **	2 33% **	38 43%	322 72% k	603 55%	545 62%	380 57%
DK / REF	9 1%	9 1%	- -	9 1%	1 2% *	- **	- **	- -	2 *	7 1%	8 1%	1 *
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z/a/b, c/d, e/f, g/h/i, j/k, l/m												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z/a/b, c/d, e/f, g/h/i, j/k, l/m												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSE9 Whether compared online lenders, high street lenders, or a mix last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	545	328	194	109	265	147	377	55	33	52
Base	621	379	217	115	308	177	446	62	36	50
Only online lenders	452 73%	281 74%	153 71%	93 81%	222 72%	126 71%	335 75%	40 64%	27 75%	33 65%
Only high street lenders	27 4%	20 5%	5 3%	4 3%	11 4%	10 6%	15 3%	2 3%	1 3%	6 11%
Or a mix of online and high street lenders?	133 21%	73 19%	55 25%	17 14%	73 24%	36 20%	89 20%	20 33%	6 17%	11 22%
Don't know	7 1%	3 1%	4 2%	1 1%	1 *	3 2%	5 1%	- 1%	2 4%	- *
Refusal	2 *	2 *	- -	- *	- -	2 1%	1 *	- *	- **	1 1%
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, t/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, t/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSE9 Whether compared online lenders, high street lenders, or a mix last time shopped around

Base: All who have EVER shopped around to compare payday lenders

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	545	197	267	121	146	42	432	13	39	32
Base	621	244	297	142	155	39	498	17	39	37
Only online lenders	452 73%	184 75%	224 75%	103 72%	121 78%	20 51%	377 76%	14 83%	15 39%	28 74%
Only high street lenders	27 4%	5 2%	12 4%	4 3%	8 5%	6 14%	18 4%	1 3%	4 10%	2 4%
Or a mix of online and high street lenders?	133 21%	51 21%	57 19%	34 24%	23 15%	13 34%	97 19%	1 8%	19 50%	7 18%
Don't know	7 1%	3 1%	4 1%	1 *	3 2%	1 1%	4 1%	1 6%	- -	2 4%
Refusal	2 *	2 1%	- -	- *	- -	- **	2 *	- **	- **	- **
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, t/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, t/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDSE9 Whether compared online lenders, high street lenders, or a mix last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	Accommodation					Number of people in hhd		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	545	113	339	209	130	57	109	139	267
Base	621	140	375	242	133	69	117	154	318
Only online lenders	452	109	263	186	77	51	74	111	248
	73%	78%	70%	77%	58%	75%	63%	72%	78%
		V*	V	TV	*	*	*	*	X
Only high street lenders	27	4	18	7	11	3	10	4	11
	4%	3%	5%	3%	9%	4%	9%	2%	4%
		*			*	*	*	*	
Or a mix of online and high street lenders?	133	26	85	46	39	15	30	37	56
	21%	19%	23%	19%	30%	21%	25%	24%	18%
		*			*	*	*	*	
Don't know	7	-	7	3	3	-	2	2	3
	1%	-	2%	1%	3%	-	2%	1%	1%
		*			*	*	*	*	
Refusal	2	-	2	-	2	-	2	-	-
	*	-	*	-	1%	-	1%	-	-
		*			*	*	*	*	
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

Competition Commission - Payday Lending Survey - 120248

QPDSE9 Whether compared online lenders, high street lenders, or a mix last time shopped around

Base: All who have EVER shopped around to compare payday lenders

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	545	326	95	70	25	190	17	36	130	215	400	111
Base	621	369	104	84	33	222	13	35	148	265	465	119
Only online lenders	452	263	79	71	21	170	4	22	97	219	344	89
	73%	71%	75%	84%	62%	77%	33%	64%	65%	83%	74%	74%
Only high street lenders	27	17	5	3	1	8	2	6	7	7	19	6
	4%	5%	5%	3%	2%	4%	14%	17%	4%	3%	4%	5%
Or a mix of online and high street lenders?	133	83	19	10	12	41	5	7	42	38	96	23
	21%	22%	18%	12%	36%	19%	41%	19%	29%	14%	21%	19%
Don't know	7	5	2	-	-	2	2	-	2	1	4	2
	1%	1%	2%	1%	-	1%	12%	-	2%	*	1%	2%
Refusal	2	2	-	-	-	-	-	-	-	1	2	-
	*	*	*	*	**	-	**	**	*	*	*	*

Overlap formulae used
 - Column Means:
 Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
 Minimum Base: 30 (**), Small Base: 100 (*)
 - Column Proportions:
 Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
 Minimum Base: 30 (**), Small Base: 100 (*)
 Continuity correction applied

QPDSE9 Whether compared online lenders, high street lenders, or a mix last time shopped around

Base: All who have EVER shopped around to compare payday lenders

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	545	80	56	386	246	136	139	433	112	19	184	208
Base	621	76	63	457	244	151	201	547	74	59	209	245
Only online lenders	452	47	46	341	169	114	151	437	15	51	157	177
	73%	62%	72%	75%	69%	76%	75%	80%	21%	87%	75%	72%
Only high street lenders	27	6	2	17	14	8	2	5	22	1	7	12
	4%	7%	4%	4%	6%	5%	1%	1%	29%	1%	3%	5%
Or a mix of online and high street lenders?	133	20	14	96	54	29	47	101	32	7	45	52
	21%	26%	22%	21%	22%	19%	23%	18%	44%	12%	21%	21%
Don't know	7	2	1	3	6	-	1	3	4	-	-	4
	1%	3%	2%	1%	2%	-	1%	1%	5%	-	-	2%
Refusal	2	1	-	1	2	-	-	1	1	-	-	1
	*	2%	-	*	1%	-	-	*	1%	-	-	*
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSE9 Whether compared online lenders, high street lenders, or a mix last time shopped around

Base: All who have EVER shopped around to compare payday lenders

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	545	370	67	83
Base	621	457	46	93
Only online lenders	452 73%	373 82% xy	6 13% *	54 58% x*
Only high street lenders	27 4%	6 1%	18 39% wy*	1 1% *
Or a mix of online and high street lenders?	133 21%	74 16%	18 39% w*	37 40% w*
Don't know	7 1%	3 1%	3 7% w*	1 1% *
Refusal	2 *	1 *	1 1% *	- - *
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

Competition Commission - Payday Lending Survey - 120248

QPDSE9 Whether compared online lenders, high street lenders, or a mix last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	545	416	84	20	67	13	303	54	83
Base	621	520	57	18	68	8	389	38	93
Only online lenders	452 73%	412 79% B	9 16% *	12 65% **	46 68%	1 7% **	326 84% GH	5 14% *	54 58% G*
Only high street lenders	27 4%	6 1%	18 32% A*	1 3% **	3 4%	3 35% **	3 1%	15 40% FH*	1 1% *
Or a mix of online and high street lenders?	133 21%	98 19%	25 45% A*	6 32% **	17 25%	3 40% **	57 15%	15 39% F*	37 40% F*
Don't know	7 1%	3 1%	4 7% A*	- - **	1 1%	2 19% **	2 1%	2 4% *	1 1% *
Refusal	2 *	1 *	1 1% *	- - **	1 2%	- - **	- -	1 1% *	- - *
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSE9 Whether compared online lenders, high street lenders, or a mix last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	545	72	231	238	73	264	465	55	187	189	180
Base	621	69	246	304	83	286	527	66	215	227	192
Only online lenders	452 73%	42 61% *	176 71%	232 76%	66 79% *	206 72%	390 74%	45 68% *	156 73%	176 77%	126 66%
Only high street lenders	27 4%	4 6% *	13 5%	10 3%	4 5% *	13 5%	21 4%	5 8% *	10 5%	2 1%	16 8% Q
Or a mix of online and high street lenders?	133 21%	19 27% *	54 22%	60 20%	13 15% *	58 20%	108 21%	16 24% *	46 21%	49 21%	44 23%
Don't know	7 1%	2 4% *	3 1%	2 1%	- * *	6 2%	7 1%	- * *	1 1%	1 *	5 3%
Refusal	2 *	1 2% *	1 *	- -	- * *	2 1%	2 *	- * *	1 1%	- -	1 *
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

Competition Commission - Payday Lending Survey - 120248

QPDSE9 Whether compared online lenders, high street lenders, or a mix last time shopped around

Base: All who have EVER shopped around to compare payday lenders

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	545	290	243	197	50	150	37	24	5	24	82	243
Base	621	334	274	236	58	167	42	27	4	24	92	274
Only online lenders	452	253	192	183	47	122	29	17	1	13	74	192
	73%	76%	70%	77%	81%	73%	70%	63%	21%	56%	81%	70%
Only high street lenders	27	13	13	5	1	8	1	1	1	5	1	13
	4%	4%	5%	2%	2%	5%	2%	4%	16%	23%	1%	5%
Or a mix of online and high street lenders?	133	67	62	48	10	36	12	8	3	4	17	62
	21%	20%	23%	20%	17%	22%	28%	31%	63%	18%	18%	23%
Don't know	7	1	6	1	-	1	-	-	-	1	-	6
	1%	*	2%	*	*	*	-	-	-	2%	-	2%
					*	*	**	**	**	**	*	
Refusal	2	1	1	-	-	1	-	1	-	-	-	1
	*	*	*	-	*	*	-	2%	-	-	-	*
					*	*	**	**	**	**	*	
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

Competition Commission - Payday Lending Survey - 120248

QPDSE9 Whether compared online lenders, high street lenders, or a mix last time shopped around

Base: All who have EVER shopped around to compare payday lenders

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	545	356	189	173	354	518	14
Base	621	385	236	202	398	594	13
Only online lenders	452	270	182	149	292	435	8
	73%	70%	77%	73%	73%	73%	64% **
Only high street lenders	27	20	7	8	19	25	1
	4%	5%	3%	4%	5%	4%	8% **
Or a mix of online and high street lenders?	133	89	45	45	80	126	4
	21%	23%	19%	22%	20%	21%	28% **
Don't know	7	5	2	1	6	7	-
	1%	1%	1%	*	1%	1%	- **
Refusal	2	2	-	-	2	2	-
	*	*	-	-	*	*	- **
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDSE9 Whether compared online lenders, high street lenders, or a mix last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	545	229	293	222	204	65	47	170	136	209
Base	621	238	355	266	250	67	45	199	162	229
Only online lenders	452 73%	164 69%	265 75%	203 76%	189 75%	45 67%	30 65%	157 79%	115 71%	161 70%
Only high street lenders	27 4%	10 4%	16 4%	13 5%	12 5%	5 7%	4 8%	3 2%	4 2%	19 8%
Or a mix of online and high street lenders?	133 21%	56 24%	72 20%	49 18%	49 19%	17 26%	12 27%	36 18%	42 26%	45 19%
Don't know	7 1%	6 2%	1 *	1 *	1 *	- *	- *	1 *	1 1%	5 2%
Refusal	2 *	2 1%	- -	- -	- -	- *	- *	1 1%	- *	1 *
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

Competition Commission - Payday Lending Survey - 120248

QPDSE9 Whether compared online lenders, high street lenders, or a mix last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	545	55	140	36	85	58	83	74
Base	621	67	170	37	93	73	90	77
Only online lenders	452	55	128	26	61	45	79	50
	73%	81% *	75% *	71% **	66% *	62% *	88% vwy*	65% *
Only high street lenders	27	1	6	4	5	7	1	3
	4%	1% *	3% *	10% **	5% *	10% *	1% *	4% *
Or a mix of online and high street lenders?	133	12	33	5	25	21	10	22
	21%	18% *	19% *	14% **	27% *	29% *	12% *	28% *
Don't know	7	-	2	2	1	-	-	2
	1%	- *	1% *	5% **	1% *	- *	- *	2% *
Refusal	2	-	2	-	-	-	-	-
	*	- *	1% *	- **	- *	- *	- *	- *
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSE9 Whether compared online lenders, high street lenders, or a mix last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	545	180	339	286	226	459	64	319	194	392	128
Base	621	194	401	314	268	529	70	354	233	460	136
Only online lenders	452 73%	142 73%	292 73%	215 69%	207 77%	389 74%	46 66% *	248 70%	184 79%	336 73%	97 71% *
Only high street lenders	27 4%	10 5%	16 4%	13 4%	12 5%	18 3%	8 11% *	14 4%	11 5%	20 4%	6 4% *
Or a mix of online and high street lenders?	133 21%	38 20%	87 22%	80 25%	47 18%	113 21%	15 21% *	86 24%	36 16%	98 21%	31 23% *
Don't know	7 1%	3 1%	4 1%	5 1%	1 *	6 1%	1 2% *	5 1%	2 1%	4 1%	3 2% *
Refusal	2 *	1 1%	1 *	2 1%	- -	2 *	- *	2 *	- -	2 *	- *
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSE9 Whether compared online lenders, high street lenders, or a mix last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	545	149	391	66	52	313	80	539	461	487
Base	621	190	426	98	56	357	76	617	516	559
Only online lenders	452 73%	142 75% *	308 72%	74 76% *	40 72% *	266 75%	47 62% *	451 73% R	358 69%	403 72% R
Only high street lenders	27 4%	6 3% *	21 5%	3 3% *	1 2% *	15 4%	6 7% *	26 4%	26 5%	24 4%
Or a mix of online and high street lenders?	133 21%	41 22% *	90 21%	20 21% *	15 26% *	71 20%	20 26% *	132 21%	123 24% Q	126 22%
Don't know	7 1%	1 1% *	5 1%	- *	- *	4 1%	2 3% *	6 1%	6 1%	5 1%
Refusal	2 *	- *	2 *	- *	- *	1 *	1 2% *	2 *	2 *	2 *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSE9 Whether compared online lenders, high street lenders, or a mix last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	(SAMPLE) Size of loan			(SAMPLE) Date of loan			Reason for loan (General)	
		High (£200+) (T)	Low (Less than £200) (U)	Unknown (V)	A-Recent (W)	B-Mid term (X)	C-Longer ago (Y)	Unexpected INCREASE in expenses/ outgoings (Z)	Unexpected DECREASE in income (a)
Unweighted Base	545	283	232	30	214	238	93	293	110
Base	621	344	241	36	211	291	119	345	126
Only online lenders	452	267	162	23	160	212	81	253	91
	73%	78% U	67%	64% **	76%	73%	68% *	73%	72% *
Only high street lenders	27	11	13	3	-	18	9	14	6
	4%	3%	5%	9% **	-	6% W	8% W*	4%	5% *
Or a mix of online and high street lenders?	133	63	62	9	48	57	28	75	29
	21%	18%	26%	25% **	23%	20%	24% *	22%	23% *
Don't know	7	2	4	1	3	3	1	2	1
	1%	1%	2%	2% **	1%	1%	1% *	1%	1% *
Refusal	2	1	1	-	1	1	-	1	-
	*	*	*	- **	1%	*	- *	*	- *
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSE9 Whether compared online lenders, high street lenders, or a mix last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	Use of loan				Whether repayment date has passed	
		Living expenses (b)	Car/ vehicle (c)	Rent or mortgage (d)	Other (e)	Yes (f)	No (g)
Unweighted Base	545	323	51	20	159	369	172
Base	621	373	56	20	180	442	176
Only online lenders	452	278	40	15	124	314	136
	73%	75%	70% *	77% **	69%	71%	77%
Only high street lenders	27	13	3	1	10	24	2
	4%	4%	6% *	6% **	5%	5%	1%
Or a mix of online and high street lenders?	133	79	13	2	41	97	35
	21%	21%	24% *	10% **	23%	22%	20%
Don't know	7	2	-	-	5	6	1
	1%	1%	- *	- **	3%	1%	1%
Refusal	2	-	-	1	1	1	1
	*	-	- *	6% **	*	*	1%
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDSE9 Whether compared online lenders, high street lenders, or a mix last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	Whether paid back loan in full		Action taken when not paid back on repayment date			Whether shopped around for sampled loan		Whether ever shopped around for loan	
		Yes (A)	No (B)	Rollover (C)	Repayment plan (D)	Defaulted (E)	Yes (F)	No (G)	Yes (H)	No (I)
Unweighted Base	545	303	58	29	30	21	363	181	545	1
Base	621	360	70	30	31	27	421	197	621	1
Only online lenders	452 73%	261 72%	48 68% *	22 73% **	13 41% **	18 68% **	307 73%	142 72%	452 73%	1 100% **
Only high street lenders	27 4%	17 5%	6 9% *	2 7% **	6 19% **	1 5% **	18 4%	9 4%	27 4%	- - **
Or a mix of online and high street lenders?	133 21%	77 21%	15 21% *	6 21% **	11 35% **	6 23% **	88 21%	45 23%	133 21%	- - **
Don't know	7 1%	4 1%	2 2% *	- **	2 5% **	1 4% **	6 1%	1 1%	7 1%	- - **
Refusal	2 *	1 *	- *	- **	- **	- **	2 *	- -	2 *	- **
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSE9 Whether compared online lenders, high street lenders, or a mix last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	How well understood repayment amount			Confidence in repaying loan			Ease of getting money to pay back loan		
		Very well (J)	Very/ Fairly well (K)	Not very/ Not at all well (L)	Very confident (M)	Very/ Fairly confident (N)	Not very/Not at all confident (O)	Easier than expected (P)	Same as expected (Q)	More difficult than expected (R)
Unweighted Base	545	444	531	14	456	527	17	94	215	58
Base	621	498	602	19	504	600	20	124	241	76
Only online lenders	452 73%	369 74%	437 73%	15 81% **	369 73%	437 73%	15 75% **	80 64% *	178 74%	57 74% *
Only high street lenders	27 4%	16 3%	25 4%	2 11% **	18 4%	25 4%	2 8% **	8 7% *	10 4%	6 8% *
Or a mix of online and high street lenders?	133 21%	106 21%	132 22%	2 8% **	109 22%	129 21%	4 17% **	33 27% *	51 21%	13 17% *
Don't know	7 1%	5 1%	7 1%	- - **	6 1%	7 1%	- - **	2 2% *	2 1%	1 1% *
Refusal	2 *	2 *	2 *	- - **	2 *	2 *	- - **	- - *	1 *	- - *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSE9 Whether compared online lenders, high street lenders, or a mix last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	Confidence and ease of repayment			Type of loan compared			Aware of any high street lenders		Aware of any online lenders	
		Very confident and found easy (S)	Very confident and found same (T)	Very confident and found difficult (U)	Online only (V)	Retail only (W)	Online and Retail (X)	Yes (Y)	No (Z)	Yes (a)	No (b)
Unweighted Base	545	80	184	32	367	39	128	461	84	539	6
Base	621	103	198	41	452	27	133	516	105	617	4
Only online lenders	452	73	142	29	452	-	-	358	94	451	1
	73%	71%	72%	71%	100%	-	-	69%	90%	73%	22%
		*		**	WX	*	*		Y*		**
Only high street lenders	27	6	8	2	-	27	-	26	1	26	1
	4%	6%	4%	5%	-	100%	-	5%	1%	4%	27%
		*		**		VX*	*		*		**
Or a mix of online and high street lenders?	133	22	46	9	-	-	133	123	10	132	1
	21%	21%	23%	21%	-	-	100%	24%	9%	21%	27%
		*		**		*	VW*	Z	*		**
Don't know	7	2	2	1	-	-	-	6	-	6	1
	1%	2%	1%	2%	-	-	-	1%	*	1%	24%
		*		**		*	*		*		**
Refusal	2	-	1	-	-	-	-	2	-	2	-
	*	*	*	**	-	*	*	*	*	*	**
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSE9 Whether compared online lenders, high street lenders, or a mix last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		More confident (c)	Less confident (d)	No change (e)	New (f)	Repeat (g)	New (h)	Repeat (i)
Unweighted Base	545	1	4	51	125	411	274	262
Base	621	1	4	50	122	493	327	288
Only online lenders	452	1	4	44	76	372	231	218
	73%	100%	100%	88%	63%	76%	71%	76%
Only high street lenders	27	-	-	-	8	17	13	12
	4%	-	-	-	7%	4%	4%	4%
Or a mix of online and high street lenders?	133	-	-	5	32	100	75	56
	21%	-	-	10%	26%	20%	23%	19%
Don't know	7	-	-	-	4	3	6	1
	1%	-	-	-	3%	1%	2%	*
Refusal	2	-	-	1	1	1	1	1
	*	-	-	2%	1%	*	*	*
Overlap formulae used		**	**		*			
- Column Means: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied								

QPDSE5 Information obtained last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/looking (H)	Not working (I)
Unweighted Base	545	328	194	109	265	147	377	55	33	52
Base	621	379	217	115	308	177	446	62	36	50
How much it would cost to borrow the amount needed	567 91%	352 93%	194 89%	104 90%	285 93%	160 90%	412 92%	58 94%	30 85%	44 88%
How quickly the loan would be granted	520 84%	312 82%	186 86%	98 77%	268 87%	147 83%	379 85%	46 74%	31 86%	41 82%
How long you could take out the loan for	496 80%	300 79%	179 82%	88 77%	248 81%	143 81%	356 80%	49 79%	28 80%	43 86%
The amount you could take out	492 79%	300 79%	170 78%	89 77%	255 83%	132 74%	353 79%	46 74%	29 81%	40 80%
Repayment options (e.g. in instalments)	464 75%	278 73%	165 76%	80 70%	235 76%	134 76%	340 76%	49 79%	20 57%	31 62%
Whether you would be eligible for the loan	446 72%	276 73%	151 69%	73 64%	235 76%	125 70%	325 73%	38 62%	26 72%	35 71%
How long it would take to apply for the loan	409 66%	242 64%	153 71%	71 62%	203 66%	121 68%	298 67%	42 68%	21 59%	32 63%
The cost if you didn't pay back on time	395 64%	228 60%	146 67%	71 62%	205 67%	104 59%	276 62%	42 68%	22 62%	32 64%
General information about the companies	4 1%	2 *	2 1%	1 1%	2 1%	1 1%	4 1%	- -	- -	- -
Other	22 4%	11 3%	9 4%	5 4%	13 4%	4 2%	11 3%	4 6%	5 13%	1 1%
Don't know	13 2%	6 2%	7 3%	1 1%	3 1%	8 4%	9 2%	1 2%	- -	2 4%
Refusal	1 *	1 *	- -	- *	- -	1 1%	- -	- -	1 3%	- -
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSE5 Information obtained last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	545	328	194	109	265	147	377	55	33	52
Base	621	379	217	115	308	177	446	62	36	50
Not Stated	-	-	-	-	-	-	-	-	-	-
	-	-	-	*	-	*	-	*	**	*
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSE5 Information obtained last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	545	197	267	121	146	42	432	13	39	32
Base	621	244	297	142	155	39	498	17	39	37
How much it would cost to borrow the amount needed	567 91%	230 94%	270 91%	135 94% *	135 87%	33 83% **	454 91%	15 90% **	37 95% **	36 97% **
How quickly the loan would be granted	520 84%	215 88%	243 82%	120 84% *	122 79%	30 76% **	415 83%	12 75% **	36 94% **	31 84% **
How long you could take out the loan for	496 80%	203 83%	235 79%	111 78% *	124 80%	28 72% **	398 80%	10 58% **	37 94% **	29 79% **
The amount you could take out	492 79%	197 81%	230 77%	116 81% *	114 74%	31 79% **	393 79%	11 68% **	30 78% **	30 82% **
Repayment options (e.g. in instalments)	464 75%	180 74%	219 74%	106 74% *	114 73%	30 76% **	364 73%	11 66% **	30 78% **	32 87% **
Whether you would be eligible for the loan	446 72%	183 75%	209 70%	102 71% *	108 69%	23 58% **	356 72%	8 50% **	30 79% **	27 73% **
How long it would take to apply for the loan	409 66%	159 65%	204 69%	103 73% *	101 65%	21 53% **	330 66%	6 37% **	29 75% **	27 74% **
The cost if you didn't pay back on time	395 64%	149 61%	189 63%	89 62% *	100 64%	24 60% **	305 61%	9 53% **	32 82% **	24 65% **
General information about the companies	4 1%	3 1%	1 *	- - *	1 1%	- - **	1 *	- - **	2 5% **	1 2% **
Other	22 4%	5 2%	15 5%	6 4% *	8 5%	- - **	20 4%	- - **	- - **	- - **
Don't know	13 2%	1 *	9 3%	2 1% *	7 5%	2 6% **	10 2%	1 6% **	- 1% **	1 2% **
Refusal	1 *	- -	1 *	- - *	1 1%	- - **	1 *	- - **	- - **	- - **
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSE5 Information obtained last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	545	197	267	121	146	42	432	13	39	32
Base	621	244	297	142	155	39	498	17	39	37
Not Stated	-	-	-	-	-	-	-	-	-	-
	-	-	-	*	-	**	-	**	**	**
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSE5 Information obtained last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	Accommodation					Number of people in hhd		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	545	113	339	209	130	57	109	139	267
Base	621	140	375	242	133	69	117	154	318
How much it would cost to borrow the amount needed	567 91%	132 94% *	344 92% V	230 95% V	114 86% *	59 85% *	107 91% *	139 90% *	294 92% *
How quickly the loan would be granted	520 84%	119 85% *	312 83% *	200 83% *	112 84% *	56 81% *	98 83% *	129 84% *	269 84% *
How long you could take out the loan for	496 80%	109 78% *	300 80% *	193 80% *	108 81% *	58 85% *	86 74% *	133 86% *	254 80% *
The amount you could take out	492 79%	113 81% *	292 78% *	191 79% *	101 76% *	58 84% *	88 75% *	118 77% *	258 81% *
Repayment options (e.g. in instalments)	464 75%	109 78% *	267 71% *	173 71% *	94 71% *	54 79% *	80 68% *	113 74% *	243 76% *
Whether you would be eligible for the loan	446 72%	104 74% *	268 71% *	171 71% *	97 73% *	50 73% *	89 76% *	108 70% *	224 70% *
How long it would take to apply for the loan	409 66%	96 69% *	240 64% *	152 63% *	88 67% *	48 70% *	78 66% *	103 67% *	212 67% *
The cost if you didn't pay back on time	395 64%	88 63% *	231 62% *	146 60% *	85 64% *	47 68% *	74 63% *	101 66% *	195 61% *
General information about the companies	4 1%	- - *	2 * *	1 * *	1 1% *	2 3% *	1 1% *	1 1% *	2 1% *
Other	22 4%	5 4% *	9 2% *	8 3% *	1 1% *	6 9% *	5 4% *	2 1% *	13 4% *
Don't know	13 2%	3 2% *	9 2% *	3 1% *	6 5% *	- - *	5 4% *	4 3% *	4 1% *
Refusal	1 *	- - *	1 * *	- - *	1 1% *	- - *	1 1% *	- - *	- - *
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSE5 Information obtained last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	Accommodation					Number of people in hhld		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	545	113	339	209	130	57	109	139	267
Base	621	140	375	242	133	69	117	154	318
Not Stated	-	-	-	-	-	-	-	-	-
	-	*	-	-	*	*	*	*	-
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSE5 Information obtained last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	545	326	95	70	25	190	17	36	130	215	400	111
Base	621	369	104	84	33	222	13	35	148	265	465	119
How much it would cost to borrow the amount needed	567 91%	337 91%	92 88%	80 95%	33 98%	205 92%	9 75%	30 87%	137 93%	248 94%	427 92%	110 92%
How quickly the loan would be granted	520 84%	307 83%	87 83%	71 84%	32 97%	190 86%	8 67%	29 83%	128 87%	223 84%	392 84%	98 82%
How long you could take out the loan for	496 80%	290 78%	87 84%	71 85%	26 79%	185 83%	8 64%	29 83%	123 83%	220 83%	373 80%	95 80%
The amount you could take out	492 79%	293 79%	80 76%	63 75%	30 89%	172 78%	9 69%	25 71%	102 69%	228 86%	368 79%	93 78%
Repayment options (e.g. in instalments)	464 75%	267 72%	83 79%	63 75%	25 75%	171 77%	8 67%	25 72%	99 67%	213 80%	348 75%	83 70%
Whether you would be eligible for the loan	446 72%	266 72%	68 65%	61 73%	27 83%	157 71%	9 72%	26 75%	109 74%	202 76%	340 73%	78 65%
How long it would take to apply for the loan	409 66%	250 68%	66 63%	53 63%	25 76%	144 65%	9 68%	25 71%	103 70%	173 65%	309 66%	80 67%
The cost if you didn't pay back on time	395 64%	237 64%	61 58%	51 60%	21 63%	133 60%	8 65%	25 72%	104 70%	157 59%	293 63%	71 60%
General information about the companies	4 1%	4 1%	- -	- -	- -	- -	- -	- -	2 1%	2 1%	4 1%	- -
Other	22 4%	13 3%	1 1%	7 8%	- -	8 3%	1 4%	4 11%	5 3%	6 2%	10 2%	10 8%
Don't know	13 2%	9 2%	2 2%	2 3%	- -	4 2%	- -	2 5%	4 3%	4 1%	11 2%	1 1%
Refusal	1 *	1 *	- -	- -	- -	- -	1 8%	- -	- -	- -	1 *	- -
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSE5 Information obtained last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	545	326	95	70	25	190	17	36	130	215	400	111
Base	621	369	104	84	33	222	13	35	148	265	465	119
Not Stated	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	*	*	**	-	**	**	*	-	-	*
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSE5 Information obtained last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	545	80	56	386	246	136	139	433	112	19	184	208
Base	621	76	63	457	244	151	201	547	74	59	209	245
How much it would cost to borrow the amount needed	567 91%	68 89% *	58 91% *	419 92%	220 90%	141 94% *	183 91% *	507 93% s	60 81%	54 93% **	188 90%	221 90%
How quickly the loan would be granted	520 84%	64 84% *	49 78% *	386 84%	201 82%	122 81% *	174 87% *	460 84%	59 81%	51 87% **	168 80%	210 86%
How long you could take out the loan for	496 80%	65 85% *	48 76% *	363 79%	186 76%	123 82% *	165 82% *	439 80%	57 77%	52 88% **	148 71%	207 85% u
The amount you could take out	492 79%	61 80% *	52 82% *	363 79%	196 80%	115 76% *	164 82% *	439 80%	53 72%	52 88% **	159 76%	197 80%
Repayment options (e.g. in instalments)	464 75%	58 77% *	46 72% *	342 75%	173 71%	108 72% *	164 82% *	412 75%	52 71%	39 67% **	141 68%	187 77%
Whether you would be eligible for the loan	446 72%	52 69% *	44 69% *	336 73%	169 69%	103 68% *	159 79% *	393 72%	53 72%	52 88% **	143 68%	188 77%
How long it would take to apply for the loan	409 66%	56 74% *	42 65% *	294 64%	161 66%	94 62% *	136 67% *	361 66%	48 65%	36 61% **	124 59%	161 66%
The cost if you didn't pay back on time	395 64%	59 77% n*	44 69% *	278 61%	162 66%	97 65% *	120 60% *	345 63%	49 67%	28 48% **	113 54%	167 68% u
General information about the companies	4 1%	- - *	- - *	3 1%	- -	- - *	3 1% *	4 1%	- -	- - **	1 *	- -
Other	22 4%	1 2% *	1 1% *	19 4%	6 2%	5 3% *	11 6% *	20 4%	2 2%	4 7% **	5 3%	13 5%
Don't know	13 2%	1 2% *	1 2% *	11 2%	4 2%	3 2% *	6 3% *	8 1%	5 7% r	3 5% **	7 4%	4 1%
Refusal	1 *	1 1% *	- - *	- -	1 *	- - *	- - *	- -	1 1%	- - **	- -	1 *
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSE5 Information obtained last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	545	80	56	386	246	136	139	433	112	19	184	208
Base	621	76	63	457	244	151	201	547	74	59	209	245
Not Stated	-	-	-	-	-	-	-	-	-	-	-	-
	-	*	*	-	-	*	*	-	-	**	-	-
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSE5 Information obtained last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	545	370	67	83
Base	621	457	46	93
How much it would cost to borrow the amount needed	567 91%	426 93% x	34 74% *	82 89% *
How quickly the loan would be granted	520 84%	378 83%	35 77% *	83 90% *
How long you could take out the loan for	496 80%	365 80%	33 72% *	76 82% *
The amount you could take out	492 79%	373 82%	33 73% *	67 73% *
Repayment options (e.g. in instalments)	464 75%	341 75% x	27 60% *	75 81% x*
Whether you would be eligible for the loan	446 72%	333 73%	32 69% *	65 70% *
How long it would take to apply for the loan	409 66%	297 65%	29 64% *	64 69% *
The cost if you didn't pay back on time	395 64%	288 63%	30 66% *	60 64% *
General information about the companies	4 1%	1 *	- - *	2 2% *
Other	22 4%	13 3%	1 1% *	7 8% *
Don't know	13 2%	7 2%	5 10% w*	1 1% *
Refusal	1 *	- -	1 2% *	- -
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QPDSE5 Information obtained last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	545	370	67	83
Base	621	457	46	93
Not Stated	-	-	-	-
	-	-	*	*
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QPDSE5 Information obtained last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	545	416	84	20	67	13	303	54	83
Base	621	520	57	18	68	8	389	38	93
How much it would cost to borrow the amount needed	567 91%	481 93% B	44 78% *	17 92% **	62 91%	6 75% **	364 94% G	28 74% *	82 89% *
How quickly the loan would be granted	520 84%	435 84%	44 78% **	18 95% **	57 84%	7 88% **	321 83%	28 75% *	83 90% *
How long you could take out the loan for	496 80%	415 80%	42 74% *	17 90% **	59 87%	6 68% **	305 79%	27 73% *	76 82% *
The amount you could take out	492 79%	418 80%	41 72% *	15 82% **	56 82%	6 69% **	317 82%	27 73% *	67 73% *
Repayment options (e.g. in instalments)	464 75%	392 76%	37 65% *	14 77% **	53 78%	6 68% **	288 74%	22 58% *	75 81% G*
Whether you would be eligible for the loan	446 72%	376 72%	41 73% *	12 67% **	47 69%	6 68% **	286 74%	26 69% *	65 70% *
How long it would take to apply for the loan	409 66%	338 65%	38 68% *	13 69% **	49 73%	7 81% **	247 64%	23 60% *	64 69% *
The cost if you didn't pay back on time	395 64%	324 62%	38 67% *	16 86% **	52 76%	7 88% **	236 61%	23 61% *	60 64% *
General information about the companies	4 1%	3 1%	- - *	- - **	- -	- - **	1 *	- - *	2 2% *
Other	22 4%	19 4%	1 1% *	2 10% **	1 2%	- - **	12 3%	1 2% *	7 8% *
Don't know	13 2%	7 1%	5 9% A*	- 2% **	1 2%	- - **	6 2%	5 12% FH*	1 1% *
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSE5 Information obtained last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	545	416	84	20	67	13	303	54	83
Base	621	520	57	18	68	8	389	38	93
Refusal	1	-	1	-	-	1	-	-	-
	*	-	2%	**	-	12%	-	*	*
Not Stated	-	-	-	-	-	-	-	-	-
	-	-	*	**	-	**	-	*	*
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSE5 Information obtained last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	545	72	231	238	73	264	465	55	187	189	180
Base	621	69	246	304	83	286	527	66	215	227	192
How much it would cost to borrow the amount needed	567 91%	60 88% *	221 90%	283 93%	78 94% *	261 92%	482 91%	60 92% *	199 93%	210 93%	173 90%
How quickly the loan would be granted	520 84%	55 81% *	205 83%	257 85%	76 91% *	237 83%	441 84%	57 86% *	170 79%	199 88%	157 82%
How long you could take out the loan for	496 80%	57 83% *	189 77%	249 82%	66 79% *	234 82%	426 81%	50 76% *	165 77%	189 83%	159 83%
The amount you could take out	492 79%	56 82% *	199 81%	235 77%	65 78% *	226 79%	412 78%	54 82% *	169 78%	183 80%	149 77%
Repayment options (e.g. in instalments)	464 75%	54 78% *	170 69%	238 78%	70 84% J*	215 75%	395 75%	43 66% *	157 73%	174 77%	143 74%
Whether you would be eligible for the loan	446 72%	46 68% *	171 69%	227 75%	59 71% *	199 70%	373 71%	50 77% *	155 72%	165 73%	138 72%
How long it would take to apply for the loan	409 66%	51 75% *	167 68%	189 62%	47 57% *	197 69%	354 67%	42 63% *	135 63%	160 70%	121 63%
The cost if you didn't pay back on time	395 64%	50 73% *	161 66%	182 60%	59 71% *	199 70% NO	338 64%	33 50% *	133 62%	132 58%	139 72% Q
General information about the companies	4 1%	- * *	3 1%	1 *	1 1% *	1 *	2 *	2 3% *	3 1%	- -	1 *
Other	22 4%	1 2% *	7 3%	14 4%	2 3% *	7 2%	20 4%	- - *	4 2%	14 6% R	1 1%
Don't know	13 2%	1 2% *	5 2%	7 2%	- *	10 3%	12 2%	1 2% *	8 4%	2 1%	5 3%
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSE5 Information obtained last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	545	72	231	238	73	264	465	55	187	189	180
Base	621	69	246	304	83	286	527	66	215	227	192
Refusal	1 *	1 1% *	- -	- -	- *	1 *	1 *	- -	- -	1 *	- -
Not Stated	- -	- *	- -	- -	- *	- -	- -	- *	- -	- -	- -
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSE5 Information obtained last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	545	290	243	197	50	150	37	24	5	24	82	243
Base	621	334	274	236	58	167	42	27	4	24	92	274
How much it would cost to borrow the amount needed	567 91%	302 90%	255 93%	214 91%	54 94%	150 90%	37 89%	24 90%	3 63%	19 82%	86 93%	255 93%
How quickly the loan would be granted	520 84%	279 83%	232 85%	189 80%	45 79%	145 87%	40 95%	26 97%	4 100%	20 83%	76 82%	232 85%
How long you could take out the loan for	496 80%	267 80%	219 80%	184 78%	44 76%	133 80%	34 82%	22 83%	4 84%	19 79%	74 81%	219 80%
The amount you could take out	492 79%	265 79%	217 79%	184 78%	50 87%	124 74%	36 87%	20 74%	4 84%	19 79%	63 69%	217 79%
Repayment options (e.g. in instalments)	464 75%	246 73%	207 76%	175 74%	47 82%	113 67%	28 67%	18 65%	4 84%	12 51%	66 72%	207 76%
Whether you would be eligible for the loan	446 72%	234 70%	202 74%	159 67%	44 76%	117 70%	36 85%	17 62%	3 79%	21 88%	60 65%	202 74%
How long it would take to apply for the loan	409 66%	210 63%	191 70%	140 59%	35 62%	108 64%	27 64%	17 64%	4 84%	14 58%	62 68%	191 70%
The cost if you didn't pay back on time	395 64%	198 59%	190 69%	141 60%	30 51%	100 60%	27 64%	12 46%	3 79%	11 48%	52 57%	190 69%
General information about the companies	4 1%	1 *	3 1%	1 *	- *	- *	- *	- *	- *	- *	- *	3 1%
Other	22 4%	16 5%	6 2%	14 6%	1 3%	6 4%	1 1%	1 2%	1 13%	1 2%	6 7%	6 2%
Don't know	13 2%	8 2%	5 2%	6 3%	1 2%	5 3%	- 1%	- *	- *	2 8%	3 3%	5 2%
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSE5 Information obtained last time shopped around

Base: All who have EVER shopped around to compare payday lenders

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	545	290	243	197	50	150	37	24	5	24	82	243
Base	621	334	274	236	58	167	42	27	4	24	92	274
Refusal	1	-	1	-	-	-	-	-	-	-	-	1
	*	-	*	-	*	*	**	**	**	**	*	*
Not Stated	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	*	*	**	**	**	**	*	-
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSE5 Information obtained last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	545	356	189	173	354	518	14
Base	621	385	236	202	398	594	13
How much it would cost to borrow the amount needed	567 91%	352 92%	215 91%	180 89%	370 93%	543 91%	13 100% **
How quickly the loan would be granted	520 84%	320 83%	200 85%	159 78%	344 86%	496 83%	13 100% **
How long you could take out the loan for	496 80%	295 77%	201 85%	160 79%	322 81%	477 80%	12 92% **
The amount you could take out	492 79%	309 80%	183 78%	162 80%	313 79%	468 79%	12 89% **
Repayment options (e.g. in instalments)	464 75%	293 76%	171 73%	151 74%	295 74%	441 74%	11 82% **
Whether you would be eligible for the loan	446 72%	277 72%	170 72%	141 70%	290 73%	426 72%	9 72% **
How long it would take to apply for the loan	409 66%	240 62%	169 72%	130 64%	267 67%	392 66%	11 82% **
The cost if you didn't pay back on time	395 64%	240 62%	155 66%	109 54%	268 67% f	375 63%	9 68% **
General information about the companies	4 1%	3 1%	1 *	1 *	3 1%	4 1%	- - **
Other	22 4%	12 3%	10 4%	8 4%	14 3%	21 4%	1 4% **
Don't know	13 2%	5 1%	8 3%	2 1%	11 3%	13 2%	- - **
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDSE5 Information obtained last time shopped around

Base: All who have EVER shopped around to compare payday lenders

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	545	356	189	173	354	518	14
Base	621	385	236	202	398	594	13
Refusal	1	1	-	1	-	1	-
	*	*	-	*	-	*	-
Not Stated	-	-	-	-	-	-	-
	-	-	-	-	-	-	**
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDSE5 Information obtained last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	545	229	293	222	204	65	47	170	136	209
Base	621	238	355	266	250	67	45	199	162	229
How much it would cost to borrow the amount needed	567 91%	214 90%	329 93%	242 91%	232 93%	60 90%	43 96% *	179 90%	151 93% *	209 91%
How quickly the loan would be granted	520 84%	190 80%	305 86%	228 86%	217 87%	53 79% *	35 76% *	164 83%	134 83% *	195 85%
How long you could take out the loan for	496 80%	187 78%	295 83%	219 82%	213 85%	54 80% *	41 90% *	162 81%	123 76% *	188 82%
The amount you could take out	492 79%	188 79%	279 79%	211 79%	208 83% kn	45 68% *	41 90% n*	158 79%	126 78% *	179 78%
Repayment options (e.g. in instalments)	464 75%	171 72%	268 76%	193 73%	194 78%	45 68% *	38 83% *	145 73%	121 75% *	171 75%
Whether you would be eligible for the loan	446 72%	162 68%	264 74%	198 75%	191 76%	51 76% *	35 78% *	148 75%	112 69% *	162 71%
How long it would take to apply for the loan	409 66%	147 62%	252 71%	186 70%	178 71%	43 64% *	28 62% *	120 61%	111 69% *	158 69%
The cost if you didn't pay back on time	395 64%	155 65%	220 62%	154 58%	159 64%	39 58% *	25 55% *	101 51%	106 66% p*	163 71% p
General information about the companies	4 1%	1 *	3 1%	1 *	3 1%	1 1% *	- - *	1 *	2 1% *	1 *
Other	22 4%	5 2%	14 4%	13 5%	8 3%	2 4% *	4 8% *	9 5%	9 6% r*	1 *
Don't know	13 2%	9 4%	4 1%	4 1%	1 *	- 1% *	1 2% *	5 3%	2 1% *	6 3%
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDSE5 Information obtained last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Baliffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	545	229	293	222	204	65	47	170	136	209
Base	621	238	355	266	250	67	45	199	162	229
Refusal	1 *	1 *	- -	- -	- -	- *	- *	1 *	- *	- -
Not Stated	- -	- -	- -	- -	- -	- *	- *	- -	- *	- -
Overlap formulae used										
- Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDSE5 Information obtained last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	545	55	140	36	85	58	83	74
Base	621	67	170	37	93	73	90	77
How much it would cost to borrow the amount needed	567 91%	66 97% *	156 91% *	31 83% **	85 92% *	66 91% *	86 96% *	66 85% *
How quickly the loan would be granted	520 84%	61 90% *	145 85% *	32 87% **	79 85% *	59 81% *	75 84% *	59 77% *
How long you could take out the loan for	496 80%	58 86% *	131 77% *	30 82% **	73 79% *	64 89% *	70 78% *	56 72% *
The amount you could take out	492 79%	55 81% *	136 80% *	31 84% **	77 83% *	55 76% *	73 82% *	55 72% *
Repayment options (e.g. in instalments)	464 75%	53 78% *	127 74% *	23 62% **	69 74% *	60 83% *	67 75% *	56 73% *
Whether you would be eligible for the loan	446 72%	52 77% *	116 68% *	31 84% **	66 71% *	49 67% *	66 73% *	57 74% *
How long it would take to apply for the loan	409 66%	45 67% *	108 63% *	26 72% **	65 70% *	47 65% *	59 66% *	50 65% *
The cost if you didn't pay back on time	395 64%	50 74% *	99 58% *	21 58% **	65 71% *	44 61% *	60 67% *	47 61% *
General information about the companies	4 1%	- * *	1 1% *	- ** *	- * *	- * *	1 1% *	2 2% *
Other	22 4%	2 4% *	2 1% *	6 17% **	5 5% *	1 1% *	3 3% *	3 4% *
Don't know	13 2%	1 1% *	4 2% *	1 2% **	2 2% *	1 1% *	2 2% *	3 4% *
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSE5 Information obtained last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	545	55	140	36	85	58	83	74
Base	621	67	170	37	93	73	90	77
Refusal	1	-	-	1	-	-	-	-
	*	-	-	3%	-	-	-	-
Not Stated	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSE5 Information obtained last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	545	180	339	286	226	459	64	319	194	392	128
Base	621	194	401	314	268	529	70	354	233	460	136
How much it would cost to borrow the amount needed	567 91%	177 91%	369 92%	296 94%	241 90%	488 92%	61 87%	329 93%	208 90%	421 92%	125 92%
How quickly the loan would be granted	520 84%	165 85%	333 83%	265 84%	226 84%	441 83%	59 85%	295 83%	197 85%	379 82%	118 87%
How long you could take out the loan for	496 80%	162 83%	317 79%	258 82%	210 78%	425 80%	55 78%	289 81%	181 78%	369 80%	111 81%
The amount you could take out	492 79%	158 81%	313 78%	242 77%	217 81%	419 79%	53 76%	276 78%	185 79%	358 78%	112 82%
Repayment options (e.g. in instalments)	464 75%	135 70%	309 77%	225 72%	207 77%	401 76%	44 63%	268 75%	169 72%	344 75%	99 72%
Whether you would be eligible for the loan	446 72%	135 70%	294 73%	220 70%	203 76%	377 71%	53 75%	257 72%	164 71%	331 72%	97 71%
How long it would take to apply for the loan	409 66%	139 72%	259 65%	213 68%	174 65%	353 67%	43 61%	241 68%	150 64%	309 67%	86 63%
The cost if you didn't pay back on time	395 64%	121 63%	255 64%	184 59%	188 70% C	336 64%	41 58%	228 64%	139 60%	289 63%	86 63%
General information about the companies	4 1%	1 *	3 1%	3 1%	- -	4 1%	- -	1 *	3 1%	2 *	2 1%
Other	22 4%	4 2%	16 4%	8 2%	13 5%	16 3%	4 5%	9 2%	11 5%	17 4%	3 2%
Don't know	13 2%	3 2%	9 2%	4 1%	6 2%	11 2%	2 3%	6 2%	7 3%	12 3%	1 1%
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**). Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**). Small Base: 100 (*)											
Continuity correction applied											

QPDSE5 Information obtained last time shopped around

Base: All who have EVER shopped around to compare payday lenders

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	545	180	339	286	226	459	64	319	194	392	128
Base	621	194	401	314	268	529	70	354	233	460	136
Refusal	1	-	1	1	-	1	-	1	-	-	1
	*	-	*	*	-	*	-	*	-	-	1%
							*				*
Not Stated	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	*	-	-	-	*
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSE5 Information obtained last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	545	149	391	66	52	313	80	539	461	487
Base	621	190	426	98	56	357	76	617	516	559
How much it would cost to borrow the amount needed	567 91%	175 92% *	387 91%	88 90% *	51 90% *	328 92%	68 89% *	565 92%	468 91%	510 91%
How quickly the loan would be granted	520 84%	165 87% *	351 82%	88 90% *	43 77% *	296 83%	64 84% *	518 84%	430 83%	469 84%
How long you could take out the loan for	496 80%	164 87% *	329 77%	81 83% *	41 74% *	278 78%	65 85% *	494 80%	413 80%	455 81%
The amount you could take out	492 79%	161 85% *	328 77%	81 83% *	43 77% *	284 80%	61 80% *	489 79%	406 79%	446 80%
Repayment options (e.g. in instalments)	464 75%	142 75% *	319 75%	68 70% *	40 71% *	270 76%	58 77% *	462 75%	379 73%	421 75% R
Whether you would be eligible for the loan	446 72%	143 75% *	300 70%	77 79% *	35 63% *	259 73%	52 69% *	444 72%	374 72%	401 72%
How long it would take to apply for the loan	409 66%	130 68% *	276 65%	61 63% *	26 47% *	239 67% N	56 74% N*	407 66%	344 67%	378 68%
The cost if you didn't pay back on time	395 64%	118 62% *	274 64%	59 61% *	29 51% *	226 63%	59 77% N*	392 64%	333 65%	354 63%
General information about the companies	4 1%	- * *	4 1%	3 3% *	- * *	- *	- *	4 1%	4 1%	4 1%
Other	22 4%	9 5% *	13 3%	8 8% *	1 2% *	11 3%	1 2% *	22 4%	21 4%	21 4%
Don't know	13 2%	- * *	13 3%	4 5% *	- * *	8 2%	1 2% *	12 2%	12 2%	11 2%
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSE5 Information obtained last time shopped around
 Base: All who have EVER shopped around to compare payday lenders

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	545	149	391	66	52	313	80	539	461	487
Base	621	190	426	98	56	357	76	617	516	559
Refusal	1 *	1 1% *	-	- * *	- * *	- * *	1 1% *	1 * *	1 * *	1 * *
Not Stated	- -	- *	- -	- *	- *	- -	- *	- -	- -	- -
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDSE5 Information obtained last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	(SAMPLE) Size of loan			(SAMPLE) Date of loan			Reason for loan (General)	
		High (£200+) (T)	Low (Less than £200) (U)	Unknown (V)	A-Recent (W)	B-Mid term (X)	C-Longer ago (Y)	Unexpected INCREASE in expenses/ outgoings (Z)	Unexpected DECREASE in income (a)
Unweighted Base	545	283	232	30	214	238	93	293	110
Base	621	344	241	36	211	291	119	345	126
How much it would cost to borrow the amount needed	567 91%	313 91%	222 92%	32 91% **	194 92%	267 92%	106 89% *	318 92%	116 92% *
How quickly the loan would be granted	520 84%	284 82%	201 83%	35 98% **	164 78%	256 88% W	100 84% *	294 85%	110 88%
How long you could take out the loan for	496 80%	271 79%	194 80%	31 87% **	163 77%	228 79%	105 88% *	280 81%	105 84% *
The amount you could take out	492 79%	282 82%	178 74%	32 91% **	156 74%	235 81%	101 85% *	271 79%	106 84% *
Repayment options (e.g. in instalments)	464 75%	258 75%	180 75%	25 72% **	158 75%	223 77%	83 70% *	249 72%	96 76% *
Whether you would be eligible for the loan	446 72%	244 71%	175 73%	27 77% **	136 64%	216 74%	94 79% *	255 74%	86 68% *
How long it would take to apply for the loan	409 66%	217 63%	165 68%	27 77% **	123 58%	210 72% W	77 64% *	237 69%	88 70% *
The cost if you didn't pay back on time	395 64%	214 62%	156 65%	24 68% **	139 66%	189 65%	66 56% *	221 64%	80 63% *
General information about the companies	4 1%	4 1%	- -	- **	2 1%	- -	2 2% *	4 1%	- -
Other	22 4%	7 2%	13 5%	3 7% **	5 2%	9 3%	9 7% *	11 3%	5 4% *
Don't know	13 2%	9 2%	4 2%	1 2% **	3 1%	8 3%	3 2% *	10 3%	1 1% *
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied									

QPDSE5 Information obtained last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	(SAMPLE) Size of loan			(SAMPLE) Date of loan			Reason for loan (General)	
		High (£200+ (T))	Low (Less than £200) (U)	Unknown (V)	A-Recent (W)	B-Mid term (X)	C-Longer ago (Y)	Unexpected INCREASE in expenses/ outgoings (Z)	Unexpected DECREASE in income (a)
Unweighted Base	545	283	232	30	214	238	93	293	110
Base	621	344	241	36	211	291	119	345	126
Refusal	1 *	- -	1 *	- - **	- -	1 *	- - *	- -	- - *
Not Stated	- -	- -	- -	- - **	- -	- -	- - *	- -	- - *
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSE5 Information obtained last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	Use of loan				Whether repayment date has passed	
		Living expenses (b)	Car/ vehicle (c)	Rent or mortgage (d)	Other (e)	Yes (f)	No (g)
Unweighted Base	545	323	51	20	159	369	172
Base	621	373	56	20	180	442	176
How much it would cost to borrow the amount needed	567 91%	338 91%	51 91% *	19 95% **	167 93%	401 91%	165 93%
How quickly the loan would be granted	520 84%	319 86%	47 84% *	16 81% **	143 79%	381 86% 9	137 78%
How long you could take out the loan for	496 80%	302 81%	47 83% *	17 86% **	137 76%	354 80%	139 79%
The amount you could take out	492 79%	298 80%	46 81% *	17 87% **	139 77%	357 81%	133 76%
Repayment options (e.g. in instalments)	464 75%	278 75%	43 76% *	13 68% **	135 75%	334 76%	129 73%
Whether you would be eligible for the loan	446 72%	267 72%	43 76% *	11 57% **	130 72%	330 75%	114 65%
How long it would take to apply for the loan	409 66%	249 67%	37 65% *	14 70% **	118 65%	304 69%	104 59%
The cost if you didn't pay back on time	395 64%	239 64%	38 68% *	11 57% **	112 62%	275 62%	117 66%
General information about the companies	4 1%	2 *	- * *	- - **	2 1%	2 *	2 1%
Other	22 4%	14 4%	1 1% *	3 14% **	4 2%	18 4%	4 2%
Don't know	13 2%	7 2%	2 4% *	- - **	4 2%	13 3%	- *
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDSE5 Information obtained last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	Use of loan				Whether repayment date has passed	
		Living expenses (b)	Car/ vehicle (c)	Rent or mortgage (d)	Other (e)	Yes (f)	No (g)
Unweighted Base	545	323	51	20	159	369	172
Base	621	373	56	20	180	442	176
Refusal	1 *	1 *	- *	- **	- -	1 *	- -
Not Stated	- -	- -	- *	- **	- -	- -	- -
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDSE5 Information obtained last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	Whether paid back loan in full		Action taken when not paid back on repayment date			Whether shopped around for sampled loan		Whether ever shopped around for loan	
		Yes (A)	No (B)	Rollover (C)	Repayment plan (D)	Defaulted (E)	Yes (F)	No (G)	Yes (H)	No (I)
Unweighted Base	545	303	58	29	30	21	363	181	545	1
Base	621	360	70	30	31	27	421	197	621	1
How much it would cost to borrow the amount needed	567 91%	332 92%	58 82% *	27 91% **	19 60% **	21 79% **	392 93%	172 87%	567 91%	1 100% **
How quickly the loan would be granted	520 84%	311 86%	60 85% *	26 87% **	26 83% **	24 89% **	350 83%	167 85%	520 84%	1 100% **
How long you could take out the loan for	496 80%	283 79%	60 85% *	24 81% **	24 78% **	24 89% **	340 81%	153 78%	496 80%	1 100% **
The amount you could take out	492 79%	288 80%	60 86% *	24 81% **	25 82% **	22 82% **	329 78%	160 81%	492 79%	1 100% **
Repayment options (e.g. in instalments)	464 75%	271 75%	55 77% *	24 80% **	26 83% **	18 66% **	307 73%	154 78%	464 75%	- - **
Whether you would be eligible for the loan	446 72%	271 75%	52 74% *	21 72% **	25 80% **	21 78% **	290 69%	154 78%	446 72%	1 100% **
How long it would take to apply for the loan	409 66%	246 68%	49 69% *	20 68% **	21 67% **	16 61% **	273 65%	137 69%	409 66%	1 100% **
The cost if you didn't pay back on time	395 64%	226 63%	38 54% *	20 67% **	12 38% **	11 42% **	267 63%	124 63%	395 64%	1 100% **
General information about the companies	4 1%	2 1%	- - *	- - **	- - **	- - **	2 *	2 1%	4 1%	- - **
Other	22 4%	15 4%	3 4% *	- - **	3 10% **	3 12% **	7 2%	15 8% F	22 4%	- - **
Don't know	13 2%	12 3%	1 2% *	1 2% **	1 2% **	1 3% **	9 2%	4 2%	13 2%	- - **
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSE5 Information obtained last time shopped around

Base: All who have EVER shopped around to compare payday lenders

	Total	Whether paid back loan in full		Action taken when not paid back on repayment date			Whether shopped around for sampled loan		Whether ever shopped around for loan	
		Yes (A)	No (B)	Rollover (C)	Repayment plan (D)	Defaulted (E)	Yes (F)	No (G)	Yes (H)	No (I)
Unweighted Base	545	303	58	29	30	21	363	181	545	1
Base	621	360	70	30	31	27	421	197	621	1
Refusal	1	-	1	-	1	1	1	-	1	-
	*	-	1%	**	3%	4%	*	-	*	-
			*		**	**				**
Not Stated	-	-	-	-	-	-	-	-	-	-
	-	-	*	**	**	**	-	-	-	**
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSE5 Information obtained last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	How well understood repayment amount			Confidence in repaying loan			Ease of getting money to pay back loan		
		Very well (J)	Very/ Fairly well (K)	Not very/ Not at all well (L)	Very confident (M)	Very/ Fairly confident (N)	Not very/Not at all confident (O)	Easier than expected (P)	Same as expected (Q)	More difficult than expected (R)
Unweighted Base	545	444	531	14	456	527	17	94	215	58
Base	621	498	602	19	504	600	20	124	241	76
How much it would cost to borrow the amount needed	567 91%	467 94% K	551 91%	16 87% **	470 93% N	546 91%	20 100% **	113 92% *	220 91%	68 89% *
How quickly the loan would be granted	520 84%	414 83%	506 84%	13 71% **	415 82%	501 83%	19 95% **	114 92% *	201 83%	67 87% *
How long you could take out the loan for	496 80%	391 78%	481 80%	15 80% **	394 78%	478 80%	18 91% **	97 78% *	188 78%	69 91% *
The amount you could take out	492 79%	401 80%	481 80%	11 59% **	390 77%	473 79%	19 93% **	97 78% *	194 81%	65 86% *
Repayment options (e.g. in instalments)	464 75%	376 76%	457 76%	7 35% **	378 75%	445 74%	19 95% **	108 87% Q*	172 72%	54 71% *
Whether you would be eligible for the loan	446 72%	359 72%	432 72%	14 74% **	355 70%	430 72%	16 80% **	106 86% Q*	166 69%	58 76% *
How long it would take to apply for the loan	409 66%	333 67%	395 66%	14 74% **	321 64%	394 66% M	14 69% **	94 76% *	165 68%	45 59% *
The cost if you didn't pay back on time	395 64%	326 65%	386 64%	9 48% **	317 63%	383 64%	12 57% **	89 72% *	136 57%	49 64% *
General information about the companies	4 1%	4 1%	4 1%	- - **	4 1%	4 1%	- - **	- - *	- -	2 2% *
Other	22 4%	16 3%	20 3%	2 10% **	11 2%	22 4% M	- - **	6 5% *	10 4%	2 2% *
Don't know	13 2%	12 2%	13 2%	- - **	11 2%	13 2%	- - **	3 3% *	9 4%	- - *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSE5 Information obtained last time shopped around

Base: All who have EVER shopped around to compare payday lenders

	Total	How well understood repayment amount			Confidence in repaying loan			Ease of getting money to pay back loan		
		Very well (J)	Very/ Fairly well (K)	Not very/ Not at all well (L)	Very confident (M)	Very/ Fairly confident (N)	Not very/Not at all confident (O)	Easier than expected (P)	Same as expected (Q)	More difficult than expected (R)
Unweighted Base	545	444	531	14	456	527	17	94	215	58
Base	621	498	602	19	504	600	20	124	241	76
Refusal	1 *	1 *	1 *	- **	1 *	1 *	- **	- *	- -	1 1%
Not Stated	- -	- -	- -	- **	- -	- -	- **	- *	- -	- *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSE5 Information obtained last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	Confidence and ease of repayment			Type of loan compared			Aware of any high street lenders		Aware of any online lenders	
		Very confident and found easy (S)	Very confident and found same (T)	Very confident and found difficult (U)	Online only (V)	Retail only (W)	Online and Retail (X)	Yes (Y)	No (Z)	Yes (a)	No (b)
Unweighted Base	545	80	184	32	367	39	128	461	84	539	6
Base	621	103	198	41	452	27	133	516	105	617	4
How much it would cost to borrow the amount needed	567 91%	96 93% *	182 92%	39 94% **	420 93% W	21 78% *	121 91% *	468 91%	99 94% *	565 92%	3 62% **
How quickly the loan would be granted	520 84%	94 91% *	160 81%	37 89% **	382 85%	23 86% *	110 83% *	430 83%	90 86% *	518 84%	2 49% **
How long you could take out the loan for	496 80%	76 74% *	153 77%	38 92% **	354 78%	22 82% *	115 87% *	413 80%	83 79% *	494 80%	3 62% **
The amount you could take out	492 79%	77 75% *	158 80%	35 84% **	362 80%	22 80% *	104 78% *	406 79%	86 82% *	489 79%	3 62% **
Repayment options (e.g. in instalments)	464 75%	87 85% *	142 71%	31 74% **	329 73%	22 82% *	111 83% *	379 73%	86 82% *	462 75%	3 62% **
Whether you would be eligible for the loan	446 72%	88 85% T*	131 66%	33 79% **	317 70%	23 84% *	104 78% *	374 72%	72 69% *	444 72%	2 49% **
How long it would take to apply for the loan	409 66%	76 73% *	130 66%	22 52% **	294 65%	19 72% *	93 70% *	344 67%	65 62% *	407 66%	2 49% **
The cost if you didn't pay back on time	395 64%	74 71% *	110 56%	30 72% **	274 61%	20 73% *	96 72% *	333 65%	61 58% *	392 64%	3 62% **
General information about the companies	4 1%	- - *	- -	2 4% **	2 *	- -	2 1% *	4 1%	- -	4 1%	- - **
Other	22 4%	2 2% *	9 4%	- - **	14 3%	1 2% *	7 5% *	21 4%	1 1% *	22 4%	- - **
Don't know	13 2%	3 3% *	7 4%	- - **	7 1%	1 5% *	3 2% *	12 2%	1 1% *	12 2%	2 38% **
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSE5 Information obtained last time shopped around

Base: All who have EVER shopped around to compare payday lenders

	Total	Confidence and ease of repayment			Type of loan compared			Aware of any high street lenders		Aware of any online lenders	
		Very confident and found easy (S)	Very confident and found same (T)	Very confident and found difficult (U)	Online only (V)	Retail only (W)	Online and Retail (X)	Yes (Y)	No (Z)	Yes (a)	No (b)
Unweighted Base	545	80	184	32	367	39	128	461	84	539	6
Base	621	103	198	41	452	27	133	516	105	617	4
Refusal	1	-	-	1	-	-	-	1	-	1	-
	*	*	-	2%	-	*	*	*	*	*	**
Not Stated	-	-	-	-	-	-	-	-	-	-	-
	-	*	-	**	-	*	*	-	*	-	**
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSE5 Information obtained last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		More confident (c)	Less confident (d)	No change (e)	New (f)	Repeat (g)	New (h)	Repeat (i)
Unweighted Base	545	1	4	51	125	411	274	262
Base	621	1	4	50	122	493	327	288
How much it would cost to borrow the amount needed	567 91%	1 100% **	3 74% **	47 94%	110 90% *	452 92%	301 92%	261 91%
How quickly the loan would be granted	520 84%	- **	2 64% **	38 76%	96 79% *	417 85%	268 82%	246 85%
How long you could take out the loan for	496 80%	1 100% **	1 38% **	38 76%	97 80% *	394 80%	267 82%	224 78%
The amount you could take out	492 79%	1 100% **	2 52% **	35 70%	95 78% *	392 79%	254 78%	233 81%
Repayment options (e.g. in instalments)	464 75%	1 100% **	1 38% **	38 76%	88 72% *	371 75%	243 74%	216 75%
Whether you would be eligible for the loan	446 72%	- **	2 62% **	29 58%	80 66% *	363 74%	239 73%	204 71%
How long it would take to apply for the loan	409 66%	- **	1 38% **	31 61%	82 68% *	323 65%	216 66%	189 66%
The cost if you didn't pay back on time	395 64%	1 100% **	1 38% **	37 74%	83 68% *	309 63%	197 60%	194 67%
General information about the companies	4 1%	- **	1 26% **	-	- *	4 1%	-	4 1%
Other	22 4%	- **	- **	-	3 2% *	19 4%	14 4%	8 3%
Don't know	13 2%	- **	- **	- 1%	3 2% *	10 2%	10 3%	4 1%
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSE5 Information obtained last time shopped around

Base: All who have EVER shopped around to compare payday lenders

	Total	Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		More confident (c)	Less confident (d)	No change (e)	New (f)	Repeat (g)	New (h)	Repeat (i)
Unweighted Base	545	1	4	51	125	411	274	262
Base	621	1	4	50	122	493	327	288
Refusal	1	-	-	-	1	-	1	-
	*	-	-	-	1%	-	*	-
		**	**		*			
Not Stated	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
		**	**		*			
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSE6 Sources of information last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	545	328	194	109	265	147	377	55	33	52
Base	621	379	217	115	308	177	446	62	36	50
Visit the websites of payday loan companies	550 89%	338 89%	190 87%	107 93% *	271 88%	154 87% *	406 91%	52 83% *	27 77% **	42 84% *
See advertising	355 57%	210 55%	129 60%	72 63% E*	190 62% E	82 46% *	245 55%	41 66% *	22 63% **	30 60% *
Visit a comparison website	261 42%	153 40%	104 48%	43 37% *	143 47%	69 39% *	199 45%	24 39% *	19 52% **	14 28% *
Talk to friends or family	111 18%	62 16%	40 19%	35 30% DE*	49 16%	25 14% *	72 16%	10 15% *	4 12% **	16 33% F*
Speak to payday lenders over the phone	98 16%	47 12%	43 20%	14 12% *	47 15%	34 19% *	60 13%	18 28% F*	5 15% **	7 14% *
Visit high street shops of payday loan companies	85 14%	47 12%	35 16%	19 17% *	34 11%	24 14% *	56 13%	10 16% *	4 12% **	10 19% *
Searched for reviews online (DO NOT READ OUT)	15 2%	10 3%	4 2%	1 * *	11 4%	2 1% *	10 2%	4 6% *	- - **	1 1% *
Via text (no further detail)	3 1%	1 *	2 1%	- * *	1 *	1 1% *	- -	2 3% *	1 3% **	- - *
Other Answer	10 2%	6 2%	3 2%	- * *	6 2%	3 2% *	7 2%	1 1% *	- 1% **	1 3% *
Don't know	4 1%	1 *	3 2%	1 1% *	1 *	1 1% *	3 1%	- - *	- - **	- - *
Refusal	2 *	1 *	1 1%	- - *	- -	2 1% *	1 *	- - *	1 3% **	- - *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSE6 Sources of information last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	545	197	267	121	146	42	432	13	39	32
Base	621	244	297	142	155	39	498	17	39	37
Visit the websites of payday loan companies	550 89%	212 87%	273 92%	129 91%	144 93%	30 76%	448 90%	10 61%	31 80%	35 93%
See advertising	355 57%	133 55%	176 59%	81 57%	95 61%	21 54%	284 57%	3 16%	29 75%	20 54%
Visit a comparison website	261 42%	114 47%	115 39%	59 41%	56 36%	16 42%	208 42%	7 44%	16 43%	21 56%
Talk to friends or family	111 18%	35 14%	54 18%	26 18%	28 18%	9 24%	88 18%	- -	7 19%	6 17%
Speak to payday lenders over the phone	98 16%	37 15%	40 14%	15 10%	25 16%	9 23%	68 14%	1 7%	16 41%	5 13%
Visit high street shops of payday loan companies	85 14%	30 12%	39 13%	22 15%	18 11%	10 25%	61 12%	1 3%	14 36%	5 13%
Searched for reviews online (DO NOT READ OUT)	15 2%	9 4%	5 2%	1 1%	4 3%	- -	12 2%	- -	2 5%	1 2%
Via text (no further detail)	3 1%	1 1%	1 *	1 1%	- -	1 2%	3 1%	- -	- -	- -
Other Answer	10 2%	3 1%	5 2%	3 2%	2 1%	1 3%	10 2%	- -	- -	- -
Don't know	4 1%	1 *	2 1%	- *	2 1%	- -	2 *	1 6%	- -	- -
Refusal	2 *	1 *	1 *	- *	1 1%	- -	2 *	- -	- -	- -
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSE6 Sources of information last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	Accommodation					Number of people in hhd		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (VV)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	545	113	339	209	130	57	109	139	267
Base	621	140	375	242	133	69	117	154	318
Visit the websites of payday loan companies	550 89%	127 91% V*	322 86% V	218 90% TV	104 78% *	65 95% V*	96 81% *	137 89% *	289 91% *
See advertising	355 57%	79 56% *	215 57% *	136 56% *	78 59% *	38 56% *	56 48% *	92 60% *	187 59% *
Visit a comparison website	261 42%	74 53% U*	148 40% *	83 34% *	65 49% TU*	31 45% *	46 39% *	73 47% *	134 42% *
Talk to friends or family	111 18%	12 9% *	76 20% SU	37 15% *	38 29% STU*	13 19% *	15 12% *	42 28% XZ*	44 14% *
Speak to payday lenders over the phone	98 16%	21 15% *	54 14% *	29 12% *	25 19% *	9 14% *	12 10% *	22 14% *	54 17% *
Visit high street shops of payday loan companies	85 14%	15 11% *	58 16% U	25 10% *	33 25% STU*	9 12% *	23 20% *	24 15% *	33 10% *
Searched for reviews online (DO NOT READ OUT)	15 2%	1 1% *	12 3% *	5 2% *	7 5% *	1 2% *	2 2% *	2 1% *	11 3% *
Via text (no further detail)	3 1%	- * *	3 1% *	- * *	3 2% *	- * *	1 1% *	1 * *	1 * *
Other Answer	10 2%	- * *	6 2% *	3 1% *	3 2% *	4 5% *	1 1% *	1 1% *	7 2% *
Don't know	4 1%	- * *	3 1% *	2 1% *	1 1% *	- * *	1 1% *	1 1% *	1 * *
Refusal	2 *	1 1% *	1 * *	- * *	1 1% *	- * *	1 1% *	- * *	1 * *
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSE6 Sources of information last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	545	326	95	70	25	190	17	36	130	215	400	111
Base	621	369	104	84	33	222	13	35	148	265	465	119
Visit the websites of payday loan companies	550 89%	324 88%	98 94%	76 90%	26 78%	200 90%	8 63%	27 78%	132 89%	243 92%	412 89%	106 89%
See advertising	355 57%	203 55%	54 52%	51 61%	27 80%	132 60%	9 69%	20 58%	78 53%	156 59%	270 58%	60 50%
Visit a comparison website	261 42%	155 42%	38 36%	37 44%	23 69%	98 44%	4 30%	12 34%	62 42%	123 47%	208 45%	38 32%
Talk to friends or family	111 18%	74 20%	15 15%	12 14%	2 6%	29 13%	1 11%	7 20%	28 19%	38 14%	81 18%	18 15%
Speak to payday lenders over the phone	98 16%	48 13%	8 8%	24 29%	9 26%	41 19%	1 7%	8 22%	22 15%	38 14%	64 14%	22 19%
Visit high street shops of payday loan companies	85 14%	58 16%	13 12%	6 7%	5 16%	24 11%	3 24%	10 29%	27 18%	24 9%	66 14%	16 13%
Searched for reviews online (DO NOT READ OUT)	15 2%	6 2%	1 1%	2 2%	6 17%	9 4%	- -	- -	4 3%	9 3%	13 3%	1 1%
Via text (no further detail)	3 1%	1 *	2 2%	- -	- -	2 1%	1 5%	- -	1 1%	1 *	2 *	1 1%
Other Answer	10 2%	8 2%	- *	1 2%	- *	1 1%	- *	1 2%	2 1%	3 1%	6 1%	4 3%
Don't know	4 1%	2 1%	1 1%	- 1%	- -	1 1%	- *	- *	1 1%	1 *	3 1%	1 1%
Refusal	2 *	2 1%	- *	- *	- *	- *	1 8%	- *	- *	- *	2 *	- *
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSE6 Sources of information last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	545	80	56	386	246	136	139	433	112	19	184	208
Base	621	76	63	457	244	151	201	547	74	59	209	245
Visit the websites of payday loan companies	550 89%	66 87% *	53 83% *	413 90%	209 85%	137 91% *	185 92% *	504 92% s	46 63%	54 92% **	190 91%	213 87%
See advertising	355 57%	43 57% *	35 55% *	262 57%	141 57%	87 58% *	113 56% *	316 58%	39 52%	20 35% **	127 61%	124 51%
Visit a comparison website	261 42%	43 56% n*	31 49% *	178 39%	123 50% pq	54 36% *	73 37% *	240 44% s	21 28%	29 49% **	80 38%	109 44%
Talk to friends or family	111 18%	22 28% *	10 16% *	74 16%	55 22%	24 16% *	27 14% *	89 16%	22 30% r	4 7% **	35 17%	43 17%
Speak to payday lenders over the phone	98 16%	18 23% m*	3 5% *	69 15%	30 12%	17 11% *	41 20% *	81 15%	17 24%	8 13% **	29 14%	43 18%
Visit high street shops of payday loan companies	85 14%	13 18% *	6 9% *	62 14%	37 15%	25 17% *	19 9% *	46 8%	39 52% r	2 3% **	33 16%	31 13%
Searched for reviews online (DO NOT READ OUT)	15 2%	1 1% *	- - *	14 3%	3 1%	2 1% *	9 5% *	12 2%	2 3%	4 7% **	2 1%	10 4%
Via text (no further detail)	3 1%	- - *	1 2% *	2 *	- - *	3 2% *	- - *	2 *	1 1%	- - **	2 1%	1 *
Other Answer	10 2%	1 2% *	3 5% *	5 1%	4 2%	1 1% *	5 2% *	6 1%	3 4%	1 2% **	3 1%	5 2%
Don't know	4 1%	- 1% *	1 2% *	3 1%	1 1%	1 * *	2 1% *	2 *	2 3% r	- - **	2 1%	1 1%
Refusal	2 *	1 1% *	1 2% *	- -	1 *	1 1% *	- -	1 *	1 1%	- - **	- -	1 *
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSE6 Sources of information last time shopped around

Base: All who have EVER shopped around to compare payday lenders

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	545	370	67	83
Base	621	457	46	93
Visit the websites of payday loan companies	550 89%	419 92% x	24 51% -	87 95% x*
See advertising	355 57%	258 56%	25 54% -	57 61% -
Visit a comparison website	261 42%	214 47% xy	11 24% -	26 28% -
Talk to friends or family	111 18%	66 15%	15 33% w*	25 27% -
Speak to payday lenders over the phone	98 16%	52 11%	9 21% -	26 28% w*
Visit high street shops of payday loan companies	85 14%	33 7%	28 61% wy*	20 22% w*
Searched for reviews online (DO NOT READ OUT)	15 2%	12 3%	2 4% -	1 1% -
Via text (no further detail)	3 1%	3 1%	- - -	- - -
Other Answer	10 2%	4 1%	1 3% -	4 4% -
Don't know	4 1%	- -	2 4% w*	2 2% -
Refusal	2 -	1 -	1 2% -	- - -
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QPDSE6 Sources of information last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	545	416	84	20	67	13	303	54	83
Base	621	520	57	18	68	8	389	38	93
Visit the websites of payday loan companies	550 89%	479 92% B	33 57% *	18 98% **	62 91%	4 53% **	357 92% G	19 51% *	87 95% G*
See advertising	355 57%	292 56%	31 54% *	16 89% **	40 59%	3 41% **	218 56%	22 57% *	57 61% *
Visit a comparison website	261 42%	228 44% B	13 23% *	9 51% **	41 60%	2 26% **	173 45% GH	9 24% *	26 28% *
Talk to friends or family	111 18%	81 16%	17 30% A*	8 46% **	18 26%	4 43% **	48 12%	12 31% F*	25 27% F*
Speak to payday lenders over the phone	98 16%	71 14%	10 18% *	6 31% **	15 22%	3 33% **	37 9%	7 18% *	26 28% F*
Visit high street shops of payday loan companies	85 14%	42 8%	33 58% A*	6 32% **	9 13%	5 58% **	24 6%	23 61% FH*	20 22% F*
Searched for reviews online (DO NOT READ OUT)	15 2%	13 2%	2 3% *	- **	- -	1 7% **	12 3%	1 3% *	1 1% *
Via text (no further detail)	3 1%	3 1%	- -	- **	- -	- **	3 1%	- *	- *
Other Answer	10 2%	8 2%	1 2% *	- **	1 2%	- **	3 1%	1 4% *	4 4% *
Don't know	4 1%	2 *	2 4% A*	- **	- 1%	- **	- -	2 4% F*	2 2% *
Refusal	2 *	1 *	1 2% *	- **	- -	1 12% **	1 *	- *	- *
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSE6 Sources of information last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	545	72	231	238	73	264	465	55	187	189	180
Base	621	69	246	304	83	286	527	66	215	227	192
Visit the websites of payday loan companies	550 89%	60 87% *	213 87%	274 90%	75 91% *	253 89%	468 89%	57 86% *	187 87%	218 96% PR	156 81%
See advertising	355 57%	37 54% *	145 59%	171 56%	51 62% *	165 58%	300 57%	37 56% *	116 54%	135 59%	115 60%
Visit a comparison website	261 42%	40 59% KL*	104 42%	116 38%	30 36% *	123 43%	228 43%	24 37% *	87 41%	99 44%	86 45%
Talk to friends or family	111 18%	16 23% *	50 20%	45 15%	15 18% *	60 21%	91 17%	11 17% *	35 16%	37 16%	38 20%
Speak to payday lenders over the phone	98 16%	13 19% *	29 12%	56 19%	10 12% *	41 15%	74 14%	15 24% *	21 10%	48 21% P	24 12%
Visit high street shops of payday loan companies	85 14%	11 15% *	42 17%	32 11%	9 11% *	47 16%	71 13%	11 17% *	29 14%	23 10%	36 19%
Searched for reviews online (DO NOT READ OUT)	15 2%	1 1% *	6 2%	8 3%	2 2% *	6 2%	11 2%	4 5% *	6 3%	5 2%	4 2%
Via text (no further detail)	3 1%	- - *	- -	3 1%	1 2% *	2 1%	3 1%	- - *	- -	- -	3 2%
Other Answer	10 2%	1 2% *	3 1%	5 2%	1 2% *	5 2%	9 2%	1 1% *	1 *	5 2%	4 2%
Don't know	4 1%	- 1% *	1 *	3 1%	1 1% *	2 1%	3 1%	1 1% *	1 1%	1 1%	3 1%
Refusal	2 *	1 1% *	- -	1 *	- - *	2 1%	2 *	- - *	- -	1 *	1 1%
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

QPDSE6 Sources of information last time shopped around

Base: All who have EVER shopped around to compare payday lenders

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	545	290	243	197	50	150	37	24	5	24	82	243
Base	621	334	274	236	58	167	42	27	4	24	92	274
Visit the websites of payday loan companies	550 89%	295 88%	245 89%	216 91%	54 93%	141 84%	36 85%	23 87%	4 84%	14 59%	84 91%	245 89%
See advertising	355 57%	199 60%	148 54%	137 58%	28 50%	106 63%	31 73%	21 77%	3 63%	16 68%	52 56%	148 54%
Visit a comparison website	261 42%	141 42%	114 42%	106 45%	26 45%	68 40%	18 43%	11 41%	1 34%	9 40%	38 42%	114 42%
Talk to friends or family	111 18%	63 19%	48 17%	32 14%	10 18%	40 24%	14 33%	7 25%	1 21%	9 40%	15 16%	48 17%
Speak to payday lenders over the phone	98 16%	55 16%	39 14%	34 14%	3 6%	35 21%	18 43%	6 21%	- -	1 4%	19 21%	39 14%
Visit high street shops of payday loan companies	85 14%	41 12%	41 15%	21 9%	3 5%	29 17%	11 27%	7 25%	3 66%	6 24%	7 7%	41 15%
Searched for reviews online (DO NOT READ OUT)	15 2%	10 3%	4 2%	7 3%	1 2%	6 4%	5 11%	- -	- -	1 4%	1 1%	4 2%
Via text (no further detail)	3 1%	1 *	2 1%	- -	- *	1 1%	- -	1 5%	- -	- -	- -	2 1%
Other Answer	10 2%	8 2%	1 *	6 2%	- *	6 4%	2 4%	1 4%	1 16%	2 8%	3 3%	1 *
Don't know	4 1%	2 1%	2 1%	1 1%	- *	2 1%	- -	- -	- -	1 3%	1 1%	2 1%
Refusal	2 *	- -	2 1%	- -	- *	- *	- -	- -	- -	- -	- -	2 1%
Overlap formulae used												
- Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

QPDSE6 Sources of information last time shopped around

Base: All who have EVER shopped around to compare payday lenders

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	545	356	189	173	354	518	14
Base	621	385	236	202	398	594	13
Visit the websites of payday loan companies	550 89%	338 88%	212 90%	180 89%	352 88%	528 89%	11 82% **
See advertising	355 57%	235 61%	120 51%	112 55%	229 58%	336 57%	10 79% **
Visit a comparison website	261 42%	169 44%	92 39%	98 48%	155 39%	251 42%	6 49% **
Talk to friends or family	111 18%	76 20%	35 15%	33 17%	73 18%	104 18%	2 14% **
Speak to payday lenders over the phone	98 16%	63 16%	36 15%	29 14%	60 15%	89 15%	2 18% **
Visit high street shops of payday loan companies	85 14%	56 14%	30 13%	26 13%	53 13%	81 14%	2 18% **
Searched for reviews online (DO NOT READ OUT)	15 2%	7 2%	7 3%	8 4%	7 2%	15 2%	- - **
Via text (no further detail)	3 1%	3 1%	- -	- -	3 1%	2 *	1 9% **
Other Answer	10 2%	8 2%	1 *	3 1%	7 2%	10 2%	- - **
Don't know	4 1%	3 1%	1 1%	1 1%	3 1%	4 1%	- - **
Refusal	2 *	2 1%	- -	1 *	1 *	2 *	- - **
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDSE6 Sources of information last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	545	229	293	222	204	65	47	170	136	209
Base	621	238	355	266	250	67	45	199	162	229
Visit the websites of payday loan companies	550 89%	206 87%	322 91%	237 89%	225 90%	60 89%	40 89%	180 91%	147 91%	196 86%
See advertising	355 57%	130 55%	212 60%	159 60%	159 64%	36 54%	27 59%	99 50%	97 60%	136 59%
Visit a comparison website	261 42%	96 40%	156 44%	119 45%	118 47%	22 32%	17 38%	93 47%	54 34%	101 44%
Talk to friends or family	111 18%	54 22%	52 15%	32 12%	36 14%	8 12%	10 23%	26 13%	37 23%	40 18%
Speak to payday lenders over the phone	98 16%	25 11%	65 18%	50 19%	47 19%	10 15%	8 18%	23 12%	35 21%	31 13%
Visit high street shops of payday loan companies	85 14%	30 13%	53 15%	30 11%	39 16%	14 21%	10 23%	24 12%	22 13%	35 15%
Searched for reviews online (DO NOT READ OUT)	15 2%	2 1%	12 3%	9 3%	10 4%	1 1%	2 4%	8 4%	2 1%	4 2%
Via text (no further detail)	3 1%	3 1%	- -	- -	- -	- -	- -	1 *	1 1%	- -
Other Answer	10 2%	6 2%	4 1%	3 1%	1 *	2 3%	- 1%	5 3%	2 1%	3 1%
Don't know	4 1%	3 1%	1 *	1 *	- -	- -	- -	- -	1 *	3 1%
Refusal	2 *	2 1%	- -	- -	- -	- -	- -	1 *	1 1%	- -
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDSE6 Sources of information last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	545	55	140	36	85	58	83	74
Base	621	67	170	37	93	73	90	77
Visit the websites of payday loan companies	550 89%	64 95% *	146 86% *	30 82% **	83 89% *	58 80% *	85 94% *	71 92% *
See advertising	355 57%	36 53% *	93 55% *	17 47% **	61 66% *	40 55% *	60 67% *	43 55% *
Visit a comparison website	261 42%	26 39% *	76 44% *	13 36% **	42 45% *	30 42% *	43 48% *	27 35% *
Talk to friends or family	111 18%	20 29% t*	21 12% *	5 12% **	17 19% *	14 20% *	20 22% *	11 15% *
Speak to payday lenders over the phone	98 16%	11 16% *	18 10% *	8 23% **	16 17% *	10 13% *	20 23% *	11 15% *
Visit high street shops of payday loan companies	85 14%	6 8% *	15 9% *	6 15% **	17 19% *	15 20% *	14 16% *	8 11% *
Searched for reviews online (DO NOT READ OUT)	15 2%	- - *	7 4% *	1 2% **	3 3% *	2 3% *	1 1% *	1 1% *
Via text (no further detail)	3 1%	- - *	1 1% *	1 2% **	- - *	1 2% *	- - *	- - *
Other Answer	10 2%	- - *	1 1% *	1 4% **	5 5% *	1 2% *	- - *	1 2% *
Don't know	4 1%	- - *	1 1% *	1 2% **	- - *	1 2% *	- - *	1 1% *
Refusal	2 *	- - *	- - *	1 3% **	- - *	1 2% *	- - *	- - *
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSE6 Sources of information last time shopped around

Base: All who have EVER shopped around to compare payday lenders

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	545	180	339	286	226	459	64	319	194	392	128
Base	621	194	401	314	268	529	70	354	233	460	136
Visit the websites of payday loan companies	550 89%	169 87%	356 89%	279 89%	237 88%	469 89%	60 87%	313 88%	206 89%	411 89%	118 87%
See advertising	355 57%	105 54%	235 59%	161 51%	178 66% C	302 57%	39 56% *	204 58%	130 56%	266 58%	74 55% *
Visit a comparison website	261 42%	86 44%	168 42%	122 39%	125 47%	226 43%	30 43% *	156 44%	99 42%	200 44%	55 40% *
Talk to friends or family	111 18%	50 26% B	54 13%	59 19%	43 16%	88 17%	16 22% *	69 20%	29 12%	89 19%	14 11% *
Speak to payday lenders over the phone	98 16%	34 18%	54 13%	50 16%	37 14%	75 14%	14 20% *	57 16%	33 14%	74 16%	16 12% *
Visit high street shops of payday loan companies	85 14%	27 14%	55 14%	47 15%	34 13%	74 14%	9 12% *	51 14%	25 11%	63 14%	19 14% *
Searched for reviews online (DO NOT READ OUT)	15 2%	8 4%	7 2%	8 3%	7 2%	13 3%	1 2% *	10 3%	4 2%	13 3%	1 1% *
Via text (no further detail)	3 1%	2 1%	1 *	3 1%	- -	2 *	1 2% *	2 1%	1 1%	3 1%	- - *
Other Answer	10 2%	3 1%	7 2%	6 2%	4 1%	7 1%	2 3% *	4 1%	5 2%	7 2%	2 2% *
Don't know	4 1%	2 1%	2 1%	2 1%	2 1%	3 1%	1 1% *	2 1%	2 1%	4 1%	- * *
Refusal	2 *	1 1%	1 *	1 *	1 *	2 *	- - *	1 *	1 1%	- -	1 1% *
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSE6 Sources of information last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	545	149	391	66	52	313	80	539	461	487
Base	621	190	426	98	56	357	76	617	516	559
Visit the websites of payday loan companies	550 89%	176 93% *	369 87%	89 91% *	53 95% *	314 88%	66 87% *	548 89%	454 88%	497 89%
See advertising	355 57%	123 65% *	229 54%	64 66% *	25 45% *	200 56%	43 57% *	353 57%	299 58%	326 58%
Visit a comparison website	261 42%	79 42% *	181 42%	45 46% *	20 35% *	139 39%	43 56% O*	259 42%	220 43%	234 42%
Talk to friends or family	111 18%	37 20% *	73 17%	9 9% *	12 21% *	63 18%	22 28% M*	109 18%	102 20% QS	97 17%
Speak to payday lenders over the phone	98 16%	52 27% L*	44 10%	31 32% O*	6 11% *	32 9%	18 23% O*	98 16%	84 16%	89 16%
Visit high street shops of payday loan companies	85 14%	27 14% *	58 13%	10 10% *	8 14% *	50 14%	13 18% *	83 13%	83 16% Q	81 14%
Searched for reviews online (DO NOT READ OUT)	15 2%	8 4% *	6 1%	9 10% O*	- * *	4 1%	1 1% *	14 2%	15 3%	14 3%
Via text (no further detail)	3 1%	1 * *	2 1%	1 1% *	- * *	2 1%	- * *	3 1%	3 1%	3 1%
Other Answer	10 2%	4 2% *	5 1%	2 2% *	1 1% *	6 2%	1 2% *	10 2%	10 2%	10 2%
Don't know	4 1%	- * *	4 1%	- * *	- * *	4 1%	- 1% *	3 *	4 1%	3 1%
Refusal	2 *	1 1% *	1 *	- * *	- * *	1 *	1 1% *	2 *	2 *	2 *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSE6 Sources of information last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	(SAMPLE) Size of loan			(SAMPLE) Date of loan			Reason for loan (General)	
		High (£200+) (T)	Low (Less than £200) (U)	Unknown (V)	A-Recent (W)	B-Mid term (X)	C-Longer ago (Y)	Unexpected INCREASE in expenses/ outgoings (Z)	Unexpected DECREASE in income (a)
Unweighted Base	545	283	232	30	214	238	93	293	110
Base	621	344	241	36	211	291	119	345	126
Visit the websites of payday loan companies	550 89%	307 89%	212 88%	31 89% **	196 93%	250 86%	103 87% *	302 88%	112 89% *
See advertising	355 57%	198 58%	135 56%	22 61% **	116 55%	160 55%	79 66% *	181 53%	77 61% *
Visit a comparison website	261 42%	148 43%	99 41%	14 39% **	92 43%	125 43%	44 37% *	145 42%	40 31% *
Talk to friends or family	111 18%	54 16%	56 23%	1 4% **	53 25% X	41 14%	17 14% *	66 19%	21 17% *
Speak to payday lenders over the phone	98 16%	59 17%	35 14%	4 12% **	31 14%	42 15%	26 22% *	51 15%	23 18% *
Visit high street shops of payday loan companies	85 14%	44 13%	35 15%	6 17% **	24 11%	41 14%	20 16% *	46 13%	24 19% *
Searched for reviews online (DO NOT READ OUT)	15 2%	10 3%	3 1%	1 3% **	4 2%	8 3%	3 2% *	9 2%	2 1% *
Via text (no further detail)	3 1%	1 *	1 *	1 3% **	1 1%	1 *	1 1% *	1 *	2 2% *
Other Answer	10 2%	5 2%	4 2%	- **	4 2%	3 1%	3 2% *	5 1%	2 2% *
Don't know	4 1%	1 *	2 1%	1 2% **	2 1%	1 *	1 1% *	2 1%	1 1% *
Refusal	2 *	1 *	1 *	- **	1 1%	1 *	- *	1 *	- *
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied									

QPDSE6 Sources of information last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	Use of loan				Whether repayment date has passed	
		Living expenses (b)	Car/ vehicle (c)	Rent or mortgage (d)	Other (e)	Yes (f)	No (g)
Unweighted Base	545	323	51	20	159	369	172
Base	621	373	56	20	180	442	176
Visit the websites of payday loan companies	550 89%	325 87%	52 93% *	19 97% **	160 89%	386 87%	162 92%
See advertising	355 57%	206 55%	34 60% *	12 60% **	107 60%	262 59%	91 52%
Visit a comparison website	261 42%	159 43%	18 33% *	10 51% **	75 42%	188 43%	71 41%
Talk to friends or family	111 18%	59 16%	9 15% *	1 7% **	43 24%	64 14%	46 26% f
Speak to payday lenders over the phone	98 16%	62 17%	6 11% *	5 27% **	25 14%	67 15%	30 17%
Visit high street shops of payday loan companies	85 14%	54 15%	5 9% *	2 9% **	26 14%	57 13%	27 15%
Searched for reviews online (DO NOT READ OUT)	15 2%	7 2%	2 4% *	1 5% **	5 3%	11 2%	4 2%
Via text (no further detail)	3 1%	2 1%	1 2% *	- - **	- -	2 *	1 1%
Other Answer	10 2%	7 2%	- 1% *	- - **	2 1%	7 2%	3 1%
Don't know	4 1%	2 1%	- - *	- - **	2 1%	2 1%	2 1%
Refusal	2 *	2 1%	- - *	- - **	- -	1 *	1 1%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied							

QPDSE6 Sources of information last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	Whether paid back loan in full		Action taken when not paid back on repayment date			Whether shopped around for sampled loan		Whether ever shopped around for loan	
		Yes (A)	No (B)	Rollover (C)	Repayment plan (D)	Defaulted (E)	Yes (F)	No (G)	Yes (H)	No (I)
Unweighted Base	545	303	58	29	30	21	363	181	545	1
Base	621	360	70	30	31	27	421	197	621	1
Visit the websites of payday loan companies	550 89%	317 88%	59 83% *	27 92% **	26 85% **	20 76% **	373 88%	174 89%	550 89%	1 100% **
See advertising	355 57%	206 57%	48 68% *	18 60% **	19 61% **	14 53% **	240 57%	112 57%	355 57%	- - **
Visit a comparison website	261 42%	153 42%	28 40% *	8 26% **	13 43% **	8 31% **	179 42%	82 42%	261 42%	- - **
Talk to friends or family	111 18%	57 16%	6 9% *	4 12% **	4 13% **	3 10% **	82 19%	29 15%	111 18%	- - **
Speak to payday lenders over the phone	98 16%	48 13%	15 21% *	3 11% **	9 28% **	4 13% **	67 16%	31 16%	98 16%	- - **
Visit high street shops of payday loan companies	85 14%	45 13%	10 15% *	3 11% **	8 27% **	2 7% **	53 13%	32 16%	85 14%	- - **
Searched for reviews online (DO NOT READ OUT)	15 2%	5 1%	5 7% *	1 4% **	1 4% **	4 14% **	10 2%	4 2%	15 2%	- - **
Via text (no further detail)	3 1%	2 1%	- * *	- ** **	- ** **	- ** **	2 *	1 1%	3 1%	- - **
Other Answer	10 2%	7 2%	- 1% *	- 1% **	- 1% **	- 2% **	6 1%	3 2%	10 2%	- - **
Don't know	4 1%	2 *	1 1% *	- - **	- - **	1 3% **	2 *	2 1%	4 1%	- - **
Refusal	2 *	- -	1 1% *	- - **	1 3% **	1 4% **	2 1%	- -	2 *	- - **
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSE6 Sources of information last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	How well understood repayment amount			Confidence in repaying loan			Ease of getting money to pay back loan		
		Very well (J)	Very/ Fairly well (K)	Not very/ Not at all well (L)	Very confident (M)	Very/ Fairly confident (N)	Not very/Not at all confident (O)	Easier than expected (P)	Same as expected (Q)	More difficult than expected (R)
Unweighted Base	545	444	531	14	456	527	17	94	215	58
Base	621	498	602	19	504	600	20	124	241	76
Visit the websites of payday loan companies	550 89%	439 88%	533 89%	17 89% **	449 89%	530 88%	19 95% **	101 82% *	215 89%	69 90% *
See advertising	355 57%	286 57%	346 57%	9 48% **	290 57%	341 57%	12 61% **	79 64% *	126 52%	56 74% Q*
Visit a comparison website	261 42%	217 43%	255 42%	6 29% **	212 42%	253 42%	8 39% **	54 44% *	94 39%	40 52% *
Talk to friends or family	111 18%	93 19%	108 18%	3 16% **	103 20% N	110 18%	1 6% **	17 14% *	36 15%	10 13% *
Speak to payday lenders over the phone	98 16%	76 15%	96 16%	3 15% **	77 15%	92 15%	5 26% **	27 22% Q*	23 10%	17 22% *
Visit high street shops of payday loan companies	85 14%	67 13%	83 14%	2 12% **	68 14%	81 14%	3 14% **	19 15% *	27 11%	11 15% *
Searched for reviews online (DO NOT READ OUT)	15 2%	11 2%	14 2%	1 3% **	9 2%	14 2%	1 3% **	- - *	10 4%	1 1% *
Via text (no further detail)	3 1%	3 1%	3 1%	- - **	3 1%	3 1%	- - **	1 1% *	- -	1 1% *
Other Answer	10 2%	7 1%	9 1%	1 4% **	8 2%	9 2%	- 2% **	1 1% *	5 2%	1 2% *
Don't know	4 1%	4 1%	4 1%	- - **	4 1%	4 1%	- - **	1 1% *	1 1%	- - *
Refusal	2 *	2 *	2 *	- - **	2 *	2 *	- - **	- - *	- -	1 1% *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSE6 Sources of information last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	Confidence and ease of repayment			Type of loan compared			Aware of any high street lenders		Aware of any online lenders	
		Very confident and found easy (S)	Very confident and found same (T)	Very confident and found difficult (U)	Online only (V)	Retail only (W)	Online and Retail (X)	Yes (Y)	No (Z)	Yes (a)	No (b)
Unweighted Base	545	80	184	32	367	39	128	461	84	539	6
Base	621	103	198	41	452	27	133	516	105	617	4
Visit the websites of payday loan companies	550 89%	85 83% *	178 90%	37 90% **	419 93% W	7 25% *	120 90% W*	454 88%	96 92% *	548 89%	2 49% **
See advertising	355 57%	65 63% *	102 52%	35 84% **	249 55%	12 45% *	91 69% VW*	299 58%	56 53% *	353 57%	2 49% **
Visit a comparison website	261 42%	44 43% *	77 39%	22 53% **	182 40% W	5 18% *	71 54% VW*	220 43%	41 39% *	259 42%	2 49% **
Talk to friends or family	111 18%	17 16% *	32 16%	7 18% **	72 16%	10 36% V*	28 21% *	102 20%	8 8% *	109 18%	2 49% **
Speak to payday lenders over the phone	98 16%	20 19% *	20 10%	11 26% **	55 12%	4 15% *	40 30% V*	84 16%	15 14% *	98 16%	- - **
Visit high street shops of payday loan companies	85 14%	15 15% *	21 11%	5 13% **	14 3%	22 80% VX*	49 37% V*	83 16% Z	2 2% *	83 13%	3 62% **
Searched for reviews online (DO NOT READ OUT)	15 2%	- - *	5 3%	- - **	13 3%	- - *	2 1% *	15 3%	- - *	14 2%	1 13% **
Via text (no further detail)	3 1%	1 1% *	- -	1 2% **	2 1%	1 2% *	- - *	3 1%	- - *	3 1%	- - **
Other Answer	10 2%	1 1% *	5 2%	- - **	4 1%	1 5% *	4 3% *	10 2%	- - *	10 2%	- - **
Don't know	4 1%	1 1% *	1 1%	- - **	2 *	1 2% *	- - *	4 1%	- - *	3 *	1 24% **
Refusal	2 *	- *	- -	1 2% **	1 *	- *	- *	2 *	- *	2 *	- - **

Overlap formulae used
- Column Means:
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied

QPDSE6 Sources of information last time shopped around

Base: All who have EVER shopped around to compare payday lenders

	Total	Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		More confident (c)	Less confident (d)	No change (e)	New (f)	Repeat (g)	New (h)	Repeat (i)
Unweighted Base	545	1	4	51	125	411	274	262
Base	621	1	4	50	122	493	327	288
Visit the websites of payday loan companies	550 89%	1 100% **	4 100% **	42 84%	103 85% *	441 90%	288 88%	257 89%
See advertising	355 57%	1 100% **	4 100% **	21 42%	69 57%	283 57%	181 56%	171 59%
Visit a comparison website	261 42%	- **	1 36% **	17 34%	61 50% *	198 40%	143 44%	116 40%
Talk to friends or family	111 18%	- **	- **	11 22%	23 19% *	87 18%	51 16%	59 20%
Speak to payday lenders over the phone	98 16%	- **	- **	4 8%	18 15% *	79 16%	63 19%	34 12%
Visit high street shops of payday loan companies	85 14%	- **	- **	2 3%	23 19% *	60 12%	43 13%	40 14%
Searched for reviews online (DO NOT READ OUT)	15 2%	- **	1 26% **	3 5%	1 1% *	13 3%	7 2%	8 3%
Via text (no further detail)	3 1%	- **	- **	1 3%	- * *	3 1%	2 1%	1 *
Other Answer	10 2%	- **	- **	- -	2 2% *	7 1%	6 2%	3 1%
Don't know	4 1%	- **	- **	2 3%	1 1% *	3 1%	3 1%	1 *
Refusal	2 *	- **	- **	- -	1 1% *	1 *	2 1%	- -
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSE7 Number of different payday loan companies' websites visited last time shopped around

Base: All who have EVER shopped around to compare payday lenders and visited websites of payday loan companies

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	465	281	164	98	231	117	336	42	25	39
Base	549	338	189	107	270	154	405	52	27	42
One	24 4%	13 4%	12 6%	4 4%	16 6%	3 2%	19 5%	- 1%	2 6%	3 7%
Two	85 15%	57 17%	24 12%	24 23%	42 15%	18 12%	58 14%	8 16%	5 17%	10 23%
Three	162 29%	94 28%	59 31%	38 35%	78 29%	39 26%	128 32%	7 14%	9 31%	9 21%
Four or more	262 48%	170 50%	85 45%	39 36%	125 47%	88 57%	195 48%	30 58%	13 46%	17 40%
Don't know	16 3%	5 2%	10 5%	2 2%	8 3%	6 4%	5 1%	6 11%	- -	4 9%
Refusal	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSE7 Number of different payday loan companies' websites visited last time shopped around

Base: All who have EVER shopped around to compare payday lenders and visited websites of payday loan companies

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	465	167	238	108	130	28	374	9	30	28
Base	549	211	273	129	144	30	447	10	31	35
One	24 4%	14 7%	5 2%	3 2%	2 1%	2 6%	12 3%	3 32%	- 1%	8 23%
Two	85 15%	32 15%	45 16%	22 17%	23 16%	2 6%	73 16%	2 18%	4 14%	1 4%
Three	162 29%	59 28%	90 33%	51 39%	39 27%	4 13%	126 28%	3 30%	9 30%	14 41%
Four or more	262 48%	102 48%	125 46%	51 39%	74 51%	21 69%	223 50%	2 19%	17 55%	9 27%
Don't know	16 3%	3 1%	9 3%	2 2%	7 5%	2 6%	13 3%	- ..	- ..	2 5%
Refusal	- -	- -	- -	- .	- .	- ..	- -	- ..	- ..	- ..
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSE7 Number of different payday loan companies' websites visited last time shopped around

Base: All who have EVER shopped around to compare payday lenders and visited websites of payday loan companies

	Total	Accommodation					Number of people in hhd		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	465	98	281	183	98	54	83	118	238
Base	549	126	322	218	104	65	96	136	289
One	24 4%	4 3% *	17 5%	10 5%	6 6% *	3 4% *	9 9% *	4 3% *	11 4%
Two	85 15%	19 15% *	43 13%	34 16%	9 9% *	17 25% V*	18 19% *	16 12% *	46 16%
Three	162 29%	46 37% *	88 27%	62 28%	26 25% *	13 20% *	27 28% *	35 25% *	88 31%
Four or more	262 48%	53 42% *	164 51%	105 48%	59 57% *	32 49% *	41 43% *	77 56% *	134 46%
Don't know	16 3%	4 3% *	10 3%	7 3%	3 3% *	1 1% *	1 1% *	5 4% *	9 3%
Refusal	- -	- - *	- -	- -	- - *	- - *	- - *	- - *	- -
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSE7 Number of different payday loan companies' websites visited last time shopped around

Base: All who have EVER shopped around to compare payday lenders and visited websites of payday loan companies

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	465	270	87	62	21	170	10	24	112	195	343	94
Base	549	323	98	76	26	200	8	27	132	242	411	106
One	24 4%	16 5%	4 4%	2 2%	2 9%	8 4%	1 9%	1 4%	10 8%	6 3%	19 5%	5 5%
Two	85 15%	50 15%	16 16%	9 12%	5 19%	30 15%	1 12%	7 28%	18 14%	36 15%	69 17%	11 10%
Three	162 29%	87 27%	35 36%	24 31%	6 22%	65 32%	4 50%	6 23%	37 28%	72 30%	120 29%	33 31%
Four or more	262 48%	161 50%	41 41%	37 49%	13 49%	91 45%	2 29%	12 45%	64 48%	122 51%	195 47%	51 48%
Don't know	16 3%	9 3%	2 2%	4 5%	- 2%	6 3%	- 2%	- 2%	3 2%	5 2%	9 2%	6 6%
Refusal	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSE7 Number of different payday loan companies' websites visited last time shopped around

Base: All who have EVER shopped around to compare payday lenders and visited websites of payday loan companies

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	465	66	45	336	205	118	123	395	70	17	162	171
Base	549	65	53	413	208	137	185	503	46	54	190	212
One	24	10	1	11	16	5	2	19	5	4	7	5
	4%	16%	3%	3%	8%	3%	1%	4%	11%	7%	4%	3%
		n*	*			*	*		r*	**		
Two	85	12	8	62	38	41	4	79	6	1	35	24
	15%	19%	16%	15%	18%	30%	2%	16%	12%	2%	18%	12%
		*	*		q	q*	*		*	**		
Three	162	17	16	124	77	38	42	153	8	13	52	64
	29%	26%	30%	30%	37%	28%	23%	31%	18%	25%	27%	30%
		*	*		q	*	*		*	**		
Four or more	262	24	24	209	74	51	131	236	26	36	92	110
	48%	37%	46%	51%	35%	37%	71%	47%	56%	66%	49%	52%
		*	*			*	op*		*	**		
Don't know	16	2	3	8	3	3	6	15	1	-	4	8
	3%	3%	5%	2%	2%	2%	3%	3%	2%	-	2%	4%
		*	*			*	*		*	**		
Refusal	-	-	-	-	-	-	-	-	-	-	-	-
	-	*	*	-	-	*	*	-	*	**	-	-
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSE7 Number of different payday loan companies' websites visited last time shopped around

Base: All who have EVER shopped around to compare payday lenders and visited websites of payday loan companies

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	465	336	33	76
Base	549	417	24	87
One	24 4%	16 4%	4 17% ..	3 3% *
Two	85 15%	72 17%	4 19% ..	5 6% *
Three	162 29%	132 32%	6 24% ..	17 19% *
Four or more	262 48%	188 45%	9 38% ..	58 67% w*
Don't know	16 3%	8 2%	1 2% ..	4 4% *
Refusal	- -	- -	- ..	- *
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QPDSE7 Number of different payday loan companies' websites visited last time shopped around

Base: All who have EVER shopped around to compare payday lenders and visited websites of payday loan companies

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	465	379	47	19	58	8	278	25	76
Base	549	478	33	18	61	4	357	19	87
One	24 4%	18 4%	5 14% A*	- 2% **	10 16%	1 13% **	7 2%	3 18% **	3 3% *
Two	85 15%	76 16%	5 15% *	2 8% **	12 20%	- **	60 17%	4 23% **	5 6% *
Three	162 29%	145 30%	7 22% *	3 14% **	14 23%	3 63% **	118 33%	3 15% **	17 19% *
Four or more	262 48%	230 48%	15 47% *	11 60% **	23 37%	1 25% **	166 46%	8 41% **	58 67% F*
Don't know	16 3%	9 2%	1 2% *	3 15% **	2 4%	- **	6 2%	1 3% **	4 4% *
Refusal	- -	- -	- *	- **	- -	- **	- -	- **	- *
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSE7 Number of different payday loan companies' websites visited last time shopped around

Base: All who have EVER shopped around to compare payday lenders and visited websites of payday loan companies

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	465	60	197	204	63	224	399	44	159	175	140
Base	549	59	213	274	75	252	467	57	187	217	156
One	24	10	7	7	2	15	24	-	7	11	9
	4%	17%	3%	2%	3%	6%	5%	-	4%	5%	5%
		JK*			*			**			*
Two	85	13	35	35	14	32	67	13	24	30	29
	15%	22%	17%	13%	18%	13%	14%	22%	13%	14%	19%
		*			*			**			*
Three	162	15	77	68	18	78	139	14	53	67	39
	29%	25%	36%	25%	25%	31%	30%	24%	28%	31%	25%
		*	K		*			**			*
Four or more	262	20	88	155	39	121	223	28	101	103	72
	48%	34%	41%	56%	52%	48%	48%	50%	54%	47%	46%
		*		IJ	*			**			*
Don't know	16	1	6	9	2	6	13	2	2	6	7
	3%	2%	3%	3%	2%	2%	3%	3%	1%	3%	5%
		*			*			**			*
Refusal	-	-	-	-	-	-	-	-	-	-	-
	-	*	-	-	*	-	-	**	-	-	*
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSE7 Number of different payday loan companies' websites visited last time shopped around

Base: All who have EVER shopped around to compare payday lenders and visited websites of payday loan companies

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	465	248	207	179	44	121	33	19	4	13	72	207
Base	549	293	245	215	52	141	36	23	4	14	84	245
One	24 4%	13 4%	12 5%	9 4%	- ..	6 4%	1 4%	2 7%	- ..	1 8%	3 3%	12 5%
Two	85 15%	44 15%	35 14%	31 14%	11 21%	17 12%	6 17%	2 7%	- ..	1 4%	10 12%	35 14%
Three	162 29%	94 32%	66 27%	77 36%	13 24%	43 30%	6 16%	6 27%	1 35%	1 7%	30 36%	66 27%
Four or more	262 48%	135 46%	125 51%	91 42%	28 53%	73 52%	23 63%	14 59%	2 65%	11 82%	39 46%	125 51%
Don't know	16 3%	8 3%	7 3%	7 3%	1 2%	3 2%	- ..	- ..	- ..	- ..	3 3%	7 3%
Refusal	- -	- -	- -	- -	- ..	- *	- ..	- ..	- ..	- ..	- *	- -
Overlap formulae used												
- Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

QPDSE7 Number of different payday loan companies' websites visited last time shopped around

Base: All who have EVER shopped around to compare payday lenders and visited websites of payday loan companies

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	465	302	163	153	296	443	11
Base	549	338	211	180	350	526	11
One	24 4%	18 5%	7 3%	7 4%	16 5%	24 5%	1 5% **
Two	85 15%	56 17%	28 13%	23 13%	60 17%	81 15%	2 21% **
Three	162 29%	100 30%	62 29%	57 31%	98 28%	156 30%	3 25% **
Four or more	262 48%	158 47%	105 50%	89 50%	167 48%	252 48%	4 40% **
Don't know	16 3%	6 2%	10 5%	4 2%	10 3%	14 3%	1 8% **
Refusal	- -	- -	- -	- -	- -	- -	- - **
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDSE7 Number of different payday loan companies' websites visited last time shopped around

Base: All who have EVER shopped around to compare payday lenders and visited websites of payday loan companies

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	465	190	257	193	178	55	41	152	118	170
Base	549	205	322	237	225	60	40	180	147	195
One	24 4%	19 9% klm	6 2%	6 2%	5 2%	- 1%	2 4% ..	1 1%	5 3% ..	17 9% p
Two	85 15%	40 19%	42 13%	32 13%	28 13%	6 10% ..	3 7% ..	22 12%	25 17% ..	34 17%
Three	162 29%	60 29%	97 30%	70 30%	64 29%	15 25% ..	11 27% ..	55 31%	35 24% ..	65 34%
Four or more	262 48%	82 40%	167 52% j	125 53% j	118 52%	37 62% j	21 52% ..	100 55% r	78 53% r	71 36%
Don't know	16 3%	5 2%	10 3%	5 2%	10 4%	1 2% ..	4 10% ..	1 1%	5 3% ..	8 4%
Refusal	- -	- -	- -	- -	- -	- -	- ..	- -	- ..	- -
Overlap formulae used										
- Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDSE7 Number of different payday loan companies' websites visited last time shopped around
Base: All who have EVER shopped around to compare payday lenders and visited websites of payday loan companies

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	465	51	120	27	72	45	75	64
Base	549	64	146	30	83	58	85	70
One	24	3	7	-	4	1	4	3
	4%	5%	5%	-	5%	2%	5%	5%
		*	*	**	*	*	*	*
Two	85	9	20	6	13	12	14	11
	15%	14%	13%	21%	16%	20%	17%	16%
		*	*	**	*	*	*	*
Three	162	18	48	7	33	13	23	18
	29%	28%	33%	22%	39%	23%	27%	27%
		*	*	**	*	*	*	*
Four or more	262	29	66	15	32	31	42	37
	48%	46%	45%	50%	38%	53%	50%	53%
		*	*	**	*	*	*	*
Don't know	16	5	5	2	1	1	1	-
	3%	7%	4%	7%	1%	2%	2%	-
		*	*	**	*	*	*	*
Refusal	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
		*	*	**	*	*	*	*
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSE7 Number of different payday loan companies' websites visited last time shopped around

Base: All who have EVER shopped around to compare payday lenders and visited websites of payday loan companies

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	465	150	291	244	193	394	51	270	166	337	107
Base	549	169	355	279	236	468	60	313	205	411	117
One	24 4%	9 5%	15 4%	11 4%	14 6%	22 5%	2 4% *	15 5%	9 4%	22 5%	3 2% *
Two	85 15%	21 12%	59 17%	41 15%	41 17%	75 16%	7 12% *	60 19%	22 11%	63 15%	18 16% *
Three	162 29%	56 33%	98 28%	88 32%	64 27%	138 29%	16 27% *	90 29%	62 30%	119 29%	34 29% *
Four or more	262 48%	78 46%	175 49%	132 47%	111 47%	225 48%	29 47% *	139 44%	107 52%	196 48%	60 51% *
Don't know	16 3%	6 4%	8 2%	7 3%	6 3%	9 2%	6 10% E*	8 3%	6 3%	12 3%	3 2% *
Refusal	- -	- -	- -	- -	- -	- -	- *	- -	- -	- -	- *
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSE7 Number of different payday loan companies' websites visited last time shopped around

Base: All who have EVER shopped around to compare payday lenders and visited websites of payday loan companies

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	465	137	323	59	47	266	66	462	388	417
Base	549	176	368	89	53	314	65	547	452	495
One	24 4%	4 2% *	20 5%	- *	4 7% *	9 3%	10 16% MO*	24 4%	20 4%	21 4%
Two	85 15%	14 8% *	68 19% K	4 4% *	8 15% *	57 18% M	12 19% *	85 16% RS	56 12%	64 13%
Three	162 29%	39 22% *	121 33%	13 15% *	19 36% *	105 33% M	17 26% *	160 29%	135 30%	147 30%
Four or more	262 48%	111 63% L*	150 41%	68 76% NOP*	22 42% *	139 44%	24 37% *	262 48%	228 50%	250 51% Q
Don't know	16 3%	8 4% *	8 2%	5 6% *	- *	5 1%	2 3% *	16 3%	13 3%	13 3%
Refusal	- -	- *	- -	- *	- *	- -	- *	- -	- -	- -
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g										
Minimum Base: 30 (**). Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g										
Minimum Base: 30 (**). Small Base: 100 (*)										
Continuity correction applied										

QPDSE7 Number of different payday loan companies' websites visited last time shopped around

Base: All who have EVER shopped around to compare payday lenders and visited websites of payday loan companies

	Total	(SAMPLE) Size of loan			(SAMPLE) Date of loan			Reason for loan (General)	
		High (£200+) (T)	Low (Less than £200) (U)	Unknown (V)	A-Recent (W)	B-Mid term (X)	C-Longer ago (Y)	Unexpected INCREASE in expenses/ outgoings (Z)	Unexpected DECREASE in income (a)
Unweighted Base	465	247	194	24	195	194	76	248	91
Base	549	306	212	31	195	250	103	301	112
One	24 4%	11 4%	11 5%	2 6% **	12 6%	8 3%	4 4% *	15 5%	7 6% *
Two	85 15%	41 13%	40 19%	4 12% **	36 18%	37 15%	12 11% *	44 15%	15 13% *
Three	162 29%	88 29%	62 29%	12 39% **	59 30%	78 31%	25 25% *	95 32%	36 32%
Four or more	262 48%	156 51%	92 44%	14 43% **	82 42%	123 49%	58 56% *	142 47%	51 45% *
Don't know	16 3%	10 3%	6 3%	- **	7 4%	5 2%	4 4% *	4 1%	5 4% *
Refusal	- -	- -	- -	- **	- -	- -	- *	- -	- *
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSE7 Number of different payday loan companies' websites visited last time shopped around
Base: All who have EVER shopped around to compare payday lenders and visited websites of payday loan companies

	Total	Use of loan				Whether repayment date has passed	
		Living expenses (b)	Car/ vehicle (c)	Rent or mortgage (d)	Other (e)	Yes (f)	No (g)
Unweighted Base	465	272	47	19	134	307	155
Base	549	324	52	19	160	385	162
One	24 4%	13 4%	- *	1 3%	11 7%	13 3%	10 6%
Two	85 15%	53 16%	10 19%	3 16%	21 13%	58 15%	27 17%
Three	162 29%	100 31%	21 40%	5 26%	38 24%	117 30%	45 28%
Four or more	262 48%	150 46%	21 40%	10 55%	84 52%	184 48%	77 47%
Don't know	16 3%	9 3%	1 2%	- *	6 4%	13 3%	3 2%
Refusal	- *	- *	- *	- *	- *	- *	- *
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDSE7 Number of different payday loan companies' websites visited last time shopped around

Base: All who have EVER shopped around to compare payday lenders and visited websites of payday loan companies

	Total	Whether paid back loan in full		Action taken when not paid back on repayment date			Whether shopped around for sampled loan		Whether ever shopped around for loan	
		Yes (A)	No (B)	Rollover (C)	Repayment plan (D)	Defaulted (E)	Yes (F)	No (G)	Yes (H)	No (I)
Unweighted Base	465	254	46	25	23	16	307	157	465	1
Base	549	315	59	27	26	20	371	174	549	1
One	24 4%	13 4%	1 1% *	- - **	1 3% **	- - **	19 5%	5 3%	24 4%	- - **
Two	85 15%	54 17%	3 6% *	2 9% **	2 6% **	- - **	58 16%	27 15%	85 15%	- - **
Three	162 29%	98 31%	15 25% *	4 14% **	9 34% **	3 15% **	103 28%	58 34%	162 29%	1 100% **
Four or more	262 48%	144 46%	34 57% *	18 67% **	15 57% **	14 69% **	182 49%	80 46%	262 48%	- - **
Don't know	16 3%	7 2%	6 10% *	3 10% **	- - **	3 16% **	8 2%	5 3%	16 3%	- - **
Refusal	- -	- -	- - *	- - **	- - **	- - **	- -	- -	- -	- - **
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSE7 Number of different payday loan companies' websites visited last time shopped around

Base: All who have EVER shopped around to compare payday lenders and visited websites of payday loan companies

	Total	How well understood repayment amount			Confidence in repaying loan			Ease of getting money to pay back loan		
		Very well (J)	Very/ Fairly well (K)	Not very/ Not at all well (L)	Very confident (M)	Very/ Fairly confident (N)	Not very/Not at all confident (O)	Easier than expected (P)	Same as expected (Q)	More difficult than expected (R)
Unweighted Base	465	379	454	11	389	448	16	70	187	49
Base	549	438	532	17	448	529	19	100	215	69
One	24 4%	18 4%	23 4%	1 7% ..	23 5%	24 5%	- - ..	3 3% *	8 4%	3 4% *
Two	85 15%	70 16%	83 16%	2 11% ..	75 17%	82 16%	1 8% ..	21 21% *	31 14%	5 8% *
Three	162 29%	131 30%	156 29%	6 37% ..	136 30%	159 30%	3 16% ..	30 30% *	70 33%	17 24% *
Four or more	262 48%	211 48%	255 48%	8 45% ..	201 45%	247 47%	15 76% ..	44 43% *	102 47%	38 56% *
Don't know	16 3%	7 2%	16 3% J	- - ..	12 3%	16 3%	- - ..	3 3% *	4 2%	6 9% *
Refusal	- -	- -	- -	- - ..	- -	- -	- - ..	- - *	- -	- - *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSE7 Number of different payday loan companies' websites visited last time shopped around

Base: All who have EVER shopped around to compare payday lenders and visited websites of payday loan companies

	Total	Confidence and ease of repayment			Type of loan compared			Aware of any high street lenders		Aware of any online lenders	
		Very confident and found easy (S)	Very confident and found same (T)	Very confident and found difficult (U)	Online only (V)	Retail only (W)	Online and Retail (X)	Yes (Y)	No (Z)	Yes (a)	No (b)
Unweighted Base	465	60	160	26	339	7	115	388	77	462	3
Base	549	84	178	37	418	7	120	452	96	547	2
One	24	3	8	2	13	2	8	20	4	24	-
	4%	3%	4%	5%	3%	24%	7%	4%	5%	4%	-
		*		**		**	*		*		**
Two	85	19	27	2	67	2	15	56	29	85	-
	15%	22%	15%	6%	16%	26%	12%	12%	30%	16%	-
		*		**		**	*		Y*		**
Three	162	26	61	5	128	3	31	135	26	160	2
	29%	30%	34%	12%	31%	41%	25%	30%	27%	29%	100%
		*		**		**	*		*		**
Four or more	262	34	78	26	199	1	62	228	34	262	-
	48%	41%	44%	68%	48%	8%	52%	50%	35%	48%	-
		*		**		**	*		*		**
Don't know	16	3	4	3	10	-	4	13	3	16	-
	3%	3%	2%	8%	3%	-	3%	3%	3%	3%	-
		*		**		**	*		*		**
Refusal	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
		*		**		**	*		*		**
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSE7 Number of different payday loan companies' websites visited last time shopped around

Base: All who have EVER shopped around to compare payday lenders and visited websites of payday loan companies

	Total	Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		More confident (c)	Less confident (d)	No change (e)	New (f)	Repeat (g)	New (h)	Repeat (i)
Unweighted Base	465	1	4	42	101	357	228	230
Base	549	1	4	42	102	441	287	257
One	24	-	-	5	13	11	17	7
	4%	-	-	11%	12%	2%	6%	3%
		**	**		g*			
Two	85	-	-	6	24	59	45	38
	15%	-	-	13%	24%	13%	16%	15%
		**	**		*			
Three	162	-	-	13	29	133	70	91
	29%	-	-	30%	28%	30%	24%	35%
		**	**		*			h
Four or more	262	1	4	19	36	224	147	113
	48%	100%	100%	46%	35%	51%	51%	44%
		**	**		*	f		
Don't know	16	-	-	-	1	15	8	8
	3%	-	-	-	1%	3%	3%	3%
		**	**		*			
Refusal	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
		**	**		*			
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSE8 Number of different payday loan companies' shops visited last time shopped around

Base: All who have EVER shopped around to compare payday lenders and visited high street shops of payday loan companies

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	94	54	35	13	39	30	56	12	6	13
Base	85	47	35	19	34	24	56	10	4	10
One	26 31%	12 25%	12 35%	10 53%	10 30%	3 12%	17 29%	4 39%	2 37%	1 13%
Two	33 38%	17 35%	15 44%	6 29%	12 34%	13 55%	23 40%	4 37%	1 34%	4 41%
Three	12 15%	9 18%	4 11%	1 4%	6 19%	4 17%	6 11%	1 12%	1 29%	3 27%
Four or more	6 7%	4 8%	2 7%	- -	4 12%	1 6%	4 6%	1 7%	- -	2 20%
Don't know	4 5%	3 7%	1 4%	- -	2 5%	2 10%	4 8%	- -	- -	- -
Refusal	3 4%	3 7%	- -	3 14%	- -	- -	3 5%	1 6%	- -	- -
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSE8 Number of different payday loan companies' shops visited last time shopped around

Base: All who have EVER shopped around to compare payday lenders and visited high street shops of payday loan companies

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	94	33	37	18	19	15	67	1	16	3
Base	85	30	39	22	18	10	61	1	14	5
One	26	10	11	7	4	2	17	1	2	3
	31%	34%	28%	34%	21%	25%	29%	100%	15%	63%
		**	**	**	**	**		**	**	**
Two	33	8	18	11	7	5	24	-	6	1
	38%	26%	45%	49%	39%	47%	40%	-	46%	18%
		**	**	**	**	**		**	**	**
Three	12	7	3	1	2	2	8	-	3	1
	15%	22%	8%	6%	10%	18%	13%	-	18%	18%
		**	**	**	**	**		**	**	**
Four or more	6	2	4	1	3	1	6	-	1	-
	7%	6%	10%	6%	14%	5%	9%	-	4%	-
		**	**	**	**	**		**	**	**
Don't know	4	3	1	1	-	-	2	-	2	-
	5%	11%	3%	6%	-	-	4%	-	13%	-
		**	**	**	**	**		**	**	**
Refusal	3	-	3	-	3	1	3	-	1	-
	4%	-	7%	-	16%	5%	5%	-	4%	-
		**	**	**	**	**		**	**	**

Overlap formulae used

- Column Means:
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied

QPDSE8 Number of different payday loan companies' shops visited last time shopped around

Base: All who have EVER shopped around to compare payday lenders and visited high street shops of payday loan companies

	Total	Accommodation					Number of people in hhd		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	94	18	66	29	37	5	27	26	35
Base	85	15	58	25	33	9	23	24	33
One	26	5	15	5	10	3	1	6	14
	31%	37%	26%	20%	30%	38%	6%	27%	42%
		**		**	**	**	**	**	**
Two	33	4	28	14	14	-	15	10	7
	38%	26%	48%	54%	43%	-	65%	41%	21%
		**	**	**	**	**	**	**	**
Three	12	3	10	6	4	-	3	5	3
	15%	17%	17%	23%	13%	-	15%	23%	10%
		**	**	**	**	**	**	**	**
Four or more	6	1	4	1	4	1	2	2	2
	7%	8%	7%	3%	11%	8%	8%	9%	7%
		**	**	**	**	**	**	**	**
Don't know	4	1	1	-	1	2	1	-	3
	5%	8%	2%	-	4%	22%	5%	-	9%
		**	**	**	**	**	**	**	**
Refusal	3	1	-	-	-	3	-	-	3
	4%	4%	-	-	-	32%	-	-	10%
		**	**	**	**	**	**	**	**
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSE8 Number of different payday loan companies' shops visited last time shopped around

Base: All who have EVER shopped around to compare payday lenders and visited high street shops of payday loan companies

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	94	63	13	8	5	26	5	12	28	24	67	22
Base	85	58	13	6	5	24	3	10	27	24	66	16
One	26	12	5	2	4	12	1	2	5	9	18	6
	31%	21%	42%	34%	80%	48%	23%	19%	20%	37%	27%	36%
Two	33	26	4	2	-	6	2	5	15	5	26	6
	38%	45%	32%	30%	-	25%	59%	54%	54%	20%	39%	39%
Three	12	10	-	2	1	3	1	2	3	3	10	2
	15%	17%	-	27%	20%	11%	18%	21%	12%	13%	15%	15%
Four or more	6	6	-	1	-	1	-	1	4	-	5	1
	7%	10%	-	9%	-	2%	-	5%	14%	-	8%	7%
Don't know	4	4	-	-	-	-	-	-	-	4	4	-
	5%	8%	-	-	-	-	-	-	-	18%	7%	-
Refusal	3	-	3	-	-	3	-	-	-	3	3	1
	4%	-	26%	-	-	14%	-	-	-	11%	4%	4%
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSE8 Number of different payday loan companies' shops visited last time shopped around

Base: All who have EVER shopped around to compare payday lenders and visited high street shops of payday loan companies

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	94	12	7	69	39	26	23	33	61	2	30	40
Base	85	13	6	62	37	25	19	46	39	2	33	31
One	26	9	1	14	14	9	2	14	12	-	11	9
	31%	63%	22%	23%	38%	34%	9%	30%	32%	-	34%	29%
		**	**		**	**	**	**		**	**	
Two	33	-	3	28	8	15	8	21	12	1	13	11
	38%	-	56%	45%	21%	60%	45%	45%	31%	64%	39%	35%
		**	**		**	**	**	**		**	**	
Three	12	1	-	11	7	2	3	3	10	-	3	6
	15%	8%	-	17%	18%	7%	19%	6%	25%	-	10%	20%
		**	**		**	**	**	**		**	**	
Four or more	6	1	1	4	4	-	2	2	4	1	3	2
	7%	4%	22%	7%	12%	-	10%	4%	11%	36%	9%	6%
		**	**		**	**	**	**		**	**	
Don't know	4	-	-	4	1	-	3	4	-	-	2	-
	5%	-	-	7%	3%	-	17%	9%	-	-	8%	-
		**	**		**	**	**	**		**	**	
Refusal	3	3	-	-	3	-	-	3	1	-	-	3
	4%	24%	-	-	9%	-	-	6%	1%	-	-	10%
		**	**		**	**	**	**		**	**	

Overlap formulae used

- Column Means:
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied

QPDSE8 Number of different payday loan companies' shops visited last time shopped around

Base: All who have EVER shopped around to compare payday lenders and visited high street shops of payday loan companies

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	94	23	40	25
Base	85	33	28	20
One	26 31%	13 39% ..	8 27% ..	4 19% ..
Two	33 38%	10 32% ..	9 32% ..	12 58% ..
Three	12 15%	2 8% ..	8 27% ..	2 8% ..
Four or more	6 7%	2 6% ..	3 11% ..	1 7% ..
Don't know	4 5%	2 8% ..	- - ..	2 9% ..
Refusal	3 4%	3 8% ..	1 2% ..	- - ..
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QPDSE8 Number of different payday loan companies' shops visited last time shopped around

Base: All who have EVER shopped around to compare payday lenders and visited high street shops of payday loan companies

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	94	31	49	8	4	8	19	32	25
Base	85	42	33	6	9	5	24	23	20
One	26 31%	13 32% **	9 28%	2 27% **	6 68% **	3 55% **	7 29% **	5 22% **	4 19% **
Two	33 38%	16 39% **	11 33%	4 61% **	- - **	- - **	10 43% **	9 39% **	12 58% **
Three	12 15%	2 6% **	9 26%	1 11% **	- - **	1 23% **	2 10% **	7 28% **	2 8% **
Four or more	6 7%	3 6% **	4 11%	- - **	- - **	1 11% **	2 8% **	2 11% **	1 7% **
Don't know	4 5%	4 10% **	- -	- - **	- - **	- - **	2 10% **	- - **	2 9% **
Refusal	3 4%	3 7% **	1 2%	- - **	3 32% **	1 11% **	- - **	- - **	- - **
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSE8 Number of different payday loan companies' shops visited last time shopped around

Base: All who have EVER shopped around to compare payday lenders and visited high street shops of payday loan companies

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	94	10	45	38	11	49	79	10	30	26	40
Base	85	11	42	32	9	47	71	11	29	23	36
One	26	6	10	10	1	15	22	2	8	9	10
	31%	54%	24%	31%	12%	33%	31%	20%	28%	39%	27%
		**		**	**	*	*	**	**	**	**
Two	33	-	17	15	4	17	27	5	11	9	15
	38%	-	42%	47%	49%	37%	38%	42%	36%	40%	42%
		**		**	**	*	*	**	**	**	**
Three	12	1	7	5	2	4	10	2	4	4	4
	15%	10%	16%	14%	19%	9%	14%	20%	14%	18%	12%
		**		**	**	*	*	**	**	**	**
Four or more	6	1	4	1	1	4	6	-	2	1	4
	7%	5%	11%	4%	6%	9%	9%	-	6%	3%	10%
		**		**	**	*	*	**	**	**	**
Don't know	4	-	3	1	1	2	2	2	4	-	-
	5%	-	7%	4%	14%	5%	4%	17%	15%	-	-
		**		**	**	*	*	**	**	**	**
Refusal	3	3	-	-	-	3	3	-	-	-	3
	4%	31%	-	-	-	7%	5%	-	-	-	9%
		**		**	**	*	*	**	**	**	**
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSE8 Number of different payday loan companies' shops visited last time shopped around

Base: All who have EVER shopped around to compare payday lenders and visited high street shops of payday loan companies

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	94	46	44	22	4	33	12	7	3	8	9	44
Base	85	41	41	21	3	29	11	7	3	6	7	41
One	26	7	17	4	2	4	1	1	1	1	2	17
	31%	17%	42%	20%	54%	14%	5%	18%	24%	24%	33%	42%
Two	33	17	15	8	-	14	5	4	2	2	3	15
	38%	40%	37%	38%	-	49%	45%	63%	76%	37%	46%	37%
Three	12	8	4	3	1	6	3	1	-	2	1	4
	15%	21%	9%	14%	23%	21%	22%	8%	-	39%	14%	9%
Four or more	6	5	1	2	1	4	3	1	-	-	1	1
	7%	12%	3%	9%	23%	15%	28%	10%	-	-	8%	3%
Don't know	4	1	3	1	-	-	-	-	-	-	-	3
	5%	3%	7%	6%	-	-	-	-	-	-	-	7%
Refusal	3	3	1	3	-	-	-	-	-	-	-	1
	4%	7%	1%	13%	-	-	-	-	-	-	-	1%
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

Competition Commission - Payday Lending Survey - 120248

QPDSE8 Number of different payday loan companies' shops visited last time shopped around
Base: All who have EVER shopped around to compare payday lenders and visited high street shops of payday loan companies

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	94	65	29	28	61	88	3
Base	85	56	30	26	53	81	2
One	26 31%	16 30%	10 34% **	8 29% **	17 31%	24 29%	1 23% **
Two	33 38%	19 35%	13 45% **	8 32% **	22 40%	31 38%	2 77% **
Three	12 15%	8 14%	4 15% **	3 13% **	8 15%	12 15%	- - **
Four or more	6 7%	6 10%	1 2% **	3 10% **	4 7%	6 8%	- - **
Don't know	4 5%	3 6%	1 4% **	1 5% **	3 6%	4 5%	- - **
Refusal	3 4%	3 6%	- - **	3 10% **	1 1%	3 4%	- - **
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDSE8 Number of different payday loan companies' shops visited last time shopped around

Base: All who have EVER shopped around to compare payday lenders and visited high street shops of payday loan companies

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	94	33	58	38	44	18	14	28	21	39
Base	85	30	53	30	39	14	10	24	22	35
One	26	11	14	5	9	4	1	9	4	10
	31%	35%	26%	16%	22%	30%	11%	39%	19%	30%
		**		**	**	**	**	**	**	**
Two	33	13	20	13	13	6	5	10	11	10
	38%	41%	38%	43%	33%	45%	48%	43%	50%	28%
		**		**	**	**	**	**	**	**
Three	12	4	8	5	7	2	3	4	2	6
	15%	14%	15%	15%	19%	16%	31%	15%	11%	18%
		**		**	**	**	**	**	**	**
Four or more	6	3	3	3	3	1	1	1	3	3
	7%	10%	6%	8%	7%	9%	5%	3%	12%	9%
		**		**	**	**	**	**	**	**
Don't know	4	-	4	2	4	-	-	-	2	2
	5%	-	8%	8%	11%	-	-	-	9%	7%
		**		**	**	**	**	**	**	**
Refusal	3	-	3	3	3	-	1	-	-	3
	4%	-	6%	9%	8%	-	5%	-	-	9%
		**		**	**	**	**	**	**	**
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSE8 Number of different payday loan companies' shops visited last time shopped around
Base: All who have EVER shopped around to compare payday lenders and visited high street shops of payday loan companies

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	94	5	22	9	17	13	15	10
Base	85	6	15	6	17	15	14	8
One	26	3	3	1	3	5	7	1
	31%	51%	22%	22%	15%	33%	52%	8%
		**	**	**	**	**	**	**
Two	33	3	9	1	11	4	3	2
	38%	49%	56%	12%	65%	27%	21%	28%
		**	**	**	**	**	**	**
Three	12	-	3	3	2	1	1	2
	15%	-	22%	54%	10%	8%	5%	22%
		**	**	**	**	**	**	**
Four or more	6	-	-	1	1	2	2	1
	7%	-	-	12%	3%	13%	13%	14%
		**	**	**	**	**	**	**
Don't know	4	-	-	-	1	-	1	2
	5%	-	-	-	7%	-	9%	22%
		**	**	**	**	**	**	**
Refusal	3	-	-	-	-	3	-	1
	4%	-	-	-	-	19%	-	6%
		**	**	**	**	**	**	**
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSE8 Number of different payday loan companies' shops visited last time shopped around

Base: All who have EVER shopped around to compare payday lenders and visited high street shops of payday loan companies

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	94	35	54	55	32	77	13	57	27	68	20
Base	85	27	55	47	34	74	9	51	25	63	19
One	26 31%	9 33% **	15 27%	12 25%	12 36% **	20 27%	5 53% **	16 32%	5 19% **	20 32%	3 19% **
Two	33 38%	11 40% **	21 39%	20 43%	12 37% **	30 41%	3 30% **	22 43%	9 37% **	22 36%	10 55% **
Three	12 15%	5 18% **	7 13%	8 17%	4 11% **	11 15%	1 11% **	8 16%	4 15% **	10 16%	2 9% **
Four or more	6 7%	2 6% **	4 8%	2 4%	3 9% **	5 7%	1 6% **	3 6%	3 10% **	5 8%	1 7% **
Don't know	4 5%	- **	4 8%	4 9%	- **	4 6%	- **	1 2%	2 8% **	2 4%	2 10% **
Refusal	3 4%	1 2% **	3 5%	1 1%	3 8% **	3 4%	- **	1 1%	3 11% **	3 4%	- **
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSE8 Number of different payday loan companies' shops visited last time shopped around

Base: All who have EVER shopped around to compare payday lenders and visited high street shops of payday loan companies

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	94	28	65	12	10	54	12	90	92	86
Base	85	27	58	10	8	50	13	83	83	81
One	26 31%	4 16% **	21 37%	1 6% **	1 16% **	14 28%	9 63% **	26 32% *	24 29% *	25 31% *
Two	33 38%	15 57% **	18 30%	4 42% **	5 64% **	22 44%	- - **	31 38% *	33 39% *	30 37% *
Three	12 15%	3 10% **	10 17%	1 14% **	1 12% **	8 17%	1 8% **	12 14% *	12 15% *	12 15% *
Four or more	6 7%	2 7% **	4 7%	1 6% **	1 9% **	4 9%	1 4% **	6 7% *	6 7% *	6 7% *
Don't know	4 5%	- - **	4 8%	3 33% **	- - **	1 2%	- - **	4 5% *	4 5% *	4 5% *
Refusal	3 4%	3 10% **	1 1%	- - **	- - **	- -	3 24% **	3 4% *	3 4% *	3 4% *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g										
Minimum Base: 30 (**). Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g										
Minimum Base: 30 (**). Small Base: 100 (*)										
Continuity correction applied										

QPDSE8 Number of different payday loan companies' shops visited last time shopped around

Base: All who have EVER shopped around to compare payday lenders and visited high street shops of payday loan companies

	Total	(SAMPLE) Size of loan			(SAMPLE) Date of loan			Reason for loan (General)	
		High (£200+) (T)	Low (Less than £200) (U)	Unknown (V)	A-Recent (W)	B-Mid term (X)	C-Longer ago (Y)	Unexpected INCREASE in expenses/ outgoings (Z)	Unexpected DECREASE in income (a)
Unweighted Base	94	45	41	8	18	52	24	55	23
Base	85	44	35	6	24	41	20	46	24
One	26	9	16	1	11	13	2	13	8
	31%	21%	45%	23%	45%	32%	11%	29%	36%
			**	**	**		**		**
Two	33	18	14	1	10	15	8	19	11
	38%	41%	38%	23%	42%	36%	38%	42%	45%
			**	**	**		**		**
Three	12	5	5	2	-	9	3	5	4
	15%	12%	14%	34%	-	22%	17%	12%	17%
			**	**	**		**		**
Four or more	6	5	1	-	2	2	2	5	1
	7%	12%	3%	-	8%	6%	10%	11%	3%
			**	**	**		**		**
Don't know	4	3	-	1	1	1	2	3	-
	5%	7%	-	21%	5%	3%	9%	7%	-
			**	**	**		**		**
Refusal	3	3	-	-	-	1	3	-	-
	4%	7%	-	-	-	1%	14%	-	-
			**	**	**		**		**
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSE8 Number of different payday loan companies' shops visited last time shopped around

Base: All who have EVER shopped around to compare payday lenders and visited high street shops of payday loan companies

	Total	Use of loan				Whether repayment date has passed	
		Living expenses (b)	Car/ vehicle (c)	Rent or mortgage (d)	Other (e)	Yes (f)	No (g)
Unweighted Base	94	60	5	3	29	70	22
Base	85	54	5	2	26	57	27
One	26 31%	17 32%	1 22%	1 62%	8 29%	15 26%	12 44%
Two	33 38%	24 44%	- **	- **	9 34%	22 38%	10 38%
Three	12 15%	6 11%	1 11%	1 38%	6 22%	11 19%	1 2%
Four or more	6 7%	6 10%	1 11%	- **	1 3%	3 5%	3 12%
Don't know	4 5%	1 2%	- **	- **	3 12%	3 5%	1 5%
Refusal	3 4%	1 1%	3 56%	- **	- **	3 6%	- **
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDSE8 Number of different payday loan companies' shops visited last time shopped around

Base: All who have EVER shopped around to compare payday lenders and visited high street shops of payday loan companies

	Total	Whether paid back loan in full		Action taken when not paid back on repayment date			Whether shopped around for sampled loan		Whether ever shopped around for loan	
		Yes (A)	No (B)	Rollover (C)	Repayment plan (D)	Defaulted (E)	Yes (F)	No (G)	Yes (H)	No (I)
Unweighted Base	94	56	12	5	9	3	56	38	94	-
Base	85	45	10	3	8	2	53	32	85	-
One	26 31%	11 24%	4 37% **	2 51% **	2 21% **	1 31% **	18 34%	8 26% **	26 31%	- -
Two	33 38%	19 43%	2 23% **	1 21% **	2 29% **	1 69% **	17 32%	16 48% **	33 38%	- -
Three	12 15%	9 20%	1 14% **	1 28% **	1 17% **	- - **	8 15%	5 14% **	12 15%	- -
Four or more	6 7%	2 5%	- - **	- - **	- - **	- - **	4 7%	3 8% **	6 7%	- -
Don't know	4 5%	3 7%	- - **	- - **	- - **	- - **	3 6%	1 4% **	4 5%	- -
Refusal	3 4%	1 1%	3 26% **	- - **	3 33% **	- - **	3 6%	- - **	3 4%	- -
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSE8 Number of different payday loan companies' shops visited last time shopped around

Base: All who have EVER shopped around to compare payday lenders and visited high street shops of payday loan companies

	Total	How well understood repayment amount			Confidence in repaying loan			Ease of getting money to pay back loan		
		Very well (J)	Very/ Fairly well (K)	Not very/ Not at all well (L)	Very confident (M)	Very/ Fairly confident (N)	Not very/Not at all confident (O)	Easier than expected (P)	Same as expected (Q)	More difficult than expected (R)
Unweighted Base	94	77	91	3	76	89	4	24	35	11
Base	85	67	83	2	68	81	3	19	27	11
One	26 31%	21 31% *	25 30% *	2 71% **	19 27% *	23 29% *	2 76% **	5 24% **	8 30% **	2 18% **
Two	33 38%	27 41% *	33 39% *	- - **	29 42% *	32 39% *	1 24% **	7 38% **	12 43% **	3 27% **
Three	12 15%	8 13% *	12 14% *	1 29% **	10 15% *	12 15% *	- - **	5 28% **	5 18% **	1 8% **
Four or more	6 7%	6 8% *	6 7% *	- - **	6 8% *	6 8% *	- - **	1 3% **	2 7% **	1 6% **
Don't know	4 5%	4 6% *	4 5% *	- - **	4 6% *	4 5% *	- - **	1 6% **	- - **	2 16% **
Refusal	3 4%	1 1% *	3 4% *	- - **	1 1% *	3 4% M	- - **	- - **	1 2% **	3 24% **
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSE8 Number of different payday loan companies' shops visited last time shopped around

Base: All who have EVER shopped around to compare payday lenders and visited high street shops of payday loan companies

	Total	Confidence and ease of repayment			Type of loan compared			Aware of any high street lenders		Aware of any online lenders	
		Very confident and found easy (S)	Very confident and found same (T)	Very confident and found difficult (U)	Online only (V)	Retail only (W)	Online and Retail (X)	Yes (Y)	No (Z)	Yes (a)	No (b)
Unweighted Base	94	19	29	6	10	30	53	92	2	90	4
Base	85	15	21	5	14	22	49	83	2	83	3
One	26	4	3	1	9	4	14	24	2	26	-
	31%	26%	16%	10%	60%	18%	29%	29%	100%	32%	-
		**	**	**	**	**	**	**	**	**	**
Two	33	5	11	2	3	5	25	33	-	31	1
	38%	32%	52%	44%	19%	24%	51%	39%	-	38%	57%
		**	**	**	**	**	**	**	**	**	**
Three	12	5	5	-	-	7	5	12	-	12	1
	15%	30%	23%	-	-	31%	10%	15%	-	14%	21%
		**	**	**	**	**	**	**	**	**	**
Four or more	6	1	1	1	2	2	3	6	-	6	1
	7%	4%	6%	12%	13%	8%	5%	7%	-	7%	21%
		**	**	**	**	**	**	**	**	**	**
Don't know	4	1	-	2	1	1	2	4	-	4	-
	5%	8%	-	34%	9%	6%	4%	5%	-	5%	-
		**	**	**	**	**	**	**	**	**	**
Refusal	3	-	1	-	-	3	1	3	-	3	-
	4%	-	3%	-	-	13%	1%	4%	-	4%	-
		**	**	**	**	**	**	**	**	**	**

Overlap formulae used

- Column Means:
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i
Minimum Base: 30 (**), Small Base: 100 (*)
- Continuity correction applied

QPDSE8 Number of different payday loan companies' shops visited last time shopped around

Base: All who have EVER shopped around to compare payday lenders and visited high street shops of payday loan companies

	Total	Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		More confident (c)	Less confident (d)	No change (e)	New (f)	Repeat (g)	New (h)	Repeat (i)
Unweighted Base	94	-	-	2	24	66	46	44
Base	85	-	-	2	23	60	43	40
One	26	-	-	-	7	18	16	10
	31%	-	-	-	32% **	31%	37% **	25%
Two	33	-	-	2	8	24	16	15
	38%	-	-	100%	34% **	40%	38% **	38%
Three	12	-	-	-	4	8	6	6
	15%	-	-	-	15% **	14%	13% **	15%
Four or more	6	-	-	-	1	5	2	4
	7%	-	-	-	5% **	9%	4% **	11%
Don't know	4	-	-	-	-	4	-	4
	5%	-	-	-	- **	7%	- **	11%
Refusal	3	-	-	-	3	-	3	-
	4%	-	-	-	14% **	-	8% **	-
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSF1 Barriers to comparing a larger number of lenders or spending more time comparing last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	545	328	194	109	265	147	377	55	33	52
Base	621	379	217	115	308	177	446	62	36	50
Not enough time	215 35%	119 32%	89 41%	39 34%	105 34%	59 34%	161 36%	24 39%	13 36%	10 20%
Didn't need to / have done this before	45 7%	27 7%	17 8%	12 11%	28 9%	6 3%	35 8%	3 4%	3 9%	3 6%
Happy with one of the lenders found	44 7%	31 8%	12 6%	10 8%	23 7%	10 6%	31 7%	2 4%	2 5%	8 17%
Couldn't be bothered	40 6%	24 6%	13 6%	6 5%	21 7%	12 7%	26 6%	3 5%	6 16%	3 6%
They are all much the same	40 6%	30 8%	9 4%	6 5%	13 4%	20 12%	31 7%	- 1%	6 16%	2 4%
Only wanted to look at big companies/ones I had heard of	14 2%	11 3%	3 2%	4 3%	8 3%	2 1%	14 3%	- *	- **	- *
Didn't want to fill in more forms/provide more information	13 2%	5 1%	8 4%	2 2%	4 1%	6 4%	9 2%	4 6%	- **	- *
Bad credit/was not eligible (for some loans/lenders)	10 2%	7 2%	3 2%	1 *	7 2%	3 2%	9 2%	2 3%	- **	- *
Interest rates (no further detail)	10 2%	4 1%	3 2%	- *	5 2%	4 2%	5 1%	1 1%	1 3%	1 1%
They were the only lenders nearby	9 2%	4 1%	3 2%	4 3%	3 1%	1 1%	3 1%	3 4%	- **	1 *
Couldn't find the information needed to compare	9 1%	7 2%	1 *	- *	8 3%	- *	5 1%	- *	1 4%	1 2%
Didn't know of any more companies	6 1%	5 1%	1 1%	2 2%	4 1%	- *	5 1%	- *	- **	1 2%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDSF1 Barriers to comparing a larger number of lenders or spending more time comparing last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/looking (H)	Not working (I)
Unweighted Base	545	328	194	109	265	147	377	55	33	52
Base	621	379	217	115	308	177	446	62	36	50
Fed up/frustrated by process	6 1%	6 2%	- -	- *	- -	5 3%	5 1%	- *	- **	- *
Only wanted to compare online	4 1%	3 1%	1 1%	1 1%	3 1%	- *	4 1%	- *	- **	- *
Only considered lenders recommended to me	3 *	- -	3 1%	- *	2 1%	1 1%	2 *	- *	- **	1 2%
Other Answer	71 11%	46 12%	23 10%	9 8%	42 13%	21 12%	47 10%	10 17%	1 3%	11 21%
None/Nothing	33 5%	24 6%	9 4%	4 4%	20 6%	9 5%	25 6%	5 7%	2 5%	1 3%
Don't know	80 13%	47 12%	24 11%	17 15%	37 12%	22 12%	48 11%	8 14%	5 15%	9 19%
Refusal	6 1%	2 1%	4 2%	1 1%	1 *	4 2%	3 1%	1 1%	1 3%	2 3%
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

Competition Commission - Payday Lending Survey - 120248

QPDSF1 Barriers to comparing a larger number of lenders or spending more time comparing last time shopped around

Base: All who have EVER shopped around to compare payday lenders

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	545	197	267	121	146	42	432	13	39	32
Base	621	244	297	142	155	39	498	17	39	37
Not enough time	215	103	88	45	43	9	160	3	24	18
	35%	42% KM	30%	31% *	28%	24% **	32%	19% **	61% **	48% **
Didn't need to / have done this before	45	21	22	15	7	1	38	3	1	1
	7%	9%	7%	10% *	4%	2% **	8%	19% **	3% **	4% **
Happy with one of the lenders found	44	19	22	11	11	2	38	4	1	-
	7%	8%	7%	8% *	7%	6% **	8%	24% **	3% **	- **
Couldn't be bothered	40	14	15	7	8	8	36	-	1	-
	6%	6%	5%	5% *	5%	19% **	7%	- **	2% **	- **
They are all much the same	40	11	20	2	18	6	31	-	2	6
	6%	5%	7% L	2% *	12% KL	15% **	6%	- **	5% **	15% **
Only wanted to look at big companies/ones I had heard of	14	5	10	7	3	-	13	-	-	1
	2%	2%	3%	5% *	2%	- **	3%	- **	- **	2% **
Didn't want to fill in more forms/provide more information	13	10	3	2	1	-	8	-	4	-
	2%	4%	1%	1% *	1%	- **	2%	- **	11% **	- **
Bad credit/was not eligible (for some loans/lenders)	10	7	3	1	2	-	8	-	2	-
	2%	3%	1%	1% *	1%	- **	2%	- **	6% **	- **
Interest rates (no further detail)	10	3	3	2	1	2	5	-	1	1
	2%	1%	1%	1% *	1%	5% **	1%	- **	1% **	4% **
They were the only lenders nearby	9	2	4	3	1	1	7	-	-	-
	2%	1%	1%	2% *	1%	3% **	1%	- **	- **	- **
Couldn't find the information needed to compare	9	1	6	5	1	1	8	-	-	-
	1%	*	2%	4% *	1%	1% **	2%	- **	- **	- **
Didn't know of any more companies	6	3	3	-	3	-	5	-	-	1
	1%	1%	1%	* *	2%	- **	1%	- **	1% **	2% **
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSF1 Barriers to comparing a larger number of lenders or spending more time comparing last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	545	197	267	121	146	42	432	13	39	32
Base	621	244	297	142	155	39	498	17	39	37
Fed up/frustrated by process	6 1%	- -	4 1%	4 3%	- -	1 4%	5 1%	- -	- -	- -
Only wanted to compare online	4 1%	3 1%	1 *	- *	1 1%	- **	4 1%	- **	- **	- **
Only considered lenders recommended to me	3 *	- -	3 1%	- *	3 2%	- **	3 1%	- **	- **	- **
Other Answer	71 11%	29 12%	33 11%	8 6%	25 16%	6 16%	67 13%	- 3%	1 3%	- -
None/Nothing	33 5%	16 7%	14 5%	3 2%	11 7%	2 5%	27 5%	1 6%	2 4%	4 10%
Don't know	80 13%	17 7%	47 16% J	29 20% J*	18 12%	5 12% **	57 11%	5 30% **	4 11% **	5 13% **
Refusal	6 1%	3 1%	2 1%	- *	2 1%	- **	5 1%	- **	- **	1 3% **
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSF1 Barriers to comparing a larger number of lenders or spending more time comparing last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	Accommodation					Number of people in hhd		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	545	113	339	209	130	57	109	139	267
Base	621	140	375	242	133	69	117	154	318
Not enough time	215 35%	51 37% *	118 32% *	71 29% *	47 36% *	33 49% TU*	31 26% *	54 35% *	120 38% *
Didn't need to / have done this before	45 7%	9 6% *	33 9% *	21 9% *	13 10% *	1 1% *	7 6% *	10 6% *	25 8% *
Happy with one of the lenders found	44 7%	5 3% *	37 10% *	22 9% *	15 11% *	2 3% *	11 9% *	6 4% *	26 8% *
Couldn't be bothered	40 6%	10 7% *	25 7% *	14 6% *	11 8% *	2 4% *	8 7% *	10 7% *	19 6% *
They are all much the same	40 6%	13 10% *	23 6% *	15 6% *	9 6% *	2 3% *	11 9% *	6 4% *	22 7% *
Only wanted to look at big companies/ones I had heard of	14 2%	3 2% *	9 2% *	9 4% *	- - *	2 3% *	4 4% *	4 2% *	6 2% *
Didn't want to fill in more forms/provide more information	13 2%	2 2% *	11 3% *	6 2% *	5 4% *	- - *	5 4% *	3 2% *	5 1% *
Bad credit/was not eligible (for some loans/lenders)	10 2%	2 1% *	6 2% *	1 1% *	5 4% *	2 4% *	- - *	4 3% *	6 2% *
Interest rates (no further detail)	10 2%	- - *	6 2% *	4 1% *	2 2% *	1 2% *	- - *	4 3% *	3 1% *
They were the only lenders nearby	9 2%	1 * *	3 1% *	1 * *	3 2% *	3 4% *	1 1% *	1 * *	5 2% *
Couldn't find the information needed to compare	9 1%	3 2% *	5 1% *	3 1% *	1 1% *	- - *	1 * *	3 2% *	4 1% *
Didn't know of any more companies	6 1%	- - *	4 1% *	4 2% *	- - *	2 3% *	1 1% *	1 1% *	3 1% *
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSF1 Barriers to comparing a larger number of lenders or spending more time comparing last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	Accommodation					Number of people in hhd		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	545	113	339	209	130	57	109	139	267
Base	621	140	375	242	133	69	117	154	318
Fed up/frustrated by process	6 1%	- *	5 1%	4 2%	1 1%	- *	- *	1 1%	4 1%
Only wanted to compare online	4 1%	1 1% *	1 *	1 1%	- *	1 2% *	- *	- *	4 1%
Only considered lenders recommended to me	3 *	- *	3 1%	- *	2 2% *	- *	1 1% *	- *	2 1%
Other Answer	71 11%	16 11% *	42 11%	33 14%	9 7% *	8 11% *	17 14% *	21 14% *	31 10%
None/Nothing	33 5%	15 11% *	16 4%	12 5%	4 3% *	2 3% *	8 6% *	10 7% *	15 5%
Don't know	80 13%	13 9% *	50 13%	33 14%	16 12% *	7 10% *	16 13% *	18 12% *	37 12%
Refusal	6 1%	2 2% *	3 1%	2 1%	1 1% *	1 1% *	2 2% *	3 2% *	1 *
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied									

QPDSF1 Barriers to comparing a larger number of lenders or spending more time comparing last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	545	326	95	70	25	190	17	36	130	215	400	111
Base	621	369	104	84	33	222	13	35	148	265	465	119
Not enough time	215 35%	119 32%	41 39%	26 31%	19 57%	87 39%	5 37%	9 26%	36 24%	101 38%	163 35%	39 32%
Didn't need to / have done this before	45 7%	22 6%	9 8%	12 14%	1 4%	22 10%	- ..	6 17%	11 7%	20 7%	38 8%	6 5%
Happy with one of the lenders found	44 7%	28 8%	10 10%	2 3%	3 9%	15 7%	1 7%	3 9%	15 10%	14 5%	36 8%	8 6%
Couldn't be bothered	40 6%	28 8%	7 6%	2 2%	1 4%	10 4%	1 11%	4 12%	6 4%	14 5%	31 7%	6 5%
They are all much the same	40 6%	27 7%	5 5%	5 6%	1 4%	12 5%	1 4%	6 17%	9 6%	18 7%	28 6%	11 9%
Only wanted to look at big companies/ones I had heard of	14 2%	13 4%	1 1%	- ..	- ..	1 ..	- ..	1 2%	5 3%	4 1%	10 2%	5 4%
Didn't want to fill in more forms/provide more information	13 2%	9 2%	- ..	- ..	4 12%	4 2%	- ..	- ..	6 4%	2 1%	13 3%	- ..
Bad credit/was not eligible (for some loans/lenders)	10 2%	5 1%	1 1%	- ..	4 13%	6 3%	- ..	1 3%	- ..	8 3%	9 2%	1 1%
Interest rates (no further detail)	10 2%	4 1%	2 2%	1 1%	- ..	3 1%	- ..	- ..	3 2%	2 1%	7 2%	- ..
They were the only lenders nearby	9 2%	4 1%	2 2%	- ..	- ..	2 1%	- ..	1 2%	2 1%	- ..	6 1%	1 1%
Couldn't find the information needed to compare	9 1%	6 2%	- ..	1 1%	- ..	1 1%	1 4%	- ..	1 1%	4 2%	2 1%	5 4%
Didn't know of any more companies	6 1%	3 1%	1 1%	2 3%	- ..	3 1%	- ..	1 3%	- ..	5 2%	5 1%	1 1%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

QPDSF1 Barriers to comparing a larger number of lenders or spending more time comparing last time shopped around

Base: All who have EVER shopped around to compare payday lenders

	Total	Number of children in hhold					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	545	326	95	70	25	190	17	36	130	215	400	111
Base	621	369	104	84	33	222	13	35	148	265	465	119
Fed up/frustrated by process	6 1%	1 *	4 4%	- *	1 2%	4 2%	- *	- **	5 3%	- *	1 *	4 4%
Only wanted to compare online	4 1%	1 *	- *	1 1%	1 4%	3 1%	- **	- **	- *	4 1%	4 1%	- *
Only considered lenders recommended to me	3 *	1 *	- *	1 1%	- 1%	2 1%	- **	- **	2 1%	- *	3 1%	- *
Other Answer	71 11%	45 12%	7 7%	16 19%	- **	23 10%	1 9%	3 9%	14 10%	41 16%	51 11%	17 14%
None/Nothing	33 5%	21 6%	5 5%	6 8%	- **	12 5%	- **	1 2%	9 6%	17 6%	27 6%	5 4%
Don't know	80 13%	43 12%	12 11%	12 14%	5 14%	28 13%	3 23%	3 8%	29 19%	25 10%	55 12%	15 12%
Refusal	6 1%	6 2%	1 1%	- *	- **	1 *	1 8%	- **	1 *	1 *	4 1%	1 1%
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSF1 Barriers to comparing a larger number of lenders or spending more time comparing last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	545	80	56	386	246	136	139	433	112	19	184	208
Base	621	76	63	457	244	151	201	547	74	59	209	245
Not enough time	215	30	26	153	80	50	78	191	24	23	55	94
	35%	39%	40%	33%	33%	33%	39%	35%	32%	40%	26%	38%
Didn't need to / have done this before	45	7	-	35	21	7	14	43	3	-	25	15
	7%	9%	-	8%	8%	5%	7%	8%	4%	-	12%	6%
Happy with one of the lenders found	44	6	7	31	29	9	6	41	3	-	25	12
	7%	8%	10%	7%	12%	6%	3%	7%	5%	-	12%	5%
Couldn't be bothered	40	3	7	28	14	18	7	36	4	8	20	7
	6%	4%	12%	6%	6%	12%	4%	7%	5%	13%	9%	3%
They are all much the same	40	3	4	30	11	14	11	35	5	11	16	13
	6%	4%	7%	6%	5%	9%	5%	6%	7%	19%	8%	5%
Only wanted to look at big companies/ones I had heard of	14	1	2	10	4	3	6	14	1	-	4	5
	2%	2%	3%	2%	2%	2%	3%	2%	1%	-	2%	2%
Didn't want to fill in more forms/provide more information	13	1	-	12	1	-	11	10	3	2	-	9
	2%	1%	-	3%	1%	-	6%	2%	4%	4%	-	4%
Bad credit/was not eligible (for some loans/lenders)	10	-	-	10	2	1	7	9	1	4	1	8
	2%	-	-	2%	1%	1%	3%	2%	2%	7%	-	3%
Interest rates (no further detail)	10	4	1	5	6	1	2	8	2	-	1	4
	2%	5%	1%	1%	3%	1%	1%	1%	2%	-	1%	2%
They were the only lenders nearby	9	3	1	5	5	2	2	5	5	-	5	3
	2%	4%	1%	1%	2%	1%	1%	1%	6%	-	2%	1%
Couldn't find the information needed to compare	9	1	-	8	3	-	5	8	1	-	3	6
	1%	1%	-	2%	1%	-	3%	1%	1%	-	1%	2%
Didn't know of any more companies	6	-	-	6	1	3	2	5	1	-	2	3
	1%	1%	-	1%	1%	2%	1%	1%	2%	-	1%	1%
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSF1 Barriers to comparing a larger number of lenders or spending more time comparing last time shopped around

Base: All who have EVER shopped around to compare payday lenders

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	545	80	56	386	246	136	139	433	112	19	184	208
Base	621	76	63	457	244	151	201	547	74	59	209	245
Fed up/frustrated by process	6 1%	1 1% *	- - *	5 1%	1 1%	- - *	4 2% *	5 1%	1 1%	4 7% **	1 1%	4 2%
Only wanted to compare online	4 1%	- - *	- - *	4 1%	3 1%	- - *	1 1% *	4 1%	- -	- - **	3 1%	1 1%
Only considered lenders recommended to me	3 *	- 1% *	- - *	1 *	- *	1 1% *	- - *	3 *	- -	- - **	3 1%	- -
Other Answer	71 11%	3 3% *	7 10% *	59 13%	10 4%	20 13% o*	38 19% o*	63 12%	8 11%	8 13% **	16 8%	32 13%
None/Nothing	33 5%	7 9% *	2 3% *	25 5%	17 7%	9 6% *	8 4% *	30 6%	3 4%	8 13% **	13 6%	10 4%
Don't know	80 13%	5 7% *	13 20% *	58 13%	37 15%	20 14% *	18 9% *	68 12%	12 16%	4 7% **	27 13%	32 13%
Refusal	6 1%	3 4% *	- - *	3 1%	5 2%	1 * *	1 * *	4 1%	2 3%	- - **	2 1%	3 1%
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSF1 Barriers to comparing a larger number of lenders or spending more time comparing last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	545	370	67	83
Base	621	457	46	93
Not enough time	215 35%	156 34%	12 25% *	39 43% *
Didn't need to / have done this before	45 7%	34 7%	2 5% *	6 6% *
Happy with one of the lenders found	44 7%	39 9%	3 7% *	1 1% *
Couldn't be bothered	40 6%	31 7%	2 4% *	7 7% *
They are all much the same	40 6%	26 6%	3 6% *	8 8% *
Only wanted to look at big companies/ones I had heard of	14 2%	10 2%	- - *	3 4% *
Didn't want to fill in more forms/provide more information	13 2%	10 2%	1 1% *	2 3% *
Bad credit/was not eligible (for some loans/lenders)	10 2%	6 1%	1 3% *	3 3% *
Interest rates (no further detail)	10 2%	7 2%	1 1% *	2 2% *
They were the only lenders nearby	9 2%	5 1%	3 7% w*	1 1% *
Couldn't find the information needed to compare	9 1%	8 2%	1 1% *	- - *
Didn't know of any more companies	6 1%	4 1%	- - *	2 2% *
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied				

QPDSF1 Barriers to comparing a larger number of lenders or spending more time comparing last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	545	370	67	83
Base	621	457	46	93
Fed up/frustrated by process	6 1%	1 *	1 1%	4 5% w*
Only wanted to compare online	4 1%	4 1%	- *	- *
Only considered lenders recommended to me	3 *	2 *	- *	- *
Other Answer	71 11%	53 12%	5 10% *	11 12% *
None/Nothing	33 5%	29 6%	3 7%	1 1% *
Don't know	80 13%	57 12%	10 22% *	8 9% *
Refusal	6 1%	4 1%	2 5% *	- *
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QPDSF1 Barriers to comparing a larger number of lenders or spending more time comparing last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	545	416	84	20	67	13	303	54	83
Base	621	520	57	18	68	8	389	38	93
Not enough time	215 35%	182 35%	16 29% *	8 44% **	28 42%	2 19% **	127 33%	10 27% *	39 43% *
Didn't need to / have done this before	45 7%	39 7%	3 5% *	1 3% **	6 9%	1 8% **	28 7%	2 4% *	6 6% *
Happy with one of the lenders found	44 7%	40 8%	3 6% *	1 5% **	6 8%	1 7% **	34 9%	3 8% *	1 1% *
Couldn't be bothered	40 6%	35 7%	3 5% *	1 4% **	3 5%	- **	27 7%	2 5% *	7 7% *
They are all much the same	40 6%	33 6%	3 5% *	- 2% **	2 2%	2 19% **	24 6%	1 3% *	8 8% *
Only wanted to look at big companies/ones I had heard of	14 2%	13 2%	- * *	1 4% **	1 2%	- - **	9 2%	- * *	3 4% *
Didn't want to fill in more forms/provide more information	13 2%	11 2%	2 3% *	- - **	- -	1 7% **	10 3%	- * *	2 3% *
Bad credit/was not eligible (for some loans/lenders)	10 2%	9 2%	1 2% *	- - **	- -	- - **	6 2%	1 3% *	3 3% *
Interest rates (no further detail)	10 2%	8 2%	1 2% *	- - **	3 5%	1 8% **	4 1%	- * *	2 2% *
They were the only lenders nearby	9 2%	5 1%	4 6% A*	- - **	3 4%	- - **	2 1%	3 8% F*	1 1% *
Couldn't find the information needed to compare	9 1%	8 2%	1 1% *	- - **	- -	1 7% **	8 2%	- * *	- * *
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSF1 Barriers to comparing a larger number of lenders or spending more time comparing last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	545	416	84	20	67	13	303	54	83
Base	621	520	57	18	68	8	389	38	93
Didn't know of any more companies	6 1%	6 1%	- 1%	- **	- 1%	- **	4 1%	- *	2 2%
Fed up/frustrated by process	6 1%	5 1%	1 1%	1 3%	- -	1 7%	1 *	- *	4 5%
Only wanted to compare online	4 1%	4 1%	- *	- **	- -	- **	4 1%	- *	- *
Only considered lenders recommended to me	3 *	2 *	- *	- **	- 1%	- **	1 *	- *	- *
Other Answer	71 11%	58 11%	5 8%	6 33%	3 4%	- **	50 13%	5 12%	11 12%
None/Nothing	33 5%	30 6%	3 6%	- **	6 9%	1 7%	23 6%	2 6%	1 1%
Don't know	80 13%	63 12%	11 20%	1 3%	4 6%	1 13%	53 14%	9 24%	8 9%
Refusal	6 1%	4 1%	2 4%	- **	2 4%	1 12%	2 *	1 3%	- *
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSF1 Barriers to comparing a larger number of lenders or spending more time comparing last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	545	72	231	238	73	264	465	55	187	189	180
Base	621	69	246	304	83	286	527	66	215	227	192
Not enough time	215 35%	28 41% *	75 31%	111 37% L	18 22% *	101 35%	188 36%	18 28% *	67 31%	86 38%	65 34%
Didn't need to / have done this before	45 7%	3 5% *	25 10%	18 6%	5 6% *	19 7%	39 7%	5 7% *	24 11%	11 5%	11 6%
Happy with one of the lenders found	44 7%	6 9% *	22 9%	16 5%	4 5% *	24 8%	39 7%	4 7% *	15 7%	13 6%	18 9%
Couldn't be bothered	40 6%	3 5% *	14 6%	22 7%	4 4% *	15 5%	35 7%	2 3% *	18 8%	10 4%	14 7%
They are all much the same	40 6%	3 4% *	13 5%	24 8%	5 6% *	14 5%	35 7%	4 6% *	25 11% R	12 5%	3 2%
Only wanted to look at big companies/ones I had heard of	14 2%	1 2% *	4 1%	9 3%	6 8% *	6 2%	13 3%	1 1% *	4 2%	9 4%	1 *
Didn't want to fill in more forms/provide more information	13 2%	1 1% *	2 1%	10 3%	1 1% *	6 2%	9 2%	4 6% *	4 2%	7 3%	1 1%
Bad credit/was not eligible (for some loans/lenders)	10 2%	- - *	4 2%	6 2%	2 3% *	5 2%	9 2%	2 3% *	8 4%	3 1%	- -
Interest rates (no further detail)	10 2%	3 5% *	4 2%	2 1%	1 1% *	5 2%	7 1%	- - *	1 1%	1 1%	5 2%
They were the only lenders nearby	9 2%	4 5% *	2 1%	3 1%	1 1% *	5 2%	7 1%	1 1% *	4 2%	1 *	4 2%
Couldn't find the information needed to compare	9 1%	1 1% *	6 2%	2 1%	- - *	5 2%	8 1%	- - *	4 2%	2 1%	2 1%
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSF1 Barriers to comparing a larger number of lenders or spending more time comparing last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	545	72	231	238	73	264	465	55	187	189	180
Base	621	69	246	304	83	286	527	66	215	227	192
Didn't know of any more companies	6 1%	- 1% *	1 *	5 2%	3 4% *	- *	4 1%	2 3% *	1 *	3 2%	2 1%
Fed up/frustrated by process	6 1%	- - *	1 *	4 1%	- - *	4 2%	5 1%	1 1% *	1 *	5 2%	1 *
Only wanted to compare online	4 1%	- - *	3 1%	1 *	- - *	1 *	4 1%	- - *	1 1%	3 1%	- -
Only considered lenders recommended to me	3 *	- 1% *	2 1%	- -	- - *	2 1%	3 *	- - *	- -	2 1%	1 *
Other Answer	71 11%	3 4% *	16 7%	52 17% J	15 18% J*	34 12%	60 11%	8 12% *	22 10%	35 15%	18 9%
None/Nothing	33 5%	6 8% *	12 5%	15 5%	9 11% *	13 4%	27 5%	6 9% *	9 4%	12 5%	17 9%
Don't know	80 13%	4 6% *	43 17%	30 10%	9 11% *	34 12%	58 11%	12 18% *	22 10%	21 9%	36 19% PQ
Refusal	6 1%	3 5% *	2 1%	1 *	- - *	3 1%	6 1%	1 1% *	1 1%	2 1%	3 2%
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

QPDSF1 Barriers to comparing a larger number of lenders or spending more time comparing last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	545	290	243	197	50	150	37	24	5	24	82	243
Base	621	334	274	236	58	167	42	27	4	24	92	274
Not enough time	215 35%	117 35%	91 33%	89 37%	19 33%	59 35%	14 34%	10 35%	2 42%	8 33%	31 34%	91 33%
Didn't need to / have done this before	45 7%	23 7%	21 8%	16 7%	- *	10 6%	2 5%	- *	- **	3 13%	5 5%	21 8%
Happy with one of the lenders found	44 7%	18 5%	26 9%	9 4%	5 8%	10 6%	3 6%	1 5%	- **	- 2%	5 6%	26 9%
Couldn't be bothered	40 6%	17 5%	22 8%	9 4%	2 3%	10 6%	1 1%	3 10%	1 13%	5 22%	3 3%	22 8%
They are all much the same	40 6%	22 7%	17 6%	18 8%	3 5%	14 8%	2 4%	2 7%	1 29%	1 2%	10 11%	17 6%
Only wanted to look at big companies/ones I had heard of	14 2%	10 3%	5 2%	8 3%	4 6%	7 4%	1 2%	2 7%	- **	- **	4 4%	5 2%
Didn't want to fill in more forms/provide more information	13 2%	7 2%	6 2%	7 3%	3 6%	1 1%	1 3%	1 4%	- **	- **	- *	6 2%
Bad credit/was not eligible (for some loans/lenders)	10 2%	7 2%	4 1%	5 2%	- *	6 4%	5 11%	- **	- **	- **	1 1%	4 1%
Interest rates (no further detail)	10 2%	5 2%	4 2%	2 1%	1 2%	4 2%	- **	- **	- **	2 7%	2 2%	4 2%
They were the only lenders nearby	9 2%	4 1%	5 2%	1 *	1 1%	3 2%	1 2%	- **	- **	1 3%	1 1%	5 2%
Couldn't find the information needed to compare	9 1%	7 2%	1 *	3 1%	- *	5 3%	- **	1 3%	- **	1 2%	4 4%	1 *
Overlap formulae used												
- Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

QPDSF1 Barriers to comparing a larger number of lenders or spending more time comparing last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	545	290	243	197	50	150	37	24	5	24	82	243
Base	621	334	274	236	58	167	42	27	4	24	92	274
Didn't know of any more companies	6 1%	3 1%	3 1%	3 1%	- *	- *	- **	- **	- **	- **	- *	3 1%
Fed up/frustrated by process	6 1%	1 *	5 2%	- *	- *	1 *	1 1%	- **	- **	- **	1 1%	5 2%
Only wanted to compare online	4 1%	3 1%	1 *	3 1%	- *	1 1%	- **	- **	- **	- **	1 1%	1 *
Only considered lenders recommended to me	3 *	2 1%	1 *	- *	- *	2 1%	1 3%	- **	- **	- **	- *	1 *
Other Answer	71 11%	43 13%	29 10%	26 11%	13 22%	20 12%	5 12%	6 23%	1 16%	6 24%	13 14%	29 10%
None/Nothing	33 5%	22 7%	11 4%	19 8%	6 10%	5 3%	2 4%	- **	- **	1 2%	3 3%	11 4%
Don't know	80 13%	48 14%	29 10%	36 15%	6 11%	23 14%	12 28%	3 12%	- **	1 5%	9 9%	29 10%
Refusal	6 1%	2 1%	5 2%	2 1%	- *	1 *	- **	- **	- **	- **	1 1%	5 2%
Overlap formulae used												
- Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

Competition Commission - Payday Lending Survey - 120248

QPDSF1 Barriers to comparing a larger number of lenders or spending more time comparing last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	545	356	189	173	354	518	14
Base	621	385	236	202	398	594	13
Not enough time	215 35%	128 33%	87 37%	84 41%	122 31%	209 35%	2 14% **
Didn't need to / have done this before	45 7%	31 8%	14 6%	18 9%	27 7%	44 7%	1 4% **
Happy with one of the lenders found	44 7%	29 8%	15 6%	12 6%	32 8%	42 7%	2 14% **
Couldn't be bothered	40 6%	31 8%	9 4%	15 7%	23 6%	36 6%	1 7% **
They are all much the same	40 6%	21 5%	19 8%	8 4%	31 8%	38 6%	1 7% **
Only wanted to look at big companies/ones I had heard of	14 2%	9 2%	6 2%	3 1%	12 3%	14 2%	- - **
Didn't want to fill in more forms/provide more information	13 2%	6 2%	7 3%	7 4%	5 1%	13 2%	- - **
Bad credit/was not eligible (for some loans/lenders)	10 2%	4 1%	6 3%	6 3%	4 1%	10 2%	- - **
Interest rates (no further detail)	10 2%	8 2%	2 1%	3 1%	7 2%	10 2%	- - **
They were the only lenders nearby	9 2%	3 1%	7 3%	2 1%	6 1%	8 1%	- - **
Couldn't find the information needed to compare	9 1%	7 2%	1 1%	- -	8 2%	8 1%	- - **
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

Competition Commission - Payday Lending Survey - 120248

QPDSF1 Barriers to comparing a larger number of lenders or spending more time comparing last time shopped around

Base: All who have EVER shopped around to compare payday lenders

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	545	356	189	173	354	518	14
Base	621	385	236	202	398	594	13
Didn't know of any more companies	6 1%	4 1%	2 1%	3 2%	3 1%	6 1%	- - **
Fed up/frustrated by process	6 1%	1 *	4 2%	1 *	5 1%	6 1%	- - **
Only wanted to compare online	4 1%	3 1%	1 1%	3 1%	1 *	3 *	1 10% **
Only considered lenders recommended to me	3 *	3 1%	- -	- -	3 1%	3 *	- - **
Other Answer	71 11%	45 12%	26 11%	33 16%	38 10%	71 12%	- 3% **
None/Nothing	33 5%	22 6%	12 5%	4 2%	28 7%	32 5%	1 10% **
Don't know	80 13%	54 14%	26 11%	17 9%	56 14%	70 12%	3 24% **
Refusal	6 1%	3 1%	3 1%	4 2%	2 1%	6 1%	1 7% **
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDSF1 Barriers to comparing a larger number of lenders or spending more time comparing last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	545	229	293	222	204	65	47	170	136	209
Base	621	238	355	266	250	67	45	199	162	229
Not enough time	215 35%	67 28%	143 40%	104 39%	108 43%	29 44%	15 34%	80 40%	64 39%	62 27%
Didn't need to / have done this before	45 7%	18 8%	23 6%	15 6%	16 6%	6 9%	2 3%	16 8%	12 7%	16 7%
Happy with one of the lenders found	44 7%	27 11%	17 5%	11 4%	12 5%	4 6%	- 1%	11 6%	11 7%	20 9%
Couldn't be bothered	40 6%	12 5%	25 7%	20 8%	17 7%	5 8%	2 5%	8 4%	10 6%	19 8%
They are all much the same	40 6%	15 7%	23 7%	16 6%	15 6%	5 8%	2 5%	13 6%	9 6%	16 7%
Only wanted to look at big companies/ones I had heard of	14 2%	6 3%	6 2%	4 1%	6 3%	- *	- *	8 4%	2 2%	4 2%
Didn't want to fill in more forms/provide more information	13 2%	1 1%	11 3%	11 4%	6 2%	- *	2 4%	4 2%	7 4%	2 1%
Bad credit/was not eligible (for some loans/lenders)	10 2%	1 *	10 3%	7 3%	8 3%	- *	- *	5 3%	5 3%	- -
Interest rates (no further detail)	10 2%	7 3%	1 *	1 1%	1 *	- *	- *	3 1%	- *	5 2%
They were the only lenders nearby	9 2%	7 3%	1 *	1 *	1 *	- *	- *	2 1%	- *	6 2%
Couldn't find the information needed to compare	9 1%	1 *	7 2%	1 *	3 1%	3 5%	2 5%	3 1%	2 1%	3 1%
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSF1 Barriers to comparing a larger number of lenders or spending more time comparing last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	545	229	293	222	204	65	47	170	136	209
Base	621	238	355	266	250	67	45	199	162	229
Didn't know of any more companies	6	2	4	4	3	1	-	3	1	3
	1%	1%	1%	1%	1%	2%	-	1%	1%	1%
Fed up/frustrated by process	6	1	4	4	4	4	-	5	-	1
	1%	1%	1%	2%	2%	6%	-	3%	-	*
Only wanted to compare online	4	3	1	1	1	-	-	3	-	-
	1%	1%	*	*	1%	-	-	1%	-	-
Only considered lenders recommended to me	3	-	3	1	2	-	-	1	-	1
	*	-	1%	1%	1%	-	-	1%	-	1%
Other Answer	71	21	50	42	32	4	11	22	21	27
	11%	9%	14%	16%	13%	6%	24% jn*	11%	13% *	12%
None/Nothing	33	11	18	15	13	2	2	8	10	15
	5%	4%	5%	6%	5%	3%	4% *	4%	6% *	6%
Don't know	80	43	29	23	20	7	7	14	20	36
	13%	18% klm	8%	9%	8%	10% *	14% *	7%	12% *	16%
Refusal	6	2	4	3	2	1	1	4	-	2
	1%	1%	1%	1%	1%	1% *	1% *	2%	- *	1%
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSF1 Barriers to comparing a larger number of lenders or spending more time comparing last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	545	55	140	36	85	58	83	74
Base	621	67	170	37	93	73	90	77
Not enough time	215	28	64	10	36	22	28	22
	35%	42%	37%	27%	39%	30%	31%	28%
Didn't need to / have done this before	45	4	15	2	8	5	3	10
	7%	5%	9%	6%	8%	6%	3%	13%
Happy with one of the lenders found	44	8	10	2	8	4	5	4
	7%	12%	6%	5%	8%	5%	5%	6%
Couldn't be bothered	40	1	13	2	5	12	5	2
	6%	1%	8%	5%	5%	17%	5%	3%
They are all much the same	40	2	8	6	3	5	5	9
	6%	4%	4%	17%	3%	7%	6%	12%
Only wanted to look at big companies/ones I had heard of	14	2	1	1	3	-	3	5
	2%	3%	*	2%	3%	-	3%	6%
Didn't want to fill in more forms/provide more information	13	1	5	-	4	-	2	1
	2%	1%	3%	-	4%	-	2%	1%
Bad credit/was not eligible (for some loans/lenders)	10	1	4	-	1	2	-	3
	2%	1%	2%	-	1%	2%	-	4%
Interest rates (no further detail)	10	2	4	-	1	-	1	2
	2%	3%	2%	-	1%	-	1%	2%
They were the only lenders nearby	9	1	3	-	-	2	1	1
	2%	1%	2%	-	-	3%	1%	1%
Couldn't find the information needed to compare	9	-	5	1	1	-	2	-
	1%	-	3%	2%	1%	-	2%	-
Overlap formulae used		*	*	**	*	*	*	*
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSF1 Barriers to comparing a larger number of lenders or spending more time comparing last time shopped around

Base: All who have EVER shopped around to compare payday lenders

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	545	55	140	36	85	58	83	74
Base	621	67	170	37	93	73	90	77
Didn't know of any more companies	6 1%	1 2% *	- - *	1 2% **	1 1% *	- - *	1 1% *	1 2% *
Fed up/frustrated by process	6 1%	- - *	- - *	1 1% **	- - *	1 1% *	- - *	4 5% *
Only wanted to compare online	4 1%	- - *	1 1% *	- - **	1 1% *	- - *	- - *	1 2% *
Only considered lenders recommended to me	3 *	1 1% *	1 1% *	- - **	- - *	- - *	- - *	- - *
Other Answer	71 11%	8 11% *	23 13% *	4 11% **	7 8% *	12 17% *	13 15% *	4 6% *
None/Nothing	33 5%	2 3% *	13 8% *	3 8% **	7 8% *	1 1% *	5 6% *	2 2% *
Don't know	80 13%	5 7% *	22 13% *	3 9% **	12 13% *	13 18% *	15 17% *	8 11% *
Refusal	6 1%	2 3% *	2 1% *	1 3% **	1 1% *	- - *	1 1% *	- - *
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSF1 Barriers to comparing a larger number of lenders or spending more time comparing last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	545	180	339	286	226	459	64	319	194	392	128
Base	621	194	401	314	268	529	70	354	233	460	136
Not enough time	215 35%	71 36%	138 34%	118 38%	87 32%	183 35%	26 38% *	121 34%	82 35%	155 34%	54 40% *
Didn't need to / have done this before	45 7%	15 8%	29 7%	24 8%	21 8%	37 7%	7 10% *	23 6%	21 9%	31 7%	13 10% *
Happy with one of the lenders found	44 7%	17 9%	27 7%	22 7%	21 8%	41 8%	2 3% *	27 8%	16 7%	33 7%	11 8% *
Couldn't be bothered	40 6%	13 7%	22 5%	19 6%	14 5%	32 6%	5 8% *	27 8%	11 5%	28 6%	8 6% *
They are all much the same	40 6%	6 3%	32 8%	12 4%	19 7%	34 6%	5 7% *	27 7%	12 5%	30 7%	8 6% *
Only wanted to look at big companies/ones I had heard of	14 2%	4 2%	11 3%	6 2%	8 3%	13 3%	1 1% *	8 2%	6 3%	9 2%	5 4% *
Didn't want to fill in more forms/provide more information	13 2%	7 4%	6 1%	11 3%	2 1%	13 2%	- * *	7 2%	5 2%	12 3%	1 1% *
Bad credit/was not eligible (for some loans/lenders)	10 2%	5 3%	5 1%	9 3%	1 *	10 2%	1 1% *	6 2%	4 2%	7 1%	4 3% *
Interest rates (no further detail)	10 2%	4 2%	4 1%	4 1%	3 1%	5 1%	2 3% *	5 2%	2 1%	7 2%	- * *
They were the only lenders nearby	9 2%	4 2%	4 1%	6 2%	2 1%	6 1%	2 3% *	2 *	2 1%	6 1%	1 * *
Couldn't find the information needed to compare	9 1%	2 1%	6 1%	2 1%	5 2%	8 1%	- * *	6 2%	1 1%	8 2%	- * *
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSF1 Barriers to comparing a larger number of lenders or spending more time comparing last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	545	180	339	286	226	459	64	319	194	392	128
Base	621	194	401	314	268	529	70	354	233	460	136
Didn't know of any more companies	6 1%	3 2%	3 1%	5 1%	1 *	3 1%	3 4% *	5 1%	1 1%	6 1%	- - *
Fed up/frustrated by process	6 1%	1 *	5 1%	6 2%	- -	5 1%	1 1% *	5 1%	1 *	6 1%	- - *
Only wanted to compare online	4 1%	3 1%	1 *	1 *	3 1%	4 1%	- - *	1 *	3 1%	1 *	3 2% *
Only considered lenders recommended to me	3 *	2 1%	- *	2 1%	- *	3 *	- - *	1 *	1 1%	3 1%	- - *
Other Answer	71 11%	21 11%	48 12%	36 11%	34 13%	61 11%	9 13% *	29 8%	39 17% G	57 12%	13 10% *
None/Nothing	33 5%	8 4%	26 6%	14 4%	19 7%	31 6%	2 3% *	22 6%	11 5%	28 6%	4 3% *
Don't know	80 13%	22 11%	49 12%	37 12%	30 11%	61 12%	9 14% *	47 13%	23 10%	53 12%	18 13% *
Refusal	6 1%	- -	6 2%	2 1%	4 2%	6 1%	1 1% *	6 2%	1 *	5 1%	2 1% *
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSF1 Barriers to comparing a larger number of lenders or spending more time comparing last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	545	149	391	66	52	313	80	539	461	487
Base	621	190	426	98	56	357	76	617	516	559
Not enough time	215 35%	77 40% *	136 32%	38 39%	21 37% *	115 32%	30 39% *	215 35%	192 37%	200 36%
Didn't need to / have done this before	45 7%	13 7% *	32 8%	1 1% *	7 13% *	26 7%	7 9% *	45 7%	34 7%	40 7%
Happy with one of the lenders found	44 7%	8 4% *	36 8%	3 3% *	2 4% *	33 9%	6 8% *	42 7%	34 7%	36 6%
Couldn't be bothered	40 6%	9 5% *	30 7%	4 4% *	5 9% *	26 7%	3 4% *	40 6%	35 7%	37 7%
They are all much the same	40 6%	12 6% *	27 6%	10 10% *	5 10% *	15 4%	3 4% *	39 6%	37 7%	37 7%
Only wanted to look at big companies/ones I had heard of	14 2%	5 2% *	9 2%	5 5% *	1 2% *	7 2%	1 2% *	14 2%	12 2%	12 2%
Didn't want to fill in more forms/provide more information	13 2%	10 5% L*	2 1%	9 9% O*	- *	3 1%	1 1% *	13 2%	9 2%	13 2%
Bad credit/was not eligible (for some loans/lenders)	10 2%	4 2% *	6 1%	6 6% *	- *	5 1%	- *	10 2%	9 2%	10 2%
Interest rates (no further detail)	10 2%	2 1% *	7 2%	- *	1 2% *	4 1%	4 5% *	10 2%	5 1%	7 1%
They were the only lenders nearby	9 2%	1 * *	8 2%	- * *	1 1% *	5 1%	3 4% *	9 2%	9 2%	9 2%
Couldn't find the information needed to compare	9 1%	- * *	9 2%	- * *	1 2% *	7 2%	1 1% *	9 1%	9 2%	9 2%
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

Competition Commission - Payday Lending Survey - 120248

QPDSF1 Barriers to comparing a larger number of lenders or spending more time comparing last time shopped around
 Base: All who have EVER shopped around to compare payday lenders

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	545	149	391	66	52	313	80	539	461	487
Base	621	190	426	98	56	357	76	617	516	559
Didn't know of any more companies	6 1%	2 1% *	4 1%	- *	- 1% *	5 1%	- 1% *	6 1%	3 1%	5 1%
Fed up/frustrated by process	6 1%	1 1% *	5 1%	1 1% *	- *	5 1%	1 1% *	6 1%	6 1%	6 1%
Only wanted to compare online	4 1%	1 1% *	3 1%	1 1% *	- *	3 1%	- *	4 1%	4 1%	4 1%
Only considered lenders recommended to me	3 *	- * *	3 1%	- * *	- * *	1 *	- 1% *	3 *	3 1%	3 *
Other Answer	71 11%	35 18% L*	36 9%	24 24% OP*	5 8% *	37 10%	3 3% *	71 12%	57 11%	71 13% R
None/Nothing	33 5%	4 2% *	29 7%	1 1% *	5 10% *	19 5%	7 9% *	33 5% R	20 4%	27 5%
Don't know	80 13%	23 12% *	56 13%	11 12% *	5 8% *	54 15%	5 7% *	79 13% S	64 12%	62 11%
Refusal	6 1%	1 1% *	5 1%	- * *	- * *	2 1%	3 4% *	6 1%	6 1%	6 1%
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSF1 Barriers to comparing a larger number of lenders or spending more time comparing last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	(SAMPLE) Size of loan			(SAMPLE) Date of loan			Reason for loan (General)	
		High (£200+) (T)	Low (Less than £200) (U)	Unknown (V)	A-Recent (W)	B-Mid term (X)	C-Longer ago (Y)	Unexpected INCREASE in expenses/ outgoings (Z)	Unexpected DECREASE in income (a)
Unweighted Base	545	283	232	30	214	238	93	293	110
Base	621	344	241	36	211	291	119	345	126
Not enough time	215 35%	123 36%	76 32%	15 42% **	64 30%	113 39%	38 32% *	140 41%	38 30% *
Didn't need to / have done this before	45 7%	25 7%	19 8%	2 5% **	16 8%	19 7%	10 8% *	27 8%	11 9% *
Happy with one of the lenders found	44 7%	27 8%	17 7%	- **	23 11%	14 5%	7 6% *	20 6%	11 8% *
Couldn't be bothered	40 6%	21 6%	15 6%	4 10% **	17 8%	12 4%	11 9% *	24 7%	4 3% *
They are all much the same	40 6%	25 7%	13 5%	1 3% **	9 4%	18 6%	12 10% *	17 5%	7 6% *
Only wanted to look at big companies/ones I had heard of	14 2%	10 3%	5 2%	- **	6 3%	6 2%	2 1% *	8 2%	2 2% *
Didn't want to fill in more forms/provide more information	13 2%	7 2%	6 2%	- **	1 *	6 2%	6 5% *	10 3%	2 1% *
Bad credit/was not eligible (for some loans/lenders)	10 2%	8 2%	1 1%	1 2% **	2 1%	5 2%	3 3% *	9 2%	1 1% *
Interest rates (no further detail)	10 2%	3 1%	6 3%	- **	5 2%	4 1%	1 * *	6 2%	- * *
They were the only lenders nearby	9 2%	2 1%	7 3%	1 2% **	5 2%	2 1%	2 2% *	4 1%	2 1% *
Couldn't find the information needed to compare	9 1%	4 1%	4 2%	- **	4 2%	4 1%	1 * *	4 1%	4 3% *
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSF1 Barriers to comparing a larger number of lenders or spending more time comparing last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	(SAMPLE) Size of loan			(SAMPLE) Date of loan			Reason for loan (General)	
		High (£200+) (T)	Low (Less than £200) (U)	Unknown (V)	A-Recent (W)	B-Mid term (X)	C-Longer ago (Y)	Unexpected INCREASE in expenses/ outgoings (Z)	Unexpected DECREASE in income (a)
Unweighted Base	545	283	232	30	214	238	93	293	110
Base	621	344	241	36	211	291	119	345	126
Didn't know of any more companies	6 1%	3 1%	1 1%	1 3% **	1 *	3 1%	2 2% *	3 1%	3 2% *
Fed up/frustrated by process	6 1%	1 *	5 2%	- - **	1 *	5 2%	- - *	5 2%	1 * *
Only wanted to compare online	4 1%	4 1%	- -	- - **	1 1%	3 1%	- - *	1 *	- - *
Only considered lenders recommended to me	3 *	2 *	1 *	- - **	2 1%	1 *	- - *	2 1%	- * *
Other Answer	71 11%	38 11%	29 12%	4 12% **	16 8%	28 10%	27 23% WX*	38 11%	15 12% *
None/Nothing	33 5%	21 6%	10 4%	2 5% **	10 5%	20 7%	4 3% *	18 5%	8 7% *
Don't know	80 13%	42 12%	31 13%	6 17% **	32 15%	38 13%	10 8% *	33 10%	16 12% *
Refusal	6 1%	2 1%	4 2%	- - **	2 1%	4 1%	- - *	3 1%	1 1% *
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied									

QPDSF1 Barriers to comparing a larger number of lenders or spending more time comparing last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	Use of loan				Whether repayment date has passed	
		Living expenses (b)	Car/ vehicle (c)	Rent or mortgage (d)	Other (e)	Yes (f)	No (g)
Unweighted Base	545	323	51	20	159	369	172
Base	621	373	56	20	180	442	176
Not enough time	215 35%	127 34%	25 44% *	7 38% **	57 32%	158 36%	56 32%
Didn't need to / have done this before	45 7%	28 8%	5 8% *	- - **	13 7%	31 7%	14 8%
Happy with one of the lenders found	44 7%	28 7%	4 6% *	- 2% **	13 7%	25 6%	19 11%
Couldn't be bothered	40 6%	17 5%	4 7% *	4 22% **	17 9%	24 5%	16 9%
They are all much the same	40 6%	28 7%	1 1% *	- - **	12 6%	29 7%	11 6%
Only wanted to look at big companies/ones I had heard of	14 2%	6 2%	5 9% b*	1 6% **	3 2%	9 2%	5 3%
Didn't want to fill in more forms/provide more information	13 2%	7 2%	- - *	1 5% **	5 3%	11 2%	2 1%
Bad credit/was not eligible (for some loans/lenders)	10 2%	7 2%	1 1% *	- - **	3 2%	9 2%	1 1%
Interest rates (no further detail)	10 2%	5 1%	1 2% *	1 3% **	3 2%	7 2%	2 1%
They were the only lenders nearby	9 2%	4 1%	- - *	1 3% **	4 2%	5 1%	4 2%
Couldn't find the information needed to compare	9 1%	9 2%	- - *	- - **	- -	6 1%	2 1%
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDSF1 Barriers to comparing a larger number of lenders or spending more time comparing last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	Use of loan				Whether repayment date has passed	
		Living expenses (b)	Car/ vehicle (c)	Rent or mortgage (d)	Other (e)	Yes (f)	No (g)
Unweighted Base	545	323	51	20	159	369	172
Base	621	373	56	20	180	442	176
Didn't know of any more companies	6 1%	5 1%	1 2% *	- - **	- - -	5 1%	1 *
Fed up/frustrated by process	6 1%	1 *	1 2% *	1 3% **	4 2%	6 1%	- -
Only wanted to compare online	4 1%	1 *	- - *	- - **	3 1%	3 1%	1 1%
Only considered lenders recommended to me	3 *	3 1%	- - *	- - **	- - -	1 *	2 1%
Other Answer	71 11%	46 12%	7 12% *	3 14% **	17 9%	61 14% 9	10 6%
None/Nothing	33 5%	19 5%	1 2% *	- - **	13 7%	24 5%	9 5%
Don't know	80 13%	46 12%	4 7% *	2 9% **	27 15%	56 13%	22 12%
Refusal	6 1%	6 2%	1 1% *	- - **	- -	4 1%	2 1%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied							

QPDSF1 Barriers to comparing a larger number of lenders or spending more time comparing last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	Whether paid back loan in full		Action taken when not paid back on repayment date			Whether shopped around for sampled loan		Whether ever shopped around for loan	
		Yes (A)	No (B)	Rollover (C)	Repayment plan (D)	Defaulted (E)	Yes (F)	No (G)	Yes (H)	No (I)
Unweighted Base	545	303	58	29	30	21	363	181	545	1
Base	621	360	70	30	31	27	421	197	621	1
Not enough time	215 35%	118 33%	33 46% *	13 45% **	16 53% **	14 51% **	152 36%	62 32%	215 35%	- **
Didn't need to / have done this before	45 7%	31 9%	- *	- **	- **	- **	32 8%	13 7%	45 7%	- **
Happy with one of the lenders found	44 7%	23 7%	2 3% *	1 4% **	1 4% **	- - **	35 8%	9 5%	44 7%	- **
Couldn't be bothered	40 6%	22 6%	2 3% *	- **	2 6% **	- - **	28 7%	11 6%	40 6%	- **
They are all much the same	40 6%	26 7%	1 2% *	1 3% **	1 5% **	1 5% **	23 5%	17 9%	40 6%	- **
Only wanted to look at big companies/ones I had heard of	14 2%	7 2%	1 1% *	1 3% **	1 3% **	- - **	9 2%	5 3%	14 2%	- **
Didn't want to fill in more forms/provide more information	13 2%	7 2%	- *	- **	- **	- **	11 3%	1 1%	13 2%	- **
Bad credit/was not eligible (for some loans/lenders)	10 2%	4 1%	6 8% A*	2 6% **	2 6% **	4 14% **	9 2%	2 1%	10 2%	- **
Interest rates (no further detail)	10 2%	7 2%	- *	- **	- **	- **	6 1%	4 2%	10 2%	- **
They were the only lenders nearby	9 2%	3 1%	2 2% *	- **	- **	1 3% **	7 2%	2 1%	9 2%	- **
Couldn't find the information needed to compare	9 1%	6 2%	1 1% *	- **	1 2% **	- **	2 1%	6 3%	9 1%	- **
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSF1 Barriers to comparing a larger number of lenders or spending more time comparing last time shopped around

Base: All who have EVER shopped around to compare payday lenders

	Total	Whether paid back loan in full		Action taken when not paid back on repayment date			Whether shopped around for sampled loan		Whether ever shopped around for loan	
		Yes (A)	No (B)	Rollover (C)	Repayment plan (D)	Defaulted (E)	Yes (F)	No (G)	Yes (H)	No (I)
Unweighted Base	545	303	58	29	30	21	363	181	545	1
Base	621	360	70	30	31	27	421	197	621	1
Didn't know of any more companies	6 1%	3 1%	2 3% *	1 3% **	1 3% **	1 4% **	2 1%	4 2%	6 1%	- - **
Fed up/frustrated by process	6 1%	5 1%	1 1% *	- - **	- - **	1 2% **	4 1%	2 1%	6 1%	1 100% **
Only wanted to compare online	4 1%	3 1%	- - *	- - **	- - **	- - **	1 *	3 1%	4 1%	- - **
Only considered lenders recommended to me	3 *	1 *	- - *	- - **	- - **	- - **	2 *	1 *	3 *	- - **
Other Answer	71 11%	44 12%	17 24% *	7 25% **	4 12% **	4 16% **	48 11%	20 10%	71 11%	- - **
None/Nothing	33 5%	20 6%	4 5% *	2 7% **	1 2% **	1 5% **	24 6%	9 5%	33 5%	- - **
Don't know	80 13%	51 14%	4 6% *	1 4% **	2 5% **	3 10% **	52 12%	27 14%	80 13%	- - **
Refusal	6 1%	3 1%	1 1% *	- - **	1 3% **	1 4% **	5 1%	1 1%	6 1%	- - **
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSF1 Barriers to comparing a larger number of lenders or spending more time comparing last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	How well understood repayment amount			Confidence in repaying loan			Ease of getting money to pay back loan		
		Very well (J)	Very/ Fairly well (K)	Not very/ Not at all well (L)	Very confident (M)	Very/ Fairly confident (N)	Not very/Not at all confident (O)	Easier than expected (P)	Same as expected (Q)	More difficult than expected (R)
Unweighted Base	545	444	531	14	456	527	17	94	215	58
Base	621	498	602	19	504	600	20	124	241	76
Not enough time	215 35%	163 33%	206 34%	9 46% **	162 32%	208 35% M	7 32% **	48 39% *	73 30%	37 48% *
Didn't need to / have done this before	45 7%	42 8%	45 7%	1 4% **	43 9%	44 7%	1 5% **	11 9% *	20 8%	- - *
Happy with one of the lenders found	44 7%	33 7%	41 7%	3 14% **	36 7%	44 7%	- - **	2 2% *	21 9%	2 2% *
Couldn't be bothered	40 6%	32 6%	40 7%	- - **	37 7%	40 7%	- - **	7 6% *	10 4%	6 8% *
They are all much the same	40 6%	37 8%	40 7%	- - **	33 7%	39 6%	1 5% **	4 3% *	23 9%	3 4% *
Only wanted to look at big companies/ones I had heard of	14 2%	12 2%	14 2%	- - **	11 2%	14 2%	- - **	- - *	7 3%	2 2% *
Didn't want to fill in more forms/provide more information	13 2%	3 1%	12 2% J	1 3% **	6 1%	13 2% M	- - **	4 3% *	6 2%	1 2% *
Bad credit/was not eligible (for some loans/lenders)	10 2%	9 2%	10 2%	- - **	5 1%	10 2%	1 3% **	1 1% *	6 3%	2 3% *
Interest rates (no further detail)	10 2%	9 2%	10 2%	- - **	10 2%	10 2%	- - **	2 1% *	5 2%	- - *
They were the only lenders nearby	9 2%	6 1%	8 1%	1 5% **	7 1%	8 1%	- - **	1 1% *	3 1%	2 2% *
Couldn't find the information needed to compare	9 1%	9 2%	9 1%	- - **	8 2%	9 1%	- - **	5 4% *	2 1%	- - *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSF1 Barriers to comparing a larger number of lenders or spending more time comparing last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	How well understood repayment amount			Confidence in repaying loan			Ease of getting money to pay back loan		
		Very well (J)	Very/ Fairly well (K)	Not very/ Not at all well (L)	Very confident (M)	Very/ Fairly confident (N)	Not very/Not at all confident (O)	Easier than expected (P)	Same as expected (Q)	More difficult than expected (R)
Unweighted Base	545	444	531	14	456	527	17	94	215	58
Base	621	498	602	19	504	600	20	124	241	76
Didn't know of any more companies	6 1%	2 *	6 1%	- - **	4 1%	4 1%	2 10% **	3 2% *	- - *	2 3% *
Fed up/frustrated by process	6 1%	2 *	6 1%	- - **	6 1%	6 1%	- - **	4 3% *	2 1%	- - *
Only wanted to compare online	4 1%	4 1%	4 1%	- - **	4 1%	4 1%	- - **	- - *	3 1%	- - *
Only considered lenders recommended to me	3 *	3 1%	3 *	- - **	3 1%	3 *	- - **	- - *	1 *	- - *
Other Answer	71 11%	56 11%	69 12%	2 10% **	54 11%	64 11%	7 35% **	16 13% *	26 11%	19 24% *
None/Nothing	33 5%	29 6%	32 5%	1 5% **	25 5%	32 5%	1 6% **	4 3% *	18 7%	2 3% *
Don't know	80 13%	65 13%	78 13%	1 6% **	69 14%	78 13%	2 9% **	21 17% *	31 13%	5 6% *
Refusal	6 1%	5 1%	5 1%	1 6% **	6 1%	6 1%	- - **	- - *	2 1%	2 2% *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

Competition Commission - Payday Lending Survey - 120248

QPDSF1 Barriers to comparing a larger number of lenders or spending more time comparing last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	Confidence and ease of repayment			Type of loan compared			Aware of any high street lenders		Aware of any online lenders	
		Very confident and found easy (S)	Very confident and found same (T)	Very confident and found difficult (U)	Online only (V)	Retail only (W)	Online and Retail (X)	Yes (Y)	No (Z)	Yes (a)	No (b)
Unweighted Base	545	80	184	32	367	39	128	461	84	539	6
Base	621	103	198	41	452	27	133	516	105	617	4
Not enough time	215	35	58	17	143	13	59	192	23	215	-
	35%	34%	29%	41%	32%	48%	44%	37%	22%	35%	-
		*		**		*	V*	Z	*		**
Didn't need to / have done this before	45	10	19	-	37	2	6	34	11	45	-
	7%	10%	9%	-	8%	9%	5%	7%	11%	7%	-
		*		**		*	*		*		**
Happy with one of the lenders found	44	2	16	1	38	1	5	34	10	42	3
	7%	2%	8%	2%	8%	4%	4%	7%	10%	7%	62%
		*		**		*	*		*		**
Couldn't be bothered	40	7	9	5	29	1	9	35	5	40	-
	6%	7%	5%	12%	6%	2%	6%	7%	5%	6%	-
		*		**		*	*		*		**
They are all much the same	40	3	22	2	34	2	5	37	3	39	1
	6%	3%	11%	4%	7%	6%	3%	7%	3%	6%	13%
		*		**		*	*		*		**
Only wanted to look at big companies/ones I had heard of	14	-	5	1	13	-	2	12	2	14	-
	2%	-	3%	2%	3%	-	1%	2%	2%	2%	-
		*		**		*	*		*		**
Didn't want to fill in more forms/provide more information	13	-	6	-	8	-	4	9	4	13	-
	2%	-	3%	-	2%	-	3%	2%	4%	2%	-
		*		**		*	*		*		**
Bad credit/was not eligible (for some loans/lenders)	10	1	1	2	6	-	4	9	1	10	-
	2%	1%	1%	4%	1%	-	3%	2%	1%	2%	-
		*		**		*	*		*		**
Interest rates (no further detail)	10	2	5	-	7	1	2	5	4	10	-
	2%	2%	3%	-	2%	2%	1%	1%	4%	2%	-
		*		**		*	*		*		**
They were the only lenders nearby	9	1	2	1	2	2	5	9	-	9	-
	2%	1%	1%	1%	*	9%	4%	2%	-	2%	-
		*		**		V*	*		*		**
Couldn't find the information needed to compare	9	5	1	-	7	-	1	9	-	9	-
	1%	4%	*	-	2%	-	1%	2%	-	1%	-
		*		**		*	*		*		**
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSF1 Barriers to comparing a larger number of lenders or spending more time comparing last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	Confidence and ease of repayment			Type of loan compared			Aware of any high street lenders		Aware of any online lenders	
		Very confident and found easy (S)	Very confident and found same (T)	Very confident and found difficult (U)	Online only (V)	Retail only (W)	Online and Retail (X)	Yes (Y)	No (Z)	Yes (a)	No (b)
Unweighted Base	545	80	184	32	367	39	128	461	84	539	6
Base	621	103	198	41	452	27	133	516	105	617	4
Didn't know of any more companies	6 1%	3 3%	- -	- -	6 1%	- -	- *	3 1%	3 2%	6 1%	- -
Fed up/frustrated by process	6 1%	4 4%	2 1%	- -	5 1%	- *	1 *	6 1%	- *	6 1%	- -
Only wanted to compare online	4 1%	- *	3 1%	- **	4 1%	- *	- *	4 1%	- *	4 1%	- -
Only considered lenders recommended to me	3 *	- *	1 *	- **	3 1%	- *	- *	3 1%	- *	3 *	- -
Other Answer	71 11%	15 15%	18 9%	12 28%	59 13%	4 14%	8 6%	57 11%	14 14%	71 12%	- -
None/Nothing	33 5%	2 2%	13 6%	2 6%	22 5%	1 4%	10 8%	20 4%	14 13%	33 5%	- -
Don't know	80 13%	18 17%	26 13%	3 7%	53 12%	2 7%	19 15%	64 12%	16 15%	79 13%	1 24%
Refusal	6 1%	- *	2 1%	2 4%	4 1%	- *	1 1%	6 1%	- *	6 1%	- -
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

Competition Commission - Payday Lending Survey - 120248

QPDSF1 Barriers to comparing a larger number of lenders or spending more time comparing last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		More confident (c)	Less confident (d)	No change (e)	New (f)	Repeat (g)	New (h)	Repeat (i)
Unweighted Base	545	1	4	51	125	411	274	262
Base	621	1	4	50	122	493	327	288
Not enough time	215	-	1	16	45	167	133	79
	35%	-	26%	33%	37%	34%	41%	28%
		**	**		*		i	
Didn't need to / have done this before	45	-	-	2	5	40	18	28
	7%	-	-	5%	4%	8%	5%	10%
		**	**		*			
Happy with one of the lenders found	44	1	-	5	13	30	23	20
	7%	100%	-	11%	11%	6%	7%	7%
		**	**		*			
Couldn't be bothered	40	-	-	5	5	34	24	16
	6%	-	-	10%	4%	7%	7%	5%
		**	**		*			
They are all much the same	40	-	-	1	6	33	23	15
	6%	-	12%	2%	5%	7%	7%	5%
		**	**		*			
Only wanted to look at big companies/ones I had heard of	14	-	-	-	1	12	3	10
	2%	-	-	-	1%	3%	1%	4%
		**	**		*			
Didn't want to fill in more forms/provide more information	13	-	-	1	1	12	10	3
	2%	-	-	2%	*	2%	3%	1%
		**	**		*			
Bad credit/was not eligible (for some loans/lenders)	10	-	-	-	1	10	5	6
	2%	-	-	-	1%	2%	1%	2%
		**	**		*			
Interest rates (no further detail)	10	-	-	1	4	5	5	5
	2%	-	-	2%	3%	1%	1%	2%
		**	**		*			
They were the only lenders nearby	9	-	-	1	4	5	7	2
	2%	-	-	3%	4%	1%	2%	1%
		**	**		*			
Couldn't find the information needed to compare	9	-	-	1	1	8	3	6
	1%	-	-	3%	*	2%	1%	2%
		**	**		*			
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSF1 Barriers to comparing a larger number of lenders or spending more time comparing last time shopped around

Base: All who have EVER shopped around to compare payday lenders

	Total	Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		More confident (c)	Less confident (d)	No change (e)	New (f)	Repeat (g)	New (h)	Repeat (i)
Unweighted Base	545	1	4	51	125	411	274	262
Base	621	1	4	50	122	493	327	288
Didn't know of any more companies	6 1%	- **	- **	- 1%	1 * 1%	5 1%	3 1%	3 1%
Fed up/frustrated by process	6 1%	- **	- **	- -	- * 1%	5 1%	4 1%	1 *
Only wanted to compare online	4 1%	- **	- **	- -	1 1% *	3 1%	3 1%	1 *
Only considered lenders recommended to me	3 *	- **	- **	- 1%	- * *	2 *	- *	2 1%
Other Answer	71 11%	- **	- **	3 5%	8 7% *	63 13%	41 13%	30 10%
None/Nothing	33 5%	- **	1 36% **	4 8%	6 5% *	26 5%	13 4%	20 7%
Don't know	80 13%	- **	1 26% **	8 15%	19 15%	61 12%	37 11%	42 15%
Refusal	6 1%	- **	- **	- -	3 3% *	3 1%	4 1%	2 1%
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSF2 Reasons for not shopping around before taking out sampled loan
Base: All who did NOT shop around before taking out sampled loan

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	1191	635	493	254	566	310	714	165	103	133
Base	1131	604	461	229	555	299	696	158	88	111
Needed to get loan quickly/no time	243 21%	125 21%	103 22%	42 18%	112 20%	73 25%	154 22%	27 17%	21 24% *	22 20% *
Happy with first one I looked at	229 20%	128 21%	86 19%	52 23%	111 20%	57 19%	145 21%	29 18%	16 16% *	21 19% *
Have used before	202 18%	107 18%	88 19%	37 16%	110 20%	51 17%	131 19%	25 15%	16 18% *	23 20% *
Lender was recommended to me	79 7%	29 5%	45 10% A	20 9%	37 7%	19 6%	44 6%	15 9%	8 9% *	8 7% *
They are all much the same	60 5%	47 8% B	10 2%	3 2%	41 7% C	15 5%	41 6%	7 4%	5 6% *	4 3% *
Already aware of other products/lenders	33 3%	20 3%	13 3%	3 1%	22 4%	7 2%	25 4%	3 2%	3 4% *	2 2% *
Approved by first lender approached	33 3%	24 4% B	5 1%	6 3%	19 3%	6 2%	18 3%	5 3%	3 4% *	2 2% *
Lender approached was most convenient (location)	32 3%	18 3%	13 3%	1 1%	11 2%	16 5% C	15 2%	6 4%	3 3% *	7 7% F*
Didn't want to/couldn't be bothered	26 2%	18 3%	8 2%	8 4%	9 2%	4 1%	19 3%	2 1%	- - *	2 2% *
Didn't think to compare	24 2%	5 1%	20 4% A	8 3%	8 1%	7 2%	11 2%	9 6% F	2 2% *	3 2% *
Lender has a good reputation/trustworthy	22 2%	14 2%	7 2%	9 4%	8 1%	4 1%	18 3%	1 1%	- * *	- - *
Saw advertisement for this company	20 2%	12 2%	8 2%	10 4%	8 1%	2 1%	13 2%	4 3%	- * *	1 1% *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSF2 Reasons for not shopping around before taking out sampled loan
Base: All who did NOT shop around before taking out sampled loan

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	1191	635	493	254	566	310	714	165	103	133
Base	1131	604	461	229	555	299	696	158	88	111
Only this company provides features which are not available elsewhere	17 1%	9 1%	6 1%	2 1%	8 2%	4 1%	7 1%	2 1%	2 3% *	4 3% *
Easy to just look at/take loan out from one lender	16 1%	9 2%	6 1%	3 1%	8 1%	4 1%	11 2%	1 1%	1 1% *	2 2% *
Difficult to access information on/from other lenders	14 1%	9 2%	5 1%	1 1%	7 1%	5 2%	10 1%	1 1%	1 2% *	2 2% *
Didn't know of any other companies	14 1%	6 1%	7 2%	6 2%	4 1%	3 1%	7 1%	3 2%	2 2% *	2 2% *
Bad credit/only company who would lend to me	12 1%	9 1%	3 1%	2 1%	7 1%	3 1%	6 1%	3 2%	2 2% *	1 1% *
Approached directly by the lender	10 1%	8 1%	2 *	- *	7 1%	3 1%	7 1%	1 1%	- *	2 2% *
Don't know how to compare	10 1%	3 1%	5 1%	- *	8 1%	1 *	2 *	- *	5 6% F*	- *
Other Answer	61 5%	33 5%	21 5%	18 8%	28 5%	13 4%	34 5%	6 4%	6 6% *	8 7% *
Don't know	79 7%	32 5%	42 9%	19 8%	34 6%	25 8%	43 6%	18 12%	6 6% *	6 6% *
Refusal	1 *	1 *	- -	1 *	- -	- -	1 *	- -	- *	- *
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDSF2 Reasons for not shopping around before taking out sampled loan

Base: All who did NOT shop around before taking out sampled loan

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	1191	311	620	290	330	147	919	38	100	55
Base	1131	309	594	283	311	117	876	33	93	50
Needed to get loan quickly/no time	243 21%	77 25%	122 20%	55 19%	67 21%	24 21%	173 20%	8 25% **	28 30% *	15 30% *
Happy with first one I looked at	229 20%	55 18%	130 22%	54 19%	76 25%	17 15%	179 20%	6 18% **	18 19% *	7 14% *
Have used before	202 18%	62 20%	109 18%	53 19%	56 18%	14 12%	164 19%	4 12% **	13 14% *	10 20% *
Lender was recommended to me	79 7%	14 5%	45 8%	18 6%	27 9%	11 9%	58 7%	2 6% **	9 9% *	5 10% *
They are all much the same	60 5%	24 8%	30 5%	17 6%	13 4%	3 2%	54 6%	1 2% **	2 2% *	1 1% *
Already aware of other products/lenders	33 3%	12 4%	19 3%	10 3%	10 3%	1 1%	29 3%	1 3% **	1 1% *	2 4% *
Approved by first lender approached	33 3%	5 2%	22 4%	14 5%	8 3%	2 2%	25 3%	1 3% **	3 3% *	- - *
Lender approached was most convenient (location)	32 3%	8 3%	17 3%	9 3%	9 3%	4 4%	26 3%	2 5% **	1 1% *	2 5% *
Didn't want to/couldn't be bothered	26 2%	13 4%	10 2%	4 1%	7 2%	3 2%	19 2%	3 9% **	4 4% *	- - *
Didn't think to compare	24 2%	5 1%	14 2%	11 4%	3 1%	5 4%	19 2%	- 1% **	4 5% *	1 2% *
Lender has a good reputation/trustworthy	22 2%	10 3%	12 2% M	10 4% M	1 * M	- - M	17 2%	1 3% **	2 2% *	1 3% *
Saw advertisement for this company	20 2%	6 2%	13 2%	6 2%	7 2%	2 1%	19 2%	- - **	- * *	1 2% *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSF2 Reasons for not shopping around before taking out sampled loan
Base: All who did NOT shop around before taking out sampled loan

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	1191	311	620	290	330	147	919	38	100	55
Base	1131	309	594	283	311	117	876	33	93	50
Only this company provides features which are not available elsewhere	17 1%	5 2%	7 1%	2 1%	5 2%	3 2%	14 2%	- **	- *	2 3%
Easy to just look at/take loan out from one lender	16 1%	6 2%	7 1%	3 1%	4 1%	2 2%	12 1%	- **	3 4%	- *
Difficult to access information on/from other lenders	14 1%	4 1%	6 1%	2 1%	4 1%	3 2%	12 1%	- **	2 2%	1 1%
Didn't know of any other companies	14 1%	3 1%	10 2%	5 2%	5 2%	1 1%	9 1%	1 4%	3 3%	- *
Bad credit/only company who would lend to me	12 1%	1 *	10 2%	6 2%	4 1%	1 1%	9 1%	2 5%	1 1%	1 2%
Approached directly by the lender	10 1%	5 1%	4 1%	- *	4 1%	2 2%	10 1%	- **	- *	- *
Don't know how to compare	10 1%	1 *	5 1%	1 *	5 1%	1 1%	6 1%	- **	- *	2 3%
Other Answer	61 5%	13 4%	28 5%	12 4%	16 5%	11 9%	45 5%	4 13%	4 5%	- *
Don't know	79 7%	9 3%	41 7%	21 8%	20 6%	13 12% J	60 7%	1 3%	5 5%	8 15%
Refusal	1 *	- -	1 *	- -	1 *	- -	1 *	- **	- *	- *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSF2 Reasons for not shopping around before taking out sampled loan
Base: All who did NOT shop around before taking out sampled loan

	Total	Accommodation					Number of people in hhd		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	1191	202	721	393	328	171	223	276	610
Base	1131	213	651	372	278	174	197	252	601
Needed to get loan quickly/no time	243 21%	52 25%	137 21%	78 21%	60 21%	33 19%	39 20%	57 23%	127 21%
Happy with first one I looked at	229 20%	39 18%	136 21%	94 22%	53 19%	34 19%	43 22%	53 21%	115 19%
Have used before	202 18%	45 21%	108 17%	71 19%	37 13%	36 21%	37 19%	39 16%	114 19%
Lender was recommended to me	79 7%	13 6%	52 8%	28 7%	24 9%	8 4%	9 5%	20 8%	44 7%
They are all much the same	60 5%	15 7%	33 5%	21 6%	12 4%	7 4%	7 4%	16 6%	35 6%
Already aware of other products/lenders	33 3%	8 4%	21 3%	12 3%	9 3%	2 1%	5 3%	10 4%	18 3%
Approved by first lender approached	33 3%	8 4%	14 2%	6 2%	7 3%	6 4%	3 2%	7 3%	19 3%
Lender approached was most convenient (location)	32 3%	10 5%	17 3%	7 2%	10 4%	2 1%	8 4%	7 3%	15 2%
Didn't want to/couldn't be bothered	26 2%	2 1%	11 2%	6 2%	5 2%	11 6% TU	5 2%	3 1%	16 3%
Didn't think to compare	24 2%	1 1%	14 2% U	3 1%	12 4% TU	8 5% U	3 2%	5 2%	15 3%
Lender has a good reputation/trustworthy	22 2%	3 1%	13 2%	10 3%	3 1%	5 3%	2 1%	6 2%	14 2%
Saw advertisement for this company	20 2%	5 2%	10 2%	6 2%	4 1%	5 3%	2 1%	2 1%	16 3%
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSF2 Reasons for not shopping around before taking out sampled loan
Base: All who did NOT shop around before taking out sampled loan

	Total	Accommodation					Number of people in hhd		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	1191	202	721	393	328	171	223	276	610
Base	1131	213	651	372	278	174	197	252	601
Only this company provides features which are not available elsewhere	17 1%	5 2%	9 1%	3 1%	6 2%	1 1%	4 2%	8 3%	4 1%
Easy to just look at/take loan out from one lender	16 1%	5 2%	8 1%	5 1%	3 1%	2 1%	3 2%	4 1%	8 1%
Difficult to access information on/from other lenders	14 1%	1 *	12 2%	7 2%	5 2%	- -	7 4% Z	1 1%	5 1%
Didn't know of any other companies	14 1%	1 1%	8 1%	4 1%	4 1%	3 2%	2 1%	3 1%	8 1%
Bad credit/only company who would lend to me	12 1%	1 1%	11 2%	9 2%	2 1%	- -	5 3%	5 2%	2 *
Approached directly by the lender	10 1%	- -	7 1%	6 2%	1 *	4 2%	1 *	5 2%	4 1%
Don't know how to compare	10 1%	- -	7 1%	5 1%	2 1%	1 1%	1 *	2 1%	6 1%
Other Answer	61 5%	7 4%	33 5%	17 5%	16 6%	13 8%	10 5%	14 5%	30 5%
Don't know	79 7%	7 3%	56 9%	33 9%	23 8%	10 6%	21 11% Y	10 4%	42 7%
Refusal	1 *	- -	1 *	1 *	- -	- -	- -	- -	1 *
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSF2 Reasons for not shopping around before taking out sampled loan
Base: All who did NOT shop around before taking out sampled loan

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	1191	675	229	135	71	435	38	104	292	321	808	279
Base	1131	634	220	137	60	418	28	86	269	347	764	257
Needed to get loan quickly/no time	243 21%	126 20%	57 26%	29 21%	12 20%	98 24%	5 17%	15 17%	50 18%	95 27%	160 21%	61 24%
Happy with first one I looked at	229 20%	135 21%	42 19%	25 18%	9 14%	76 18%	4 15%	18 22%	63 24%	66 19%	164 21%	45 18%
Have used before	202 18%	116 18%	34 15%	33 24%	8 13%	74 18%	5 19%	9 11%	52 20%	67 19%	153 20%	35 14%
Lender was recommended to me	79 7%	41 6%	15 7%	13 10%	4 7%	32 8%	- 2%	10 11%	21 8%	17 5%	56 7%	17 6%
They are all much the same	60 5%	36 6%	5 2%	9 7%	8 13%	22 5%	- -	2 3%	12 5%	26 8%	42 6%	12 5%
Already aware of other products/lenders	33 3%	19 3%	5 2%	6 5%	3 6%	14 3%	- -	1 1%	11 4%	13 4%	22 3%	11 4%
Approved by first lender approached	33 3%	16 3%	6 3%	5 4%	1 1%	12 3%	3 11%	2 2%	3 1%	10 3%	21 3%	7 3%
Lender approached was most convenient (location)	32 3%	17 3%	7 3%	2 2%	4 7%	13 3%	2 6%	4 5%	10 4%	11 3%	24 3%	7 3%
Didn't want to/couldn't be bothered	26 2%	16 3%	8 3%	- -	1 1%	8 2%	- -	1 1%	4 2%	4 1%	16 2%	6 2%
Didn't think to compare	24 2%	15 2%	3 1%	6 5%	- -	10 2%	1 3%	4 5%	5 2%	9 3%	19 3%	5 2%
Lender has a good reputation/trustworthy	22 2%	14 2%	4 2%	2 2%	1 2%	7 2%	- -	- -	6 2%	10 3%	15 2%	7 3%
Saw advertisement for this company	20 2%	12 2%	4 2%	4 3%	1 2%	8 2%	- 2%	1 1%	6 2%	4 1%	14 2%	6 3%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

QPDSF2 Reasons for not shopping around before taking out sampled loan
Base: All who did NOT shop around before taking out sampled loan

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	1191	675	229	135	71	435	38	104	292	321	808	279
Base	1131	634	220	137	60	418	28	86	269	347	764	257
Only this company provides features which are not available elsewhere	17 1%	11 2%	2 1%	2 1%	- *	4 1%	- **	6 7%	1 *	4 1%	11 1%	5 2%
Easy to just look at/take loan out from one lender	16 1%	8 1%	2 1%	3 2%	2 3%	7 2%	1 2%	1 1%	3 1%	9 3%	12 2%	3 1%
Difficult to access information on/from other lenders	14 1%	9 1%	2 1%	1 *	2 4%	5 1%	1 5%	1 1%	5 2%	4 1%	11 1%	1 1%
Didn't know of any other companies	14 1%	5 1%	7 3%	1 1%	- *	9 2%	1 2%	1 2%	2 1%	4 1%	10 1%	3 1%
Bad credit/only company who would lend to me	12 1%	7 1%	4 2%	- *	1 2%	5 1%	- **	2 2%	6 2%	2 1%	5 1%	7 3%
Approached directly by the lender	10 1%	5 1%	4 2%	1 *	- *	5 1%	- **	1 1%	1 1%	- *	7 1%	1 *
Don't know how to compare	10 1%	3 1%	1 *	4 3%	- *	5 1%	- **	4 4%	2 1%	- *	2 *	5 2%
Other Answer	61 5%	36 6%	10 5%	3 2%	5 8%	18 4%	1 3%	3 4%	13 5%	14 4%	31 4%	17 7%
Don't know	79 7%	52 8%	11 5%	5 4%	4 7%	21 5%	7 26%	10 12%	17 6%	7 2%	47 6%	22 9%
Refusal	1 *	1 *	- -	- *	- *	- -	- **	- *	- -	- -	1 *	- -
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSF2 Reasons for not shopping around before taking out sampled loan
Base: All who did NOT shop around before taking out sampled loan

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	1191	308	133	676	756	186	170	759	432	39	464	390
Base	1131	235	130	698	624	188	241	844	286	91	440	374
Needed to get loan quickly/no time	243 21%	56 24%	35 27%	142 20%	109 17%	55 29%	68 28%	178 21%	64 22%	36 39%	76 17%	91 24%
Happy with first one I looked at	229 20%	53 22%	23 18%	141 20%	137 22%	31 17%	46 19%	176 21%	53 19%	21 23%	101 23%	59 16%
Have used before	202 18%	6 2%	8 6%	170 24%	113 18%	32 17%	37 15%	165 20%	37 13%	1 1%	100 23%	50 13%
Lender was recommended to me	79 7%	30 13%	15 11%	31 4%	58 9%	11 6%	7 3%	61 7%	18 6%	11 12%	29 7%	25 7%
They are all much the same	60 5%	5 2%	3 2%	51 7%	29 5%	6 3%	24 10%	47 6%	13 4%	6 7%	21 5%	20 5%
Already aware of other products/lenders	33 3%	3 1%	4 3%	24 3%	16 3%	5 3%	9 4%	31 4%	3 1%	- *	13 3%	15 4%
Approved by first lender approached	33 3%	7 3%	3 2%	22 3%	14 2%	2 1%	15 6%	24 3%	9 3%	1 1%	13 3%	11 3%
Lender approached was most convenient (location)	32 3%	4 2%	5 4%	22 3%	21 3%	5 3%	4 2%	1 *	31 11%	2 2%	10 2%	12 3%
Didn't want to/couldn't be bothered	26 2%	9 4%	3 2%	14 2%	13 2%	4 2%	8 3%	23 3%	3 1%	3 3%	11 2%	7 2%
Didn't think to compare	24 2%	9 4%	6 5%	9 1%	15 2%	6 3%	3 1%	17 2%	7 3%	7 8%	9 2%	10 3%
Lender has a good reputation/trustworthy	22 2%	7 3%	5 4%	7 1%	14 2%	5 3%	- -	20 2%	2 1%	- *	7 2%	4 1%
Saw advertisement for this company	20 2%	3 1%	5 4%	8 1%	11 2%	5 3%	1 *	20 2%	- -	- *	6 1%	7 2%
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSF2 Reasons for not shopping around before taking out sampled loan
Base: All who did NOT shop around before taking out sampled loan

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	1191	308	133	676	756	186	170	759	432	39	464	390
Base	1131	235	130	698	624	188	241	844	286	91	440	374
Only this company provides features which are not available elsewhere	17 1%	1 1%	4 3% *	11 2%	11 2%	5 3%	- -	12 1%	5 2%	4 4% *	4 1%	6 2%
Easy to just look at/take loan out from one lender	16 1%	2 1%	3 2% *	10 1%	10 2%	4 2%	2 1%	12 1%	4 2%	- -	8 2%	3 1%
Difficult to access information on/from other lenders	14 1%	4 2%	3 2% *	7 1%	11 2%	3 2%	- -	5 1%	9 3% r	- *	5 1%	6 2%
Didn't know of any other companies	14 1%	6 2%	2 1% *	6 1%	10 2%	1 *	2 1%	9 1%	4 2%	1 1% *	8 2%	4 1%
Bad credit/only company who would lend to me	12 1%	1 1%	- - *	10 1%	5 1%	2 1%	1 *	8 1%	5 2%	2 2% *	4 1%	7 2%
Approached directly by the lender	10 1%	5 2% n	3 2% *	1 *	7 1%	3 2%	- -	7 1%	4 1%	- - *	2 *	7 2%
Don't know how to compare	10 1%	2 1%	1 1% *	7 1%	3 *	3 2%	4 2%	8 1%	1 *	4 4% *	1 *	7 2%
Other Answer	61 5%	13 5%	3 2% *	32 5%	34 5%	7 4%	7 3%	45 5%	16 6%	- - *	24 6%	21 6%
Don't know	79 7%	28 12% n	8 6% *	37 5%	50 8%	9 5%	14 6%	57 7%	22 8%	1 1% *	29 7%	33 9%
Refusal	1 *	- -	- - *	1 *	- -	- -	1 *	1 *	- -	- - *	1 *	- -
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

QPDSF2 Reasons for not shopping around before taking out sampled loan
Base: All who did NOT shop around before taking out sampled loan

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	1191	659	331	117
Base	1131	701	226	122
Needed to get loan quickly/no time	243 21%	141 20%	59 26%	29 24% *
Happy with first one I looked at	229 20%	156 22%	40 18%	18 15% *
Have used before	202 18%	136 19% x	27 12%	19 16% *
Lender was recommended to me	79 7%	56 8%	15 7%	4 3% *
They are all much the same	60 5%	34 5%	9 4%	15 12% wx*
Already aware of other products/lenders	33 3%	26 4%	2 1%	2 2% *
Approved by first lender approached	33 3%	20 3%	5 2%	2 2% *
Lender approached was most convenient (location)	32 3%	1 *	25 11% w	4 4% w*
Didn't want to/couldn't be bothered	26 2%	20 3%	3 1%	3 3% *
Didn't think to compare	24 2%	14 2%	7 3%	3 3% *
Lender has a good reputation/trustworthy	22 2%	18 3%	2 1%	- - *
Saw advertisement for this company	20 2%	16 2% x	- -	1 1% *
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QPDSF2 Reasons for not shopping around before taking out sampled loan**Base: All who did NOT shop around before taking out sampled loan**

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	1191	659	331	117
Base	1131	701	226	122
Only this company provides features which are not available elsewhere	17 1%	12 2%	3 1%	1 1% *
Easy to just look at/take loan out from one lender	16 1%	11 2%	4 2%	2 1% *
Difficult to access information on/from other lenders	14 1%	5 1%	9 4% w	- * *
Didn't know of any other companies	14 1%	9 1%	3 1%	1 * *
Bad credit/only company who would lend to me	12 1%	7 1%	4 2%	1 1% *
Approached directly by the lender	10 1%	7 1%	3 1%	- - *
Don't know how to compare	10 1%	7 1%	1 *	1 * *
Other Answer	61 5%	29 4%	11 5%	8 7% *
Don't know	79 7%	46 7%	16 7%	11 9% *
Refusal	1 *	1 *	- -	- *
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QPDSF2 Reasons for not shopping around before taking out sampled loan
Base: All who did NOT shop around before taking out sampled loan

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	1191	718	371	18	213	95	446	236	117
Base	1131	779	253	18	167	68	534	158	122
Needed to get loan quickly/no time	243 21%	162 21%	62 25%	6 31% **	36 22%	20 30% *	105 20%	39 25%	29 24% *
Happy with first one I looked at	229 20%	163 21%	46 18%	6 31% **	41 25%	12 17% *	115 22%	28 18%	18 15% *
Have used before	202 18%	149 19% B	31 12%	2 10% **	1 1%	5 7% D*	136 25% G	22 14%	19 16% *
Lender was recommended to me	79 7%	56 7%	17 7%	2 9% **	25 15%	5 8% *	31 6%	10 6%	4 3% *
They are all much the same	60 5%	46 6%	12 5%	1 3% **	5 3%	1 1% *	30 6%	9 6%	15 12% *
Already aware of other products/lenders	33 3%	28 4%	3 1%	- - **	3 2%	- - *	23 4%	2 1%	2 2% *
Approved by first lender approached	33 3%	21 3%	6 2%	1 3% **	4 3%	2 4% *	16 3%	3 2%	2 2% *
Lender approached was most convenient (location)	32 3%	2 *	27 11% A	1 7% **	- -	4 5% D*	1 *	21 13% FH	4 4% F*
Didn't want to/couldn't be bothered	26 2%	22 3%	3 1%	- 2% **	8 5%	1 1% *	12 2%	2 1%	3 3% *
Didn't think to compare	24 2%	14 2%	10 4%	- - **	6 4%	3 4% *	8 1%	4 3%	3 3% *
Lender has a good reputation/trustworthy	22 2%	18 2%	2 1%	- - **	6 4%	1 1% *	12 2%	1 *	- - *
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied									

QPDSF2 Reasons for not shopping around before taking out sampled loan
Base: All who did NOT shop around before taking out sampled loan

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	1191	718	371	18	213	95	446	236	117
Base	1131	779	253	18	167	68	534	158	122
Saw advertisement for this company	20 2%	17 2% B	- -	- **	3 2%	- *	13 2%	- -	1 1%
Only this company provides features which are not available elsewhere	17 1%	13 2%	4 1%	- **	1 1%	- *	11 2%	3 2%	1 1%
Easy to just look at/take loan out from one lender	16 1%	12 1%	4 2%	- **	1 1%	1 2%	9 2%	3 2%	2 1%
Difficult to access information on/from other lenders	14 1%	5 1%	9 4% A	- **	- -	4 5% D*	5 1%	6 4% F	- *
Didn't know of any other companies	14 1%	9 1%	4 2%	- **	4 3%	1 2% *	5 1%	2 1%	1 *
Bad credit/only company who would lend to me	12 1%	8 1%	4 1%	- **	- -	1 2% *	7 1%	2 2%	1 1%
Approached directly by the lender	10 1%	7 1%	3 1%	- **	4 2%	2 3% *	3 1%	1 1%	- *
Don't know how to compare	10 1%	7 1%	1 *	- **	1 1%	1 1% *	6 1%	- -	1 *
Other Answer	61 5%	36 5%	12 5%	- **	10 6%	3 4% *	20 4%	8 5%	8 7%
Don't know	79 7%	55 7%	18 7%	1 3% **	22 13%	5 8% *	23 4%	11 7%	11 9%
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSF2 Reasons for not shopping around before taking out sampled loan
Base: All who did NOT shop around before taking out sampled loan

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	1191	718	371	18	213	95	446	236	117
Base	1131	779	253	18	167	68	534	158	122
Refusal	1 *	1 *	-	- ..	-	- *	1 *	-	- *
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSF2 Reasons for not shopping around before taking out sampled loan
 Base: All who did NOT shop around before taking out sampled loan

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	1191	281	570	333	88	621	968	155	355	351	521
Base	1131	217	506	404	92	535	878	183	353	331	474
Needed to get loan quickly/no time	243 21%	50 23%	82 16%	110 27% J	19 21% *	101 19%	173 20%	54 29% MN*	75 21%	79 24%	99 21%
Happy with first one I looked at	229 20%	49 22%	113 22%	66 16%	15 16% *	116 22% O	192 22% O	22 12% *	84 24%	60 18%	93 20%
Have used before	202 18%	4 2%	143 28% IK	55 14% I	31 34% IK*	97 18%	170 19%	24 13% *	68 19%	67 20%	71 15%
Lender was recommended to me	79 7%	28 13% JKL	32 6%	18 5%	- * *	44 8%	62 7%	11 6% *	16 5%	28 8%	35 7%
They are all much the same	60 5%	5 2%	28 6%	27 7%	3 4% *	31 6%	47 5%	11 6% *	29 8% R	15 5%	16 3%
Already aware of other products/lenders	33 3%	3 1%	15 3%	16 4%	6 7% *	17 3%	28 3%	4 2% *	12 3%	14 4%	12 3%
Approved by first lender approached	33 3%	6 3%	9 2%	18 5%	5 5% *	12 2%	21 2%	8 4% *	9 3%	12 4%	8 2%
Lender approached was most convenient (location)	32 3%	2 1%	21 4%	8 2%	2 2% *	15 3%	26 3%	5 3% *	8 2%	11 3%	14 3%
Didn't want to/couldn't be bothered	26 2%	9 4%	6 1%	11 3%	1 1% *	15 3%	19 2%	7 4% *	10 3%	5 1%	12 3%
Didn't think to compare	24 2%	9 4%	8 2%	7 2%	- * *	8 2%	21 2%	4 2% *	2 1%	5 1%	19 4% P
Lender has a good reputation/trustworthy	22 2%	7 3%	10 2%	5 1%	- * *	15 3%	20 2%	1 1% *	8 2%	10 3%	4 1%
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSF2 Reasons for not shopping around before taking out sampled loan
Base: All who did NOT shop around before taking out sampled loan

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	1191	281	570	333	88	621	968	155	355	351	521
Base	1131	217	506	404	92	535	878	183	353	331	474
Saw advertisement for this company	20 2%	3 2%	11 2%	6 2%	2 2%	9 2%	18 2%	2 1%	5 1%	6 2%	10 2%
Only this company provides features which are not available elsewhere	17 1%	1 1%	6 1%	10 2%	1 1%	4 1%	7 1%	8 4%	8 2%	2 1%	5 1%
Easy to just look at/take loan out from one lender	16 1%	2 1%	8 2%	5 1%	1 1%	11 2%	15 2%	- *	8 2%	4 1%	4 1%
Difficult to access information on/from other lenders	14 1%	3 1%	7 1%	4 1%	1 2%	9 2%	12 1%	2 1%	5 1%	5 2%	7 1%
Didn't know of any other companies	14 1%	6 3%	7 1%	1 *	- *	8 2%	13 1%	1 1%	3 1%	6 2%	6 1%
Bad credit/only company who would lend to me	12 1%	1 1%	4 1%	7 2%	5 6%	2 *	7 1%	5 3%	2 1%	4 1%	7 1%
Approached directly by the lender	10 1%	5 3%	2 *	3 1%	- *	9 2%	10 1%	- *	1 *	3 1%	6 1%
Don't know how to compare	10 1%	2 1%	1 *	7 2%	1 1%	2 *	7 1%	1 1%	- *	4 1%	4 1%
Other Answer	61 5%	12 6%	24 5%	24 6%	4 4%	30 6%	41 5%	13 7%	19 5%	17 5%	24 5%
Don't know	79 7%	25 12%	31 6%	22 5%	2 2%	33 6%	57 6%	17 9%	16 5%	9 3%	54 11%
Overlap formulae used		JK			*			*			PQ
- Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

QPDSF2 Reasons for not shopping around before taking out sampled loan
Base: All who did NOT shop around before taking out sampled loan

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	1191	281	570	333	88	621	968	155	355	351	521
Base	1131	217	506	404	92	535	878	183	353	331	474
Refusal	1 *	- -	1 *	- -	- *	- -	- -	1 *	- -	- -	1 *
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (*), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (*), Small Base: 100 (*) Continuity correction applied											

QPDSF2 Reasons for not shopping around before taking out sampled loan
Base: All who did NOT shop around before taking out sampled loan

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	1191	532	625	315	82	295	69	53	31	73	135	625
Base	1131	526	568	323	78	277	64	52	31	63	128	568
Needed to get loan quickly/no time	243 21%	115 22%	122 21%	70 22%	18 23%	66 24%	20 31%	15 29%	8 27%	15 24%	26 20%	122 21%
Happy with first one I looked at	229 20%	101 19%	119 21%	65 20%	16 21%	45 16%	9 14%	12 23%	5 16%	11 17%	18 14%	119 21%
Have used before	202 18%	100 19%	99 17%	66 20%	13 17%	52 19%	10 16%	11 21%	5 16%	11 17%	24 19%	99 17%
Lender was recommended to me	79 7%	35 7%	43 8%	17 5%	8 10%	24 9%	8 12%	3 5%	3 10%	7 11%	10 8%	43 8%
They are all much the same	60 5%	36 7%	23 4%	26 8%	6 8%	16 6%	1 2%	4 8%	- -	5 9%	9 7%	23 4%
Already aware of other products/lenders	33 3%	19 4%	14 3%	15 5%	2 2%	9 3%	1 1%	1 2%	1 3%	1 1%	7 5%	14 3%
Approved by first lender approached	33 3%	19 4%	10 2%	12 4%	1 1%	9 3%	4 7%	3 6%	1 3%	3 5%	2 1%	10 2%
Lender approached was most convenient (location)	32 3%	14 3%	18 3%	7 2%	2 2%	8 3%	2 2%	2 3%	- -	2 3%	2 2%	18 3%
Didn't want to/couldn't be bothered	26 2%	10 2%	13 2%	5 1%	- -	6 2%	- -	1 1%	- -	1 2%	4 3%	13 2%
Didn't think to compare	24 2%	8 2%	16 3%	4 1%	- 1%	5 2%	- 1%	- -	- -	2 3%	3 2%	16 3%
Lender has a good reputation/trustworthy	22 2%	8 1%	14 2%	6 2%	1 1%	2 1%	- -	1 1%	- -	- -	1 1%	14 2%
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSF2 Reasons for not shopping around before taking out sampled loan
Base: All who did NOT shop around before taking out sampled loan

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	1191	532	625	315	82	295	69	53	31	73	135	625
Base	1131	526	568	323	78	277	64	52	31	63	128	568
Saw advertisement for this company	20 2%	10 2%	10 2%	6 2%	- 1%	4 1%	1 1%	- *	1 4%	1 1%	2 2%	10 2%
Only this company provides features which are not available elsewhere	17 1%	5 1%	11 2%	2 1%	- *	4 1%	1 2%	- *	- **	2 4%	1 *	11 2%
Easy to just look at/take loan out from one lender	16 1%	7 1%	8 1%	4 1%	1 2%	5 2%	2 2%	1 1%	- *	1 1%	4 3%	8 1%
Difficult to access information on/from other lenders	14 1%	5 1%	9 2%	3 1%	1 1%	3 1%	- *	1 1%	- **	1 2%	2 1%	9 2%
Didn't know of any other companies	14 1%	8 2%	5 1%	5 2%	- *	5 2%	1 1%	1 1%	1 2%	1 2%	3 3%	5 1%
Bad credit/only company who would lend to me	12 1%	6 1%	6 1%	2 1%	- *	5 2%	1 1%	- *	- **	2 3%	3 2%	6 1%
Approached directly by the lender	10 1%	2 *	8 1%	- *	- *	2 1%	1 2%	1 1%	- **	1 2%	1 *	8 1%
Don't know how to compare	10 1%	6 1%	3 *	5 1%	- 1%	5 2%	- *	- *	1 2%	- *	4 3%	3 *
Other Answer	61 5%	25 5%	32 6%	14 4%	6 8%	11 4%	2 3%	1 3%	1 2%	4 6%	10 8%	32 6%
Don't know	79 7%	33 6%	44 8%	15 5%	7 8%	18 6%	5 8%	2 5%	5 17%	3 5%	8 6%	44 8%
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSF2 Reasons for not shopping around before taking out sampled loan
Base: All who did NOT shop around before taking out sampled loan

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	1191	532	625	315	82	295	69	53	31	73	135	625
Base	1131	526	568	323	78	277	64	52	31	63	128	568
Refusal	1	-	1	-	-	-	-	-	-	-	-	1
	*	-	*	-	*	-	*	*	**	*	*	*
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSF2 Reasons for not shopping around before taking out sampled loan
Base: All who did NOT shop around before taking out sampled loan

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	1191	714	477	277	859	1105	48
Base	1131	689	442	289	783	1044	45
Needed to get loan quickly/no time	243 21%	146 21%	97 22%	75 26%	153 20%	217 21%	17 38% h*
Happy with first one I looked at	229 20%	139 20%	90 20%	35 12%	179 23% f	212 20%	8 17% *
Have used before	202 18%	128 19%	73 17%	55 19%	141 18%	196 19%	3 7% *
Lender was recommended to me	79 7%	40 6%	38 9%	18 6%	60 8%	77 7%	2 4% *
They are all much the same	60 5%	43 6%	17 4%	17 6%	41 5%	59 6%	- - *
Already aware of other products/lenders	33 3%	22 3%	12 3%	10 4%	23 3%	33 3%	1 1% *
Approved by first lender approached	33 3%	25 4%	8 2%	12 4%	16 2%	29 3%	- - *
Lender approached was most convenient (location)	32 3%	17 2%	15 3%	7 3%	25 3%	30 3%	2 5% *
Didn't want to/couldn't be bothered	26 2%	21 3%	5 1%	4 2%	19 2%	22 2%	1 2% *
Didn't think to compare	24 2%	17 3%	7 2%	2 1%	22 3%	22 2%	2 4% *
Lender has a good reputation/trustworthy	22 2%	14 2%	8 2%	5 2%	15 2%	21 2%	- - *
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied							

QPDSF2 Reasons for not shopping around before taking out sampled loan
Base: All who did NOT shop around before taking out sampled loan

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	1191	714	477	277	859	1105	48
Base	1131	689	442	289	783	1044	45
Saw advertisement for this company	20 2%	13 2%	7 2%	8 3%	13 2%	20 2%	- *
Only this company provides features which are not available elsewhere	17 1%	12 2%	5 1%	4 1%	12 2%	16 2%	- *
Easy to just look at/take loan out from one lender	16 1%	6 1%	10 2%	5 2%	10 1%	15 1%	- *
Difficult to access information on/from other lenders	14 1%	7 1%	7 2%	1 *	12 2%	13 1%	1 1%
Didn't know of any other companies	14 1%	8 1%	6 1%	5 2%	9 1%	14 1%	- *
Bad credit/only company who would lend to me	12 1%	8 1%	5 1%	6 2%	6 1%	12 1%	- *
Approached directly by the lender	10 1%	7 1%	4 1%	5 2%	5 1%	10 1%	- *
Don't know how to compare	10 1%	3 *	7 2%	- -	8 1%	7 1%	1 3%
Other Answer	61 5%	33 5%	28 6%	14 5%	42 5%	54 5%	2 4%
Don't know	79 7%	41 6%	38 9%	17 6%	57 7%	69 7%	6 14%
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDSF2 Reasons for not shopping around before taking out sampled loan
Base: All who did NOT shop around before taking out sampled loan

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	1191	714	477	277	859	1105	48
Base	1131	689	442	289	783	1044	45
Refusal	1	1	-	1	-	1	-
	*	*	-	*	-	*	*
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (*), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (*), Small Base: 100 (*)							
Continuity correction applied							

QPDSF2 Reasons for not shopping around before taking out sampled loan
Base: All who did NOT shop around before taking out sampled loan

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	1191	598	543	387	344	118	107	299	289	509
Base	1131	534	544	393	355	122	113	289	285	461
Needed to get loan quickly/no time	243 21%	110 21%	123 23%	96 24%	77 22%	24 20%	34 30%	58 20%	53 19%	99 21%
Happy with first one I looked at	229 20%	118 22%	97 18%	62 16%	59 17%	23 19%	15 13%	48 17%	70 25%	90 19%
Have used before	202 18%	86 16%	110 20%	83 21%	79 22%	18 15%	19 17%	65 23%	54 19%	76 16%
Lender was recommended to me	79 7%	45 8%	33 6%	22 6%	17 5%	8 7%	5 5%	11 4%	22 8%	43 9%
They are all much the same	60 5%	24 5%	33 6%	29 7%	20 6%	10 9%	11 9%	20 7%	21 7%	18 4%
Already aware of other products/lenders	33 3%	13 2%	20 4%	15 4%	16 5%	4 3%	5 4%	11 4%	12 4%	9 2%
Approved by first lender approached	33 3%	14 3%	15 3%	12 3%	10 3%	3 3%	2 1%	8 3%	8 3%	13 3%
Lender approached was most convenient (location)	32 3%	14 3%	18 3%	13 3%	11 3%	4 3%	6 5%	8 3%	4 1%	17 4%
Didn't want to/couldn't be bothered	26 2%	15 3%	8 2%	6 2%	6 2%	2 2%	2 2%	5 2%	6 2%	11 2%
Didn't think to compare	24 2%	18 3% m	7 1%	3 1%	1 *	3 3% *	1 1% *	5 2%	3 1%	14 3%
Lender has a good reputation/trustworthy	22 2%	15 3% l	6 1%	1 *	6 2%	1 1% *	- * *	4 1%	6 2%	11 2%
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDSF2 Reasons for not shopping around before taking out sampled loan
Base: All who did NOT shop around before taking out sampled loan

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	1191	598	543	387	344	118	107	299	289	509
Base	1131	534	544	393	355	122	113	289	285	461
Saw advertisement for this company	20 2%	10 2%	10 2%	8 2%	6 2%	1 1%	1 1%	11 4%	3 1%	7 1%
Only this company provides features which are not available elsewhere	17 1%	6 1%	10 2%	9 2%	9 3%	5 4%	- *	3 1%	2 1%	10 2%
Easy to just look at/take loan out from one lender	16 1%	9 2%	6 1%	6 2%	2 1%	1 1%	2 2%	4 1%	1 *	10 2%
Difficult to access information on/from other lenders	14 1%	11 2%	3 1%	2 *	2 *	- *	2 2%	4 2%	1 *	8 2%
Didn't know of any other companies	14 1%	5 1%	8 1%	6 2%	3 1%	1 1%	2 2%	2 1%	4 1%	8 2%
Bad credit/only company who would lend to me	12 1%	3 1%	9 2%	9 2%	4 1%	1 1%	4 3%	2 1%	2 1%	8 2%
Approached directly by the lender	10 1%	5 1%	5 1%	4 1%	4 1%	1 1%	1 1%	4 2%	- *	6 1%
Don't know how to compare	10 1%	3 1%	5 1%	4 1%	2 *	- *	- *	- *	4 1%	3 1%
Other Answer	61 5%	23 4%	33 6%	28 7%	26 7%	10 8%	6 6%	19 7%	9 3%	26 6%
Don't know	79 7%	40 8%	37 7%	14 4%	32 9%	11 9%	5 4%	22 8%	21 7%	26 6%
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSF2 Reasons for not shopping around before taking out sampled loan
Base: All who did NOT shop around before taking out sampled loan

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	1191	598	543	387	344	118	107	299	289	509
Base	1131	534	544	393	355	122	113	289	285	461
Refusal	1	-	1	-	1	-	-	-	1	-
	*	-	*	-	*	*	*	-	*	-
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSF2 Reasons for not shopping around before taking out sampled loan
Base: All who did NOT shop around before taking out sampled loan

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	1191	109	358	71	143	115	178	131
Base	1131	107	362	59	140	96	154	135
Needed to get loan quickly/no time	243	29	105	9	32	20	14	22
	21%	27%	29%	16%	23%	21%	9%	16%
		x*	xy	*	x*	x*		*
Happy with first one I looked at	229	19	67	14	24	11	41	35
	20%	17%	19%	23%	17%	12%	27%	26%
		*	*	*	*	*	w	w*
Have used before	202	18	58	13	26	17	34	24
	18%	17%	16%	23%	18%	18%	22%	18%
		*	*	*	*	*		*
Lender was recommended to me	79	12	21	3	12	8	13	6
	7%	12%	6%	5%	9%	9%	8%	5%
		*	*	*	*	*		*
They are all much the same	60	6	22	1	6	6	5	12
	5%	5%	6%	2%	4%	6%	3%	9%
		*	*	*	*	*		*
Already aware of other products/lenders	33	3	12	3	3	3	4	6
	3%	3%	3%	5%	2%	3%	2%	4%
		*	*	*	*	*		*
Approved by first lender approached	33	1	15	1	3	1	7	4
	3%	1%	4%	2%	2%	1%	5%	3%
		*	*	*	*	*		*
Lender approached was most convenient (location)	32	1	10	2	4	2	6	2
	3%	1%	3%	4%	3%	3%	4%	2%
		*	*	*	*	*		*
Didn't want to/couldn't be bothered	26	1	7	1	3	1	3	4
	2%	1%	2%	2%	2%	1%	2%	3%
		*	*	*	*	*		*
Didn't think to compare	24	1	8	-	5	2	6	1
	2%	1%	2%	-	3%	2%	4%	1%
		*	*	*	*	*		*
Lender has a good reputation/trustworthy	22	5	1	1	2	2	7	2
	2%	5%	*	2%	1%	2%	5%	2%
		t*		*	*	*	t	*
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSF2 Reasons for not shopping around before taking out sampled loan
Base: All who did NOT shop around before taking out sampled loan

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	1191	109	358	71	143	115	178	131
Base	1131	107	362	59	140	96	154	135
Saw advertisement for this company	20 2%	- *	3 1%	2 4%	1 1%	6 6%	5 3%	2 2%
Only this company provides features which are not available elsewhere	17 1%	2 2%	5 2%	2 3%	1 1%	- *	3 2%	- *
Easy to just look at/take loan out from one lender	16 1%	1 1%	5 1%	- *	4 3%	1 2%	2 1%	1 1%
Difficult to access information on/from other lenders	14 1%	1 1%	6 2%	- *	1 *	- *	- *	4 3%
Didn't know of any other companies	14 1%	2 2%	3 1%	1 1%	2 2%	- *	2 2%	2 2%
Bad credit/only company who would lend to me	12 1%	1 1%	7 2%	2 3%	1 1%	- *	- *	1 *
Approached directly by the lender	10 1%	- *	8 2%	- *	1 *	1 1%	1 *	- *
Don't know how to compare	10 1%	- *	- *	4 7%	- *	2 2%	1 1%	1 *
Other Answer	61 5%	4 4%	17 5%	5 9%	6 5%	7 7%	9 6%	10 7%
Don't know	79 7%	10 9%	15 4%	3 5%	13 9%	11 11%	10 6%	7 5%
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSF2 Reasons for not shopping around before taking out sampled loan
Base: All who did NOT shop around before taking out sampled loan

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	1191	109	358	71	143	115	178	131
Base	1131	107	362	59	140	96	154	135
Refusal	1 *	- *	- -	- *	- *	1 1% *	- -	- *
Overlap formulae used								
- Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied								

QPDSF2 Reasons for not shopping around before taking out sampled loan
Base: All who did NOT shop around before taking out sampled loan

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	1191	420	689	544	536	969	160	690	433	830	282
Base	1131	371	683	502	518	916	151	639	419	759	290
Needed to get loan quickly/no time	243 21%	89 24%	136 20%	116 23%	112 22%	194 21%	35 23%	144 22%	84 20%	165 22%	61 21%
Happy with first one I looked at	229 20%	72 19%	143 21%	107 21%	102 20%	201 22% F	18 12%	140 22%	77 18%	158 21%	56 19%
Have used before	202 18%	56 15%	138 20%	90 18%	98 19%	167 18%	26 17%	107 17%	85 20%	137 18%	55 19%
Lender was recommended to me	79 7%	34 9%	38 6%	27 5%	39 8%	63 7%	9 6%	51 8%	23 6%	56 7%	16 5%
They are all much the same	60 5%	22 6%	35 5%	34 7%	21 4%	52 6%	6 4%	30 5%	28 7%	36 5%	17 6%
Already aware of other products/lenders	33 3%	9 3%	24 4%	16 3%	15 3%	30 3%	3 2%	17 3%	16 4%	24 3%	10 3%
Approved by first lender approached	33 3%	15 4%	14 2%	18 4%	10 2%	26 3%	3 2%	16 3%	13 3%	22 3%	7 3%
Lender approached was most convenient (location)	32 3%	9 2%	21 3%	13 3%	16 3%	24 3%	6 4%	18 3%	14 3%	24 3%	5 2%
Didn't want to/couldn't be bothered	26 2%	7 2%	18 3%	11 2%	15 3%	20 2%	6 4%	13 2%	13 3%	10 1%	16 6% I
Didn't think to compare	24 2%	8 2%	17 2%	9 2%	15 3%	19 2%	5 3%	14 2%	10 2%	15 2%	9 3%
Lender has a good reputation/trustworthy	22 2%	9 2%	10 1%	14 3%	7 1%	20 2%	1 1%	15 2%	6 1%	14 2%	8 3%
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSF2 Reasons for not shopping around before taking out sampled loan
Base: All who did NOT shop around before taking out sampled loan

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	1191	420	689	544	536	969	160	690	433	830	282
Base	1131	371	683	502	518	916	151	639	419	759	290
Saw advertisement for this company	20 2%	6 2%	14 2%	12 2%	7 1%	18 2%	2 1%	13 2%	7 2%	16 2%	5 2%
Only this company provides features which are not available elsewhere	17 1%	3 1%	12 2%	7 1%	8 1%	14 2%	2 1%	9 1%	2 *	7 1%	8 3%
Easy to just look at/take loan out from one lender	16 1%	6 2%	9 1%	7 1%	8 1%	12 1%	3 2%	10 2%	5 1%	12 2%	3 1%
Difficult to access information on/from other lenders	14 1%	6 2%	7 1%	6 1%	8 2%	10 1%	4 3%	10 2%	3 1%	11 1%	3 1%
Didn't know of any other companies	14 1%	3 1%	9 1%	5 1%	6 1%	11 1%	1 1%	9 1%	4 1%	11 1%	3 1%
Bad credit/only company who would lend to me	12 1%	4 1%	8 1%	6 1%	2 *	12 1%	1 *	6 1%	2 1%	8 1%	4 1%
Approached directly by the lender	10 1%	1 *	9 1%	8 2%	1 *	9 1%	1 1%	9 1%	1 *	8 1%	2 1%
Don't know how to compare	10 1%	2 1%	5 1%	- -	8 2%	8 1%	- -	8 1%	- -	7 1%	- *
Other Answer	61 5%	29 8% B	25 4%	26 5%	18 4%	42 5%	12 8%	32 5%	22 5%	48 6%	7 2%
Don't know	79 7%	21 6%	56 8%	21 4%	51 10% C	56 6%	18 12%	41 6%	36 9%	55 7%	19 6%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

QPDSF2 Reasons for not shopping around before taking out sampled loan
Base: All who did NOT shop around before taking out sampled loan

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	1191	420	689	544	536	969	160	690	433	830	282
Base	1131	371	683	502	518	916	151	639	419	759	290
Refusal	1	1	-	-	1	1	-	1	-	1	-
Overlap formulae used	*	*	-	-	*	*	-	*	-	*	-
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSF2 Reasons for not shopping around before taking out sampled loan
Base: All who did NOT shop around before taking out sampled loan

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	1191	198	969	96	65	620	308	1146	986	934
Base	1131	233	873	128	69	598	235	1099	913	923
Needed to get loan quickly/no time	243 21%	59 25%	181 21%	25 20%	14 21%	133 22%	56 24%	237 22%	194 21%	201 22%
Happy with first one I looked at	229 20%	29 12%	191 22% K	23 18% *	10 15% *	123 21%	53 22%	226 21%	182 20%	187 20%
Have used before	202 18%	49 21%	151 17%	19 15% P*	10 14% P*	146 24% P	6 2%	199 18%	163 18%	174 19%
Lender was recommended to me	79 7%	5 2%	74 8% K	4 3% *	5 8% *	37 6%	30 13% MO	74 7%	63 7%	60 6%
They are all much the same	60 5%	23 10% L	35 4%	18 14% OP*	5 8% *	29 5%	5 2%	60 5%	53 6%	55 6%
Already aware of other products/lenders	33 3%	8 3%	26 3%	3 2% *	6 9% P*	18 3%	3 1%	33 3%	23 2%	27 3%
Approved by first lender approached	33 3%	11 5%	17 2%	7 5% *	3 4% *	11 2%	7 3%	33 3%	30 3%	28 3%
Lender approached was most convenient (location)	32 3%	6 2%	26 3%	2 2% *	1 2% *	23 4%	4 2%	30 3%	32 4% Q	26 3%
Didn't want to/couldn't be bothered	26 2%	6 2%	20 2%	6 5% *	1 1% *	10 2%	9 4%	26 2%	18 2%	22 2%
Didn't think to compare	24 2%	4 2%	20 2%	1 1% *	4 6% *	7 1%	9 4%	22 2%	24 3%	21 2%
Lender has a good reputation/trustworthy	22 2%	2 1%	19 2%	- - *	- - *	12 2%	7 3%	21 2%	19 2%	20 2%
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSF2 Reasons for not shopping around before taking out sampled loan
Base: All who did NOT shop around before taking out sampled loan

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	1191	198	969	96	65	620	308	1146	986	934
Base	1131	233	873	128	69	598	235	1099	913	923
Saw advertisement for this company	20 2%	2 1%	17 2%	1 1%	3 4%	9 2%	3 1%	20 2%	17 2%	17 2%
Only this company provides features which are not available elsewhere	17 1%	5 2%	12 1%	3 2%	4 6%	8 1%	1 1%	17 2%	10 1%	16 2% R
Easy to just look at/take loan out from one lender	16 1%	3 1%	13 1%	1 1%	1 1%	11 2%	2 1%	16 1%	12 1%	11 1%
Difficult to access information on/from other lenders	14 1%	2 1%	12 1%	3 2%	1 1%	7 1%	4 2%	12 1%	11 S	6 1%
Didn't know of any other companies	14 1%	1 *	13 1%	- *	1 1%	7 1%	6 2%	14 1%	9 1%	9 1%
Bad credit/only company who would lend to me	12 1%	10 4% L	3 *	1 1%	1 1%	5 1%	1 1%	11 1%	12 1%	11 1%
Approached directly by the lender	10 1%	3 1%	7 1%	3 2%	- *	1 *	5 2% O	10 1%	7 1%	6 1%
Don't know how to compare	10 1%	4 2%	4 *	5 4% O*	- *	1 *	2 1%	10 1%	6 1%	6 1%
Other Answer	61 5%	14 6%	46 5%	3 3% *	3 5% *	28 5%	13 5%	59 5%	53 6%	47 5%
Don't know	79 7%	10 4%	68 8%	9 7% *	2 3% *	32 5%	28 12% O	75 7%	64 7%	58 6%
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSF2 Reasons for not shopping around before taking out sampled loan
Base: All who did NOT shop around before taking out sampled loan

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	1191	198	969	96	65	620	308	1146	986	934
Base	1131	233	873	128	69	598	235	1099	913	923
Refusal	1 *	1 *	- -	- *	- *	1 *	- -	1 *	1 *	1 *
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDSF2 Reasons for not shopping around before taking out sampled loan
 Base: All who did NOT shop around before taking out sampled loan

	Total	(SAMPLE) Size of loan			(SAMPLE) Date of loan			Reason for loan (General)	
		High (£200+) (T)	Low (Less than £200) (U)	Unknown (V)	A-Recent (W)	B-Mid term (X)	C-Longer ago (Y)	Unexpected INCREASE in expenses/ outgoings (Z)	Unexpected DECREASE in income (a)
Unweighted Base	1191	522	620	49	397	578	216	586	219
Base	1131	523	553	55	321	560	251	579	211
Needed to get loan quickly/no time	243 21%	125 24%	102 19%	15 27% *	47 15%	130 23% W	65 26% W	133 23%	55 26%
Happy with first one I looked at	229 20%	88 17%	132 24% T	9 16% *	73 23%	97 17%	59 23%	117 20%	37 18%
Have used before	202 18%	101 19%	83 15%	17 32% U*	69 22% Y	107 19% Y	25 10%	106 18%	43 20%
Lender was recommended to me	79 7%	28 5%	49 9%	2 3% *	33 10%	35 6%	11 4%	34 6%	16 8%
They are all much the same	60 5%	40 8% U	17 3%	3 6% *	17 5%	36 6%	7 3%	31 5%	9 4%
Already aware of other products/lenders	33 3%	14 3%	15 3%	4 8% *	13 4%	18 3%	2 1%	21 4%	3 2%
Approved by first lender approached	33 3%	11 2%	22 4%	1 1% *	8 2%	10 2%	15 6% X	15 3%	5 2%
Lender approached was most convenient (location)	32 3%	15 3%	15 3%	3 5% *	1 *	18 3% W	13 5% W	17 3%	6 3%
Didn't want to/couldn't be bothered	26 2%	19 4% U	5 1%	2 4% *	4 1%	11 2%	11 4%	13 2%	4 2%
Didn't think to compare	24 2%	13 3%	11 2%	- - *	3 1%	13 2%	8 3%	8 1%	10 5% Z
Lender has a good reputation/trustworthy	22 2%	8 1%	11 2%	3 5% *	11 3%	10 2%	1 1%	12 2%	3 1%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied									

QPDSF2 Reasons for not shopping around before taking out sampled loan
 Base: All who did NOT shop around before taking out sampled loan

	Total	(SAMPLE) Size of loan			(SAMPLE) Date of loan			Reason for loan (General)	
		High (£200+) (T)	Low (Less than £200) (U)	Unknown (V)	A-Recent (W)	B-Mid term (X)	C-Longer ago (Y)	Unexpected INCREASE in expenses/ outgoings (Z)	Unexpected DECREASE in income (a)
Unweighted Base	1191	522	620	49	397	578	216	586	219
Base	1131	523	553	55	321	560	251	579	211
Saw advertisement for this company	20 2%	9 2%	11 2%	- *	11 3% X	5 1%	5 2%	14 2%	5 2%
Only this company provides features which are not available elsewhere	17 1%	10 2%	6 1%	- *	2 1%	5 1%	9 4%	7 1%	1 1%
Easy to just look at/take loan out from one lender	16 1%	10 2%	5 1%	1 1% *	5 2%	9 2%	3 1%	9 2%	2 1%
Difficult to access information on/from other lenders	14 1%	6 1%	8 1%	- *	2 1%	11 2%	2 1%	6 1%	3 1%
Didn't know of any other companies	14 1%	3 1%	11 2%	- *	6 2%	4 1%	3 1%	8 1%	1 *
Bad credit/only company who would lend to me	12 1%	3 1%	9 2%	- *	2 1%	4 1%	6 2%	8 1%	4 2%
Approached directly by the lender	10 1%	4 1%	7 1%	- *	- *	4 1%	6 3%	1 *	1 *
Don't know how to compare	10 1%	4 1%	6 1%	- *	2 1%	4 1%	4 2%	6 1%	- *
Other Answer	61 5%	27 5%	32 6%	3 5% *	20 6%	29 5%	12 5%	28 5%	12 6%
Don't know	79 7%	30 6%	45 8%	4 7% *	15 5%	51 9%	13 5%	43 7%	12 6%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied									

QPDSF2 Reasons for not shopping around before taking out sampled loan
Base: All who did NOT shop around before taking out sampled loan

	Total	(SAMPLE) Size of loan			(SAMPLE) Date of loan			Reason for loan (General)	
		High (£200+) (T)	Low (Less than £200) (U)	Unknown (V)	A-Recent (W)	B-Mid term (X)	C-Longer ago (Y)	Unexpected INCREASE in expenses/ outgoings (Z)	Unexpected DECREASE in income (a)
Unweighted Base	1191	522	620	49	397	578	216	586	219
Base	1131	523	553	55	321	560	251	579	211
Refusal	1 *	-	1 *	- *	- -	- -	1 *	- -	- -
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSF2 Reasons for not shopping around before taking out sampled loan
Base: All who did NOT shop around before taking out sampled loan

	Total	Use of loan				Whether repayment date has passed	
		Living expenses (b)	Car/ vehicle (c)	Rent or mortgage (d)	Other (e)	Yes (f)	No (g)
Unweighted Base	1191	610	117	50	436	851	326
Base	1131	581	106	44	419	827	289
Needed to get loan quickly/no time	243 21%	115 20%	27 26% *	7 16% *	96 23%	193 23%	48 17%
Happy with first one I looked at	229 20%	132 23%	15 14% *	8 17% *	80 19%	155 19%	70 24%
Have used before	202 18%	117 20%	15 14% *	10 23% *	64 15%	152 18%	48 17%
Lender was recommended to me	79 7%	36 6%	4 3% *	5 12% *	35 8%	47 6%	31 11% f
They are all much the same	60 5%	29 5%	4 4% *	- 1% *	28 7%	43 5%	17 6%
Already aware of other products/lenders	33 3%	24 4% e	7 6% e*	- - *	4 1%	25 3%	7 2%
Approved by first lender approached	33 3%	15 3%	3 3% *	3 6% *	14 3%	27 3%	7 2%
Lender approached was most convenient (location)	32 3%	13 2%	3 3% *	2 4% *	14 3%	31 4% 9	1 *
Didn't want to/couldn't be bothered	26 2%	9 2%	8 7% be*	2 4% *	8 2%	23 3%	3 1%
Didn't think to compare	24 2%	16 3%	1 1% *	1 1% *	8 2%	18 2%	6 2%
Lender has a good reputation/trustworthy	22 2%	12 2%	3 3% *	1 3% *	8 2%	11 1%	10 4%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied							

QPDSF2 Reasons for not shopping around before taking out sampled loan**Base: All who did NOT shop around before taking out sampled loan**

	Total	Use of loan				Whether repayment date has passed	
		Living expenses (b)	Car/ vehicle (c)	Rent or mortgage (d)	Other (e)	Yes (f)	No (g)
Unweighted Base	1191	610	117	50	436	851	326
Base	1131	581	106	44	419	827	289
Saw advertisement for this company	20 2%	12 2%	2 *	2 5%	6 1%	12 1%	8 3%
Only this company provides features which are not available elsewhere	17 1%	5 1%	- *	1 2%	11 3%	16 2%	1 *
Easy to just look at/take loan out from one lender	16 1%	8 1%	2 2%	- *	7 2%	11 1%	5 2%
Difficult to access information on/from other lenders	14 1%	8 1%	2 2%	1 1%	3 1%	10 1%	4 1%
Didn't know of any other companies	14 1%	6 1%	2 *	- *	6 1%	9 1%	3 1%
Bad credit/only company who would lend to me	12 1%	7 1%	- *	- *	5 1%	10 1%	2 1%
Approached directly by the lender	10 1%	1 *	4 b*	- *	5 1%	10 1%	- *
Don't know how to compare	10 1%	7 1%	- *	- *	3 1%	5 1%	5 2%
Other Answer	61 5%	22 4%	9 9%	1 1%	29 7%	44 5%	17 6%
Don't know	79 7%	38 7%	6 6%	6 15%	29 7%	57 7%	17 6%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied							

QPDSF2 Reasons for not shopping around before taking out sampled loan
Base: All who did NOT shop around before taking out sampled loan

	Total	Use of loan				Whether repayment date has passed	
		Living expenses (b)	Car/ vehicle (c)	Rent or mortgage (d)	Other (e)	Yes (f)	No (g)
Unweighted Base	1191	610	117	50	436	851	326
Base	1131	581	106	44	419	827	289
Refusal	1 *	- -	- *	- *	1 *	1 *	- -
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDSF2 Reasons for not shopping around before taking out sampled loan
Base: All who did NOT shop around before taking out sampled loan

	Total	Whether paid back loan in full		Action taken when not paid back on repayment date			Whether shopped around for sampled loan		Whether ever shopped around for loan	
		Yes (A)	No (B)	Rollover (C)	Repayment plan (D)	Defaulted (E)	Yes (F)	No (G)	Yes (H)	No (I)
Unweighted Base	1191	680	158	77	70	51	-	1191	181	1010
Base	1131	648	161	72	65	63	-	1131	197	934
Needed to get loan quickly/no time	243 21%	139 21%	53 33% A	22 31% *	21 32% *	23 37% *	- -	243 21%	38 19%	204 22%
Happy with first one I looked at	229 20%	130 20%	21 13%	8 10% *	11 17% *	5 7% *	- -	229 20%	40 20%	189 20%
Have used before	202 18%	126 19%	25 16%	13 19% *	9 13% *	8 12% *	- -	202 18%	78 40% I	124 13%
Lender was recommended to me	79 7%	38 6%	5 3%	2 3% *	4 6% *	- - *	- -	79 7%	3 2%	75 8% H
They are all much the same	60 5%	32 5%	11 7%	9 13% *	5 7% *	7 11% *	- -	60 5%	4 2%	55 6%
Already aware of other products/lenders	33 3%	20 3%	5 3%	2 3% *	1 1% *	- - *	- -	33 3%	10 5%	23 3%
Approved by first lender approached	33 3%	17 3%	9 6%	5 7% *	7 10% *	3 4% *	- -	33 3%	4 2%	29 3%
Lender approached was most convenient (location)	32 3%	27 4%	5 3%	2 2% *	1 1% *	2 3% *	- -	32 3%	3 2%	29 3%
Didn't want to/couldn't be bothered	26 2%	15 2%	9 5%	5 7% *	2 2% *	1 1% *	- -	26 2%	3 1%	23 3%
Didn't think to compare	24 2%	15 2%	2 1%	1 1% *	2 3% *	- - *	- -	24 2%	1 *	24 3%
Lender has a good reputation/trustworthy	22 2%	8 1%	2 1%	- - *	- 1% *	- - *	- -	22 2%	1 1%	21 2%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDSF2 Reasons for not shopping around before taking out sampled loan
Base: All who did NOT shop around before taking out sampled loan

	Total	Whether paid back loan in full		Action taken when not paid back on repayment date			Whether shopped around for sampled loan		Whether ever shopped around for loan	
		Yes (A)	No (B)	Rollover (C)	Repayment plan (D)	Defaulted (E)	Yes (F)	No (G)	Yes (H)	No (I)
Unweighted Base	1191	680	158	77	70	51	-	1191	181	1010
Base	1131	648	161	72	65	63	-	1131	197	934
Saw advertisement for this company	20 2%	9 1%	2 1%	- *	- *	1 1%	- *	20 2%	2 1%	19 2%
Only this company provides features which are not available elsewhere	17 1%	12 2%	4 3%	1 2% *	1 2% *	3 5% *	- *	17 1%	1 *	16 2%
Easy to just look at/take loan out from one lender	16 1%	8 1%	3 2%	2 3% *	- *	1 2% *	- *	16 1%	1 *	15 2%
Difficult to access information on/from other lenders	14 1%	9 1%	2 1%	1 2% *	1 1% *	- *	- *	14 1%	1 *	13 1%
Didn't know of any other companies	14 1%	7 1%	2 1%	1 1% *	1 2% *	- *	- *	14 1%	- *	14 1%
Bad credit/only company who would lend to me	12 1%	4 1%	2 1%	- *	- *	2 3% *	- *	12 1%	1 1%	11 1%
Approached directly by the lender	10 1%	9 1%	1 1%	- *	- *	1 1% *	- *	10 1%	- *	10 1%
Don't know how to compare	10 1%	5 1%	- *	- *	- *	- *	- *	10 1%	4 2%	6 1%
Other Answer	61 5%	31 5%	9 6%	4 6% *	6 10% *	7 10% *	- *	61 5%	11 6%	50 5%
Don't know	79 7%	47 7%	9 6%	2 3% *	3 4% *	4 7% *	- *	79 7%	5 3%	74 8% H
Refusal	1 *	- *	1 1%	- *	1 1% *	- *	- *	1 *	1 *	- *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSF2 Reasons for not shopping around before taking out sampled loan
Base: All who did NOT shop around before taking out sampled loan

	Total	How well understood repayment amount			Confidence in repaying loan			Ease of getting money to pay back loan		
		Very well (J)	Very/ Fairly well (K)	Not very/ Not at all well (L)	Very confident (M)	Very/ Fairly confident (N)	Not very/Not at all confident (O)	Easier than expected (P)	Same as expected (Q)	More difficult than expected (R)
Unweighted Base	1191	935	1120	69	960	1141	47	227	487	128
Base	1131	883	1060	69	889	1070	52	209	471	136
Needed to get loan quickly/no time	243 21%	167 19%	218 21% J	25 36% JK*	182 20%	232 22%	7 13% **	47 22%	107 23%	35 26% *
Happy with first one I looked at	229 20%	192 22%	221 21%	8 12% *	199 22% N	221 21%	8 16% **	42 20%	90 19%	21 16% *
Have used before	202 18%	173 20%	194 18%	7 10% *	165 19%	192 18%	9 17% **	28 13%	104 22% P	20 15% *
Lender was recommended to me	79 7%	71 8%	77 7%	2 3% *	66 7%	76 7%	3 6% **	18 9%	22 5%	6 5% *
They are all much the same	60 5%	50 6%	57 5%	3 4% *	42 5%	57 5%	3 6% **	4 2%	28 6%	10 8% *
Already aware of other products/lenders	33 3%	29 3%	32 3%	1 2% *	29 3%	33 3%	- - **	6 3%	17 4%	2 2% *
Approved by first lender approached	33 3%	23 3%	32 3%	2 2% *	24 3%	27 3%	6 12% **	5 2%	11 2%	10 7% *
Lender approached was most convenient (location)	32 3%	27 3%	29 3%	3 4% *	26 3%	31 3%	1 2% **	7 3%	20 4%	4 3% *
Didn't want to/couldn't be bothered	26 2%	20 2%	25 2%	1 1% *	23 3%	23 2%	3 6% **	7 3%	9 2%	7 5% *
Didn't think to compare	24 2%	23 3%	24 2%	1 1% *	14 2%	23 2% M	1 2% **	8 4%	9 2%	- * *
Lender has a good reputation/trustworthy	22 2%	20 2%	22 2%	- - *	18 2%	22 2%	- - **	2 1%	7 2%	2 1% *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSF2 Reasons for not shopping around before taking out sampled loan
Base: All who did NOT shop around before taking out sampled loan

	Total	How well understood repayment amount			Confidence in repaying loan			Ease of getting money to pay back loan		
		Very well (J)	Very/ Fairly well (K)	Not very/ Not at all well (L)	Very confident (M)	Very/ Fairly confident (N)	Not very/Not at all confident (O)	Easier than expected (P)	Same as expected (Q)	More difficult than expected (R)
Unweighted Base	1191	935	1120	69	960	1141	47	227	487	128
Base	1131	883	1060	69	889	1070	52	209	471	136
Saw advertisement for this company	20 2%	17 2%	19 2%	1 1% *	18 2%	20 2%	- - **	3 1%	8 2%	1 1% *
Only this company provides features which are not available elsewhere	17 1%	9 1%	17 2%	- - *	11 1%	13 1%	4 7% **	5 3%	11 2%	- - *
Easy to just look at/take loan out from one lender	16 1%	14 2%	16 2%	- - *	13 1%	15 1%	1 2% **	3 1%	6 1%	3 2% *
Difficult to access information on/from other lenders	14 1%	10 1%	12 1%	2 2% *	11 1%	13 1%	1 2% **	2 1%	5 1%	2 2% *
Didn't know of any other companies	14 1%	10 1%	13 1%	- 1% *	11 1%	13 1%	1 1% **	1 *	7 1%	1 1% *
Bad credit/only company who would lend to me	12 1%	7 1%	10 1%	3 4% *	4 *	5 1%	3 6% **	1 1%	8 2%	1 1% *
Approached directly by the lender	10 1%	6 1%	7 1%	3 5% *	7 1%	10 1%	- - **	1 *	6 1%	4 3% *
Don't know how to compare	10 1%	8 1%	10 1%	- - *	5 1%	10 1%	- - **	- *	3 1%	1 1% *
Other Answer	61 5%	44 5%	57 5%	4 6% *	46 5%	59 6%	2 4% **	15 7%	20 4%	9 7% *
Don't know	79 7%	53 6%	70 7%	9 13% *	63 7%	78 7%	1 2% **	14 6%	29 6%	9 7% *
Refusal	1 *	1 *	1 *	- - *	1 *	1 *	- - **	1 *	- -	- - *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSF2 Reasons for not shopping around before taking out sampled loan
Base: All who did NOT shop around before taking out sampled loan

	Total	Confidence and ease of repayment			Type of loan compared			Aware of any high street lenders		Aware of any online lenders	
		Very confident and found easy (S)	Very confident and found same (T)	Very confident and found difficult (U)	Online only (V)	Retail only (W)	Online and Retail (X)	Yes (Y)	No (Z)	Yes (a)	No (b)
Unweighted Base	1191	185	411	71	117	13	49	986	205	1146	45
Base	1131	164	397	76	142	9	45	913	218	1099	31
Needed to get loan quickly/no time	243	33	92	20	24	2	12	194	48	237	6
	21%	20%	23%	26%	17%	27%	27%	21%	22%	22%	19%
Happy with first one I looked at	229	36	84	14	32	1	7	182	47	226	3
	20%	22%	21%	18%	22%	6%	16%	20%	21%	21%	9%
Have used before	202	24	87	11	64	2	12	163	39	199	3
	18%	15%	22%	15%	45%	26%	26%	18%	18%	18%	10%
Lender was recommended to me	79	13	20	4	2	1	-	63	16	74	4
	7%	8%	5%	6%	1%	8%	1%	7%	7%	7%	14%
They are all much the same	60	4	18	4	3	1	1	53	7	60	-
	5%	2%	5%	6%	2%	6%	1%	6%	3%	5%	-
Already aware of other products/lenders	33	3	17	2	5	-	5	23	11	33	1
	3%	2%	4%	3%	3%	-	11%	2%	5%	3%	2%
Approved by first lender approached	33	4	11	2	3	-	1	30	3	33	1
	3%	3%	3%	3%	2%	-	3%	3%	1%	3%	2%
Lender approached was most convenient (location)	32	5	18	2	1	1	2	32	-	30	3
	3%	3%	4%	3%	1%	6%	4%	4%	-	3%	8%
Didn't want to/couldn't be bothered	26	7	9	3	1	-	2	18	8	26	-
	2%	4%	2%	4%	1%	-	4%	2%	4%	2%	-
Didn't think to compare	24	5	7	-	-	1	-	24	-	22	2
	2%	3%	2%	-	-	8%	-	3%	-	2%	6%
Lender has a good reputation/trustworthy	22	2	7	1	-	-	1	19	3	21	1
	2%	1%	2%	2%	*	-	1%	2%	1%	2%	3%
Overlap formulae used				*	*	**	*				**
- Column Means:											
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSF2 Reasons for not shopping around before taking out sampled loan
Base: All who did NOT shop around before taking out sampled loan

	Total	Confidence and ease of repayment			Type of loan compared			Aware of any high street lenders		Aware of any online lenders	
		Very confident and found easy (S)	Very confident and found same (T)	Very confident and found difficult (U)	Online only (V)	Retail only (W)	Online and Retail (X)	Yes (Y)	No (Z)	Yes (a)	No (b)
Unweighted Base	1191	185	411	71	117	13	49	986	205	1146	45
Base	1131	164	397	76	142	9	45	913	218	1099	31
Saw advertisement for this company	20 2%	2 1%	8 2%	1 2%	2 *	- *	- *	17 2%	3 1%	20 2%	- *
Only this company provides features which are not available elsewhere	17 1%	5 3%	6 2%	- *	- *	1 6%	- *	10 1%	7 3%	17 2%	- *
Easy to just look at/take loan out from one lender	16 1%	3 2%	5 1%	1 2%	- *	- *	1 2%	12 1%	4 2%	16 1%	- *
Difficult to access information on/from other lenders	14 1%	2 1%	5 1%	1 1%	- *	1 6%	- *	11 1%	2 1%	12 1%	2 6%
Didn't know of any other companies	14 1%	1 1%	5 1%	1 2%	- *	- *	- *	9 1%	5 2%	14 1%	- *
Bad credit/only company who would lend to me	12 1%	1 *	2 1%	- *	1 1%	- *	- *	12 1%	- *	11 1%	1 4%
Approached directly by the lender	10 1%	1 *	5 1%	1 1%	- *	- *	- *	7 1%	3 1%	10 1%	1 2%
Don't know how to compare	10 1%	- *	2 *	1 2%	4 3%	- *	- *	6 1%	3 2%	10 1%	- *
Other Answer	61 5%	12 7%	12 3%	8 10%	5 *	1 8%	5 12%	53 6%	8 4%	59 5%	3 9%
Don't know	79 7%	10 6%	28 7%	6 8%	3 2%	- *	1 3%	64 7%	15 7%	75 7%	4 14%
Refusal	1 *	1 1%	- *	- *	1 1%	- *	- *	1 *	- *	1 *	- *
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSF2 Reasons for not shopping around before taking out sampled loan
Base: All who did NOT shop around before taking out sampled loan

	Total	Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		More confident (c)	Less confident (d)	No change (e)	New (f)	Repeat (g)	New (h)	Repeat (i)
Unweighted Base	1191	-	5	64	415	762	625	552
Base	1131	-	3	53	336	785	608	512
Needed to get loan quickly/no time	243 21%	- 16% **	- 16% **	4 8%	83 25%	157 20%	163 27% i	77 15%
Happy with first one I looked at	229 20%	- -	- -	11 20%	67 20%	158 20%	111 18%	115 22%
Have used before	202 18%	- -	1 35% **	10 19%	9 3%	192 24% f	31 5%	170 33% h
Lender was recommended to me	79 7%	- -	- 16% **	6 11%	42 13% g	37 5%	59 10% i	20 4%
They are all much the same	60 5%	- -	- -	6 11% **	12 4%	48 6%	32 5%	28 5%
Already aware of other products/lenders	33 3%	- -	- -	2 3% **	5 2%	26 3%	12 2%	20 4%
Approved by first lender approached	33 3%	- -	- -	1 2% **	13 4%	20 3%	21 3%	12 2%
Lender approached was most convenient (location)	32 3%	- -	- -	- -	7 2% **	24 3%	12 2%	19 4%
Didn't want to/couldn't be bothered	26 2%	- -	- -	- -	10 3% **	16 2%	20 3%	6 1%
Didn't think to compare	24 2%	- -	- 16% **	- -	15 4% g	9 1%	19 3%	6 1%
Lender has a good reputation/trustworthy	22 2%	- -	- -	2 4% **	10 3%	12 2%	13 2%	8 2%
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSF2 Reasons for not shopping around before taking out sampled loan
Base: All who did NOT shop around before taking out sampled loan

	Total	Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		More confident (c)	Less confident (d)	No change (e)	New (f)	Repeat (g)	New (h)	Repeat (i)
Unweighted Base	1191	-	5	64	415	762	625	552
Base	1131	-	3	53	336	785	608	512
Saw advertisement for this company	20 2%	- -	- 16% **	2 3%	6 2%	14 2%	9 2%	11 2%
Only this company provides features which are not available elsewhere	17 1%	- -	- **	- -	2 1%	15 2%	11 2%	6 1%
Easy to just look at/take loan out from one lender	16 1%	- -	- **	1 3%	3 1%	13 2%	7 1%	9 2%
Difficult to access information on/from other lenders	14 1%	- -	- **	1 2%	5 1%	8 1%	7 1%	6 1%
Didn't know of any other companies	14 1%	- -	- **	1 3%	7 2%	6 1%	9 1%	5 1%
Bad credit/only company who would lend to me	12 1%	- -	- **	- -	2 1%	10 1%	4 1%	9 2%
Approached directly by the lender	10 1%	- -	- **	- -	6 2%	4 1%	9 2%	1 *
Don't know how to compare	10 1%	- -	- **	- -	4 1%	6 1%	9 1%	1 *
Other Answer	61 5%	- -	- **	5 10%	22 7%	39 5%	41 7%	20 4%
Don't know	79 7%	- -	- **	3 6%	31 9%	46 6%	51 8%	27 5%
Refusal	1 *	- -	- **	- -	- -	1 *	- -	1 *
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSF3 Reason for using the same lender again without comparing it with others

Base: All who did NOT shop around before taking out sampled loan because they had used the lender before

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	199	106	85	37	102	56	123	27	16	24
Base	189	98	83	36	101	48	122	24	15	20
Happy with the service provided before	109 58%	56 57% *	51 61% *	17 48% *	63 62% *	26 55% *	71 58% *	18 75% **	6 38% **	12 60% **
Easier/more convenient because they already have your details	27 14%	17 18% *	9 11% *	7 21% *	11 11% *	8 16% *	19 16% *	3 13% **	3 18% **	2 9% **
More chance of being approved for a loan as a repeat customer	19 10%	10 10% *	8 9% *	2 5% *	13 12% *	4 9% *	14 12% *	1 5% **	1 6% **	1 7% **
Quicker/simpler (no further detail)	12 6%	6 6% *	7 8% *	6 15% *	4 4% *	2 5% *	9 8% *	1 2% **	1 6% **	1 5% **
Allowed you to borrow more as a repeat customer	7 4%	4 4% *	3 4% *	1 3% *	5 5% *	1 1% *	4 4% *	1 4% **	1 4% **	1 5% **
This company provides features which are not available elsewhere	4 2%	2 2% *	2 2% *	1 3% *	2 2% *	1 1% *	2 2% *	1 2% **	1 4% **	1 5% **
Did not want to repeat the application process	3 2%	1 1% *	2 3% *	- * *	2 2% *	1 1% *	3 2% *	- ** **	- ** **	- ** **
Did not want to owe money to another lender	1 1%	- * *	1 1% *	- * *	1 1% *	- * *	- * *	1 5% **	- * **	- * **
They contacted you to offer you a loan	- -	- * *	- * *	- * *	- * *	- * *	- * *	- * **	- * **	- * **
Other Answer	21 11%	11 11% *	7 8% *	4 12% *	11 11% *	5 11% *	10 8% *	2 10% **	4 25% **	2 9% **
No answer	1 1%	1 1% *	1 1% *	- * *	1 1% *	1 2% *	1 1% *	1 2% **	- * **	- * **
Don't know	4 2%	2 2% *	2 2% *	2 6% *	1 1% *	1 2% *	2 2% *	1 2% **	1 10% **	- * **
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDSF3 Reason for using the same lender again without comparing it with others
Base: All who did NOT shop around before taking out sampled loan because they had used the lender before

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	199	106	85	37	102	56	123	27	16	24
Base	189	98	83	36	101	48	122	24	15	20
Refusal	-	-	-	-	-	-	-	-	-	-
	-	*	*	*	*	*	-	**	**	**
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSF3 Reason for using the same lender again without comparing it with others

Base: All who did NOT shop around before taking out sampled loan because they had used the lender before

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	199	58	108	51	57	19	158	5	13	11
Base	189	56	103	51	51	14	151	4	12	10
Happy with the service provided before	109 58%	33 59% *	61 59% *	26 51% *	34 67% *	6 43% **	90 60% *	2 62% **	5 42% **	6 56% **
Easier/more convenient because they already have your details	27 14%	9 16% *	16 16% M*	13 24% *	4 7% *	1 10% **	23 15% *	1 24% **	1 8% **	1 15% **
More chance of being approved for a loan as a repeat customer	19 10%	4 7% *	11 11% *	6 11% *	6 11% *	1 10% **	15 10% *	- - **	1 12% **	- - **
Quicker/simpler (no further detail)	12 6%	6 11% *	4 4% *	1 3% *	3 5% *	1 10% **	8 6% *	1 14% **	3 28% **	- - **
Allowed you to borrow more as a repeat customer	7 4%	2 4% *	4 4% *	3 5% *	1 2% *	1 6% **	5 4% *	- - **	1 5% **	1 9% **
This company provides features which are not available elsewhere	4 2%	2 3% *	1 1% *	1 1% *	- - *	1 10% **	3 2% *	- - **	1 5% **	- - **
Did not want to repeat the application process	3 2%	3 5% *	- - *	- - *	- - *	- - **	1 * **	- - **	2 16% **	1 6% **
Did not want to owe money to another lender	1 1%	- - *	1 1% *	- - *	1 2% *	- - **	1 1% **	- - **	- - **	- - **
They contacted you to offer you a loan	- -	- - *	- - *	- - *	- - *	- - **	- - **	- - **	- - **	- - **
Other Answer	21 11%	3 6% *	12 12% *	8 16% *	4 8% *	1 10% **	15 10% *	1 14% **	- - **	2 24% **
No answer	1 1%	1 2% *	1 1% *	1 1% *	- - *	- - **	- - **	- - **	1 12% **	- - **
Don't know	4 2%	- 1% *	3 2% *	1 1% *	2 4% *	- - **	4 3% *	- - **	- - **	- - **

Overlap formulae used
 - Column Means:
 Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
 Minimum Base: 30 (**), Small Base: 100 (*)
 - Column Proportions:
 Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
 Minimum Base: 30 (**), Small Base: 100 (*)
 Continuity correction applied

QPDSF3 Reason for using the same lender again without comparing it with others
Base: All who did NOT shop around before taking out sampled loan because they had used the lender before

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	199	58	108	51	57	19	158	5	13	11
Base	189	56	103	51	51	14	151	4	12	10
Refusal	-	-	-	-	-	-	-	-	-	-
	-	*	*	*	*	**	-	**	**	**
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSF3 Reason for using the same lender again without comparing it with others

Base: All who did NOT shop around before taking out sampled loan because they had used the lender before

	Total	Accommodation					Number of people in hhd		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	199	36	115	77	38	35	38	42	106
Base	189	42	102	68	34	34	34	38	105
Happy with the service provided before	109 58%	26 62% **	55 54%	38 56% *	17 51% *	23 70% **	21 60% *	22 57% *	62 59% *
Easier/more convenient because they already have your details	27 14%	7 16% **	14 14%	13 20% *	1 3% *	5 14% **	4 13% *	2 5% *	20 19% *
More chance of being approved for a loan as a repeat customer	19 10%	3 8% **	12 11%	7 10% *	5 14% *	2 6% **	5 16% *	3 7% *	7 7% *
Quicker/simpler (no further detail)	12 6%	3 6% **	6 6%	3 5% *	3 9% *	3 10% **	2 5% *	5 12% *	5 5% *
Allowed you to borrow more as a repeat customer	7 4%	1 2% **	3 3%	3 5% *	- - *	3 8% **	1 3% *	1 3% *	5 5% *
This company provides features which are not available elsewhere	4 2%	1 2% **	2 2%	1 2% *	1 2% *	1 4% **	- - *	- - *	4 4% *
Did not want to repeat the application process	3 2%	1 1% **	2 2%	2 4% *	- - *	- - **	- - *	- - *	3 3% *
Did not want to owe money to another lender	1 1%	- - **	1 1%	- - *	1 4% *	- - **	- - *	- - *	1 1% *
They contacted you to offer you a loan	- -	- - **	- -	- - *	- - *	- - **	- - *	- - *	- - *
Other Answer	21 11%	3 7% **	13 12%	5 8% *	8 22% *	2 5% **	2 5% *	5 14% *	10 10% *
No answer	1 1%	- - **	1 1%	1 1% *	1 2% *	- - **	- - *	1 4% *	- - *
Don't know	4 2%	- - **	3 2%	2 3% *	1 2% *	1 4% **	1 3% *	1 1% *	2 2% *

Overlap formulae used
 - Column Means:
 Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
 Minimum Base: 30 (**), Small Base: 100 (*)
 - Column Proportions:
 Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
 Minimum Base: 30 (**), Small Base: 100 (*)
 Continuity correction applied

QPDSF3 Reason for using the same lender again without comparing it with others
Base: All who did NOT shop around before taking out sampled loan because they had used the lender before

	Total	Accommodation					Number of people in hhld		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	199	36	115	77	38	35	38	42	106
Base	189	42	102	68	34	34	34	38	105
Refusal	-	-	-	-	-	-	-	-	-
	-	**	-	*	*	**	*	*	*
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSF3 Reason for using the same lender again without comparing it with others

Base: All who did NOT shop around before taking out sampled loan because they had used the lender before

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	199	115	35	28	8	71	7	10	58	57	143	41
Base	189	109	32	30	7	68	5	8	48	61	139	35
Happy with the service provided before	109 58%	69 63%	17 53%	14 47%	4 64%	35 52%	3 55%	2 24%	30 62%	40 64%	80 58%	23 65%
Easier/more convenient because they already have your details	27 14%	14 13%	7 23%	4 13%	1 14%	12 18%	1 17%	3 36%	4 9%	7 12%	21 15%	5 14%
More chance of being approved for a loan as a repeat customer	19 10%	12 11%	1 3%	3 10%	- *	4 6%	1 17%	1 7%	5 10%	5 8%	11 8%	3 9%
Quicker/simpler (no further detail)	12 6%	6 6%	- *	5 16%	1 8%	5 8%	1 17%	1 7%	3 7%	4 7%	9 6%	3 9%
Allowed you to borrow more as a repeat customer	7 4%	5 5%	1 3%	1 2%	- *	1 2%	1 10%	- *	1 2%	1 1%	5 4%	1 4%
This company provides features which are not available elsewhere	4 2%	2 1%	- *	1 2%	2 27%	2 3%	- *	- *	1 1%	2 3%	4 3%	- *
Did not want to repeat the application process	3 2%	2 2%	1 2%	- *	- *	1 1%	- *	- *	- *	1 1%	3 2%	- *
Did not want to owe money to another lender	1 1%	- *	- *	1 4%	- *	1 2%	- *	- *	1 3%	- *	1 1%	- *
They contacted you to offer you a loan	- *	- *	- *	- *	- *	- *	- *	- *	- *	- *	- *	- *
Other Answer	21 11%	7 7%	5 14%	6 20%	- *	10 15%	- *	2 24%	5 10%	4 7%	14 10%	3 9%
No answer	1 1%	1 1%	1 2%	- *	- *	1 1%	- *	- *	1 1%	1 1%	1 1%	- *
Don't know	4 2%	2 2%	1 3%	- *	1 14%	2 3%	1 10%	1 14%	1 3%	- *	4 3%	- *
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

QPDSF3 Reason for using the same lender again without comparing it with others
Base: All who did NOT shop around before taking out sampled loan because they had used the lender before

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	199	115	35	28	8	71	7	10	58	57	143	41
Base	189	109	32	30	7	68	5	8	48	61	139	35
Refusal	-	-	-	-	-	-	-	-	-	-	-	-
	-	*	*	**	**	*	**	**	*	*	-	*
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSF3 Reason for using the same lender again without comparing it with others

Base: All who did NOT shop around before taking out sampled loan because they had used the lender before

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	199	7	9	167	122	32	28	142	57	1	93	51
Base	189	4	7	160	105	32	33	155	34	1	92	47
Happy with the service provided before	109	2	5	92	57	24	18	92	17	1	52	22
	58%	45%	71%	58%	54%	74%	56%	59%	51%	100%	56%	46%
		**	**			**	**		*	**	*	*
Easier/more convenient because they already have your details	27	1	1	26	22	2	3	24	2	-	13	8
	14%	14%	8%	16%	21%	6%	9%	16%	7%	-	14%	17%
		**	**			**	**		*	**	*	*
More chance of being approved for a loan as a repeat customer	19	-	1	16	7	4	5	17	2	-	12	5
	10%	-	8%	10%	7%	12%	15%	11%	6%	-	13%	11%
		**	**			**	**		*	**	*	*
Quicker/simpler (no further detail)	12	-	-	12	5	2	5	10	3	-	7	3
	6%	-	-	7%	5%	7%	14%	6%	8%	-	7%	7%
		**	**			**	**		*	**	*	*
Allowed you to borrow more as a repeat customer	7	-	1	6	2	3	2	5	2	-	3	2
	4%	-	14%	4%	2%	9%	5%	3%	6%	-	3%	4%
		**	**			**	**		*	**	*	*
This company provides features which are not available elsewhere	4	-	-	3	2	-	1	2	2	-	2	1
	2%	-	-	2%	2%	-	2%	1%	5%	-	2%	3%
		**	**			**	**		*	**	*	*
Did not want to repeat the application process	3	1	-	2	3	-	-	2	1	-	-	1
	2%	14%	-	2%	3%	-	-	1%	3%	-	-	2%
		**	**			**	**		*	**	*	*
Did not want to owe money to another lender	1	-	-	1	1	-	-	1	-	-	1	-
	1%	-	-	1%	1%	-	-	1%	-	-	1%	-
		**	**			**	**		*	**	*	*
They contacted you to offer you a loan	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
		**	**			**	**		*	**	*	*
Other Answer	21	1	1	16	13	1	2	16	5	-	15	4
	11%	14%	13%	10%	12%	5%	7%	11%	14%	-	16%	8%
		**	**			**	**		*	**	*	*
No answer	1	-	-	1	1	-	-	1	1	-	1	1
	1%	-	-	1%	1%	-	-	1%	2%	-	1%	2%
		**	**			**	**		*	**	*	*
Don't know	4	1	-	2	2	1	-	2	2	-	1	2
	2%	14%	-	2%	2%	3%	-	1%	6%	-	1%	4%
		**	**			**	**		*	**	*	*
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSF3 Reason for using the same lender again without comparing it with others
Base: All who did NOT shop around before taking out sampled loan because they had used the lender before

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	199	7	9	167	122	32	28	142	57	1	93	51
Base	189	4	7	160	105	32	33	155	34	1	92	47
Refusal	-	-	-	-	-	-	-	-	-	-	-	-
	-	**	**	-	-	**	**	-	*	**	*	*
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSF3 Reason for using the same lender again without comparing it with others

Base: All who did NOT shop around before taking out sampled loan because they had used the lender before

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	199	121	41	20
Base	189	128	25	17
Happy with the service provided before	109 58%	77 60%	12 48%	11 61%
Easier/more convenient because they already have your details	27 14%	23 18%	2 9%	1 7%
More chance of being approved for a loan as a repeat customer	19 10%	12 9%	1 2%	3 20%
Quicker/simpler (no further detail)	12 6%	10 7%	2 9%	- -
Allowed you to borrow more as a repeat customer	7 4%	5 4%	2 6%	1 4%
This company provides features which are not available elsewhere	4 2%	1 1%	1 4%	1 4%
Did not want to repeat the application process	3 2%	2 1%	1 4%	- -
Did not want to owe money to another lender	1 1%	1 1%	- -	- -
They contacted you to offer you a loan	- -	- -	- -	- -
Other Answer	21 11%	12 10%	4 14%	1 6%
No answer	1 1%	1 1%	1 2%	- -
Don't know	4 2%	- *	2 7%	1 5%
Overlap formulae used			w*	**
- Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied				

QPDSF3 Reason for using the same lender again without comparing it with others
Base: All who did NOT shop around before taking out sampled loan because they had used the lender before

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	199	121	41	20
Base	189	128	25	17
Refusal	-	-	-	-
	-	-	*	**
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (*), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (*), Small Base: 100 (*)				
Continuity correction applied				

QPDSF3 Reason for using the same lender again without comparing it with others

Base: All who did NOT shop around before taking out sampled loan because they had used the lender before

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	199	132	49	1	-	7	121	34	20
Base	189	139	29	2	-	4	128	21	17
Happy with the service provided before	109 58%	85 61%	14 50%	- **	- -	2 45%	77 60%	10 48%	11 61%
Easier/more convenient because they already have your details	27 14%	24 18%	2 8%	- **	- -	1 14%	23 18%	2 9%	1 7%
More chance of being approved for a loan as a repeat customer	19 10%	13 9%	1 4%	2 100%	- -	- -	12 9%	1 3%	3 20%
Quicker/simpler (no further detail)	12 6%	10 7%	2 7%	- **	- -	- -	10 7%	2 11%	- **
Allowed you to borrow more as a repeat customer	7 4%	5 3%	2 8%	- **	- -	- -	5 4%	2 7%	1 4%
This company provides features which are not available elsewhere	4 2%	1 1%	2 6%	- **	- -	- -	1 1%	1 5%	1 4%
Did not want to repeat the application process	3 2%	2 1%	1 4%	- **	- -	1 14%	2 1%	1 3%	- **
Did not want to owe money to another lender	1 1%	1 1%	- *	- **	- -	- -	1 1%	- *	- **
They contacted you to offer you a loan	- -	- -	- -	- **	- -	- -	- -	- *	- **
Other Answer	21 11%	12 9%	5 16%	- **	- -	1 14%	12 10%	3 14%	1 6%
No answer	1 1%	1 1%	1 2%	- **	- -	- -	1 1%	1 3%	- **
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSF3 Reason for using the same lender again without comparing it with others
Base: All who did NOT shop around before taking out sampled loan because they had used the lender before

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	199	132	49	1	-	7	121	34	20
Base	189	139	29	2	-	4	128	21	17
Don't know	4	1	2	-	-	1	-	1	1
	2%	1%	6%	**	-	14%	*	5%	5%
Refusal	-	-	-	-	-	-	-	-	-
	-	-	*	**	-	-	-	*	**
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSF3 Reason for using the same lender again without comparing it with others

Base: All who did NOT shop around before taking out sampled loan because they had used the lender before

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	199	3	148	47	31	96	169	22	62	67	74
Base	189	2	137	50	31	88	159	22	64	60	69
Happy with the service provided before	109 58%	1 69% **	74 54%	34 68% *	21 67% **	51 58% *	98 61%	9 39% **	41 63% *	35 58% *	39 56% *
Easier/more convenient because they already have your details	27 14%	- **	23 17%	3 6% *	1 4% **	12 13% *	22 14%	5 21% **	8 12% *	14 23% *	6 8% *
More chance of being approved for a loan as a repeat customer	19 10%	- **	14 10%	5 9% *	2 6% **	10 12% *	15 9%	3 12% **	9 14% *	4 6% *	5 8% *
Quicker/simpler (no further detail)	12 6%	- **	7 5%	6 11% *	3 9% **	6 7% *	9 5%	4 17% **	1 2% *	4 7% *	7 10% *
Allowed you to borrow more as a repeat customer	7 4%	- **	4 3%	2 5% *	2 8% **	4 4% *	7 4%	- **	2 2% *	2 3% *	4 6% *
This company provides features which are not available elsewhere	4 2%	- **	3 2%	1 1% *	1 2% **	3 4% *	4 2%	- **	1 1% *	2 3% *	1 2% *
Did not want to repeat the application process	3 2%	- **	3 2%	- *	- **	1 1% *	3 2%	- **	1 1% *	1 1% *	2 3% *
Did not want to owe money to another lender	1 1%	- **	1 1%	- *	- **	- *	1 1%	- **	1 2% *	- *	- *
They contacted you to offer you a loan	- -	- **	- -	- *	- **	- *	- -	- **	- *	- *	- *
Other Answer	21 11%	- **	18 13%	3 7% *	3 11% **	10 11% *	15 9%	2 11% **	8 12% *	2 3% *	10 14% *
No answer	1 1%	- **	1 1%	- *	- **	1 1% *	1 1%	- **	1 1% *	- *	1 2% *

Overlap formulae used
 - Column Means:
 Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
 Minimum Base: 30 (**), Small Base: 100 (*)
 - Column Proportions:
 Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
 Minimum Base: 30 (**), Small Base: 100 (*)
 Continuity correction applied

QPDSF3 Reason for using the same lender again without comparing it with others

Base: All who did NOT shop around before taking out sampled loan because they had used the lender before

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	199	3	148	47	31	96	169	22	62	67	74
Base	189	2	137	50	31	88	159	22	64	60	69
Don't know	4	1	3	1	-	2	4	-	1	1	3
	2%	31%	2%	2%	-	3%	2%	-	1%	2%	4%
		**		*	**	*		**	*	*	*
Refusal	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
		**		*	**	*		**	*	*	*
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSF3 Reason for using the same lender again without comparing it with others

Base: All who did NOT shop around before taking out sampled loan because they had used the lender before

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	199	93	102	62	10	53	11	11	7	11	25	102
Base	189	90	96	59	11	47	9	8	5	11	23	96
Happy with the service provided before	109 58%	53 59%	56 58%	38 64%	4 37%	26 55%	5 55%	4 46%	3 60%	5 47%	12 51%	56 58%
Easier/more convenient because they already have your details	27 14%	11 13%	15 15%	9 15%	1 9%	8 16%	- 11%	2 30%	1 18%	- 18%	4 18%	15 15%
More chance of being approved for a loan as a repeat customer	19 10%	8 9%	10 11%	8 13%	1 9%	3 6%	1 11%	- 11%	1 11%	- 9%	2 9%	10 11%
Quicker/simpler (no further detail)	12 6%	4 5%	8 8%	1 2%	2 22%	2 4%	- 11%	- 11%	- 11%	1 5%	1 6%	8 8%
Allowed you to borrow more as a repeat customer	7 4%	2 2%	5 5%	1 2%	1 9%	2 4%	- 11%	- 11%	- 11%	1 9%	2 8%	5 5%
This company provides features which are not available elsewhere	4 2%	2 3%	2 2%	1 2%	- 11%	1 1%	1 6%	1 7%	1 11%	- 11%	- 11%	2 2%
Did not want to repeat the application process	3 2%	1 1%	2 3%	1 1%	- 11%	1 1%	- 11%	- 11%	- 11%	- 11%	1 2%	2 3%
Did not want to owe money to another lender	1 1%	- 1%	1 1%	- 1%	- 11%	- 1%	- 11%	- 11%	- 11%	- 11%	- 11%	1 1%
They contacted you to offer you a loan	- -	- -	- -	- -	- 11%	- 1%	- 11%	- 11%	- 11%	- 11%	- 11%	- 1%
Other Answer	21 11%	10 11%	10 11%	3 5%	1 6%	6 14%	1 11%	1 7%	- 11%	5 43%	1 4%	10 11%
No answer	1 1%	1 1%	1 1%	- -	- 11%	1 1%	1 6%	- 11%	- 11%	- 11%	1 2%	1 1%
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSF3 Reason for using the same lender again without comparing it with others

Base: All who did NOT shop around before taking out sampled loan because they had used the lender before

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	199	93	102	62	10	53	11	11	7	11	25	102
Base	189	90	96	59	11	47	9	8	5	11	23	96
Don't know	4	2	2	1	1	2	1	1	-	1	1	2
	2%	2%	2%	2%	9%	4%	11%	11%	-	9%	4%	2%
Refusal	-	-	-	-	-	-	-	-	-	-	-	-
	-	*	*	*	**	*	**	**	**	**	**	*
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (*), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (*), Small Base: 100 (*)												
Continuity correction applied												

QPDSF3 Reason for using the same lender again without comparing it with others

Base: All who did NOT shop around before taking out sampled loan because they had used the lender before

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	199	120	79	53	139	192	3
Base	189	120	69	53	130	183	3
Happy with the service provided before	109 58%	69 58% *	40 57% *	32 60% *	75 58% *	106 58% *	2 70% **
Easier/more convenient because they already have your details	27 14%	17 14% *	10 14% *	8 14% *	18 14% *	26 14% *	1 30% **
More chance of being approved for a loan as a repeat customer	19 10%	9 7% *	10 15% *	7 13% *	11 8% *	18 10% *	- - **
Quicker/simpler (no further detail)	12 6%	7 6% *	5 7% *	3 5% *	9 7% *	12 7% *	- - **
Allowed you to borrow more as a repeat customer	7 4%	3 3% *	4 5% *	1 3% *	5 4% *	7 4% *	- - **
This company provides features which are not available elsewhere	4 2%	2 2% *	2 3% *	1 2% *	3 2% *	4 2% *	- - **
Did not want to repeat the application process	3 2%	2 2% *	1 1% *	1 1% *	2 2% *	3 2% *	- - **
Did not want to owe money to another lender	1 1%	- - *	1 2% *	1 2% *	- - *	1 1% *	- - **
They contacted you to offer you a loan	- -	- - *	- - *	- - *	- - *	- - *	- - **
Other Answer	21 11%	17 14% *	4 6% *	5 9% *	14 11% *	20 11% *	- - **
No answer	1 1%	1 1% *	1 1% *	- - *	1 1% *	1 1% *	- - **
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDSF3 Reason for using the same lender again without comparing it with others
Base: All who did NOT shop around before taking out sampled loan because they had used the lender before

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	199	120	79	53	139	192	3
Base	189	120	69	53	130	183	3
Don't know	4	2	3	1	3	4	-
	2%	2%	4%	2%	2%	2%	-
Refusal	-	-	-	-	-	-	-
	-	*	*	*	-	-	**
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDSF3 Reason for using the same lender again without comparing it with others

Base: All who did NOT shop around before taking out sampled loan because they had used the lender before

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	199	83	108	83	75	18	21	66	50	75
Base	189	80	103	77	73	17	18	60	48	73
Happy with the service provided before	109 58%	53 67% *	54 53% *	38 49% *	38 52% *	11 64% **	9 53% **	36 59% *	32 65% *	39 53% *
Easier/more convenient because they already have your details	27 14%	15 18% *	11 11% *	10 13% *	7 10% *	3 16% **	3 15% **	10 16% *	5 10% *	11 15% *
More chance of being approved for a loan as a repeat customer	19 10%	4 5% *	14 13% *	12 16% *	9 12% *	3 18% **	4 22% **	4 7% *	5 10% *	8 11% *
Quicker/simpler (no further detail)	12 6%	2 3% *	9 9% *	9 12% *	4 6% *	- - **	1 5% **	3 5% *	2 5% *	7 10% *
Allowed you to borrow more as a repeat customer	7 4%	4 5% *	3 3% *	2 3% *	2 3% *	1 3% **	1 3% **	3 5% *	1 2% *	3 3% *
This company provides features which are not available elsewhere	4 2%	- * *	4 4% *	2 3% *	3 4% *	1 5% **	1 3% **	3 5% *	1 1% *	1 1% *
Did not want to repeat the application process	3 2%	2 2% *	1 1% *	1 1% *	1 1% *	- - **	- - **	- * *	3 6% *	- * *
Did not want to owe money to another lender	1 1%	- * *	1 1% *	1 2% *	1 2% *	1 7% **	1 7% **	- * *	1 3% *	- * *
They contacted you to offer you a loan	- -	- * *	- * *	- * *	- * *	- - **	- - **	- * *	- * *	- * *
Other Answer	21 11%	9 11% *	11 11% *	8 11% *	11 15% *	- - **	1 5% **	5 8% *	3 6% *	13 17% *
No answer	1 1%	1 1% *	1 1% *	- * *	1 1% *	1 3% **	1 3% **	1 1% *	1 2% *	- * *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSF3 Reason for using the same lender again without comparing it with others

Base: All who did NOT shop around before taking out sampled loan because they had used the lender before

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	199	83	108	83	75	18	21	66	50	75
Base	189	80	103	77	73	17	18	60	48	73
Don't know	4	2	2	1	1	-	-	1	1	2
	2%	2%	2%	2%	2%	..	..	2%	3%	2%
Refusal	-	-	-	-	-	-	-	-	-	-
	-	*	*	*	*	*	*	*
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSF3 Reason for using the same lender again without comparing it with others

Base: All who did NOT shop around before taking out sampled loan because they had used the lender before

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	199	19	59	13	22	19	34	23
Base	189	18	56	13	19	16	34	22
Happy with the service provided before	109	12	28	5	12	10	19	15
	58%	64%	50%	40%	65%	63%	57%	69%
		**		**	**	**	**	**
Easier/more convenient because they already have your details	27	1	6	3	4	2	5	6
	14%	5%	11%	21%	22%	10%	14%	27%
		**		**	**	**	**	**
More chance of being approved for a loan as a repeat customer	19	2	8	3	3	-	2	1
	10%	13%	14%	21%	14%	-	6%	4%
		**		**	**	**	**	**
Quicker/simpler (no further detail)	12	2	4	1	1	2	1	-
	6%	13%	7%	10%	8%	15%	2%	-
		**		**	**	**	**	**
Allowed you to borrow more as a repeat customer	7	-	2	1	3	-	1	-
	4%	-	4%	7%	14%	-	3%	-
		**		**	**	**	**	**
This company provides features which are not available elsewhere	4	-	1	-	1	1	1	-
	2%	-	1%	-	7%	7%	3%	-
		**		**	**	**	**	**
Did not want to repeat the application process	3	-	1	-	-	-	1	2
	2%	-	1%	-	-	-	2%	9%
		**		**	**	**	**	**
Did not want to owe money to another lender	1	-	1	-	-	-	-	-
	1%	-	2%	-	-	-	-	-
		**		**	**	**	**	**
They contacted you to offer you a loan	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
		**		**	**	**	**	**
Other Answer	21	1	7	1	1	1	5	1
	11%	8%	13%	9%	3%	6%	15%	4%
		**		**	**	**	**	**
No answer	1	-	1	-	-	-	-	-
	1%	-	3%	-	-	-	-	-
		**		**	**	**	**	**
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSF3 Reason for using the same lender again without comparing it with others
Base: All who did NOT shop around before taking out sampled loan because they had used the lender before

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	199	19	59	13	22	19	34	23
Base	189	18	56	13	19	16	34	22
Don't know	4	-	2	-	1	1	1	-
	2%	**	3%	**	3%	6%	4%	**
Refusal	-	-	-	-	-	-	-	-
	-	**	-	**	**	**	**	**
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSF3 Reason for using the same lender again without comparing it with others

Base: All who did NOT shop around before taking out sampled loan because they had used the lender before

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	199	62	129	92	93	163	26	109	80	139	49
Base	189	53	128	82	93	157	23	101	78	126	53
Happy with the service provided before	109 58%	29 56% *	77 60% *	47 57% *	56 60% *	98 63% *	7 33% **	62 62% *	43 55% *	75 60% *	30 57% *
Easier/more convenient because they already have your details	27 14%	8 15% *	19 15% *	15 18% *	12 13% *	21 14% *	5 24% **	16 15% *	11 14% *	17 13% *	9 17% *
More chance of being approved for a loan as a repeat customer	19 10%	6 11% *	12 9% *	12 15% *	5 5% *	15 9% *	2 10% **	8 8% *	8 10% *	13 11% *	4 9% *
Quicker/simpler (no further detail)	12 6%	3 6% *	9 7% *	2 2% *	10 11% *	9 6% *	3 12% **	7 7% *	5 7% *	8 6% *	4 8% *
Allowed you to borrow more as a repeat customer	7 4%	1 2% *	6 5% *	3 4% *	4 4% *	7 4% *	- - **	4 4% *	3 3% *	7 5% *	- - *
This company provides features which are not available elsewhere	4 2%	2 3% *	2 2% *	3 4% *	1 1% *	3 2% *	1 2% **	2 2% *	2 2% *	3 2% *	1 2% *
Did not want to repeat the application process	3 2%	1 1% *	2 2% *	1 1% *	2 2% *	2 2% *	1 2% **	2 2% *	1 1% *	1 1% *	2 4% *
Did not want to owe money to another lender	1 1%	1 2% *	- - *	- - *	1 1% *	1 1% *	- - **	1 1% *	- - *	- - *	1 2% *
They contacted you to offer you a loan	- -	- - *	- - *	- - *	- - *	- - *	- - **	- - *	- - *	- - *	- - *
Other Answer	21 11%	7 13% *	11 8% *	5 6% *	12 13% *	15 9% *	3 13% **	8 8% *	10 12% *	12 9% *	6 11% *
No answer	1 1%	1 3% *	- - *	1 2% *	- - *	1 1% *	- - **	1 1% *	- - *	1 1% *	- - *

Overlap formulae used
 - Column Means:
 Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g
 Minimum Base: 30 (**), Small Base: 100 (*)
 - Column Proportions:
 Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g
 Minimum Base: 30 (**), Small Base: 100 (*)
 Continuity correction applied

QPDSF3 Reason for using the same lender again without comparing it with others
Base: All who did NOT shop around before taking out sampled loan because they had used the lender before

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	199	62	129	92	93	163	26	109	80	139	49
Base	189	53	128	82	93	157	23	101	78	126	53
Don't know	4	1	2	1	2	3	1	3	1	3	1
	2%	3%	2%	2%	3%	2%	2%	3%	1%	2%	3%
		*	*	*	*		**	*	*		*
Refusal	-	-	-	-	-	-	-	-	-	-	-
	-	*	*	*	*	-	**	*	*	-	*
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSF3 Reason for using the same lender again without comparing it with others

Base: All who did NOT shop around before taking out sampled loan because they had used the lender before

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	199	45	152	18	11	144	7	193	164	170
Base	189	47	140	17	10	137	4	186	153	165
Happy with the service provided before	109 58%	24 52% *	85 61%	8 46% **	5 56% **	83 61%	2 45% **	109 59%	89 58%	95 58%
Easier/more convenient because they already have your details	27 14%	9 19% *	18 13%	4 23% **	3 29% **	19 14%	1 14% **	26 14%	23 15%	24 15%
More chance of being approved for a loan as a repeat customer	19 10%	5 10% *	13 9%	3 18% **	2 19% **	11 8%	- - **	19 10%	16 10%	18 11%
Quicker/simpler (no further detail)	12 6%	4 8% *	8 6%	- - **	1 6% **	11 8%	- - **	11 6%	9 6%	11 7%
Allowed you to borrow more as a repeat customer	7 4%	2 3% *	5 4%	2 10% **	- - **	5 4%	- - **	7 4%	6 4%	6 4%
This company provides features which are not available elsewhere	4 2%	1 3% *	3 2%	- - **	- - **	3 2%	- - **	3 2%	4 3%	4 2%
Did not want to repeat the application process	3 2%	- - *	3 2%	- - **	- - **	2 2%	1 14% **	3 2%	3 2%	3 2%
Did not want to owe money to another lender	1 1%	1 3% *	- -	- - **	- - **	1 1%	- - **	1 1%	1 1%	1 1%
They contacted you to offer you a loan	- -	- - *	- -	- - **	- - **	- -	- - **	- -	- -	- -
Other Answer	21 11%	6 13% *	15 11%	1 8% **	- - **	14 10%	1 14% **	21 11%	17 11%	18 11%
No answer	1 1%	- - *	1 1%	- - **	- - **	1 1%	- - **	1 1%	1 *	1 *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSF3 Reason for using the same lender again without comparing it with others

Base: All who did NOT shop around before taking out sampled loan because they had used the lender before

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	199	45	152	18	11	144	7	193	164	170
Base	189	47	140	17	10	137	4	186	153	165
Don't know	4 2%	1 2% *	3 2%	- **	1 6%	2 1%	1 14% **	4 2%	4 2%	4 2%
Refusal	- -	- *	- -	- **	- **	- -	- **	- -	- -	- -
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDSF3 Reason for using the same lender again without comparing it with others

Base: All who did NOT shop around before taking out sampled loan because they had used the lender before

	Total	(SAMPLE) Size of loan			(SAMPLE) Date of loan			Reason for loan (General)	
		High (£200+) (T)	Low (Less than £200) (U)	Unknown (V)	A-Recent (W)	B-Mid term (X)	C-Longer ago (Y)	Unexpected INCREASE in expenses/ outgoings (Z)	Unexpected DECREASE in income (a)
Unweighted Base	199	98	90	11	65	109	25	104	47
Base	189	95	79	15	63	105	21	100	41
Happy with the service provided before	109 58%	55 58%	43 54%	11 75%	37 58%	60 57%	12 57%	61 60%	25 60%
Easier/more convenient because they already have your details	27 14%	15 15%	10 13%	2 12%	10 16%	14 13%	3 13%	15 15%	1 4%
More chance of being approved for a loan as a repeat customer	19 10%	11 12%	4 5%	3 21%	9 14%	9 9%	1 3%	6 6%	7 18%
Quicker/simpler (no further detail)	12 6%	4 5%	8 10%	- -	5 8%	7 7%	- -	8 8%	1 3%
Allowed you to borrow more as a repeat customer	7 4%	3 3%	4 5%	- -	2 3%	4 4%	1 3%	1 1%	2 4%
This company provides features which are not available elsewhere	4 2%	3 4%	1 1%	- -	2 3%	1 1%	1 6%	1 1%	2 5%
Did not want to repeat the application process	3 2%	1 1%	1 1%	2 12%	- -	2 2%	1 3%	2 2%	1 1%
Did not want to owe money to another lender	1 1%	- -	- -	1 8%	- -	1 1%	- -	- -	- -
They contacted you to offer you a loan	- -	- -	- -	- -	- -	- -	- -	- -	- -
Other Answer	21 11%	8 8%	13 17%	- -	6 9%	10 9%	5 26%	13 13%	4 10%
No answer	1 1%	1 2%	- -	- -	- -	1 1%	- -	1 1%	- -

Overlap formulae used
- Column Means:
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied

QPDSF3 Reason for using the same lender again without comparing it with others
Base: All who did NOT shop around before taking out sampled loan because they had used the lender before

	Total	(SAMPLE) Size of loan			(SAMPLE) Date of loan			Reason for loan (General)	
		High (£200+ (T))	Low (Less than £200) (U)	Unknown (V)	A-Recent (W)	B-Mid term (X)	C-Longer ago (Y)	Unexpected INCREASE in expenses/ outgoings (Z)	Unexpected DECREASE in income (a)
Unweighted Base	199	98	90	11	65	109	25	104	47
Base	189	95	79	15	63	105	21	100	41
Don't know	4	1	4	-	1	4	-	1	2
	2%	1%	4%	-	1%	3%	-	1%	5%
Refusal	-	-	-	-	-	-	-	-	-
	-	*	*	**	*	*	**	*	*
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSF3 Reason for using the same lender again without comparing it with others

Base: All who did NOT shop around before taking out sampled loan because they had used the lender before

	Total	Use of loan				Whether repayment date has passed	
		Living expenses (b)	Car/ vehicle (c)	Rent or mortgage (d)	Other (e)	Yes (f)	No (g)
Unweighted Base	199	115	15	8	65	153	44
Base	189	112	15	9	58	144	44
Happy with the service provided before	109 58%	62 56% *	10 66% **	6 67% **	33 58% *	84 58% *	25 57% *
Easier/more convenient because they already have your details	27 14%	14 12% *	3 21% **	1 6% **	9 16% *	18 12% *	9 20% *
More chance of being approved for a loan as a repeat customer	19 10%	10 9% *	- **	3 31% **	6 10% *	12 9% *	6 15% *
Quicker/simpler (no further detail)	12 6%	11 9% *	2 12% **	- **	1 2% *	9 6% *	3 7% *
Allowed you to borrow more as a repeat customer	7 4%	5 4% *	- **	- **	2 4% *	5 3% *	2 4% *
This company provides features which are not available elsewhere	4 2%	1 * *	- **	- **	3 6% *	2 1% *	2 5% *
Did not want to repeat the application process	3 2%	1 1% *	- **	1 6% **	2 3% *	3 2% *	- *
Did not want to owe money to another lender	1 1%	- *	- **	- **	1 2% *	1 1% *	- *
They contacted you to offer you a loan	- -	- *	- **	- **	- *	- *	- *
Other Answer	21 11%	14 12% *	1 4% **	- **	7 11% *	17 12% *	3 7% *
No answer	1 1%	- *	- **	- **	1 3% *	1 1% *	- *

Overlap formulae used
 - Column Means:
 Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g
 Minimum Base: 30 (**), Small Base: 100 (*)
 - Column Proportions:
 Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g
 Minimum Base: 30 (**), Small Base: 100 (*)
 Continuity correction applied

QPDSF3 Reason for using the same lender again without comparing it with others
Base: All who did NOT shop around before taking out sampled loan because they had used the lender before

	Total	Use of loan				Whether repayment date has passed	
		Living expenses (b)	Car/ vehicle (c)	Rent or mortgage (d)	Other (e)	Yes (f)	No (g)
Unweighted Base	199	115	15	8	65	153	44
Base	189	112	15	9	58	144	44
Don't know	4	3	-	-	1	4	-
	2%	3%	-	-	3%	3%	-
Refusal	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDSF3 Reason for using the same lender again without comparing it with others

Base: All who did NOT shop around before taking out sampled loan because they had used the lender before

	Total	Whether paid back loan in full		Action taken when not paid back on repayment date			Whether shopped around for sampled loan		Whether ever shopped around for loan	
		Yes (A)	No (B)	Rollover (C)	Repayment plan (D)	Defaulted (E)	Yes (F)	No (G)	Yes (H)	No (I)
Unweighted Base	199	125	28	18	12	7	-	199	69	131
Base	189	120	24	12	9	8	-	189	75	115
Happy with the service provided before	109 58%	73 61%	11 45% **	5 45% **	5 60% **	4 52% **	- - **	109 58%	44 58% *	66 57%
Easier/more convenient because they already have your details	27 14%	15 13%	3 11% **	3 23% **	2 21% **	1 12% **	- - **	27 14%	11 15% *	16 14%
More chance of being approved for a loan as a repeat customer	19 10%	10 8%	3 12% **	2 16% **	- - **	1 12% **	- - **	19 10%	7 9% *	12 10%
Quicker/simpler (no further detail)	12 6%	5 4%	4 16% **	1 9% **	- - **	- - **	- - **	12 6%	6 8% *	6 6%
Allowed you to borrow more as a repeat customer	7 4%	2 2%	3 11% **	1 6% **	1 10% **	1 12% **	- - **	7 4%	1 1% *	6 5%
This company provides features which are not available elsewhere	4 2%	1 *	1 5% **	1 10% **	1 6% **	- - **	- - **	4 2%	2 2% *	2 2%
Did not want to repeat the application process	3 2%	2 2%	1 5% **	1 9% **	1 6% **	- - **	- - **	3 2%	- - *	3 3%
Did not want to owe money to another lender	1 1%	1 1%	- - **	- - **	- - **	- - **	- - **	1 1%	- - *	1 1%
They contacted you to offer you a loan	- -	- -	- - **	- - **	- - **	- - **	- - **	- -	- - *	- -
Other Answer	21 11%	14 12%	2 10% **	1 4% **	1 6% **	2 24% **	- -	21 11%	7 9% *	14 12%
No answer	1 1%	1 1%	- - **	- - **	- - **	- - **	- -	1 1%	- - *	1 1%
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSF3 Reason for using the same lender again without comparing it with others

Base: All who did NOT shop around before taking out sampled loan because they had used the lender before

	Total	Whether paid back loan in full		Action taken when not paid back on repayment date			Whether shopped around for sampled loan		Whether ever shopped around for loan	
		Yes (A)	No (B)	Rollover (C)	Repayment plan (D)	Defaulted (E)	Yes (F)	No (G)	Yes (H)	No (I)
Unweighted Base	199	125	28	18	12	7	-	199	69	131
Base	189	120	24	12	9	8	-	189	75	115
Don't know	4	4	1	1	-	-	-	4	-	4
	2%	3%	2%	4%	-	-	-	2%	-	4%
			**	**	**	**			*	
Refusal	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
			**	**	**	**			*	
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSF3 Reason for using the same lender again without comparing it with others

Base: All who did NOT shop around before taking out sampled loan because they had used the lender before

	Total	How well understood repayment amount			Confidence in repaying loan			Ease of getting money to pay back loan		
		Very well (J)	Very/ Fairly well (K)	Not very/ Not at all well (L)	Very confident (M)	Very/ Fairly confident (N)	Not very/Not at all confident (O)	Easier than expected (P)	Same as expected (Q)	More difficult than expected (R)
Unweighted Base	199	170	192	6	160	191	7	26	109	18
Base	189	164	182	6	155	181	7	26	100	18
Happy with the service provided before	109 58%	98 60%	107 59%	2 30% **	95 61%	106 59%	2 27% **	13 50% **	60 60%	11 63% **
Easier/more convenient because they already have your details	27 14%	21 13%	24 13%	3 46% **	19 13%	26 14%	1 8% **	4 17% **	9 9%	5 25% **
More chance of being approved for a loan as a repeat customer	19 10%	16 10%	19 10%	- - **	12 8%	18 10%	1 13% **	1 4% **	11 11%	1 5% **
Quicker/simpler (no further detail)	12 6%	12 7%	12 6%	1 9% **	12 8%	12 7%	- - **	1 4% **	7 8%	1 3% **
Allowed you to borrow more as a repeat customer	7 4%	6 4%	7 4%	- - **	6 4%	7 4%	- - **	1 4% **	4 4%	- - **
This company provides features which are not available elsewhere	4 2%	3 2%	4 2%	- - **	3 2%	3 2%	1 8% **	- - **	1 1%	1 6% **
Did not want to repeat the application process	3 2%	2 1%	2 1%	1 9% **	2 1%	2 1%	1 16% **	- - **	2 2%	1 3% **
Did not want to owe money to another lender	1 1%	1 1%	1 1%	- - **	1 1%	1 1%	- - **	- - **	1 1%	- - **
They contacted you to offer you a loan	- -	- -	- -	- - **	- -	- -	- - **	- - **	- -	- - **
Other Answer	21 11%	17 10%	20 11%	1 15% **	17 11%	19 11%	2 27% **	5 19% **	12 12%	- - **
No answer	1 1%	1 1%	1 1%	- - **	1 1%	1 1%	- - **	1 6% **	- -	- - **
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSF3 Reason for using the same lender again without comparing it with others
Base: All who did NOT shop around before taking out sampled loan because they had used the lender before

	Total	How well understood repayment amount			Confidence in repaying loan			Ease of getting money to pay back loan		
		Very well (J)	Very/ Fairly well (K)	Not very/ Not at all well (L)	Very confident (M)	Very/ Fairly confident (N)	Not very/Not at all confident (O)	Easier than expected (P)	Same as expected (Q)	More difficult than expected (R)
Unweighted Base	199	170	192	6	160	191	7	26	109	18
Base	189	164	182	6	155	181	7	26	100	18
Don't know	4 2%	4 3%	4 2%	- - **	3 2%	4 2%	- - **	1 2%	4 4%	- - **
Refusal	- -	- -	- -	- - **	- -	- -	- - **	- -	- -	- - **
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSF3 Reason for using the same lender again without comparing it with others

Base: All who did NOT shop around before taking out sampled loan because they had used the lender before

	Total	Confidence and ease of repayment			Type of loan compared			Aware of any high street lenders		Aware of any online lenders	
		Very confident and found easy (S)	Very confident and found same (T)	Very confident and found difficult (U)	Online only (V)	Retail only (W)	Online and Retail (X)	Yes (Y)	No (Z)	Yes (a)	No (b)
Unweighted Base	199	23	89	9	55	2	12	164	35	193	6
Base	189	23	82	11	63	2	10	153	35	186	3
Happy with the service provided before	109	12	52	8	37	1	6	89	20	109	1
	58%	54%	63%	73%	59%	42%	57%	58%	57%	59%	17%
		**		**		**	**		*		**
Easier/more convenient because they already have your details	27	4	7	2	8	1	2	23	4	26	1
	14%	17%	8%	17%	13%	58%	18%	15%	11%	14%	17%
		**		**		**	**		*		**
More chance of being approved for a loan as a repeat customer	19	1	5	1	5	-	2	16	3	19	-
	10%	4%	6%	8%	8%	-	19%	10%	8%	10%	-
		**		**		**	**		*		**
Quicker/simpler (no further detail)	12	1	7	1	6	-	-	9	3	11	1
	6%	5%	9%	5%	9%	-	-	6%	9%	6%	33%
		**		**		**	**		*		**
Allowed you to borrow more as a repeat customer	7	1	3	-	1	-	-	6	1	7	-
	4%	4%	4%	-	1%	-	-	4%	3%	4%	-
		**		**		**	**		*		**
This company provides features which are not available elsewhere	4	-	1	1	1	-	1	4	-	3	1
	2%	-	1%	5%	2%	-	5%	3%	-	2%	17%
		**		**		**	**		*		**
Did not want to repeat the application process	3	-	2	-	-	-	-	3	-	3	-
	2%	-	2%	-	-	-	-	2%	-	2%	-
		**		**		**	**		*		**
Did not want to owe money to another lender	1	-	1	-	-	-	-	1	-	1	-
	1%	-	1%	-	-	-	-	1%	-	1%	-
		**		**		**	**		*		**
They contacted you to offer you a loan	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
		**		**		**	**		*		**
Other Answer	21	3	10	-	7	-	-	17	4	21	1
	11%	14%	12%	-	11%	-	-	11%	10%	11%	17%
		**		**		**	**		*		**
No answer	1	1	-	-	-	-	-	1	1	1	-
	1%	6%	-	-	-	-	-	*	3%	1%	-
		**		**		**	**		*		**
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSF3 Reason for using the same lender again without comparing it with others

Base: All who did NOT shop around before taking out sampled loan because they had used the lender before

	Total	Confidence and ease of repayment			Type of loan compared			Aware of any high street lenders		Aware of any online lenders	
		Very confident and found easy (S)	Very confident and found same (T)	Very confident and found difficult (U)	Online only (V)	Retail only (W)	Online and Retail (X)	Yes (Y)	No (Z)	Yes (a)	No (b)
Unweighted Base	199	23	89	9	55	2	12	164	35	193	6
Base	189	23	82	11	63	2	10	153	35	186	3
Don't know	4	1	3	-	-	-	-	4	1	4	-
	2%	2%	3%	-	-	-	-	2%	3%	2%	-
Refusal	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
	-	**	-	**	-	**	**	-	*	-	**
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSF3 Reason for using the same lender again without comparing it with others

Base: All who did NOT shop around before taking out sampled loan because they had used the lender before

	Total	Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		More confident (c)	Less confident (d)	No change (e)	New (f)	Repeat (g)	New (h)	Repeat (i)
Unweighted Base	199	-	1	11	10	188	24	174
Base	189	-	1	10	7	181	25	164
Happy with the service provided before	109 58%	- 58%	1 100% **	8 82% **	4 60% **	105 58%	17 69% **	92 56%
Easier/more convenient because they already have your details	27 14%	- 14%	- **	2 18% **	1 13% **	25 14%	2 6% **	25 15%
More chance of being approved for a loan as a repeat customer	19 10%	- 10%	- **	1 9% **	- 10% **	19	3 11% **	16 10%
Quicker/simpler (no further detail)	12 6%	- 6%	- **	- **	- 7% **	12	3 11% **	9 6%
Allowed you to borrow more as a repeat customer	7 4%	- 4%	- **	- **	1 14% **	6 3%	1 4% **	6 4%
This company provides features which are not available elsewhere	4 2%	- 2%	- **	- **	- 2% **	4	- - **	4 2%
Did not want to repeat the application process	3 2%	- 2%	- **	- **	- 2% **	3	- - **	3 2%
Did not want to owe money to another lender	1 1%	- 1%	- **	- **	- 1% **	1	- - **	1 1%
They contacted you to offer you a loan	- -	- -	- **	- **	- - **	-	- - **	-
Other Answer	21 11%	- 11%	- **	- **	- 12% **	21	- - **	21 13%
No answer	1 1%	- 1%	- **	- **	- 1% **	1	- - **	1 1%
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSF3 Reason for using the same lender again without comparing it with others

Base: All who did NOT shop around before taking out sampled loan because they had used the lender before

	Total	Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		More confident (c)	Less confident (d)	No change (e)	New (f)	Repeat (g)	New (h)	Repeat (i)
Unweighted Base	199	-	1	11	10	188	24	174
Base	189	-	1	10	7	181	25	164
Don't know	4	-	-	-	2	3	2	3
	2%	-	-	-	26%	1%	8%	2%
			**	**	**		**	
Refusal	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
			**	**	**		**	
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

Competition Commission - Payday Lending Survey - 120248

QPDSG1 How easy or difficult it was to find out the information needed in order to compare lender last time shopped around
 Base: All who have EVER shopped around to compare payday lenders

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/looking (H)	Not working (I)
Unweighted Base	545	328	194	109	265	147	377	55	33	52
Base	621	379	217	115	308	177	446	62	36	50
Very easy	206 33%	135 36%	62 29%	41 36% *	101 33%	57 32% *	156 35%	16 26% *	9 24% **	15 30% *
Fairly easy	327 53%	189 50%	128 59%	60 53% *	164 53%	93 52% *	235 53%	37 60% *	23 65% **	20 41% *
Fairly difficult	58 9%	39 10%	16 7%	8 7% *	30 10%	19 11% *	43 10%	6 9% *	3 8% **	3 7% *
Very difficult	22 4%	11 3%	10 5%	5 4% *	8 3%	7 4% *	10 2%	3 4% *	1 3% **	7 14% F*
EASY	533 86%	324 85%	190 87%	101 88% *	265 86%	150 85% *	391 88% I	53 86% *	32 89% **	35 71% *
DIFFICULT	80 13%	50 13%	26 12%	13 11% *	38 13%	26 15% *	53 12%	8 13% *	4 11% **	11 21% *
Don't know	8 1%	5 1%	2 1%	- * *	5 2%	1 * *	2 1%	- 1% *	- * **	4 8% F*
Refused	- -	- -	- -	- * *	- -	- * *	- -	- * *	- ** *	- * *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

Competition Commission - Payday Lending Survey - 120248

QPDSG1 How easy or difficult it was to find out the information needed in order to compare lender last time shopped around
 Base: All who have EVER shopped around to compare payday lenders

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	545	197	267	121	146	42	432	13	39	32
Base	621	244	297	142	155	39	498	17	39	37
Very easy	206 33%	71 29%	103 35%	51 36% *	53 34%	17 42% **	172 34%	7 43% **	6 16% **	10 28% **
Fairly easy	327 53%	142 58%	151 51%	69 49% *	82 53%	15 39% **	253 51%	7 41% **	30 77% **	24 63% **
Fairly difficult	58 9%	22 9%	27 9%	15 10% *	12 8%	4 11% **	48 10%	1 4% **	2 6% **	3 9% **
Very difficult	22 4%	8 3%	10 3%	4 3% *	6 4%	3 7% **	19 4%	1 6% **	- 1% **	- - **
EASY	533 86%	212 87%	255 86%	120 84% *	135 87%	32 82% **	425 85%	14 84% **	36 93% **	34 91% **
DIFFICULT	80 13%	30 12%	37 13%	19 14% *	18 12%	7 18% **	67 14%	2 10% **	3 7% **	3 9% **
Don't know	8 1%	2 1%	5 2%	3 2% *	2 1%	- - **	6 1%	1 6% **	- - **	- - **
Refused	- -	- -	- -	- - *	- -	- - **	- -	- - **	- - **	- - **
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

Competition Commission - Payday Lending Survey - 120248

QPDSG1 How easy or difficult it was to find out the information needed in order to compare lender last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	Accommodation					Number of people in hhd		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	545	113	339	209	130	57	109	139	267
Base	621	140	375	242	133	69	117	154	318
Very easy	206 33%	43 31% *	128 34% *	86 35% *	42 32% *	25 36% *	41 35% *	48 32% *	107 33% *
Fairly easy	327 53%	81 58% *	190 51% *	123 51% *	67 50% *	39 57% *	57 49% *	84 55% *	172 54% *
Fairly difficult	58 9%	11 8% *	35 9% *	21 9% *	14 10% *	4 6% *	12 10% *	10 7% *	32 10% *
Very difficult	22 4%	5 3% *	15 4% *	6 3% *	9 7% *	- - *	7 6% *	6 4% *	6 2% *
EASY	533 86% *	124 89% *	317 85% *	209 86% *	109 82% *	64 94% *	99 84% *	132 86% *	278 87% *
DIFFICULT	80 13%	15 11% *	50 13% *	27 11% *	23 17% *	4 6% *	18 15% *	17 11% *	38 12% *
Don't know	8 1%	- * *	7 2% *	5 2% *	1 1% *	- - *	1 1% *	5 3% *	1 * *
Refused	- -	- * *	- * *	- * *	- * *	- * *	- * *	- * *	- * *
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

Competition Commission - Payday Lending Survey - 120248

QPDSG1 How easy or difficult it was to find out the information needed in order to compare lender last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	545	326	95	70	25	190	17	36	130	215	400	111
Base	621	369	104	84	33	222	13	35	148	265	465	119
Very easy	206 33%	132 36%	31 30%	25 30%	8 24%	64 29%	5 36%	9 25%	45 30%	98 37%	161 35%	33 28%
Fairly easy	327 53%	182 49%	64 61%	46 55%	21 63%	131 59%	6 44%	21 61%	83 56%	139 53%	242 52%	66 56%
Fairly difficult	58 9%	33 9%	8 8%	11 13%	2 5%	21 9%	1 9%	4 11%	12 8%	20 8%	41 9%	13 11%
Very difficult	22 4%	16 4%	1 1%	2 2%	3 8%	5 2%	1 11%	1 3%	5 4%	6 2%	15 3%	6 5%
EASY	533 86%	314 85%	94 90%	72 85%	29 87%	195 88%	10 81%	30 86%	127 86%	237 90%	403 87%	100 83%
DIFFICULT	80 13%	49 13%	9 9%	13 15%	4 13%	26 12%	2 19%	5 14%	17 11%	26 10%	57 12%	19 16%
Don't know	8 1%	6 2%	1 1%	- *	- *	1 *	- **	- **	4 3%	1 *	6 1%	1 1%
Refused	- -	- -	- *	- *	- **	- -	- **	- **	- *	- -	- -	- *
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSG1 How easy or difficult it was to find out the information needed in order to compare lender last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	545	80	56	386	246	136	139	433	112	19	184	208
Base	621	76	63	457	244	151	201	547	74	59	209	245
Very easy	206	22	28	150	86	57	57	184	21	9	89	71
	33%	29%	44%	33%	35%	38%	28%	34%	29%	15%	43%	29%
		*	*			*	*			**	v	
Fairly easy	327	50	30	233	131	76	105	293	35	47	103	127
	53%	65%	47%	51%	54%	50%	52%	54%	47%	81%	49%	52%
		*	*			*	*			**		
Fairly difficult	58	4	4	49	16	11	29	46	12	2	11	28
	9%	5%	6%	11%	7%	8%	14%	8%	16%	4%	5%	12%
		*	*			*	*	r		**		
Very difficult	22	1	-	20	9	6	6	19	2	-	5	16
	4%	1%	1%	4%	3%	4%	3%	4%	3%	-	2%	7%
		*	*			*	*			**		
EASY	533	72	58	383	217	133	162	477	56	56	192	198
	86%	94%	91%	84%	89%	88%	81%	87%	76%	96%	92%	81%
		*	*			*	*	s		**	v	
DIFFICULT	80	4	4	69	25	18	35	65	14	2	16	44
	13%	6%	7%	15%	10%	12%	18%	12%	20%	4%	8%	18%
		*	*			*	*			**	u	
Don't know	8	-	1	6	3	-	4	5	3	-	1	2
	1%	-	2%	1%	1%	-	2%	1%	4%	-	*	1%
		*	*			*	*	r		**		
Refused	-	-	-	-	-	-	-	-	-	-	-	-
	-	*	*	-	-	*	*	-	-	**	-	-
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSG1 How easy or difficult it was to find out the information needed in order to compare lender last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	545	370	67	83
Base	621	457	46	93
Very easy	206 33%	152 33%	15 33% *	32 35% *
Fairly easy	327 53%	249 55%	22 49% *	40 44% *
Fairly difficult	58 9%	35 8%	6 12% *	16 17% *
Very difficult	22 4%	17 4%	1 3% *	3 4% *
EASY	533 86%	400 88%	37 82% *	73 79% *
DIFFICULT	80 13%	52 11%	7 15% *	19 21% *
Don't know	8 1%	5 1%	2 4% *	1 1% *
Refused	- -	- -	- *	- *
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QPDSG1 How easy or difficult it was to find out the information needed in order to compare lender last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	545	416	84	20	67	13	303	54	83
Base	621	520	57	18	68	8	389	38	93
Very easy	206 33%	178 34%	16 29% *	5 27% **	19 28%	3 39% **	133 34%	12 32% *	32 35% *
Fairly easy	327 53%	275 53%	29 52% *	7 39% **	46 68%	3 40% **	203 52%	19 51% *	40 44% *
Fairly difficult	58 9%	46 9%	8 13% *	3 16% **	3 4%	1 13% **	32 8%	4 12% *	16 17% *
Very difficult	22 4%	17 3%	1 2% *	3 18% **	-	1 8% **	17 4%	1 1% *	3 4% *
EASY	533 86%	453 87%	46 80% *	12 66% **	65 96%	6 79% **	335 86%	31 82% *	73 79% *
DIFFICULT	80 13%	63 12%	9 16% *	6 34% **	3 4%	2 21% **	49 13%	5 13% *	19 21% *
Don't know	8 1%	5 1%	2 4% *	- **	-	- **	5 1%	2 4% *	1 1% *
Refused	- -	- -	- *	- **	-	- **	-	- *	- *
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

Competition Commission - Payday Lending Survey - 120248

QPDSG1 How easy or difficult it was to find out the information needed in order to compare lender last time shopped around
 Base: All who have EVER shopped around to compare payday lenders

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	545	72	231	238	73	264	465	55	187	189	180
Base	621	69	246	304	83	286	527	66	215	227	192
Very easy	206 33%	20 30% *	91 37%	93 31%	39 46% K*	113 39% N	177 34%	19 29% *	86 40% Q	62 27%	66 34%
Fairly easy	327 53%	44 64% L*	115 47%	167 55% L	32 38% *	142 50%	278 53%	36 55% *	91 43%	141 62% P	102 53%
Fairly difficult	58 9%	3 5% *	21 9%	33 11%	9 11% *	20 7%	48 9%	6 10% *	23 11%	17 7%	16 8%
Very difficult	22 4%	- - *	12 5%	9 3%	4 5% *	9 3%	17 3%	4 6% *	13 6%	4 2%	5 3%
EASY	533 86%	64 94% *	206 84%	260 86%	70 84% *	255 89%	455 86%	55 84% *	177 82%	203 89%	169 88%
DIFFICULT	80 13%	3 5% *	33 14%	43 14%	13 16% *	29 10%	65 12%	10 16% *	36 17%	20 9%	21 11%
Don't know	8 1%	1 1% *	6 3%	1 *	- - *	2 1%	7 1%	- - *	2 1%	4 2%	2 1%
Refused	- -	- - *	- -	- -	- - *	- -	- -	- - *	- -	- -	- -
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

Competition Commission - Payday Lending Survey - 120248

QPDSG1 How easy or difficult it was to find out the information needed in order to compare lender last time shopped around
 Base: All who have EVER shopped around to compare payday lenders

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	545	290	243	197	50	150	37	24	5	24	82	243
Base	621	334	274	236	58	167	42	27	4	24	92	274
Very easy	206 33%	115 34%	89 33%	90 38%	19 33%	55 33%	12 28%	5 19%	1 13%	5 22%	36 39%	89 33%
Fairly easy	327 53%	176 53%	143 52%	121 51%	27 47%	83 50%	23 56%	14 52%	3 72%	12 52%	41 45%	143 52%
Fairly difficult	58 9%	35 11%	21 8%	23 10%	11 19%	22 13%	5 13%	4 14%	1 16%	2 9%	13 14%	21 8%
Very difficult	22 4%	3 1%	19 7% S	1 *	- *	3 2%	1 2%	1 3%	- *	1 4%	2 3%	19 7% U
EASY	533 86%	291 87%	232 85%	211 89%	46 80%	138 83%	35 83%	19 71%	4 84%	18 74%	77 83%	232 85%
DIFFICULT	80 13%	38 11%	40 15%	23 10%	11 19%	25 15%	6 15%	5 17%	1 16%	3 12%	15 17%	40 15%
Don't know	8 1%	5 1%	2 1%	2 1%	1 1%	4 2%	1 2%	3 12%	- *	3 13%	- *	2 1%
Refused	- -	- -	- -	- -	- *	- *	- **	- **	- **	- **	- *	- -
Overlap formulae used												
- Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

Competition Commission - Payday Lending Survey - 120248

QPDSG1 How easy or difficult it was to find out the information needed in order to compare lender last time shopped around
 Base: All who have EVER shopped around to compare payday lenders

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	545	356	189	173	354	518	14
Base	621	385	236	202	398	594	13
Very easy	206 33%	136 35%	70 30%	69 34%	126 32%	194 33%	6 48% **
Fairly easy	327 53%	195 51%	133 56%	105 52%	216 54%	315 53%	7 52% **
Fairly difficult	58 9%	41 11%	17 7%	23 11%	33 8%	56 10%	- - **
Very difficult	22 4%	11 3%	10 4%	5 3%	17 4%	22 4%	- - **
EASY	533 86%	330 86%	203 86%	174 86%	342 86%	509 86%	13 100% **
DIFFICULT	80 13%	52 14%	27 12%	28 14%	50 13%	78 13%	- - **
Don't know	8 1%	2 1%	6 2%	- -	7 2%	7 1%	- - **
Refused	- -	- -	- -	- -	- -	- -	- - **
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

Competition Commission - Payday Lending Survey - 120248

QPDSG1 How easy or difficult it was to find out the information needed in order to compare lender last time shopped around
 Base: All who have EVER shopped around to compare payday lenders

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	545	229	293	222	204	65	47	170	136	209
Base	621	238	355	266	250	67	45	199	162	229
Very easy	206 33%	88 37%	105 30%	78 29%	76 30%	20 30%	8 19%	52 26%	64 39%	77 33%
Fairly easy	327 53%	122 51%	195 55%	147 55%	149 60%	31 47%	28 62%	112 57%	80 49%	120 52%
Fairly difficult	58 9%	16 7%	38 11%	31 12%	19 8%	8 12%	6 12%	19 10%	14 8%	24 10%
Very difficult	22 4%	7 3%	15 4% m	8 3%	4 2%	8 12% jlm*	3 7% *	11 6%	3 2% *	7 3%
EASY	533 86%	211 89%	300 84%	225 85%	225 90% kln	51 76% *	36 80% *	165 83%	144 89%	196 86%
DIFFICULT	80 13%	23 10%	53 15% m	40 15% m	24 9%	16 24% jm*	9 20% *	30 15%	17 10% *	31 14%
Don't know	8 1%	5 2%	2 1%	1 1%	2 1%	- -	- -	4 2%	1 1% *	1 1%
Refused	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

Competition Commission - Payday Lending Survey - 120248

QPDSG1 How easy or difficult it was to find out the information needed in order to compare lender last time shopped around
 Base: All who have EVER shopped around to compare payday lenders

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	545	55	140	36	85	58	83	74
Base	621	67	170	37	93	73	90	77
Very easy	206	25	58	15	26	19	32	29
	33%	36%	34%	41%	28%	26%	35%	38%
Fairly easy	327	31	88	14	58	46	46	36
	53%	46%	52%	39%	63%	63%	52%	47%
Fairly difficult	58	3	20	3	8	4	8	10
	9%	4%	12%	9%	8%	6%	9%	14%
Very difficult	22	5	5	2	1	3	4	-
	4%	7%	3%	7%	1%	4%	4%	-
EASY	533	56	145	29	84	65	78	65
	86%	83%	85%	80%	91%	89%	87%	85%
DIFFICULT	80	8	25	6	8	7	12	10
	13%	11%	15%	16%	9%	10%	13%	14%
Don't know	8	4	-	2	-	1	-	1
	1%	6%	-	4%	-	1%	-	1%
Refused	-	-	-	-	-	-	-	-
	-	*	*	**	*	*	*	*
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

Competition Commission - Payday Lending Survey - 120248

QPDSG1 How easy or difficult it was to find out the information needed in order to compare lender last time shopped around

Base: All who have EVER shopped around to compare payday lenders

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	545	180	339	286	226	459	64	319	194	392	128
Base	621	194	401	314	268	529	70	354	233	460	136
Very easy	206 33%	64 33%	131 33%	110 35%	82 31%	183 35%	14 20% *	124 35%	69 29%	141 31%	54 40% *
Fairly easy	327 53%	98 51%	218 54%	156 50%	153 57%	277 52%	42 60% *	188 53%	126 54%	247 54%	70 51% *
Fairly difficult	58 9%	16 8%	40 10%	29 9%	25 9%	42 8%	11 16%	24 7%	28 12%	45 10%	10 8% *
Very difficult	22 4%	11 5%	10 2%	13 4%	8 3%	19 4%	3 4% *	12 3%	10 4%	20 4%	2 1% *
EASY	533 86%	162 84%	349 87%	266 85%	235 88%	461 87%	56 80% *	312 88%	194 84%	388 84%	124 91% *
DIFFICULT	80 13%	27 14%	50 12%	42 13%	33 12%	61 12%	14 20% *	36 10%	38 16%	65 14%	12 9% *
Don't know	8 1%	5 2%	2 1%	6 2%	- *	7 1%	- *	7 2%	-	6 1%	- *
Refused	- -	- -	- -	- -	- -	- -	- *	- -	- -	- -	- *
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

Competition Commission - Payday Lending Survey - 120248

QPDSG1 How easy or difficult it was to find out the information needed in order to compare lender last time shopped around
 Base: All who have EVER shopped around to compare payday lenders

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	545	149	391	66	52	313	80	539	461	487
Base	621	190	426	98	56	357	76	617	516	559
Very easy	206 33%	49 26%	155 36%	24 24%	20 36%	130 36%	22 29%	204 33%	166 32%	180 32%
Fairly easy	327 53%	100 53%	225 53%	47 48%	28 49%	182 51%	50 65%	327 53%	273 53%	297 53%
Fairly difficult	58 9%	28 15% L*	30 7%	18 18%	7 12%	28 8%	4 5%	58 9%	51 10%	55 10%
Very difficult	22 4%	9 5%	13 3%	9 9%	1 2%	10 3%	1 1%	21 3%	18 4%	20 4%
EASY	533 86%	150 79%	380 89% K	71 73%	48 86%	312 88% M	72 94% M*	531 86%	439 85%	477 85%
DIFFICULT	80 13%	37 20% L*	43 10%	27 27% OP*	8 14%	38 11%	4 6%	79 13%	69 13%	75 13%
Don't know	8 1%	3 2%	4 1%	- *	- *	7 2%	- *	7 1%	7 1%	6 1%
Refused	- -	- *	- -	- *	- *	- -	- *	- -	- -	- -
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

Competition Commission - Payday Lending Survey - 120248

QPDSG1 How easy or difficult it was to find out the information needed in order to compare lender last time shopped around
 Base: All who have EVER shopped around to compare payday lenders

	Total	Type of loan compared			Aware of any high street lenders		Aware of any online lenders		Change in reported level of confidence in repaying loan (Follow-up)		
		Online only (T)	Retail only (U)	Online and Retail (V)	Yes (W)	No (X)	Yes (Y)	No (Z)	More confident (a)	Less confident (b)	No change (c)
Unweighted Base	545	367	39	128	461	84	539	6	1	4	51
Base	621	452	27	133	516	105	617	4	1	4	50
Very easy	206	154	10	39	166	40	204	1	1	2	15
	33%	34%	37%	29%	32%	38%	33%	36%	100%	62%	30%
Fairly easy	327	236	13	76	273	54	327	1	-	1	25
	53%	52%	47%	57%	53%	52%	53%	13%	-	38%	51%
Fairly difficult	58	44	3	11	51	7	58	1	-	-	6
	9%	10%	11%	8%	10%	7%	9%	13%	-	-	13%
Very difficult	22	14	1	6	18	4	21	1	-	-	3
	4%	3%	5%	5%	4%	4%	3%	13%	-	-	6%
EASY	533	390	23	114	439	94	531	2	1	4	40
	86%	86%	84%	86%	85%	90%	86%	49%	100%	100%	81%
DIFFICULT	80	58	4	17	69	11	79	1	-	-	10
	13%	13%	16%	13%	13%	10%	13%	27%	-	-	19%
Don't know	8	4	-	2	7	-	7	1	-	-	-
	1%	1%	-	1%	1%	-	1%	24%	-	-	-
Refused	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

Competition Commission - Payday Lending Survey - 120248

QPDSG1 How easy or difficult it was to find out the information needed in order to compare lender last time shopped around
 Base: All who have EVER shopped around to compare payday lenders

	Total	Market Status		Specific lender status	
		New (d)	Repeat (e)	New (f)	Repeat (g)
Unweighted Base	545	125	411	274	262
Base	621	122	493	327	288
Very easy	206 33%	38 31% *	165 33%	89 27%	114 39% †
Fairly easy	327 53%	71 58% *	256 52%	198 61% g	129 45%
Fairly difficult	58 9%	10 8% *	45 9%	31 9%	24 8%
Very difficult	22 4%	- * *	21 4%	5 2%	16 6%
EASY	533 86% *	109 90% *	421 85%	287 88%	242 84%
DIFFICULT	80 13% *	10 8% *	67 14%	36 11%	41 14%
Don't know	8 1%	2 2% *	5 1%	3 1%	5 2%
Refused	- -	- *	- -	- -	- -
Overlap formulae used					
- Column Means:					
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, t/g					
Minimum Base: 30 (**), Small Base: 100 (*)					
- Column Proportions:					
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, t/g					
Minimum Base: 30 (**), Small Base: 100 (*)					
Continuity correction applied					

QPDSG3 How clear found information when comparing lenders last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	545	328	194	109	265	147	377	55	33	52
Base	621	379	217	115	308	177	446	62	36	50
Very clear	215 35%	126 33%	77 36%	45 39% *	92 30%	72 41% *	155 35%	19 30% *	8 24% **	20 40% *
Fairly clear	294 47%	185 49%	100 46%	51 45% *	161 52%	71 40% *	221 49%	28 45% *	19 53% **	17 34% *
Not very clear	84 13%	49 13%	31 14%	15 13% *	47 15%	20 11% *	54 12%	12 20% *	8 21% **	6 12% *
Not at all clear	22 4%	17 4%	5 2%	4 3% *	7 2%	9 5% *	14 3%	- *	1 2% **	7 14% FG*
Could not find any information	1 *	1 *	-	-	-	1 1% *	1 *	- *	- **	- *
CLEAR	510 82%	312 82%	177 81%	96 84% *	253 82%	143 81% *	376 84%	47 76% *	27 77% **	37 74% *
NOT CLEAR	106 17%	66 18%	36 16%	18 16% *	55 18%	29 16% *	67 15%	12 20% *	8 23% **	13 26% *
Don't know	4 1%	-	4 2%	-	-	3 2% *	2 *	3 4% *	- **	- *
Refused	-	-	-	-	-	-	-	-	-	-
	-	-	-	*	-	*	-	*	**	*
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSG3 How clear found information when comparing lenders last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	545	197	267	121	146	42	432	13	39	32
Base	621	244	297	142	155	39	498	17	39	37
Very clear	215 35%	74 30%	102 34%	48 33% *	54 35%	16 40% **	178 36%	4 24% **	11 28% **	7 18% **
Fairly clear	294 47%	122 50%	146 49%	73 51% *	73 47%	14 36% **	228 46%	9 52% **	20 53% **	27 73% **
Not very clear	84 13%	34 14%	38 13%	20 14% *	17 11%	7 18% **	68 14%	1 4% **	7 19% **	3 8% **
Not at all clear	22 4%	14 6%	6 2%	1 1% *	5 3%	2 6% **	19 4%	2 13% **	- 1% **	- - **
Could not find any information	1 *	- -	1 *	- - *	1 1%	- - **	1 *	- - **	- - **	- - **
CLEAR	510 82%	196 80%	248 84%	121 85% *	128 82%	30 76% **	406 82%	13 77% **	31 80% **	34 92% **
NOT CLEAR	106 17%	48 20%	43 15%	22 15% *	22 14%	10 24% **	87 17%	3 17% **	8 20% **	3 8% **
Don't know	4 1%	- -	4 1%	- - *	4 3%	- - **	3 1%	1 6% **	- - **	- - **
Refused	- -	- -	- -	- - *	- -	- - **	- -	- - **	- - **	- - **
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSG3 How clear found information when comparing lenders last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	Accommodation					Number of people in hhd		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	545	113	339	209	130	57	109	139	267
Base	621	140	375	242	133	69	117	154	318
Very clear	215 35%	50 36% *	126 34%	80 33%	46 34% *	25 37% *	44 37% *	48 31% *	108 34%
Fairly clear	294 47%	66 47% *	175 47%	119 49%	56 43% *	39 57% *	48 41% *	73 47% *	164 52%
Not very clear	84 13%	17 12% *	53 14%	30 12%	23 17% *	4 6% *	15 13% *	26 17% *	36 11%
Not at all clear	22 4%	3 2% *	19 5%	12 5%	7 5% *	- - *	10 8% *	4 3% *	8 3%
Could not find any information	1 *	1 1% *	- -	- -	- - *	- - *	- - *	- - *	1 *
CLEAR	510 82%	116 83% *	301 80%	199 82%	102 77% *	64 94% V*	92 78% *	121 79% *	272 85%
NOT CLEAR	106 17%	20 14% *	72 19%	42 17%	30 23% W*	4 6% *	25 21% *	30 20% *	44 14%
Don't know	4 1%	3 2% *	2 *	1 *	1 1% *	- - *	1 1% *	3 2% *	1 *
Refused	- -	- - *	- -	- -	- - *	- - *	- - *	- - *	- -
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSG3 How clear found information when comparing lenders last time shopped around

Base: All who have EVER shopped around to compare payday lenders

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	545	326	95	70	25	190	17	36	130	215	400	111
Base	621	369	104	84	33	222	13	35	148	265	465	119
Very clear	215 35%	137 37%	38 36%	18 21%	7 21%	63 28%	4 33%	10 29%	44 30%	93 35%	157 34%	36 30%
Fairly clear	294 47%	163 44%	53 51%	53 63%	16 48%	122 55%	6 51%	19 55%	79 53%	131 50%	222 48%	61 51%
Not very clear	84 13%	50 13%	10 10%	11 13%	8 23%	30 13%	1 7%	5 13%	17 12%	32 12%	63 13%	18 15%
Not at all clear	22 4%	16 4%	2 2%	1 1%	3 8%	6 3%	1 9%	1 3%	7 5%	6 2%	19 4%	3 3%
Could not find any information	1 *	- -	- -	1 1%	- -	1 1%	- -	- -	- -	1 *	1 *	- -
CLEAR	510 82%	300 81%	91 87%	71 84%	23 69%	184 83%	11 84%	29 84%	123 83%	225 85%	379 81%	98 82%
NOT CLEAR	106 17%	66 18%	13 12%	12 15%	10 31%	35 16%	2 16%	6 16%	24 16%	39 15%	81 17%	21 18%
Don't know	4 1%	3 1%	1 1%	- *	- **	1 *	- **	- **	1 *	- -	4 1%	1 1%
Refused	- -	- -	- *	- *	- **	- -	- **	- **	- *	- -	- -	- *

Overlap formulae used

- Column Means:
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied

QPDSG3 How clear found information when comparing lenders last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	545	80	56	386	246	136	139	433	112	19	184	208
Base	621	76	63	457	244	151	201	547	74	59	209	245
Very clear	215 35%	33 44% *	27 42% *	147 32%	92 38%	55 37% *	58 29% *	190 35%	25 34%	12 21% **	80 38%	79 32%
Fairly clear	294 47%	34 45% *	26 42% *	221 48%	116 47%	70 47% *	95 47% *	268 49% s	26 36%	29 50% **	99 47%	111 45%
Not very clear	84 13%	9 11% *	6 10% *	66 15%	29 12%	16 11% *	36 18% *	67 12%	17 23% r	16 27% **	25 12%	37 15%
Not at all clear	22 4%	- * *	- * 1%	21 5%	5 2%	6 4% *	11 6% *	18 3%	4 5%	1 2% **	4 2%	14 6%
Could not find any information	1 *	- * *	- * *	1 *	1 *	- * *	- * *	1 *	- * *	- * **	1 1%	- -
CLEAR	510 82%	68 89% *	53 83% *	368 80%	208 85%	126 83% *	154 76% *	458 84% s	52 70%	41 71% **	179 86%	190 78%
NOT CLEAR	106 17%	9 11% *	7 11% *	88 19%	34 14%	22 15% *	47 23% *	85 16%	21 28% r	17 29% **	29 14%	51 21%
Don't know	4 1%	- * *	4 6% n*	1 *	1 *	3 2% *	1 *	3 1%	2 2%	- **	- -	3 1%
Refused	- -	- * *	- * *	- -	- -	- * *	- *	- -	- -	- **	- -	- -
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSG3 How clear found information when comparing lenders last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	545	370	67	83
Base	621	457	46	93
Very clear	215 35%	160 35%	15 33% *	29 31% *
Fairly clear	294 47%	221 48%	17 38% *	43 47% *
Not very clear	84 13%	56 12%	10 23% *	14 16% *
Not at all clear	22 4%	18 4%	2 4% *	2 2% *
Could not find any information	1 *	1 *	- *	- *
CLEAR	510 82%	381 84% x	32 71% *	73 78% *
NOT CLEAR	106 17%	74 16%	12 27% *	17 18% *
Don't know	4 1%	- -	1 2% *	3 4% w*
Refused	- -	- -	- *	- *
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QPDSG3 How clear found information when comparing lenders last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	545	416	84	20	67	13	303	54	83
Base	621	520	57	18	68	8	389	38	93
Very clear	215 35%	183 35%	16 29% *	5 30% **	30 44%	3 40% **	130 33%	12 32% *	29 31% *
Fairly clear	294 47%	254 49%	24 42% *	4 24% **	32 47%	2 26% **	189 49%	15 40% *	43 47% *
Not very clear	84 13%	64 12%	12 21% *	5 26% **	6 8%	3 33% **	51 13%	8 21% *	14 16% *
Not at all clear	22 4%	18 3%	3 5% *	1 5% **	-	-	18 5%	2 5% *	2 2% *
Could not find any information	1 *	1 *	- *	- **	-	-	1 *	- *	- *
CLEAR	510 82%	436 84% B	40 71% *	10 54% **	62 92%	5 67% **	319 82%	27 72% *	73 78% *
NOT CLEAR	106 17%	82 16%	15 27% *	6 31% **	6 8%	3 33% **	68 18%	10 26% *	17 18% *
Don't know	4 1%	- -	2 3% A*	3 15% **	-	-	-	1 3% *	3 4% *
Refused	- -	- -	- *	- **	-	-	-	- *	- *
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSG3 How clear found information when comparing lenders last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	545	72	231	238	73	264	465	55	187	189	180
Base	621	69	246	304	83	286	527	66	215	227	192
Very clear	215 35%	32 46% *	81 33%	101 33%	40 48% K*	130 45% NO	183 35%	17 25% *	83 38%	70 31%	73 38%
Fairly clear	294 47%	30 43% *	120 49%	144 47%	34 41% *	106 37%	248 47% M	37 57% M*	91 42%	124 54%	83 43%
Not very clear	84 13%	7 11% *	36 15%	40 13%	5 6% *	38 13%	73 14%	7 10% *	24 11%	28 12%	31 16%
Not at all clear	22 4%	- * *	7 3%	15 5%	4 5% *	7 3%	18 3%	4 6% *	15 7% R	6 3%	1 1%
Could not find any information	1 *	- * *	1 *	- *	- *	- *	- *	1 2% *	1 1%	- -	- -
CLEAR	510 82%	61 89% *	201 82%	245 81%	74 89% *	236 82%	431 82%	54 82% *	174 81%	193 85%	155 81%
NOT CLEAR	106 17%	7 11% *	43 17%	55 18%	9 11% *	46 16%	92 17%	10 16% *	39 18%	34 15%	33 17%
Don't know	4 1%	- * *	1 *	3 1%	- * *	4 2%	4 1%	- * *	1 *	- -	4 2%
Refused	- -	- * *	- -	- -	- * *	- -	- -	- * *	- -	- -	- -
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSG3 How clear found information when comparing lenders last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	545	290	243	197	50	150	37	24	5	24	82	243
Base	621	334	274	236	58	167	42	27	4	24	92	274
Very clear	215 35%	108 32%	102 37%	85 36%	17 30%	52 31%	15 35%	5 20%	1 13%	4 18%	30 33%	102 37%
Fairly clear	294 47%	169 50%	122 44%	114 48%	30 52%	80 48%	15 36%	17 63%	3 72%	10 43%	47 51%	122 44%
Not very clear	84 13%	43 13%	39 14%	26 11%	6 11%	32 19%	10 25%	3 12%	1 16%	8 34%	15 16%	39 14%
Not at all clear	22 4%	11 3%	11 4%	7 3%	4 7%	4 2%	1 3%	1 4%	- -	1 5%	1 1%	11 4%
Could not find any information	1 *	1 *	- -	1 1%	- *	- *	- **	- **	- **	- **	- *	- -
CLEAR	510 82%	276 83%	223 81%	199 84%	47 82%	132 79%	30 72%	22 83%	4 84%	14 61%	77 83%	223 81%
NOT CLEAR	106 17%	54 16%	49 18%	33 14%	10 18%	36 21%	12 28%	4 17%	1 16%	9 39%	15 17%	49 18%
Don't know	4 1%	3 1%	2 1%	3 1%	- *	- *	- **	- **	- **	- **	- *	2 1%
Refused	- -	- -	- -	- -	- *	- *	- **	- **	- **	- **	- *	- -
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**). Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**). Small Base: 100 (*)												
Continuity correction applied												

Competition Commission - Payday Lending Survey - 120248

QPDSG3 How clear found information when comparing lenders last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	545	356	189	173	354	518	14
Base	621	385	236	202	398	594	13
Very clear	215 35%	141 37%	74 31%	64 31%	140 35%	202 34%	5 38% **
Fairly clear	294 47%	177 46%	117 50%	106 52%	182 46%	283 48%	8 62% **
Not very clear	84 13%	52 13%	32 14%	25 12%	56 14%	82 14%	- - **
Not at all clear	22 4%	13 3%	9 4%	8 4%	14 4%	22 4%	- - **
Could not find any information	1 *	1 *	- -	- -	1 *	1 *	- - **
CLEAR	510 82%	319 83%	191 81%	170 84%	322 81%	485 82%	13 100% **
NOT CLEAR	106 17%	64 17%	41 18%	33 16%	70 18%	104 17%	- - **
Don't know	4 1%	1 *	3 1%	- -	4 1%	4 1%	- - **
Refused	- -	- -	- -	- -	- -	- -	- - **
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDSG3 How clear found information when comparing lenders last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	545	229	293	222	204	65	47	170	136	209
Base	621	238	355	266	250	67	45	199	162	229
Very clear	215 35%	107 45% klm	99 28%	76 29%	72 29%	21 32% *	12 26% *	48 24%	59 36% *	93 41% p
Fairly clear	294 47%	96 40%	181 51%	133 50%	134 53% j	28 41% *	23 52% *	115 58% r	75 47% *	90 39%
Not very clear	84 13%	29 12%	53 15%	41 15%	34 14%	13 19% *	8 18% *	29 15%	15 9% *	38 17%
Not at all clear	22 4%	5 2%	17 5%	13 5%	8 3%	4 6% *	2 5% *	7 3%	10 6% *	6 2%
Could not find any information	1 *	- -	1 *	- -	- -	1 2% *	- - *	- -	- -	1 1%
CLEAR	510 82%	203 85%	280 79%	209 78%	205 82%	49 73% *	35 77% *	163 82%	134 83% *	183 80%
NOT CLEAR	106 17%	34 14%	70 20%	54 20%	42 17%	17 25% *	10 23% *	36 18%	25 15% *	43 19%
Don't know	4 1%	1 *	3 1%	3 1%	3 1%	- - *	- - *	- -	3 2% *	1 *
Refused	- -	- -	- -	- -	- -	- - *	- - *	- -	- - *	- -
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSG3 How clear found information when comparing lenders last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	545	55	140	36	85	58	83	74
Base	621	67	170	37	93	73	90	77
Very clear	215	32	54	15	22	22	40	25
	35%	48% v*	32% *	42% **	24% *	30% *	44% v*	32% *
Fairly clear	294	24	80	16	53	42	32	41
	47%	35% *	47% *	44% **	58% x*	58% x*	36% *	53% *
Not very clear	84	6	27	3	15	8	14	10
	13%	9% *	16% *	7% **	16% *	10% *	16% *	13% *
Not at all clear	22	3	9	2	-	1	4	-
	4%	4% *	5% *	5% **	* *	1% *	4% *	- *
Could not find any information	1	-	-	-	1	-	-	-
	*	- *	- *	- **	1% *	- *	- *	- *
CLEAR	510	56	134	32	76	64	72	66
	82%	83% *	79% *	86% **	82% *	88% *	80% *	85% *
NOT CLEAR	106	9	36	4	16	8	18	10
	17%	13% *	21% *	12% **	17% *	12% *	20% *	13% *
Don't know	4	3	-	1	-	-	-	1
	1%	4% *	- *	2% **	- *	- *	- *	1% *
Refused	-	-	-	-	-	-	-	-
	-	- *	- *	- **	- *	- *	- *	- *
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

Competition Commission - Payday Lending Survey - 120248

QPDSG3 How clear found information when comparing lenders last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	545	180	339	286	226	459	64	319	194	392	128
Base	621	194	401	314	268	529	70	354	233	460	136
Very clear	215 35%	63 32%	141 35%	103 33%	94 35%	193 37% F	13 18% *	134 38% H	62 27%	149 32%	55 40% *
Fairly clear	294 47%	88 45%	195 49%	143 46%	133 50%	250 47%	35 50% *	164 46%	120 52%	221 48%	63 46% *
Not very clear	84 13%	30 16%	50 13%	48 15%	33 12%	64 12%	16 23%	43 12%	36 15%	65 14%	16 12% *
Not at all clear	22 4%	9 5%	12 3%	14 4%	9 3%	19 4%	3 4% *	8 2%	14 6%	20 4%	2 2% *
Could not find any information	1 *	- -	1 *	1 *	- -	1 *	- *	1 *	- -	1 *	- *
CLEAR	510 82%	151 78%	336 84%	247 78%	227 85%	443 84% F	48 69% *	298 84%	182 78%	370 80%	118 86% *
NOT CLEAR	106 17%	40 21%	62 16%	62 20%	41 15%	83 16%	19 28% *	51 14%	50 22%	85 18%	19 14% *
Don't know	4 1%	3 2%	1 *	4 1%	- -	2 *	3 4% *	4 1%	- -	4 1%	- *
Refused	- -	- -	- -	- -	- -	- -	- *	- -	- -	- -	- *
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

QPDSG3 How clear found information when comparing lenders last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	545	149	391	66	52	313	80	539	461	487
Base	621	190	426	98	56	357	76	617	516	559
Very clear	215 35%	47 25% K	165 39% L	19 19% M	20 36% N	126 35% O	33 44% P	213 34% Q	171 33% R	187 34% S
Fairly clear	294 47%	95 50% K	198 46% L	45 46% M	24 43% N	176 49% O	34 45% P	294 48% Q	250 48% R	266 48% S
Not very clear	84 13%	37 20% L	47 11% L	24 24% O	9 17% N	40 11% O	9 11% P	83 13% Q	73 14% R	80 14% S
Not at all clear	22 4%	11 6% K	11 3% L	10 10% M	2 4% N	9 3% O	- - P	22 4% Q	16 3% R	21 4% S
Could not find any information	1 *	- - K	1 * L	- - M	- - N	1 * O	- - P	1 * Q	1 * R	1 * S
CLEAR	510 82%	142 75% K	363 85% L	64 65% M	44 79% N	302 85% O	68 89% P	507 82% Q	421 82% R	453 81% S
NOT CLEAR	106 17%	48 25% L	58 14% L	34 35% OP	12 21% N	49 14% O	9 11% P	105 17% Q	89 17% R	101 18% S
Don't know	4 1%	- * K	4 1% L	- * M	- * N	4 1% O	- * P	3 1% Q	4 1% R	3 1% S
Refused	- -	- * K	- - L	- * M	- * N	- - O	- * P	- - Q	- - R	- - S
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSG3 How clear found information when comparing lenders last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	Type of loan compared			Aware of any high street lenders		Aware of any online lenders		Change in reported level of confidence in repaying loan (Follow-up)		
		Online only (T)	Retail only (U)	Online and Retail (V)	Yes (W)	No (X)	Yes (Y)	No (Z)	More confident (a)	Less confident (b)	No change (c)
Unweighted Base	545	367	39	128	461	84	539	6	1	4	51
Base	621	452	27	133	516	105	617	4	1	4	50
Very clear	215 35%	157 35%	10 37%	42 32%	171 33%	44 42%	213 34%	3 62%	1 100%	1 36%	17 34%
Fairly clear	294 47%	218 48%	9 33%	67 50%	250 48%	44 42%	294 48%	- *	- **	2 64%	23 46%
Not very clear	84 13%	54 12%	8 30%	21 16%	73 14%	10 10%	83 13%	1 13%	- **	- **	7 15%
Not at all clear	22 4%	19 4%	- *	3 2%	16 3%	6 6%	22 4%	- **	- **	- **	3 5%
Could not find any information	1 *	1 *	- *	- *	1 *	- *	1 *	- **	- **	- **	- *
CLEAR	510 82%	375 83%	19 70%	109 82%	421 82%	88 84%	507 82%	3 62%	1 100%	4 100%	40 80%
NOT CLEAR	106 17%	74 16%	8 30%	24 18%	89 17%	17 16%	105 17%	1 13%	- **	- **	10 20%
Don't know	4 1%	3 1%	- *	- *	4 1%	- *	3 1%	1 24%	- **	- **	- *
Refused	- -	- -	- *	- *	- -	- *	- -	- **	- **	- **	- -
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSG3 How clear found information when comparing lenders last time shopped around
Base: All who have EVER shopped around to compare payday lenders

	Total	Market Status		Specific lender status	
		New (d)	Repeat (e)	New (f)	Repeat (g)
Unweighted Base	545	125	411	274	262
Base	621	122	493	327	288
Very clear	215 35%	50 41% *	163 33%	106 32%	107 37%
Fairly clear	294 47%	50 41% *	243 49%	159 49%	135 47%
Not very clear	84 13%	17 14% *	66 13%	46 14%	36 13%
Not at all clear	22 4%	4 3% *	17 3%	11 3%	9 3%
Could not find any information	1 *	- - *	1 *	- -	1 *
CLEAR	510 82%	100 82%	406 82%	265 81%	241 84%
NOT CLEAR	106 17%	21 17% *	82 17%	58 18%	45 16%
Don't know	4 1%	1 1% *	3 1%	4 1%	- -
Refused	- -	- - *	- -	- -	- -
Overlap formulae used					
- Column Means:					
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g					
Minimum Base: 30 (**), Small Base: 100 (*)					
- Column Proportions:					
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g					
Minimum Base: 30 (**), Small Base: 100 (*)					
Continuity correction applied					

QPDSH1 Costs or charges looked at before taking out sampled loan
Base: All respondents

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	1560	860	623	334	742	406	975	203	124	166
Base	1560	870	609	313	754	429	1010	205	108	143
The total amount repayable	1385 89%	763 88%	550 90%	295 94% E	679 90% E	361 84%	909 90%	181 88%	91 85% *	121 84%
The APR	1059 68%	587 67%	415 68%	233 74% E	522 69%	268 63%	709 70%	133 65%	66 61% *	91 63%
The charges that would be applied if you could not pay back on time	1037 67%	559 64%	420 69%	243 78% DE	499 66%	256 60%	665 66%	135 66%	73 68% *	103 72%
Any administration or set-up fees	865 55%	485 56%	333 55%	182 58%	432 57%	220 51%	575 57%	108 53%	56 52% *	75 53%
Any other costs or charges	62 4%	34 4%	22 4%	10 3%	32 4%	20 5%	41 4%	11 5%	- * *	5 3%
None of these	118 8%	72 8%	41 7%	13 4%	55 7%	44 10% C	67 7%	16 8%	14 13% *	14 10%
Don't know	7 *	7 1%	- -	2 1%	- -	5 1%	5 *	1 1%	- * *	1 1%
Refusal	- -	- -	- -	- -	- -	- -	- -	- -	- * *	- -
Not Stated	- -	- -	- -	- -	- -	- -	- -	- -	- * *	- -
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSH1 Costs or charges looked at before taking out sampled loan
Base: All respondents

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	1560	451	796	366	430	174	1212	47	127	78
Base	1560	494	783	369	415	144	1222	43	120	77
The total amount repayable	1385 89%	467 94%	696 89%	329 89%	367 88%	104 72%	1089 89%	35 81%	106 89%	69 90%
The APR	1059 68%	358 73%	528 67%	244 66%	284 68%	77 53%	829 68%	26 59%	83 70%	52 67%
The charges that would be applied if you could not pay back on time	1037 67%	333 67%	523 67%	236 64%	288 69%	83 58%	793 65%	28 64%	92 77%	54 70%
Any administration or set-up fees	865 55%	312 63%	411 52%	193 52%	218 53%	64 44%	676 55%	16 38%	70 58%	45 58%
Any other costs or charges	62 4%	20 4%	30 4%	7 2%	23 6%	- -	43 4%	4 9%	1 1%	5 7%
None of these	118 8%	12 2%	66 8%	33 9%	33 8%	31 21%	94 8%	5 12%	7 6%	5 6%
Don't know	7 *	5 1%	1 *	- -	1 *	- -	7 1%	- *	- *	- *
Refusal	- -	- -	- -	- -	- -	- -	- -	- *	- *	- *
Not Stated	- -	- -	- -	- -	- -	- -	- -	- *	- *	- *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSH1 Costs or charges looked at before taking out sampled loan
Base: All respondents

	Total	Accommodation					Number of people in hhd		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	1560	276	954	536	418	209	292	371	796
Base	1560	309	911	539	372	220	273	361	825
The total amount repayable	1385 89%	275 89%	804 88%	485 90%	318 86%	201 91%	225 82%	325 90%	746 90%
								X	X
The APR	1059 68%	209 68%	606 67%	381 71%	226 61%	158 72%	170 62%	259 72%	560 68%
			V	TV		V		X	
The charges that would be applied if you could not pay back on time	1037 67%	198 64%	601 66%	376 70%	225 60%	156 71%	171 63%	248 69%	546 66%
			V	TV		V			
Any administration or set-up fees	865 55%	175 57%	503 55%	320 59%	183 49%	115 52%	134 49%	195 54%	474 57%
			V	TV					
Any other costs or charges	62 4%	14 5%	28 3%	18 3%	11 3%	9 4%	9 3%	11 3%	34 4%
None of these	118 8%	22 7%	73 8%	33 6%	40 11%	15 7%	32 12%	21 6%	55 7%
					TU		YZ		
Don't know	7 *	-	5 1%	4 1%	2 *	2 1%	1 *	5 1%	2 *
Refusal	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
Not Stated	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSH1 Costs or charges looked at before taking out sampled loan
Base: All respondents

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	1560	893	293	184	91	568	50	129	378	474	1081	352
Base	1560	887	290	196	89	575	36	109	372	538	1089	336
The total amount repayable	1385 89%	768 87%	264 91%	184 94% a	82 93% *	530 92% a	26 73% *	101 93% f*	317 85% fh	499 93% gh	977 90% 69%	293 87% 64%
The APR	1059 68%	589 66%	198 68%	149 76% a	54 61% *	401 70%	20 57% *	67 61% *	240 64% gh	394 73% gh	752 69%	217 64%
The charges that would be applied if you could not pay back on time	1037 67%	586 66%	190 66%	127 65%	63 71% *	380 66%	20 55% *	84 77% fi*	242 65%	344 64%	732 67%	215 64%
Any administration or set-up fees	865 55%	467 53%	152 53%	126 64% a	60 67% *	338 59% b	17 47% *	64 58% *	204 55%	311 58%	618 57%	172 51%
Any other costs or charges	62 4%	36 4%	5 2%	12 6%	- * *	17 3%	- * *	5 5% *	14 4%	23 4%	46 4%	7 2%
None of these	118 8%	78 9%	18 6%	8 4%	6 6% *	32 6%	6 16% i*	6 5% *	43 12% i	23 4%	70 6%	35 10%
Don't know	7 *	6 1%	1 *	- *	- *	1 *	1 3% *	- *	4 1%	- *	7 1%	- *
Refusal	- -	- -	- -	- -	- *	- -	- *	- *	- -	- -	- -	- -
Not Stated	- -	- -	- -	- -	- *	- -	- *	- *	- -	- -	- -	- -
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSH1 Costs or charges looked at before taking out sampled loan
Base: All respondents

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	1560	387	178	907	944	277	246	1061	499	55	568	536
Base	1560	309	186	986	812	297	363	1230	330	143	557	553
The total amount repayable	1385 89%	263 85%	167 90%	892 90% l	720 89%	271 91%	326 90%	1134 92% s	251 76%	127 89% *	499 90%	480 87%
The APR	1059 68%	214 69%	134 72%	661 67%	562 69%	217 73%	229 63%	878 71% s	181 55%	93 65% *	379 68%	367 66%
The charges that would be applied if you could not pay back on time	1037 67%	234 76% n	133 71%	619 63%	570 70% q	196 66%	217 60%	817 66%	220 67%	89 62% *	353 63%	364 66%
Any administration or set-up fees	865 55%	175 57%	104 56%	549 56%	464 57%	170 57%	192 53%	723 59% s	141 43%	70 49% *	309 55%	302 55%
Any other costs or charges	62 4%	4 1%	5 2%	51 5% l	23 3%	8 3%	28 8% o	57 5% s	5 2%	10 7% *	25 4%	26 5%
None of these	118 8%	25 8%	12 6%	69 7%	58 7%	15 5%	30 8%	65 5%	52 16% r	14 10% *	37 7%	54 10%
Don't know	7 *	1 *	1 1%	5 1%	1 *	3 1%	4 1%	5 *	2 *	- * *	2 *	1 *
Refusal	- -	- -	- -	- -	- -	- -	- -	- -	- -	- * *	- -	- -
Not Stated	- -	- -	- -	- -	- -	- -	- -	- -	- -	- * *	- -	- -
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSH1 Costs or charges looked at before taking out sampled loan
Base: All respondents

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	1560	927	373	162
Base	1560	1038	253	176
The total amount repayable	1385 89%	958 92% x	187 74%	166 94% x*
The APR	1059 68%	765 74% xy	136 54%	103 58% *
The charges that would be applied if you could not pay back on time	1037 67%	699 67%	171 68%	107 61% *
Any administration or set-up fees	865 55%	615 59% x	106 42%	100 57% x*
Any other costs or charges	62 4%	45 4% x	4 2%	9 5% *
None of these	118 8%	53 5%	43 17% wy	9 5% *
Don't know	7 *	5 *	2 1%	- * *
Refusal	- -	- -	- -	- * *
Not Stated	- -	- -	- -	- * *
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QPDSH1 Costs or charges looked at before taking out sampled loan
Base: All respondents

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	1560	1008	423	31	281	106	646	267	162
Base	1560	1150	286	31	234	75	804	178	176
The total amount repayable	1385 89%	1065 93% B	216 75%	30 98% **	215 92% E	48 64% *	743 92% G	138 78%	166 94% G*
The APR	1059 68%	827 72% B	157 55%	19 61% **	178 76% E	37 49% *	587 73% GH	99 56%	103 58% *
The charges that would be applied if you could not pay back on time	1037 67%	761 66%	195 68%	21 69% **	187 80% E	48 64% *	512 64%	123 69%	107 61% *
Any administration or set-up fees	865 55%	678 59% B	122 42%	21 68% **	145 62% E	30 40% *	469 58% G	76 43%	100 57% G*
Any other costs or charges	62 4%	52 4% B	4 1%	3 10% **	2 1%	2 2% *	43 5% G	2 1%	9 5% *
None of these	118 8%	58 5%	46 16% A	1 2% **	11 5%	14 19% D*	42 5%	29 16% FH	9 5% *
Don't know	7 *	5 *	2 1%	- **	- -	1 1% *	5 1%	1 1%	- *
Refusal	-	-	-	- **	-	- *	-	-	- *
Not Stated	-	-	-	- **	-	- *	-	-	- *
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSH1 Costs or charges looked at before taking out sampled loan
Base: All respondents

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	1560	356	707	488	126	803	1287	190	489	475	646
Base	1560	286	649	619	138	737	1244	229	507	487	606
The total amount repayable	1385 89%	243 85%	588 91% I	549 89%	126 91% *	658 89%	1120 90% O	188 82%	462 91% R	446 92% R	510 84%
The APR	1059 68%	196 68%	444 68%	416 67%	83 60% *	527 71% O	859 69%	139 61%	341 67%	358 73% R	388 64%
The charges that would be applied if you could not pay back on time	1037 67%	217 76% JKL	439 68%	379 61%	88 63% *	527 71% O	860 69% O	116 51%	326 64%	315 65%	427 70%
Any administration or set-up fees	865 55%	159 56%	358 55%	345 56%	83 60% *	424 57% O	711 57% O	103 45%	293 58%	274 56%	321 53%
Any other costs or charges	62 4%	3 1%	26 4%	33 5% I	6 4% *	27 4%	50 4%	3 2%	29 6%	16 3%	23 4%
None of these	118 8%	25 9%	41 6%	52 8%	9 7% *	49 7%	75 6%	36 16% MN	27 5%	29 6%	63 10% PQ
Don't know	7 *	1 *	- -	6 1%	- *	1 *	6 1%	1 *	5 1%	1 *	1 *
Refusal	- -	- -	- -	- -	- *	- -	- -	- -	- -	- -	- -
Not Stated	- -	- -	- -	- -	- *	- -	- -	- -	- -	- -	- -
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSH1 Costs or charges looked at before taking out sampled loan
Base: All respondents

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	1560	723	794	440	117	394	92	69	32	88	192	794
Base	1560	745	769	479	119	386	92	68	32	74	194	769
The total amount repayable	1385 89%	666 89%	680 88%	436 91%	103 87%	341 88%	85 92%	61 90%	22 68%	66 89%	168 87%	680 88%
The APR	1059 68%	493 66%	538 70%	339 71% W	89 75% *	243 63%	58 63% *	44 65% *	16 52% **	43 58% *	124 64%	538 70%
The charges that would be applied if you could not pay back on time	1037 67%	480 64%	529 69%	314 65% b	68 57% *	236 61%	51 56% *	47 69% *	13 42% **	52 70% *	109 56%	529 69% Wb
Any administration or set-up fees	865 55%	407 55%	437 57%	277 58%	62 52% *	200 52%	47 51% *	32 47% *	5 16% **	37 50% *	107 55%	437 57%
Any other costs or charges	62 4%	39 5%	23 3%	37 8% Wbc	5 4% *	9 2%	4 4% *	- - *	- - **	1 1% *	5 3%	23 3%
None of these	118 8%	54 7%	61 8%	25 5%	7 6% *	34 9%	5 5% *	5 8% *	7 22% **	5 6% *	20 10% U	61 8%
Don't know	7 *	4 1%	3 *	4 1%	- *	4 1%	- *	- *	- **	- *	4 2%	3 *
Refusal	- -	- -	- -	- -	- *	- -	- *	- *	- **	- *	- -	- -
Not Stated	- -	- -	- -	- -	- *	- -	- *	- *	- **	- *	- -	- -
Overlap formulae used												
- Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

QPDSH1 Costs or charges looked at before taking out sampled loan
Base: All respondents

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	1560	962	598	388	1108	1456	58
Base	1560	958	602	425	1066	1456	53
The total amount repayable	1385 89%	868 91% e	517 86%	370 87%	955 90%	1297 89%	43 81% *
The APR	1059 68%	657 69%	403 67%	291 69%	721 68%	991 68%	36 67% *
The charges that would be applied if you could not pay back on time	1037 67%	664 69% e	373 62%	257 60%	733 69% f	971 67%	35 65% *
Any administration or set-up fees	865 55%	566 59% e	299 50%	227 53%	604 57%	821 56%	22 42% *
Any other costs or charges	62 4%	40 4%	22 4%	14 3%	47 4%	61 4%	- - *
None of these	118 8%	59 6%	59 10% d	41 10%	73 7%	110 8%	5 9% *
Don't know	7 *	6 1%	1 *	4 1%	3 *	6 *	1 1% *
Refusal	- -	- -	- -	- -	- -	- -	- - *
Not Stated	- -	- -	- -	- -	- -	- -	- - *
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDSH1 Costs or charges looked at before taking out sampled loan
Base: All respondents

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	1560	769	726	523	472	154	138	405	379	661
Base	1560	711	777	564	522	160	142	418	395	630
The total amount repayable	1385 89%	629 88% o	693 89% o	503 89% o	478 92% ko	137 85% *	112 79% *	376 90% *	360 91% *	547 87% p
The APR	1059 68%	493 69% no	520 67% no	387 69% no	337 65% o	88 55% *	76 54% *	270 65% *	265 67% *	444 70% p
The charges that would be applied if you could not pay back on time	1037 67%	506 71% kino	488 63% *	348 62% *	337 65% *	92 57% *	84 59% *	257 61% *	264 67% *	440 70% p
Any administration or set-up fees	865 55%	402 57% *	433 56% *	320 57% *	291 56% *	76 48% *	77 54% *	222 53% *	238 60% *	352 56% q
Any other costs or charges	62 4%	35 5% *	23 3% *	15 3% *	15 3% *	2 1% *	2 2% *	19 5% *	17 4% *	23 4% q
None of these	118 8%	47 7% m	68 9% m	51 9% m	35 7% m	20 13% m*	27 19% jklm*	34 8% *	18 5% *	58 9% q
Don't know	7 *	3 *	4 *	- -	4 1% *	- *	- *	- -	5 1% *	1 *
Refusal	- -	- -	- -	- -	- -	- *	- *	- -	- -	- -
Not Stated	- -	- -	- -	- -	- -	- *	- *	- -	- -	- -
Overlap formulae used										
- Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDSH1 Costs or charges looked at before taking out sampled loan
Base: All respondents

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	1560	148	453	87	200	156	233	186
Base	1560	156	480	72	203	151	214	193
The total amount repayable	1385 89%	142 91% *	404 84%	61 85% *	190 94% t	138 92%	202 94% tu	173 90%
The APR	1059 68%	120 77% t*	293 61%	50 69% *	138 68%	100 67%	169 79% twxy	130 68%
The charges that would be applied if you could not pay back on time	1037 67%	113 73% t*	287 60%	51 71% *	137 68%	110 73% t	164 76% ty	117 61%
Any administration or set-up fees	865 55%	99 63% t*	228 48%	41 57% *	123 61% t	96 64%	139 65% t	103 53%
Any other costs or charges	62 4%	4 3% *	18 4%	1 1% *	10 5%	4 3%	9 4%	10 5%
None of these	118 8%	10 6% *	54 11% vx	7 10% *	9 4%	7 5%	6 3%	14 7%
Don't know	7 *	- * *	5 1%	- 1% *	- -	1 *	1 1%	- -
Refusal	- -	- * *	- -	- * *	- -	- -	- -	- -
Not Stated	- -	- * *	- -	- * *	- -	- -	- -	- -
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSH1 Costs or charges looked at before taking out sampled loan
Base: All respondents

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	1560	540	919	735	690	1281	205	919	550	1096	370
Base	1560	503	963	716	706	1280	204	900	564	1081	383
The total amount repayable	1385 89%	435 86%	872 91%	634 89%	640 91%	1162 91% F	161 79%	813 90%	489 87%	976 90%	332 87%
The APR	1059 68%	337 67%	667 69%	481 67%	496 70%	913 71% F	102 50%	642 71% H	356 63%	762 70% J	242 63%
The charges that would be applied if you could not pay back on time	1037 67%	351 70%	626 65%	475 66%	482 68%	876 68% F	110 54%	626 70% H	347 62%	741 69%	236 62%
Any administration or set-up fees	865 55%	277 55%	541 56%	397 55%	400 57%	751 59% F	76 37%	528 59% H	288 51%	608 56%	210 55%
Any other costs or charges	62 4%	7 1%	50 5% A	19 3%	37 5%	56 4%	1 1%	32 4%	23 4%	42 4%	14 4%
None of these	118 8%	42 8%	64 7%	47 7%	47 7%	73 6%	34 17% E	51 6%	58 10% G	64 6%	39 10% I
Don't know	7 *	1 *	5 1%	4 1%	2 *	6 *	1 *	7 1%	- -	5 1%	1 *
Refusal	-	-	-	-	-	-	-	-	-	-	-
Not Stated	-	-	-	-	-	-	-	-	-	-	-
Overlap formulae used	-	-	-	-	-	-	-	-	-	-	-
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSH1 Costs or charges looked at before taking out sampled loan
Base: All respondents

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	1560	288	1246	138	95	818	387	1508	1296	1261
Base	1560	351	1182	199	107	827	309	1524	1268	1306
The total amount repayable	1385 89%	313 89%	1050 89%	170 85% *	103 96% P*	755 91% P	263 85%	1363 89% R	1116 88%	1174 90% R
The APR	1059 68%	237 68%	806 68%	121 61% *	70 66% *	583 70%	214 69%	1042 68%	851 67%	894 68%
The charges that would be applied if you could not pay back on time	1037 67%	229 65%	791 67%	108 54% *	60 56% *	563 68% M	234 76% MNO	1017 67%	856 67%	876 67%
Any administration or set-up fees	865 55%	198 56%	655 55%	87 44% *	65 61% *	483 58% M	175 57%	853 56%	707 56%	737 56%
Any other costs or charges	62 4%	6 2%	55 5%	7 3% *	1 1% *	48 6% P	4 1%	62 4%	45 4%	53 4%
None of these	118 8%	31 9%	84 7%	24 12% N*	2 2% *	50 6%	25 8%	107 7%	103 8% QS	86 7%
Don't know	7 *	- -	7 1%	- *	1 1% *	5 1%	1 *	6 *	7 1%	6 *
Refusal	-	-	-	-	-	-	-	-	-	-
Not Stated	-	-	-	-	-	-	-	-	-	-
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSH1 Costs or charges looked at before taking out sampled loan
Base: All respondents

	Total	(SAMPLE) Size of loan			(SAMPLE) Date of loan			Reason for loan (General)	
		High (£200+) (T)	Low (Less than £200) (U)	Unknown (V)	A-Recent (W)	B-Mid term (X)	C-Longer ago (Y)	Unexpected INCREASE in expenses/ outgoings (Z)	Unexpected DECREASE in income (a)
Unweighted Base	1560	710	781	69	547	735	278	785	296
Base	1560	760	720	80	467	755	338	817	303
The total amount repayable	1385 89%	679 89%	641 89%	65 82% *	443 95% XY	665 88%	278 82%	741 91%	265 88%
The APR	1059 68%	506 67%	494 69%	59 74% *	344 74% Y	518 69% Y	198 58%	560 69%	214 71%
The charges that would be applied if you could not pay back on time	1037 67%	494 65%	487 68%	57 71% *	332 71% Y	507 67%	198 58%	548 67%	222 73%
Any administration or set-up fees	865 55%	406 53%	408 57%	50 63% *	299 64% XY	396 52%	170 50%	470 58%	168 55%
Any other costs or charges	62 4%	23 3%	37 5%	1 2% *	17 4%	35 5%	10 3%	39 5%	11 4%
None of these	118 8%	51 7%	59 8%	7 9% *	10 2%	53 7% W	54 16% WX	52 6%	22 7%
Don't know	7 *	- -	7 1%	- *	2 *	5 1%	1 *	6 1%	1 *
Refusal	- -	- -	- -	- *	- -	- -	- -	- -	- -
Not Stated	- -	- -	- -	- *	- -	- -	- -	- -	- -
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied									

QPDSH1 Costs or charges looked at before taking out sampled loan
Base: All respondents

	Total	Use of loan				Whether repayment date has passed	
		Living expenses (b)	Car/ vehicle (c)	Rent or mortgage (d)	Other (e)	Yes (f)	No (g)
Unweighted Base	1560	827	152	63	546	1092	449
Base	1560	830	149	57	551	1131	411
The total amount repayable	1385 89%	752 91% d	136 92%	45 80% *	475 86%	989 87%	382 93% f
The APR	1059 68%	582 70% e	115 78% e	40 70% *	341 62%	749 66%	301 73% f
The charges that would be applied if you could not pay back on time	1037 67%	562 68%	110 74% e	43 75% *	341 62%	738 65%	287 70%
Any administration or set-up fees	865 55%	468 56%	100 67% be	34 61% *	278 50%	612 54%	244 59%
Any other costs or charges	62 4%	39 5%	5 3%	2 3% *	20 4%	48 4%	10 3%
None of these	118 8%	51 6%	9 6%	2 3% *	58 11% b	100 9% g	16 4%
Don't know	7 *	6 1%	- -	- *	1 *	4 *	3 1%
Refusal	- -	- -	- -	- *	- -	- -	- -
Not Stated	- -	- -	- -	- *	- -	- -	- -
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDSH1 Costs or charges looked at before taking out sampled loan
Base: All respondents

	Total	Whether paid back loan in full		Action taken when not paid back on repayment date			Whether shopped around for sampled loan		Whether ever shopped around for loan	
		Yes (A)	No (B)	Rollover (C)	Repayment plan (D)	Defaulted (E)	Yes (F)	No (G)	Yes (H)	No (I)
Unweighted Base	1560	882	191	93	85	64	363	1191	545	1012
Base	1560	896	207	92	82	80	421	1131	621	937
The total amount repayable	1385 89%	803 90% B	166 80%	75 82% *	66 80% *	61 76% *	411 98% G	967 86%	603 97% I	780 83%
The APR	1059 68%	618 69% B	112 54%	51 55%	47 57% *	35 44%	335 80% G	717 63%	488 79% I	570 61%
The charges that would be applied if you could not pay back on time	1037 67%	599 67%	125 60%	55 60% *	52 64% *	43 54% *	305 72% G	725 64%	449 72% I	587 63%
Any administration or set-up fees	865 55%	513 57% B	87 42%	40 43% *	35 43% *	28 35% *	301 71% G	557 49%	422 68% I	441 47%
Any other costs or charges	62 4%	44 5%	4 2%	4 5% *	1 1% *	- - *	21 5%	38 3%	30 5%	32 3%
None of these	118 8%	60 7%	33 16% A	12 13% *	12 14% *	17 21% *	4 1%	113 10% F	8 1%	110 12% H
Don't know	7 *	4 *	- -	- *	- *	- *	5 1%	2 *	5 1%	2 *
Refusal	-	-	-	-	-	-	-	-	-	-
Not Stated	-	-	-	-	-	-	-	-	-	-
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSH1 Costs or charges looked at before taking out sampled loan
Base: All respondents

	Total	How well understood repayment amount			Confidence in repaying loan			Ease of getting money to pay back loan		
		Very well (J)	Very/ Fairly well (K)	Not very/ Not at all well (L)	Very confident (M)	Very/ Fairly confident (N)	Not very/Not at all confident (O)	Easier than expected (P)	Same as expected (Q)	More difficult than expected (R)
Unweighted Base	1560	1236	1478	80	1280	1499	57	287	627	169
Base	1560	1224	1474	84	1244	1485	65	289	633	198
The total amount repayable	1385 89%	1122 92% KL	1330 90% L	55 66% *	1114 90%	1329 89%	52 80% *	253 88%	569 90% R	161 81%
The APR	1059 68%	871 71% KL	1024 69% L	36 42% *	853 69% O	1023 69% O	30 47% *	208 72% R	431 68% R	106 53%
The charges that would be applied if you could not pay back on time	1037 67%	874 71% KL	1012 69% L	26 31% *	848 68% O	1004 68% O	32 49% *	216 75% QR	403 64% R	111 56%
Any administration or set-up fees	865 55%	740 60% KL	844 57% L	20 24% *	730 59% N	838 56%	26 41% *	176 61% R	357 56% R	78 39%
Any other costs or charges	62 4%	58 5%	62 4%	- - *	53 4%	61 4%	1 1% *	16 5%	21 3%	11 6%
None of these	118 8%	66 5%	93 6% J	24 28% JK*	86 7%	104 7%	10 15% *	25 9%	47 7%	27 14%
Don't know	7 *	6 *	6 *	1 1% *	6 1%	7 *	- - *	4 2%	- -	- -
Refusal	-	-	-	- - *	-	-	- - *	-	-	-
Not Stated	-	-	-	- - *	-	-	- - *	-	-	-
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSH1 Costs or charges looked at before taking out sampled loan
Base: All respondents

	Total	Confidence and ease of repayment			Type of loan compared			Aware of any high street lenders		Aware of any online lenders	
		Very confident and found easy (S)	Very confident and found same (T)	Very confident and found difficult (U)	Online only (V)	Retail only (W)	Online and Retail (X)	Yes (Y)	No (Z)	Yes (a)	No (b)
Unweighted Base	1560	239	532	96	367	39	128	1296	264	1508	52
Base	1560	234	528	112	452	27	133	1268	292	1524	36
The total amount repayable	1385 89%	202 87%	483 92% U	90 80% *	443 98%	25 91% *	129 97% *	1116 88%	269 92%	1363 89% b	23 63% *
The APR	1059 68%	162 69% U	367 70% U	54 48% *	364 81%	18 68% *	99 74% *	851 67%	208 71%	1042 68% b	17 48% *
The charges that would be applied if you could not pay back on time	1037 67%	172 74%	339 64%	73 65% *	313 69%	22 81% *	107 80% *	856 67%	182 62%	1017 67%	20 57% *
Any administration or set-up fees	865 55%	144 61%	309 59%	51 45% *	314 70%	14 52% *	88 66% *	707 56%	158 54%	853 56% b	12 33% *
Any other costs or charges	62 4%	11 5%	18 3%	11 10% *	24 5%	1 2% *	5 3% *	45 4%	17 6%	62 4%	- - *
None of these	118 8%	24 10%	31 6%	16 15% T*	5 1%	1 2% *	1 * *	103 8%	15 5%	107 7%	11 29% a*
Don't know	7 *	4 2%	-	- *	1 *	- *	4 3% *	7 1%	-	6 *	1 2% *
Refusal	-	-	-	-	-	-	-	-	-	-	-
Not Stated	-	-	-	-	-	-	-	-	-	-	-
Overlap formulae used	-	-	-	-	-	-	-	-	-	-	-
- Column Means: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

QPDSH1 Costs or charges looked at before taking out sampled loan
Base: All respondents

	Total	Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		More confident (c)	Less confident (d)	No change (e)	New (f)	Repeat (g)	New (h)	Repeat (i)
Unweighted Base	1560	1	8	99	531	1010	849	692
Base	1560	1	5	88	446	1100	877	669
The total amount repayable	1385 89%	1 100% **	5 100% **	86 97%	378 85%	994 90% f	759 86%	613 92% h
The APR	1059 68%	1 100% **	3 59% **	64 72%	297 67%	753 68%	596 68%	455 68%
The charges that would be applied if you could not pay back on time	1037 67%	1 100% **	2 42% **	64 72%	321 72% g	708 64%	581 66%	448 67%
Any administration or set-up fees	865 55%	1 100% **	3 49% **	58 66%	248 56%	610 55%	482 55%	376 56%
Any other costs or charges	62 4%	- - **	- - **	1 1%	4 1%	58 5% f	32 4%	30 5%
None of these	118 8%	- - **	- - **	1 1%	45 10%	73 7%	83 10% i	34 5%
Don't know	7 *	- - **	- - **	- -	2 *	5 *	7 1%	- -
Refusal	- -	- - **	- - **	- -	- -	- -	- -	- -
Not Stated	- -	- - **	- - **	- -	- -	- -	- -	- -
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSH3 Reasons for not looking at any costs or charges before taking out sampled loan
Base: All who did NOT look at any costs or charges before taking out sampled loan

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	117	57	54	12	50	46	60	16	16	17
Base	114	68	41	13	55	40	63	16	14	14
Needed money quickly - no time to look	51 45%	30 44% *	21 51% *	9 67% **	23 42% **	17 43% **	27 43% **	10 60% **	6 43% **	7 52% **
Had taken out the loan before so understood cost	10 9%	9 13% *	1 3% *	- ** *	5 10% **	5 12% **	6 9% **	- ** *	4 27% **	1 5% **
Didn't want to/couldn't be bothered	9 8%	7 10% *	3 7% *	1 9% **	7 13% **	- - **	8 12% **	- - **	2 12% **	- - **
Did not want too much information - just wanted to take out the loan	9 8%	5 7% *	4 9% *	- - **	3 6% **	5 13% **	5 8% **	1 8% **	1 7% **	1 10% **
Planned to pay back on time so did not apply to me	8 7%	5 7% *	2 4% *	- - **	5 9% **	2 6% **	5 8% **	- 3% **	- - **	1 8% **
Would not understand costs/charges	6 5%	4 5% *	2 5% *	- - **	4 7% **	2 4% **	- - **	4 26% **	- - **	1 9% **
Just didn't think about it	3 3%	2 3% *	1 3% *	- 3% **	1 2% **	1 3% **	3 4% **	- - **	- 3% **	- - **
Did not know where to find information	2 1%	1 1% *	1 1% *	- - **	1 1% **	1 2% **	- - **	1 3% **	1 7% **	- - **
Other Answer	15 13%	8 11% *	5 13% *	- 3% **	7 12% **	7 18% **	9 14% **	- - **	2 14% **	1 9% **
Don't know	7 6%	4 5% *	4 9% *	2 18% **	2 4% **	2 5% **	4 6% **	- 3% **	1 10% **	1 8% **
Refusal	- -	- *	- *	- **	- **	- **	- -	- **	- **	- **
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSH3 Reasons for not looking at any costs or charges before taking out sampled loan
Base: All who did NOT look at any costs or charges before taking out sampled loan

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	117	17	58	27	31	30	93	4	9	3
Base	114	12	62	29	33	31	91	5	7	5
Needed money quickly - no time to look	51 45%	7 57%	26 42%	11 37%	15 46%	16 51%	40 44%	3 61%	2 33%	4 85%
Had taken out the loan before so understood cost	10 9%	1 10%	5 8%	1 2%	4 13%	4 13%	6 7%	- -	1 8%	3 70%
Didn't want to/couldn't be bothered	9 8%	- 4%	3 5%	1 4%	2 6%	6 19%	9 10%	- -	- -	- -
Did not want too much information - just wanted to take out the loan	9 8%	4 32%	3 5%	2 6%	2 5%	1 4%	7 7%	1 13%	1 8%	1 15%
Planned to pay back on time so did not apply to me	8 7%	1 4%	4 7%	- -	4 13%	1 4%	6 6%	- -	1 8%	- -
Would not understand costs/charges	6 5%	- -	5 8%	4 13%	1 4%	- -	4 5%	- -	1 17%	- -
Just didn't think about it	3 3%	- -	2 4%	2 7%	- 1%	1 2%	2 2%	1 18%	1 8%	- -
Did not know where to find information	2 1%	- -	2 2%	1 2%	1 3%	- -	2 2%	- -	- -	- -
Other Answer	15 13%	1 8%	8 13%	6 20%	2 6%	4 12%	11 12%	- 8%	2 28%	- -
Don't know	7 6%	- -	3 5%	3 9%	1 2%	3 9%	6 7%	- -	- 6%	- -
Refusal	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSH3 Reasons for not looking at any costs or charges before taking out sampled loan
Base: All who did NOT look at any costs or charges before taking out sampled loan

	Total	Accommodation					Number of people in hhd		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	117	21	74	30	44	13	34	23	49
Base	114	22	69	32	37	15	31	21	52
Needed money quickly - no time to look	51 45%	16 73% **	26 38% **	15 45% **	11 31% **	8 54% **	11 35% **	8 38% **	29 55% **
Had taken out the loan before so understood cost	10 9%	2 7% **	8 12% **	4 13% **	4 11% **	- - **	4 13% **	3 15% **	3 6% **
Didn't want to/couldn't be bothered	9 8%	- - **	8 12% **	4 12% **	4 12% **	1 8% **	3 9% **	7 31% **	- - **
Did not want too much information - just wanted to take out the loan	9 8%	3 14% **	5 8% **	1 4% **	4 12% **	- - **	2 5% **	3 12% **	4 8% **
Planned to pay back on time so did not apply to me	8 7%	- - **	2 3% **	1 3% **	1 3% **	4 24% **	1 2% **	1 5% **	5 9% **
Would not understand costs/charges	6 5%	- - **	6 8% **	1 4% **	4 12% **	- - **	1 2% **	1 3% **	4 8% **
Just didn't think about it	3 3%	1 4% **	2 3% **	- 1% **	2 4% **	- - **	1 4% **	- 2% **	1 3% **
Did not know where to find information	2 1%	- - **	2 2% **	- - **	2 4% **	- - **	1 3% **	- - **	1 1% **
Other Answer	15 13%	1 4% **	10 14% **	5 16% **	4 12% **	1 6% **	8 25% **	1 3% **	3 7% **
Don't know	7 6%	1 5% **	5 7% **	4 13% **	1 2% **	1 7% **	2 5% **	1 6% **	4 7% **
Refusal	- -	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSH3 Reasons for not looking at any costs or charges before taking out sampled loan
Base: All who did NOT look at any costs or charges before taking out sampled loan

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	117	73	17	10	7	34	7	9	37	17	71	32
Base	114	77	18	5	6	29	6	6	43	20	66	35
Needed money quickly - no time to look	51 45%	31 40%	13 69%	1 21%	4 64%	17 59%	3 45%	3 59%	18 43%	12 63%	33 50%	12 35%
Had taken out the loan before so understood cost	10 9%	8 11%	- ..	2 29%	- ..	2 5%	1 9%	- ..	3 8%	4 21%	10 15%	- ..
Didn't want to/couldn't be bothered	9 8%	8 11%	1 7%	- ..	- ..	1 4%	- ..	- ..	6 14%	1 5%	5 7%	5 14%
Did not want too much information - just wanted to take out the loan	9 8%	7 9%	- 2%	1 16%	1 10%	2 6%	1 17%	1 10%	2 5%	2 8%	5 8%	3 9%
Planned to pay back on time so did not apply to me	8 7%	5 6%	- 2%	1 10%	1 10%	2 5%	- ..	- ..	- 1%	- ..	5 7%	1 3%
Would not understand costs/charges	6 5%	4 5%	2 10%	- ..	- ..	2 6%	- ..	2 31%	4 9%	- ..	1 1%	5 14%
Just didn't think about it	3 3%	2 2%	- ..	- 8%	1 16%	1 5%	- ..	- ..	1 3%	1 7%	3 4%	- 1%
Did not know where to find information	2 1%	1 1%	- ..	1 10%	- ..	1 2%	1 17%	- ..	1 1%	- ..	2 2%	- ..
Other Answer	15 13%	12 15%	- ..	1 16%	1 10%	1 5%	1 12%	- ..	7 16%	1 3%	5 7%	7 20%
Don't know	7 6%	5 6%	2 10%	- ..	- ..	2 6%	- ..	- ..	1 3%	2 9%	4 6%	2 7%
Refusal	- -	- -	- ..	- ..	- ..	- ..	- ..	- ..	- ..	- ..	- -	- ..
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSH3 Reasons for not looking at any costs or charges before taking out sampled loan
Base: All who did NOT look at any costs or charges before taking out sampled loan

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	117	33	11	65	71	19	18	44	73	8	43	53
Base	114	25	12	65	58	15	26	62	51	14	36	54
Needed money quickly - no time to look	51 45%	7 28% **	5 41% **	35 54%	21 36%	7 49% **	19 72% **	30 48% **	21 42%	9 69% **	16 45%	20 38% **
Had taken out the loan before so understood cost	10 9%	- **	1 5% **	8 12%	5 8%	- **	4 15% **	6 9% **	4 8%	3 23% **	4 12%	2 5% **
Didn't want to/couldn't be bothered	9 8%	2 9% **	- **	3 5%	3 5%	1 6% **	2 7% **	8 13% **	1 2%	1 9% **	1 3%	7 12% **
Did not want too much information - just wanted to take out the loan	9 8%	2 9% **	1 8% **	5 8%	4 7%	2 16% **	2 7% **	2 4% **	7 13%	1 5% **	3 8%	5 9% **
Planned to pay back on time so did not apply to me	8 7%	4 14% **	2 14% **	3 4%	8 13%	- **	- **	5 7% **	3 6%	- **	2 4%	6 10% **
Would not understand costs/charges	6 5%	1 5% **	- **	4 7%	2 4%	- **	3 12% **	3 5% **	2 5%	1 9% **	1 2%	2 3% **
Just didn't think about it	3 3%	2 9% **	- **	- **	2 4%	- **	- **	2 3% **	1 2%	- **	2 5%	1 2% **
Did not know where to find information	2 1%	1 4% **	- **	1 1%	1 2%	- **	1 2% **	- **	2 3%	- **	- **	1 2% **
Other Answer	15 13%	4 17% **	2 14% **	9 14%	8 13%	4 25% **	- **	8 12% **	8 15%	- **	6 15%	10 18% **
Don't know	7 6%	2 9% **	3 24% **	1 2%	6 10%	1 5% **	- **	2 4% **	5 9%	1 9% **	3 7%	3 5% **
Refusal	- -	- **	- **	- -	- -	- **	- **	- **	- -	- **	- -	- **
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSh3 Reasons for not looking at any costs or charges before taking out sampled loan**Base: All who did NOT look at any costs or charges before taking out sampled loan**

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	117	39	59	10
Base	114	50	42	9
Needed money quickly - no time to look	51 45%	25 49% **	19 44%	4 40% **
Had taken out the loan before so understood cost	10 9%	6 12% **	2 5%	1 7% **
Didn't want to/couldn't be bothered	9 8%	4 9% **	1 3%	- - **
Did not want too much information - just wanted to take out the loan	9 8%	3 6% **	4 9%	2 18% **
Planned to pay back on time so did not apply to me	8 7%	5 9% **	3 8%	- - **
Would not understand costs/charges	6 5%	- - **	2 6%	3 35% **
Just didn't think about it	3 3%	2 4% **	1 1%	- - **
Did not know where to find information	2 1%	- - **	1 2%	1 6% **
Other Answer	15 13%	6 13% **	8 18%	- - **
Don't know	7 6%	2 5% **	4 10%	- - **
Refusal	- -	- - **	- -	- - **
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QPDSH3 Reasons for not looking at any costs or charges before taking out sampled loan
Base: All who did NOT look at any costs or charges before taking out sampled loan

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	117	43	64	1	15	18	24	41	10
Base	114	55	46	1	11	14	39	28	9
Needed money quickly - no time to look	51 45%	25 46% **	21 46% **	1 100% **	2 16% **	5 37% **	23 59% **	13 48% **	4 40% **
Had taken out the loan before so understood cost	10 9%	6 11% **	3 6% **	- - **	- - **	- - **	6 15% **	2 7% **	1 7% **
Didn't want to/couldn't be bothered	9 8%	4 8% **	1 3% **	- - **	1 11% **	1 8% **	3 8% **	- - **	- - **
Did not want too much information - just wanted to take out the loan	9 8%	4 8% **	4 9% **	- - **	- 4% **	2 12% **	3 7% **	2 7% **	2 18% **
Planned to pay back on time so did not apply to me	8 7%	5 8% **	3 7% **	- - **	4 33% **	- - **	1 2% **	3 12% **	- - **
Would not understand costs/charges	6 5%	3 6% **	2 5% **	- - **	- - **	1 8% **	- - **	1 4% **	3 35% **
Just didn't think about it	3 3%	2 3% **	1 1% **	- - **	2 16% **	1 4% **	- - **	- - **	- - **
Did not know where to find information	2 1%	1 1% **	1 2% **	- - **	- - **	1 7% **	- - **	- - **	1 6% **
Other Answer	15 13%	6 12% **	8 17% **	- - **	2 16% **	3 18% **	5 12% **	5 18% **	- - **
Don't know	7 6%	2 4% **	4 9% **	- - **	- 4% **	2 13% **	2 5% **	2 8% **	- - **
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSH3 Reasons for not looking at any costs or charges before taking out sampled loan
Base: All who did NOT look at any costs or charges before taking out sampled loan

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	117	43	64	1	15	18	24	41	10
Base	114	55	46	1	11	14	39	28	9
Refusal	-	-	-	-	-	-	-	-	-
	-	**	-	**	**	**	**	-	**
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

Competition Commission - Payday Lending Survey - 120248

QPDSH3 Reasons for not looking at any costs or charges before taking out sampled loan
Base: All who did NOT look at any costs or charges before taking out sampled loan

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	117	32	49	36	9	58	85	23	26	27	67
Base	114	25	41	48	9	49	74	33	27	25	63
Needed money quickly - no time to look	51 45% **	6 26% **	17 43% **	27 57% **	4 42% **	24 48% *	34 45% *	15 47% **	13 47% **	16 62% **	26 41% **
Had taken out the loan before so understood cost	10 9% **	- - **	6 15% **	4 8% **	1 7% **	6 13% *	6 8% *	4 11% **	7 25% **	1 2% **	3 5% **
Didn't want to/couldn't be bothered	9 8% **	2 10% **	2 5% **	5 11% **	- 5% **	1 2% *	3 3% *	7 21% **	- 2% **	4 16% **	5 8% **
Did not want too much information - just wanted to take out the loan	9 8% **	2 9% **	3 7% **	4 8% **	1 7% **	5 11% *	8 11% *	- - **	3 10% **	2 9% **	4 7% **
Planned to pay back on time so did not apply to me	8 7% **	4 14% **	4 10% **	- - **	- - **	5 10% *	5 7% *	1 3% **	1 2% **	- - **	6 9% **
Would not understand costs/charges	6 5% **	1 5% **	1 3% **	3 7% **	- - **	1 1% *	4 6% *	1 4% **	5 19% **	- - **	1 1% **
Just didn't think about it	3 3% **	2 9% **	1 2% **	- - **	- - **	2 3% *	2 3% *	1 3% **	1 3% **	1 4% **	2 3% **
Did not know where to find information	2 1% **	1 4% **	1 1% **	- - **	- - **	1 2% *	2 2% *	- - **	- - **	1 4% **	1 1% **
Other Answer	15 13% **	4 18% **	3 8% **	7 16% **	4 47% **	5 10% *	6 8% *	7 20% **	1 4% **	3 10% **	10 16% **
Don't know	7 6% **	2 9% **	4 9% **	1 2% **	- - **	2 4% *	6 9% *	1 2% **	1 4% **	- - **	7 10% **
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSH3 Reasons for not looking at any costs or charges before taking out sampled loan

Base: All who did NOT look at any costs or charges before taking out sampled loan

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	117	32	49	36	9	58	85	23	26	27	67
Base	114	25	41	48	9	49	74	33	27	25	63
Refusal	-	-	-	-	-	-	-	-	-	-	-
	-	**	-	**	**	*	*	**	**	**	-
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSH3 Reasons for not looking at any costs or charges before taking out sampled loan
Base: All who did NOT look at any costs or charges before taking out sampled loan

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	117	49	65	23	7	32	8	6	7	7	14	65
Base	114	50	61	21	7	33	5	5	7	5	20	61
Needed money quickly - no time to look	51 45%	21 42% *	29 48% *	13 62% **	1 17% **	16 48% **	2 45% **	4 88% **	4 52% **	2 42% **	9 45% **	29 48% **
Had taken out the loan before so understood cost	10 9%	7 15% *	3 4% *	3 15% **	3 39% **	5 14% **	1 14% **	- - **	- - **	1 14% **	3 16% **	3 4% **
Didn't want to/couldn't be bothered	9 8%	8 16% *	1 2% *	1 6% **	- - **	7 22% **	- 9% **	- - **	- - **	- - **	7 37% **	1 2% **
Did not want too much information - just wanted to take out the loan	9 8%	5 11% *	4 6% *	4 19% **	1 16% **	3 9% **	1 21% **	- - **	- 6% **	- - **	2 8% **	4 6% **
Planned to pay back on time so did not apply to me	8 7%	1 2% *	7 11% *	- - **	- - **	1 3% **	- - **	- - **	1 13% **	1 19% **	- - **	7 11% **
Would not understand costs/charges	6 5%	2 4% *	4 6% *	1 6% **	- - **	1 2% **	- - **	- - **	- - **	- - **	1 3% **	4 6% **
Just didn't think about it	3 3%	2 4% *	1 2% *	- 2% **	1 13% **	1 2% **	- - **	- - **	1 10% **	- - **	- - **	1 2% **
Did not know where to find information	2 1%	- - *	2 3% *	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **	2 3% **
Other Answer	15 13%	4 9% *	9 14% *	2 9% **	- - **	1 4% **	1 11% **	1 12% **	1 10% **	1 25% **	- - **	9 14% **
Don't know	7 6%	4 7% *	3 6% *	- - **	1 14% **	3 8% **	- - **	- - **	1 10% **	- - **	2 9% **	3 6% **
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSH3 Reasons for not looking at any costs or charges before taking out sampled loan**Base: All who did NOT look at any costs or charges before taking out sampled loan**

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	117	49	65	23	7	32	8	6	7	7	14	65
Base	114	50	61	21	7	33	5	5	7	5	20	61
Refusal	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSH3 Reasons for not looking at any costs or charges before taking out sampled loan
Base: All who did NOT look at any costs or charges before taking out sampled loan

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	117	62	55	31	82	108	5
Base	114	55	59	37	72	106	5
Needed money quickly - no time to look	51 45%	19 34% *	32 55% *	19 51% **	30 42%	51 48%	- - **
Had taken out the loan before so understood cost	10 9%	5 9% *	5 9% *	4 10% **	6 9%	10 9%	- - **
Didn't want to/couldn't be bothered	9 8%	- 1% *	9 15% *	7 20% **	2 3%	9 9%	- - **
Did not want too much information - just wanted to take out the loan	9 8%	4 8% *	5 8% *	3 9% **	6 8%	9 9%	- - **
Planned to pay back on time so did not apply to me	8 7%	6 11% *	2 3% *	1 3% **	7 9%	7 7%	1 12% **
Would not understand costs/charges	6 5%	6 10% *	- - *	- - **	6 8%	5 5%	1 12% **
Just didn't think about it	3 3%	2 4% *	1 1% *	- - **	3 4%	3 3%	- - **
Did not know where to find information	2 1%	2 3% *	- - *	2 4% **	- -	2 1%	- - **
Other Answer	15 13%	10 19% *	5 9% *	6 16% **	7 10%	11 11%	2 35% **
Don't know	7 6%	3 5% *	4 7% *	- - **	7 10%	5 4%	2 41% **
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPD5H3 Reasons for not looking at any costs or charges before taking out sampled loan
Base: All who did NOT look at any costs or charges before taking out sampled loan

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	117	62	55	31	82	108	5
Base	114	55	59	37	72	106	5
Refusal	-	-	-	-	-	-	-
	-	*	*	**	-	-	**
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDSH3 Reasons for not looking at any costs or charges before taking out sampled loan
Base: All who did NOT look at any costs or charges before taking out sampled loan

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	117	48	65	47	35	15	17	33	19	56
Base	114	43	68	51	35	20	27	34	18	54
Needed money quickly - no time to look	51 45%	12 27% *	39 57% j*	26 52% **	22 63% **	8 40% **	11 41% **	15 45% **	11 59% **	24 46% **
Had taken out the loan before so understood cost	10 9%	5 13% *	5 7% *	5 9% **	1 4% **	- - **	4 14% **	1 3% **	3 15% **	6 12% **
Didn't want to/couldn't be bothered	9 8%	4 9% *	5 8% *	5 11% **	4 12% **	4 19% **	5 19% **	4 11% **	- - **	6 10% **
Did not want too much information - just wanted to take out the loan	9 8%	3 6% *	6 9% *	5 11% **	2 7% **	2 10% **	2 6% **	4 11% **	2 12% **	3 6% **
Planned to pay back on time so did not apply to me	8 7%	6 15% *	1 1% *	- - **	1 3% **	- - **	- - **	- - **	1 5% **	6 12% **
Would not understand costs/charges	6 5%	1 3% *	4 6% *	4 9% **	1 3% **	3 16% **	3 12% **	4 13% **	- - **	1 1% **
Just didn't think about it	3 3%	2 4% *	1 2% *	1 1% **	1 2% **	1 3% **	1 5% **	1 3% **	1 6% **	1 2% **
Did not know where to find information	2 1%	1 2% *	1 1% *	- - **	1 2% **	- - **	- - **	1 3% **	1 3% **	- - **
Other Answer	15 13%	4 9% *	9 14% *	9 17% **	3 8% **	2 9% **	4 16% **	2 6% **	1 8% **	8 15% **
Don't know	7 6%	5 13% *	2 2% *	1 1% **	1 3% **	1 3% **	- - **	2 6% **	- - **	3 5% **
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSh3 Reasons for not looking at any costs or charges before taking out sampled loan
Base: All who did NOT look at any costs or charges before taking out sampled loan

	Total	Debt history						Whether used overdraft in the last 12 months			
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)	
		117	48	65	47	35	15	17	33	19	56
		114	43	68	51	35	20	27	34	18	54
		-	-	-	-	-	-	-	-	-	-
	-	*	*	**	**	**	**	**	**	-	
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSH3 Reasons for not looking at any costs or charges before taking out sampled loan
Base: All who did NOT look at any costs or charges before taking out sampled loan

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	117	9	45	10	8	7	8	16
Base	114	10	51	7	9	6	6	14
Needed money quickly - no time to look	51 45%	4 44%	27 54%	2 29%	5 59%	2 36%	3 45%	6 39%
Had taken out the loan before so understood cost	10 9%	- **	8 15%	1 10%	- **	- **	2 27%	- **
Didn't want to/couldn't be bothered	9 8%	1 13%	4 8%	- **	- **	- **	- **	1 8%
Did not want too much information - just wanted to take out the loan	9 8%	2 16%	2 4%	2 24%	3 37%	- **	- **	- 3%
Planned to pay back on time so did not apply to me	8 7%	- **	5 9%	- **	1 10%	- **	1 9%	- **
Would not understand costs/charges	6 5%	- **	1 2%	- **	- **	- **	- **	3 23%
Just didn't think about it	3 3%	- **	1 1%	- **	- **	- **	- **	2 11%
Did not know where to find information	2 1%	- **	- **	1 14%	- **	- **	- **	- **
Other Answer	15 13%	3 27%	7 14%	1 10%	- **	2 34%	- **	2 16%
Don't know	7 6%	- **	2 3%	1 14%	- **	2 30%	1 19%	- **
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSh3 Reasons for not looking at any costs or charges before taking out sampled loan
Base: All who did NOT look at any costs or charges before taking out sampled loan

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	117	9	45	10	8	7	8	16
Base	114	10	51	7	9	6	6	14
Refusal	-	-	-	-	-	-	-	-
	-	**	**	**	**	**	**	**
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSH3 Reasons for not looking at any costs or charges before taking out sampled loan
Base: All who did NOT look at any costs or charges before taking out sampled loan

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	117	43	61	48	52	81	26	62	47	68	33
Base	114	39	63	43	46	69	34	50	55	61	39
Needed money quickly - no time to look	51 45%	17 44% **	28 45%	21 49% *	21 45% *	26 37%	20 60% **	17 35%	33 59% **	27 45%	18 45% **
Had taken out the loan before so understood cost	10 9%	2 5% **	8 12%	6 13% *	4 8% *	6 9%	3 9% **	6 11%	4 7% **	5 9%	4 11% **
Didn't want to/couldn't be bothered	9 8%	7 18% **	3 4%	- - *	4 10% *	4 6%	4 13% **	4 8%	5 9% **	8 14%	1 3% **
Did not want too much information - just wanted to take out the loan	9 8%	2 5% **	6 9%	4 9% *	5 11% *	7 10%	2 5% **	5 9%	5 8% **	5 8%	3 9% **
Planned to pay back on time so did not apply to me	8 7%	2 5% **	4 6%	4 10% *	2 4% *	7 10%	- - **	7 13%	- - **	5 9%	1 2% **
Would not understand costs/charges	6 5%	2 4% **	4 6%	4 9% *	1 3% *	2 2%	4 11% **	2 5%	3 6% **	2 4%	3 8% **
Just didn't think about it	3 3%	1 3% **	2 3%	1 3% *	2 4% *	3 4%	- - **	3 5%	- 1% **	1 2%	1 2% **
Did not know where to find information	2 1%	- - **	2 2%	1 2% *	1 1% *	2 2%	- - **	2 3%	- - **	1 1%	1 3% **
Other Answer	15 13%	5 12% **	8 13%	5 11% *	5 10% *	10 15%	3 8% **	4 7%	5 10% **	6 9%	7 18% **
Don't know	7 6%	4 9% **	3 6%	3 7% *	3 7% *	6 8%	1 3% **	3 6%	4 7% **	2 4%	3 7% **
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSh3 Reasons for not looking at any costs or charges before taking out sampled loan
Base: All who did NOT look at any costs or charges before taking out sampled loan

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	117	43	61	48	52	81	26	62	47	68	33
Base	114	39	63	43	46	69	34	50	55	61	39
Refusal	-	-	-	-	-	-	-	-	-	-	-
	-	**	-	*	*	-	**	-	**	-	**
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSH3 Reasons for not looking at any costs or charges before taking out sampled loan
Base: All who did NOT look at any costs or charges before taking out sampled loan

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	117	21	93	16	2	55	33	106	102	82
Base	114	28	84	24	2	46	25	103	99	83
Needed money quickly - no time to look	51 45%	10 36% **	40 48%	17 69% **	- - **	23 50%	7 28% **	46 45% *	41 42% *	40 48% *
Had taken out the loan before so understood cost	10 9%	1 2% **	9 11%	3 13% **	1 60%	4 10%	- - **	10 10% *	7 7% *	8 9% *
Didn't want to/couldn't be bothered	9 8%	4 14% **	6 7%	1 4% **	- - **	2 5%	2 9% **	9 9% *	9 10% *	9 11% *
Did not want too much information - just wanted to take out the loan	9 8%	3 10% **	6 8%	1 4% **	1 40% **	5 10%	2 9% **	7 7% *	9 9% *	6 7% *
Planned to pay back on time so did not apply to me	8 7%	1 4% **	7 8%	- - **	- - **	4 9%	4 14% **	7 6% *	6 6% *	2 3% *
Would not understand costs/charges	6 5%	4 16% **	1 1%	4 15% **	- - **	1 1%	1 5% **	5 5% *	6 6% *	5 6% *
Just didn't think about it	3 3%	- - **	3 4%	- - **	- - **	- - **	2 9% **	3 3% *	3 3% *	2 2% *
Did not know where to find information	2 1%	2 6% **	- -	- - **	- - **	1 1%	1 4% **	2 1% *	2 2% *	2 2% *
Other Answer	15 13%	4 16% **	10 12%	1 5% **	- - **	5 10%	4 17% **	14 14% *	14 15% *	12 15% *
Don't know	7 6%	- - **	7 8%	1 3% **	- - **	4 8%	2 9% **	6 6% *	5 5% *	3 4% *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSh3 Reasons for not looking at any costs or charges before taking out sampled loan
Base: All who did NOT look at any costs or charges before taking out sampled loan

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	117	21	93	16	2	55	33	106	102	82
Base	114	28	84	24	2	46	25	103	99	83
Refusal	-	-	-	-	-	-	-	-	-	-
	-	**	-	**	**	-	**	*	*	*
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSH3 Reasons for not looking at any costs or charges before taking out sampled loan
Base: All who did NOT look at any costs or charges before taking out sampled loan

	Total	(SAMPLE) Size of loan			(SAMPLE) Date of loan			Reason for loan (General)	
		High (£200+) (T)	Low (Less than £200) (U)	Unknown (V)	A-Recent (W)	B-Mid term (X)	C-Longer ago (Y)	Unexpected INCREASE in expenses/ outgoings (Z)	Unexpected DECREASE in income (a)
Unweighted Base	117	52	58	7	13	59	45	55	22
Base	114	51	56	7	10	53	51	52	22
Needed money quickly - no time to look	51 45%	26 51% *	21 38% *	4 54% **	1 13% **	28 53% **	22 43% **	18 35% **	15 71% **
Had taken out the loan before so understood cost	10 9%	5 10% *	4 7% *	1 10% **	3 27% **	6 11% **	1 3% **	9 17% **	1 6% **
Didn't want to/couldn't be bothered	9 8%	2 4% *	6 11% *	1 17% **	1 9% **	- - **	9 17% **	4 9% **	- - **
Did not want too much information - just wanted to take out the loan	9 8%	4 8% *	4 8% *	1 10% **	1 13% **	5 9% **	3 6% **	6 11% **	2 10% **
Planned to pay back on time so did not apply to me	8 7%	2 3% *	6 11% *	- - **	- - **	6 12% **	1 3% **	1 1% **	1 2% **
Would not understand costs/charges	6 5%	5 10% *	1 1% *	- - **	- - **	1 2% **	4 9% **	4 8% **	- - **
Just didn't think about it	3 3%	- - *	3 5% *	- - **	1 8% **	1 1% **	2 3% **	1 2% **	1 3% **
Did not know where to find information	2 1%	1 1% *	1 2% *	- - **	- - **	2 3% **	- - **	1 1% **	- - **
Other Answer	15 13%	7 15% *	8 14% *	- - **	2 25% **	6 11% **	7 14% **	10 19% **	2 7% **
Don't know	7 6%	4 7% *	3 5% *	1 10% **	- 4% **	4 8% **	3 5% **	4 8% **	1 3% **
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied									

QPD5H3 Reasons for not looking at any costs or charges before taking out sampled loan
Base: All who did NOT look at any costs or charges before taking out sampled loan

	Total	(SAMPLE) Size of loan			(SAMPLE) Date of loan			Reason for loan (General)	
		High (£200+ (T))	Low (Less than £200) (U)	Unknown (V)	A-Recent (W)	B-Mid term (X)	C-Longer ago (Y)	Unexpected INCREASE in expenses/ outgoings (Z)	Unexpected DECREASE in income (a)
Unweighted Base	117	52	58	7	13	59	45	55	22
Base	114	51	56	7	10	53	51	52	22
Refusal	-	-	-	-	-	-	-	-	-
	-	*	*	**	**	-	**	-	**
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSH3 Reasons for not looking at any costs or charges before taking out sampled loan
Base: All who did NOT look at any costs or charges before taking out sampled loan

	Total	Use of loan				Whether repayment date has passed	
		Living expenses (b)	Car/ vehicle (c)	Rent or mortgage (d)	Other (e)	Yes (f)	No (g)
Unweighted Base	117	56	11	2	50	97	17
Base	114	50	9	2	55	96	16
Needed money quickly - no time to look	51 45%	27 54%	6 65%	- **	20 36%	45 47%	5 31%
Had taken out the loan before so understood cost	10 9%	4 9%	- **	- **	6 10%	7 8%	3 18%
Didn't want to/couldn't be bothered	9 8%	1 2%	2 21%	- **	7 12%	9 9%	1 6%
Did not want too much information - just wanted to take out the loan	9 8%	5 10%	1 6%	1 35%	3 6%	8 8%	1 9%
Planned to pay back on time so did not apply to me	8 7%	3 5%	- **	- **	5 9%	8 8%	- **
Would not understand costs/charges	6 5%	1 2%	- **	- **	4 8%	4 5%	1 8%
Just didn't think about it	3 3%	1 2%	1 10%	- **	1 2%	3 3%	- 3%
Did not know where to find information	2 1%	1 2%	- **	- **	1 1%	2 2%	- **
Other Answer	15 13%	9 18%	- 5%	- **	6 11%	11 12%	3 20%
Don't know	7 6%	2 5%	- **	1 65%	4 7%	6 6%	1 6%
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDSH3 Reasons for not looking at any costs or charges before taking out sampled loan
Base: All who did NOT look at any costs or charges before taking out sampled loan

	Total	Use of loan				Whether repayment date has passed	
		Living expenses (b)	Car/ vehicle (c)	Rent or mortgage (d)	Other (e)	Yes (f)	No (g)
Unweighted Base	117	56	11	2	50	97	17
Base	114	50	9	2	55	96	16
Refusal	-	-	-	-	-	-	-
	-	-	-	..
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDSH3 Reasons for not looking at any costs or charges before taking out sampled loan
Base: All who did NOT look at any costs or charges before taking out sampled loan

	Total	Whether paid back loan in full		Action taken when not paid back on repayment date			Whether shopped around for sampled loan		Whether ever shopped around for loan	
		Yes (A)	No (B)	Rollover (C)	Repayment plan (D)	Defaulted (E)	Yes (F)	No (G)	Yes (H)	No (I)
Unweighted Base	117	63	32	13	15	12	5	111	9	108
Base	114	56	33	12	12	17	4	109	8	106
Needed money quickly - no time to look	51 45%	24 43%	18 54% **	5 41% **	5 42% **	9 54% **	1 27% **	50 46%	3 38% **	48 45%
Had taken out the loan before so understood cost	10 9%	6 11%	1 4% **	1 11% **	1 5% **	- - **	- - **	10 9%	- - **	10 9%
Didn't want to/couldn't be bothered	9 8%	6 11%	2 7% **	- - **	1 10% **	- - **	- - **	9 9%	- - **	9 9%
Did not want too much information - just wanted to take out the loan	9 8%	5 8%	3 9% **	1 5% **	1 9% **	1 8% **	- - **	9 8%	1 12% **	8 8%
Planned to pay back on time so did not apply to me	8 7%	6 11%	2 5% **	2 14% **	1 9% **	- - **	- - **	7 7%	- - **	8 7%
Would not understand costs/charges	6 5%	1 2%	3 10% **	3 27% **	- - **	3 19% **	- - **	6 5%	- - **	6 5%
Just didn't think about it	3 3%	2 4%	- 1% **	- - **	- - **	- - **	- - **	3 3%	- - **	3 3%
Did not know where to find information	2 1%	1 1%	1 3% **	- - **	1 8% **	1 6% **	1 22% **	1 *	1 12% **	1 1%
Other Answer	15 13%	3 6%	4 12% **	2 13% **	3 26% **	2 13% **	- 10% **	15 14%	1 14% **	14 13%
Don't know	7 6%	6 11%	- **	- **	- **	- **	2 41% **	5 5%	2 23% **	5 5%
Refusal	- -	- -	- **	- **	- **	- **	- **	- -	- **	- -
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSH3 Reasons for not looking at any costs or charges before taking out sampled loan
Base: All who did NOT look at any costs or charges before taking out sampled loan

	Total	How well understood repayment amount			Confidence in repaying loan			Ease of getting money to pay back loan		
		Very well (J)	Very/ Fairly well (K)	Not very/ Not at all well (L)	Very confident (M)	Very/ Fairly confident (N)	Not very/Not at all confident (O)	Easier than expected (P)	Same as expected (Q)	More difficult than expected (R)
Unweighted Base	117	66	93	22	87	108	8	25	50	20
Base	114	62	89	24	85	103	7	25	47	24
Needed money quickly - no time to look	51 45%	23 37% *	37 42% *	14 58% **	36 42% *	46 45% *	5 73% **	16 65% **	15 33%	14 57% **
Had taken out the loan before so understood cost	10 9%	6 10% *	6 7% *	3 13% **	9 11% *	10 10% *	- - **	- - **	4 9%	3 13% **
Didn't want to/couldn't be bothered	9 8%	9 15% *	9 11% *	- - **	8 10% *	9 9% *	- - **	- - **	5 10%	4 16% **
Did not want too much information - just wanted to take out the loan	9 8%	5 9% *	7 8% *	2 7% **	9 11% *	9 9% *	- - **	2 7% **	3 7%	3 11% **
Planned to pay back on time so did not apply to me	8 7%	3 5% *	5 5% *	3 13% **	7 9% *	8 8% *	- - **	3 10% **	5 10%	- - **
Would not understand costs/charges	6 5%	- - *	4 5% *	1 5% **	1 1% *	4 4% *	2 27% **	1 2% **	4 8%	- - **
Just didn't think about it	3 3%	2 3% *	2 2% *	1 4% **	3 4% *	3 3% *	- - **	- 2% **	2 5%	- - **
Did not know where to find information	2 1%	1 2% *	2 2% *	- - **	2 2% *	2 1% *	- - **	1 2% **	- -	1 4% **
Other Answer	15 13%	12 20% *	13 15% *	2 10% **	9 11% *	11 11% *	- - **	1 5% **	7 16%	3 11% **
Don't know	7 6%	2 3% *	6 7% *	1 3% **	6 8% *	7 7% *	- - **	2 7% **	3 7%	1 3% **
Refusal	- -	- - *	- - *	- - **	- - *	- - *	- - **	- - **	- -	- - **
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSH3 Reasons for not looking at any costs or charges before taking out sampled loan
Base: All who did NOT look at any costs or charges before taking out sampled loan

	Total	Confidence and ease of repayment			Type of loan compared			Aware of any high street lenders		Aware of any online lenders	
		Very confident and found easy (S)	Very confident and found same (T)	Very confident and found difficult (U)	Online only (V)	Retail only (W)	Online and Retail (X)	Yes (Y)	No (Z)	Yes (a)	No (b)
Unweighted Base	117	22	36	12	5	1	1	102	15	106	11
Base	114	23	31	16	5	1	1	99	15	103	11
Needed money quickly - no time to look	51 45%	14 63% **	10 33% **	8 48% **	2 36% **	- - **	1 100% **	41 42% **	10 66% **	46 45% **	5 47% **
Had taken out the loan before so understood cost	10 9%	- - **	4 11% **	3 19% **	- - **	- - **	- - **	7 7% **	3 22% **	10 10% **	- - **
Didn't want to/couldn't be bothered	9 8%	- - **	4 11% **	4 24% **	- - **	- - **	- - **	9 10% **	- - **	9 9% **	- - **
Did not want too much information - just wanted to take out the loan	9 8%	2 7% **	3 11% **	3 16% **	1 19% **	- - **	- - **	9 9% **	- 3% **	7 7% **	2 19% **
Planned to pay back on time so did not apply to me	8 7%	3 11% **	4 14% **	- - **	- - **	- - **	- - **	6 6% **	1 9% **	7 6% **	1 10% **
Would not understand costs/charges	6 5%	1 2% **	- - **	- - **	- - **	- - **	- - **	6 6% **	- - **	5 5% **	1 5% **
Just didn't think about it	3 3%	- 2% **	2 7% **	- - **	- - **	- - **	- - **	3 3% **	- 3% **	3 3% **	- - **
Did not know where to find information	2 1%	1 2% **	- - **	1 6% **	- - **	- - **	- - **	2 2% **	- - **	2 1% **	- - **
Other Answer	15 13%	1 5% **	3 9% **	1 6% **	- 8% **	1 100% **	- - **	14 15% **	1 6% **	14 14% **	1 9% **
Don't know	7 6%	2 7% **	3 10% **	1 4% **	2 36% **	- - **	- - **	5 5% **	2 13% **	6 6% **	1 9% **
Refusal	- -	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSH3 Reasons for not looking at any costs or charges before taking out sampled loan**Base: All who did NOT look at any costs or charges before taking out sampled loan**

	Total	Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		More confident (c)	Less confident (d)	No change (e)	New (f)	Repeat (g)	New (h)	Repeat (i)
Unweighted Base	117	-	-	2	54	63	77	40
Base	114	-	-	1	45	69	79	34
Needed money quickly - no time to look	51 45%	- -	- -	- -	19 43% *	32 46% *	40 50%	11 33% **
Had taken out the loan before so understood cost	10 9%	- -	- -	- -	- - *	10 14% *	3 4%	7 20% **
Didn't want to/couldn't be bothered	9 8%	- -	- -	- -	2 5% *	7 10% *	7 9%	2 7% **
Did not want too much information - just wanted to take out the loan	9 8%	- -	- -	- -	4 10% *	5 7% *	7 9%	2 7% **
Planned to pay back on time so did not apply to me	8 7%	- -	- -	- -	5 12% *	3 4% *	5 7%	3 7% **
Would not understand costs/charges	6 5%	- -	- -	- -	2 4% *	4 5% *	5 6%	1 2% **
Just didn't think about it	3 3%	- -	- -	- -	2 5% *	1 1% *	2 3%	1 2% **
Did not know where to find information	2 1%	- -	- -	- -	1 2% *	1 1% *	1 1%	1 2% **
Other Answer	15 13%	- -	- -	1 100%	4 10% *	11 16% *	7 9%	8 23% **
Don't know	7 6%	- -	- -	- -	5 12% *	2 2% *	6 8%	1 2% **
Refusal	- -	- -	- -	- -	- - *	- - *	- -	- - **

Overlap formulae used
- Column Means:
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied

QPDSh2 How well understood the amount needed to repay, at the point of taking out sampled loan

Base: All respondents

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	1560	860	623	334	742	406	975	203	124	166
Base	1560	870	609	313	754	429	1010	205	108	143
Very well	1224 78%	679 78%	488 80%	245 78%	606 80%	332 77%	826 82% GH	151 74%	75 70% *	108 75%
Fairly well	250 16%	141 16%	90 15%	41 13%	120 16%	75 17%	147 15%	36 18%	21 20% *	21 15%
Not very well	48 3%	26 3%	20 3%	15 5%	17 2%	13 3%	25 3%	10 5%	6 6% *	4 3%
Not at all well	36 2%	23 3%	11 2%	12 4%	11 1%	8 2%	12 1%	8 4%	5 5% *	10 7% F
WELL	1474 95%	820 94%	577 95%	286 91%	726 96% C	407 95%	973 96% GHI	188 91%	96 89% *	129 90%
NOT WELL	84 5%	49 6%	31 5%	27 9% D	28 4%	21 5%	37 4%	18 9% F	11 11% F*	14 10% F
Don't know	1 *	1 *	- -	- -	1 *	1 *	- -	- -	- *	1 *
Refused	- -	- -	- -	- -	- -	- -	- -	- -	- *	- -
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSh2 How well understood the amount needed to repay, at the point of taking out sampled loan

Base: All respondents

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	1560	451	796	366	430	174	1212	47	127	78
Base	1560	494	783	369	415	144	1222	43	120	77
Very well	1224 78%	391 79%	617 79%	292 79%	325 78%	109 76%	985 81% PQ	26 60% *	80 67% *	64 83% P*
Fairly well	250 16%	87 18%	117 15%	57 15%	61 15%	22 15%	178 15%	9 21% *	33 27% OR*	8 10% *
Not very well	48 3%	10 2%	30 4%	16 4%	15 4%	5 3%	38 3%	3 8% *	4 4% *	1 1% *
Not at all well	36 2%	7 1%	19 2%	4 1%	14 3%	7 5%	21 2%	5 12% O*	3 2% *	5 7% O*
WELL	1474 95%	477 97% N	734 94%	349 95%	386 93%	131 91%	1163 95% P	35 81% *	113 94% *	71 92% *
NOT WELL	84 5%	17 3%	49 6%	20 5%	29 7%	12 8%	59 5%	8 19% O*	7 6% *	6 8% *
Don't know	1 *	- -	- -	- -	- -	1 1%	1 *	- *	- *	- *
Refused	- -	- -	- -	- -	- -	- -	- -	- *	- *	- *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSh2 How well understood the amount needed to repay, at the point of taking out sampled loan
Base: All respondents

	Total	Accommodation					Number of people in hhd		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	1560	276	954	536	418	209	292	371	796
Base	1560	309	911	539	372	220	273	361	825
Very well	1224	253	716	431	285	170	216	282	656
	78%	82%	79%	80%	77%	77%	79%	78%	79%
Fairly well	250	45	148	83	65	28	41	53	131
	16%	15%	16%	15%	17%	13%	15%	15%	16%
Not very well	48	10	20	10	10	15	5	17	21
	3%	3%	2%	2%	3%	7%	2%	5%	3%
						TU			
Not at all well	36	1	26	14	12	7	9	7	18
	2%	*	3%	3%	3%	3%	3%	2%	2%
WELL	1474	298	864	514	350	198	257	336	786
	95%	96%	95%	95%	94%	90%	94%	93%	95%
		W		W					
NOT WELL	84	11	46	24	21	22	15	25	39
	5%	4%	5%	5%	6%	10%	5%	7%	5%
						STU			
Don't know	1	-	1	1	1	-	1	-	-
	*	-	*	*	*	-	*	-	-
Refused	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSh2 How well understood the amount needed to repay, at the point of taking out sampled loan

Base: All respondents

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	1560	893	293	184	91	568	50	129	378	474	1081	352
Base	1560	887	290	196	89	575	36	109	372	538	1089	336
Very well	1224 78%	692 78%	230 79%	162 83%	71 79% *	462 80%	21 60% *	88 80% f*	296 80% f	441 82% f	888 82% k	243 72%
Fairly well	250 16%	138 16%	48 16%	28 14%	13 14% *	89 15%	9 24% *	16 14% *	63 17%	70 13%	156 14%	63 19%
Not very well	48 3%	29 3%	8 3%	4 2%	4 5% *	16 3%	- *	3 3% *	6 2%	21 4%	29 3%	16 5%
Not at all well	36 2%	27 3%	4 1%	2 1%	1 1% *	7 1%	6 16% ghi*	3 2% *	7 2%	6 1%	15 1%	14 4% j
WELL	1474 95%	830 94%	278 96%	190 97%	83 94% *	551 96%	30 84% *	103 95% *	359 97% f	511 95% f	1044 96% k	306 91%
NOT WELL	84 5%	56 6%	12 4%	6 3%	5 6% *	24 4%	6 16% hi*	6 5%	13 3%	27 5%	45 4%	30 9% j
Don't know	1 *	1 *	- -	- -	- *	- -	- *	- *	- -	- -	1 *	- -
Refused	- -	- -	- -	- -	- *	- -	- *	- *	- -	- -	- -	- -
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSh2 How well understood the amount needed to repay, at the point of taking out sampled loan

Base: All respondents

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	1560	387	178	907	944	277	246	1061	499	55	568	536
Base	1560	309	186	986	812	297	363	1230	330	143	557	553
Very well	1224 78%	251 81%	152 82%	765 78%	668 82% q	233 78%	259 71%	992 81% s	232 70%	103 72% *	467 84% v	401 73%
Fairly well	250 16%	35 11%	27 14%	173 17% l	112 14%	41 14%	82 23% op	182 15%	68 21% r	24 17% *	66 12%	110 20% u
Not very well	48 3%	16 5%	3 2%	26 3%	23 3%	14 5%	9 3%	30 2%	18 5% r	12 8% *	14 3%	24 4%
Not at all well	36 2%	6 2%	4 2%	22 2%	10 1%	10 3%	13 4%	24 2%	12 4%	4 3% *	10 2%	17 3%
WELL	1474 95%	286 93%	179 96%	938 95%	780 96% p	274 92%	341 94%	1175 96% s	300 91%	127 89% *	532 96%	510 92%
NOT WELL	84 5%	22 7%	7 4%	48 5%	32 4%	23 8% o	22 6%	55 4%	30 9% r	16 11% *	24 4%	41 7%
Don't know	1 *	- -	- -	- -	- -	- -	- -	- -	1 *	- *	- -	1 *
Refused	- -	- -	- -	- -	- -	- -	- -	- -	- -	- *	- -	- -
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSh2 How well understood the amount needed to repay, at the point of taking out sampled loan

Base: All respondents

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	1560	927	373	162
Base	1560	1038	253	176
Very well	1224 78%	851 82% x	173 68%	131 74% *
Fairly well	250 16%	144 14%	54 21% w	37 21% *
Not very well	48 3%	27 3%	16 6% w	3 2% *
Not at all well	36 2%	16 2%	10 4% w	6 3% *
WELL	1474 95%	995 96% x	227 90%	167 95% *
NOT WELL	84 5%	43 4%	26 10% w	9 5% *
Don't know	1 *	- -	- -	- *
Refused	- -	- -	- -	- *
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QPDSh2 How well understood the amount needed to repay, at the point of taking out sampled loan
Base: All respondents

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	1560	1008	423	31	281	106	646	267	162
Base	1560	1150	286	31	234	75	804	178	176
Very well	1224 78%	933 81% B	201 70%	22 70% **	203 87% E	48 64% *	648 81% G	125 70%	131 74% *
Fairly well	250 16%	166 14%	59 21% A	9 30% **	19 8%	16 21% D*	125 16%	37 21%	37 21% *
Not very well	48 3%	30 3%	16 6% A	- - **	9 4%	7 9% *	18 2%	9 5%	3 2% *
Not at all well	36 2%	21 2%	11 4%	- - **	2 1%	4 5% *	14 2%	7 4%	6 3% *
WELL	1474 95%	1099 96% B	260 91%	31 100% **	222 95% E	64 85% *	773 96% G	163 91%	167 95% *
NOT WELL	84 5%	51 4%	27 9% A	- - **	12 5%	11 15% D*	31 4%	15 9% F	9 5% *
Don't know	1 *	-	-	-	-	-	-	-	-
Refused	-	-	-	-	-	-	-	-	-
	-	-	-	**	-	*	-	-	*
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

Competition Commission - Payday Lending Survey - 120248

QPD5H2 How well understood the amount needed to repay, at the point of taking out sampled loan

Base: All respondents

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	1560	356	707	488	126	803	1287	190	489	475	646
Base	1560	286	649	619	138	737	1244	229	507	487	606
Very well	1224	234	541	444	102	635	1023	140	409	386	469
	78%	82% K	83% KL	72% 74% *	86% NO	82% O	61%	81%	79%	77%	
Fairly well	250	32	89	128	27	74	175	54	71	77	96
	16%	11%	14%	21% IJ	20% *	10%	14% M	24% MN	14%	16%	16%
Not very well	48	14	12	22	5	20	27	18	14	17	22
	3%	5% J	2%	4% *	4% *	3%	2%	8% MN	3%	3%	4%
Not at all well	36	6	5	25	5	8	18	16	13	6	17
	2%	2%	1%	4% J	3% *	1%	1%	7% MN	2%	1%	3%
WELL	1474	266	631	572	129	709	1198	194	480	464	566
	95%	93%	97% IK	92% 93% *	96% O	96% O	85%	95%	95%	93%	
NOT WELL	84	20	17	47	9	27	45	34	27	23	39
	5%	7% J	3%	8% J	7% *	4%	4%	15% MN	5%	5%	6%
Don't know	1	-	1	-	-	1	1	-	1	-	1
	*	-	*	-	*	*	*	-	*	-	*
Refused	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	*	-	-	-	-	-	-
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPD5H2 How well understood the amount needed to repay, at the point of taking out sampled loan

Base: All respondents

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	1560	723	794	440	117	394	92	69	32	88	192	794
Base	1560	745	769	479	119	386	92	68	32	74	194	769
Very well	1224 78%	588 79%	607 79%	390 81%	93 78%	302 78%	67 73%	49 72%	17 52%	55 74%	156 80%	607 79%
Fairly well	250 16%	118 16%	119 15%	65 14%	18 15%	64 17%	17 18%	12 18%	14 43%	15 20%	31 16%	119 15%
Not very well	48 3%	27 4%	21 3%	15 3%	7 6%	12 3%	7 7%	6 8%	- ..	- .	4 2%	21 3%
Not at all well	36 2%	12 2%	22 3%	9 2%	1 .	7 2%	1 2%	1 1%	2 5%	3 4%	4 2%	22 3%
WELL	1474 95%	706 95%	726 94%	455 95%	111 94%	366 95%	84 91%	61 90%	30 95%	70 95%	186 96%	726 94%
NOT WELL	84 5%	39 5%	43 6%	24 5%	8 6%	19 5%	8 9%	7 10%	2 5%	3 4%	7 4%	43 6%
Don't know	1 .	1 .	1 .	- -	- .	1 .	- .	- .	- ..	1 1%	- -	1 .
Refused	- -	- -	- -	- -	- .	- -	- .	- .	- ..	- .	- -	- -
Overlap formulae used												
- Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

Competition Commission - Payday Lending Survey - 120248

QPDSh2 How well understood the amount needed to repay, at the point of taking out sampled loan

Base: All respondents

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	1560	962	598	388	1108	1456	58
Base	1560	958	602	425	1066	1456	53
Very well	1224 78%	755 79%	469 78%	320 75%	856 80%	1158 80%	36 68% *
Fairly well	250 16%	158 17%	92 15%	78 18%	154 14%	219 15%	13 24% *
Not very well	48 3%	30 3%	18 3%	16 4%	32 3%	45 3%	3 6% *
Not at all well	36 2%	14 1%	23 4% d	11 2%	23 2%	33 2%	1 3% *
WELL	1474 95%	914 95%	561 93%	398 94%	1010 95%	1377 95%	49 92% *
NOT WELL	84 5%	44 5%	41 7%	27 6%	55 5%	78 5%	4 8% *
Don't know	1 *	1 *	1 *	- -	1 *	1 *	- -
Refused	- -	- -	- -	- -	- -	- -	- *
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPD5H2 How well understood the amount needed to repay, at the point of taking out sampled loan

Base: All respondents

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	1560	769	726	523	472	154	138	405	379	661
Base	1560	711	777	564	522	160	142	418	395	630
Very well	1224 78%	601 85% klmn	573 74%	412 73%	387 74%	109 68% *	109 77% *	316 76%	313 79%	516 82%
Fairly well	250 16%	80 11% j	151 19% j	113 20% j	105 20% j	38 24% j*	26 18% *	77 19%	57 15%	84 13%
Not very well	48 3%	17 2%	31 4%	27 5%	20 4%	3 2% *	4 3% *	11 3%	13 3%	21 3%
Not at all well	36 2%	13 2%	22 3%	13 2%	10 2%	10 6% jm*	4 3% *	13 3%	12 3%	8 1%
WELL	1474 95%	681 96%	724 93%	525 93%	492 94%	147 92% *	135 95% *	394 94%	371 94%	599 95%
NOT WELL	84 5%	29 4%	53 7%	39 7%	30 6%	13 8% *	7 5% *	24 6%	24 6%	29 5%
Don't know	1 *	1 *	- -	- -	- -	- *	- *	- -	- -	1 *
Refused	- -	- -	- -	- -	- -	- *	- *	- -	- -	- -
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDSH2 How well understood the amount needed to repay, at the point of taking out sampled loan

Base: All respondents

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	1560	148	453	87	200	156	233	186
Base	1560	156	480	72	203	151	214	193
Very well	1224 78%	129 83% *	373 78%	54 76% *	154 76%	116 77%	182 85%	149 77%
Fairly well	250 16%	18 12% *	75 16%	8 11% *	39 19% x	32 21% x	21 10%	39 20% x
Not very well	48 3%	6 4% *	15 3%	5 7% *	6 3%	2 1%	10 4%	2 1%
Not at all well	36 2%	3 2% *	17 3%	4 5% *	4 2%	1 1%	1 1%	2 1%
WELL	1474 95%	147 95% *	448 93%	63 87% *	193 95%	148 98% u	203 95%	188 97% u
NOT WELL	84 5%	9 5% *	32 7%	9 12% wy*	10 5%	3 2%	11 5%	5 3%
Don't know	1 *	- *	-	1 1% *	-	-	-	-
Refused	- -	- *	-	- *	-	-	-	-
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied								

QPD5H2 How well understood the amount needed to repay, at the point of taking out sampled loan

Base: All respondents

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	1560	540	919	735	690	1281	205	919	550	1096	370
Base	1560	503	963	716	706	1280	204	900	564	1081	383
Very well	1224 78%	380 76%	773 80%	554 77%	567 80%	1059 83% F	109 54%	743 83% H	411 73%	875 81% J	284 74%
Fairly well	250 16%	91 18%	140 15%	120 17%	104 15%	170 13%	63 31% E	126 14%	102 18%	148 14%	77 20% I
Not very well	48 3%	17 3%	30 3%	22 3%	24 3%	34 3%	13 6% E	18 2%	29 5% G	33 3%	14 4%
Not at all well	36 2%	14 3%	19 2%	20 3%	10 1%	16 1%	18 9% E	13 1%	21 4% G	25 2%	9 2%
WELL	1474 95%	472 94%	913 95%	674 94%	671 95%	1229 96% F	173 85%	869 97% H	513 91%	1023 95%	361 94%
NOT WELL	84 5%	31 6%	49 5%	41 6%	34 5%	50 4%	31 15% E	31 3%	50 9% G	58 5%	22 6%
Don't know	1 *	- -	1 *	- -	1 *	1 *	- -	- -	1 *	- -	1 *
Refused	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPD5H2 How well understood the amount needed to repay, at the point of taking out sampled loan
Base: All respondents

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	1560	288	1246	138	95	818	387	1508	1296	1261
Base	1560	351	1182	199	107	827	309	1524	1268	1306
Very well	1224 78%	243 69%	960 81% K	117 59% *	83 78% M*	684 83% M	251 81% M	1194 78%	983 78%	1014 78%
Fairly well	250 16%	88 25% L	160 14%	58 29% NOP*	15 14% *	123 15%	35 11%	246 16%	211 17%	226 17% Q
Not very well	48 3%	17 5%	32 3%	13 7% O*	3 3% *	13 2%	16 5% O	47 3%	43 3% S	35 3%
Not at all well	36 2%	4 1%	30 3%	11 6% O*	5 5% O*	8 1%	6 2%	35 2%	29 2%	31 2%
WELL	1474 95%	331 94%	1119 95%	175 88% *	98 92% *	807 97% MNP	286 93%	1440 94%	1194 94%	1240 95% R
NOT WELL	84 5%	21 6%	62 5%	24 12% O*	9 8% O*	21 3%	22 7% O	83 5%	73 6%	66 5%
Don't know	1 *	-	1 *	-	-	-	-	1 *	1 *	1 *
Refused	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-

Overlap formulae used
- Column Means:
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied

QPD5H2 How well understood the amount needed to repay, at the point of taking out sampled loan
Base: All respondents

	Total	(SAMPLE) Size of loan			(SAMPLE) Date of loan			Reason for loan (General)	
		High (£200+) (T)	Low (Less than £200) (U)	Unknown (V)	A-Recent (W)	B-Mid term (X)	C-Longer ago (Y)	Unexpected INCREASE in expenses/ outgoings (Z)	Unexpected DECREASE in income (a)
Unweighted Base	1560	710	781	69	547	735	278	785	296
Base	1560	760	720	80	467	755	338	817	303
Very well	1224 78%	579 76%	582 81%	62 78% *	408 87% XY	585 78% Y	231 68%	654 80%	231 76%
Fairly well	250 16%	136 18%	104 14%	10 13% *	54 11%	113 15%	84 25% WX	127 16%	51 17%
Not very well	48 3%	20 3%	24 3%	4 6% *	3 1%	36 5% W	8 2%	20 2%	10 3%
Not at all well	36 2%	25 3%	9 1%	2 3% *	2 *	20 3% W	15 4% W	16 2%	10 3%
WELL	1474 95%	715 94%	687 95%	72 91% *	461 99% XY	698 92%	314 93%	780 96%	283 93%
NOT WELL	84 5%	45 6%	33 5%	7 9% *	5 1%	56 7% W	23 7% W	36 4%	20 7%
Don't know	1 *	- -	1 *	1 1% *	- -	1 *	1 *	- -	1 *
Refused	- -	- -	- -	- -	- -	- -	- -	- -	- -

Overlap formulae used
- Column Means:
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied

QPD5H2 How well understood the amount needed to repay, at the point of taking out sampled loan
Base: All respondents

	Total	Use of loan				Whether repayment date has passed	
		Living expenses (b)	Car/ vehicle (c)	Rent or mortgage (d)	Other (e)	Yes (f)	No (g)
Unweighted Base	1560	827	152	63	546	1092	449
Base	1560	830	149	57	551	1131	411
Very well	1224 78%	660 79%	119 80%	47 82% *	420 76%	868 77%	346 84% f
Fairly well	250 16%	136 16%	22 15%	7 12% *	88 16%	197 17% g	50 12%
Not very well	48 3%	16 2%	6 4%	2 3% *	25 4%	39 3%	9 2%
Not at all well	36 2%	18 2%	2 1%	1 2% *	16 3%	26 2%	6 1%
WELL	1474 95%	796 96% e	141 95%	54 95% *	509 92%	1065 94%	396 96%
NOT WELL	84 5%	34 4%	8 5%	3 5% *	41 7%	65 6%	15 4%
Don't know	1 *	- -	- -	- -	1 *	1 *	- -
Refused	- -	- -	- -	- -	- -	- -	- -

Overlap formulae used
- Column Means:
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied

QPDSH2 How well understood the amount needed to repay, at the point of taking out sampled loan
Base: All respondents

	Total	Whether paid back loan in full		Action taken when not paid back on repayment date			Whether shopped around for sampled loan		Whether ever shopped around for loan	
		Yes (A)	No (B)	Rollover (C)	Repayment plan (D)	Defaulted (E)	Yes (F)	No (G)	Yes (H)	No (I)
Unweighted Base	1560	882	191	93	85	64	363	1191	545	1012
Base	1560	896	207	92	82	80	421	1131	621	937
Very well	1224 78%	733 82% B	120 58%	48 52% *	47 58% *	41 51% *	336 80%	883 78%	498 80%	724 77%
Fairly well	250 16%	117 13%	72 35% A	39 43% *	31 38% *	32 39% *	70 17%	177 16%	104 17%	147 16%
Not very well	48 3%	32 4%	6 3%	1 1% *	2 2% *	6 7% *	8 2%	41 4%	11 2%	37 4%
Not at all well	36 2%	14 2%	9 4%	4 4% *	1 2% *	2 2% *	8 2%	29 3%	8 1%	28 3%
WELL	1474 95%	849 95%	192 93%	87 95% *	79 96% *	73 91% *	406 96%	1060 94%	602 97% I	871 93%
NOT WELL	84 5%	46 5%	15 7%	5 5% *	3 4% *	7 9% *	15 4%	69 6%	19 3%	66 7% H
Don't know	1 *	1 *	-	-	-	-	-	1 *	-	1 *
Refused	-	-	-	-	-	-	-	-	-	-
	-	-	-	*	*	*	-	-	-	-
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPD5H2 How well understood the amount needed to repay, at the point of taking out sampled loan
Base: All respondents

	Total	How well understood repayment amount			Confidence in repaying loan			Ease of getting money to pay back loan		
		Very well (J)	Very/ Fairly well (K)	Not very/ Not at all well (L)	Very confident (M)	Very/ Fairly confident (N)	Not very/Not at all confident (O)	Easier than expected (P)	Same as expected (Q)	More difficult than expected (R)
Unweighted Base	1560	1236	1478	80	1280	1499	57	287	627	169
Base	1560	1224	1474	84	1244	1485	65	289	633	198
Very well	1224 78%	1224 100% KL	1224 83% L	- - *	1061 85% NO	1186 80% O	33 51% *	228 79% R	523 83% R	111 56% PQ
Fairly well	250 16%	- -	250 17% JL	- - *	139 11%	225 15% M	25 39% MN*	46 16%	84 13%	63 32% PQ
Not very well	48 3%	- -	- -	48 57% JK*	23 2%	41 3% M	3 5% *	8 3%	18 3%	13 7% Q
Not at all well	36 2%	- -	- -	36 43% JK*	21 2%	32 2% M	4 5% *	6 2%	8 1%	11 6% Q
WELL	1474 95%	1224 100% L	1474 100% L	- - *	1200 96% N	1411 95%	58 90% *	274 95%	607 96% R	174 88% Q
NOT WELL	84 5%	- -	- -	84 100% JK*	44 4%	73 5% M	6 10% *	14 5%	25 4%	24 12% Q
Don't know	1 *	- -	- -	- - *	1 *	1 *	- - *	- -	1 *	- -
Refused	- -	- -	- -	- - *	- -	- -	- - *	- -	- -	- -
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSH2 How well understood the amount needed to repay, at the point of taking out sampled loan
Base: All respondents

	Total	Confidence and ease of repayment			Type of loan compared			Aware of any high street lenders		Aware of any online lenders	
		Very confident and found easy (S)	Very confident and found same (T)	Very confident and found difficult (U)	Online only (V)	Retail only (W)	Online and Retail (X)	Yes (Y)	No (Z)	Yes (a)	No (b)
Unweighted Base	1560	239	532	96	367	39	128	1296	264	1508	52
Base	1560	234	528	112	452	27	133	1268	292	1524	36
Very well	1224	194	460	79	369	16	106	983	241	1194	30
	78%	83%	87% U	71% *	82% W	58% *	80% W*	78%	82%	78%	83% *
Fairly well	250	30	54	20	68	9	25	211	39	246	4
	16%	13%	10%	18% *	15%	34% V*	19% *	17%	14%	16%	12% *
Not very well	48	5	11	4	9	1	-	43	5	47	1
	3%	2%	2%	4% *	2%	5% *	- *	3%	2%	3%	2% *
Not at all well	36	4	3	8	6	1	2	29	7	35	1
	2%	2%	1%	7% T*	1%	2% *	1% *	2%	2%	2%	3% *
WELL	1474	224	513	99	437	25	132	1194	280	1440	34
	95%	96%	97% U	89% *	97%	93% *	99% *	94%	96%	94%	95% *
NOT WELL	84	9	14	12	15	2	2	73	12	83	2
	5%	4%	3%	11% T*	3%	7% *	1% *	6%	4%	5%	5% *
Don't know	1	-	1	-	-	-	-	1	-	1	-
	*	-	*	- *	-	- *	- *	*	-	*	- *
Refused	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	- *	-	- *	- *	-	-	-	- *
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSH2 How well understood the amount needed to repay, at the point of taking out sampled loan
Base: All respondents

	Total	Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		More confident (c)	Less confident (d)	No change (e)	New (f)	Repeat (g)	New (h)	Repeat (i)
Unweighted Base	1560	1	8	99	531	1010	849	692
Base	1560	1	5	88	446	1100	877	669
Very well	1224	1	5	76	354	860	663	551
	78%	100%	92%	86%	79%	78%	76%	82% h
Fairly well	250	-	-	12	64	183	154	93
	16%	-	8%	13%	14%	17%	18%	14%
Not very well	48	-	-	1	19	29	34	14
	3%	-	-	1%	4%	3%	4%	2%
Not at all well	36	-	-	-	9	28	27	9
	2%	-	-	-	2%	3%	3%	1%
WELL	1474	1	5	88	418	1043	816	644
	95%	100%	100%	99%	94%	95%	93%	96% h
NOT WELL	84	-	-	1	28	56	61	23
	5%	-	-	1%	6%	5%	7% i	3%
Don't know	1	-	-	-	-	1	-	1
	*	-	-	-	-	*	-	*
Refused	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPD5H4 Total amount thought would have to pay back, at the point of taking out the loan
Base: All respondents

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	1560	860	623	334	742	406	975	203	124	166
Base	1560	870	609	313	754	429	1010	205	108	143
Less than £100	170 11%	95 11%	69 11%	64 20% DE	78 10% E	24 6%	89 9%	36 18% F	24 22% FI*	13 9%
£100 - £149	228 15%	124 14%	94 16%	50 16%	120 16%	52 12%	136 14%	37 18%	19 18% *	23 16%
£150 - £199	139 9%	68 8%	65 11%	35 11%	69 9%	30 7%	88 9%	25 12%	12 11% *	8 6%
£200 - £249	122 8%	74 8%	44 7%	31 10%	50 7%	34 8%	73 7%	20 10%	6 6% *	17 12%
£250 - £299	124 8%	73 8%	47 8%	18 6%	59 8%	43 10%	83 8%	15 8%	8 7% *	14 10%
£300 - £399	173 11%	106 12%	63 10%	26 8%	84 11%	52 12%	125 12%	16 8%	10 9% *	16 11%
£400 - £499	69 4%	44 5%	20 3%	10 3%	37 5%	21 5%	47 5%	6 3%	3 3% *	9 6%
£500+	244 16%	156 18% B	77 13%	19 6%	134 18% C	83 19% C	195 19% GHI	16 8%	7 6% *	14 10%
Don't know	287 18%	131 15%	126 21% A	61 20%	121 16%	88 20%	171 17%	32 16%	19 18% *	30 21%
Refused	4 *	1 *	3 *	- -	2 *	2 *	3 *	1 *	- -	- -
mean	317.6	349.9	270.3	203.4	342.2	357.8	356.5	222.1	213.3	270.6
Std Dev	362.68	B 436.32	C 216.57	C 152.50	C 447.02	C 290.24	GHI 418.98	*	*	*

Overlap formulae used

- Column Means:

Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:

Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied

QPD5H4 Total amount thought would have to pay back, at the point of taking out the loan
Base: All respondents

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base Base	1560	860	623	334	742	406	975	203	124	166
	1560	870	609	313	754	429	1010	205	108	143
Std Err	10.09	15.97	9.75	9.10	17.74	16.33	14.66	13.68	20.52	17.05

Overlap formulae used

- Column Means:
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied



QPD5H4 Total amount thought would have to pay back, at the point of taking out the loan
Base: All respondents

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	1560	451	796	366	430	174	1212	47	127	78
Base	1560	494	783	369	415	144	1222	43	120	77
Less than £100	170 11%	36 7%	105 13% J	53 14% J	52 12% J	15 10%	136 11%	4 10% *	9 8% *	12 16% *
£100 - £149	228 15%	63 13%	126 16%	60 16%	67 16%	18 12%	194 16%	1 2% *	14 11% *	7 9% *
£150 - £199	139 9%	42 9%	75 10%	34 9%	41 10%	8 6%	107 9%	5 13% *	11 9% *	8 11% *
£200 - £249	122 8%	27 5%	74 9%	35 9%	40 10%	13 9%	101 8%	7 15% *	4 3% *	6 8% *
£250 - £299	124 8%	45 9%	55 7%	28 8%	27 7%	14 10%	97 8%	4 8% *	14 11% *	5 7% *
£300 - £399	173 11%	66 13%	78 10%	34 9%	45 11%	20 14%	134 11%	7 17% *	16 13% *	10 13% *
£400 - £499	69 4%	23 5%	33 4%	15 4%	18 4%	8 5%	50 4%	1 2% *	9 8% *	3 4% *
£500+	244 16%	110 22% KLM	89 11% M	56 15% KM	34 8%	24 17% M	195 16%	6 14% *	17 14% *	12 16% *
Don't know	287 18%	78 16%	147 19% L	54 15%	93 22% KL	24 17%	205 17%	8 19% *	27 23% *	11 14% *
Refused	4 *	4 1%	- -	- -	- -	- -	2 *	- *	- *	2 2% *
mean	317.6	369.0	290.2	327.9	253.3	331.0	319.1	343.8	315.1	309.8
Std Dev	362.68	KM 341.05	M 404.02			M* 288.13		** 282.54	* 232.13	* 271.40

Overlap formulae used

- Column Means:

Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:

Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied

QPDSh4 Total amount thought would have to pay back, at the point of taking out the loan
Base: All respondents

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	1560	451	796	366	430	174	1212	47	127	78
Base	1560	494	783	369	415	144	1222	43	120	77
Std Err	10.09	17.66	15.66	29.70	11.35	23.76	12.13	44.67	23.10	33.93

Overlap formulae used

- Column Means:
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied



Competition Commission - Payday Lending Survey - 120248

QPDSH4 Total amount thought would have to pay back, at the point of taking out the loan
Base: All respondents

	Total	Accommodation					Number of people in hhld		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	1560	276	954	536	418	209	292	371	796
Base	1560	309	911	539	372	220	273	361	825
Less than £100	170 11%	17 6%	98 11%	54 10%	44 12% S	43 20% STU	26 9%	40 11%	96 12%
£100 - £149	228 15%	30 10%	141 15%	77 14%	64 17% S	40 18% S	41 15%	62 17%	110 13%
£150 - £199	139 9%	32 10%	85 9%	49 9%	36 10%	15 7%	30 11%	29 8%	74 9%
£200 - £249	122 8%	20 6%	81 9%	45 8%	36 10%	14 7%	25 9%	22 6%	71 9%
£250 - £299	124 8%	18 6%	79 9%	37 7%	42 11%	21 9%	25 9%	36 10%	59 7%
£300 - £399	173 11%	34 11%	112 12%	73 13%	39 11%	18 8%	32 12%	31 9%	101 12%
£400 - £499	69 4%	12 4%	42 5%	28 5%	14 4%	8 4%	10 4%	21 6%	34 4%
£500+	244 16%	79 26% TUVW	129 14%	81 15%	48 13%	22 10%	41 15%	56 16%	132 16%
Don't know	287 18%	63 20%	142 16%	93 17%	50 13%	39 18%	43 16%	61 17%	147 18%
Refused	4 *	2 1%	2 *	2 *	- -	- -	- -	2 1%	2 *
mean	317.6	473.9 TUVW	287.9	302.1 W	268.3	245.9	294.8	312.4	329.0
Std Dev	362.68	664.88	225.00	238.29	204.02	224.89	230.52	335.99	417.45

Overlap formulae used
- Column Means:
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied



Competition Commission - Payday Lending Survey - 120248

QPDSh4 Total amount thought would have to pay back, at the point of taking out the loan
Base: All respondents

	Total	Accommodation					Number of people in hhld		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	1560	276	954	536	418	209	292	371	796
Base	1560	309	911	539	372	220	273	361	825
Std Err	10.09	44.93	7.92	11.31	10.71	16.90	14.76	19.14	16.16

Overlap formulae used

- Column Means:
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied



QPDSH4 Total amount thought would have to pay back, at the point of taking out the loan
Base: All respondents

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	1560	893	293	184	91	568	50	129	378	474	1081	352
Base	1560	887	290	196	89	575	36	109	372	538	1089	336
Less than £100	170 11%	91 10%	45 16%	19 10%	7 7%	71 12%	6 16% *	22 21% hi*	37 10%	33 6%	120 11%	40 12%
£100 - £149	228 15%	137 15%	39 13%	25 13%	13 15% *	77 13%	7 20% *	20 19% *	56 15%	81 15%	159 15%	51 15%
£150 - £199	139 9%	79 9%	31 11%	13 7%	10 11% *	54 9%	1 2% *	12 11% *	41 11%	49 9%	105 10%	25 7%
£200 - £249	122 8%	79 9%	20 7%	14 7%	5 5% *	39 7%	9 24% ghi*	8 7% *	39 10%	33 6%	92 8%	22 7%
£250 - £299	124 8%	73 8%	16 5%	24 12%	7 8% *	46 8%	3 7% *	14 13% *	41 11%	38 7%	91 8%	28 8%
£300 - £399	173 11%	94 11%	32 11%	25 13%	16 17% *	72 13%	4 11% *	9 8% *	41 11%	63 12%	118 11%	46 14%
£400 - £499	69 4%	40 5%	14 5%	8 4%	3 3% *	24 4%	1 2% *	1 1% *	12 3%	33 6%	45 4%	15 5%
£500+	244 16%	140 16%	39 13%	36 18%	15 17% *	89 16%	- * *	8 7% *	50 13%	136 25% fgh	179 16%	48 14%
Don't know	287 18%	152 17%	55 19%	31 16%	15 16% *	100 17%	6 18% *	15 14% *	54 15%	72 13%	178 16%	61 18%
Refused	4 *	2 *	- -	2 1%	- - *	2 *	- * *	- * *	1 *	- -	3 *	1 *
mean	317.6	312.1	340.2	311.4	325.1	327.8	183.8	216.9	282.7	410.7	324.3	302.0
Std Dev	362.68	296.95	600.69	241.31	257.35	457.77	97.48	193.12	221.22	516.26	398.46	262.45

Overlap formulae used

- Column Means:

Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:

Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y

Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied

QPDSh4 Total amount thought would have to pay back, at the point of taking out the loan
Base: All respondents

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base Base	1560	893	293	184	91	568	50	129	378	474	1081	352
	1560	887	290	196	89	575	36	109	372	538	1089	336
Std Err	10.09	10.89	38.38	19.38	29.33	20.96	15.41	18.25	12.29	25.47	13.20	15.41

Overlap formulae used
- Column Means:
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied



QPDSH4 Total amount thought would have to pay back, at the point of taking out the loan
Base: All respondents

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	1560	387	178	907	944	277	246	1061	499	55	568	536
Base	1560	309	186	986	812	297	363	1230	330	143	557	553
Less than £100	170	38	15	112	112	34	18	133	37	9	66	56
	11%	12%	8%	11%	14%	11%	5%	11%	11%	7% *	12%	10%
£100 - £149	228	53	30	134	122	43	48	177	51	8	76	81
	15%	17%	16%	14%	15%	14%	13%	14%	15%	6% *	14%	15%
£150 - £199	139	36	12	87	82	22	30	108	31	10	46	48
	9%	12%	6%	9%	10%	7%	8%	9%	9%	7% *	8%	9%
£200 - £249	122	36	10	64	76	13	21	94	28	7	45	39
	8%	12%	5%	7%	9%	4%	6%	8%	9%	5% *	8%	7%
£250 - £299	124	14	23	83	59	30	30	92	32	9	51	38
	8%	5%	12% l	8%	7%	10%	8%	7%	10%	6% *	9%	7%
£300 - £399	173	40	33	96	105	33	32	135	39	15	59	64
	11%	13%	18% n	10%	13%	11%	9%	11%	12%	10% *	11%	12%
£400 - £499	69	14	4	48	28	20	18	51	18	6	28	23
	4%	5%	2%	5%	3%	7%	5%	4%	5%	4% *	5%	4%
£500+	244	24	28	187	101	49	86	213	31	37	80	95
	16%	8%	15%	19% l	12%	17%	24% o	17% s	9%	26% s*	14%	17%
Don't know	287	54	31	171	128	49	79	223	64	42	103	108
	18%	17%	16%	17%	16%	16%	22%	18%	19%	29% *	19%	20%
Refused	4	-	-	4	-	3	1	4	-	-	2	-
	*	-	-	*	-	1%	*	*	-	*	*	-
mean	317.6	246.4	322.4	342.9	271.8	330.1	430.3	327.3	280.8	458.0	294.9	357.1
			l*	l		o	o			s*		
Std Dev	362.68	192.23	276.59	418.20	227.81	290.39	605.15	372.96	319.11	507.27	239.68	508.07

Overlap formulae used
- Column Means:
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied



QPD5H4 Total amount thought would have to pay back, at the point of taking out the loan
Base: All respondents

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	1560	387	178	907	944	277	246	1061	499	55	568	536
Base	1560	309	186	986	812	297	363	1230	330	143	557	553
Std Err	10.09	10.58	22.58	15.21	8.03	19.11	43.34	12.50	15.90	81.23	11.06	24.44

Overlap formulae used

- Column Means:
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied



QPDSH4 Total amount thought would have to pay back, at the point of taking out the loan

Base: All respondents

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	1560	927	373	162
Base	1560	1038	253	176
Less than £100	170 11%	123 12%	30 12%	9 5% *
£100 - £149	228 15%	148 14%	38 15%	32 18% *
£150 - £199	139 9%	98 9%	21 8%	14 8% *
£200 - £249	122 8%	69 7%	23 9%	19 11% *
£250 - £299	124 8%	83 8%	23 9%	14 8% *
£300 - £399	173 11%	123 12%	30 12%	14 8% *
£400 - £499	69 4%	38 4%	16 7%	12 7% *
£500+	244 16%	178 17% x	23 9%	36 21% x*
Don't know	287 18%	175 17%	49 19%	25 14% *
Refused	4 *	4 *	- -	- -
mean	317.6	322.6	262.4	383.5
		x		x*
Std Dev	362.68	383.41	187.87	446.72

Overlap formulae used

- Column Means:

Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:

Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y

Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied

QPD5H4 Total amount thought would have to pay back, at the point of taking out the loan
Base: All respondents

Total	Channel of purchase ever used		
	Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	1560	927	373
Base	1560	1038	253
Std Err	10.09	13.66	10.85

Overlap formulae used

- Column Means:
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied



QPDSH4 Total amount thought would have to pay back, at the point of taking out the loan
Base: All respondents

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	1560	1008	423	31	281	106	646	267	162
Base	1560	1150	286	31	234	75	804	178	176
Less than £100	170 11%	128 11%	35 12%	1 2% **	29 12%	9 12% *	94 12%	22 12%	9 5% *
£100 - £149	228 15%	163 14%	44 15%	10 33% **	44 19%	9 12% *	104 13%	29 16%	32 18% *
£150 - £199	139 9%	105 9%	24 8%	5 16% **	30 13%	6 8% *	69 9%	15 8%	14 8%
£200 - £249	122 8%	85 7%	24 8%	2 7% **	28 12%	8 11% *	41 5%	15 9%	19 11% *
£250 - £299	124 8%	84 7%	30 10%	5 16% **	8 4%	6 8% *	74 9%	17 9%	14 8% *
£300 - £399	173 11%	131 11%	35 12%	1 5% **	28 12%	12 17% *	96 12%	18 10%	14 8%
£400 - £499	69 4%	49 4%	17 6%	- 1% **	9 4%	5 7% *	29 4%	11 6%	12 7% *
£500+	244 16%	206 18% B	26 9%	5 15% **	20 9%	4 5% *	157 20% G	19 11%	36 21% G*
Don't know	287 18%	196 17%	52 18%	2 5% **	38 16%	16 22% *	138 17%	33 19%	25 14% *
Refused	4 *	4 *	- -	- - **	- -	- - *	4 *	- -	- - *
mean	317.6	335.1 B	263.0	288.8 **	245.1	250.8 *	345.6 G	267.2	383.5 G*
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSh4 Total amount thought would have to pay back, at the point of taking out the loan
Base: All respondents

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	1560	1008	423	31	281	106	646	267	162
	1560	1150	286	31	234	75	804	178	176
Std Dev	362.68	401.25	192.74	265.02	201.62	158.45	419.81	198.89	446.72
Std Err	10.09	13.72	10.38	49.21	12.80	17.50	18.07	13.47	37.62

Overlap formulae used

- Column Means:
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied



QPDSH4 Total amount thought would have to pay back, at the point of taking out the loan
Base: All respondents

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	1560	356	707	488	126	803	1287	190	489	475	646
Base	1560	286	649	619	138	737	1244	229	507	487	606
Less than £100	170 11%	36 12%	89 14% K	44 7%	9 7% *	93 13%	146 12%	17 8%	46 9%	60 12%	76 13%
£100 - £149	228 15%	49 17%	86 13%	92 15%	23 16% *	116 16%	190 15%	28 12%	63 12%	85 17%	85 14%
£150 - £199	139 9%	34 12%	58 9%	47 8%	6 5% *	78 11%	114 9%	18 8%	40 8%	41 8%	63 10%
£200 - £249	122 8%	37 13% JK	48 7%	37 6%	11 8% *	67 9%	106 8%	12 5%	37 7%	39 8%	48 8%
£250 - £299	124 8%	13 4%	57 9%	54 9%	11 8% *	64 9%	101 8%	19 8%	44 9%	30 6%	56 9%
£300 - £399	173 11%	34 12%	80 12%	57 9%	8 6% *	87 12%	150 12%	18 8%	58 11%	55 11%	65 11%
£400 - £499	69 4%	12 4%	29 4%	28 5%	6 5% *	36 5%	57 5%	7 3%	19 4%	29 6%	20 3%
£500+	244 16%	22 8%	95 15% I	127 20% IJ	39 28% IJK*	101 14%	193 16%	37 16%	121 24% QR	65 13%	76 13%
Don't know	287 18%	51 18%	102 16%	133 22% J	23 17% *	95 13%	183 15%	71 31% MN	79 16%	80 16%	116 19%
Refused	4 *	- -	4 1%	- -	- -	1 *	3 *	1 *	1 *	2 *	1 *
mean	317.6	244.1	296.2 I	377.8 IJ	550.6 IJK*	294.6	319.4 M	310.7 *	418.6 QR	279.0	267.0

Overlap formulae used
- Column Means:
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied

QPDSh4 Total amount thought would have to pay back, at the point of taking out the loan
Base: All respondents

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	1560	356	707	488	126	803	1287	190	489	475	646
Base	1560	286	649	619	138	737	1244	229	507	487	606
Std Dev	362.68	194.83	254.68	496.14	894.67	289.95	384.21	232.73	544.07	219.76	205.24
Std Err	10.09	11.19	10.48	25.06	87.31	10.97	11.61	19.81	26.30	11.07	8.92

Overlap formulae used

- Column Means:
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied



QPDSH4 Total amount thought would have to pay back, at the point of taking out the loan
Base: All respondents

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	1560	723	794	440	117	394	92	69	32	88	192	794
Base	1560	745	769	479	119	386	92	68	32	74	194	769
Less than £100	170 11%	78 10%	88 11%	44 9%	8 7%	45 12%	9 10%	3 4%	2 8%	12 16%	27 14%	88 11%
£100 - £149	228 15%	108 15%	118 15%	61 13%	16 13%	67 17%	13 14%	10 14%	6 19%	20 27% Uc*	33 17%	118 15%
£150 - £199	139 9%	60 8%	71 9%	27 6%	8 7%	36 9%	6 6%	10 14%	1 4%	9 12%	17 9%	71 9%
£200 - £249	122 8%	51 7%	69 9%	27 6%	10 8%	28 7%	6 7%	7 10%	1 5%	4 5%	12 6%	69 9%
£250 - £299	124 8%	59 8%	62 8%	35 7%	6 5%	31 8%	4 5%	6 8%	6 18%	7 9%	15 8%	62 8%
£300 - £399	173 11%	85 11%	82 11%	63 13%	15 13%	36 9%	11 12%	7 10%	1 4%	5 7%	20 10%	82 11%
£400 - £499	69 4%	37 5%	32 4%	26 5%	5 4%	22 6%	13 14% UWac*	4 5%	- - **	1 1%	11 6%	32 4%
£500+	244 16%	133 18%	106 14%	104 22% Wabc	27 23% a*	55 14%	15 16%	14 20%	5 15%	5 6%	26 13%	106 14%
Don't know	287 18%	133 18%	140 18%	91 19%	23 19%	66 17%	16 17%	9 13%	9 28%	12 16%	33 17%	140 18%
Refused	4 *	2 *	2 *	2 *	- *	- *	- *	- *	- **	- *	- -	2 *
mean	317.6	350.3 T	287.6	403.4 Wabc	405.6 Wabc*	295.0 a	325.5 a*	337.3 a*	291.8 **	206.2 *	293.2 a	287.6 a
Overlap formulae used												
- Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

QPD5H4 Total amount thought would have to pay back, at the point of taking out the loan
Base: All respondents

Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
	Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	723	794	440	117	394	92	69	32	88	192	794
Base	745	769	479	119	386	92	68	32	74	194	769
Std Dev	454.50	248.57	541.49	505.56	252.23	225.46	291.37	224.62	166.84	261.28	248.57
Std Err	18.51	9.69	28.46	52.71	13.84	25.69	38.26	45.85	19.27	20.40	9.69

Overlap formulae used

- Column Means:
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied



Competition Commission - Payday Lending Survey - 120248

QPD5H4 Total amount thought would have to pay back, at the point of taking out the loan

Base: All respondents

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	1560	962	598	388	1108	1456	58
Base	1560	958	602	425	1066	1456	53
Less than £100	170 11%	85 9%	85 14% d	38 9%	127 12%	159 11%	6 12% *
£100 - £149	228 15%	145 15%	83 14%	68 16%	151 14%	217 15%	8 16% *
£150 - £199	139 9%	86 9%	52 9%	48 11%	83 8%	129 9%	4 7% *
£200 - £249	122 8%	67 7%	55 9%	33 8%	82 8%	110 8%	8 16% *
£250 - £299	124 8%	79 8%	45 7%	21 5%	100 9% f	110 8%	11 22% h*
£300 - £399	173 11%	111 12%	62 10%	46 11%	122 11%	168 12%	2 4% *
£400 - £499	69 4%	42 4%	28 5%	26 6%	40 4%	64 4%	1 2% *
£500+	244 16%	170 18% e	74 12%	73 17%	164 15%	237 16% i	1 3% *
Don't know	287 18%	171 18%	116 19%	69 16%	196 18%	260 18%	10 19% *
Refused	4 *	2 *	2 *	2 *	2 *	3 *	1 2% *
mean	317.6	341.7 e	278.4	334.6	313.9	322.4	208.4 *
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPD5H4 Total amount thought would have to pay back, at the point of taking out the loan
Base: All respondents

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base Base	1560	962	598	388	1108	1456	58
	1560	958	602	425	1066	1456	53
Std Dev	362.68	403.41	280.45	351.85	374.42	371.58	111.42
Std Err	10.09	14.25	12.64	19.49	12.34	10.67	16.25

Overlap formulae used

- Column Means:
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied



QPD5H4 Total amount thought would have to pay back, at the point of taking out the loan
Base: All respondents

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	1560	769	726	523	472	154	138	405	379	661
Base	1560	711	777	564	522	160	142	418	395	630
Less than £100	170 11%	96 14% kl	70 9%	50 9%	46 9%	11 7% *	10 7% *	46 11%	41 10%	72 11%
£100 - £149	228 15%	112 16% n	112 14% n	81 14% n	76 15% n	9 6% *	23 16% n*	43 10%	69 18% p	104 17% p
£150 - £199	139 9%	60 8%	70 9%	46 8%	50 10%	11 7% *	8 6% *	37 9%	44 11%	47 7%
£200 - £249	122 8%	64 9%	52 7%	32 6%	35 7%	19 12% l*	8 5% *	37 9%	18 5%	55 9%
£250 - £299	124 8%	55 8%	65 8%	46 8%	38 7%	17 11% o*	4 3% *	40 10%	30 8%	38 6%
£300 - £399	173 11%	76 11%	91 12%	67 12%	56 11%	25 16% *	14 10% *	52 13%	41 10%	74 12%
£400 - £499	69 4%	32 4%	34 4%	27 5%	19 4%	4 3% *	9 7% *	21 5%	16 4%	28 4%
£500+	244 16%	88 12%	144 19% j	118 21% j	98 19% j	36 23% j*	38 27% j*	76 18%	68 17%	91 14%
Don't know	287 18%	127 18%	138 18%	97 17%	100 19%	26 16% *	27 19% *	67 16%	66 17%	119 19%
Refused	4 *	2 *	2 *	1 *	2 *	1 1% *	- - *	- -	- -	3 *
mean	317.6	271.5	358.3 j	372.2 j	377.9 j	392.0 j*	395.8 j*	345.9 r	340.8	293.4
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPD5H4 Total amount thought would have to pay back, at the point of taking out the loan
Base: All respondents

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	1560	769	726	523	472	154	138	405	379	661
Base	1560	711	777	564	522	160	142	418	395	630
Std Dev	362.68	223.31	454.85	495.87	534.09	327.09	315.85	351.08	521.59	247.63
Std Err	10.09	8.84	18.48	23.56	27.18	28.80	29.33	18.98	29.39	10.59

Overlap formulae used
- Column Means:
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied



Competition Commission - Payday Lending Survey - 120248

QPDSH4 Total amount thought would have to pay back, at the point of taking out the loan

Base: All respondents

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	1560	148	453	87	200	156	233	186
Base	1560	156	480	72	203	151	214	193
Less than £100	170 11%	13 8% *	49 10%	5 8% *	32 16%	18 12%	23 11%	14 7%
£100 - £149	228 15%	24 15% *	65 14%	16 22% *	29 14%	25 16%	35 17%	25 13%
£150 - £199	139 9%	12 8% *	45 9%	4 5% *	16 8%	17 11%	20 9%	13 7%
£200 - £249	122 8%	14 9% *	34 7%	3 4% *	15 8%	12 8%	22 10%	15 8%
£250 - £299	124 8%	12 7% *	39 8%	7 10% *	21 10%	11 7%	14 7%	15 8%
£300 - £399	173 11%	31 20% txy*	44 9%	9 13% *	25 13%	20 13%	20 9%	16 8%
£400 - £499	69 4%	4 2% *	23 5%	6 9% *	8 4%	7 5%	10 5%	7 4%
£500+	244 16%	17 11% *	80 17%	16 23% v*	20 10%	22 15%	29 13%	49 25% svx
Don't know	287 18%	29 19% *	101 21% u	5 7% *	35 17%	19 13%	40 19%	40 21% u
Refused	4 *	1 1% *	- -	- -	1 *	- -	2 1%	- -
mean	317.6	279.2 *	305.2	404.6 stx*	290.0	316.6 *	267.5	456.5 stvx*
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPD5H4 Total amount thought would have to pay back, at the point of taking out the loan
Base: All respondents

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base Base	1560	148	453	87	200	156	233	186
	1560	156	480	72	203	151	214	193
Std Dev	362.68	199.11	241.98	367.07	385.28	303.22	184.67	727.32
Std Err	10.09	18.41	12.56	41.04	29.64	26.29	13.29	59.58

Overlap formulae used
- Column Means:
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied



Competition Commission - Payday Lending Survey - 120248

QPD5H4 Total amount thought would have to pay back, at the point of taking out the loan
Base: All respondents

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	1560	540	919	735	690	1281	205	919	550	1096	370
Base	1560	503	963	716	706	1280	204	900	564	1081	383
Less than £100	170	63	101	78	79	143	21	98	65	133	30
	11%	12%	11%	11%	11%	11%	10%	11%	11%	12%	8%
£100 - £149	228	58	157	89	122	189	28	128	83	141	72
	15%	11%	16% A	12%	17%	15%	14%	14%	15%	13%	19% I
£150 - £199	139	55	76	62	62	116	16	91	39	102	29
	9%	11%	8%	9%	9%	9%	8%	10%	7%	9%	8%
£200 - £249	122	38	80	57	57	101	18	63	53	102	15
	8%	8%	8%	8%	8%	8%	9%	7%	9%	9%	4%
										J	
£250 - £299	124	52	68	51	62	98	21	68	52	80	40
	8%	10%	7%	7%	9%	8%	10%	8%	9%	7%	10%
£300 - £399	173	65	94	94	67	151	15	111	56	132	37
	11%	13%	10%	13%	9%	12%	7%	12%	10%	12%	10%
£400 - £499	69	16	49	39	23	63	2	37	25	46	18
	4%	3%	5%	5%	3%	5%	1%	4%	4%	4%	5%
£500+	244	62	175	113	119	205	31	139	91	151	80
	16%	12%	18% A	16%	17%	16%	15%	15%	16%	14%	21% I
Don't know	287	95	159	133	114	212	51	163	98	192	61
	18%	19%	16%	19%	16%	17%	25% E	18%	17%	18%	16%
Refused	4	-	4	-	2	3	1	1	3	2	2
	*	-	*	-	*	*	*	*	*	*	*
mean	317.6	316.8	322.1	309.5	329.5	324.0	285.8	327.0	307.0	292.5	393.5 I

Overlap formulae used
- Column Means:
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, I/g
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, I/g
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied

QPDSh4 Total amount thought would have to pay back, at the point of taking out the loan
Base: All respondents

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	1560	540	919	735	690	1281	205	919	550	1096	370
Base	1560	503	963	716	706	1280	204	900	564	1081	383
Std Dev	362.68	473.08	303.82	245.84	457.72	383.73	231.67	426.02	255.03	245.05	582.80
Std Err	10.09	22.28	10.93	10.01	18.84	11.72	18.04	15.49	11.81	8.12	32.89

Overlap formulae used
- Column Means:
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied



QPDSH4 Total amount thought would have to pay back, at the point of taking out the loan
Base: All respondents

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	1560	288	1246	138	95	818	387	1508	1296	1261
Base	1560	351	1182	199	107	827	309	1524	1268	1306
Less than £100	170 11%	31 9%	137 12%	4 2%	13 12% M*	108 13% M	38 12% M	167 11%	139 11%	139 11%
£100 - £149	228 15%	46 13%	179 15%	16 8%	22 21% M*	120 15%	53 17%	222 15%	191 15%	196 15%
£150 - £199	139 9%	27 8%	110 9%	18 9%	3 3%	76 9%	36 12%	137 9%	113 9%	118 9%
£200 - £249	122 8%	25 7%	95 8%	12 6%	2 2%	56 7%	36 12% NO	120 8%	96 8%	93 7%
£250 - £299	124 8%	31 9%	90 8%	14 7%	4 4%	80 10% P	14 5%	120 8%	110 9%	107 8%
£300 - £399	173 11%	44 13%	127 11%	18 9%	14 13%	94 11%	40 13%	165 11%	143 11%	137 10%
£400 - £499	69 4%	28 8% L	41 3%	17 9% O*	8 7%	28 3%	14 5%	67 4%	59 5%	58 4%
£500+	244 16%	54 15%	186 16%	60 30% OP*	24 22% P*	129 16% P	24 8%	242 16% R	179 14%	216 17% R
Don't know	287 18%	66 19%	214 18%	40 20%	17 16%	135 16%	54 17%	280 18%	233 16%	239 18%
Refused	4 *	- -	4 *	- -	- -	3 *	- -	4 *	4 *	4 *
mean	317.6	372.1 L	302.1	548.9 OP*	345.1 P*	294.6 P	246.4	318.9	314.2	324.6
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPD5H4 Total amount thought would have to pay back, at the point of taking out the loan
Base: All respondents

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	1560	288	1246	138	95	818	387	1508	1296	1261
Base	1560	351	1182	199	107	827	309	1524	1268	1306
Std Dev	362.68	552.31	284.99	766.46	281.31	254.95	192.23	366.15	382.42	382.84
Std Err	10.09	35.65	8.87	71.79	30.69	9.76	10.58	10.36	11.66	11.85

Overlap formulae used
- Column Means:
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied



QPDSH4 Total amount thought would have to pay back, at the point of taking out the loan
Base: All respondents

	Total	(SAMPLE) Size of loan			(SAMPLE) Date of loan			Reason for loan (General)	
		High (£200+) (T)	Low (Less than £200) (U)	Unknown (V)	A-Recent (W)	B-Mid term (X)	C-Longer ago (Y)	Unexpected INCREASE in expenses/ outgoings (Z)	Unexpected DECREASE in income (a)
Unweighted Base	1560	710	781	69	547	735	278	785	296
Base	1560	760	720	80	467	755	338	817	303
Less than £100	170 11%	- -	168 23% TV	2 3% T*	81 17% XY	59 8%	30 9%	78 10%	31 10%
£100 - £149	228 15%	5 1%	216 30% TV	7 9% T*	81 17% Y	114 15%	33 10%	142 17% a	32 10%
£150 - £199	139 9%	- -	136 19% TV	3 3% T*	48 10%	64 8%	26 8%	72 9%	23 8%
£200 - £249	122 8%	46 6%	72 10% T	4 5% *	47 10%	53 7%	23 7%	64 8%	19 6%
£250 - £299	124 8%	105 14% UV	17 2%	2 2% *	36 8%	74 10% Y	15 4%	61 7%	30 10%
£300 - £399	173 11%	160 21% UV	9 1%	4 6% *	50 11%	85 11%	38 11%	96 12%	39 13%
£400 - £499	69 4%	65 9% U	- -	4 6% U*	21 4%	31 4%	17 5%	23 3%	14 5%
£500+	244 16%	229 30% U	- *	15 19% U*	61 13%	115 15%	67 20%	143 18%	51 17%
Don't know	287 18%	149 20% U	101 14%	37 46% TU*	41 9%	157 21% W	88 26% W	136 17%	63 21%
Refused	4 *	1 *	1 *	2 2% *	1 *	3 *	- -	3 *	1 *
mean	317.6	499.2 U	132.7	400.9 U*	261.0	311.3 W	428.4 WX	308.4	321.1
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSh4 Total amount thought would have to pay back, at the point of taking out the loan
Base: All respondents

	Total	(SAMPLE) Size of loan			(SAMPLE) Date of loan			Reason for loan (General)	
		High (£200+) (T)	Low (Less than £200) (U)	Unknown (V)	A-Recent (W)	B-Mid term (X)	C-Longer ago (Y)	Unexpected INCREASE in expenses/ outgoings (Z)	Unexpected DECREASE in income (a)
Unweighted Base	1560	710	781	69	547	735	278	785	296
Base	1560	760	720	80	467	755	338	817	303
Std Dev	362.68	443.78	60.14	278.61	218.71	251.32	648.12	287.77	246.68
Std Err	10.09	18.52	2.30	47.09	9.77	10.38	45.16	11.21	15.89

Overlap formulae used

- Column Means:
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied



QPDSH4 Total amount thought would have to pay back, at the point of taking out the loan
Base: All respondents

	Total	Use of loan				Whether repayment date has passed	
		Living expenses (b)	Car/ vehicle (c)	Rent or mortgage (d)	Other (e)	Yes (f)	No (g)
Unweighted Base	1560	827	152	63	546	1092	449
Base	1560	830	149	57	551	1131	411
Less than £100	170 11%	96 12%	18 12%	2 4%	57 10%	131 12%	38 9%
£100 - £149	228 15%	133 16%	17 11%	6 10%	76 14%	164 15%	62 15%
£150 - £199	139 9%	77 9%	9 6%	5 10%	48 9%	94 8%	42 10%
£200 - £249	122 8%	68 8%	14 9%	5 9%	37 7%	78 7%	40 10%
£250 - £299	124 8%	66 8%	8 6%	3 5%	46 8%	81 7%	40 10%
£300 - £399	173 11%	90 11%	20 13%	7 12%	60 11%	117 10%	54 13%
£400 - £499	69 4%	37 4%	10 7%	6 10%	20 4%	54 5%	15 4%
£500+	244 16%	111 13%	34 23% b	12 21% *	91 16%	172 15%	70 17%
Don't know	287 18%	150 18%	19 13%	11 19%	113 21%	236 21% g	50 12%
Refused	4 *	2 *	- -	- *	2 *	4 *	- -
mean	317.6	305.3	350.2	396.3	317.5	324.2	305.0
			*	*			

Overlap formulae used
- Column Means:
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied

QPD5H4 Total amount thought would have to pay back, at the point of taking out the loan
Base: All respondents

	Total	Use of loan				Whether repayment date has passed	
		Living expenses (b)	Car/ vehicle (c)	Rent or mortgage (d)	Other (e)	Yes (f)	No (g)
Unweighted Base	1560	827	152	63	546	1092	449
Base	1560	830	149	57	551	1131	411
Std Dev	362.68	417.98	289.86	288.90	280.53	404.90	238.37
Std Err	10.09	15.96	24.95	41.27	13.28	13.67	11.95

Overlap formulae used

- Column Means:
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g
Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied



QPDSH4 Total amount thought would have to pay back, at the point of taking out the loan
Base: All respondents

	Total	Whether paid back loan in full		Action taken when not paid back on repayment date			Whether shopped around for sampled loan		Whether ever shopped around for loan	
		Yes (A)	No (B)	Rollover (C)	Repayment plan (D)	Defaulted (E)	Yes (F)	No (G)	Yes (H)	No (I)
Unweighted Base	1560	882	191	93	85	64	363	1191	545	1012
Base	1560	896	207	92	82	80	421	1131	621	937
Less than £100	170 11%	120 13% B	11 5%	2 3% *	7 8% *	3 4% *	39 9%	131 12%	61 10%	109 12%
£100 - £149	228 15%	142 16% B	17 8%	8 9% *	9 11% *	5 7% *	54 13%	173 15%	76 12%	151 16%
£150 - £199	139 9%	75 8%	14 7%	6 7% *	5 7% *	3 4% *	35 8%	104 9%	46 7%	93 10%
£200 - £249	122 8%	60 7%	15 7%	5 5% *	9 11% *	3 4% *	38 9%	83 7%	56 9%	66 7%
£250 - £299	124 8%	66 7%	14 7%	8 9% *	6 7% *	2 2% *	39 9%	85 8%	54 9%	69 7%
£300 - £399	173 11%	81 9%	35 17% A	19 20% *	12 14% *	16 20% *	50 12%	124 11%	77 12%	97 10%
£400 - £499	69 4%	44 5%	10 5%	2 2% *	6 7% *	3 4% *	25 6%	41 4%	45 7% I	24 3%
£500+	244 16%	128 14%	38 19%	20 22% *	14 17% *	19 24% *	76 18%	168 15%	111 18%	134 14%
Don't know	287 18%	175 20%	52 25%	22 24% *	14 17% *	25 31% *	64 15%	219 19%	94 15%	193 21% H
Refused	4 *	4 *	- -	- -	- -	- -	1 *	3 *	1 *	3 *
mean	317.6	297.9	449.4 A*	568.0 *	535.1 *	407.6 **	332.9	311.4	336.3	304.7
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPD^{SH}4 Total amount thought would have to pay back, at the point of taking out the loan
Base: All respondents

Total	Whether paid back loan in full		Action taken when not paid back on repayment date			Whether shopped around for sampled loan		Whether ever shopped around for loan	
	Yes (A)	No (B)	Rollover (C)	Repayment plan (D)	Defaulted (E)	Yes (F)	No (G)	Yes (H)	No (I)
Unweighted Base	1560	882 191	93	85	64	363	1191	545	1012
Base	1560	896 207	92	82	80	421	1131	621	937
Std Dev	362.68	303.21 705.29	1000.10	1022.41	265.18	276.70	391.93	275.72	413.47
Std Err	10.09	11.32 57.78	117.05	123.08	39.10	15.72	12.53	12.84	14.36

Overlap formulae used
- Column Means:
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied



QPDSh4 Total amount thought would have to pay back, at the point of taking out the loan
Base: All respondents

	Total	How well understood repayment amount			Confidence in repaying loan			Ease of getting money to pay back loan		
		Very well (J)	Very/ Fairly well (K)	Not very/ Not at all well (L)	Very confident (M)	Very/ Fairly confident (N)	Not very/Not at all confident (O)	Easier than expected (P)	Same as expected (Q)	More difficult than expected (R)
Unweighted Base	1560	1236	1478	80	1280	1499	57	287	627	169
Base	1560	1224	1474	84	1244	1485	65	289	633	198
Less than £100	170 11%	138 11%	162 11%	7 8% *	156 13% N	168 11%	2 3% *	39 14% R	81 13% R	9 5%
£100 - £149	228 15%	191 16%	218 15%	10 12% *	189 15%	215 14%	5 8% *	40 14%	106 17%	17 9%
£150 - £199	139 9%	107 9%	133 9%	6 7% *	106 8%	130 9%	9 13% *	21 7%	57 9%	12 6%
£200 - £249	122 8%	89 7%	110 7%	13 15% *	101 8%	119 8%	2 3% *	30 10% Q	32 5%	16 8%
£250 - £299	124 8%	98 8%	119 8%	5 6% *	104 8%	117 8%	6 10% *	14 5%	50 8%	16 8%
£300 - £399	173 11%	140 11%	166 11%	8 9% *	142 11%	169 11%	5 7% *	33 11%	64 10%	19 10%
£400 - £499	69 4%	51 4%	63 4%	6 7% *	57 5%	69 5%	1 1% *	15 5%	25 4%	14 7%
£500+	244 16%	186 15%	228 15%	16 19% *	167 13%	224 15% M	20 31% MN*	31 11%	94 15%	47 24% PQ
Don't know	287 18%	219 18%	272 18%	15 18% *	217 17%	270 18%	16 25% *	65 23%	119 19%	48 24%
Refused	4 *	3 *	4 *	- - *	4 *	4 *	- - *	- -	4 1%	- -
mean	317.6	303.8	313.9 J	381.4 *	289.9	303.2 M	704.4 **	268.7	306.8	472.0 PQ*

Overlap formulae used
- Column Means:
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied

QPDSh4 Total amount thought would have to pay back, at the point of taking out the loan
Base: All respondents

	Total	How well understood repayment amount			Confidence in repaying loan			Ease of getting money to pay back loan		
		Very well (J)	Very/ Fairly well (K)	Not very/ Not at all well (L)	Very condident (M)	Very/ Fairly confident (N)	Not very/Not at all confident (O)	Easier than expected (P)	Same as expected (Q)	More difficult than expected (R)
Unweighted Base	1560	1236	1478	80	1280	1499	57	287	627	169
Base	1560	1224	1474	84	1244	1485	65	289	633	198
Std Dev	362.68	264.39	350.63	530.57	251.09	275.91	1181.71	219.62	329.19	711.29
Std Err	10.09	8.23	10.03	64.34	7.68	7.82	176.16	14.61	14.59	60.99

Overlap formulae used
- Column Means:
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied



QPDSH4 Total amount thought would have to pay back, at the point of taking out the loan
Base: All respondents

	Total	Confidence and ease of repayment			Type of loan compared			Aware of any high street lenders		Aware of any online lenders	
		Very confident and found easy (S)	Very confident and found same (T)	Very confident and found difficult (U)	Online only (V)	Retail only (W)	Online and Retail (X)	Yes (Y)	No (Z)	Yes (a)	No (b)
Unweighted Base	1560	239	532	96	367	39	128	1296	264	1508	52
Base	1560	234	528	112	452	27	133	1268	292	1524	36
Less than £100	170 11%	39 17% U	74 14%	5 5% *	49 11%	3 10% *	9 7% *	139 11%	31 10%	167 11%	3 7% *
£100 - £149	228 15%	38 16%	90 17%	8 7% *	50 11%	4 13% *	22 16% *	191 15%	37 13%	222 15%	6 16% *
£150 - £199	139 9%	15 7%	42 8%	2 2% *	30 7%	4 13% *	12 9% *	113 9%	25 9%	137 9%	2 6% *
£200 - £249	122 8%	27 12% T	28 5%	10 9% *	34 7%	5 19% *	16 12% *	96 8%	26 9%	120 8%	2 6% *
£250 - £299	124 8%	13 6%	43 8%	7 7% *	40 9%	5 19% *	9 7% *	110 9%	14 5%	120 8%	3 9% *
£300 - £399	173 11%	31 13%	55 10%	14 12% *	61 13%	1 5% *	11 8% *	143 11%	31 10%	165 11%	8 23% *
£400 - £499	69 4%	12 5%	22 4%	9 8% *	35 8%	1 4% *	9 6% *	59 5%	11 4%	67 4%	2 6% *
£500+	244 16%	15 6%	70 13% S	23 21% S*	84 19% W	1 2% *	26 19% *	179 14%	65 22% Y	242 16%	2 7% *
Don't know	287 18%	43 16%	99 19%	33 29% *	68 15%	4 14% *	19 15% *	233 18%	53 18%	280 18%	7 19% *
Refused	4 *	- -	4 1%	- *	- -	- *	1 1% *	4 *	- -	4 *	- *
mean	317.6	241.8	291.2	394.0 ST*	343.9	212.6 **	338.4 *	314.2	332.0	318.9	259.9 **

Overlap formulae used
- Column Means:
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied

QPD5H4 Total amount thought would have to pay back, at the point of taking out the loan
Base: All respondents

	Total	Confidence and ease of repayment			Type of loan compared			Aware of any high street lenders		Aware of any online lenders	
		Very confident and found easy (S)	Very confident and found same (T)	Very confident and found difficult (U)	Online only (V)	Retail only (W)	Online and Retail (X)	Yes (Y)	No (Z)	Yes (a)	No (b)
Unweighted Base	1560	239	532	96	367	39	128	1296	264	1508	52
Base	1560	234	528	112	452	27	133	1268	292	1524	36
Std Dev	362.68	203.82	279.87	259.54	281.67	104.98	280.98	382.42	260.98	366.15	146.18
Std Err	10.09	14.60	13.48	29.77	15.85	18.27	27.55	11.66	17.72	10.36	22.29

Overlap formulae used
- Column Means:
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied



QPDSH4 Total amount thought would have to pay back, at the point of taking out the loan
Base: All respondents

	Total	Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		More confident (c)	Less confident (d)	No change (e)	New (f)	Repeat (g)	New (h)	Repeat (i)
Unweighted Base	1560	1	8	99	531	1010	849	692
Base	1560	1	5	88	446	1100	877	669
Less than £100	170	-	-	7	55	113	85	83
	11%	-	-	7%	12%	10%	10%	12%
		**	**					
£100 - £149	228	-	-	17	69	155	135	89
	15%	-	8%	19%	15%	14%	15%	13%
		**	**					
£150 - £199	139	-	-	17	49	89	86	52
	9%	-	8%	19%	11%	8%	10%	8%
		**	**					
£200 - £249	122	-	1	5	52	70	74	47
	8%	-	16%	6%	12%	6%	8%	7%
		**	**		9			
£250 - £299	124	-	-	10	23	100	62	61
	8%	-	-	12%	5%	9%	7%	9%
		**	**					
£300 - £399	173	-	1	13	60	111	102	70
	11%	-	17%	14%	14%	10%	12%	10%
		**	**					
£400 - £499	69	-	1	4	24	45	45	24
	4%	-	24%	4%	5%	4%	5%	4%
		**	**					
£500+	244	1	1	10	37	206	117	126
	16%	100%	26%	11%	8%	19%	13%	19%
		**	**		f	f		h
Don't know	287	-	-	7	76	207	170	112
	18%	-	-	8%	17%	19%	19%	17%
		**	**					
Refused	4	-	-	-	-	4	-	4
	*	-	-	-	-	*	-	1%
		**	**					
mean	317.6	750.0	348.6	261.9	253.2	345.3	286.6	358.8
		**	**			f		h
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSh4 Total amount thought would have to pay back, at the point of taking out the loan
Base: All respondents

	Total	Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		More confident (c)	Less confident (d)	No change (e)	New (f)	Repeat (g)	New (h)	Repeat (i)
Unweighted Base	1560	1	8	99	531	1010	849	692
Base	1560	1	5	88	446	1100	877	669
Std Dev	362.68	-	151.69	168.78	191.30	411.72	224.73	483.67
Std Err	10.09	-	53.63	17.50	8.98	14.34	8.45	20.26

Overlap formulae used

- Column Means:
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied



QPDSI1 Whether original repayment date for sampled loan has passed
Base: All respondents

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	1560	860	623	334	742	406	975	203	124	166
Base	1560	870	609	313	754	429	1010	205	108	143
Yes	1131 72%	631 72%	440 72%	202 64%	545 72% C	326 76% C	702 69%	159 78%	86 80% *	114 80% F
No	411 26%	229 26%	162 27%	106 34% E	201 27%	101 24%	297 29% GI	42 20%	22 20% *	28 19%
Don't know	18 1%	11 1%	7 1%	6 2%	9 1%	2 *	11 1%	4 2%	- *	2 1%
Refusal	- -	- -	- -	- -	- -	- -	- -	- -	- *	- -
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v Minimum Base: 30 (*), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v Minimum Base: 30 (*), Small Base: 100 (*) Continuity correction applied										

QPDSI1 Whether original repayment date for sampled loan has passed
Base: All respondents

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	1560	451	796	366	430	174	1212	47	127	78
Base	1560	494	783	369	415	144	1222	43	120	77
Yes	1131 72%	364 74%	563 72%	266 72%	297 72%	105 73%	888 73%	32 75% *	84 70% *	56 73% *
No	411 26%	128 26%	209 27%	100 27%	109 26%	36 25%	323 26%	10 22% *	31 26% *	20 26% *
Don't know	18 1%	2 *	12 1%	3 1%	9 2%	3 2%	12 1%	1 3% *	4 4% *	1 1% *
Refusal	- -	- -	- -	- -	- -	- -	- -	- *	- *	- *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSI1 Whether original repayment date for sampled loan has passed
Base: All respondents

	Total	Accommodation					Number of people in hhld		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	1560	276	954	536	418	209	292	371	796
Base	1560	309	911	539	372	220	273	361	825
Yes	1131 72%	247 80% TUV	639 70%	383 71%	256 69%	157 71%	208 76%	268 74%	581 70%
No	411 26%	59 19%	259 28% S	146 27%	113 30% S	62 28%	62 23%	91 25%	231 28%
Don't know	18 1%	3 1%	13 1%	10 2%	3 1%	- *	3 1%	2 1%	13 2%
Refusal	-	-	-	-	-	-	-	-	-
Overlap formulae used	-	-	-	-	-	-	-	-	-
- Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied									

QPDS11 Whether original repayment date for sampled loan has passed

Base: All respondents

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	1560	893	293	184	91	568	50	129	378	474	1081	352
Base	1560	887	290	196	89	575	36	109	372	538	1089	336
Yes	1131 72%	653 74%	202 70%	138 70%	65 73%	405 70%	25 69%	78 71%	268 72%	404 75%	789 72%	243 72%
No	411 26%	226 25%	81 28%	55 28%	24 27%	160 28%	6 18%	29 27%	101 27%	130 24%	290 27%	86 26%
Don't know	18 1%	8 1%	7 2%	3 2%	- -	10 2%	5 14%	2 2%	3 1%	5 1%	10 1%	7 2%
Refusal	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-

Overlap formulae used
- Column Means:
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied

QPDSI1 Whether original repayment date for sampled loan has passed
Base: All respondents

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	1560	387	178	907	944	277	246	1061	499	55	568	536
Base	1560	309	186	986	812	297	363	1230	330	143	557	553
Yes	1131 72%	188 61%	128 68%	751 76% l	559 69%	218 73%	284 78% o	841 68%	290 88% r	109 76% *	383 69%	423 77% u
No	411 26%	117 38% n	58 31%	222 23%	248 31% q	77 26%	69 19%	378 31% s	33 10%	31 21% s*	168 30% v	125 23%
Don't know	18 1%	4 1%	1 1%	13 1%	6 1%	2 1%	9 3%	10 1%	8 2% r	3 2% *	6 1%	5 1%
Refusal	- -	- -	- -	- -	- -	- -	- -	- -	- -	- *	- -	- -
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

QPDSI1 Whether original repayment date for sampled loan has passed
Base: All respondents

	Total	Channel of purchase ever used			Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Online only (A)	Retail only (B)	Online and Retail (C)	Mainly online (D)	Mainly retail (E)	Not possible to say (F)	Online (G)	Retail (H)	Online only (I)	Retail only (J)	Online and Retail (K)
Unweighted Base	1560	927	373	162	1008	423	31	281	106	646	267	162
Base	1560	1038	253	176	1150	286	31	234	75	804	178	176
Yes	1131	704	220	134	794	245	20	126	62	578	158	134
	72%	68%	87%	76%	69%	85%	65%	54%	83%	72%	89%	76%
			AC	*		D	**		G*		IK	*
No	411	327	28	37	346	35	11	106	10	220	17	37
	26%	31%	11%	21%	30%	12%	35%	46%	14%	27%	10%	21%
		B		B*	E		**	H	*	J		J*
Don't know	18	7	5	5	11	6	-	1	3	6	3	5
	1%	1%	2%	3%	1%	2%	-	*	4%	1%	2%	3%
				*			**		*			*
Refusal	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	*	-	-	-	-	*	-	-	*
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

QPDS11 Whether original repayment date for sampled loan has passed
Base: All respondents

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (L)	Multiple with same lender (M)	Multiple with different lenders (N)	Multiple with same and different lenders (O)	Very well (P)	Very/Fairly well (Q)	Not very/ Not at all well (R)	Compound interest (S)	Simple interest (T)	Not simple interest (U)
Unweighted Base	1560	356	707	488	126	803	1287	190	489	475	646
Base	1560	286	649	619	138	737	1244	229	507	487	606
Yes	1131 72%	173 61%	477 73% L	475 77% L	108 78% L*	455 62%	871 70% P	197 86% PQ	379 75%	358 73%	416 69%
No	411 26%	110 38% MNO	170 26%	131 21%	29 21% *	271 37% QR	359 29% R	28 12%	117 23%	129 26%	180 30% S
Don't know	18 1%	4 1%	3 *	12 2%	1 1% *	11 1%	15 1%	4 2%	11 2% T	1 *	10 2%
Refusal	- -	- -	- -	- -	- *	- -	- -	- -	- -	- -	- -
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u Minimum Base: 30 (*), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u Minimum Base: 30 (*), Small Base: 100 (*) Continuity correction applied											

QPDSI1 Whether original repayment date for sampled loan has passed
Base: All respondents

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (V)	No (W)	Credit card (X)	Bank or BS loan (Y)	Any other loan / credit (Z)	Home credit (a)	Pawnbroker (b)	Credit union (c)	DWP / Crisis loan (d)	Retail credit (e)	None (f)
Unweighted Base	1560	723	794	440	117	394	92	69	32	88	192	794
Base	1560	745	769	479	119	386	92	68	32	74	194	769
Yes	1131	562	539	358	87	290	69	54	21	57	145	539
	72%	75%	70%	75%	73%	75%	75%	80%	66%	77%	75%	70%
No	411	178	217	119	32	93	22	13	10	16	47	217
	26%	24%	28%	25%	27%	24%	24%	19%	31%	21%	24%	28%
Don't know	18	5	13	2	1	3	1	1	1	1	1	13
	1%	1%	2%	*	*	1%	1%	1%	3%	1%	1%	2%
Refusal	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDS11 Whether original repayment date for sampled loan has passed
Base: All respondents

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (g)	No (h)	Yes (i)	No (j)	Yes (k)	No (l)
Unweighted Base	1560	962	598	388	1108	1456	58
Base	1560	958	602	425	1066	1456	53
Yes	1131 72%	694 72%	437 73%	319 75%	763 72%	1054 72%	42 78% *
No	411 26%	252 26%	158 26%	101 24%	290 27%	384 26%	11 21% *
Don't know	18 1%	11 1%	7 1%	5 1%	13 1%	18 1%	- 1% *
Refusal	- -	- -	- -	- -	- -	- -	- - *
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied							

QPDS11 Whether original repayment date for sampled loan has passed
Base: All respondents

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (m)	Any debt problem (n)	Bad credit rating (o)	Made arrangements/ IVA (p)	County Court (q)	Bailiffs (r)	Overdrawn above agreed limit (s)	Overdrawn up to agreed limit (t)	Not overdrawn (u)
Unweighted Base	1560	769	726	523	472	154	138	405	379	661
Base	1560	711	777	564	522	160	142	418	395	630
Yes	1131 72%	491 69%	585 75% m	432 77% m	409 78% m	118 74% *	105 74% *	324 77% u	283 72%	438 70%
No	411 26%	213 30% nop	181 23% p	128 23%	104 20%	37 23% *	35 25% *	90 21%	107 27%	184 29% s
Don't know	18 1%	7 1%	11 1%	4 1%	9 2%	4 3% *	2 1% *	4 1%	6 1%	8 1%
Refusal	- -	- -	- -	- -	- -	- - *	- - *	- -	- -	- -
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSI1 Whether original repayment date for sampled loan has passed
Base: All respondents

	Total	Most important factor when taking out loan							Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service	
		Ease (A)	Speed (B)	Amount (C)	Total cost (D)	Flexibility (E)	Reputation (F)	Channel (G)	Agree (H)	Disagree (I)	Agree (J)	Disagree (K)
Unweighted Base	1560	148	453	87	200	156	233	186	540	919	735	690
Base	1560	156	480	72	203	151	214	193	503	963	716	706
Yes	1131	110	378	47	148	101	148	132	349	712	524	505
	72%	71% *	79% CEFG	65% *	73%	67%	69%	68%	69%	74%	73%	72%
No	411	45	100	24	49	48	65	56	149	238	189	190
	26%	29% *	21%	33% B*	24%	32% B	31% B	29%	30%	25%	26%	27%
Don't know	18	1	2	1	6	2	1	5	5	12	3	10
	1%	1% *	* *	2% *	3%	1%	1%	3%	1%	1%	* *	1%
Refusal	-	-	-	-	-	-	-	-	-	-	-	-
	-	- *	-	- *	-	-	-	-	-	-	-	-
Overlap formulae used												
- Column Means: Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions: Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

QPDSI1 Whether original repayment date for sampled loan has passed**Base: All respondents**

	Total	Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet		Whether ever been refused a payday loan	
		Agree (L)	Disagree (M)	Agree (N)	Disagree (O)	Agree (P)	Disagree (Q)	Yes (R)	No (S)
Unweighted Base	1560	1281	205	919	550	1096	370	288	1246
Base	1560	1280	204	900	564	1081	383	351	1182
Yes	1131	918	157	638	422	776	283	273	843
	72%	72%	77%	71%	75%	72%	74%	78%	71%
No	411	349	42	253	133	293	95	75	326
	26%	27%	21%	28%	24%	27%	25%	21%	28%
Don't know	18	13	4	9	8	12	5	4	14
	1%	1%	2%	1%	2%	1%	1%	1%	1%
Refusal	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSI1 Whether original repayment date for sampled loan has passed
Base: All respondents

	Total	Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders			(SAMPLE) Size of loan		
		Yes (T)	No - but would consider this (U)	No - and would not consider this (V)	Only one loan taken out (W)	Aware of any online PDL (X)	Aware of any high street PDL (Y)	Aware of 3 or more PDLs (Z)	High (£200+) (a)	Low (Less than £200) (b)	Unknown (c)
Unweighted Base	1560	138	95	818	387	1508	1296	1261	710	781	69
Base	1560	199	107	827	309	1524	1268	1306	760	720	80
Yes	1131	170	79	602	188	1101	933	948	537	525	69
	72%	85% VW*	74% *	73% W	61%	72%	74%	73%	71%	73%	86% ab*
No	411	25	27	216	117	407	317	344	214	187	9
	26%	12% *	26% *	26% T	38% TV	27% Y	25%	26%	28% c	26% c	11% *
Don't know	18	5	-	9	4	16	17	15	9	8	2
	1%	2% *	- *	1%	1%	1%	1%	1%	1%	1%	2% *
Refusal	-	-	-	-	-	-	-	-	-	-	-
	-	- *	- *	-	-	-	-	-	-	-	- *
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSI1 Whether original repayment date for sampled loan has passed
Base: All respondents

	Total	(SAMPLE) Date of loan			Reason for loan (General)		Use of loan			
		A-Recent (d)	B-Mid term (e)	C-Longer ago (f)	Unexpected INCREASE in expenses/ outgoings (g)	Unexpected DECREASE in income (h)	Living expenses (i)	Car/ vehicle (j)	Rent or mortgage (k)	Other (l)
Unweighted Base	1560	547	735	278	785	296	827	152	63	546
Base	1560	467	755	338	817	303	830	149	57	551
Yes	1131 72%	130 28%	691 92% d	310 92% d	583 71%	222 73%	602 72%	102 69%	38 66% *	409 74%
No	411 26%	334 72% ef	58 8%	19 6%	225 28%	79 26%	222 27%	47 31%	17 31% *	131 24%
Don't know	18 1%	2 *	6 1%	10 3%	9 1%	2 1%	6 1%	- -	2 3% *	11 2%
Refusal	- -	- -	- -	- -	- -	- -	- -	- -	- *	- -
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDSI1 Whether original repayment date for sampled loan has passed
Base: All respondents

	Total	Whether repayment date has passed		Whether paid back loan in full		Action taken when not paid back on repayment date			Whether shopped around for sampled loan		Whether ever shopped around for loan	
		Yes (A)	No (B)	Yes (C)	No (D)	Rollover (E)	Repayment plan (F)	Defaulted (G)	Yes (H)	No (I)	Yes (J)	No (K)
Unweighted Base	1560	1092	449	882	191	93	85	64	363	1191	545	1012
Base	1560	1131	411	896	207	92	82	80	421	1131	621	937
Yes	1131	1131	-	896	207	92	82	80	297	827	442	689
	72%	100%	-	100%	100%	100%	100%	100%	71%	73%	71%	74%
No	411	-	411	-	-	-	-	-	121	289	176	233
	26%	-	100%	-	-	-	-	-	29%	26%	28%	25%
Don't know	18	-	-	-	-	-	-	-	3	15	3	15
	1%	-	-	-	-	-	-	-	1%	1%	-	2%
Refusal	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k Minimum Base: 30 (*), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k Minimum Base: 30 (*), Small Base: 100 (*) Continuity correction applied												

QPDS11 Whether original repayment date for sampled loan has passed
Base: All respondents

	Total	How well understood repayment amount			Confidence in repaying loan			Ease of getting money to pay back loan		
		Very well (L)	Very/ Fairly well (M)	Not very/ Not at all well (N)	Very confident (O)	Very/ Fairly confident (P)	Not very/Not at all confident (Q)	Easier than expected (R)	Same as expected (S)	More difficult than expected (T)
Unweighted Base	1560	1236	1478	80	1280	1499	57	287	627	169
Base	1560	1224	1474	84	1244	1485	65	289	633	198
Yes	1131 72%	868 71%	1065 72%	65 77% *	880 71%	1069 72% O	54 83% *	289 100%	633 100%	198 100%
No	411 26%	346 28% M	396 27%	15 17% *	351 28% P	399 27%	10 16% *	- -	- -	- -
Don't know	18 1%	10 1%	13 1%	5 6% LM*	13 1%	17 1%	1 1% *	- -	- -	- -
Refusal	- -	- -	- -	- *	- -	- -	- *	- -	- -	- -
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDS11 Whether original repayment date for sampled loan has passed
Base: All respondents

	Total	Confidence and ease of repayment			Type of loan compared			Aware of any high street lenders		Aware of any online lenders	
		Very confident and found easy (U)	Very confident and found same (V)	Very confident and found difficult (W)	Online only (X)	Retail only (Y)	Online and Retail (Z)	Yes (a)	No (b)	Yes (c)	No (d)
Unweighted Base	1560	239	532	96	367	39	128	1296	264	1508	52
Base	1560	234	528	112	452	27	133	1268	292	1524	36
Yes	1131	234	528	112	314	24	97	933	198	1101	30
	72%	100%	100%	100%	70%	89%	73%	74%	68%	72%	82%
No	411	-	-	-	136	2	35	317	93	407	4
	26%	-	-	-	30%	9%	27%	25%	32%	27%	11%
Don't know	18	-	-	-	1	1	1	17	1	16	3
	1%	-	-	-	*	2%	1%	1%	*	1%	7%
Refusal	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	*	-	*	*	-	-	-	*
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k											
Minimum Base: 30 (*), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k											
Minimum Base: 30 (*), Small Base: 100 (*)											
Continuity correction applied											

QPDS11 Whether original repayment date for sampled loan has passed
Base: All respondents

	Total	Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		More confident (e)	Less confident (f)	No change (g)	New (h)	Repeat (i)	New (j)	Repeat (k)
Unweighted Base	1560	1	8	99	531	1010	849	692
Base	1560	1	5	88	446	1100	877	669
Yes	1131	-	-	-	318	799	648	470
	72%	-	-	-	71%	73%	74%	70%
		**	**					
No	411	1	5	88	123	288	213	197
	26%	100%	100%	100%	27%	26%	24%	29%
		**	**					
Don't know	18	-	-	-	5	14	16	3
	1%	-	-	-	1%	1%	2%	*
		**	**					
Refusal	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
		**	**					
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSI2 Whether repaid sampled loan in full by the repayment date
Base: All whose repayment date HAS passed

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	1092	596	440	204	507	310	648	154	95	129
Base	1131	631	440	202	545	326	702	159	86	114
Yes - repaid in full by repayment date	896 79%	500 79%	344 78%	162 80%	425 78%	264 81%	572 82%	121 76% *	63 73% *	85 74% *
No - did not repay in full by repayment date	207 18%	111 18%	87 20%	35 17%	104 19%	54 17%	113 16%	33 21% *	22 26% *	25 22% *
Don't know	28 2%	19 3%	9 2%	5 2%	15 3%	8 3%	17 2%	5 3% *	1 1% *	4 4% *
Refusal	- -	- -	- -	- -	- -	- -	- -	- *	- *	- *
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDSI2 Whether repaid sampled loan in full by the repayment date

Base: All whose repayment date HAS passed

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	1092	323	549	256	293	128	852	35	87	50
Base	1131	364	563	266	297	105	888	32	84	56
Yes - repaid in full by repayment date	896	292	430	217	213	88	708	25	55	50
	79%	80%	76%	81%	72%	83%	80%	77%	66%	88%
			M	M		*	Q	**	*	Q*
No - did not repay in full by repayment date	207	67	111	36	75	17	163	4	23	5
	18%	18%	20%	13%	25%	16%	18%	13%	27%	9%
			L		KL	*		**	*	*
Don't know	28	5	22	14	8	1	17	3	6	2
	2%	2%	4%	5%	3%	1%	2%	10%	7%	3%
						*		**	O*	*
Refusal	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	*	-	-	*	*
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSI2 Whether repaid sampled loan in full by the repayment date
Base: All whose repayment date HAS passed

	Total	Accommodation					Number of people in hhd		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	1092	215	656	373	283	138	214	269	536
Base	1131	247	639	383	256	157	208	268	581
Yes - repaid in full by repayment date	896 79%	190 77%	521 82%	321 84% W	199 78%	115 73% *	167 80%	236 88% Z	433 74%
No - did not repay in full by repayment date	207 18%	51 21%	104 16%	52 14%	52 20%	35 22% *	36 17%	28 11%	130 22% Y
Don't know	28 2%	6 3%	14 2%	9 2%	5 2%	7 5% *	5 2%	4 1%	19 3%
Refusal	- -	- -	- -	- -	- -	- *	- -	- -	- -
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSI2 Whether repaid sampled loan in full by the repayment date
Base: All whose repayment date HAS passed

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	1092	637	201	118	64	383	36	95	271	331	763	240
Base	1131	653	202	138	65	405	25	78	268	404	789	243
Yes - repaid in full by repayment date	896 79%	531 81%	149 74%	110 80%	44 68%	304 75%	14 56%	59 76%	217 81%	334 83%	656 83%	162 67%
No - did not repay in full by repayment date	207 18%	105 16%	51 25%	22 16%	17 26%	91 22%	11 44%	16 21%	42 16%	65 16%	117 15%	73 30%
Don't know	28 2%	17 3%	2 1%	5 3%	4 6%	10 3%	- *	2 3%	9 3%	5 1%	17 2%	8 3%
Refusal	- -	- -	- -	- *	- *	- -	- *	- *	- -	- -	- -	- -
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

QPDSI2 Whether repaid sampled loan in full by the repayment date
Base: All whose repayment date HAS passed

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	1092	210	114	698	634	199	185	649	443	38	395	391
Base	1131	188	128	751	559	218	284	841	290	109	383	423
Yes - repaid in full by repayment date	896 79%	163 87% m	93 73% *	592 79%	492 88% pq	168 77%	187 66%	677 81%	219 75%	81 75% *	325 85% v	296 70%
No - did not repay in full by repayment date	207 18%	24 13%	34 27% l*	139 18%	60 11%	49 22% o	87 31% o	141 17%	66 23% r	24 22% *	52 14%	112 26% u
Don't know	28 2%	1 1%	- - *	20 3%	6 1%	2 1%	10 4%	23 3%	5 2%	4 4% *	6 1%	15 4%
Refusal	- -	- -	- - *	- -	- -	- -	- -	- -	- -	- *	- -	- -
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSI2 Whether repaid sampled loan in full by the repayment date
Base: All whose repayment date HAS passed

	Total	Channel of purchase ever used			Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Online only (A)	Retail only (B)	Online and Retail (C)	Mainly online (D)	Mainly retail (E)	Not possible to say (F)	Online (G)	Retail (H)	Online only (I)	Retail only (J)	Online and Retail (K)
Unweighted Base	1092	567	327	121	629	363	23	121	89	446	238	121
Base	1131	704	220	134	794	245	20	126	62	578	158	134
Yes - repaid in full by repayment date	896 79%	572 81%	168 76%	100 75% *	640 81%	189 77%	11 57% **	114 90% *	50 80% *	458 79%	119 75%	100 75% *
No - did not repay in full by repayment date	207 18%	114 16%	49 22%	33 25% *	135 17%	53 21%	9 43% **	11 9% *	12 20% *	103 18%	37 23%	33 25% *
Don't know	28 2%	18 3%	3 1%	1 1% *	18 2%	3 1%	- - **	1 1% *	- - *	17 3%	3 2%	1 1% *
Refusal	- -	- -	- -	- *	- -	- -	- - **	- - *	- - *	- -	- -	- *
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSI2 Whether repaid sampled loan in full by the repayment date
Base: All whose repayment date HAS passed

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (L)	Multiple with same lender (M)	Multiple with different lenders (N)	Multiple with same and different lenders (O)	Very well (P)	Very/Fairly well (Q)	Not very/ Not at all well (R)	Compound interest (S)	Simple interest (T)	Not simple interest (U)
Unweighted Base	1092	185	543	355	98	489	871	161	345	345	428
Base	1131	173	477	475	108	455	871	197	379	358	416
Yes - repaid in full by repayment date	896 79%	150 86%	414 87%	327 69%	69 64%	368 81%	711 82%	131 66%	298 79%	284 79%	325 78%
No - did not repay in full by repayment date	207 18%	23 13%	55 12%	129 27%	32 30%	81 18%	151 17%	47 24%	68 18%	68 19%	81 20%
Don't know	28 2%	1 1%	7 1%	20 4%	6 6%	6 1%	8 1%	20 10%	13 4%	5 2%	10 2%
Refusal	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	*	-	-	*	-	-	-
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

QPDSI2 Whether repaid sampled loan in full by the repayment date
Base: All whose repayment date HAS passed

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (V)	No (W)	Credit card (X)	Bank or BS loan (Y)	Any other loan / credit (Z)	Home credit (a)	Pawnbroker (b)	Credit union (c)	DWP / Crisis loan (d)	Retail credit (e)	None (f)
Unweighted Base	1092	521	544	313	85	282	63	57	21	62	137	544
Base	1131	562	539	358	87	290	69	54	21	57	145	539
Yes - repaid in full by repayment date	896 79%	451 80%	421 78%	293 82%	83 96%	228 79%	50 72%	36 67%	14 64%	43 74%	121 84%	421 78%
No - did not repay in full by repayment date	207 18%	104 19%	97 18%	61 17%	3 4%	58 20%	18 26%	17 31%	8 36%	15 26%	23 16%	97 18%
Don't know	28 2%	6 1%	22 4%	4 1%	1 1%	3 1%	1 2%	1 2%	- **	- *	1 1%	22 4%
Refusal	- -	- -	- -	- -	- *	- -	- *	- *	- **	- *	- *	- -
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSI2 Whether repaid sampled loan in full by the repayment date
Base: All whose repayment date HAS passed

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (g)	No (h)	Yes (i)	No (j)	Yes (k)	No (l)
Unweighted Base	1092	677	415	281	766	1019	43
Base	1131	694	437	319	763	1054	42
Yes - repaid in full by repayment date	896 79%	563 81%	333 76%	228 71%	628 82%	841 80%	27 64%
No - did not repay in full by repayment date	207 18%	123 18%	84 19%	79 25%	119 16%	185 18%	15 36%
Don't know	28 2%	8 1%	20 5%	12 4%	16 2%	28 3%	- -
Refusal	- -	- -	- -	- -	- -	- -	- -
Overlap formulae used							**
- Column Means:							
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDSI2 Whether repaid sampled loan in full by the repayment date
Base: All whose repayment date HAS passed

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (m)	Any debt problem (n)	Bad credit rating (o)	Made arrangements/ IVA (p)	County Court (q)	Bailiffs (r)	Overdrawn above agreed limit (s)	Overdrawn up to agreed limit (t)	Not overdrawn (u)
Unweighted Base	1092	513	533	390	357	114	98	309	261	441
Base	1131	491	585	432	409	118	105	324	283	438
Yes - repaid in full by repayment date	896 79%	438 89% nopqr	414 71% p	302 70%	272 66%	83 70% *	67 64% *	255 79%	225 80%	351 80%
No - did not repay in full by repayment date	207 18%	50 10%	147 25% m	113 26% m	118 29% mn	35 30% m*	32 30% m*	63 19%	45 16%	78 18%
Don't know	28 2%	4 1%	24 4% m	17 4% m	19 5% m	- - *	6 6% m*	6 2%	13 4%	10 2%
Refusal	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDSI2 Whether repaid sampled loan in full by the repayment date
Base: All whose repayment date HAS passed

	Total	Most important factor when taking out loan							Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service	
		Ease (A)	Speed (B)	Amount (C)	Total cost (D)	Flexibility (E)	Reputation (F)	Channel (G)	Agree (H)	Disagree (I)	Agree (J)	Disagree (K)
Unweighted Base	1092	105	338	62	141	100	150	125	358	661	524	475
Base	1131	110	378	47	148	101	148	132	349	712	524	505
Yes - repaid in full by repayment date	896 79%	95 86% B*	275 73%	39 82% *	123 83% *	82 81% *	127 86% B	102 77% *	259 74%	576 81%	415 79%	401 79%
No - did not repay in full by repayment date	207 18%	16 14% *	94 25% F	8 18% *	21 14% *	17 17% *	16 11%	23 17% *	77 22%	121 17%	97 19%	95 19%
Don't know	28 2%	- - *	10 3%	- - *	4 3%	1 1%	5 3%	7 6%	13 4%	15 2%	12 2%	8 2%
Refusal	- -	- - *	- -	- - *	- - *	- - *	- -	- - *	- -	- -	- -	- -
Overlap formulae used												
- Column Means: Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions: Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

QPDSI2 Whether repaid sampled loan in full by the repayment date
Base: All whose repayment date HAS passed

	Total	Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet		Whether ever been refused a payday loan	
		Agree (L)	Disagree (M)	Agree (N)	Disagree (O)	Agree (P)	Disagree (Q)	Yes (R)	No (S)
Unweighted Base	1092	885	156	628	401	763	261	211	864
Base	1131	918	157	638	422	776	283	273	843
Yes - repaid in full by repayment date	896 79%	752 82% M	96 61% *	527 83% O	309 73%	618 80%	221 78%	174 64%	710 84% R
No - did not repay in full by repayment date	207 18%	142 15%	58 37% L*	98 15%	102 24% N	140 18%	53 19%	87 32% S	118 14%
Don't know	28 2%	24 3%	4 2% *	12 2%	11 3%	18 2%	9 3%	11 4%	15 2%
Refusal	- -	- -	- *	- -	- -	- -	- -	- -	- -
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSI2 Whether repaid sampled loan in full by the repayment date
Base: All whose repayment date HAS passed

	Total	Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders			(SAMPLE) Size of loan		
		Yes (T)	No - but would consider this (U)	No - and would not consider this (V)	Only one loan taken out (W)	Aware of any online PDL (X)	Aware of any high street PDL (Y)	Aware of 3 or more PDLs (Z)	High (£200+) (a)	Low (Less than £200) (b)	Unknown (c)
Unweighted Base	1092	119	69	600	210	1050	929	883	478	554	60
Base	1131	170	79	602	188	1101	933	948	537	525	69
Yes - repaid in full by repayment date	896 79%	103 61% *	61 77% *	503 84% T	163 87% T	871 79% Z	727 78% Z	731 77% Z	396 74% a	446 85% a	55 79% *
No - did not repay in full by repayment date	207 18%	58 34% VW*	17 22% *	93 16% *	24 13% *	203 18% *	184 20% X	189 20% X	128 24% b	68 13% b	11 15% *
Don't know	28 2%	9 5% V*	1 1% *	5 1% *	1 1% *	28 3% *	23 2% *	28 3% *	13 2% *	11 2% *	4 5% *
Refusal	-	-	-	-	-	-	-	-	-	-	-
	-	*	*	-	-	-	-	-	-	-	*
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSI2 Whether repaid sampled loan in full by the repayment date
Base: All whose repayment date HAS passed

	Total	(SAMPLE) Date of loan			Reason for loan (General)		Use of loan			
		A-Recent (d)	B-Mid term (e)	C-Longer ago (f)	Unexpected INCREASE in expenses/ outgoings (g)	Unexpected DECREASE in income (h)	Living expenses (i)	Car/ vehicle (j)	Rent or mortgage (k)	Other (l)
Unweighted Base	1092	165	668	259	546	206	587	101	42	382
Base	1131	130	691	310	583	222	602	102	38	409
Yes - repaid in full by repayment date	896 79%	125 96% ef	562 81% f	209 68%	474 81% h	158 71%	471 78%	83 81% *	31 84% **	324 79%
No - did not repay in full by repayment date	207 18%	6 4%	117 17% d	84 27% de	92 16%	58 26% g	113 19%	19 19% *	5 13% **	74 18%
Don't know	28 2%	- -	11 2%	17 5% de	16 3%	6 3%	17 3%	- - *	1 3% **	11 3%
Refusal	- -	- -	- -	- -	- -	- -	- -	- - *	- - **	- -
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDSI2 Whether repaid sampled loan in full by the repayment date
Base: All whose repayment date HAS passed

	Total	Whether repayment date has passed		Whether paid back loan in full		Action taken when not paid back on repayment date			Whether shopped around for sampled loan		Whether ever shopped around for loan	
		Yes (A)	No (B)	Yes (C)	No (D)	Rollover (E)	Repayment plan (F)	Defaulted (G)	Yes (H)	No (I)	Yes (J)	No (K)
Unweighted Base	1092	1092	-	882	191	93	85	64	238	851	369	724
Base	1131	1131	-	896	207	92	82	80	297	827	442	689
Yes - repaid in full by repayment date	896 79%	896 79%	-	896 100% D	-	-	-	-	245 82%	648 78%	360 82%	536 78%
No - did not repay in full by repayment date	207 18%	207 18%	-	-	207 100% C	92 100% *	82 100% *	80 100% *	43 14%	161 19%	70 16%	136 20%
Don't know	28 2%	28 2%	-	-	-	-	-	-	10 3%	18 2%	11 3%	17 2%
Refusal	-	-	-	-	-	-	-	-	-	-	-	-
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSI2 Whether repaid sampled loan in full by the repayment date
Base: All whose repayment date HAS passed

	Total	How well understood repayment amount			Confidence in repaying loan			Ease of getting money to pay back loan		
		Very well (L)	Very/ Fairly well (M)	Not very/ Not at all well (N)	Very confident (O)	Very/ Fairly confident (P)	Not very/Not at all confident (Q)	Easier than expected (R)	Same as expected (S)	More difficult than expected (T)
Unweighted Base	1092	845	1030	60	873	1043	46	287	627	169
Base	1131	868	1065	65	880	1069	54	289	633	198
Yes - repaid in full by repayment date	896 79%	733 84% MN	849 80%	46 71% *	765 87% P	874 82%	18 33% **	242 84% T	556 88% T	89 45%
No - did not repay in full by repayment date	207 18%	120 14%	192 18% L	15 23% *	105 12%	171 16% O	35 66% **	33 12%	68 11%	104 53% RS
Don't know	28 2%	15 2%	24 2%	4 6% *	11 1%	24 2% O	- 1% **	13 5%	10 2%	5 3%
Refusal	- -	- -	- -	- *	- -	- -	- **	- -	- -	- -
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDS12 Whether repaid sampled loan in full by the repayment date
Base: All whose repayment date HAS passed

	Total	Confidence and ease of repayment			Type of loan compared			Aware of any high street lenders		Aware of any online lenders	
		Very confident and found easy (U)	Very confident and found same (V)	Very confident and found difficult (W)	Online only (X)	Retail only (Y)	Online and Retail (Z)	Yes (a)	No (b)	Yes (c)	No (d)
Unweighted Base	1092	239	532	96	232	35	93	929	163	1050	42
Base	1131	234	528	112	314	24	97	933	198	1101	30
Yes - repaid in full by repayment date	896	213	492	54	261	17	77	727	170	871	26
	79%	91%	93%	49%	83%	70%	80%	78%	86%	79%	87%
		W	W	*		**	*				**
No - did not repay in full by repayment date	207	17	32	54	48	6	15	184	23	203	4
	18%	7%	6%	48%	15%	27%	15%	20%	12%	18%	13%
				UV*		**	*				**
Don't know	28	4	3	4	6	1	5	23	5	28	-
	2%	2%	1%	3%	2%	3%	5%	2%	3%	3%	-
				*		**	*				**
Refusal	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	*	-	-	-	-	-	-	**
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

QPDSI2 Whether repaid sampled loan in full by the repayment date
Base: All whose repayment date HAS passed

	Total	Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		More confident (e)	Less confident (f)	No change (g)	New (h)	Repeat (i)	New (j)	Repeat (k)
Unweighted Base	1092	-	-	-	346	728	568	506
Base	1131	-	-	-	318	799	648	470
Yes - repaid in full by repayment date	896 79%	-	-	-	275 86% i	611 76%	508 78%	378 80%
No - did not repay in full by repayment date	207 18%	-	-	-	39 12%	165 21% h	123 19%	81 17%
Don't know	28 2%	-	-	-	5 1%	23 3%	17 3%	11 2%
Refusal	-	-	-	-	-	-	-	-
Overlap formulae used	-	-	-	-	-	-	-	-
- Column Means: Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions: Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied								

QPDSI3 Confidence, at the point of taking out sampled loan, that would be able to repay the loan in full on the date originally agreed with the lender
Base: All respondents

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	1560	860	623	334	742	406	975	203	124	166
Base	1560	870	609	313	754	429	1010	205	108	143
Very confident	1244 80%	702 81%	485 80%	264 84%	598 79%	335 78%	840 83% GH	145 71%	74 69% *	121 84% GH
Fairly confident	241 15%	121 14%	100 16%	42 13%	120 16%	72 17%	130 13%	51 25% FI	22 21% *	16 11%
Not very confident	45 3%	25 3%	18 3%	3 1%	26 3%	12 3%	28 3%	6 3%	3 3% *	5 3%
Not at all confident	20 1%	14 2%	5 1%	- *	6 1%	9 2%	8 1%	2 1%	5 4% F*	2 1%
CONFIDENT	1485 95%	824 95%	585 96%	306 98%	718 95%	407 95%	970 96% H	196 95%	96 89% *	137 96%
NOT CONFIDENT	65 4%	39 4%	23 4%	3 1%	32 4%	21 5% C	36 4%	8 4%	8 7% *	6 4%
Don't know	10 1%	8 1%	1 *	4 1%	4 1%	1 *	4 *	1 1%	4 4% F*	- -
Refused	- -	- -	- -	- -	- -	- -	- -	- -	- *	- -
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

Competition Commission - Payday Lending Survey - 120248

QPDSI3 Confidence, at the point of taking out sampled loan, that would be able to repay the loan in full on the date originally agreed with the lender

Base: All respondents

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	1560	451	796	366	430	174	1212	47	127	78
Base	1560	494	783	369	415	144	1222	43	120	77
Very confident	1244 80%	398 81%	619 79%	288 78%	331 80%	118 82%	980 80%	38 87% *	92 77% *	66 85% *
Fairly confident	241 15%	71 14%	124 16%	55 15%	69 17%	22 16%	182 15%	5 12% *	22 18% *	9 11% *
Not very confident	45 3%	14 3%	24 3%	13 4%	10 2%	4 3%	34 3%	1 1% *	5 4% *	3 4% *
Not at all confident	20 1%	10 2%	9 1%	5 1%	4 1%	- *	18 1%	- * *	2 1% *	- * *
CONFIDENT	1485 95%	469 95%	742 95%	343 93%	400 96%	140 97%	1162 95%	43 99% *	114 95% *	74 96% *
NOT CONFIDENT	65 4%	25 5%	32 4%	18 5%	14 3%	4 3%	52 4%	1 1% *	6 5% *	3 4% *
Don't know	10 1%	- -	9 1%	8 2% J	1 *	- -	8 1%	- * *	- * *	- * *
Refused	- -	- -	- -	- -	- -	- -	- -	- * *	- * *	- * *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSI3 Confidence, at the point of taking out sampled loan, that would be able to repay the loan in full on the date originally agreed with the lender
Base: All respondents

	Total	Accommodation					Number of people in hhd		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	1560	276	954	536	418	209	292	371	796
Base	1560	309	911	539	372	220	273	361	825
Very confident	1244	248	731	438	293	177	212	299	662
	80%	80%	80%	81%	79%	81%	78%	83%	80%
Fairly confident	241	41	142	77	66	32	40	46	129
	15%	13%	16%	14%	18%	15%	15%	13%	16%
Not very confident	45	15	22	12	10	5	13	2	28
	3%	5%	2%	2%	3%	2%	5%	*	3%
							Y		Y
Not at all confident	20	4	10	9	2	1	4	9	6
	1%	1%	1%	2%	*	1%	1%	3%	1%
CONFIDENT	1485	289	873	514	359	210	252	345	791
	95%	94%	96%	95%	96%	96%	92%	96%	96%
NOT CONFIDENT	65	20	33	21	12	6	17	11	34
	4%	6%	4%	4%	3%	3%	6%	3%	4%
Don't know	10	-	5	4	1	4	4	5	-
	1%	-	1%	1%	*	2%	1%	1%	-
							Z	Z	
Refused	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

Competition Commission - Payday Lending Survey - 120248

QPDSI3 Confidence, at the point of taking out sampled loan, that would be able to repay the loan in full on the date originally agreed with the lender

Base: All respondents

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	1560	893	293	184	91	568	50	129	378	474	1081	352
Base	1560	887	290	196	89	575	36	109	372	538	1089	336
Very confident	1244 80%	725 82% d	236 81%	151 77%	62 70% *	449 78%	20 56% *	81 74% *	307 83% f	425 79% f	903 83% k	246 73%
Fairly confident	241 15%	122 14%	37 13%	32 16%	26 29% abe*	94 16%	12 33% hi*	20 18% *	45 12%	84 16%	142 13%	67 20% j
Not very confident	45 3%	16 2%	14 5% a	11 6% a	1 2% *	27 5% a	3 7% *	8 7% *	10 3%	18 3%	29 3%	13 4%
Not at all confident	20 1%	16 2%	2 1%	2 1%	- - *	3 1%	2 4% *	- * *	6 2%	7 1%	14 1%	3 1%
CONFIDENT	1485 95%	847 96%	273 94%	183 94%	87 98% *	543 95%	32 89% *	101 93% *	352 95%	509 95%	1045 96%	313 93%
NOT CONFIDENT	65 4%	32 4%	16 5%	13 6%	1 2% *	30 5%	4 11% *	8 7% *	16 4%	26 5%	43 4%	16 5%
Don't know	10 1%	8 1%	1 *	- -	- - *	1 *	- - *	- - *	4 1%	4 1%	1 *	8 2% j
Refused	- -	- -	- -	- -	- - *	- -	- - *	- - *	- -	- -	- -	- -
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSI3 Confidence, at the point of taking out sampled loan, that would be able to repay the loan in full on the date originally agreed with the lender
Base: All respondents

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	1560	387	178	907	944	277	246	1061	499	55	568	536
Base	1560	309	186	986	812	297	363	1230	330	143	557	553
Very confident	1244	261	161	756	700	234	239	1002	242	89	477	380
	80%	85% n	87% n	77%	86% pq	79% q	66%	82% st	73%	62% *	86% v	69%
Fairly confident	241	40	16	174	97	50	84	174	67	44	64	130
	15%	13%	9%	18% m	12%	17%	23% o	14%	20% r	31% r*	11%	23% u
Not very confident	45	6	7	31	11	10	23	33	12	1	7	26
	3%	2%	4%	3%	1%	3%	6% o	3%	4%	1% *	1%	5% u
Not at all confident	20	2	2	16	4	4	13	13	7	8	4	12
	1%	1%	1%	2%	*	1%	3% o	1%	2%	5% *	1%	2%
CONFIDENT	1485	300	178	930	796	284	323	1177	309	133	541	510
	95%	97%	95%	94%	98% q	95% q	89%	96%	93%	93% *	97% v	92%
NOT CONFIDENT	65	8	9	47	15	14	36	45	19	9	11	38
	4%	3%	5%	5%	2%	5%	10% o	4%	6%	6% *	2%	7% u
Don't know	10	-	-	9	1	-	4	8	2	1	5	5
	1%	-	-	1%	*	-	1%	1%	1%	1% *	1%	1%
Refused	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	*	-	-
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSI3 Confidence, at the point of taking out sampled loan, that would be able to repay the loan in full on the date originally agreed with the lender
Base: All respondents

	Total	Channel of purchase ever used			Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Online only (A)	Retail only (B)	Online and Retail (C)	Mainly online (D)	Mainly retail (E)	Not possible to say (F)	Online (G)	Retail (H)	Online only (I)	Retail only (J)	Online and Retail (K)
Unweighted Base	1560	927	373	162	1008	423	31	281	106	646	267	162
Base	1560	1038	253	176	1150	286	31	234	75	804	178	176
Very confident	1244 80%	853 82% BC	190 75%	121 69% *	931 81% E	214 75%	18 59% **	204 87% H	57 76% *	649 81% K	133 75%	121 69% *
Fairly confident	241 15%	137 13%	50 20% A	43 25% A*	163 14%	57 20% D	10 34% **	27 11%	13 17% *	110 14%	37 21% I	43 25% I*
Not very confident	45 3%	32 3%	8 3%	3 2% *	35 3%	9 3%	1 2% **	3 1%	4 5% *	30 4%	5 3%	3 2% *
Not at all confident	20 1%	8 1%	4 2%	8 5% A*	13 1%	5 2%	2 6% **	- *	2 2% *	8 1%	2 1%	8 5% I*
CONFIDENT	1485 95%	990 95%	240 95%	165 93% *	1094 95%	271 95%	29 93% **	231 99% H	70 93% *	759 94%	170 95%	165 93% *
NOT CONFIDENT	65 4%	41 4%	12 5%	12 7% *	48 4%	14 5%	2 7% **	3 1%	5 7% G*	38 5%	7 4%	12 7% *
Don't know	10 1%	8 1%	1 *	- *	8 1%	1 *	- **	- -	- *	8 1%	1 1%	- *
Refused	- -	- -	- -	- *	- -	- -	- **	- -	- *	- -	- -	- *
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

Competition Commission - Payday Lending Survey - 120248

QPDSI3 Confidence, at the point of taking out sampled loan, that would be able to repay the loan in full on the date originally agreed with the lender
Base: All respondents

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (L)	Multiple with same lender (M)	Multiple with different lenders (N)	Multiple with same and different lenders (O)	Very well (P)	Very/Fairly well (Q)	Not very/ Not at all well (R)	Compound interest (S)	Simple interest (T)	Not simple interest (U)
Unweighted Base	1560	356	707	488	126	803	1287	190	489	475	646
Base	1560	286	649	619	138	737	1244	229	507	487	606
Very confident	1244	245	558	437	100	633	1023	158	425	378	484
	80%	85%	86%	71%	72%	86%	82%	69%	84%	78%	80%
		NO	NO		*	QR	R				
Fairly confident	241	35	77	128	20	84	178	42	57	80	99
	15%	12%	12%	21%	15%	11%	14%	19%	11%	16%	16%
				LM	*		P				S
Not very confident	45	5	11	29	10	13	26	16	14	24	9
	3%	2%	2%	5%	7%	2%	2%	7%	3%	5%	2%
				M	LM*			PQ		U	
Not at all confident	20	1	3	16	5	6	16	4	12	2	8
	1%	*	1%	3%	3%	1%	1%	2%	2%	*	1%
				M	*						
CONFIDENT	1485	280	635	565	121	717	1201	201	482	458	584
	95%	98%	98%	91%	87%	97%	97%	88%	95%	94%	96%
		NO	NO		*	R	R				
NOT CONFIDENT	65	6	14	45	14	19	42	20	26	25	17
	4%	2%	2%	7%	10%	3%	3%	9%	5%	5%	3%
				LM	LM*			PQ			
Don't know	10	1	-	9	4	1	1	8	-	4	5
	1%	*	-	1%	3%	*	*	3%	-	1%	1%
				M	M*			PQ			
Refused	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	*	-	-	-	-	-	-

Overlap formulae used
- Column Means:
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied

QPDSI3 Confidence, at the point of taking out sampled loan, that would be able to repay the loan in full on the date originally agreed with the lender
Base: All respondents

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (V)	No (W)	Credit card (X)	Bank or BS loan (Y)	Any other loan / credit (Z)	Home credit (a)	Pawnbroker (b)	Credit union (c)	DWP / Crisis loan (d)	Retail credit (e)	None (f)
Unweighted Base	1560	723	794	440	117	394	92	69	32	88	192	794
Base	1560	745	769	479	119	386	92	68	32	74	194	769
Very confident	1244 80%	597 80%	616 80%	382 80%	94 79%	305 79%	66 72%	46 67%	25 80%	61 82%	158 82%	616 80%
Fairly confident	241 15%	109 15%	124 16%	76 16%	11 9%	57 15%	16 17%	11 16%	6 19%	8 11%	27 14%	124 16%
Not very confident	45 3%	24 3%	20 3%	16 3%	2 2%	11 3%	4 4%	2 4%	- **	1 1%	7 3%	20 3%
Not at all confident	20 1%	11 1%	6 1%	4 1%	7 6%	8 2%	2 2%	4 5%	- 1%	5 6%	2 1%	6 1%
CONFIDENT	1485 95%	706 95%	740 96%	458 96%	105 88%	362 94%	82 89%	57 84%	32 99%	69 93%	185 95%	740 96%
NOT CONFIDENT	65 4%	35 5%	26 3%	20 4%	9 8%	19 5%	6 6%	6 9%	- **	6 7%	9 5%	26 3%
Don't know	10 1%	5 1%	4 1%	1 *	5 4%	5 1%	4 4%	5 7%	- **	- *	- -	4 1%
Refused	- -	- -	- -	- -	- *	- -	- *	- *	- **	- *	- -	- -
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

Competition Commission - Payday Lending Survey - 120248

QPDSI3 Confidence, at the point of taking out sampled loan, that would be able to repay the loan in full on the date originally agreed with the lender
Base: All respondents

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (g)	No (h)	Yes (i)	No (j)	Yes (k)	No (l)
Unweighted Base	1560	962	598	388	1108	1456	58
Base	1560	958	602	425	1066	1456	53
Very confident	1244 80%	772 81%	472 78%	306 72%	890 83%	1168 80%	44 83%
Fairly confident	241 15%	127 13%	114 19%	81 19%	145 14%	220 15%	8 15%
Not very confident	45 3%	36 4%	9 2%	22 5%	22 2%	43 3%	1 2%
Not at all confident	20 1%	14 1%	6 1%	8 2%	8 1%	16 1%	- -
CONFIDENT	1485 95%	899 94%	586 97%	386 91%	1035 97%	1388 95%	52 98%
NOT CONFIDENT	65 4%	50 5%	15 3%	30 7%	31 3%	59 4%	1 2%
Don't know	10 1%	9 1%	1 *	9 2%	- -	9 1%	- -
Refused	- -	- -	- -	- -	- -	- -	- *
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

Competition Commission - Payday Lending Survey - 120248

QPDSI3 Confidence, at the point of taking out sampled loan, that would be able to repay the loan in full on the date originally agreed with the lender
Base: All respondents

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (m)	Any debt problem (n)	Bad credit rating (o)	Made arrangements/ IVA (p)	County Court (q)	Bailiffs (r)	Overdrawn above agreed limit (s)	Overdrawn up to agreed limit (t)	Not overdrawn (u)
Unweighted Base	1560	769	726	523	472	154	138	405	379	661
Base	1560	711	777	564	522	160	142	418	395	630
Very confident	1244 80%	628 88% nopqr	568 73%	398 71%	374 72%	118 74%	104 73%	308 74%	319 81%	528 84% s
Fairly confident	241 15%	71 10%	152 20% m	114 20% m	109 21% m	37 23% m*	26 18% m*	84 20% u	54 14%	82 13%
Not very confident	45 3%	10 1%	34 4% m	30 5% m	29 5% m	3 2% *	6 4% *	17 4%	14 4%	12 2%
Not at all confident	20 1%	2 *	14 2%	13 2% m	10 2%	1 1% *	2 2% *	7 2%	5 1%	5 1%
CONFIDENT	1485 95%	699 98% nopqr	720 93% o	512 91%	483 92%	155 97% o*	130 91%	393 94%	373 94%	609 97%
NOT CONFIDENT	65 4%	12 2%	48 6% m	43 8% m	38 7% m	5 3% *	8 6% *	24 6%	19 5%	17 3%
Don't know	10 1%	- -	9 1% p	9 2% mp	1 *	- - *	4 3% m*	1 *	4 1%	4 1%
Refused	- -	- -	- -	- -	- -	- - *	- - *	- -	- -	- -
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSI3 Confidence, at the point of taking out sampled loan, that would be able to repay the loan in full on the date originally agreed with the lender

Base: All respondents

	Total	Most important factor when taking out loan							Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service	
		Ease (A)	Speed (B)	Amount (C)	Total cost (D)	Flexibility (E)	Reputation (F)	Channel (G)	Agree (H)	Disagree (I)	Agree (J)	Disagree (K)
Unweighted Base	1560	148	453	87	200	156	233	186	540	919	735	690
Base	1560	156	480	72	203	151	214	193	503	963	716	706
Very confident	1244 80%	128 82% *	358 75%	51 71% *	168 83%	120 79%	185 86% BC	158 82%	400 79%	774 80%	574 80%	560 79%
Fairly confident	241 15%	23 15% *	77 16%	13 18% *	32 16%	28 19%	28 13%	27 14%	79 16%	143 15%	107 15%	114 16%
Not very confident	45 3%	2 1% *	22 5%	4 6% *	2 1%	2 2%	2 1%	6 3%	19 4%	23 2%	26 4%	16 2%
Not at all confident	20 1%	1 1% *	12 3%	4 5% DF*	1 *	- *	- -	1 1%	5 1%	14 1%	8 1%	10 1%
CONFIDENT	1485 95%	152 97% *	436 91%	64 89% *	201 99% BC	148 98% BC	212 99% BC	186 96%	479 95%	917 95%	681 95%	674 96%
NOT CONFIDENT	65 4%	3 2% *	35 7% DF	8 11% ADEF*	3 1%	3 2%	2 1%	7 4%	24 5%	37 4%	34 5%	27 4%
Don't know	10 1%	1 1% *	9 2%	- *	- -	- -	- -	- -	- -	9 1%	- -	5 1%
Refused	- -	- * *	- -	- *	- -	- -	- -	- -	- -	- -	- -	- -
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

Competition Commission - Payday Lending Survey - 120248

QPDSI3 Confidence, at the point of taking out sampled loan, that would be able to repay the loan in full on the date originally agreed with the lender

Base: All respondents

	Total	Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet		Whether ever been refused a payday loan	
		Agree (L)	Disagree (M)	Agree (N)	Disagree (O)	Agree (P)	Disagree (Q)	Yes (R)	No (S)
Unweighted Base	1560	1281	205	919	550	1096	370	288	1246
Base	1560	1280	204	900	564	1081	383	351	1182
Very confident	1244 80%	1062 83% M	128 63%	744 83% O	432 77%	881 82%	294 77%	227 65%	993 84% R
Fairly confident	241 15%	165 13%	57 28% L	125 14%	97 17%	156 14%	63 16%	79 22% S	162 14%
Not very confident	45 3%	29 2%	13 6% L	21 2%	22 4%	30 3%	12 3%	25 7% S	19 2%
Not at all confident	20 1%	14 1%	5 3%	10 1%	9 2%	12 1%	7 2%	12 4% S	7 1%
CONFIDENT	1485 95%	1227 96% M	185 91%	869 97% O	528 94%	1037 96%	357 93%	306 87%	1155 98% R
NOT CONFIDENT	65 4%	44 3%	18 9% L	30 3%	31 5%	43 4%	19 5%	37 11% S	26 2%
Don't know	10 1%	9 1%	-	-	5 1%	1 *	8 2% P	8 2% S	1 *
Refused	-	-	-	-	-	-	-	-	-
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

Competition Commission - Payday Lending Survey - 120248

QPDSI3 Confidence, at the point of taking out sampled loan, that would be able to repay the loan in full on the date originally agreed with the lender

Base: All respondents

	Total	Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders			(SAMPLE) Size of loan		
		Yes (T)	No - but would consider this (U)	No - and would not consider this (V)	Only one loan taken out (W)	Aware of any online PDL (X)	Aware of any high street PDL (Y)	Aware of 3 or more PDLs (Z)	High (£200+) (a)	Low (Less than £200) (b)	Unknown (c)
Unweighted Base	1560	138	95	818	387	1508	1296	1261	710	781	69
Base	1560	199	107	827	309	1524	1268	1306	760	720	80
Very confident	1244	107	86	693	261	1216	998	1020	581	606	57
	80%	54%	81%	84%	85%	80%	79%	78%	77%	84%	72%
		*	T*	T	T	Z				ac	*
Fairly confident	241	61	19	107	40	236	202	214	140	85	16
	15%	31%	18%	13%	13%	15%	16%	16%	18%	12%	20%
		VW*	*						b		*
Not very confident	45	19	1	17	6	43	42	43	25	14	6
	3%	10%	1%	2%	2%	3%	3%	3%	3%	2%	7%
		VW*	*								*
Not at all confident	20	12	1	5	2	19	16	19	13	6	1
	1%	6%	1%	1%	1%	1%	1%	1%	2%	1%	1%
		VW*	*								*
CONFIDENT	1485	168	105	800	300	1452	1200	1234	721	691	74
	95%	84%	99%	97%	97%	95%	95%	95%	95%	96%	92%
		*	T*	T	T	Z					*
NOT CONFIDENT	65	31	1	22	8	62	58	62	38	21	6
	4%	16%	1%	3%	3%	4%	5%	5%	5%	3%	8%
		UVW*	*								*
Don't know	10	-	-	5	-	10	10	10	1	9	-
	1%	*	*	1%	-	1%	1%	1%	*	1%	*
											*
Refused	-	-	-	-	-	-	-	-	-	-	-
	-	*	*	-	-	-	-	-	-	-	*
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

Competition Commission - Payday Lending Survey - 120248

QPDSI3 Confidence, at the point of taking out sampled loan, that would be able to repay the loan in full on the date originally agreed with the lender
Base: All respondents

	Total	(SAMPLE) Date of loan			Reason for loan (General)		Use of loan			
		A-Recent (d)	B-Mid term (e)	C-Longer ago (f)	Unexpected INCREASE in expenses/ outgoings (g)	Unexpected DECREASE in income (h)	Living expenses (i)	Car/ vehicle (j)	Rent or mortgage (k)	Other (l)
Unweighted Base	1560	547	735	278	785	296	827	152	63	546
Base	1560	467	755	338	817	303	830	149	57	551
Very confident	1244 80%	430 92% ef	586 78% f	229 68%	674 83% h	230 76%	654 79%	124 84%	47 83% *	443 80%
Fairly confident	241 15%	32 7%	138 18% d	71 21% d	121 15%	57 19%	130 16%	24 16%	4 8% *	83 15%
Not very confident	45 3%	5 1%	16 2%	24 7% de	11 1%	10 3%	33 4%	- -	3 6% j*	9 2%
Not at all confident	20 1%	- *	10 1%	10 3% d	5 1%	5 2%	8 1%	- *	2 3% *	11 2%
CONFIDENT	1485 95%	461 99% ef	724 96% f	300 89%	795 97%	287 95%	784 94%	148 100% ik	52 91% *	526 96%
NOT CONFIDENT	65 4%	5 1%	26 3% d	33 10% de	16 2%	15 5% g	41 5%	- *	5 9% j*	20 4%
Don't know	10 1%	-	5 1%	5 1%	6 1%	1 *	5 1%	-	- *	5 1%
Refused	-	-	-	-	-	-	-	-	- *	-
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

Competition Commission - Payday Lending Survey - 120248

QPDSI3 Confidence, at the point of taking out sampled loan, that would be able to repay the loan in full on the date originally agreed with the lender

Base: All respondents

	Total	Whether repayment date has passed		Whether paid back loan in full		Action taken when not paid back on repayment date			Whether shopped around for sampled loan		Whether ever shopped around for loan	
		Yes (A)	No (B)	Yes (C)	No (D)	Rollover (E)	Repayment plan (F)	Defaulted (G)	Yes (H)	No (I)	Yes (J)	No (K)
Unweighted Base	1560	1092	449	882	191	93	85	64	363	1191	545	1012
Base	1560	1131	411	896	207	92	82	80	421	1131	621	937
Very confident	1244	880	351	765	105	34	43	46	347	889	504	738
	80%	78%	86%	85%	51%	37%	52%	58%	82%	79%	81%	79%
			A	D		*	E*	E*				
Fairly confident	241	189	48	110	66	35	29	22	60	181	95	146
	15%	17%	12%	12%	32%	39%	35%	28%	14%	16%	15%	16%
					C	*	*	*				
Not very confident	45	36	9	9	26	13	9	10	9	36	15	30
	3%	3%	2%	1%	12%	14%	11%	12%	2%	3%	2%	3%
					C	*	*	*				
Not at all confident	20	18	1	8	9	9	2	2	4	16	5	15
	1%	2%	*	1%	5%	10%	2%	2%	1%	1%	1%	2%
					C	*	*	*				
CONFIDENT	1485	1069	399	874	171	70	71	68	407	1070	600	884
	95%	95%	97%	98%	82%	76%	87%	85%	97%	95%	97%	94%
				D		*	*	*				
NOT CONFIDENT	65	54	10	18	35	22	11	12	13	52	20	44
	4%	5%	2%	2%	17%	24%	13%	15%	3%	5%	3%	5%
					C	*	*	*				
Don't know	10	9	1	4	1	-	-	-	1	9	1	9
	1%	1%	*	*	*	-	-	-	*	1%	*	1%
						*	*	*				
Refused	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
						*	*	*				
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

Competition Commission - Payday Lending Survey - 120248

QPDSI3 Confidence, at the point of taking out sampled loan, that would be able to repay the loan in full on the date originally agreed with the lender
Base: All respondents

	Total	How well understood repayment amount			Confidence in repaying loan			Ease of getting money to pay back loan		
		Very well (L)	Very/ Fairly well (M)	Not very/ Not at all well (N)	Very confident (O)	Very/ Fairly confident (P)	Not very/Not at all confident (Q)	Easier than expected (R)	Same as expected (S)	More difficult than expected (T)
Unweighted Base	1560	1236	1478	80	1280	1499	57	287	627	169
Base	1560	1224	1474	84	1244	1485	65	289	633	198
Very confident	1244	1061	1200	44	1244	1244	-	234	528	112
	80%	87%	81%	52%	100%	84%	-	81%	83%	56%
		MN	N	*	PQ	Q	*	T	T	
Fairly confident	241	125	211	29	-	241	-	48	84	53
	15%	10%	14%	35%	-	16%	-	17%	13%	27%
			L	LM*		OQ	*			S
Not very confident	45	24	39	5	-	-	45	6	9	20
	3%	2%	3%	6%	-	-	69%	2%	1%	10%
			L	*			OP*			RS
Not at all confident	20	9	19	1	-	-	20	1	4	13
	1%	1%	1%	1%	-	-	31%	*	1%	6%
			L	*			OP*			RS
CONFIDENT	1485	1186	1411	73	1244	1485	-	281	612	164
	95%	97%	96%	87%	100%	100%	-	98%	97%	83%
		MN	N	*	Q	Q	*	T	T	
NOT CONFIDENT	65	33	58	6	-	-	65	7	13	33
	4%	3%	4%	8%	-	-	100%	2%	2%	17%
			L	*			OP*			RS
Don't know	10	5	5	5	-	-	-	-	8	1
	1%	*	*	6%	-	-	*	-	1%	*
				LM*			*			
Refused	-	-	-	-	-	-	-	-	-	-
	-	-	-	*	-	-	*	-	-	-
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSI3 Confidence, at the point of taking out sampled loan, that would be able to repay the loan in full on the date originally agreed with the lender
Base: All respondents

	Total	Confidence and ease of repayment			Type of loan compared			Aware of any high street lenders		Aware of any online lenders	
		Very confident and found easy (U)	Very confident and found same (V)	Very confident and found difficult (W)	Online only (X)	Retail only (Y)	Online and Retail (Z)	Yes (a)	No (b)	Yes (c)	No (d)
Unweighted Base	1560	239	532	96	367	39	128	1296	264	1508	52
Base	1560	234	528	112	452	27	133	1268	292	1524	36
Very confident	1244 80%	234 100%	528 100%	112 100% *	369 82%	18 68% *	109 82% *	998 79%	246 84%	1216 80%	28 78% *
Fairly confident	241 15%	- -	- -	- *	67 15%	7 27% *	20 15% *	202 16%	40 14%	236 15%	6 16% *
Not very confident	45 3%	- -	- -	- *	11 2%	2 6% *	2 2% *	42 3%	3 1%	43 3%	2 5% *
Not at all confident	20 1%	- -	- -	- *	4 1%	- *	1 1% *	16 1%	4 1%	19 1%	1 2% *
CONFIDENT	1485 95%	234 100%	528 100%	112 100% *	437 97%	25 94% *	129 97% *	1200 95%	285 98%	1452 95%	34 94% *
NOT CONFIDENT	65 4%	- -	- -	- *	15 3%	2 6% *	4 3% *	58 5%	7 2%	62 4%	2 6% *
Don't know	10 1%	- -	- -	- *	- -	- *	1 1% *	10 1%	- -	10 1%	- *
Refused	- -	- -	- -	- *	- -	- *	- *	- -	- -	- -	- *
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSI3 Confidence, at the point of taking out sampled loan, that would be able to repay the loan in full on the date originally agreed with the lender
Base: All respondents

	Total	Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		More confident (e)	Less confident (f)	No change (g)	New (h)	Repeat (i)	New (j)	Repeat (k)
Unweighted Base	1560	1	8	99	531	1010	849	692
Base	1560	1	5	88	446	1100	877	669
Very confident	1244	-	5	86	378	855	679	555
	80%	-	100%	97%	85%	78%	77%	83%
		**	**		i			j
Fairly confident	241	1	-	3	58	180	155	83
	15%	100%	-	3%	13%	16%	18%	12%
		**	**				k	
Not very confident	45	-	-	-	5	40	24	21
	3%	-	-	-	1%	4%	3%	3%
		**	**			h		
Not at all confident	20	-	-	-	3	17	13	7
	1%	-	-	-	1%	2%	2%	1%
		**	**					
CONFIDENT	1485	1	5	88	437	1035	834	638
	95%	100%	100%	100%	98%	94%	95%	95%
		**	**		i			
NOT CONFIDENT	65	-	-	-	8	57	37	27
	4%	-	-	-	2%	5%	4%	4%
		**	**			h		
Don't know	10	-	-	-	1	9	6	4
	1%	-	-	-	*	1%	1%	1%
		**	**					
Refused	-	-	-	-	-	-	-	-
	-	**	**	-	-	-	-	-
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

Competition Commission - Payday Lending Survey - 120248

QPDSI3 Confidence, at the point of taking out sampled loan, that would be able to repay the loan in full on the date originally agreed with the lender

Base: All follow-up respondents

	Total	QPDSI3 Confidence, at the point of taking out sampled loan, that would be able to repay the loan in full on the date originally agreed with the lender								Aware of any high street lenders	
		Very confident (A)	Fairly confident (B)	Not very confident (C)	Not at all confident (D)	CONFIDENT (E)	NOT CONFIDENT (F)	Don't know (G)	Refused (H)	Yes (I)	No (J)
Unweighted Base	108	104	4	-	-	108	-	-	-	89	19
Base	95	91	4	-	-	95	-	-	-	80	15
Very confident	91	91	-	-	-	91	-	-	-	78	13
	96%	100%	-	-	-	96%	-	-	-	97%	91%
		*	**			*					**
Fairly confident	4	-	4	-	-	4	-	-	-	3	1
	4%	-	100%	-	-	4%	-	-	-	3%	9%
		*	**			*					**
Not very confident	-	-	-	-	-	-	-	-	-	-	-
	-	*	**	-	-	*	-	-	-	-	**
Not at all confident	-	-	-	-	-	-	-	-	-	-	-
	-	*	**	-	-	*	-	-	-	-	**
Don't know	-	-	-	-	-	-	-	-	-	-	-
	-	*	**	-	-	*	-	-	-	-	**
Refused	-	-	-	-	-	-	-	-	-	-	-
	-	*	**	-	-	*	-	-	-	-	**
- Column Means: Columns Tested (5%): A/B/C/D/E/F/G/H, I/J, K/L, M/N/O, P/Q, R/S Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C/D/E/F/G/H, I/J, K/L, M/N/O, P/Q, R/S Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

QPDSI3 Confidence, at the point of taking out sampled loan, that would be able to repay the loan in full on the date originally agreed with the lender
Base: All follow-up respondents

	Total	Aware of any online lenders		Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		Yes (K)	No (L)	More confident (M)	Less confident (N)	No change (O)	New (P)	Repeat (Q)	New (R)	Repeat (S)
Unweighted Base	108	108	-	1	8	99	41	67	62	46
Base	95	95	-	1	5	88	29	65	44	51
Very confident	91	91	-	-	5	86	29	62	42	49
	96%	96%	-	**	100%	97%	97%	95%	96%	96%
Fairly confident	4	4	-	1	-	3	1	3	2	2
	4%	4%	-	100%	-	3%	3%	5%	4%	4%
Not very confident	-	-	-	-	-	-	-	-	-	-
	-	-	-	**	**	-	**	-	*	*
Not at all confident	-	-	-	-	-	-	-	-	-	-
	-	-	-	**	**	-	**	-	*	*
Don't know	-	-	-	-	-	-	-	-	-	-
	-	-	-	**	**	-	**	-	*	*
Refused	-	-	-	-	-	-	-	-	-	-
	-	-	-	**	**	-	**	-	*	*

- Column Means:
Columns Tested (5%): A/B/C/D/E/F/G/H, I/J, K/L, M/N/O, P/Q, R/S
Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:
Columns Tested (5%): A/B/C/D/E/F/G/H, I/J, K/L, M/N/O, P/Q, R/S
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied

Competition Commission - Payday Lending Survey - 120248

QPDSI5 Whether thought, at the point of taking out sampled loan, that repaying the loan on time would leave enough money to get by until next payday (without having to take out a new loan)

Base: All respondents

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	1560	860	623	334	742	406	975	203	124	166
Base	1560	870	609	313	754	429	1010	205	108	143
Yes - would have enough to get by until next payday	1249 80%	693 80%	489 80%	264 84%	595 79%	343 80%	819 81%	168 82%	79 73% *	108 76%
No - would need to take out new loan to get by	241 15%	140 16%	91 15%	30 10%	128 17% C	69 16%	150 15%	26 13%	26 24% F*	25 17%
Not applicable - loan not linked to payday	18 1%	10 1%	6 1%	4 1%	7 1%	6 1%	14 1%	2 1%	1 1% *	- -
Don't know	51 3%	26 3%	22 4%	15 5%	24 3%	11 3%	27 3%	10 5%	2 2% *	10 7% F
Refusal	- -	- -	- -	- -	- -	- -	- -	- -	- *	- -
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

Competition Commission - Payday Lending Survey - 120248

QPDSI5 Whether thought, at the point of taking out sampled loan, that repaying the loan on time would leave enough money to get by until next payday (without having to take out a new loan)

Base: All respondents

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	1560	451	796	366	430	174	1212	47	127	78
Base	1560	494	783	369	415	144	1222	43	120	77
Yes - would have enough to get by until next payday	1249 80%	390 79%	629 80%	309 84%	320 77%	113 78%	977 80%	31 72% *	97 81% *	65 84% *
No - would need to take out new loan to get by	241 15%	89 18%	112 14%	50 13%	62 15%	26 18%	194 16%	8 19% *	18 15% *	10 12% *
Not applicable - loan not linked to payday	18 1%	6 1%	9 1%	4 1%	5 1%	2 1%	15 1%	- * *	- * *	1 1% *
Don't know	51 3%	10 2%	33 4% L	6 2%	27 7% JKL	4 2%	37 3%	4 9% *	5 4% *	2 2% *
Refusal	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	*	*	*
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

Competition Commission - Payday Lending Survey - 120248

QPDSI5 Whether thought, at the point of taking out sampled loan, that repaying the loan on time would leave enough money to get by until next payday (without having to take out a new loan)

Base: All respondents

	Total	Accommodation					Number of people in hhd		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	1560	276	954	536	418	209	292	371	796
Base	1560	309	911	539	372	220	273	361	825
Yes - would have enough to get by until next payday	1249 80%	247 80%	718 79%	422 78%	297 80%	188 86%	197 72%	288 80%	678 82% X
No - would need to take out new loan to get by	241 15%	59 19% W	144 16%	83 15%	60 16%	22 10%	61 22% Z	55 15%	114 14%
Not applicable - loan not linked to payday	18 1%	- *	16 2%	12 2%	4 1%	- -	5 2% Z	11 3% Z	1 *
Don't know	51 3%	3 1%	33 4%	22 4%	11 3%	9 4%	9 3%	7 2%	33 4%
Refusal	-	-	-	-	-	-	-	-	-
Overlap formulae used	-	-	-	-	-	-	-	-	-
- Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied									

Competition Commission - Payday Lending Survey - 120248

QPDSI5 Whether thought, at the point of taking out sampled loan, that repaying the loan on time would leave enough money to get by until next payday (without having to take out a new loan)

Base: All respondents

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	1560	893	293	184	91	568	50	129	378	474	1081	352
Base	1560	887	290	196	89	575	36	109	372	538	1089	336
Yes - would have enough to get by until next payday	1249 80%	707 80%	234 81%	149 76%	75 84%	458 80%	24 67%	82 75%	304 82%	423 79%	889 82%	255 76%
No - would need to take out new loan to get by	241 15%	138 16%	46 16%	34 18%	13 14%	93 16%	8 22%	24 22%	49 13%	95 18%	161 15%	62 19%
Not applicable - loan not linked to payday	18 1%	14 2%	2 1%	1 *	- *	3 *	- *	- *	9 2%	1 *	11 1%	6 2%
Don't know	51 3%	27 3%	9 3%	11 6%	1 2%	22 4%	4 11%	3 3%	9 2%	19 3%	28 3%	14 4%
Refusal	-	-	-	-	-	-	-	-	-	-	-	-
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

Competition Commission - Payday Lending Survey - 120248

QPDSI5 Whether thought, at the point of taking out sampled loan, that repaying the loan on time would leave enough money to get by until next payday (without having to take out a new loan)

Base: All respondents

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	1560	387	178	907	944	277	246	1061	499	55	568	536
Base	1560	309	186	986	812	297	363	1230	330	143	557	553
Yes - would have enough to get by until next payday	1249 80%	281 91% n	166 89% n	742 75%	696 86% q	245 82% q	242 67%	1000 81% s	250 76%	116 81% *	467 84% v	408 74%
No - would need to take out new loan to get by	241 15%	17 5%	16 9%	198 20% lm	93 11%	41 14%	96 27% op	175 14%	66 20% r	20 14% *	67 12%	121 22% u
Not applicable - loan not linked to payday	18 1%	6 2%	- -	11 1%	9 1%	- -	4 1%	14 1%	4 1%	6 4% *	2 *	8 1%
Don't know	51 3%	5 2%	4 2%	36 4%	14 2%	11 4%	20 6% o	41 3%	10 3%	1 1% *	21 4%	16 3%
Refusal	- -	- -	- -	- -	- -	- -	- -	- -	- -	- *	- -	- -
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSI5 Whether thought, at the point of taking out sampled loan, that repaying the loan on time would leave enough money to get by until next payday (without having to take out a new loan)

Base: All respondents

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	1560	927	373	162
Base	1560	1038	253	176
Yes - would have enough to get by until next payday	1249 80%	850 82%	195 77%	130 74% *
No - would need to take out new loan to get by	241 15%	147 14%	49 19%	35 20% *
Not applicable - loan not linked to payday	18 1%	14 1%	3 1%	- - *
Don't know	51 3%	27 3%	7 3%	12 7% *
Refusal	- -	- -	- -	- -
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

Competition Commission - Payday Lending Survey - 120248

QPDSI5 Whether thought, at the point of taking out sampled loan, that repaying the loan on time would leave enough money to get by until next payday (without having to take out a new loan)
Base: All respondents

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	1560	1008	423	31	281	106	646	267	162
Base	1560	1150	286	31	234	75	804	178	176
Yes - would have enough to get by until next payday	1249 80%	934 81%	218 76%	23 75% **	216 92%	65 86% *	634 79%	130 73%	130 74% *
No - would need to take out new loan to get by	241 15%	168 15%	58 20% A	5 16% **	10 4%	7 10% *	138 17%	41 23%	35 20% *
Not applicable - loan not linked to payday	18 1%	14 1%	3 1%	- **	4 2%	2 2% *	10 1%	1 1%	- *
Don't know	51 3%	34 3%	8 3%	3 9% **	4 2%	1 2% *	23 3%	6 3%	12 7% *
Refusal	- -	- -	- -	- **	- -	- *	- -	- -	- *
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

Competition Commission - Payday Lending Survey - 120248

QPDSI5 Whether thought, at the point of taking out sampled loan, that repaying the loan on time would leave enough money to get by until next payday (without having to take out a new loan)

Base: All respondents

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	1560	356	707	488	126	803	1287	190	489	475	646
Base	1560	286	649	619	138	737	1244	229	507	487	606
Yes - would have enough to get by until next payday	1249 80%	260 91% JKL	535 82% KL	450 73%	93 68% *	625 85% NO	1023 82% O	155 68%	391 77%	396 81%	498 82%
No - would need to take out new loan to get by	241 15%	15 5%	99 15% I	127 21% I	39 28% IJ*	92 12%	179 14% M	51 22% MN	94 19% R	74 15%	80 13%
Not applicable - loan not linked to payday	18 1%	7 2% J	2 * *	9 1%	4 3% J*	2 *	8 1%	9 4% MN	9 2%	1 *	7 1%
Don't know	51 3%	5 2%	14 2%	33 5% J	3 2% *	19 3%	34 3%	14 6%	14 3%	16 3%	21 4%
Refusal	-	-	-	-	-	-	-	-	-	-	-
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

Competition Commission - Payday Lending Survey - 120248

QPDSI5 Whether thought, at the point of taking out sampled loan, that repaying the loan on time would leave enough money to get by until next payday (without having to take out a new loan)

Base: All respondents

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	1560	723	794	440	117	394	92	69	32	88	192	794
Base	1560	745	769	479	119	386	92	68	32	74	194	769
Yes - would have enough to get by until next payday	1249 80%	583 78%	635 82%	376 79%	89 75%	293 76%	73 79%	48 71%	24 76%	60 81%	142 73%	635 82% Wb
No - would need to take out new loan to get by	241 15%	131 18%	99 13%	83 17%	23 20%	75 19% c	17 18%	14 20%	6 19%	13 17%	41 21% c	99 13%
Not applicable - loan not linked to payday	18 1%	9 1%	8 1%	7 1%	1 1%	7 2%	1 1%	1 2%	- -	- -	5 2%	8 1%
Don't know	51 3%	23 3%	27 4%	13 3%	5 4%	11 3%	2 2%	5 7%	2 5%	2 2%	5 3%	27 4%
Refusal	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Overlap formulae used												
- Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

Competition Commission - Payday Lending Survey - 120248

QPDSI5 Whether thought, at the point of taking out sampled loan, that repaying the loan on time would leave enough money to get by until next payday (without having to take out a new loan)

Base: All respondents

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	1560	962	598	388	1108	1456	58
Base	1560	958	602	425	1066	1456	53
Yes - would have enough to get by until next payday	1249 80%	773 81%	476 79%	295 69%	901 85% f	1166 80%	45 85% *
No - would need to take out new loan to get by	241 15%	145 15%	97 16%	95 22% 9	134 13%	224 15%	8 14% *
Not applicable - loan not linked to payday	18 1%	16 2%	2 *	9 2%	8 1%	17 1%	- * *
Don't know	51 3%	24 3%	27 5%	26 6% 9	23 2%	50 3%	1 1% *
Refusal	- -	- -	- -	- -	- -	- -	- * *
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

Competition Commission - Payday Lending Survey - 120248

QPDSI5 Whether thought, at the point of taking out sampled loan, that repaying the loan on time would leave enough money to get by until next payday (without having to take out a new loan)

Base: All respondents

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	1560	769	726	523	472	154	138	405	379	661
Base	1560	711	777	564	522	160	142	418	395	630
Yes - would have enough to get by until next payday	1249 80%	635 89% klmno	560 72%	397 70%	372 71%	120 75% *	97 68% *	304 73%	317 80%	537 85% p
No - would need to take out new loan to get by	241 15%	54 8%	173 22% j	142 25% jk	121 23% j	32 20% j*	30 21% j*	92 22% r	60 15%	71 11%
Not applicable - loan not linked to payday	18 1%	6 1%	11 1%	6 1%	7 1%	- * *	5 4% *	2 *	5 1%	7 1%
Don't know	51 3%	16 2%	33 4%	19 3%	21 4%	8 5% *	10 7% *	21 5%	13 3%	15 2%
Refusal	- -	- -	- -	- -	- -	- *	- *	- -	- -	- -
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

Competition Commission - Payday Lending Survey - 120248

QPDSI5 Whether thought, at the point of taking out sampled loan, that repaying the loan on time would leave enough money to get by until next payday (without having to take out a new loan)

Base: All respondents

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	1560	148	453	87	200	156	233	186
Base	1560	156	480	72	203	151	214	193
Yes - would have enough to get by until next payday	1249 80%	132 85% tu*	355 74%	49 68% *	164 81%	127 84% u	192 90% tu	160 83% u
No - would need to take out new loan to get by	241 15%	22 14% x*	93 19% x	23 31% stvwxy*	30 15% x	19 13%	12 6%	31 16% x
Not applicable - loan not linked to payday	18 1%	1 1% *	11 2% *	1 1% *	1 1%	- -	- *	- -
Don't know	51 3%	1 * *	21 4%	- - *	8 4%	5 3%	9 4%	2 1%
Refusal	- -	- - *	- -	- - *	- -	- -	- -	- -
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

Competition Commission - Payday Lending Survey - 120248

QPDSI5 Whether thought, at the point of taking out sampled loan, that repaying the loan on time would leave enough money to get by until next payday (without having to take out a new loan)

Base: All respondents

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	1560	540	919	735	690	1281	205	919	550	1096	370
Base	1560	503	963	716	706	1280	204	900	564	1081	383
Yes - would have enough to get by until next payday	1249 80%	404 80%	767 80%	539 75%	598 85% C	1059 83% F	131 64%	769 85% H	404 72%	874 81%	296 77%
No - would need to take out new loan to get by	241 15%	76 15%	154 16%	140 20% D	87 12%	168 13%	60 29% E	96 11%	133 24% G	159 15%	71 18%
Not applicable - loan not linked to payday	18 1%	1 *	16 2%	7 1%	6 1%	14 1%	3 1%	9 1%	4 1%	11 1%	5 1%
Don't know	51 3%	22 4%	26 3%	29 4%	15 2%	39 3%	10 5%	26 3%	24 4%	38 3%	12 3%
Refusal	-	-	-	-	-	-	-	-	-	-	-
Overlap formulae used	-	-	-	-	-	-	-	-	-	-	-
- Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

Competition Commission - Payday Lending Survey - 120248

QPDSI5 Whether thought, at the point of taking out sampled loan, that repaying the loan on time would leave enough money to get by until next payday (without having to take out a new loan)

Base: All respondents

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	1560	288	1246	138	95	818	387	1508	1296	1261
Base	1560	351	1182	199	107	827	309	1524	1268	1306
Yes - would have enough to get by until next payday	1249 80%	242 69%	984 83% K	104 52% *	70 66% *	702 85% MN	281 91% MNO	1221 80% S	1010 80%	1030 79%
No - would need to take out new loan to get by	241 15%	85 24% L	155 13%	79 40% OP*	34 31% OP*	97 12% P	17 5%	235 15%	197 16%	211 16%
Not applicable - loan not linked to payday	18 1%	4 1%	13 1%	- *	- *	7 1%	6 2%	18 1%	17 1%	17 1%
Don't know	51 3%	21 6% L	30 3%	16 8% OP*	3 3% *	21 3%	5 2%	50 3%	44 3%	48 4%
Refusal	-	-	-	-	-	-	-	-	-	-
	-	-	-	*	*	-	-	-	-	-
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

Competition Commission - Payday Lending Survey - 120248

QPDSI5 Whether thought, at the point of taking out sampled loan, that repaying the loan on time would leave enough money to get by until next payday (without having to take out a new loan)

Base: All respondents

	Total	(SAMPLE) Size of loan			(SAMPLE) Date of loan			Reason for loan (General)	
		High (£200+) (T)	Low (Less than £200) (U)	Unknown (V)	A-Recent (W)	B-Mid term (X)	C-Longer ago (Y)	Unexpected INCREASE in expenses/outgoings (Z)	Unexpected DECREASE in income (a)
Unweighted Base	1560	710	781	69	547	735	278	785	296
Base	1560	760	720	80	467	755	338	817	303
Yes - would have enough to get by until next payday	1249 80%	575 76%	620 86% TV	54 68% *	407 87% XY	600 80% Y	242 71%	662 81%	238 79%
No - would need to take out new loan to get by	241 15%	150 20% U	71 10%	20 25% U*	46 10%	130 17% W	65 19% W	123 15%	53 18%
Not applicable - loan not linked to payday	18 1%	5 1%	13 2%	- - *	- - *	8 1% W	9 3% W	14 2%	2 1%
Don't know	51 3%	30 4%	16 2%	6 7% *	13 3%	16 2%	22 7% X	17 2%	10 3%
Refusal	- -	- -	- -	- -	- -	- -	- -	- -	- -
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied									

QPDSI5 Whether thought, at the point of taking out sampled loan, that repaying the loan on time would leave enough money to get by until next payday (without having to take out a new loan)

Base: All respondents

	Total	Use of loan				Whether repayment date has passed	
		Living expenses (b)	Car/ vehicle (c)	Rent or mortgage (d)	Other (e)	Yes (f)	No (g)
Unweighted Base	1560	827	152	63	546	1092	449
Base	1560	830	149	57	551	1131	411
Yes - would have enough to get by until next payday	1249 80%	645 78%	134 90% bd	43 76% *	451 82%	884 78%	354 86% f
No - would need to take out new loan to get by	241 15%	153 18% ce	7 5%	11 20% c*	72 13% c	195 17% g	45 11% f
Not applicable - loan not linked to payday	18 1%	10 1%	- -	- *	8 1%	15 1%	2 1%
Don't know	51 3%	22 3%	7 5%	3 5% *	20 4%	36 3%	10 2%
Refusal	- -	- -	- -	- *	- -	- -	- -
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

Competition Commission - Payday Lending Survey - 120248

QPDSI5 Whether thought, at the point of taking out sampled loan, that repaying the loan on time would leave enough money to get by until next payday (without having to take out a new loan)

Base: All respondents

	Total	Whether paid back loan in full		Action taken when not paid back on repayment date			Whether shopped around for sampled loan		Whether ever shopped around for loan	
		Yes (A)	No (B)	Rollover (C)	Repayment plan (D)	Defaulted (E)	Yes (F)	No (G)	Yes (H)	No (I)
Unweighted Base	1560	882	191	93	85	64	363	1191	545	1012
Base	1560	896	207	92	82	80	421	1131	621	937
Yes - would have enough to get by until next payday	1249 80%	729 81% B	140 68%	60 65% *	63 77% *	50 63% *	343 81%	901 80%	500 80%	748 80%
No - would need to take out new loan to get by	241 15%	134 15%	58 28% A	29 32% *	18 22% *	26 32% *	62 15%	179 16%	99 16%	143 15%
Not applicable - loan not linked to payday	18 1%	10 1%	1 1%	- * *	- * *	- * *	5 1%	13 1%	5 1%	13 1%
Don't know	51 3%	23 3%	8 4%	2 2% *	1 1% *	4 5% *	10 2%	38 3%	17 3%	34 4%
Refusal	-	-	-	-	-	-	-	-	-	-
Refusal	-	-	-	-	-	-	-	-	-	-
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (*), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (*), Small Base: 100 (*)										
Continuity correction applied										

Competition Commission - Payday Lending Survey - 120248

QPDSI5 Whether thought, at the point of taking out sampled loan, that repaying the loan on time would leave enough money to get by until next payday (without having to take out a new loan)

Base: All respondents

	Total	How well understood repayment amount			Confidence in repaying loan			Ease of getting money to pay back loan		
		Very well (J)	Very/ Fairly well (K)	Not very/ Not at all well (L)	Very confident (M)	Very/ Fairly confident (N)	Not very/Not at all confident (O)	Easier than expected (P)	Same as expected (Q)	More difficult than expected (R)
Unweighted Base	1560	1236	1478	80	1280	1499	57	287	627	169
Base	1560	1224	1474	84	1244	1485	65	289	633	198
Yes - would have enough to get by until next payday	1249 80%	1023 84% KL	1201 81% L	47 56% *	1066 86% NO	1234 83% O	11 17% *	240 83% R	517 82% R	116 59% PQ
No - would need to take out new loan to get by	241 15%	157 13%	214 15% J	27 32% JK*	137 11%	193 13% M	48 74% MN*	33 11%	95 15%	67 34% PQ
Not applicable - loan not linked to payday	18 1%	15 1%	15 1%	3 3% *	9 1%	12 1%	- * *	5 2%	10 2%	1 1%
Don't know	51 3%	29 2%	44 3% J	7 9% J*	31 3%	46 3% M	6 9% *	11 4%	12 2%	14 7% Q
Refusal	-	-	-	-	-	-	-	-	-	-
Refusal	-	-	-	-	-	-	-	-	-	-
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

Competition Commission - Payday Lending Survey - 120248

QPDSI5 Whether thought, at the point of taking out sampled loan, that repaying the loan on time would leave enough money to get by until next payday (without having to take out a new loan)

Base: All respondents

	Total	Confidence and ease of repayment			Type of loan compared			Aware of any high street lenders		Aware of any online lenders	
		Very confident and found easy (S)	Very confident and found same (T)	Very confident and found difficult (U)	Online only (V)	Retail only (W)	Online and Retail (X)	Yes (Y)	No (Z)	Yes (a)	No (b)
Unweighted Base	1560	239	532	96	367	39	128	1296	264	1508	52
Base	1560	234	528	112	452	27	133	1268	292	1524	36
Yes - would have enough to get by until next payday	1249 80%	195 84%	454 86%	85 76% *	366 81%	20 75% *	106 80% *	1010 80%	240 82%	1221 80%	28 78% *
No - would need to take out new loan to get by	241 15%	25 11%	61 12%	21 19% *	72 16%	6 22% *	19 14% *	197 16%	45 15%	235 15%	7 18% *
Not applicable - loan not linked to payday	18 1%	5 2%	5 1%	- * *	- *	- *	5 4% V*	17 1%	- *	18 1%	- * *
Don't know	51 3%	9 4%	8 2%	5 5% *	13 3%	1 2% *	3 2% *	44 3%	7 2%	50 3%	1 4% *
Refusal	- -	- -	- -	- * *	- -	- *	- *	- -	- -	- -	- * *
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (*), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (*), Small Base: 100 (*) Continuity correction applied											

Competition Commission - Payday Lending Survey - 120248

QPDSI5 Whether thought, at the point of taking out sampled loan, that repaying the loan on time would leave enough money to get by until next payday (without having to take out a new loan)

Base: All respondents

	Total	Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		More confident (c)	Less confident (d)	No change (e)	New (f)	Repeat (g)	New (h)	Repeat (i)
Unweighted Base	1560	1	8	99	531	1010	849	692
Base	1560	1	5	88	446	1100	877	669
Yes - would have enough to get by until next payday	1249 80%	1 100%	3 50%	76 86%	388 87%	848 77%	706 80%	530 79%
No - would need to take out new loan to get by	241 15%	- ..	2 42%	9 11%	39 9%	201 18%	121 14%	119 18%
Not applicable - loan not linked to payday	18 1%	- ..	- ..	- -	8 2%	10 1%	13 1%	5 1%
Don't know	51 3%	- ..	- 8%	3 3%	10 2%	41 4%	37 4%	15 2%
Refusal	- -	- ..	- ..	- -	- -	- -	- -	- -
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSI6 How easy or difficult found getting the money to repay the loan
Base: All whose repayment date HAS passed

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	1092	596	440	204	507	310	648	154	95	129
Base	1131	631	440	202	545	326	702	159	86	114
Much easier than expected	182 16%	87 14%	77 17%	34 17%	84 15%	55 17%	107 15%	26 16% *	10 11% *	19 17% *
A little easier than expected	107 9%	60 10%	39 9%	19 9%	55 10%	24 7%	55 8%	25 15% F*	12 13% *	7 6% *
A little more difficult than expected	104 9%	63 10%	40 9%	12 6%	57 10%	28 9%	65 9%	14 9% *	11 13% *	13 12% *
Much more difficult than expected	95 8%	59 9%	32 7%	13 6%	47 9%	26 8%	51 7%	13 8% *	15 17% F*	7 6% *
Or about as you expected	633 56%	356 56%	250 57%	124 61%	299 55%	185 57%	417 60%	80 50% *	39 45% *	66 58% *
EASIER	289 26%	147 23%	115 26%	52 26%	139 26%	79 24%	163 23%	51 32% *	21 25% *	26 23% *
MORE DIFFICULT	198 18%	122 19%	72 16%	25 13%	104 19%	54 16%	116 17%	27 17% *	26 30% F*	21 18% *
Don't know	11 1%	6 1%	2 *	1 *	2 *	9 3%	5 1%	1 1% *	- * *	1 * *
Refused	- -	- -	- -	- -	- -	- -	- -	- * *	- * *	- * *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSI6 How easy or difficult found getting the money to repay the loan
Base: All whose repayment date HAS passed

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	1092	323	549	256	293	128	852	35	87	50
Base	1131	364	563	266	297	105	888	32	84	56
Much easier than expected	182 16%	50 14%	85 15%	48 18%	38 13%	22 21% *	118 13%	16 50% **	15 17% *	12 22% *
A little easier than expected	107 9%	27 7%	56 10%	30 11%	26 9%	13 12% *	76 9%	3 8% **	15 18% O*	4 8% *
A little more difficult than expected	104 9%	31 9%	55 10%	24 9%	31 11%	12 11% *	87 10%	2 5% **	10 12% *	5 8% *
Much more difficult than expected	95 8%	35 10%	46 8%	18 7%	27 9%	10 10% *	74 8%	2 7% **	10 12% *	5 9% *
Or about as you expected	633 56%	221 61% N	317 56%	144 54%	173 58%	48 45% *	527 59% Q	10 29% **	34 40% *	29 52% *
EASIER	289 26%	77 21%	141 25%	78 29%	63 21%	35 34% JM*	194 22%	19 59% **	30 36% O*	17 30% *
MORE DIFFICULT	198 18%	66 18%	101 18%	43 16%	58 20%	22 21% *	160 18%	4 12% **	20 24% *	10 17% *
Don't know	11 1%	- -	3 1%	2 1%	2 1%	1 1% *	6 1%	- - **	1 1% *	1 1% *
Refused	- -	- -	- -	- -	- -	- *	- -	- **	- *	- *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSI6 How easy or difficult found getting the money to repay the loan
Base: All whose repayment date HAS passed

	Total	Accommodation					Number of people in hhd		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	1092	215	656	373	283	138	214	269	536
Base	1131	247	639	383	256	157	208	268	581
Much easier than expected	182 16%	31 13%	97 15%	62 16%	35 14%	30 19% *	28 14%	35 13%	97 17%
A little easier than expected	107 9%	22 9%	60 9%	33 9%	27 11%	11 7% *	14 7%	17 6%	67 12%
A little more difficult than expected	104 9%	29 12%	65 10%	35 9%	29 11%	10 6% *	22 11%	26 10%	55 9%
Much more difficult than expected	95 8%	26 11%	47 7%	28 7%	19 7%	12 8% *	12 6%	27 10%	50 9%
Or about as you expected	633 56%	138 56%	364 57%	219 57%	145 56%	93 59% *	127 61%	162 60%	309 53%
EASIER	289 26%	54 22%	157 25%	95 25%	62 24%	41 26% *	43 20%	52 20%	164 28% Y
MORE DIFFICULT	198 18%	55 22%	112 17%	64 17%	48 19%	22 14% *	34 17%	53 20%	105 18%
Don't know	11 1%	- -	7 1%	5 1%	2 1%	1 1% *	4 2%	1 *	2 *
Refused	- -	- -	- -	- -	- -	- *	- -	- -	- -
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v									
Minimum Base: 30 (*), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v									
Minimum Base: 30 (*), Small Base: 100 (*)									
Continuity correction applied									

QPDSI6 How easy or difficult found getting the money to repay the loan
Base: All whose repayment date HAS passed

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	1092	637	201	118	64	383	36	95	271	331	763	240
Base	1131	653	202	138	65	405	25	78	268	404	789	243
Much easier than expected	182 16%	96 15%	33 17%	23 16%	9 13%	65 16%	5 22% *	9 12% *	44 17%	64 16%	133 17%	25 10%
A little easier than expected	107 9%	53 8%	22 11%	15 11%	9 14%	46 11%	3 11% *	10 13% i*	32 12% i	19 5%	62 8%	33 14% j
A little more difficult than expected	104 9%	51 8%	28 14%	19 14% *	5 8% *	52 13% a	2 9% *	9 12% *	20 8%	43 11%	77 10%	21 9%
Much more difficult than expected	95 8%	53 8%	18 9%	13 9% *	7 11% *	38 9%	6 25% ghi*	5 6% *	26 10%	29 7%	60 8%	27 11%
Or about as you expected	633 56%	394 60% be	100 50%	68 49% *	35 54% *	203 50%	8 33% *	44 57% i*	143 54% f	248 62% f	453 57%	136 56%
EASIER	289 26%	148 23%	55 27%	38 27% *	18 27% *	111 27%	8 33% *	19 25% *	76 29%	83 21%	194 25%	58 24%
MORE DIFFICULT	198 18%	104 16%	46 23%	32 23% *	12 19% *	90 22%	9 35% hi*	14 18% *	46 17%	72 18%	137 17%	48 20%
Don't know	11 1%	6 1%	1 1%	- * *	- * *	1 *	- * *	- * *	2 1%	- *	6 1%	1 *
Refused	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-

Overlap formulae used
- Column Means:
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v
Minimum Base: 30 (*), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v
Minimum Base: 30 (*), Small Base: 100 (*)
Continuity correction applied

QPDSI6 How easy or difficult found getting the money to repay the loan
Base: All whose repayment date HAS passed

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	1092	210	114	698	634	199	185	649	443	38	395	391
Base	1131	188	128	751	559	218	284	841	290	109	383	423
Much easier than expected	182 16%	46 24% n	25 19% *	100 13%	104 19% q	36 17%	30 11%	124 15%	58 20% r	22 20% *	70 18%	63 15%
A little easier than expected	107 9%	23 12%	6 5% *	68 9%	55 10%	9 4%	33 12%	74 9%	33 11%	16 15% *	24 6%	53 13% u
A little more difficult than expected	104 9%	11 6%	13 10% *	71 10%	36 6%	26 12%	34 12%	76 9%	27 9%	12 11% *	27 7%	49 12%
Much more difficult than expected	95 8%	9 5%	10 8% *	71 9%	24 4%	24 11% o	41 14% o	71 8%	24 8%	13 12% *	18 5%	56 13% u
Or about as you expected	633 56%	91 48%	73 57% *	440 59%	330 59%	123 56%	144 51%	489 58% s	144 50%	46 42% *	239 62% v	194 46%
EASIER	289 26%	69 37% n	31 24% *	168 22%	159 29%	45 21%	63 22%	198 24%	91 31% r	38 35% *	95 25%	117 28%
MORE DIFFICULT	198 18%	21 11%	23 18% *	142 19%	60 11%	50 23% o	75 27% o	147 17%	51 18%	25 23% *	45 12%	105 25% u
Don't know	11 1%	8 4% n	- * *	2 *	9 2%	- -	2 1%	7 1%	4 1%	- * *	4 1%	7 2%
Refused	- -	- -	- *	- -	- -	- -	- -	- -	- -	- *	- -	- -
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSI6 How easy or difficult found getting the money to repay the loan
Base: All whose repayment date HAS passed

	Total	Channel of purchase ever used			Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Online only (A)	Retail only (B)	Online and Retail (C)	Mainly online (D)	Mainly retail (E)	Not possible to say (F)	Online (G)	Retail (H)	Online only (I)	Retail only (J)	Online and Retail (K)
Unweighted Base	1092	567	327	121	629	363	23	121	89	446	238	121
Base	1131	704	220	134	794	245	20	126	62	578	158	134
Much easier than expected	182 16%	106 15%	49 22% A	16 12% *	116 15%	52 21% D	2 9% **	31 25% *	15 24% *	75 13%	34 22% I	16 12% *
A little easier than expected	107 9%	58 8%	27 12%	12 9% *	68 9%	28 11%	1 5% **	14 11% *	9 14% *	43 8%	18 12%	12 9% *
A little more difficult than expected	104 9%	62 9%	22 10%	12 9% *	69 9%	23 9%	3 16% **	4 3% *	7 12% *	58 10%	14 9%	12 9% *
Much more difficult than expected	95 8%	54 8%	20 9%	16 12% *	63 8%	21 9%	6 28% **	5 4% *	5 8% *	49 8%	15 10%	16 12% *
Or about as you expected	633 56%	418 59% B	100 45%	79 59% *	470 59% E	118 48%	8 41% **	65 51% *	26 42% *	353 61% J	74 47%	79 59% *
EASIER	289 26%	163 23%	76 35% AC	28 21% *	184 23%	80 33% D	3 14% **	45 36% *	23 38% *	118 20%	53 33% I	28 21% *
MORE DIFFICULT	198 18%	115 16%	42 19%	28 21% *	132 17%	44 18%	9 45% **	9 7% *	12 19% G*	107 18%	30 19%	28 21% *
Don't know	11 1%	7 1%	3 1%	- * *	7 1%	3 1%	- * **	7 6% *	1 1% *	- -	2 1% I	- * *
Refused	- -	- -	- -	- * *	- -	- -	- * **	- * *	- * *	- -	- -	- * *
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSI6 How easy or difficult found getting the money to repay the loan
Base: All whose repayment date HAS passed

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (L)	Multiple with same lender (M)	Multiple with different lenders (N)	Multiple with same and different lenders (O)	Very well (P)	Very/Fairly well (Q)	Not very/ Not at all well (R)	Compound interest (S)	Simple interest (T)	Not simple interest (U)
Unweighted Base	1092	185	543	355	98	489	871	161	345	345	428
Base	1131	173	477	475	108	455	871	197	379	358	416
Much easier than expected	182 16%	42 24% MNO	70 15%	68 14%	11 10% *	84 18%	142 16%	20 10% *	55 15%	42 12%	83 20% T
A little easier than expected	107 9%	22 13%	46 10%	38 8%	3 3% *	50 11%	87 10%	12 6% *	18 5%	45 13% S	43 10% S
A little more difficult than expected	104 9%	9 5%	33 7%	61 13% M	11 10% *	42 9%	81 9%	22 11% *	37 10%	30 8%	45 11%
Much more difficult than expected	95 8%	8 4%	26 6%	60 13% LM	16 15% LM*	35 8%	62 7%	29 15% Q*	33 9%	33 9%	33 8%
Or about as you expected	633 56%	84 49%	300 63% LN	245 52%	66 62% *	242 53%	492 56%	113 57% *	235 62% U	206 58%	207 50%
EASIER	289 26%	65 37% MNO	116 24%	106 22%	15 13% *	134 29% R	229 26% R	32 16% *	73 19%	87 24%	126 30% S
MORE DIFFICULT	198 18%	16 9%	59 12%	122 26% LM	27 25% LM*	77 17%	143 16%	51 26% Q*	70 19%	63 18%	78 19%
Don't know	11 1%	8 5% MN	1 *	2 *	- - *	2 *	8 1%	1 * *	1 *	2 *	6 1%
Refused	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	*	-	-	*	-	-	-

Overlap formulae used
- Column Means:
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied

QPDSI6 How easy or difficult found getting the money to repay the loan
Base: All whose repayment date HAS passed

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (V)	No (W)	Credit card (X)	Bank or BS loan (Y)	Any other loan / credit (Z)	Home credit (a)	Pawnbroker (b)	Credit union (c)	DWP / Crisis loan (d)	Retail credit (e)	None (f)
Unweighted Base	1092	521	544	313	85	282	63	57	21	62	137	544
Base	1131	562	539	358	87	290	69	54	21	57	145	539
Much easier than expected	182 16%	89 16%	90 17%	66 18%	16 19% *	42 14%	15 22% *	7 13% *	3 16% **	7 13% *	16 11% *	90 17%
A little easier than expected	107 9%	42 7%	61 11%	22 6%	3 4% *	32 11%	7 11% *	2 4% *	2 8% **	8 13% *	16 11% *	61 11%
A little more difficult than expected	104 9%	66 12%	38 7%	41 11%	4 4% *	32 11%	8 11% *	9 17% *	4 18% **	9 15% *	15 11% *	38 7%
Much more difficult than expected	95 8%	47 8%	41 8%	27 7%	7 8% *	26 9%	3 4% *	7 14% *	5 25% **	6 11% *	13 9% *	41 8%
Or about as you expected	633 56%	312 56%	305 57%	198 55%	57 65% *	158 54%	36 51% *	28 51% *	7 33% **	26 46% *	84 58% *	305 57%
EASIER	289 26%	130 23%	150 28%	88 25%	19 22% *	74 25%	23 32% *	9 17% *	5 24% **	15 26% *	32 22% *	150 28%
MORE DIFFICULT	198 18%	113 20%	79 15%	67 19%	11 12% *	58 20%	10 15% *	17 31% †*	9 43% **	15 26% *	29 20% *	79 15%
Don't know	11 1%	7 1%	5 1%	6 2%	- - *	1 *	1 1% *	1 2% *	- - **	1 2% *	- - *	5 1%
Refused	- -	- -	- -	- -	- - *	- -	- - *	- - *	- - **	- - *	- - *	- -
Overlap formulae used												
- Column Means: Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions: Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

QPDSI6 How easy or difficult found getting the money to repay the loan
Base: All whose repayment date HAS passed

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (g)	No (h)	Yes (i)	No (j)	Yes (k)	No (l)
Unweighted Base	1092	677	415	281	766	1019	43
Base	1131	694	437	319	763	1054	42
Much easier than expected	182 16%	110 16%	72 16%	41 13%	133 17%	169 16%	5 12% **
A little easier than expected	107 9%	66 10%	41 9%	17 5%	89 12% i	97 9%	7 18% **
A little more difficult than expected	104 9%	67 10%	36 8%	40 12%	62 8%	96 9%	8 19% **
Much more difficult than expected	95 8%	52 7%	43 10%	33 10%	55 7%	83 8%	5 11% **
Or about as you expected	633 56%	393 57%	239 55%	184 58%	421 55%	600 57%	17 40% **
EASIER	289 26%	176 25%	113 26%	57 18%	222 29% i	267 25%	12 29% **
MORE DIFFICULT	198 18%	119 17%	79 18%	72 23% j	117 15%	179 17%	13 31% **
Don't know	11 1%	6 1%	5 1%	5 2%	3 *	8 1%	- **
Refused	- -	- -	- -	- -	- -	- -	- **
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDSI6 How easy or difficult found getting the money to repay the loan
Base: All whose repayment date HAS passed

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (m)	Any debt problem (n)	Bad credit rating (o)	Made arrangements/ IVA (p)	County Court (q)	Bailiffs (r)	Overdrawn above agreed limit (s)	Overdrawn up to agreed limit (t)	Not overdrawn (u)
Unweighted Base	1092	513	533	390	357	114	98	309	261	441
Base	1131	491	585	432	409	118	105	324	283	438
Much easier than expected	182 16%	95 19% nr	75 13%	58 13%	54 13%	12 10% *	7 7% *	39 12%	46 16%	83 19%
A little easier than expected	107 9%	46 9%	58 10%	35 8%	41 10%	12 10% *	6 6% *	21 7%	26 9%	50 11%
A little more difficult than expected	104 9%	30 6%	71 12% m	53 12% m	57 14% m	16 14% *	16 16% m*	39 12%	23 8%	34 8%
Much more difficult than expected	95 8%	14 3%	73 12% m	55 13% m	58 14% m	11 9% *	12 11% m*	37 11% u	23 8%	23 5%
Or about as you expected	633 56%	299 61% np	306 52%	230 53%	198 48%	66 56% *	63 60% *	185 57%	160 57%	247 56%
EASIER	289 26%	142 29% r	134 23%	93 22%	95 23%	24 21% *	13 12% *	61 19%	72 26%	133 30% s
MORE DIFFICULT	198 18%	45 9%	144 25% m	108 25% m	115 28% m	27 23% m*	28 27% m*	76 23% u	46 16%	57 13%
Don't know	11 1%	6 1%	3 *	1 *	1 *	2 1% *	1 1% *	2 1%	4 1%	2 *
Refused	- -	- -	- -	- -	- -	- *	- *	- -	- -	- -
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSI6 How easy or difficult found getting the money to repay the loan

Base: All whose repayment date HAS passed

	Total	Most important factor when taking out loan							Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service	
		Ease (A)	Speed (B)	Amount (C)	Total cost (D)	Flexibility (E)	Reputation (F)	Channel (G)	Agree (H)	Disagree (I)	Agree (J)	Disagree (K)
Unweighted Base	1092	105	338	62	141	100	150	125	358	661	524	475
Base	1131	110	378	47	148	101	148	132	349	712	524	505
Much easier than expected	182 16%	14 13% *	51 14%	8 16% *	27 18% *	14 14% *	37 25% B	22 17% *	56 16%	106 15%	82 16%	74 15%
A little easier than expected	107 9%	11 10% *	35 9%	4 9% *	15 10% *	11 11% *	8 5%	13 10% *	42 12%	56 8%	52 10%	49 10%
A little more difficult than expected	104 9%	11 10% *	40 11%	4 9% *	11 7% *	8 8% *	14 9%	12 9% *	44 13%	58 8%	58 11%	40 8%
Much more difficult than expected	95 8%	9 9% *	41 11%	6 13% *	9 6% *	7 7% *	9 6%	10 7% *	34 10%	56 8%	46 9%	41 8%
Or about as you expected	633 56%	65 59% *	209 55%	25 53% *	82 56% *	60 60% *	80 54%	75 57% *	170 49%	433 61% H	280 53%	298 59%
EASIER	289 26%	25 23% *	86 23%	12 25% *	42 28% *	25 25% *	45 31%	35 27% *	98 28%	162 23%	134 26%	123 24%
MORE DIFFICULT	198 18%	21 19% *	81 21%	10 22% *	20 13% *	15 15% *	22 15%	21 16% *	78 22%	114 16%	104 20%	81 16%
Don't know	11 1%	- * *	2 *	- * *	4 3% *	1 1% *	- * *	- * *	3 1%	4 1%	6 1%	2 *
Refused	- -	- * *	- -	- * *	- * *	- * *	- -	- * *	- -	- -	- -	- -
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDS16 How easy or difficult found getting the money to repay the loan
Base: All whose repayment date HAS passed

	Total	Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet		Whether ever been refused a payday loan	
		Agree (L)	Disagree (M)	Agree (N)	Disagree (O)	Agree (P)	Disagree (Q)	Yes (R)	No (S)
Unweighted Base	1092	885	156	628	401	763	261	211	864
Base	1131	918	157	638	422	776	283	273	843
Much easier than expected	182 16%	144 16%	21 13% *	117 18% O	47 11%	122 16%	43 15%	21 8%	157 19% R
A little easier than expected	107 9%	82 9%	18 12% *	57 9%	42 10%	77 10%	22 8%	30 11%	76 9%
A little more difficult than expected	104 9%	82 9%	20 13% *	61 10%	41 10%	72 9%	31 11%	46 17% S	58 7%
Much more difficult than expected	95 8%	56 6%	35 22% L*	40 6%	52 12% N	66 9%	19 7%	37 14% S	54 6%
Or about as you expected	633 56%	549 60% M	61 39% *	357 56%	238 56%	432 56%	167 59%	137 50%	488 58%
EASIER	289 26%	226 25%	39 25% *	174 27%	90 21%	199 26%	65 23%	51 19%	233 28% R
MORE DIFFICULT	198 18%	138 15%	55 35% L*	101 16%	93 22%	138 18%	50 18%	83 30% S	112 13%
Don't know	11 1%	5 1%	2 1% *	6 1%	2 *	7 1%	1 *	1 *	10 1%
Refused	-	-	-	-	-	-	-	-	-
	-	-	*	-	-	-	-	-	-
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSI6 How easy or difficult found getting the money to repay the loan
Base: All whose repayment date HAS passed

	Total	Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders			(SAMPLE) Size of loan		
		Yes (T)	No - but would consider this (U)	No - and would not consider this (V)	Only one loan taken out (W)	Aware of any online PDL (X)	Aware of any high street PDL (Y)	Aware of 3 or more PDLs (Z)	High (£200+) (a)	Low (Less than £200) (b)	Unknown (c)
Unweighted Base	1092	119	69	600	210	1050	929	883	478	554	60
Base	1131	170	79	602	188	1101	933	948	537	525	69
Much easier than expected	182 16%	15 9% *	5 6% *	103 17%	46 24% TU	173 16%	153 16% Z	142 15%	85 16%	82 16%	14 20% *
A little easier than expected	107 9%	17 10% *	9 12% *	47 8%	23 12%	103 9%	89 9%	88 9%	45 8%	59 11%	4 5% *
A little more difficult than expected	104 9%	26 15% *	6 7% *	49 8%	11 6%	101 9%	91 10%	94 10%	64 12% b	31 6%	9 13% *
Much more difficult than expected	95 8%	39 23% VW*	7 9% *	31 5%	9 5%	93 8%	79 8%	83 9%	54 10%	36 7%	4 6% *
Or about as you expected	633 56%	73 43% *	51 64% T*	372 62% TW	91 48%	620 56%	515 55%	533 56%	285 53%	309 59%	38 55% *
EASIER	289 26%	32 19% *	14 18% *	150 25%	69 37% TUV	276 25%	241 26% Z	230 24%	130 24%	141 27%	18 26% *
MORE DIFFICULT	198 18%	65 38% UVW*	13 17% *	80 13%	21 11%	194 18%	170 18%	177 19%	117 22% b	68 13%	13 19% *
Don't know	11 1%	- * *	2 2% *	1 *	8 4% V	11 1%	7 1%	7 1%	4 1%	8 1%	- * *
Refused	- -	- *	- *	- -	- -	- -	- -	- -	- -	- -	- *
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l											
Minimum Base: 30 (*), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l											
Minimum Base: 30 (*), Small Base: 100 (*)											
Continuity correction applied											

QPDSI6 How easy or difficult found getting the money to repay the loan
Base: All whose repayment date HAS passed

	Total	(SAMPLE) Date of loan			Reason for loan (General)		Use of loan			
		A-Recent (d)	B-Mid term (e)	C-Longer ago (f)	Unexpected INCREASE in expenses/ outgoings (g)	Unexpected DECREASE in income (h)	Living expenses (i)	Car/ vehicle (j)	Rent or mortgage (k)	Other (l)
Unweighted Base	1092	165	668	259	546	206	587	101	42	382
Base	1131	130	691	310	583	222	602	102	38	409
Much easier than expected	182 16%	24 19%	109 16%	49 16%	88 15%	46 21%	102 17%	19 18% *	4 11% **	58 14%
A little easier than expected	107 9%	9 7%	68 10%	30 10%	51 9%	25 11%	74 12% |	8 8% *	2 5% **	23 6%
A little more difficult than expected	104 9%	4 3%	59 9%	40 13% d	52 9%	26 12%	49 8%	19 19% ii*	7 18% **	33 8%
Much more difficult than expected	95 8%	2 1%	53 8% d	40 13% d	43 7%	27 12%	49 8%	1 1% *	5 14% **	42 10% j
Or about as you expected	633 56%	91 69% ef	393 57%	150 48%	344 59% h	97 44%	326 54%	55 54% *	15 40% **	248 61%
EASIER	289 26%	34 26%	176 26%	79 25%	139 24%	71 32%	176 29% |	26 26% *	6 16% **	81 20%
MORE DIFFICULT	198 18%	6 5%	112 16% d	80 26% de	95 16%	53 24%	98 16%	21 20% *	12 32% **	75 18%
Don't know	11 1%	-	10 1%	2 *	6 1%	-	2 *	-	4 12% **	6 1%
Refused	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSI6 How easy or difficult found getting the money to repay the loan
Base: All whose repayment date HAS passed

	Total	Whether repayment date has passed		Whether paid back loan in full		Action taken when not paid back on repayment date			Whether shopped around for sampled loan		Whether ever shopped around for loan	
		Yes (A)	No (B)	Yes (C)	No (D)	Rollover (E)	Repayment plan (F)	Defaulted (G)	Yes (H)	No (I)	Yes (J)	No (K)
Unweighted Base	1092	1092	-	882	191	93	85	64	238	851	369	724
Base	1131	1131	-	896	207	92	82	80	297	827	442	689
Much easier than expected	182 16%	182 16%	-	154 17% D	18 9%	4 5% *	9 11% *	7 9% *	50 17%	132 16%	80 18%	102 15%
A little easier than expected	107 9%	107 9%	-	88 10%	16 8%	5 5% *	5 6% *	5 6% *	30 10%	77 9%	44 10%	63 9%
A little more difficult than expected	104 9%	104 9%	-	59 7%	42 20% C	19 20% *	20 24% *	7 9% *	29 10%	69 8%	42 9%	62 9%
Much more difficult than expected	95 8%	95 8%	-	30 3%	63 30% C	27 30% *	22 26% *	28 35% *	27 9%	67 8%	34 8%	60 9%
Or about as you expected	633 56%	633 56%	-	556 62% D	68 33%	37 40% *	27 33% *	32 41% *	162 54%	471 57%	241 55%	392 57%
EASIER	289 26%	289 26%	-	242 27% D	33 16%	9 10% *	14 17% *	12 15% *	80 27%	209 25%	124 28%	165 24%
MORE DIFFICULT	198 18%	198 18%	-	89 10%	104 50% C	46 50% *	41 50% *	35 44% *	56 19%	136 16%	76 17%	122 18%
Don't know	11 1%	11 1%	-	10 1%	2 1%	- *	- *	- *	- *	11 1%	1 *	10 1%
Refused	-	-	-	-	-	-	-	-	-	-	-	-
Overlap formulae used	-	-	-	-	-	-	-	-	-	-	-	-
- Column Means: Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions: Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

QPDSI6 How easy or difficult found getting the money to repay the loan
Base: All whose repayment date HAS passed

	Total	How well understood repayment amount			Confidence in repaying loan			Ease of getting money to pay back loan		
		Very well (L)	Very/ Fairly well (M)	Not very/ Not at all well (N)	Very confident (O)	Very/ Fairly confident (P)	Not very/Not at all confident (Q)	Easier than expected (R)	Same as expected (S)	More difficult than expected (T)
Unweighted Base	1092	845	1030	60	873	1043	46	287	627	169
Base	1131	868	1065	65	880	1069	54	289	633	198
Much easier than expected	182 16%	151 17%	173 16%	8 12% *	147 17%	175 16%	6 11% **	182 63% ST	- -	- -
A little easier than expected	107 9%	77 9%	101 9%	6 10% *	86 10%	106 10%	1 2% **	107 37% ST	- -	- -
A little more difficult than expected	104 9%	68 8%	101 10% L	2 4% *	63 7%	92 9% O	11 21% **	- -	- -	104 52% RS
Much more difficult than expected	95 8%	43 5%	73 7% L	22 34% LM*	49 6%	72 7% O	22 41% **	- -	- -	95 48% RS
Or about as you expected	633 56%	523 60% MN	607 57% N	25 39% *	528 60% P	612 57%	13 25% **	- -	633 100% RT	- -
EASIER	289 26%	228 26%	274 26%	14 22% *	234 27%	281 26%	7 13% **	289 100% ST	- -	- -
MORE DIFFICULT	198 18%	111 13%	174 16% L	24 37% LM*	112 13%	164 15% O	33 62% **	- -	- -	198 100% RS
Don't know	11 1%	5 1%	10 1%	1 2% *	7 1%	11 1%	- - **	- -	- -	- -
Refused	- -	- -	- -	- *	- -	- -	- **	- -	- -	- -
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSI6 How easy or difficult found getting the money to repay the loan
Base: All whose repayment date HAS passed

	Total	Confidence and ease of repayment			Type of loan compared			Aware of any high street lenders		Aware of any online lenders	
		Very confident and found easy (U)	Very confident and found same (V)	Very confident and found difficult (W)	Online only (X)	Retail only (Y)	Online and Retail (Z)	Yes (a)	No (b)	Yes (c)	No (d)
Unweighted Base	1092	239	532	96	232	35	93	929	163	1050	42
Base	1131	234	528	112	314	24	97	933	198	1101	30
Much easier than expected	182 16%	147 63% VW	- - -	- - *	47 15%	6 23% **	26 27% *	153 16%	29 15%	173 16%	9 31% **
A little easier than expected	107 9%	86 37% VW	- - -	- - *	32 10%	3 11% **	7 7% *	89 9%	18 9%	103 9%	4 13% **
A little more difficult than expected	104 9%	- -	- -	63 56% UV*	32 10%	5 20% **	4 4% *	91 10%	13 7%	101 9%	3 10% **
Much more difficult than expected	95 8%	- -	- -	49 44% UV**	25 8%	1 5% **	9 9% *	79 8%	16 8%	93 8%	1 4% **
Or about as you expected	633 56%	- -	528 100% UW	- - *	178 57%	10 41% **	51 52% *	515 55%	118 59%	620 56%	13 42% **
EASIER	289 26%	234 100% VW	- - -	- - *	80 25%	8 34% **	33 34% *	241 26%	47 24%	276 25%	13 44% **
MORE DIFFICULT	198 18%	- -	- -	112 100% UV*	57 18%	6 24% **	13 13% *	170 18%	29 14%	194 18%	4 14% **
Don't know	11 1%	- -	- -	- - *	1 *	- - **	- - *	7 1%	4 2%	11 1%	- - **
Refused	- -	- -	- -	- - *	- -	- - **	- - *	- -	- -	- -	- - **
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSI6 How easy or difficult found getting the money to repay the loan
Base: All whose repayment date HAS passed

	Total	Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		More confident (e)	Less confident (f)	No change (g)	New (h)	Repeat (i)	New (j)	Repeat (k)
Unweighted Base	1092	-	-	-	346	728	568	506
Base	1131	-	-	-	318	799	648	470
Much easier than expected	182	-	-	-	63	116	118	61
16%		-	-	-	20%	15%	18%	13%
A little easier than expected	107	-	-	-	45	60	73	32
9%		-	-	-	14%	8%	11%	7%
A little more difficult than expected	104	-	-	-	18	84	67	35
9%		-	-	-	6%	11%	10%	8%
Much more difficult than expected	95	-	-	-	18	76	56	38
8%		-	-	-	6%	10%	9%	8%
Or about as you expected	633	-	-	-	166	459	324	301
56%		-	-	-	52%	57%	50%	64%
EASIER	289	-	-	-	108	177	191	93
26%		-	-	-	34%	22%	30%	20%
MORE DIFFICULT	198	-	-	-	36	160	123	74
18%		-	-	-	11%	20%	19%	16%
Don't know	11	-	-	-	8	3	10	1
1%		-	-	-	3%	*	2%	*
Refused	-	-	-	-	-	-	-	-
-		-	-	-	-	-	-	-
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k								
Minimum Base: 30 (**). Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k								
Minimum Base: 30 (**). Small Base: 100 (*)								
Continuity correction applied								

QPDSI7 Reasons for finding it more difficult than expected getting the money needed to repay sampled loan
Base: All who found it more difficult than expected getting the money needed to repay sampled loan

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	169	97	66	26	84	44	91	27	23	20
Base	198	122	72	25	104	54	116	27	26	21
Unexpected expenses/increase in outgoings	32 16%	17 14% *	14 20% *	3 11% **	9 9% *	20 37% **	22 19% *	4 14% **	1 4% **	4 21% **
Didn't leave enough to live on	30 15%	18 15% *	12 17% *	3 11% **	13 13% *	12 23% *	23 20% *	2 9% **	1 6% **	1 7% **
Didn't calculate how much I would need to repay correctly	20 10%	16 13% *	4 6% *	2 9% **	15 15% *	1 1% **	13 11% *	4 17% **	2 7% **	1 3% **
Other decrease in income	19 10%	13 11% *	5 7% *	7 27% **	8 8% *	2 3% **	11 9% *	4 15% **	1 3% **	2 12% **
Lost job	18 9%	11 9% *	8 11% *	3 11% **	10 9% *	4 7% **	3 2% **	1 2% **	11 41% **	5 23% **
Interest rate/it was more money than I thought I would need to repay	17 8%	12 10% *	5 7% *	2 6% **	13 12% *	2 4% **	9 8% *	2 7% **	5 18% **	1 5% **
Other change in financial circumstances (no further detail)	14 7%	7 6% *	6 9% *	2 8% **	10 9% *	2 4% **	7 6% *	1 5% **	2 8% **	3 15% **
Other change in personal circumstances (no further detail)	7 4%	4 3% *	3 5% *	1 2% **	1 1% *	3 5% **	4 4% *	1 4% **	1 4% **	1 5% **
The company made it difficult for me to pay back the loan on time (no specific detail)	7 3%	2 2% *	5 7% *	1 4% **	5 5% *	1 2% **	6 5% *	- **	- **	1 4% **
Other answers	32 16%	19 16% *	11 15% *	2 7% **	17 16% *	9 16% **	16 14% *	7 28% **	2 8% **	1 6% **
Don't know	3 2%	1 1% *	2 3% *	1 4% **	- -	1 3% **	1 1% *	2 6% **	- **	1 4% **
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSI7 Reasons for finding it more difficult than expected getting the money needed to repay sampled loan
Base: All who found it more difficult than expected getting the money needed to repay sampled loan

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	169	97	66	26	84	44	91	27	23	20
Base	198	122	72	25	104	54	116	27	26	21
No Answer	4	4	1	-	4	-	4	-	-	-
	2%	3%	1%	-	4%	-	4%	-	-	-
		*	*	**		**		**	**	**
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSI7 Reasons for finding it more difficult than expected getting the money needed to repay sampled loan
Base: All who found it more difficult than expected getting the money needed to repay sampled loan

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	169	54	85	35	50	21	128	5	22	8
Base	198	66	101	43	58	22	160	4	20	10
Unexpected expenses/increase in outgoings	32 16%	9 14% *	20 20% *	3 7% **	17 30% *	1 6% **	26 16% *	- - **	4 19% **	2 19% **
Didn't leave enough to live on	30 15%	13 20% *	14 13% *	8 19% **	6 10% *	3 12% **	26 16% *	- - **	3 15% **	1 7% **
Didn't calculate how much I would need to repay correctly	20 10%	4 6% *	10 9% *	3 7% **	6 11% *	7 30% **	17 10% *	- - **	1 6% **	2 22% **
Other decrease in income	19 10%	3 5% *	13 13% *	8 19% **	5 8% *	2 7% **	12 8% *	- - **	5 25% **	1 6% **
Lost job	18 9%	4 6% *	14 13% *	9 21% **	5 8% *	1 2% **	17 11% *	- - **	1 7% **	- - **
Interest rate/it was more money than I thought I would need to repay	17 8%	4 6% *	8 8% *	5 11% **	4 6% *	4 20% **	10 6% *	1 14% **	2 10% **	4 42% **
Other change in financial circumstances (no further detail)	14 7%	6 9% *	6 6% *	1 2% **	5 8% *	2 9% **	9 6% *	2 63% **	2 8% **	- 4% **
Other change in personal circumstances (no further detail)	7 4%	3 4% *	4 4% *	2 4% **	2 4% *	1 4% **	6 4% *	- - **	1 5% **	- - **
The company made it difficult for me to pay back the loan on time (no specific detail)	7 3%	1 1% *	2 2% *	1 3% **	1 2% *	- - **	7 4% *	- - **	- - **	- - **
Other answers	32 16%	15 22% *	13 13% *	4 9% **	9 16% *	2 11% **	28 18% *	1 23% **	1 3% **	- - **
Don't know	3 2%	1 2% *	2 2% *	1 2% **	1 2% *	- - **	3 2% *	- - **	- - **	- - **
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSI7 Reasons for finding it more difficult than expected getting the money needed to repay sampled loan
Base: All who found it more difficult than expected getting the money needed to repay sampled loan

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	169	54	85	35	50	21	128	5	22	8
Base	198	66	101	43	58	22	160	4	20	10
No Answer	4	3	1	1	1	-	4	-	-	-
	2%	4%	1%	1%	2%	-	3%	-	-	-
		*	*	**	*	**		**	**	**
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSI7 Reasons for finding it more difficult than expected getting the money needed to repay sampled loan
Base: All who found it more difficult than expected getting the money needed to repay sampled loan

	Total	Accommodation					Number of people in hhd		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	169	35	107	56	51	18	39	40	83
Base	198	55	112	64	48	22	34	53	105
Unexpected expenses/increase in outgoings	32 16%	14 26% **	12 11% *	7 11% *	5 10% *	5 23% **	9 26% **	6 12% **	16 16% *
Didn't leave enough to live on	30 15%	13 24% **	15 13% *	11 18% *	4 8% *	2 8% **	5 14% **	9 17% **	16 15% *
Didn't calculate how much I would need to repay correctly	20 10%	1 2% **	15 13% *	5 8% *	9 19% *	4 19% **	4 11% **	6 11% **	10 10% *
Other decrease in income	19 10%	- **	11 10% *	6 10% *	5 10% *	7 30% **	5 14% **	2 4% **	11 10% *
Lost job	18 9%	- **	16 15% *	13 21% *	3 6% *	2 10% **	3 8% **	8 14% **	8 8% *
Interest rate/it was more money than I thought I would need to repay	17 8%	10 17% **	7 6% *	5 7% *	2 5% *	- **	3 9% **	5 10% **	8 8% *
Other change in financial circumstances (no further detail)	14 7%	3 6% **	11 10% *	8 13% *	3 6% *	- **	2 5% **	2 4% **	10 9% *
Other change in personal circumstances (no further detail)	7 4%	1 2% **	3 3% *	- *	3 6% *	2 11% **	2 4% **	1 3% **	3 3% *
The company made it difficult for me to pay back the loan on time (no specific detail)	7 3%	5 9% **	2 2% *	2 3% *	- *	- **	- **	2 4% **	5 5% *
Other answers	32 16%	6 12% **	20 18% *	5 8% *	15 31% U*	- **	3 8% **	10 18% **	17 16% *
Don't know	3 2%	2 3% **	2 2% *	2 3% *	- *	- **	1 2% **	1 2% **	2 2% *
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSI7 Reasons for finding it more difficult than expected getting the money needed to repay sampled loan
Base: All who found it more difficult than expected getting the money needed to repay sampled loan

	Total	Accommodation					Number of people in hhld		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	169	35	107	56	51	18	39	40	83
Base	198	55	112	64	48	22	34	53	105
No Answer	4	3	1	-	1	-	-	-	4
	2%	5%	*	-	1%	-	-	-	4%
		**	*	*	*	**	**	**	
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSI7 Reasons for finding it more difficult than expected getting the money needed to repay sampled loan
Base: All who found it more difficult than expected getting the money needed to repay sampled loan

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	169	95	34	20	14	68	11	18	42	49	116	42
Base	198	104	46	32	12	90	9	14	46	72	137	48
Unexpected expenses/increase in outgoings	32 16%	20 20%	7 16%	2 8%	2 12%	11 13%	- 5%	1 6%	11 24%	12 16%	26 19%	5 11%
Didn't leave enough to live on	30 15%	15 14%	11 24%	2 6%	2 19%	15 17%	2 25%	2 17%	10 22%	5 7%	19 14%	7 15%
Didn't calculate how much I would need to repay correctly	20 10%	14 13%	4 9%	2 6%	- -	6 7%	1 14%	- -	5 10%	7 10%	12 9%	7 14%
Other decrease in income	19 10%	12 11%	5 12%	1 2%	- -	6 7%	- -	4 32%	2 5%	3 4%	4 3%	13 28%
Lost job	18 9%	12 11%	2 4%	4 14%	1 4%	7 8%	1 11%	1 4%	7 15%	4 5%	8 6%	10 20%
Interest rate/it was more money than I thought I would need to repay	17 8%	7 7%	5 11%	4 14%	- -	9 10%	2 18%	2 11%	2 4%	12 16%	13 10%	3 6%
Other change in financial circumstances (no further detail)	14 7%	6 6%	4 10%	3 8%	1 7%	8 9%	1 11%	3 19%	4 10%	5 7%	13 9%	1 3%
Other change in personal circumstances (no further detail)	7 4%	3 3%	4 9%	- -	1 4%	5 5%	1 12%	- -	3 6%	2 3%	5 4%	2 4%
The company made it difficult for me to pay back the loan on time (no specific detail)	7 3%	1 1%	2 4%	4 12%	- -	6 6%	- -	1 6%	- -	6 8%	7 5%	- -
Other answers	32 16%	13 12%	4 9%	9 28%	4 31%	17 19%	- 5%	2 13%	4 10%	17 23%	23 17%	3 7%
Don't know	3 2%	2 2%	1 2%	- -	- -	1 1%	- -	- -	1 2%	1 1%	3 2%	1 1%
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSI7 Reasons for finding it more difficult than expected getting the money needed to repay sampled loan
Base: All who found it more difficult than expected getting the money needed to repay sampled loan

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	169	95	34	20	14	68	11	18	42	49	116	42
Base	198	104	46	32	12	90	9	14	46	72	137	48
No Answer	4	1	-	1	3	3	-	-	1	-	3	1
	2%	1%	-	2%	22%	4%	-	-	1%	-	2%	2%
		*	**	**	**	*	**	**	**	-		**
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSI7 Reasons for finding it more difficult than expected getting the money needed to repay sampled loan
Base: All who found it more difficult than expected getting the money needed to repay sampled loan

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	169	24	19	116	70	42	47	93	76	8	40	88
Base	198	21	23	142	60	50	75	147	51	25	45	105
Unexpected expenses/increase in outgoings	32 16% ..	4 19% ..	6 27% ..	22 15%	9 15% *	12 25% ..	11 14% *	25 17% *	7 14% *	4 18% ..	4 8% ..	22 21%
Didn't leave enough to live on	30 15% ..	4 20% ..	7 30% ..	17 12%	9 14% *	12 24% ..	8 10% *	22 15% *	8 16% *	3 13% ..	10 23% ..	15 15%
Didn't calculate how much I would need to repay correctly	20 10% ..	2 11% ..	3 11% ..	10 7%	5 8% *	5 10% ..	5 7% *	15 10% *	5 9% *	- - ..	4 9% ..	13 12%
Other decrease in income	19 10% ..	1 4% ..	4 17% ..	11 7%	5 8% ..	7 14% ..	4 5% *	12 8% *	7 14% *	4 16% ..	3 8% ..	10 9%
Lost job	18 9% ..	2 7% ..	2 10% ..	15 10%	5 9% *	1 2% ..	12 16% *	15 10% *	4 7% *	7 28% ..	6 13% ..	12 11%
Interest rate/it was more money than I thought I would need to repay	17 8% ..	3 15% ..	- - ..	13 10%	3 5% *	2 4% ..	11 15% *	13 9% *	4 7% *	3 13% ..	3 7% ..	9 8%
Other change in financial circumstances (no further detail)	14 7% ..	- - ..	2 7% ..	10 7%	4 7% *	4 8% ..	4 5% *	9 6% *	5 9% *	- - ..	5 12% ..	5 4%
Other change in personal circumstances (no further detail)	7 4% ..	2 10% ..	- - ..	5 4%	3 4% *	4 8% ..	1 1% *	3 2% *	4 8% *	- - ..	1 2% ..	5 4%
The company made it difficult for me to pay back the loan on time (no specific detail)	7 3% ..	- - ..	1 4% ..	6 4%	5 8% *	- - ..	2 3% *	7 5% *	- - *	- - ..	6 13% ..	- -
Other answers	32 16% ..	3 14% ..	1 2% ..	29 20%	11 19% *	4 7% ..	17 22% *	24 16% *	8 16% *	3 13% ..	2 4% ..	16 16%
Don't know	3 2% ..	1 5% ..	1 4% ..	1 1%	2 4% *	1 2% ..	- - *	2 1% *	2 3% *	- - ..	1 1% ..	3 3%
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSI7 Reasons for finding it more difficult than expected getting the money needed to repay sampled loan
Base: All who found it more difficult than expected getting the money needed to repay sampled loan

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	169	24	19	116	70	42	47	93	76	8	40	88
Base	198	21	23	142	60	50	75	147	51	25	45	105
No Answer	4	-	-	4	1	1	3	4	1	-	1	1
	2%	-	-	3%	1%	2%	4%	2%	1%	-	1%	1%
		**	**		*	**	*	*	*	**	**	
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSI7 Reasons for finding it more difficult than expected getting the money needed to repay sampled loan
Base: All who found it more difficult than expected getting the money needed to repay sampled loan

	Total	Channel of purchase ever used			Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Online only (A)	Retail only (B)	Online and Retail (C)	Mainly online (D)	Mainly retail (E)	Not possible to say (F)	Online (G)	Retail (H)	Online only (I)	Retail only (J)	Online and Retail (K)
Unweighted Base	169	76	59	23	89	63	6	7	17	69	42	23
Base	198	115	42	28	132	44	9	9	12	107	30	28
Unexpected expenses/increase in outgoings	32 16%	15 13%	8 20%	9 32%	20 15%	8 19%	4 45%	3 32%	1 9%	12 11%	7 25%	9 32%
Didn't leave enough to live on	30 15%	18 16%	8 19%	2 8%	19 14%	9 20%	- -	4 42%	1 5%	14 13%	7 25%	2 8%
Didn't calculate how much I would need to repay correctly	20 10%	8 7%	5 11%	2 7%	10 8%	5 11%	- -	- -	2 18%	8 8%	2 8%	2 7%
Other decrease in income	19 10%	11 9%	4 10%	1 2%	11 8%	5 11%	- -	1 11%	- -	10 9%	4 14%	1 2%
Lost job	18 9%	11 10%	3 6%	4 16%	15 11%	3 6%	1 13%	- -	2 13%	11 11%	1 4%	4 16%
Interest rate/it was more money than I thought I would need to repay	17 8%	13 11%	4 9%	- -	13 10%	4 8%	- -	- -	3 25%	13 12%	1 2%	- -
Other change in financial circumstances (no further detail)	14 7%	6 6%	3 7%	3 9%	9 7%	3 7%	- -	- -	- -	6 6%	3 10%	3 9%
Other change in personal circumstances (no further detail)	7 4%	3 3%	4 9%	1 2%	3 2%	4 8%	1 6%	- -	2 16%	3 3%	2 6%	1 2%
The company made it difficult for me to pay back the loan on time (no specific detail)	7 3%	7 6%	- -	- -	7 5%	- -	- -	- -	- -	7 7%	- -	- -
Other answers	32 16%	21 18%	6 15%	5 17%	22 17%	7 16%	3 35%	1 15%	2 14%	19 18%	5 16%	5 17%
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSI7 Reasons for finding it more difficult than expected getting the money needed to repay sampled loan
Base: All who found it more difficult than expected getting the money needed to repay sampled loan

	Total	Channel of purchase ever used			Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Online only (A)	Retail only (B)	Online and Retail (C)	Mainly online (D)	Mainly retail (E)	Not possible to say (F)	Online (G)	Retail (H)	Online only (I)	Retail only (J)	Online and Retail (K)
Unweighted Base	169	76	59	23	89	63	6	7	17	69	42	23
Base	198	115	42	28	132	44	9	9	12	107	30	28
Don't know	3	1	2	-	1	2	-	-	1	1	1	-
	2%	1%	4%	-	1%	4%	-	-	8%	1%	2%	-
No Answer	4	1	1	3	4	1	-	-	-	1	1	3
	2%	1%	1%	10%	3%	1%	-	-	-	1%	2%	10%
		*	*	**	*	*	**	**	**	*	*	**
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSI7 Reasons for finding it more difficult than expected getting the money needed to repay sampled loan
Base: All who found it more difficult than expected getting the money needed to repay sampled loan

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (L)	Multiple with same lender (M)	Multiple with different lenders (N)	Multiple with same and different lenders (O)	Very well (P)	Very/Fairly well (Q)	Not very/ Not at all well (R)	Compound interest (S)	Simple interest (T)	Not simple interest (U)
Unweighted Base	169	17	67	83	19	69	125	38	55	57	65
Base	198	16	59	122	27	77	143	51	70	63	78
Unexpected expenses/increase in outgoings	32 16%	3 20% **	9 15% *	20 16% *	6 21% **	22 29% Q*	27 19% *	5 9% **	18 26% *	6 9% *	10 13% *
Didn't leave enough to live on	30 15%	4 25% **	9 14% *	17 14% *	1 5% **	13 17% *	21 15% *	9 17% **	7 10% *	12 19% *	14 18% *
Didn't calculate how much I would need to repay correctly	20 10%	2 10% **	6 10% *	13 10% *	1 3% **	6 8% *	13 9% *	7 14% **	6 9% *	6 10% *	8 10% *
Other decrease in income	19 10%	2 12% **	7 12% *	10 8% *	3 10% **	6 8% *	11 8% *	7 13% **	5 7% *	5 9% *	8 11% *
Lost job	18 9%	2 9% **	5 9% *	12 10% *	- - **	3 4% *	17 12% P*	1 2% **	2 3% *	6 10% *	10 13% *
Interest rate/it was more money than I thought I would need to repay	17 8%	- - **	3 4% *	13 11% *	4 14% **	7 9% *	12 9% *	4 8% **	9 13% *	4 7% *	5 7% *
Other change in financial circumstances (no further detail)	14 7%	- - **	6 10% *	8 6% *	4 14% **	4 6% *	12 8% *	2 4% **	5 7% *	3 5% *	7 8% *
Other change in personal circumstances (no further detail)	7 4%	2 12% **	1 1% *	5 4% *	1 3% **	2 3% *	3 2% *	4 8% **	- - *	5 8% *	3 3% *
The company made it difficult for me to pay back the loan on time (no specific detail)	7 3%	- - **	5 8% *	2 2% *	1 5% **	3 4% *	7 5% *	- - **	6 9% *	- - *	6 8% *
Other answers	32 16%	2 11% **	8 14% *	22 18% *	6 24% **	10 13% *	20 14% *	10 19% **	10 14% *	15 24% *	7 9% *
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

QPDSI7 Reasons for finding it more difficult than expected getting the money needed to repay sampled loan

Base: All who found it more difficult than expected getting the money needed to repay sampled loan

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (L)	Multiple with same lender (M)	Multiple with different lenders (N)	Multiple with same and different lenders (O)	Very well (P)	Very/Fairly well (Q)	Not very/ Not at all well (R)	Compound interest (S)	Simple interest (T)	Not simple interest (U)
Unweighted Base	169	17	67	83	19	69	125	38	55	57	65
Base	198	16	59	122	27	77	143	51	70	63	78
Don't know	3	1	1	1	-	2	2	1	1	-	2
	2%	6%	2%	1%	-	2%	1%	3%	2%	-	2%
		**	*	*	**	*	*	**	*	*	*
No Answer	4	-	1	4	1	1	1	3	4	-	1
	2%	-	1%	3%	3%	2%	1%	5%	5%	-	2%
		**	*	*	**	*	*	**	*	*	*
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSI7 Reasons for finding it more difficult than expected getting the money needed to repay sampled loan

Base: All who found it more difficult than expected getting the money needed to repay sampled loan

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (V)	No (W)	Credit card (X)	Bank or BS loan (Y)	Any other loan / credit (Z)	Home credit (a)	Pawnbroker (b)	Credit union (c)	DWP / Crisis loan (d)	Retail credit (e)	None (f)
Unweighted Base	169	84	80	46	11	48	10	14	7	13	18	80
Base	198	113	79	67	11	58	10	17	9	15	29	79
Unexpected expenses/increase in outgoings	32 16%	22 20%	10 13%	19 28%	- **	6 11%	2 24%	3 17%	- **	1 7%	1 4%	10 13%
Didn't leave enough to live on	30 15%	13 12%	16 20%	9 13%	1 9%	6 11%	- **	1 3%	4 40%	2 12%	5 16%	16 20%
Didn't calculate how much I would need to repay correctly	20 10%	10 9%	10 12%	6 9%	3 27%	5 8%	1 9%	- **	- **	- **	4 13%	10 12%
Other decrease in income	19 10%	10 9%	8 10%	7 11%	- **	4 7%	1 5%	- **	1 7%	3 19%	1 3%	8 10%
Lost job	18 9%	10 9%	8 11%	1 1%	3 30%	10 17%	1 5%	4 25%	- **	8 51%	1 5%	8 11%
Interest rate/it was more money than I thought I would need to repay	17 8%	14 12%	3 4%	9 13%	2 19%	8 14%	3 31%	3 19%	- **	1 4%	8 27%	3 4%
Other change in financial circumstances (no further detail)	14 7%	5 4%	9 11%	2 2%	- 4%	3 6%	1 5%	2 14%	1 6%	1 6%	- **	9 11%
Other change in personal circumstances (no further detail)	7 4%	2 2%	6 7%	- *	- **	- **	- **	- **	- **	- **	- **	6 7%
The company made it difficult for me to pay back the loan on time (no specific detail)	7 3%	6 5%	1 2%	5 7%	- **	2 3%	1 9%	- **	1 10%	- **	- **	1 2%
Other answers	32 16%	20 18%	7 8%	10 15%	1 11%	13 23%	1 12%	4 22%	3 36%	2 11%	8 27%	7 8%
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSI7 Reasons for finding it more difficult than expected getting the money needed to repay sampled loan

Base: All who found it more difficult than expected getting the money needed to repay sampled loan

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (V)	No (W)	Credit card (X)	Bank or BS loan (Y)	Any other loan / credit (Z)	Home credit (a)	Pawnbroker (b)	Credit union (c)	DWP / Crisis loan (d)	Retail credit (e)	None (f)
Unweighted Base	169	84	80	46	11	48	10	14	7	13	18	80
Base	198	113	79	67	11	58	10	17	9	15	29	79
Don't know	3	1	2	1	-	1	-	-	-	-	1	2
	2%	1%	3%	1%	..	2%	..	..	..	..	3%	3%
No Answer	4	3	1	3	-	1	-	-	-	-	1	1
	2%	3%	1%	4%	..	1%	..	..	..	..	2%	1%
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

Competition Commission - Payday Lending Survey - 120248

QPDS17 Reasons for finding it more difficult than expected getting the money needed to repay sampled loan
Base: All who found it more difficult than expected getting the money needed to repay sampled loan

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (g)	No (h)	Yes (i)	No (j)	Yes (k)	No (l)
Unweighted Base	169	107	62	60	100	153	11
Base	198	119	79	72	117	179	13
Unexpected expenses/increase in outgoings	32 16%	16 13% *	16 21% *	11 15% *	21 18% *	32 18%	1 4% **
Didn't leave enough to live on	30 15%	9 7% *	21 26% 9*	10 14% *	17 15% *	29 16%	1 4% **
Didn't calculate how much I would need to repay correctly	20 10%	11 10% *	9 11% *	9 12% *	11 10% *	19 10%	1 9% **
Other decrease in income	19 10%	10 9% *	9 11% *	3 4% *	15 13% *	12 7%	6 49% **
Lost job	18 9%	13 11% *	6 7% *	7 9% *	12 10% *	18 10%	- - **
Interest rate/it was more money than I thought I would need to repay	17 8%	12 10% *	4 6% *	9 13% *	7 6% *	17 9%	- - **
Other change in financial circumstances (no further detail)	14 7%	12 10% *	2 2% *	2 3% *	12 10% *	13 7%	1 7% **
Other change in personal circumstances (no further detail)	7 4%	7 5% *	1 1% *	6 8% *	2 2% *	6 4%	1 9% **
The company made it difficult for me to pay back the loan on time (no specific detail)	7 3%	6 5% *	1 2% *	1 1% *	6 5% *	7 4%	- - **
Other answers	32 16%	21 18% *	11 14% *	14 20% *	12 10% *	25 14%	2 12% **
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

Competition Commission - Payday Lending Survey - 120248

QPDSI7 Reasons for finding it more difficult than expected getting the money needed to repay sampled loan
Base: All who found it more difficult than expected getting the money needed to repay sampled loan

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (g)	No (h)	Yes (i)	No (j)	Yes (k)	No (l)
Unweighted Base	169	107	62	60	100	153	11
Base	198	119	79	72	117	179	13
Don't know	3	1	3	1	2	3	-
	2%	*	4%	1%	2%	2%	-
No Answer	4	3	1	1	4	4	1
	2%	3%	1%	1%	3%	2%	4%
		*	*	*	*		**
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDSI7 Reasons for finding it more difficult than expected getting the money needed to repay sampled loan
Base: All who found it more difficult than expected getting the money needed to repay sampled loan

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (m)	Any debt problem (n)	Bad credit rating (o)	Made arrangements/ IVA (p)	County Court (q)	Bailiffs (r)	Overdrawn above agreed limit (s)	Overdrawn up to agreed limit (t)	Not overdrawn (u)
Unweighted Base	169	41	120	89	88	27	26	66	36	51
Base	198	45	144	108	115	27	28	76	46	57
Unexpected expenses/increase in outgoings	32 16%	3 7% ..	29 20% *	19 17% *	24 21% *	5 18% ..	6 20% ..	10 13% *	12 25% ..	10 18% *
Didn't leave enough to live on	30 15%	2 6% ..	26 18% *	19 18% *	19 17% *	4 14% ..	4 13% ..	15 19% *	6 12% ..	9 15% *
Didn't calculate how much I would need to repay correctly	20 10%	4 9% ..	15 10% *	12 11% *	14 12% *	8 29% ..	4 14% ..	10 13% *	3 7% ..	5 9% *
Other decrease in income	19 10%	10 22% ..	9 6% *	5 4% *	6 5% *	1 5% ..	1 3% ..	5 7% *	2 5% ..	4 7% *
Lost job	18 9%	1 3% ..	17 12% *	12 11% *	15 13% *	3 10% ..	4 13% ..	12 16% *	2 4% ..	5 8% *
Interest rate/it was more money than I thought I would need to repay	17 8%	3 6% ..	14 10% *	12 11% *	11 9% *	1 2% ..	3 11% ..	1 1% *	7 15% ..	9 15% *
Other change in financial circumstances (no further detail)	14 7%	5 12% ..	7 5% *	5 5% *	4 3% *	1 3% ..	2 7% ..	6 8% *	2 5% ..	5 9% *
Other change in personal circumstances (no further detail)	7 4%	3 6% ..	5 3% *	4 4% *	4 3% *	1 2% ..	- - ..	6 8% *	1 1% ..	- - *
The company made it difficult for me to pay back the loan on time (no specific detail)	7 3%	4 9% ..	3 2% *	2 2% *	3 3% *	- - ..	- - ..	1 1% *	4 8% ..	2 4% *
Other answers	32 16%	8 18% ..	19 13% *	17 16% *	14 12% *	1 4% ..	3 9% ..	10 14% *	8 18% ..	6 11% *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSI7 Reasons for finding it more difficult than expected getting the money needed to repay sampled loan
Base: All who found it more difficult than expected getting the money needed to repay sampled loan

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (m)	Any debt problem (n)	Bad credit rating (o)	Made arrangements/ IVA (p)	County Court (q)	Bailiffs (r)	Overdrawn above agreed limit (s)	Overdrawn up to agreed limit (t)	Not overdrawn (u)
Unweighted Base	169	41	120	89	88	27	26	66	36	51
Base	198	45	144	108	115	27	28	76	46	57
Don't know	3	1	2	2	1	1	1	1	-	3
	2%	2%	2%	1%	1%	2%	2%	1%	-	5%
		**	*	*	*	**	**	*	**	*
No Answer	4	-	4	4	4	3	3	1	3	-
	2%	-	3%	4%	4%	10%	10%	1%	6%	-
		**	*	*	*	**	**	*	**	*
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSI7 Reasons for finding it more difficult than expected getting the money needed to repay sampled loan

Base: All who found it more difficult than expected getting the money needed to repay sampled loan

	Total	Most important factor when taking out loan							Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service	
		Ease (A)	Speed (B)	Amount (C)	Total cost (D)	Flexibility (E)	Reputation (F)	Channel (G)	Agree (H)	Disagree (I)	Agree (J)	Disagree (K)
Unweighted Base	169	15	61	15	17	14	25	18	61	99	94	63
Base	198	21	81	10	20	15	22	21	78	114	104	81
Unexpected expenses/increase in outgoings	32 16%	3 13% **	7 9% ..	1 12% ..	1 6% ..	3 22% ..	7 29% ..	7 33% ..	9 11% *	23 20% *	21 20% *	11 13% *
Didn't leave enough to live on	30 15%	4 18% ..	8 10% ..	2 16% ..	5 24% ..	4 27% ..	2 9% ..	3 14% ..	11 15% *	18 16% *	18 18% *	11 14% *
Didn't calculate how much I would need to repay correctly	20 10%	2 8% ..	8 10% ..	1 9% ..	4 19% ..	- 3% ..	2 11% ..	3 13% ..	9 11% *	9 8% *	6 6% *	10 12% *
Other decrease in income	19 10%	2 7% ..	2 3% ..	1 10% ..	6 29% ..	4 27% ..	3 14% ..	1 7% ..	9 12% *	8 7% *	3 3% *	14 17% J*
Lost job	18 9%	- ..	16 20% ..	2 15% ..	1 3% ..	- ..	- ..	- 2% ..	10 13% *	9 8% *	12 12% *	6 7% *
Interest rate/it was more money than I thought I would need to repay	17 8%	1 4% ..	9 11% ..	2 15% ..	- ..	- ..	1 5% ..	4 21% ..	6 7% *	11 10% *	13 12% *	4 5% *
Other change in financial circumstances (no further detail)	14 7%	2 9% ..	7 8% ..	1 9% ..	2 11% ..	1 4% ..	1 3% ..	- ..	9 12% *	5 4% *	11 11% *	3 3% *
Other change in personal circumstances (no further detail)	7 4%	1 6% ..	2 3% ..	2 19% ..	- ..	1 4% ..	1 4% ..	- 2% ..	1 2% *	6 6% *	7 7% *	- ..
The company made it difficult for me to pay back the loan on time (no specific detail)	7 3%	1 6% ..	1 1% ..	- ..	- ..	- ..	1 4% ..	- ..	1 1% *	6 5% *	3 3% *	4 5% *
Other answers	32 16%	5 24% ..	15 18% ..	1 5% ..	2 9% ..	3 23% ..	4 16% ..	2 11% ..	10 13% *	19 17% *	12 12% *	17 21% *
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

QPDSI7 Reasons for finding it more difficult than expected getting the money needed to repay sampled loan
Base: All who found it more difficult than expected getting the money needed to repay sampled loan

	Total	Most important factor when taking out loan							Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service	
		Ease (A)	Speed (B)	Amount (C)	Total cost (D)	Flexibility (E)	Reputation (F)	Channel (G)	Agree (H)	Disagree (I)	Agree (J)	Disagree (K)
Unweighted Base	169	15	61	15	17	14	25	18	61	99	94	63
Base	198	21	81	10	20	15	22	21	78	114	104	81
Don't know	3	1	2	-	-	-	1	-	2	2	1	2
	2%	4%	2%	-	-	-	4%	-	2%	1%	1%	2%
		**		**	**	**	**	**	*	*	*	*
No Answer	4	-	4	-	-	-	-	-	3	1	-	1
	2%	-	5%	-	-	-	-	-	4%	1%	-	2%
		**		**	**	**	**	**	*	*	*	*
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSI7 Reasons for finding it more difficult than expected getting the money needed to repay sampled loan
Base: All who found it more difficult than expected getting the money needed to repay sampled loan

	Total	Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet		Whether ever been refused a payday loan	
		Agree (L)	Disagree (M)	Agree (N)	Disagree (O)	Agree (P)	Disagree (Q)	Yes (R)	No (S)
Unweighted Base	169	118	44	88	74	122	39	64	102
Base	198	138	55	101	93	138	50	83	112
Unexpected expenses/increase in outgoings	32 16%	27 19%	5 9%	20 19%	11 12%	28 20%	4 8%	9 11%	23 21%
Didn't leave enough to live on	30 15%	20 15%	9 17%	14 14%	15 16%	23 16%	4 8%	10 12%	19 16%
Didn't calculate how much I would need to repay correctly	20 10%	12 9%	8 14%	9 9%	11 12%	17 13%	3 5%	8 10%	12 11%
Other decrease in income	19 10%	14 10%	4 7%	9 9%	9 10%	14 10%	4 7%	9 11%	9 8%
Lost job	18 9%	11 8%	7 13%	11 11%	7 8%	11 8%	8 15%	14 17%	4 4%
Interest rate/it was more money than I thought I would need to repay	17 8%	11 8%	6 10%	10 10%	6 7%	7 5%	9 18%	8 9%	9 8%
Other change in financial circumstances (no further detail)	14 7%	13 9%	1 2%	11 11%	3 3%	8 6%	5 11%	4 5%	10 9%
Other change in personal circumstances (no further detail)	7 4%	5 4%	2 4%	4 4%	4 4%	5 4%	2 5%	3 3%	5 4%
The company made it difficult for me to pay back the loan on time (no specific detail)	7 3%	7 5%	- -	6 6%	1 1%	2 1%	5 10%	2 2%	5 5%
Other answers	32 16%	17 12%	12 22%	7 7%	22 24%	23 17%	6 13%	15 18%	17 15%
Overlap formulae used					N*				
- Column Means:									
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSI7 Reasons for finding it more difficult than expected getting the money needed to repay sampled loan

Base: All who found it more difficult than expected getting the money needed to repay sampled loan

	Total	Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet		Whether ever been refused a payday loan	
		Agree (L)	Disagree (M)	Agree (N)	Disagree (O)	Agree (P)	Disagree (Q)	Yes (R)	No (S)
Unweighted Base	169	118	44	88	74	122	39	64	102
Base	198	138	55	101	93	138	50	83	112
Don't know	3	2	1	1	2	3	-	1	2
	2%	2%	2%	1%	2%	2%	-	1%	2%
No Answer	4	3	1	1	4	1	1	3	1
	2%	2%	2%	1%	4%	*	2%	4%	1%
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

Competition Commission - Payday Lending Survey - 120248

QPDSI7 Reasons for finding it more difficult than expected getting the money needed to repay sampled loan
Base: All who found it more difficult than expected getting the money needed to repay sampled loan

	Total	Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders			(SAMPLE) Size of loan		
		Yes (T)	No - but would consider this (U)	No - and would not consider this (V)	Only one loan taken out (W)	Aware of any online PDL (X)	Aware of any high street PDL (Y)	Aware of 3 or more PDLs (Z)	High (£200+) (a)	Low (Less than £200) (b)	Unknown (c)
Unweighted Base	169	41	12	74	24	163	148	144	94	64	11
Base	198	65	13	80	21	194	170	177	117	68	13
Unexpected expenses/increase in outgoings	32 16%	7 11% **	1 10% **	16 20%	4 19% **	32 17%	31 18% *	31 17% *	24 21% *	8 12% *	- - **
Didn't leave enough to live on	30 15%	12 19% **	1 4% **	11 14%	4 20% **	30 15%	23 13% *	21 12% *	21 18% *	8 12% *	1 5% **
Didn't calculate how much I would need to repay correctly	20 10%	7 11% **	- - **	4 6%	2 11% **	19 10%	17 10% *	17 9% *	11 9% *	8 12% *	1 10% **
Other decrease in income	19 10%	- - **	1 11% **	13 16%	1 4% **	19 10%	15 9% *	17 9% *	11 10% *	8 12% *	- - **
Lost job	18 9%	10 16% **	- - **	6 8%	2 7% **	18 9%	15 9% *	18 10% *	9 8% *	9 13% *	- - **
Interest rate/it was more money than I thought I would need to repay	17 8%	11 17% **	- - **	2 3%	3 15% **	15 8%	9 5% *	15 8% Y*	16 14% *	1 1% *	- - **
Other change in financial circumstances (no further detail)	14 7%	2 3% **	4 30% **	6 7%	- - **	13 7%	13 8% *	13 7% *	3 3% *	4 6% *	6 48% **
Other change in personal circumstances (no further detail)	7 4%	2 3% **	- - **	3 4%	2 10% **	7 4%	7 4% *	7 4% *	2 2% *	4 5% *	2 14% **
The company made it difficult for me to pay back the loan on time (no specific detail)	7 3%	1 1% **	1 10% **	5 6%	- - **	7 4%	7 4% *	7 4% *	7 6% *	- - *	- - **
Other answers	32 16%	12 18% **	2 14% **	15 19%	3 14% **	32 17%	32 19% *	32 18% *	12 10% *	17 25% *	3 23% **
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSI7 Reasons for finding it more difficult than expected getting the money needed to repay sampled loan

Base: All who found it more difficult than expected getting the money needed to repay sampled loan

	Total	Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders			(SAMPLE) Size of loan		
		Yes (T)	No - but would consider this (U)	No - and would not consider this (V)	Only one loan taken out (W)	Aware of any online PDL (X)	Aware of any high street PDL (Y)	Aware of 3 or more PDLs (Z)	High (£200+) (a)	Low (Less than £200) (b)	Unknown (c)
Unweighted Base	169	41	12	74	24	163	148	144	94	64	11
Base	198	65	13	80	21	194	170	177	117	68	13
Don't know	3	-	-	2	1	3	3	2	1	2	-
	2%	-	-	3%	5%	2%	2%	1%	1%	4%	-
		**	**		**		*	*	*	*	**
No Answer	4	1	3	1	-	4	4	4	4	1	-
	2%	1%	21%	1%	-	2%	2%	2%	3%	1%	-
		**	**		**		*	*	*	*	**
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSI7 Reasons for finding it more difficult than expected getting the money needed to repay sampled loan

Base: All who found it more difficult than expected getting the money needed to repay sampled loan

	Total	(SAMPLE) Date of loan			Reason for loan (General)		Use of loan			
		A-Recent (d)	B-Mid term (e)	C-Longer ago (f)	Unexpected INCREASE in expenses/ outgoings (g)	Unexpected DECREASE in income (h)	Living expenses (i)	Car/ vehicle (j)	Rent or mortgage (k)	Other (l)
Unweighted Base	169	7	102	60	84	44	91	12	15	58
Base	198	6	112	80	95	53	98	21	12	75
Unexpected expenses/increase in outgoings	32 16%	- 7% **	18 16% *	14 18% *	23 24% *	9 17% **	17 17% *	8 40% **	- - **	11 15% *
Didn't leave enough to live on	30 15%	- - **	16 15% *	13 17% *	17 18% *	4 8% **	13 13% *	3 15% **	2 16% **	13 18% *
Didn't calculate how much I would need to repay correctly	20 10%	- - **	10 9% *	10 13% *	1 1% *	7 12% **	9 9% *	- - **	2 17% **	9 12% *
Other decrease in income	19 10%	- - **	15 13% *	5 6% *	10 11% *	8 16% **	9 9% *	4 21% **	1 9% **	5 7% *
Lost job	18 9%	- - **	8 7% *	10 12% *	9 10% *	5 9% **	10 10% *	- - **	1 11% **	7 10% *
Interest rate/it was more money than I thought I would need to repay	17 8%	- - **	7 7% *	9 11% *	5 5% *	4 8% **	12 12% *	1 6% **	1 8% **	3 4% *
Other change in financial circumstances (no further detail)	14 7%	2 30% **	11 10% *	1 2% *	9 10% *	3 6% **	7 7% *	2 12% **	2 18% **	3 4% *
Other change in personal circumstances (no further detail)	7 4%	- - **	5 4% *	3 3% *	4 4% *	2 4% **	3 4% *	- - **	2 15% **	2 3% *
The company made it difficult for me to pay back the loan on time (no specific detail)	7 3%	1 21% **	5 4% *	1 1% *	6 6% *	2 4% **	5 5% *	1 6% **	- - **	1 1% *
Other answers	32 16%	2 28% **	12 11% *	18 22% *	11 11% *	6 11% **	14 14% *	- - **	1 6% **	17 23% *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSI7 Reasons for finding it more difficult than expected getting the money needed to repay sampled loan

Base: All who found it more difficult than expected getting the money needed to repay sampled loan

	Total	(SAMPLE) Date of loan			Reason for loan (General)		Use of loan			
		A-Recent (d)	B-Mid term (e)	C-Longer ago (f)	Unexpected INCREASE in expenses/ outgoings (g)	Unexpected DECREASE in income (h)	Living expenses (i)	Car/ vehicle (j)	Rent or mortgage (k)	Other (l)
Unweighted Base	169	7	102	60	84	44	91	12	15	58
Base	198	6	112	80	95	53	98	21	12	75
Don't know	3	1	2	-	2	1	1	-	-	2
	2%	15%	2%	-	3%	3%	1%	-	-	3%
		**	*	*		**	*	**	**	*
No Answer	4	-	4	-	3	1	1	-	-	3
	2%	-	4%	-	3%	2%	1%	-	-	4%
		**	*	*		**	*	**	**	*
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDSI7 Reasons for finding it more difficult than expected getting the money needed to repay sampled loan
Base: All who found it more difficult than expected getting the money needed to repay sampled loan

	Total	Whether repayment date has passed		Whether paid back loan in full		Action taken when not paid back on repayment date			Whether shopped around for sampled loan		Whether ever shopped around for loan	
		Yes (A)	No (B)	Yes (C)	No (D)	Rollover (E)	Repayment plan (F)	Defaulted (G)	Yes (H)	No (I)	Yes (J)	No (K)
Unweighted Base	169	169	-	72	92	41	39	32	39	128	58	111
Base	198	198	-	89	104	46	41	35	56	136	76	122
Unexpected expenses/increase in outgoings	32 16%	32 16%	-	11 12%	19 19%	10 22%	5 13%	8 24%	14 25%	15 11%	17 22%	15 12%
Didn't leave enough to live on	30 15%	30 15%	-	16 18%	12 11%	6 13%	2 4%	8 22%	5 9%	24 18%	8 10%	22 18%
Didn't calculate how much I would need to repay correctly	20 10%	20 10%	-	14 16%	6 6%	3 6%	5 12%	2 6%	3 6%	17 12%	7 9%	13 11%
Other decrease in income	19 10%	19 10%	-	1 1%	18 17%	7 15%	7 17%	2 5%	2 3%	17 13%	4 5%	15 13%
Lost job	18 9%	18 9%	-	7 8%	11 11%	2 3%	6 13%	5 15%	6 10%	10 7%	12 15%	7 5%
Interest rate/it was more money than I thought I would need to repay	17 8%	17 8%	-	8 9%	9 9%	3 7%	6 15%	3 7%	5 10%	11 8%	5 7%	11 9%
Other change in financial circumstances (no further detail)	14 7%	14 7%	-	7 8%	7 7%	4 8%	3 8%	3 8%	2 4%	12 9%	3 4%	11 9%
Other change in personal circumstances (no further detail)	7 4%	7 4%	-	2 3%	5 5%	2 3%	5 11%	3 7%	2 3%	6 4%	2 3%	5 4%
The company made it difficult for me to pay back the loan on time (no specific detail)	7 3%	7 3%	-	5 6%	2 2%	1 2%	1 2%	-	2 4%	5 4%	2 3%	5 4%
Other answers	32 16%	32 16%	-	15 17%	17 16%	10 22%	- 1%	2 7%	14 24%	18 14%	16 21%	16 13%
Don't know	3 2%	3 2%	-	2 2%	1 1%	1 1%	- -	- -	1 2%	2 2%	1 1%	2 2%
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSI7 Reasons for finding it more difficult than expected getting the money needed to repay sampled loan

Base: All who found it more difficult than expected getting the money needed to repay sampled loan

	Total	Whether repayment date has passed		Whether paid back loan in full		Action taken when not paid back on repayment date			Whether shopped around for sampled loan		Whether ever shopped around for loan	
		Yes (A)	No (B)	Yes (C)	No (D)	Rollover (E)	Repayment plan (F)	Defaulted (G)	Yes (H)	No (I)	Yes (J)	No (K)
Unweighted Base	169	169	-	72	92	41	39	32	39	128	58	111
Base	198	198	-	89	104	46	41	35	56	136	76	122
No Answer	4	4	-	1	4	3	4	3	-	4	-	4
	2%	2%	-	1%	4%	6%	9%	8%	-	3%	-	3%
				*	*	**	**	**	**		*	*
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

Competition Commission - Payday Lending Survey - 120248

QPDSI7 Reasons for finding it more difficult than expected getting the money needed to repay sampled loan
Base: All who found it more difficult than expected getting the money needed to repay sampled loan

	Total	How well understood repayment amount			Confidence in repaying loan			Ease of getting money to pay back loan		
		Very well (L)	Very/ Fairly well (M)	Not very/ Not at all well (N)	Very confident (O)	Very/ Fairly confident (P)	Not very/Not at all confident (Q)	Easier than expected (R)	Same as expected (S)	More difficult than expected (T)
Unweighted Base	169	92	144	25	96	145	23	-	-	169
Base	198	111	174	24	112	164	33	-	-	198
Unexpected expenses/increase in outgoings	32 16%	21 19% *	31 18% *	1 5% **	18 16% *	32 20% *	- - **	- -	- -	32 16%
Didn't leave enough to live on	30 15%	17 15% *	25 14% *	5 21% **	16 14% *	27 17% *	2 7% **	- -	- -	30 15%
Didn't calculate how much I would need to repay correctly	20 10%	11 10% *	16 9% *	4 14% **	13 12% *	19 11% *	1 4% **	- -	- -	20 10%
Other decrease in income	19 10%	10 9% *	15 9% *	4 18% **	12 11% *	18 11% *	- - **	- -	- -	19 10%
Lost job	18 9%	7 7% *	17 10% *	1 4% **	14 13% *	15 9% *	3 10% **	- -	- -	18 9%
Interest rate/it was more money than I thought I would need to repay	17 8%	7 6% *	11 6% *	6 23% **	10 9% *	11 7% *	5 16% **	- -	- -	17 8%
Other change in financial circumstances (no further detail)	14 7%	11 10% *	13 7% *	1 6% **	10 9% *	13 8% *	1 4% **	- -	- -	14 7%
Other change in personal circumstances (no further detail)	7 4%	4 3% *	5 3% *	2 9% **	4 3% *	5 3% *	2 7% **	- -	- -	7 4%
The company made it difficult for me to pay back the loan on time (no specific detail)	7 3%	6 5% *	7 4% *	- - **	7 6% *	7 4% *	- - **	- -	- -	7 3%
Other answers	32 16%	15 14% *	31 18% *	1 5% **	7 6% *	15 9% *	17 52% **	- -	- -	32 16%
Don't know	3 2%	2 2% *	3 2% *	- - **	2 2% *	3 2% *	- - **	- -	- -	3 2%
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

Competition Commission - Payday Lending Survey - 120248

QPDSI7 Reasons for finding it more difficult than expected getting the money needed to repay sampled loan
Base: All who found it more difficult than expected getting the money needed to repay sampled loan

	Total	How well understood repayment amount			Confidence in repaying loan			Ease of getting money to pay back loan		
		Very well (L)	Very/ Fairly well (M)	Not very/ Not at all well (N)	Very condident (O)	Very/ Fairly confident (P)	Not very/Not at all confident (Q)	Easier than expected (R)	Same as expected (S)	More difficult than expected (T)
Unweighted Base	169	92	144	25	96	145	23	-	-	169
Base	198	111	174	24	112	164	33	-	-	198
No Answer	4	4	4	-	4	4	-	-	-	4
	2%	3%	2%	-	3%	3%	-	-	-	2%
		*	*	**	*	*	**			
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSI7 Reasons for finding it more difficult than expected getting the money needed to repay sampled loan
Base: All who found it more difficult than expected getting the money needed to repay sampled loan

	Total	Confidence and ease of repayment			Type of loan compared			Aware of any high street lenders		Aware of any online lenders	
		Very confident and found easy (U)	Very confident and found same (V)	Very confident and found difficult (W)	Online only (X)	Retail only (Y)	Online and Retail (Z)	Yes (a)	No (b)	Yes (c)	No (d)
Unweighted Base	169	-	-	96	38	6	13	148	21	163	6
Base	198	-	-	112	57	6	13	170	29	194	4
Unexpected expenses/increase in outgoings	32 16%	- -	- -	18 16%	12 21% ..	3 47% ..	2 19% ..	31 18% ..	1 4% ..	32 17% ..	- - ..
Didn't leave enough to live on	30 15%	- -	- -	16 14%	6 11% ..	1 12% ..	1 4% ..	23 13% ..	7 24% ..	30 15% ..	- - ..
Didn't calculate how much I would need to repay correctly	20 10%	- -	- -	13 12%	4 6% ..	1 9% ..	3 22% ..	17 10% ..	3 12% ..	19 10% ..	1 16% ..
Other decrease in income	19 10%	- -	- -	12 11%	2 3% ..	1 16% ..	1 8% ..	15 9% ..	4 14% ..	19 10% ..	1 16% ..
Lost job	18 9%	- -	- -	14 13%	10 18% ..	1 9% ..	1 9% ..	15 9% ..	3 11% ..	18 9% ..	- - ..
Interest rate/it was more money than I thought I would need to repay	17 8%	- -	- -	10 9%	5 9% ..	- - ..	- - ..	9 5% ..	8 27% ..	15 8% ..	2 37% ..
Other change in financial circumstances (no further detail)	14 7%	- -	- -	10 9%	2 3% ..	- 7% ..	1 5% ..	13 8% ..	1 3% ..	13 7% ..	1 30% ..
Other change in personal circumstances (no further detail)	7 4%	- -	- -	4 3%	1 1% ..	- - ..	1 4% ..	7 4% ..	1 3% ..	7 4% ..	- - ..
The company made it difficult for me to pay back the loan on time (no specific detail)	7 3%	- -	- -	7 6%	2 4% ..	- - ..	- - ..	7 4% ..	- - ..	7 4% ..	- - ..
Other answers	32 16%	- -	- -	7 6%	12 21% ..	- - ..	4 29% ..	32 19% ..	- 1% ..	32 17% ..	- - ..
Don't know	3 2%	- -	- -	2 2%	1 2% ..	- - ..	- - ..	3 2% ..	- - ..	3 2% ..	- - ..
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSI7 Reasons for finding it more difficult than expected getting the money needed to repay sampled loan

Base: All who found it more difficult than expected getting the money needed to repay sampled loan

	Total	Confidence and ease of repayment			Type of loan compared			Aware of any high street lenders		Aware of any online lenders	
		Very confident and found easy (U)	Very confident and found same (V)	Very confident and found difficult (W)	Online only (X)	Retail only (Y)	Online and Retail (Z)	Yes (a)	No (b)	Yes (c)	No (d)
Unweighted Base	169	-	-	96	38	6	13	148	21	163	6
Base	198	-	-	112	57	6	13	170	29	194	4
No Answer	4	-	-	4	-	-	-	4	-	4	-
	2%	-	-	3%	..	..	..	2%	..	2%	..
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

QPDSI7 Reasons for finding it more difficult than expected getting the money needed to repay sampled loan

Base: All who found it more difficult than expected getting the money needed to repay sampled loan

	Total	Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		More confident (e)	Less confident (f)	No change (g)	New (h)	Repeat (i)	New (j)	Repeat (k)
Unweighted Base	169	-	-	-	36	130	92	74
Base	198	-	-	-	36	160	123	74
Unexpected expenses/increase in outgoings	32 16%	- 16%	- 16%	- 16%	6 17% **	25 16%	20 16% *	11 15% *
Didn't leave enough to live on	30 15%	- 15%	- 15%	- 15%	5 14% **	25 15%	21 17% *	9 12% *
Didn't calculate how much I would need to repay correctly	20 10%	- 10%	- 10%	- 10%	4 11% **	16 10%	14 11% *	6 8% *
Other decrease in income	19 10%	- 10%	- 10%	- 10%	3 9% **	16 10%	10 8% *	9 12% *
Lost job	18 9%	- 9%	- 9%	- 9%	3 8% **	16 10%	15 12% *	4 5% *
Interest rate/it was more money than I thought I would need to repay	17 8%	- 8%	- 8%	- 8%	1 3% **	15 9%	10 8% *	6 8% *
Other change in financial circumstances (no further detail)	14 7%	- 7%	- 7%	- 7%	2 6% **	12 7%	6 5% *	8 11% *
Other change in personal circumstances (no further detail)	7 4%	- 4%	- 4%	- 4%	2 5% **	5 3%	6 5% *	1 2% *
The company made it difficult for me to pay back the loan on time (no specific detail)	7 3%	- 3%	- 3%	- 3%	- - **	7 4%	1 1% *	6 8% *
Other answers	32 16%	- 16%	- 16%	- 16%	7 19% **	25 16%	22 18% *	10 14% *
Don't know	3 2%	- 2%	- 2%	- 2%	1 3% **	2 1%	2 2% *	1 2% *
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSI7 Reasons for finding it more difficult than expected getting the money needed to repay sampled loan
Base: All who found it more difficult than expected getting the money needed to repay sampled loan

	Total	Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		More confident (e)	Less confident (f)	No change (g)	New (h)	Repeat (i)	New (j)	Repeat (k)
Unweighted Base	169	-	-	-	36	130	92	74
Base	198	-	-	-	36	160	123	74
No Answer	4	-	-	-	3	1	3	1
	2%	-	-	-	8% ..	1%	2% *	2% *
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSI8 Whether found out, at the point of taking out sampled loan, how much extra it would cost if needed to extend the loan

Base: All respondents

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	1560	860	623	334	742	406	975	203	124	166
Base	1560	870	609	313	754	429	1010	205	108	143
Yes	650 42%	351 40%	262 43%	107 34%	333 44% C	175 41%	424 42%	86 42%	39 36% *	62 43%
No	889 57%	513 59%	337 55%	203 65% D	406 54%	252 59%	581 58%	112 55%	69 64% *	76 53%
Don't know	21 1%	7 1%	10 2%	3 1%	15 2%	3 1%	5 *	7 3% F	- - *	5 3% F
Refusal	- -	- -	- -	- -	- -	- -	- -	- -	- *	- -
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (*), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (*), Small Base: 100 (*) Continuity correction applied										

QPDSI8 Whether found out, at the point of taking out sampled loan, how much extra it would cost if needed to extend the loan
Base: All respondents

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	1560	451	796	366	430	174	1212	47	127	78
Base	1560	494	783	369	415	144	1222	43	120	77
Yes	650 42%	210 42%	321 41%	138 37%	184 44%	61 43%	500 41%	16 36%	62 52%	29 38%
No	889 57%	278 56%	456 58%	227 61%	230 55%	78 54%	712 58% Q	27 63%	52 43%	47 61%
Don't know	21 1%	7 1%	6 1%	4 1%	1 *	4 3%	9 1%	- 1%	6 5% O*	1 1%
Refusal	- -	- -	- -	- -	- -	- -	- -	- *	- *	- *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

Competition Commission - Payday Lending Survey - 120248

QPDSI8 Whether found out, at the point of taking out sampled loan, how much extra it would cost if needed to extend the loan
Base: All respondents

	Total	Accommodation					Number of people in hhd		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	1560	276	954	536	418	209	292	371	796
Base	1560	309	911	539	372	220	273	361	825
Yes	650 42%	130 42%	383 42%	220 41%	163 44%	86 39%	113 41%	145 40%	346 42%
No	889 57%	178 57%	515 57%	312 58%	203 54%	133 60%	159 58%	210 58%	470 57%
Don't know	21 1%	1 *	14 1%	7 1%	6 2%	1 *	1 *	6 2%	9 1%
Refusal	-	-	-	-	-	-	-	-	-
Overlap formulae used	-	-	-	-	-	-	-	-	-
- Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied									

QPDSI8 Whether found out, at the point of taking out sampled loan, how much extra it would cost if needed to extend the loan
Base: All respondents

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	1560	893	293	184	91	568	50	129	378	474	1081	352
Base	1560	887	290	196	89	575	36	109	372	538	1089	336
Yes	650 42%	354 40%	113 39%	92 47%	47 53%	252 44%	11 32%	55 51%	167 45%	220 41%	440 40%	154 46%
No	889 57%	526 59% d	175 60% de	100 51%	38 43%	314 55%	24 66%	52 48%	197 53%	316 59%	636 58%	179 53%
Don't know	21 1%	7 1%	1 1%	4 2%	4 4%	9 2%	1 2%	2 1%	7 2%	2 *	13 1%	3 1%
Refusal	- -	- -	- -	- -	- *	- -	- *	- *	- -	- -	- -	- -
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDS18 Whether found out, at the point of taking out sampled loan, how much extra it would cost if needed to extend the loan

Base: All respondents

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	1560	387	178	907	944	277	246	1061	499	55	568	536
Base	1560	309	186	986	812	297	363	1230	330	143	557	553
Yes	650 42%	129 42%	69 37%	417 42%	337 42%	117 39%	160 44%	454 37%	196 59%	39 27%	216 39%	238 43%
No	889 57%	177 57%	117 63%	554 56%	467 58%	180 61%	192 53%	758 62%	130 39%	99 69%	334 60%	307 56%
Don't know	21 1%	2 1%	1 *	16 2%	7 1%	1 *	11 3%	17 1%	4 1%	5 4%	7 1%	8 1%
Refusal	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	*	-	-
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSI8 Whether found out, at the point of taking out sampled loan, how much extra it would cost if needed to extend the loan
Base: All respondents

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	1560	927	373	162
Base	1560	1038	253	176
Yes	650 42%	377 36%	150 59% wy	80 46% *
No	889 57%	650 63% x	99 39%	92 52% x*
Don't know	21 1%	11 1%	4 2%	4 2% *
Refusal	- -	- -	- -	- -
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QPDSI8 Whether found out, at the point of taking out sampled loan, how much extra it would cost if needed to extend the loan
Base: All respondents

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	1560	1008	423	31	281	106	646	267	162
Base	1560	1150	286	31	234	75	804	178	176
Yes	650 42%	421 37%	168 59% A	18 60% **	84 36%	45 60% D*	293 36%	105 59% FH	80 46% *
No	889 57%	714 62% B	115 40%	12 40% **	148 63% E	29 39% *	502 62% G	70 39%	92 52% G*
Don't know	21 1%	15 1%	4 1%	- **	1 1%	1 2% *	10 1%	3 1%	4 2% *
Refusal	- -	- -	- -	- **	- -	- *	- -	- -	- *
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDS18 Whether found out, at the point of taking out sampled loan, how much extra it would cost if needed to extend the loan

Base: All respondents

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	1560	356	707	488	126	803	1287	190	489	475	646
Base	1560	286	649	619	138	737	1244	229	507	487	606
Yes	650 42%	115 40%	287 44%	248 40%	65 47% *	333 45% O	543 44% O	69 30%	201 40%	212 44%	262 43%
No	889 57%	169 59%	354 55%	360 58%	74 53% *	399 54%	691 56%	154 68% MN	304 60%	266 55%	337 56%
Don't know	21 1%	2 1%	8 1%	11 2%	- - *	5 1%	11 1%	5 2%	2 *	9 2%	7 1%
Refusal	- -	- -	- -	- -	- - *	- -	- -	- -	- -	- -	- -
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

Competition Commission - Payday Lending Survey - 120248

QPDSI8 Whether found out, at the point of taking out sampled loan, how much extra it would cost if needed to extend the loan
Base: All respondents

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	1560	723	794	440	117	394	92	69	32	88	192	794
Base	1560	745	769	479	119	386	92	68	32	74	194	769
Yes	650	301	325	201	32	156	38	30	8	31	76	325
	42%	40%	42%	42% V	27% *	41% V	41% *	45% *	24% **	42% *	39%	42% V
No	889	433	435	271	86	219	50	34	24	40	116	435
	57%	58%	57%	57%	72% UWXYac*	57%	54% *	50% *	74% **	54% *	60%	57%
Don't know	21	12	9	7	1	10	5	4	1	3	2	9
	1%	2%	1%	1%	1% *	3%	5% *	5% *	2% **	4% *	1%	1%
Refusal	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	- *	-	- *	- *	- **	- *	-	-
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

Competition Commission - Payday Lending Survey - 120248

QPDS18 Whether found out, at the point of taking out sampled loan, how much extra it would cost if needed to extend the loan

Base: All respondents

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	1560	962	598	388	1108	1456	58
Base	1560	958	602	425	1066	1456	53
Yes	650 42%	407 42%	243 40%	187 44%	430 40%	605 42%	24 44% *
No	889 57%	541 56%	348 58%	237 56%	620 58%	834 57%	30 56% *
Don't know	21 1%	11 1%	11 2%	1 *	16 2%	17 1%	- - *
Refusal	- -	- -	- -	- -	- -	- -	- - *
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (*), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (*), Small Base: 100 (*)							
Continuity correction applied							

Competition Commission - Payday Lending Survey - 120248

QPDS18 Whether found out, at the point of taking out sampled loan, how much extra it would cost if needed to extend the loan
Base: All respondents

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	1560	769	726	523	472	154	138	405	379	661
Base	1560	711	777	564	522	160	142	418	395	630
Yes	650 42%	293 41%	326 42%	229 41%	238 46% kl	71 45% *	67 47% *	166 40%	156 39%	281 45%
No	889 57%	409 57%	444 57% m	327 58%	279 53%	89 55% *	75 53% *	247 59%	234 59%	342 54%
Don't know	21 1%	9 1%	8 1%	8 1%	5 1%	- - *	- - *	4 1%	6 1%	7 1%
Refusal	- -	- -	- -	- -	- -	- - *	- - *	- -	- -	- -
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

Competition Commission - Payday Lending Survey - 120248

QPDS18 Whether found out, at the point of taking out sampled loan, how much extra it would cost if needed to extend the loan
Base: All respondents

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	1560	148	453	87	200	156	233	186
Base	1560	156	480	72	203	151	214	193
Yes	650 42%	71 46% *	181 38%	33 46% *	92 45%	73 48%	94 44%	67 35%
No	889 57%	79 51% *	297 62%	39 54% *	107 52%	76 51%	113 53%	124 65% w
Don't know	21 1%	5 3% t*	1 *	- *	5 2%	1 1%	7 3% t	1 1%
Refusal	- -	- *	-	- *	- -	-	-	-
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

Competition Commission - Payday Lending Survey - 120248

QPDSI8 Whether found out, at the point of taking out sampled loan, how much extra it would cost if needed to extend the loan

Base: All respondents

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	1560	540	919	735	690	1281	205	919	550	1096	370
Base	1560	503	963	716	706	1280	204	900	564	1081	383
Yes	650 42%	229 45%	380 39%	308 43%	290 41%	539 42%	79 39%	382 42%	229 41%	487 45% J	124 32%
No	889 57%	263 52%	577 60% A	396 55%	411 58%	727 57%	121 60%	506 56%	331 59%	582 54%	255 67% I
Don't know	21 1%	11 2%	6 1%	11 2%	5 1%	14 1%	3 2%	12 1%	4 1%	12 1%	4 1%
Refusal	-	-	-	-	-	-	-	-	-	-	-
Overlap formulae used	-	-	-	-	-	-	-	-	-	-	-
- Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

QPDS18 Whether found out, at the point of taking out sampled loan, how much extra it would cost if needed to extend the loan

Base: All respondents

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	1560	288	1246	138	95	818	387	1508	1296	1261
Base	1560	351	1182	199	107	827	309	1524	1268	1306
Yes	650 42%	159 45%	478 40%	67 34%	36 33%	364 44%	129 42%	628 41%	549 43%	556 43%
No	889 57%	178 51%	696 59%	124 62%	71 67%	455 55%	177 57%	875 57%	700 55%	735 56%
Don't know	21 1%	13 4%	8 1%	8 4%	- *	9 1%	2 1%	21 1%	19 2%	16 1%
Refusal	- -	- -	- -	- *	- *	- -	- -	- -	- -	- -
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDS18 Whether found out, at the point of taking out sampled loan, how much extra it would cost if needed to extend the loan

Base: All respondents

	Total	(SAMPLE) Size of loan			(SAMPLE) Date of loan			Reason for loan (General)	
		High (£200+) (T)	Low (Less than £200) (U)	Unknown (V)	A-Recent (W)	B-Mid term (X)	C-Longer ago (Y)	Unexpected INCREASE in expenses/ outgoings (Z)	Unexpected DECREASE in income (a)
Unweighted Base	1560	710	781	69	547	735	278	785	296
Base	1560	760	720	80	467	755	338	817	303
Yes	650 42%	311 41%	298 41%	41 51% *	173 37%	329 44%	148 44%	344 42%	148 49%
No	889 57%	439 58%	411 57%	39 49% *	288 62%	419 55%	182 54%	459 56%	155 51%
Don't know	21 1%	10 1%	11 2%	- * *	5 1%	7 1%	9 3%	14 2%	- *
Refusal	- -	- -	- -	- * *	- -	- -	- -	- -	- -
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied									

Competition Commission - Payday Lending Survey - 120248

QPDSI8 Whether found out, at the point of taking out sampled loan, how much extra it would cost if needed to extend the loan
Base: All respondents

	Total	Use of loan				Whether repayment date has passed	
		Living expenses (b)	Car/ vehicle (c)	Rent or mortgage (d)	Other (e)	Yes (f)	No (g)
Unweighted Base	1560	827	152	63	546	1092	449
Base	1560	830	149	57	551	1131	411
Yes	650 42%	349 42%	65 44%	21 37% *	225 41%	476 42%	163 40%
No	889 57%	466 56%	83 56%	36 63% *	320 58%	637 56%	244 59%
Don't know	21 1%	15 2%	- -	- -	6 1%	18 2%	4 1%
Refusal	- -	- -	- -	- -	- -	- -	- -
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDSI8 Whether found out, at the point of taking out sampled loan, how much extra it would cost if needed to extend the loan

Base: All respondents

	Total	Whether paid back loan in full		Action taken when not paid back on repayment date			Whether shopped around for sampled loan		Whether ever shopped around for loan	
		Yes (A)	No (B)	Rollover (C)	Repayment plan (D)	Defaulted (E)	Yes (F)	No (G)	Yes (H)	No (I)
Unweighted Base	1560	882	191	93	85	64	363	1191	545	1012
Base	1560	896	207	92	82	80	421	1131	621	937
Yes	650 42%	372 42%	95 46%	60 66% E*	48 58% *	34 42% *	205 49% G	444 39%	308 50% I	341 36%
No	889 57%	510 57%	112 54%	31 34% *	34 42% *	46 58% C*	206 49%	675 60% F	300 48%	588 63% H
Don't know	21 1%	14 2%	-	- *	- *	- *	10 2%	11 1%	13 2%	8 1%
Refusal	- -	- -	- -	- *	- *	- *	- -	- -	- -	- -
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

Competition Commission - Payday Lending Survey - 120248

QPDS18 Whether found out, at the point of taking out sampled loan, how much extra it would cost if needed to extend the loan

Base: All respondents

	Total	How well understood repayment amount			Confidence in repaying loan			Ease of getting money to pay back loan		
		Very well (J)	Very/ Fairly well (K)	Not very/ Not at all well (L)	Very confident (M)	Very/ Fairly confident (N)	Not very/Not at all confident (O)	Easier than expected (P)	Same as expected (Q)	More difficult than expected (R)
Unweighted Base	1560	1236	1478	80	1280	1499	57	287	627	169
Base	1560	1224	1474	84	1244	1485	65	289	633	198
Yes	650 42%	548 45% KL	633 43% L	16 19% *	502 40%	623 42% M	27 41% *	133 46%	270 43%	72 36%
No	889 57%	664 54%	822 56% J	66 78% JK*	726 58% N	841 57%	38 59% *	144 50%	357 56%	127 64% P
Don't know	21 1%	12 1%	19 1%	2 3% *	17 1%	21 1%	- - *	12 4% Q	6 1%	- -
Refusal	- -	- -	- -	- *	- -	- -	- *	- -	- -	- -
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDS18 Whether found out, at the point of taking out sampled loan, how much extra it would cost if needed to extend the loan

Base: All respondents

	Total	Confidence and ease of repayment			Type of loan compared			Aware of any high street lenders		Aware of any online lenders	
		Very confident and found easy (S)	Very confident and found same (T)	Very confident and found difficult (U)	Online only (V)	Retail only (W)	Online and Retail (X)	Yes (Y)	No (Z)	Yes (a)	No (b)
Unweighted Base	1560	239	532	96	367	39	128	1296	264	1508	52
Base	1560	234	528	112	452	27	133	1268	292	1524	36
Yes	650	106	215	39	208	20	77	549	101	628	22
	42%	46%	41%	35%	46%	73%	57%	43%	35%	41%	61%
				*		V*	*	Z			a*
No	889	119	308	73	235	7	52	700	189	875	14
	57%	51%	58%	65%	52%	27%	39%	55%	65%	57%	39%
				*	W	*	*		Y	b	*
Don't know	21	8	5	-	9	-	4	19	2	21	-
	1%	4%	1%	-	2%	-	3%	2%	1%	1%	-
				*		*	*				*
Refusal	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	*	-	-	*	-	-	-	*
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i											
Minimum Base: 30 (*), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i											
Minimum Base: 30 (*), Small Base: 100 (*)											
Continuity correction applied											

QPDSI8 Whether found out, at the point of taking out sampled loan, how much extra it would cost if needed to extend the loan
Base: All respondents

	Total	Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		More confident (c)	Less confident (d)	No change (e)	New (f)	Repeat (g)	New (h)	Repeat (i)
Unweighted Base	1560	1	8	99	531	1010	849	692
Base	1560	1	5	88	446	1100	877	669
Yes	650	1	3	31	182	462	342	303
	42%	100%	58%	35%	41%	42%	39%	45% h
No	889	-	2	56	261	620	522	359
	57%	-	42%	63%	59%	56%	59%	54%
Don't know	21	-	-	1	2	18	13	7
	1%	-	-	1%	1%	2%	2%	1%
Refusal	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSI8A Whether were already aware of the cost of extending or rolling over sampled loan

Base: All who did not find out, at the point of taking out sampled loan, how much extra it would cost if needed to extend the loan

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	865	492	336	208	408	221	555	109	77	76
Base	889	513	337	203	406	252	581	112	69	76
Yes	242 27%	146 29%	85 25%	58 28%	103 25%	74 29%	166 28%	26 24%	16 23%	20 27%
No	632 71%	359 70%	247 73%	146 72%	295 73%	172 68%	408 70%	85 75%	52 76%	54 70%
Don't know	13 1%	8 2%	3 1%	- -	8 2%	5 2%	8 1%	- -	1 1%	2 3%
Refusal	1 *	- -	1 *	- -	- -	1 *	- -	1 1%	- -	- -
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

Competition Commission - Payday Lending Survey - 120248

QPDSI8A Whether were already aware of the cost of extending or rolling over sampled loan
Base: All who did not find out, at the point of taking out sampled loan, how much extra it would cost if needed to extend the loan

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	865	246	461	219	242	84	692	28	53	44
Base	889	278	456	227	230	78	712	27	52	47
Yes	242 27%	89 32%	113 25%	58 26%	55 24%	20 25% *	191 27%	8 29% **	20 38% *	12 25% *
No	632 71%	185 67%	337 74%	165 73%	172 75%	57 72% *	510 72%	19 71% **	32 62% *	35 75% *
Don't know	13 1%	4 1%	5 1%	3 1%	2 1%	2 3% *	11 2%	- - **	- - *	- - *
Refusal	1 *	- -	1 *	- -	1 1%	- -	- -	- - **	- - *	- - *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSI8A Whether were already aware of the cost of extending or rolling over sampled loan

Base: All who did not find out, at the point of taking out sampled loan, how much extra it would cost if needed to extend the loan

	Total	Accommodation					Number of people in hhd		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	865	155	526	302	224	122	167	208	441
Base	889	178	515	312	203	133	159	210	470
Yes	242 27%	51 29%	127 25%	84 27%	42 21%	45 34% *	48 30%	64 31%	116 25%
No	632 71%	124 70%	379 74%	221 71%	158 78%	88 66% *	109 69%	142 68%	346 74%
Don't know	13 1%	2 1%	9 2%	7 2%	2 1%	- - *	2 1%	2 1%	8 2%
Refusal	1 *	- -	1 *	- -	1 1%	- - *	- -	1 1%	- -
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (*), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (*), Small Base: 100 (*) Continuity correction applied									

QPDS18A Whether were already aware of the cost of extending or rolling over sampled loan

Base: All who did not find out, at the point of taking out sampled loan, how much extra it would cost if needed to extend the loan

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	865	510	170	96	41	307	31	59	203	272	617	184
Base	889	526	175	100	38	314	24	52	197	316	636	179
Yes	242 27%	163 31% be	34 19%	25 25% *	5 14% **	64 20%	4 16% **	13 25% *	53 27%	91 29%	178 28%	46 26%
No	632 71%	354 67%	139 79% a	74 74% *	32 84% **	245 78% a	17 74% **	38 73% *	144 73%	220 70%	448 70%	132 74%
Don't know	13 1%	8 1%	1 1%	1 1% *	1 1% **	3 1%	2 10% **	1 2% *	- *	5 2%	9 1%	1 1%
Refusal	1 *	- -	1 1%	- *	- **	1 *	- **	- *	- -	- -	1 *	- -
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDS18A Whether were already aware of the cost of extending or rolling over sampled loan

Base: All who did not find out, at the point of taking out sampled loan, how much extra it would cost if needed to extend the loan

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	865	226	106	490	533	161	125	683	182	34	332	285
Base	889	177	117	554	467	180	192	758	130	99	334	307
Yes	242	48	40	143	136	55	39	204	38	20	100	67
	27%	27%	34%	26%	29%	31%	20%	27%	29%	20%	30%	22%
No	632	128	76	400	325	124	148	545	88	78	229	235
	71%	72%	65%	72%	70%	69%	77%	72%	67%	79%	69%	77%
Don't know	13	1	1	9	5	1	5	10	3	-	4	4
	1%	1%	1%	2%	1%	1%	3%	1%	2%	-	1%	1%
Refusal	1	-	-	1	1	-	-	-	1	1	-	1
	*	-	-	*	*	-	-	-	1%	1%	-	*
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSI8A Whether were already aware of the cost of extending or rolling over sampled loan
Base: All who did not find out, at the point of taking out sampled loan, how much extra it would cost if needed to extend the loan

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	865	601	134	83
Base	889	650	99	92
Yes	242 27%	175 27%	32 33%	22 24% *
No	632 71%	467 72%	65 66%	68 74% *
Don't know	13 1%	8 1%	1 1%	2 2% *
Refusal	1 *	- -	1 1%	- -
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QPDSI8A Whether were already aware of the cost of extending or rolling over sampled loan
Base: All who did not find out, at the point of taking out sampled loan, how much extra it would cost if needed to extend the loan

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	865	644	159	15	189	37	412	97	83
Base	889	714	115	12	148	29	502	70	92
Yes	242	192	35	2	39	9	136	23	22
	27%	27%	30%	15%	26%	31%	27%	33%	24%
				**	*	*		*	*
No	632	511	78	11	108	20	359	45	68
	71%	72%	68%	85%	73%	69%	72%	64%	74%
				**	*	*		*	*
Don't know	13	10	1	-	1	-	7	1	2
	1%	1%	*	-	1%	-	1%	1%	2%
				**	*	*		*	*
Refusal	1	-	1	-	-	-	-	1	-
	*	-	1%	-	-	-	-	2%	-
				**	*	*		*	*
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDS18A Whether were already aware of the cost of extending or rolling over sampled loan

Base: All who did not find out, at the point of taking out sampled loan, how much extra it would cost if needed to extend the loan

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	865	214	373	271	63	437	709	116	276	265	346
Base	889	169	354	360	74	399	691	154	304	266	337
Yes	242 27%	44 26%	105 30%	91 25%	22 30% *	123 31%	195 28%	36 23% *	96 32%	62 23%	89 26%
No	632 71%	125 74%	244 69%	261 72%	52 70% *	270 68%	483 70%	118 76% *	202 66%	203 76%	242 72%
Don't know	13 1%	1 1%	5 1%	7 2%	- - *	5 1%	11 2%	1 - *	6 2%	1 *	4 1%
Refusal	1 *	- -	- -	1 *	- - *	1 *	1 *	- - *	- -	- -	1 *
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

Competition Commission - Payday Lending Survey - 120248

QPDSI8A Whether were already aware of the cost of extending or rolling over sampled loan
Base: All who did not find out, at the point of taking out sampled loan, how much extra it would cost if needed to extend the loan

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	865	421	423	253	78	225	50	34	20	48	118	423
Base	889	433	435	271	86	219	50	34	24	40	116	435
Yes	242	115	123	82	34	49	11	7	6	9	29	123
	27%	26%	28%	30%	39% W*	23%	22% **	21% **	23% **	22% *	25% *	28%
No	632	315	301	187	51	167	38	26	18	31	87	301
	71%	73%	69%	69%	59% *	76% V	76% **	76% **	77% **	77% *	75% *	69%
Don't know	13	2	10	1	-	2	1	-	-	1	-	10
	1%	*	2%	*	- *	1% *	2% **	- **	- **	2% *	- *	2%
Refusal	1	1	-	1	1	1	-	1	-	-	-	-
	*	*	-	*	1% *	1% *	- **	4% **	- **	- *	- *	-
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

Competition Commission - Payday Lending Survey - 120248

QPDSI8A Whether were already aware of the cost of extending or rolling over sampled loan
Base: All who did not find out, at the point of taking out sampled loan, how much extra it would cost if needed to extend the loan

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	865	529	336	214	620	816	26
Base	889	541	348	237	620	834	30
Yes	242 27%	150 28%	92 26%	42 18%	193 31%	225 27%	12 41%
No	632 71%	383 71%	250 72%	192 81%	417 67%	596 71%	17 58%
Don't know	13 1%	7 1%	6 2%	2 1%	10 2%	12 1%	- 1%
Refusal	1 *	1 *	- -	1 *	- -	1 *	- **
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

Competition Commission - Payday Lending Survey - 120248

QPDSI8A Whether were already aware of the cost of extending or rolling over sampled loan
Base: All who did not find out, at the point of taking out sampled loan, how much extra it would cost if needed to extend the loan

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	865	432	400	295	241	79	68	238	218	352
Base	889	409	444	327	279	89	75	247	234	342
Yes	242	140	96	70	52	15	9	36	83	106
	27%	34%	22%	21%	18%	16%	12%	14%	36%	31%
		klmno				*	*		p	p
No	632	263	341	252	221	71	63	207	147	231
	71%	64%	77%	77%	79%	80%	84%	84%	63%	67%
			j	j	j	j*	j*	qr		
Don't know	13	6	6	4	5	3	3	3	3	6
	1%	2%	1%	1%	2%	3%	4%	1%	1%	2%
						*	*			
Refusal	1	-	1	1	1	-	-	1	-	-
	*	-	*	*	*	-	-	*	-	-
						*	*			
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

Competition Commission - Payday Lending Survey - 120248

QPDSI8A Whether were already aware of the cost of extending or rolling over sampled loan
Base: All who did not find out, at the point of taking out sampled loan, how much extra it would cost if needed to extend the loan

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	865	68	267	50	106	83	127	111
Base	889	79	297	39	107	76	113	124
Yes	242	22	71	10	31	21	46	34
	27%	27%	24%	25%	29%	27%	40%	27%
		*		*	*	*	t*	*
No	632	56	223	27	74	54	67	87
	71%	71%	75%	70%	69%	70%	60%	70%
		*	x	*	*	*	*	*
Don't know	13	1	2	2	2	2	-	4
	1%	1%	1%	4%	2%	3%	-	3%
		*		*	*	*	*	*
Refusal	1	-	1	-	-	-	-	-
	*	-	*	-	-	-	-	-
		*		*	*	*	*	*
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSI8A Whether were already aware of the cost of extending or rolling over sampled loan

Base: All who did not find out, at the point of taking out sampled loan, how much extra it would cost if needed to extend the loan

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	865	278	532	396	392	715	110	509	311	582	229
Base	889	263	577	396	411	727	121	506	331	582	255
Yes	242 27%	58 22%	172 30%	102 26%	125 30%	215 30% F	17 14% *	148 29%	77 23%	168 29%	62 24%
No	632 71%	204 78% B	394 68%	288 73%	281 68%	501 69%	103 85% E*	354 70%	247 75%	406 70%	188 74%
Don't know	13 1%	- *	10 2%	6 1%	4 1%	10 1%	1 1% *	4 1%	6 2%	7 1%	4 2%
Refusal	1 *	- -	1 *	- -	1 *	1 *	- - *	- -	1 *	1 *	- -
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

QPDSI8A Whether were already aware of the cost of extending or rolling over sampled loan

Base: All who did not find out, at the point of taking out sampled loan, how much extra it would cost if needed to extend the loan

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	865	140	712	78	60	441	226	849	689	689
Base	889	178	696	124	71	455	177	875	700	735
Yes	242	34	203	24	27	128	48	239	197	204
	27%	19%	29%	19%	38%	28%	27%	27%	28%	28%
No	632	142	484	99	43	319	128	621	492	519
	71%	79%	69%	80%	61%	70%	72%	71%	70%	71%
Don't know	13	3	8	1	1	7	1	13	9	10
	1%	2%	1%	1%	1%	1%	1%	1%	1%	1%
Refusal	1	-	1	-	-	1	-	1	1	1
	*	*	*	*	*	*	*	*	*	*
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSI8A Whether were already aware of the cost of extending or rolling over sampled loan
Base: All who did not find out, at the point of taking out sampled loan, how much extra it would cost if needed to extend the loan

	Total	(SAMPLE) Size of loan			(SAMPLE) Date of loan			Reason for loan (General)	
		High (£200+) (T)	Low (Less than £200) (U)	Unknown (V)	A-Recent (W)	B-Mid term (X)	C-Longer ago (Y)	Unexpected INCREASE in expenses/ outgoings (Z)	Unexpected DECREASE in income (a)
Unweighted Base	865	396	436	33	355	369	141	427	152
Base	889	439	411	39	288	419	182	459	155
Yes	242 27%	130 30%	103 25%	10 24% **	80 28%	117 28%	45 25% *	122 27%	43 28% *
No	632 71%	302 69%	302 74%	28 71% **	204 71%	296 71%	132 73% *	327 71%	110 71% *
Don't know	13 1%	6 1%	5 1%	2 5% **	5 2%	4 1%	4 2% *	8 2%	1 * *
Refusal	1 *	1 *	- -	- - **	- -	1 *	- - *	1 *	1 1% *
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied									

Competition Commission - Payday Lending Survey - 120248

QPDSI8A Whether were already aware of the cost of extending or rolling over sampled loan
Base: All who did not find out, at the point of taking out sampled loan, how much extra it would cost if needed to extend the loan

	Total	Use of loan				Whether repayment date has passed	
		Living expenses (b)	Car/ vehicle (c)	Rent or mortgage (d)	Other (e)	Yes (f)	No (g)
Unweighted Base	865	463	82	38	299	588	271
Base	889	466	83	36	320	637	244
Yes	242 27%	131 28%	27 32%	8 23%	85 26%	177 28%	62 25%
No	632 71%	326 70%	56 67%	28 77%	230 72%	450 71%	178 73%
Don't know	13 1%	8 2%	1 1%	- -	5 1%	10 2%	3 1%
Refusal	1 *	1 *	- *	- *	- -	- -	1 *
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDSI8A Whether were already aware of the cost of extending or rolling over sampled loan

Base: All who did not find out, at the point of taking out sampled loan, how much extra it would cost if needed to extend the loan

	Total	Whether paid back loan in full		Action taken when not paid back on repayment date			Whether shopped around for sampled loan		Whether ever shopped around for loan	
		Yes (A)	No (B)	Rollover (C)	Repayment plan (D)	Defaulted (E)	Yes (F)	No (G)	Yes (H)	No (I)
Unweighted Base	865	488	92	27	34	33	180	681	271	593
Base	889	510	112	31	34	46	206	675	300	588
Yes	242	158	18	6	4	1	65	174	97	146
	27%	31%	16%	20%	13%	3%	32%	26%	32%	25%
		B	*	**	**	**				
No	632	344	93	25	30	45	140	489	199	432
	71%	67%	83%	80%	87%	97%	68%	72%	67%	73%
			A*	**	**	**				
Don't know	13	9	1	-	-	-	1	11	4	9
	1%	2%	1%	-	-	-	1%	2%	1%	2%
			*	**	**	**				
Refusal	1	-	-	-	-	-	-	1	-	1
	*	-	*	**	**	**	-	*	-	*
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

Competition Commission - Payday Lending Survey - 120248

QPDSI8A Whether were already aware of the cost of extending or rolling over sampled loan

Base: All who did not find out, at the point of taking out sampled loan, how much extra it would cost if needed to extend the loan

	Total	How well understood repayment amount			Confidence in repaying loan			Ease of getting money to pay back loan		
		Very well (J)	Very/ Fairly well (K)	Not very/ Not at all well (L)	Very confident (M)	Very/ Fairly confident (N)	Not very/Not at all confident (O)	Easier than expected (P)	Same as expected (Q)	More difficult than expected (R)
Unweighted Base	865	667	809	55	738	832	29	134	350	98
Base	889	664	822	66	726	841	38	144	357	127
Yes	242 27%	206 31% KL	239 29% L	3 4% *	213 29% N	231 28%	11 28% **	48 33% *	105 29%	24 19% *
No	632 71%	449 68%	570 69%	62 94% JK*	500 69%	596 71% M	27 72% **	92 64% *	246 69%	103 81% P*
Don't know	13 1%	7 1%	12 1%	1 1% *	13 2%	13 2%	- - **	4 3% *	6 2%	- - *
Refusal	1 *	1 *	1 *	- - *	- -	- -	- - **	- - *	- -	- - *

Overlap formulae used
 - Column Means:
 Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i
 Minimum Base: 30 (**), Small Base: 100 (*)
 - Column Proportions:
 Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i
 Minimum Base: 30 (**), Small Base: 100 (*)
 Continuity correction applied

QPDSI8A Whether were already aware of the cost of extending or rolling over sampled loan

Base: All who did not find out, at the point of taking out sampled loan, how much extra it would cost if needed to extend the loan

	Total	Confidence and ease of repayment			Type of loan compared			Aware of any high street lenders		Aware of any online lenders	
		Very confident and found easy (S)	Very confident and found same (T)	Very confident and found difficult (U)	Online only (V)	Retail only (W)	Online and Retail (X)	Yes (Y)	No (Z)	Yes (a)	No (b)
Unweighted Base	865	115	313	58	205	7	53	689	176	849	16
Base	889	119	308	73	235	7	52	700	189	875	14
Yes	242	39	98	18	70	2	24	197	45	239	3
	27%	33%	32%	25%	30%	26%	47%	28%	24%	27%	19%
No	632	77	204	55	165	4	27	492	140	621	11
	71%	64%	66%	75%	70%	58%	52%	70%	74%	71%	77%
Don't know	13	4	6	-	1	1	1	9	4	13	1
	1%	3%	2%	-	*	16%	2%	1%	2%	1%	4%
Refusal	1	-	-	-	-	-	-	1	-	1	-
	*	*	-	*	-	**	*	*	-	*	**
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSI8A Whether were already aware of the cost of extending or rolling over sampled loan

Base: All who did not find out, at the point of taking out sampled loan, how much extra it would cost if needed to extend the loan

	Total	Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		More confident (c)	Less confident (d)	No change (e)	New (f)	Repeat (g)	New (h)	Repeat (i)
Unweighted Base	865	-	4	65	319	537	500	356
Base	889	-	2	56	261	620	522	359
Yes	242	-	1	11	65	175	131	108
	27%	-	58% **	20%	25%	28%	25%	30%
No	632	-	1	45	194	433	381	246
	71%	-	42% **	80%	74%	70%	73%	69%
Don't know	13	-	-	-	2	11	9	5
	1%	-	- **	-	1%	2%	2%	1%
Refusal	1	-	-	-	-	1	1	-
	*	-	- **	-	-	*	*	-
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSI9 Action taken due to NOT repaying sampled loan by repayment date
Base: All who did NOT repay sampled loan by the repayment date

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	189	94	87	31	90	55	93	31	29	24
Base	205	111	87	35	104	54	113	33	22	25
Extend or renew this loan, sometimes known as a rollover	92 45%	44 39% *	44 51% *	8 22% **	48 46% *	28 52% *	53 47% *	15 46% **	6 29% **	9 37% **
Arrange a repayment plan with the lender	82 40%	47 43% *	34 39% *	18 53% **	38 36% *	23 43% *	50 45% *	11 32% **	12 56% **	7 30% **
Default on the loan	80 39%	43 39% *	34 39% *	8 22% **	44 42% *	27 50% *	43 38% **	11 33% **	8 37% **	14 57% **
Take out another payday loan with a different provider to pay off this loan	22 11%	14 12% *	8 9% *	2 5% **	15 15% *	5 9% *	13 12% **	5 14% **	1 3% **	3 13% **
Other answer	33 16%	13 11% *	20 23% *	7 21% **	14 13% *	9 16% *	20 17% **	4 13% **	5 20% **	5 19% **
Don't know	12 6%	5 5% *	5 6% *	7 20% **	3 3% *	2 3% *	6 5% **	- - **	1 6% **	3 14% **
Refusal	1 *	1 1% *	- - *	- - **	1 1% *	- - *	- - **	1 3% **	- - **	- - **
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSI9 Action taken due to NOT repaying sampled loan by repayment date
Base: All who did NOT repay sampled loan by the repayment date

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	189	52	100	29	71	25	143	6	21	7
Base	205	67	111	36	75	17	163	4	23	5
Extend or renew this loan, sometimes known as a rollover	92 45%	34 50% *	48 43% *	17 47% **	31 41% *	4 26% **	77 47% **	1 26% **	6 28% **	2 44% **
Arrange a repayment plan with the lender	82 40%	25 37% *	47 42% *	16 45% **	30 40% *	9 55% **	66 40% **	2 39% **	9 39% **	4 89% **
Default on the loan	80 39%	29 44% *	39 35% *	9 24% **	30 40% *	8 49% **	70 43% **	1 35% **	4 19% **	1 19% **
Take out another payday loan with a different provider to pay off this loan	22 11%	12 18% *	10 9% *	4 11% **	6 8% *	- - **	20 12% **	- - **	2 7% **	- - **
Other answer	33 16%	13 20% *	18 16% **	4 12% **	14 18% **	2 9% **	25 15% **	- - **	8 33% **	1 11% **
Don't know	12 6%	1 2% *	9 8% *	5 13% **	4 6% *	- - **	6 4% **	- - **	5 20% **	- - **
Refusal	1 *	- *	1 1% *	- - **	1 1% *	- - **	1 1% **	- - **	- - **	- - **
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSI9 Action taken due to NOT repaying sampled loan by repayment date
Base: All who did NOT repay sampled loan by the repayment date

	Total	Accommodation					Number of people in hhd		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	189	35	112	53	59	27	43	29	104
Base	205	51	104	52	52	35	36	28	130
Extend or renew this loan, sometimes known as a rollover	92 45% **	31 60% **	43 41% *	24 46% *	19 36% *	11 30% **	15 42% *	14 51% **	57 44% *
Arrange a repayment plan with the lender	82 40% **	21 42% **	42 41% *	19 36% *	24 45% *	13 39% **	18 50% *	8 29% **	53 41% *
Default on the loan	80 39% **	24 47% **	41 40% *	15 29% *	26 51% *	9 25% **	15 42% *	9 31% **	52 40% *
Take out another payday loan with a different provider to pay off this loan	22 11% **	11 22% **	9 8% *	5 10% *	4 7% *	1 3% **	2 5% *	4 14% **	16 12% *
Other answer	33 16% **	8 16% **	14 14% *	10 19% *	4 8% *	10 29% **	10 27% *	4 13% **	19 15% *
Don't know	12 6% **	- **	6 6% *	4 7% *	2 4% *	5 14% **	1 2% *	3 12% **	6 5% *
Refusal	1 * **	- **	- *	- *	- *	1 3% **	- *	- **	1 1% *
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSI9 Action taken due to NOT repaying sampled loan by repayment date
Base: All who did NOT repay sampled loan by the repayment date

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	189	108	37	17	15	69	14	18	42	45	109	63
Base	205	105	51	22	17	91	11	16	42	65	117	73
Extend or renew this loan, sometimes known as a rollover	92 45%	53 51%	23 45%	4 19%	6 35%	33 37%	3 25%	6 36%	20 49%	29 45%	47 40%	34 47%
Arrange a repayment plan with the lender	82 40%	48 46%	21 42%	5 24%	6 36%	33 36%	8 71%	6 39%	11 27%	27 42%	46 40%	32 44%
Default on the loan	80 39%	36 34%	19 38%	8 35%	14 82%	41 45%	5 45%	6 40%	19 45%	29 45%	38 33%	38 52%
Take out another payday loan with a different provider to pay off this loan	22 11%	8 7%	7 15%	4 17%	3 18%	14 16%	1 11%	1 6%	- -	19 29%	12 10%	10 14%
Other answer	33 16%	17 16%	5 10%	11 47%	- -	16 17%	1 11%	3 16%	6 15%	11 17%	20 18%	12 17%
Don't know	12 6%	4 4%	6 11%	- 2%	- -	6 7%	1 9%	2 10%	3 8%	- -	5 4%	6 8%
Refusal	1 *	1 1%	- *	- *	- *	- *	- *	- *	- *	- *	- *	- *
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSI9 Action taken due to NOT repaying sampled loan by repayment date
Base: All who did NOT repay sampled loan by the repayment date

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	189	28	30	121	78	45	56	92	97	10	52	99
Base	205	24	34	139	60	49	87	140	65	24	51	112
Extend or renew this loan, sometimes known as a rollover	92 45%	6 27% **	18 53% **	61 44%	26 42% *	24 49% **	36 41% *	58 41% *	34 52% *	8 34% **	22 43% *	49 44% *
Arrange a repayment plan with the lender	82 40%	14 59% **	12 36% **	53 38%	32 52% *	21 42% **	27 31% *	48 34% *	34 52% *	8 34% **	23 46% *	47 42% *
Default on the loan	80 39%	4 18% **	17 50% **	57 41%	13 22% *	24 49% **	41 47% o*	62 44% *	18 27% *	13 56% **	15 29% *	49 44% *
Take out another payday loan with a different provider to pay off this loan	22 11%	1 5% **	- 1% **	20 15%	2 3% *	1 3% **	19 22% o*	20 14% *	2 4% *	5 21% **	4 9% *	17 15% *
Other answer	33 16%	6 27% **	3 8% **	23 16%	11 19% *	6 12% **	15 17% *	27 19% *	6 9% *	- - **	9 18% *	18 16% *
Don't know	12 6%	- 2% **	7 20% **	4 3%	4 6% *	6 12% **	2 2% *	7 5% *	4 7% *	5 21% **	2 3% *	3 3% *
Refusal	1 *	- - **	- - **	1 1%	- - *	- - **	1 1% *	- - *	1 2% *	- - **	- - *	1 1% *
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSI9 Action taken due to NOT repaying sampled loan by repayment date
Base: All who did NOT repay sampled loan by the repayment date

	Total	Channel of purchase ever used			Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Online only (A)	Retail only (B)	Online and Retail (C)	Mainly online (D)	Mainly retail (E)	Not possible to say (F)	Online (G)	Retail (H)	Online only (I)	Retail only (J)	Online and Retail (K)
Unweighted Base	189	79	68	32	95	74	10	11	17	68	51	32
Base	205	114	49	33	135	53	9	11	12	103	37	33
Extend or renew this loan, sometimes known as a rollover	92 45%	40 35%	26 53%	19 56%	51 38%	29 55%	5 55%	- 4%	6 49%	40 39%	20 54%	19 56%
Arrange a repayment plan with the lender	82 40%	41 36%	27 54%	12 35%	50 37%	27 51%	2 28%	5 42%	9 73%	36 35%	18 48%	12 35%
Default on the loan	80 39%	46 40%	14 29%	18 55%	61 45%	15 28%	3 32%	- 4%	4 31%	45 44%	10 28%	18 55%
Take out another payday loan with a different provider to pay off this loan	22 11%	17 14%	2 4%	4 11%	20 15%	2 4%	- -	- -	1 10%	17 16%	1 2%	4 11%
Other answer	33 16%	25 22%	3 7%	3 9%	27 20%	4 7%	1 11%	5 46%	1 9%	20 19%	2 6%	3 9%
Don't know	12 6%	7 6%	3 6%	1 3%	8 6%	3 5%	- -	- 4%	- -	7 7%	3 8%	1 3%
Refusal	1 *	- *	1 2%	- **	- *	1 2%	- **	- **	- **	- *	1 3%	- **
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSI9 Action taken due to NOT repaying sampled loan by repayment date
Base: All who did NOT repay sampled loan by the repayment date

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (L)	Multiple with same lender (M)	Multiple with different lenders (N)	Multiple with same and different lenders (O)	Very well (P)	Very/Fairly well (Q)	Not very/ Not at all well (R)	Compound interest (S)	Simple interest (T)	Not simple interest (U)
Unweighted Base	189	24	73	91	28	77	143	37	52	64	80
Base	205	22	55	128	32	81	151	47	68	68	81
Extend or renew this loan, sometimes known as a rollover	92 45%	4 20% **	32 58% *	55 43% *	19 59% **	39 48% *	72 48% *	16 34% **	37 54% *	26 39% *	35 43% *
Arrange a repayment plan with the lender	82 40%	13 59% **	30 55% N*	39 30% *	12 37% **	37 45% *	67 44% *	13 29% **	20 30% *	36 53% *	31 38% *
Default on the loan	80 39%	4 20% **	13 23% *	63 49% M*	15 47% **	24 29% *	56 37% *	22 47% **	30 44% *	28 41% *	29 35% *
Take out another payday loan with a different provider to pay off this loan	22 11%	1 5% **	3 6% *	17 14% *	10 31% **	1 2% *	13 8% P*	10 20% **	12 18% *	10 15% *	3 4% *
Other answer	33 16%	6 27% **	9 16% *	18 14% *	4 12% **	11 14% *	26 17% *	7 15% **	7 10% *	12 18% *	15 19% *
Don't know	12 6%	- 2% **	2 4% *	9 7% *	- - **	4 5% *	7 4% *	4 8% **	5 7% *	1 2% *	5 7% *
Refusal	1 *	- - **	- - *	1 1% *	- - **	- - *	1 1% *	- - **	- - *	1 1% *	- - *
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSI9 Action taken due to NOT repaying sampled loan by repayment date
Base: All who did NOT repay sampled loan by the repayment date

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (V)	No (W)	Credit card (X)	Bank or BS loan (Y)	Any other loan / credit (Z)	Home credit (a)	Pawnbroker (b)	Credit union (c)	DWP / Crisis loan (d)	Retail credit (e)	None (f)
Unweighted Base	189	86	100	42	4	57	15	15	7	20	19	100
Base	205	104	97	61	3	58	18	17	8	15	23	97
Extend or renew this loan, sometimes known as a rollover	92 45%	40 39%	47 48%	28 46%	2 63%	17 29%	6 35%	5 28%	2 25%	4 29%	4 19%	47 48%
Arrange a repayment plan with the lender	82 40%	43 41%	39 41%	26 43%	- 43%	19 33%	8 42%	6 38%	1 9%	7 45%	7 30%	39 41%
Default on the loan	80 39%	43 41%	37 38%	26 42%	1 46%	24 42%	10 55%	7 39%	4 47%	5 34%	9 38%	37 38%
Take out another payday loan with a different provider to pay off this loan	22 11%	12 12%	10 10%	4 7%	- 7%	9 16%	2 11%	3 19%	1 9%	2 13%	3 14%	10 10%
Other answer	33 16%	12 12%	20 21%	8 13%	1 17%	7 12%	2 12%	2 12%	1 7%	1 9%	3 12%	20 21%
Don't know	12 6%	10 10%	1 1%	7 12%	1 37%	6 11%	1 5%	1 7%	2 28%	2 15%	2 8%	1 1%
Refusal	1 *	1 1%	- *	- **	- **	1 2%	1 5%	1 6%	- **	1 7%	- **	- *
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u												
Minimum Base: 30 (*), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u												
Minimum Base: 30 (*), Small Base: 100 (*)												
Continuity correction applied												

QPDSI9 Action taken due to NOT repaying sampled loan by repayment date
Base: All who did NOT repay sampled loan by the repayment date

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (g)	No (h)	Yes (i)	No (j)	Yes (k)	No (l)
Unweighted Base	189	112	77	70	111	172	14
Base	205	123	83	79	119	185	15
Extend or renew this loan, sometimes known as a rollover	92 45%	57 46% *	35 42% *	28 36% *	58 49% *	84 45%	3 23% **
Arrange a repayment plan with the lender	82 40%	57 46% *	25 30% *	39 49% *	41 34% *	75 41%	7 44% **
Default on the loan	80 39%	42 34% *	38 46% *	38 48% *	41 35% *	75 41%	5 31% **
Take out another payday loan with a different provider to pay off this loan	22 11%	11 9% *	11 14% *	13 17% *	9 7% *	22 12%	- - **
Other answer	33 16%	19 15% *	14 17% *	10 12% *	23 20% *	31 17%	2 12% **
Don't know	12 6%	8 7% *	4 4% *	3 4% *	8 7% *	8 4%	4 25% **
Refusal	1 *	1 1% *	- - *	1 1% *	- - *	1 1%	- - **
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDSI9 Action taken due to NOT repaying sampled loan by repayment date
Base: All who did NOT repay sampled loan by the repayment date

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (m)	Any debt problem (n)	Bad credit rating (o)	Made arrangements/ IVA (p)	County Court (q)	Bailiffs (r)	Overdrawn above agreed limit (s)	Overdrawn up to agreed limit (t)	Not overdrawn (u)
Unweighted Base	189	52	130	96	96	33	26	58	39	75
Base	205	50	147	113	118	35	32	63	45	78
Extend or renew this loan, sometimes known as a rollover	92	22	62	54	48	21	13	22	33	28
	45%	44% *	42% *	47% *	41% *	59% **	41% **	36% *	73% **	36% *
Arrange a repayment plan with the lender	82	18	63	51	52	15	9	24	21	30
	40%	36% *	43% *	45% *	44% *	44% **	28% **	38% *	46% **	39% *
Default on the loan	80	10	69	50	61	21	23	32	16	28
	39%	20% *	47% m*	44% m*	52% m*	60% **	74% **	51% *	34% **	36% *
Take out another payday loan with a different provider to pay off this loan	22	-	22	17	16	7	8	9	9	4
	11%	1% *	15% *	15% *	14% *	19% **	25% **	14% *	20% **	6% *
Other answer	33	8	25	18	19	6	6	5	6	20
	16%	17% *	17% *	16% *	16% *	17% **	20% **	8% *	12% **	26% *
Don't know	12	9	3	2	1	1	1	2	3	3
	6%	18% nop*	2% *	1% *	1% *	3% **	3% **	3% *	7% **	4% *
Refusal	1	-	1	-	-	1	-	1	-	-
	*	- *	1% *	- *	- *	3% **	- **	2% *	- **	- *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSI9 Action taken due to NOT repaying sampled loan by repayment date
Base: All who did NOT repay sampled loan by the repayment date

	Total	Most important factor when taking out loan							Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service	
		Ease (A)	Speed (B)	Amount (C)	Total cost (D)	Flexibility (E)	Reputation (F)	Channel (G)	Agree (H)	Disagree (I)	Agree (J)	Disagree (K)
Unweighted Base	189	15	79	12	19	17	20	19	66	113	97	80
Base	205	14	94	8	21	17	16	23	77	121	97	95
Extend or renew this loan, sometimes known as a rollover	92	9	35	5	8	9	8	14	29	59	45	39
	45%	66% **	38%	57% **	38% **	52% **	52% **	60% **	38% *	48% *	46% *	41% *
Arrange a repayment plan with the lender	82	7	33	5	7	11	5	12	36	44	37	40
	40%	52% **	35%	54% **	35% **	62% **	34% **	54% **	46% *	36% *	38% *	42% *
Default on the loan	80	5	36	5	10	2	5	10	30	47	44	31
	39%	34% **	38%	64% **	49% **	12% **	30% **	46% **	39% *	39% *	45% *	33% *
Take out another payday loan with a different provider to pay off this loan	22	1	14	-	1	-	1	5	10	12	7	15
	11%	6% **	15%	- **	6% **	2% **	4% **	22% **	14% *	10% *	7% *	16% *
Other answer	33	1	17	2	2	1	3	3	8	24	20	12
	16%	10% **	18%	20% **	8% **	8% **	19% **	12% **	11% *	20% *	21% *	13% *
Don't know	12	-	3	-	6	-	2	2	6	5	3	8
	6%	- **	3%	- **	27% **	- **	11% **	7% **	7% *	4% *	3% *	8% *
Refusal	1	-	1	-	-	-	-	-	1	-	1	-
	*	- **	1%	- **	- **	- **	- **	- **	1% *	- *	1% *	- *
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l												
Minimum Base: 30 (**). Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l												
Minimum Base: 30 (**). Small Base: 100 (*)												
Continuity correction applied												

QPDSI9 Action taken due to NOT repaying sampled loan by repayment date
Base: All who did NOT repay sampled loan by the repayment date

	Total	Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet		Whether ever been refused a payday loan	
		Agree (L)	Disagree (M)	Agree (N)	Disagree (O)	Agree (P)	Disagree (Q)	Yes (R)	No (S)
Unweighted Base	189	133	50	88	95	135	45	68	120
Base	205	142	58	98	102	140	53	87	118
Extend or renew this loan, sometimes known as a rollover	92 45%	64 45% *	26 45% *	40 41% *	49 48% *	57 41% *	29 54% **	34 39% *	57 49% *
Arrange a repayment plan with the lender	82 40%	61 43% *	19 34% *	42 42% *	40 40% *	55 40% *	21 40% **	35 41% *	46 39% *
Default on the loan	80 39%	52 37% *	26 45% *	36 37% *	42 41% *	52 37% *	20 37% **	42 49% *	38 32% *
Take out another payday loan with a different provider to pay off this loan	22 11%	14 10% *	8 14% *	5 5% *	17 17% *	14 10% *	8 15% **	21 24% S*	1 1% *
Other answer	33 16%	25 18% *	8 13% *	18 18% *	15 15% *	27 19% *	6 12% **	15 17% *	18 15% *
Don't know	12 6%	10 7% *	1 2% *	7 7% *	4 4% *	11 8% *	1 1% **	2 2% *	10 8% *
Refusal	1 *	- *	1 2% *	- *	1 1% *	1 1% *	- **	- *	1 1% *
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSI9 Action taken due to NOT repaying sampled loan by repayment date
Base: All who did NOT repay sampled loan by the repayment date

	Total	Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders			(SAMPLE) Size of loan		
		Yes (T)	No - but would consider this (U)	No - and would not consider this (V)	Only one loan taken out (W)	Aware of any online PDL (X)	Aware of any high street PDL (Y)	Aware of 3 or more PDLs (Z)	High (£200+) (a)	Low (Less than £200) (b)	Unknown (c)
Unweighted Base	189	36	18	91	28	182	172	166	106	75	8
Base	205	58	17	93	24	201	183	187	128	67	11
Extend or renew this loan, sometimes known as a rollover	92 45%	22 39% **	8 47% **	47 51%	6 27% **	89 44%	84 46%	81 43%	60 47% *	25 38% *	6 59% **
Arrange a repayment plan with the lender	82 40%	14 24% **	8 43% **	42 44%	14 59% **	79 39%	72 40%	72 39%	48 37% *	32 47% *	3 24% **
Default on the loan	80 39%	36 62% **	9 50% **	29 31%	4 18% **	79 39%	72 40%	72 39%	59 46% *	21 31% *	1 6% **
Take out another payday loan with a different provider to pay off this loan	22 11%	16 28% **	3 18% **	2 2%	1 5% **	22 11%	22 12%	22 12%	17 13% *	5 8% *	- - **
Other answer	33 16%	9 16% **	1 8% **	13 14%	6 27% **	33 16%	26 14%	30 16%	21 16% *	9 13% *	3 29% **
Don't know	12 6%	1 2% **	1 4% **	9 10%	- 2% **	12 6%	11 6%	11 6%	9 7% *	2 3% *	- - **
Refusal	1 *	- **	1 6% **	-	- **	1 *	1 1%	1 1%	- *	1 1% *	- **
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSI9 Action taken due to NOT repaying sampled loan by repayment date
Base: All who did NOT repay sampled loan by the repayment date

	Total	(SAMPLE) Date of loan			Reason for loan (General)		Use of loan			
		A-Recent (d)	B-Mid term (e)	C-Longer ago (f)	Unexpected INCREASE in expenses/ outgoings (g)	Unexpected DECREASE in income (h)	Living expenses (i)	Car/ vehicle (j)	Rent or mortgage (k)	Other (l)
Unweighted Base	189	7	113	69	85	46	105	16	8	67
Base	205	6	117	83	91	58	113	19	5	72
Extend or renew this loan, sometimes known as a rollover	92 45%	3 46% **	52 45% *	37 44% *	45 49% *	20 35% **	45 40% *	6 30% **	1 22% **	40 55% *
Arrange a repayment plan with the lender	82 40%	1 22% **	47 40% *	34 41% *	29 32% *	25 43% **	48 42% *	8 39% **	2 39% **	26 36% *
Default on the loan	80 39%	- 8% **	45 38% *	35 42% *	35 39% *	28 48% **	48 42% *	4 23% **	2 36% **	27 38% *
Take out another payday loan with a different provider to pay off this loan	22 11%	- - **	7 6% *	15 18% *	6 7% *	8 13% **	14 12% *	2 9% **	- - **	7 9% *
Other answer	33 16%	1 24% **	18 15% *	14 16% *	15 17% *	1 2% **	21 18% *	4 21% **	1 25% **	9 12% *
Don't know	12 6%	- 8% **	9 8% *	2 3% *	7 7% *	6 10% **	4 4% *	4 20% **	1 14% **	3 4% *
Refusal	1 *	- - **	- - *	1 1% *	- - *	- - **	- - *	- - **	- - **	1 1% *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSI9 Action taken due to NOT repaying sampled loan by repayment date
Base: All who did NOT repay sampled loan by the repayment date

	Total	Whether repayment date has passed		Whether paid back loan in full		Action taken when not paid back on repayment date			Whether shopped around for sampled loan		Whether ever shopped around for loan	
		Yes (A)	No (B)	Yes (C)	No (D)	Rollover (E)	Repayment plan (F)	Defaulted (G)	Yes (H)	No (I)	Yes (J)	No (K)
Unweighted Base	189	189	-	-	189	93	85	64	30	158	56	133
Base	205	205	-	-	205	92	82	80	41	161	69	136
Extend or renew this loan, sometimes known as a rollover	92 45%	92 45%	-	-	92 45%	92 100% FG*	42 51% *	30 37% *	19 47% **	72 45%	30 43% *	62 46% *
Arrange a repayment plan with the lender	82 40%	82 40%	-	-	82 40%	42 46% *	82 100% EG*	28 35% *	17 40% **	65 41%	31 45% *	51 37% *
Default on the loan	80 39%	80 39%	-	-	80 39%	30 33% *	28 34% *	80 100% EF*	14 33% **	63 39%	27 39% *	53 39% *
Take out another payday loan with a different provider to pay off this loan	22 11%	22 11%	-	-	22 11%	12 13% *	7 9% *	11 14% *	8 20% **	14 9%	9 13% *	13 10% *
Other answer	33 16%	33 16%	-	-	33 16%	7 7% *	4 5% *	15 18% F*	7 17% **	22 14%	14 20% *	19 14% *
Don't know	12 6%	12 6%	-	-	12 6%	- * *	- * *	- * *	- * **	12 7%	2 3% *	10 7% *
Refusal	1 *	1 *	-	-	1 *	- * *	- * *	- * *	- * **	1 1%	- *	1 1% *
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSI9 Action taken due to NOT repaying sampled loan by repayment date
Base: All who did NOT repay sampled loan by the repayment date

	Total	How well understood repayment amount			Confidence in repaying loan			Ease of getting money to pay back loan		
		Very well (L)	Very/ Fairly well (M)	Not very/ Not at all well (N)	Very confident (O)	Very/ Fairly confident (P)	Not very/Not at all confident (Q)	Easier than expected (R)	Same as expected (S)	More difficult than expected (T)
Unweighted Base	189	110	170	19	96	161	28	32	64	91
Base	205	120	191	14	105	170	35	33	67	103
Extend or renew this loan, sometimes known as a rollover	92 45%	48 40% *	87 46%	5 33% **	34 33% *	70 41%	22 63% **	9 27% **	37 55% *	46 44% *
Arrange a repayment plan with the lender	82 40%	47 40% *	79 41%	3 23% **	43 41% *	71 42%	11 30% **	14 42% **	27 40% *	41 40% *
Default on the loan	80 39%	41 34% *	73 38%	7 53% **	46 44% *	68 40%	12 33% **	12 36% **	32 48% *	35 34% *
Take out another payday loan with a different provider to pay off this loan	22 11%	13 11% *	22 11%	- 3% **	10 10% *	12 7%	10 30% **	4 13% **	5 8% *	12 12% *
Other answer	33 16%	20 17% *	30 16%	3 21% **	20 19% *	27 16%	6 17% **	4 12% **	11 17% *	17 17% *
Don't know	12 6%	9 7% *	11 6%	1 5% **	10 9% *	12 7%	- - **	4 11% **	2 3% *	6 6% *
Refusal	1 *	- - *	- -	1 7% **	1 1% *	1 1%	- - **	- - **	- - *	- - *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSI9 Action taken due to NOT repaying sampled loan by repayment date
Base: All who did NOT repay sampled loan by the repayment date

	Total	Confidence and ease of repayment			Type of loan compared			Aware of any high street lenders		Aware of any online lenders	
		Very confident and found easy (U)	Very confident and found same (V)	Very confident and found difficult (W)	Online only (X)	Retail only (Y)	Online and Retail (Z)	Yes (a)	No (b)	Yes (c)	No (d)
Unweighted Base	189	17	30	47	32	7	15	172	17	182	7
Base	205	17	32	54	47	6	14	183	23	201	4
Extend or renew this loan, sometimes known as a rollover	92 45%	3 20% **	15 47% **	15 29% **	22 46% **	2 31% **	6 44% **	84 46% **	7 33% **	89 44% **	3 69% **
Arrange a repayment plan with the lender	82 40%	6 36% **	15 46% **	21 39% **	13 27% **	6 90% **	11 79% **	72 40% **	10 43% **	79 39% **	3 86% **
Default on the loan	80 39%	5 26% **	16 50% **	26 48% **	18 39% **	1 19% **	6 45% **	72 40% **	8 34% **	79 39% **	1 14% **
Take out another payday loan with a different provider to pay off this loan	22 11%	4 23% **	4 13% **	2 4% **	9 19% **	- - **	- - **	22 12% **	- 2% **	22 11% **	- - **
Other answer	33 16%	3 16% **	6 19% **	10 20% **	12 25% **	- - **	2 17% **	26 14% **	7 31% **	33 16% **	- - **
Don't know	12 6%	2 14% **	2 5% **	5 10% **	2 4% **	- - **	- - **	11 6% **	1 4% **	12 6% **	- - **
Refusal	1 *	- **	- **	- -	- **	- **	- **	1 1%	- **	1 *	- **
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSI9 Action taken due to NOT repaying sampled loan by repayment date
Base: All who did NOT repay sampled loan by the repayment date

	Total	Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		More confident (e)	Less confident (f)	No change (g)	New (h)	Repeat (i)	New (j)	Repeat (k)
Unweighted Base	189	-	-	-	43	143	95	91
Base	205	-	-	-	37	165	121	81
Extend or renew this loan, sometimes known as a rollover	92 45%	- -	- -	- -	10 28% **	79 48%	41 34% *	48 59% j*
Arrange a repayment plan with the lender	82 40%	- -	- -	- -	19 52% **	62 38%	42 34% *	39 49% *
Default on the loan	80 39%	- -	- -	- -	11 30% **	69 42%	53 43% *	27 34% *
Take out another payday loan with a different provider to pay off this loan	22 11%	- -	- -	- -	2 4% **	20 12%	9 7% *	13 17% *
Other answer	33 16%	- -	- -	- -	9 24% **	24 14%	22 18% *	11 13% *
Don't know	12 6%	- -	- -	- -	4 10% **	8 5%	10 8% *	1 2% *
Refusal	1 *	- -	- -	- -	- - **	1 1%	1 1% *	- - *
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSI10 Whether total repayment amount on sampled loan was more than, less than, or about what was originally expected
Base: All whose repayment date HAS passed

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	1088	596	440	203	506	310	648	154	95	129
Base	1128	631	440	201	544	326	702	159	86	114
More	232 21%	139 22%	78 18%	36 18%	125 23%	56 17%	127 18%	31 20%	28 33% F*	27 24% *
Less	61 5%	30 5%	28 6%	10 5%	33 6%	12 4%	31 4%	13 8% *	7 8% *	8 7% *
About what I expected	815 72%	454 72%	326 74%	153 76%	374 69%	253 78% D	535 76% H	112 70% *	51 59% *	79 69% *
I didn't know what it would cost	4 *	2 *	1 *	2 1%	2 *	1 *	2 *	2 1% *	- * *	- * *
Don't know	16 1%	5 1%	7 1%	1 *	11 2%	3 1%	7 1%	2 1% *	1 1% *	1 1% *
Refusal	- -	- -	- -	- -	- -	- -	- -	- * *	- * *	- * *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSI10 Whether total repayment amount on sampled loan was more than, less than, or about what was originally expected

Base: All whose repayment date HAS passed

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	1088	323	549	256	293	128	852	35	87	50
Base	1128	364	563	266	297	105	888	32	84	56
More	232	69	122	56	67	24	168	16	19	13
	21%	19%	22%	21%	22%	23%	19%	50%	22%	23%
						*		**	*	*
Less	61	15	33	16	17	9	49	1	6	1
	5%	4%	6%	6%	6%	8%	6%	4%	7%	2%
						*		**	*	*
About what I expected	815	275	400	189	212	70	657	14	59	42
	72%	76%	71%	71%	71%	66%	74%	44%	70%	74%
						*		**	*	*
I didn't know what it would cost	4	2	2	-	1	-	3	-	-	-
	*	*	*	*	*	-	*	-	-	-
						*		**	*	*
Don't know	16	2	6	6	-	3	10	1	1	1
	1%	1%	1%	2%	-	3%	1%	2%	1%	1%
						*		**	*	*
Refusal	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
						*		**	*	*
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSI10 Whether total repayment amount on sampled loan was more than, less than, or about what was originally expected

Base: All whose repayment date HAS passed

	Total	Accommodation					Number of people in hhd		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	1088	215	656	373	283	138	214	269	536
Base	1128	247	639	383	256	157	208	268	581
More	232 21%	50 20%	125 20%	77 20%	48 19%	32 20% *	34 16%	51 19%	129 22%
Less	61 5%	7 3%	41 6%	23 6%	17 7%	9 6% *	9 4%	12 5%	37 6%
About what I expected	815 72%	189 76%	463 72%	277 72%	186 72%	114 72% *	162 78%	201 75%	406 70%
I didn't know what it would cost	4 *	- -	3 *	2 *	1 *	- * *	- - 1%	2 1%	2 *
Don't know	16 1%	1 *	8 1%	4 1%	4 2%	2 1% *	3 2%	1 1%	7 1%
Refusal	- -	- -	- -	- -	- -	- - *	- -	- -	- -
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSI10 Whether total repayment amount on sampled loan was more than, less than, or about what was originally expected

Base: All whose repayment date HAS passed

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	1088	637	201	118	64	383	36	95	271	331	763	240
Base	1128	653	202	138	65	405	25	78	268	404	789	243
More	232 21%	125 19%	54 27%	26 19% *	11 17% *	91 23%	7 27% *	20 25% *	51 19%	66 16%	131 17%	73 30% j
Less	61 5%	33 5%	12 6%	9 7% *	3 4% *	24 6%	4 15% i*	6 7% *	17 6%	18 4%	43 5%	13 5%
About what I expected	815 72%	486 75% b	131 65%	102 74% *	51 78% *	283 70%	14 55% *	52 67% *	198 74%	316 78% f	608 77% k	152 62%
I didn't know what it would cost	4 *	1 *	2 1%	- * *	- * *	2 1%	- * *	- * *	- *	1 *	2 *	- -
Don't know	16 1%	8 1%	2 1%	- * *	1 1% *	4 1%	1 3% *	1 1% *	2 1%	2 1%	6 1%	5 2%
Refusal	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-

Overlap formulae used

- Column Means:
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v
Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied

QPDSI10 Whether total repayment amount on sampled loan was more than, less than, or about what was originally expected

Base: All whose repayment date HAS passed

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	1088	210	114	698	634	199	185	648	440	38	392	391
Base	1128	188	128	751	559	218	284	841	288	109	381	423
More	232	36	29	152	77	50	86	161	71	39	57	124
	21%	19%	22%	20%	14%	23%	30%	19%	25%	35%	15%	29%
Less	61	14	11	34	46	7	5	47	14	-	26	22
	5%	7%	8%	5%	8%	3%	2%	6%	5%	-	7%	5%
About what I expected	815	136	85	553	427	158	188	620	195	66	294	267
	72%	72%	67%	74%	76%	72%	66%	74%	68%	61%	77%	63%
I didn't know what it would cost	4	-	3	1	1	1	1	2	3	-	1	1
	*	-	2%	*	*	1%	*	*	1%	-	*	*
Don't know	16	3	-	11	8	2	5	11	5	5	2	9
	1%	1%	*	1%	1%	1%	2%	1%	2%	4%	1%	2%
Refusal	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	*	-	-	-	-	-	-	*	-	-
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSI10 Whether total repayment amount on sampled loan was more than, less than, or about what was originally expected
Base: All whose repayment date HAS passed

	Total	Channel of purchase ever used			Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Online only (A)	Retail only (B)	Online and Retail (C)	Mainly online (D)	Mainly retail (E)	Not possible to say (F)	Online (G)	Retail (H)	Online only (I)	Retail only (J)	Online and Retail (K)
Unweighted Base	1088	567	327	121	629	363	23	121	89	446	238	121
Base	1128	704	220	134	794	245	20	126	62	578	158	134
More	232	119	55	39	148	59	7	16	20	103	36	39
	21%	17%	25%	29%	19%	24%	32%	13%	32%	18%	23%	29%
		A	A	A*			**	*	G*			*
Less	61	45	11	2	46	11	1	13	1	32	10	2
	5%	6%	5%	1%	6%	4%	3%	10%	2%	6%	6%	1%
				*			**	*	*			*
About what I expected	815	529	149	92	587	171	12	95	41	433	109	92
	72%	75%	68%	68%	74%	70%	62%	75%	66%	75%	69%	68%
		B		*			**	*	*			*
I didn't know what it would cost	4	2	1	1	3	1	-	-	-	2	1	1
	*	*	*	1%	*	*	-	-	-	*	1%	1%
				*			**	*	*			*
Don't know	16	10	4	1	10	4	1	2	1	8	3	1
	1%	1%	2%	1%	1%	1%	3%	2%	1%	1%	2%	1%
				*			**	*	*			*
Refusal	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	*	-	-	**	*	*	-	-	*
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSI10 Whether total repayment amount on sampled loan was more than, less than, or about what was originally expected
Base: All whose repayment date HAS passed

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (L)	Multiple with same lender (M)	Multiple with different lenders (N)	Multiple with same and different lenders (O)	Very well (P)	Very/Fairly well (Q)	Not very/ Not at all well (R)	Compound interest (S)	Simple interest (T)	Not simple interest (U)
Unweighted Base	1088	184	542	353	97	489	871	161	345	345	428
Base	1128	172	476	474	107	455	871	197	379	358	416
More	232	32	64	136	27	92	167	50	66	72	95
	21%	18%	13%	29%	25%	20%	19%	25%	17%	20%	23%
				M	M*			*			
Less	61	13	37	10	2	32	52	5	20	18	23
	5%	8%	8%	2%	2%	7%	6%	3%	5%	5%	6%
		N	N		*			*			
About what I expected	815	125	367	318	77	329	647	132	290	261	291
	72%	72%	77%	67%	72%	72%	74%	67%	77%	73%	70%
			N		*			*			
I didn't know what it would cost	4	-	1	3	-	-	1	2	-	2	2
	*	-	*	1%	-	-	*	1%	-	*	*
					*			*			
Don't know	16	3	6	7	1	2	3	8	3	5	4
	1%	2%	1%	1%	1%	*	*	4%	1%	1%	1%
					*			PQ*			
Refusal	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
					*			*			
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSI10 Whether total repayment amount on sampled loan was more than, less than, or about what was originally expected

Base: All whose repayment date HAS passed

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (V)	No (W)	Credit card (X)	Bank or BS loan (Y)	Any other loan / credit (Z)	Home credit (a)	Pawnbroker (b)	Credit union (c)	DWP / Crisis loan (d)	Retail credit (e)	None (f)
Unweighted Base	1088	521	544	313	85	282	63	57	21	62	137	544
Base	1128	562	539	358	87	290	69	54	21	57	145	539
More	232	111	112	65	14	66	18	14	9	21	21	112
	21%	20%	21%	18%	16%	23% e	26%	26%	43% *	36% X ^{Ye} *	15% *	21%
Less	61	35	24	18	3	20	8	2	1	6	9	24
	5%	6%	4%	5%	3% *	7%	11% *	3% *	3% **	10% *	6% *	4%
About what I expected	815	405	395	266	69	196	40	37	10	31	113	395
	72%	72%	73%	74% ad	79% ad*	67%	57% *	69% *	48% **	54% *	78% Zad*	73% d
I didn't know what it would cost	4	1	2	-	-	1	-	-	1	-	-	2
	*	*	*	-	-	*	-	-	6% **	-	-	*
Don't know	16	10	5	9	2	7	4	1	-	-	2	5
	1%	2%	1%	2%	2% *	2%	6% *	2% *	- **	- *	1% *	1%
Refusal	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	*	-	*	*	**	*	*	-
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSI10 Whether total repayment amount on sampled loan was more than, less than, or about what was originally expected
Base: All whose repayment date HAS passed

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (g)	No (h)	Yes (i)	No (j)	Yes (k)	No (l)
Unweighted Base	1088	674	414	281	766	1019	43
Base	1128	693	436	319	763	1054	42
More	232	144	88	86	129	211	8
	21%	21%	20%	27% j	17%	20%	19% **
Less	61	35	26	16	41	58	-
	5%	5%	6%	5%	5%	5%	1% **
About what I expected	815	503	313	214	577	767	33
	72%	73%	72%	67% i	76%	73%	80% **
I didn't know what it would cost	4	1	3	1	3	3	-
	*	*	1%	*	*	*	- **
Don't know	16	10	6	2	13	16	-
	1%	1%	1%	1%	2%	1%	- **
Refusal	-	-	-	-	-	-	-
	-	-	-	-	-	-	- **
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDSI10 Whether total repayment amount on sampled loan was more than, less than, or about what was originally expected

Base: All whose repayment date HAS passed

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (m)	Any debt problem (n)	Bad credit rating (o)	Made arrangements/ IVA (p)	County Court (q)	Bailiffs (r)	Overdrawn above agreed limit (s)	Overdrawn up to agreed limit (t)	Not overdrawn (u)
Unweighted Base	1088	513	533	390	357	114	98	309	261	441
Base	1128	491	585	432	409	118	105	324	283	438
More	232	62	155	121	118	21	31	85	49	77
	21%	13%	26%	28%	29%	17%	29%	26%	17%	18%
			m	m	m	*	m*	u		
Less	61	27	32	24	14	10	2	15	12	30
	5%	6%	5%	6%	4%	9%	2%	5%	4%	7%
						*	*			
About what I expected	815	391	392	283	270	88	70	215	215	327
	72%	80%	67%	65%	66%	74%	67%	66%	76%	75%
		nop				*	*			
I didn't know what it would cost	4	2	2	2	2	-	-	2	-	1
	*	*	*	*	*	-	-	1%	*	*
						*	*			
Don't know	16	10	5	3	4	-	2	7	6	3
	1%	2%	1%	1%	1%	*	2%	2%	2%	1%
						*	*			
Refusal	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
						*	*			
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSI10 Whether total repayment amount on sampled loan was more than, less than, or about what was originally expected
Base: All whose repayment date HAS passed

	Total	Most important factor when taking out loan							Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service	
		Ease (A)	Speed (B)	Amount (C)	Total cost (D)	Flexibility (E)	Reputation (F)	Channel (G)	Agree (H)	Disagree (I)	Agree (J)	Disagree (K)
Unweighted Base	1088	102	338	61	141	100	150	125	358	661	524	475
Base	1128	108	378	47	148	101	148	132	349	712	524	505
More	232	12	100	14	33	16	19	29	87	128	114	94
	21%	11%	26%	29%	22%	16%	13%	22%	25%	18%	22%	19%
		*	AF	AF*	*	*	*	*	I			
Less	61	8	22	5	5	4	10	4	16	37	27	23
	5%	8%	6%	10%	4%	4%	7%	3%	5%	5%	5%	5%
		*	*	*	*	*	*	*				
About what I expected	815	85	250	28	106	78	118	96	241	538	377	377
	72%	78%	66%	61%	72%	78%	80%	73%	69%	76%	72%	75%
		*	*	*	*	*	BC	*				
I didn't know what it would cost	4	1	1	-	1	1	-	-	-	3	2	2
	*	1%	*	-	1%	1%	*	-	-	*	*	*
		*	*	*	*	*	*	*				
Don't know	16	2	5	-	2	2	1	3	5	6	5	9
	1%	2%	1%	-	1%	2%	1%	2%	1%	1%	1%	2%
		*	*	*	*	*	*	*				
Refusal	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
		*	*	*	*	*	*	*				
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSI10 Whether total repayment amount on sampled loan was more than, less than, or about what was originally expected

Base: All whose repayment date HAS passed

	Total	Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet		Whether ever been refused a payday loan	
		Agree (L)	Disagree (M)	Agree (N)	Disagree (O)	Agree (P)	Disagree (Q)	Yes (R)	No (S)
Unweighted Base	1088	885	156	628	401	763	261	211	864
Base	1128	918	157	638	422	776	283	273	843
More	232	153	65	110	102	147	68	97	130
	21%	17%	41% L*	17%	24% N	19%	24%	36% S	15%
Less	61	48	7	34	23	42	16	4	55
	5%	5%	4% *	5%	5%	5%	6%	2%	7% R
About what I expected	815	706	82	486	291	577	195	166	644
	72%	77% M	52% *	76%	69%	74%	69%	61%	76% R
I didn't know what it would cost	4	2	1	2	2	2	1	2	3
	*	*	1% *	*	*	*	*	1%	*
Don't know	16	9	3	7	5	8	3	3	11
	1%	1%	2% *	1%	1%	1%	1%	1%	1%
Refusal	-	-	-	-	-	-	-	-	-
	-	-	*	-	-	-	-	-	-
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSI10 Whether total repayment amount on sampled loan was more than, less than, or about what was originally expected
Base: All whose repayment date HAS passed

	Total	Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders			(SAMPLE) Size of loan		
		Yes (T)	No - but would consider this (U)	No - and would not consider this (V)	Only one loan taken out (W)	Aware of any online PDL (X)	Aware of any high street PDL (Y)	Aware of 3 or more PDLs (Z)	High (£200+) (a)	Low (Less than £200) (b)	Unknown (c)
Unweighted Base	1088	119	69	600	210	1046	926	880	478	550	60
Base	1128	170	79	602	188	1099	931	946	537	523	69
More	232	79	17	77	36	225	206	201	132	87	13
	21%	46%	21%	13%	19%	20%	22%	21%	25%	17%	19%
		UVW*	*			X			b		*
Less	61	1	5	38	14	57	49	45	18	38	4
	5%	1%	6%	6%	7%	5%	5%	5%	3%	7%	6%
		*	*						a		*
About what I expected	815	88	57	475	136	797	664	683	376	389	50
	72%	52%	73%	79%	72%	73%	71%	72%	70%	74%	73%
		*	T*	T	T						*
I didn't know what it would cost	4	-	-	4	-	4	4	4	3	2	-
	*	-	-	1%	-	*	*	*	1%	*	-
		*	*								*
Don't know	16	1	-	10	3	16	8	13	8	7	1
	1%	1%	-	2%	1%	1%	1%	1%	1%	1%	2%
		*	*								*
Refusal	-	-	-	-	-	-	-	-	-	-	-
	-	*	*	-	-	-	-	-	-	-	*
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSI10 Whether total repayment amount on sampled loan was more than, less than, or about what was originally expected
 Base: All whose repayment date HAS passed

	Total	(SAMPLE) Date of loan			Reason for loan (General)		Use of loan			
		A-Recent (d)	B-Mid term (e)	C-Longer ago (f)	Unexpected INCREASE in expenses/ outgoings (g)	Unexpected DECREASE in income (h)	Living expenses (i)	Car/ vehicle (j)	Rent or mortgage (k)	Other (l)
Unweighted Base	1088	165	665	258	543	206	586	101	42	379
Base	1128	130	689	309	580	222	601	102	38	407
More	232 21%	10 8%	129 19% d	93 30% de	106 18%	52 23%	123 20%	21 21% *	7 19% **	84 21%
Less	61 5%	18 14% ef	28 4%	14 4%	24 4%	9 4%	29 5%	7 6% *	5 15% **	22 5%
About what I expected	815 72%	101 78% f	523 76% f	191 62%	436 75%	157 71%	438 73%	73 72% *	23 62% **	293 72%
I didn't know what it would cost	4 *	- -	2 *	2 1%	3 *	1 1%	1 *	- - *	1 1% **	3 1%
Don't know	16 1%	- *	7 1%	9 3%	12 2%	3 1%	10 2%	1 1% *	1 3% **	5 1%
Refusal	- -	- -	- -	- -	- -	- -	- -	- - *	- - **	- -
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSI10 Whether total repayment amount on sampled loan was more than, less than, or about what was originally expected

Base: All whose repayment date HAS passed

	Total	Whether repayment date has passed		Whether paid back loan in full		Action taken when not paid back on repayment date			Whether shopped around for sampled loan		Whether ever shopped around for loan	
		Yes (A)	No (B)	Yes (C)	No (D)	Rollover (E)	Repayment plan (F)	Defaulted (G)	Yes (H)	No (I)	Yes (J)	No (K)
Unweighted Base	1088	1088	-	880	189	93	85	64	236	849	367	722
Base	1128	1128	-	895	205	92	82	80	296	826	441	688
More	232	232	-	117	106	54	42	50	57	171	92	140
	21%	21%	-	13%	52% C	58%	51%	62%	19%	21%	21%	20%
Less	61	61	-	58	3	1	-	-	11	49	17	43
	5%	5%	-	6% D	1%	1%	-	-	4%	6%	4%	6%
About what I expected	815	815	-	706	94	37	39	28	226	585	327	489
	72%	72%	-	79% D	46%	40%	48%	35%	76%	71%	74%	71%
I didn't know what it would cost	4	4	-	2	2	1	-	1	-	4	1	3
	*	*	-	*	1%	1%	-	1%	-	1%	*	*
Don't know	16	16	-	12	1	-	1	1	1	15	3	13
	1%	1%	-	1%	*	*	1%	1%	*	2%	1%	2%
Refusal	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	*	*	*	-	-	-	-
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

Competition Commission - Payday Lending Survey - 120248

QPDSI10 Whether total repayment amount on sampled loan was more than, less than, or about what was originally expected

Base: All whose repayment date HAS passed

	Total	How well understood repayment amount			Confidence in repaying loan			Ease of getting money to pay back loan		
		Very well (L)	Very/ Fairly well (M)	Not very/ Not at all well (N)	Very confident (O)	Very/ Fairly confident (P)	Not very/Not at all confident (Q)	Easier than expected (R)	Same as expected (S)	More difficult than expected (T)
Unweighted Base	1088	842	1027	59	871	1040	46	285	626	168
Base	1128	866	1063	64	879	1067	54	287	632	197
More	232 21%	112 13%	198 19% L	33 51% LM*	127 14%	199 19% O	29 54% **	63 22% S	69 11%	98 50% RS
Less	61 5%	55 6%	60 6%	1 2% *	57 7% P	59 5%	2 3% **	31 11% ST	25 4%	4 2%
About what I expected	815 72%	684 79% MN	788 74% N	28 44% *	682 78% P	790 74%	21 39% **	185 64% T	533 84% RT	90 46%
I didn't know what it would cost	4 *	1 *	4 *	- 1% *	3 *	3 *	1 2% **	- -	3 *	2 1%
Don't know	16 1%	13 2%	14 1%	2 3% *	9 1%	16 1%	1 1% **	9 3% S	3 1%	3 2%
Refusal	- -	- -	- -	- *	- -	- -	- **	- -	- -	- -
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSI10 Whether total repayment amount on sampled loan was more than, less than, or about what was originally expected

Base: All whose repayment date HAS passed

	Total	Confidence and ease of repayment			Type of loan compared			Aware of any high street lenders		Aware of any online lenders	
		Very confident and found easy (U)	Very confident and found same (V)	Very confident and found difficult (W)	Online only (X)	Retail only (Y)	Online and Retail (Z)	Yes (a)	No (b)	Yes (c)	No (d)
Unweighted Base	1088	237	532	96	231	35	92	926	162	1046	42
Base	1128	233	528	112	314	24	96	931	197	1099	30
More	232	43	38	45	66	5	18	206	26	225	7
	21%	19%	7%	40%	21%	20%	19%	22%	13%	20%	23%
		V		UV*		**	*				**
Less	61	30	24	2	13	2	2	49	12	57	4
	5%	13%	5%	2%	4%	8%	3%	5%	6%	5%	13%
		VW		*		**	*				**
About what I expected	815	156	461	61	232	17	76	664	151	797	18
	72%	67%	87%	55%	74%	70%	79%	71%	77%	73%	62%
			UV	*		**	*				**
I didn't know what it would cost	4	-	3	1	1	-	-	4	-	4	-
	*	-	*	*	*	-	-	*	*	*	-
				*		**	*				**
Don't know	16	3	2	3	1	1	-	8	8	16	1
	1%	1%	*	3%	*	2%	*	1%	4%	1%	2%
				*		**	*		a		**
Refusal	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	*	-	**	*	-	-	-	**
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSI10 Whether total repayment amount on sampled loan was more than, less than, or about what was originally expected
Base: All whose repayment date HAS passed

	Total	Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		More confident (e)	Less confident (f)	No change (g)	New (h)	Repeat (i)	New (j)	Repeat (k)
Unweighted Base	1088	-	-	-	343	727	565	505
Base	1128	-	-	-	316	799	646	469
More	232	-	-	-	56	173	150	78
	21%	-	-	-	18%	22%	23% k	17%
Less	61	-	-	-	28	32	36	24
	5%	-	-	-	9% i	4%	6%	5%
About what I expected	815	-	-	-	229	577	447	358
	72%	-	-	-	72%	72%	69%	76% j
I didn't know what it would cost	4	-	-	-	2	3	3	1
	*	-	-	-	1%	*	1%	*
Don't know	16	-	-	-	3	14	9	7
	1%	-	-	-	1%	2%	1%	2%
Refusal	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSI10 Whether total repayment amount on sampled loan was more than, less than, or about what was originally expected
Base: All who repaid in full by the repayment date

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	880	489	347	169	406	249	544	120	65	102
Base	895	500	344	162	425	264	572	121	63	85
More	117 13%	68 13%	36 11%	16 10%	60 14%	34 13%	63 11%	12 10%	19 30%	8 9%
Less	58 6%	28 5%	28 8%	10 6%	32 7%	11 4%	30 5%	12 10%	6 9%	8 9%
About what I expected	706 79%	401 80%	274 80%	133 82%	324 76%	217 82%	472 83% H	94 78%	38 61%	68 81% H*
I didn't know what it would cost	2 *	1 *	1 *	2 1%	1 *	- -	1 *	2 1%	- *	- *
Don't know	12 1%	3 1%	5 1%	1 *	8 2%	2 1%	6 1%	1 1%	- *	1 1%
Refusal	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	*	*	*
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSI10 Whether total repayment amount on sampled loan was more than, less than, or about what was originally expected
Base: All who repaid in full by the repayment date

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	880	267	435	218	217	102	695	28	63	42
Base	895	292	430	217	213	88	708	25	55	50
More	117 13%	37 13%	48 11%	30 14%	19 9%	18 20% M*	71 10%	10 39% **	12 21% *	11 21% **
Less	58 6%	14 5%	31 7%	15 7%	16 8%	9 10% *	47 7%	1 5% **	5 9% *	1 2% **
About what I expected	706 79%	238 81% N	346 80% N	169 78%	177 83% N	59 67% *	581 82%	13 54% **	38 69% *	37 75% **
I didn't know what it would cost	2 *	1 *	2 *	- *	1 1%	- * *	2 *	- * **	- * *	- * **
Don't know	12 1%	2 1%	3 1%	3 1%	- -	2 3% *	6 1%	1 2% **	1 1% *	1 1% **
Refusal	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	*	-	**	*	**

Overlap formulae used
- Column Means:
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied

QPDSI10 Whether total repayment amount on sampled loan was more than, less than, or about what was originally expected
Base: All who repaid in full by the repayment date

	Total	Accommodation					Number of people in hhd		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	880	177	534	313	221	106	168	234	423
Base	895	190	521	321	199	115	167	236	433
More	117 13%	22 12%	65 13%	45 14%	21 10%	13 11% *	16 9%	36 15%	51 12%
Less	58 6%	6 3%	40 8%	23 7%	16 8%	8 7% *	8 5%	12 5%	35 8%
About what I expected	706 79%	160 85%	408 78%	250 78%	157 79%	92 81% *	141 85%	186 79%	341 79%
I didn't know what it would cost	2 *	- -	2 *	1 *	1 1%	- * *	- -	1 *	2 *
Don't know	12 1%	1 1%	6 1%	2 1%	4 2%	1 1% *	3 2%	1 1%	3 1%
Refusal	- -	- -	- -	- -	- -	- - *	- -	- -	- -
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSI10 Whether total repayment amount on sampled loan was more than, less than, or about what was originally expected
Base: All who repaid in full by the repayment date

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	880	516	162	99	48	309	22	73	225	284	641	172
Base	895	531	149	110	44	304	14	59	217	334	656	162
More	117 13%	65 12%	22 15%	12 11% *	4 10% *	38 13%	3 22% **	8 14% *	22 10%	32 10%	75 11%	23 14%
Less	58 6%	31 6%	12 8%	9 8% *	3 6% *	24 8%	4 27% **	6 9% *	17 8%	17 5%	43 7%	11 7%
About what I expected	706 79%	429 81%	113 75%	89 81% *	36 82% *	239 78%	7 51% **	45 76% *	176 81%	283 85%	534 81%	124 77%
I didn't know what it would cost	2 *	1 *	1 1%	- * *	- * *	1 *	- * **	- * *	- *	- *	1 *	- *
Don't know	12 1%	5 1%	1 1%	- * *	1 2% *	2 1%	- * **	- * *	2 1%	2 1%	4 1%	3 2%
Refusal	-	-	-	- *	- *	-	- **	- *	- *	- *	-	-
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSI10 Whether total repayment amount on sampled loan was more than, less than, or about what was originally expected

Base: All who repaid in full by the repayment date

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	880	181	84	565	550	153	124	545	335	27	336	281
Base	895	163	93	592	492	168	187	677	218	81	324	296
More	117	24	12	73	49	23	37	73	43	25	35	54
	13%	15%	13%	12%	10%	14%	20%	11%	20%	31%	11%	18%
		*	*				o*		r	**		
Less	58	14	11	31	44	7	4	46	12	-	25	20
	6%	8%	11%	5%	9%	4%	2%	7%	5%	-	8%	7%
		*	*				*			**		
About what I expected	706	124	69	479	392	135	142	548	158	52	262	215
	79%	76%	74%	81%	80%	81%	76%	81%	73%	64%	81%	73%
		*	*				*	s		**		
I didn't know what it would cost	2	-	2	-	-	1	-	2	1	-	-	-
	*	-	2%	-	*	1%	-	*	*	-	-	-
		*	*				*			**		
Don't know	12	1	-	10	6	1	5	9	4	4	2	7
	1%	1%	*	2%	1%	1%	2%	1%	2%	5%	1%	2%
		*	*				*			**		
Refusal	-	-	-	-	-	-	-	-	-	-	-	-
	-	*	*	-	-	-	*	-	-	**	-	-
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSI10 Whether total repayment amount on sampled loan was more than, less than, or about what was originally expected
Base: All who repaid in full by the repayment date

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	880	480	255	88
Base	895	572	168	100
More	117 13%	52 9%	32 19% w	21 20% w*
Less	58 6%	44 8%	9 6%	2 2% *
About what I expected	706 79%	466 81% x	124 74%	78 78% *
I didn't know what it would cost	2 *	2 *	- -	- *
Don't know	12 1%	9 2%	3 2%	- *
Refusal	- -	- -	- -	- *
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QPDSI10 Whether total repayment amount on sampled loan was more than, less than, or about what was originally expected
Base: All who repaid in full by the repayment date

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	880	526	284	13	109	72	371	183	88
Base	895	640	189	11	114	50	458	119	100
More	117 13%	69 11%	34 18% A	2 15% **	12 11% *	12 24% *	40 9%	20 17% F	21 20% F*
Less	58 6%	45 7%	9 5%	1 5% **	13 11% *	1 2% *	31 7%	8 7%	2 2% *
About what I expected	706 79%	515 81%	143 75%	9 80% **	88 77% *	36 72% *	378 82% G	88 74%	78 78% *
I didn't know what it would cost	2 *	2 *	- -	- - **	- - *	- - *	2 *	- -	- - *
Don't know	12 1%	9 1%	3 2%	- - **	1 1% *	1 1% *	8 2%	2 2%	- - *
Refusal	- -	- -	- -	- - **	- - *	- - *	- -	- -	- - *
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSI10 Whether total repayment amount on sampled loan was more than, less than, or about what was originally expected
Base: All who repaid in full by the repayment date

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	880	159	461	252	66	407	718	115	284	278	340
Base	895	150	414	326	69	368	711	131	298	284	325
More	117	22	38	56	8	53	88	16	27	33	53
	13%	15%	9%	17%	12%	14%	12%	12%	9%	12%	16%
		*		J	*			*			P
Less	58	13	35	9	2	32	50	4	20	16	23
	6%	9%	9%	3%	3%	9%	7%	3%	7%	6%	7%
		*	K		*			*			
About what I expected	706	112	336	252	57	282	571	104	250	230	244
	79%	75%	81%	77%	84%	76%	80%	79%	84%	81%	75%
		*			*		M	*	R		
I didn't know what it would cost	2	-	-	2	-	-	-	2	-	1	2
	*	-	*	1%	-	-	-	2%	-	*	1%
		*			*			*			
Don't know	12	1	4	7	1	2	2	5	1	4	3
	1%	1%	1%	2%	1%	*	*	4%	*	1%	1%
		*			*			N*			
Refusal	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
		*			*			*			
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

Competition Commission - Payday Lending Survey - 120248

QPDSI10 Whether total repayment amount on sampled loan was more than, less than, or about what was originally expected
Base: All who repaid in full by the repayment date

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	880	428	432	268	80	220	46	40	14	42	117	432
Base	895	451	421	293	83	228	50	36	14	43	121	421
More	117	57	54	32	12	36	8	8	2	15	8	54
	13%	13%	13%	11%	14%*	16% b	17% **	23% **	16% **	36% **	7% *	13%
Less	58	32	24	18	3	19	7	1	-	4	9	24
	6%	7%	6%	6%	3%*	8%	14% **	2% **	- **	10% **	7% *	6%
About what I expected	706	351	340	235	67	167	31	27	10	23	103	340
	79%	78%	81%	80%	81%*	73%	62% **	74% **	75% **	54% **	85% W*	81%
I didn't know what it would cost	2	1	1	-	-	1	-	-	1	-	-	1
	*	*	*	-	-	1%	-	-	9%	-	-	*
					*		**	**	**	**	*	
Don't know	12	9	2	9	2	6	4	1	-	-	2	2
	1%	2%	1%	3%	2%*	3%	8% **	2% **	- **	- **	2% *	1%
Refusal	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	*	-	**	**	**	**	*	-
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

Competition Commission - Payday Lending Survey - 120248

QPDSI10 Whether total repayment amount on sampled loan was more than, less than, or about what was originally expected

Base: All who repaid in full by the repayment date

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	880	554	326	204	643	828	29
Base	895	562	333	228	628	841	27
More	117 13%	78 14%	38 11%	30 13%	73 12%	102 12%	5 20% **
Less	58 6%	33 6%	25 7%	14 6%	41 6%	55 7%	- 2% **
About what I expected	706 79%	440 78%	266 80%	181 80%	503 80%	670 80%	21 79% **
I didn't know what it would cost	2 *	- -	2 1%	1 *	2 *	2 *	- - **
Don't know	12 1%	10 2%	2 1%	1 1%	10 2%	12 1%	- - **
Refusal	- -	- -	- -	- -	- -	- -	- - **
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDSI10 Whether total repayment amount on sampled loan was more than, less than, or about what was originally expected
Base: All who repaid in full by the repayment date

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	880	459	386	284	248	81	68	245	217	358
Base	895	438	414	302	272	83	67	255	225	351
More	117 13%	45 10%	61 15%	53 17% j	43 16%	8 10% *	8 11% *	44 17% q	19 8%	38 11%
Less	58 6%	27 6%	29 7%	23 8%	14 5%	8 10% *	2 3% *	14 6%	11 5%	29 8%
About what I expected	706 79%	355 81%	322 78%	225 74%	212 78%	67 80% *	57 84% *	191 75%	190 84%	280 80%
I didn't know what it would cost	2 *	2 *	1 *	1 *	1 *	- - *	- - *	1 *	- *	1 *
Don't know	12 1%	10 2%	1 *	1 *	1 *	- - *	1 1% *	5 2%	4 2%	2 1%
Refusal	- -	- -	- -	- -	- -	- - *	- - *	- -	- -	- -
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

Competition Commission - Payday Lending Survey - 120248

QPDSI10 Whether total repayment amount on sampled loan was more than, less than, or about what was originally expected
Base: All who repaid in full by the repayment date

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	880	87	253	49	121	82	127	100
Base	895	94	275	38	123	82	127	102
More	117	6	48	8	20	8	12	11
	13%	6%	17%	22% s*	16% *	10% *	9% *	11% *
Less	58	8	21	5	5	4	9	4
	6%	9% *	7% *	12% *	4% *	5% *	7% *	4% *
About what I expected	706	78	202	25	95	69	105	86
	79%	83% *	73% *	66% *	77% *	84% *	83% *	85% u*
I didn't know what it would cost	2	-	-	-	1	1	-	-
	*	- *	- *	- *	1% *	1% *	* *	- *
Don't know	12	2	5	-	2	1	1	1
	1%	2% *	2% *	- *	2% *	1% *	1% *	1% *
Refusal	-	-	-	-	-	-	-	-
	-	- *	- *	- *	- *	- *	- *	- *
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

Competition Commission - Payday Lending Survey - 120248

QPDSI10 Whether total repayment amount on sampled loan was more than, less than, or about what was originally expected

Base: All who repaid in full by the repayment date

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	880	283	538	417	390	738	101	533	296	614	212
Base	895	259	576	415	401	752	96	527	309	618	221
More	117 13%	43 17%	59 10%	63 15%	40 10%	81 11%	22 23% E*	60 11%	42 14%	71 11%	33 15%
Less	58 6%	15 6%	36 6%	26 6%	22 5%	46 6%	6 6% *	32 6%	22 7%	39 6%	16 7%
About what I expected	706 79%	197 76%	476 83%	323 78%	331 82%	617 82% F	66 69% *	428 81%	242 78%	502 81%	168 76%
I didn't know what it would cost	2 *	- -	2 *	1 *	2 *	1 *	1 1% *	2 *	1 *	1 *	1 1%
Don't know	12 1%	3 1%	3 1%	2 1%	7 2%	7 1%	1 1% *	5 1%	2 1%	5 1%	2 1%
Refusal	- -	- -	- -	- -	- -	- -	- - *	- -	- -	- -	- -
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSI10 Whether total repayment amount on sampled loan was more than, less than, or about what was originally expected
Base: All who repaid in full by the repayment date

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	880	137	732	80	50	503	181	845	737	695
Base	895	174	710	103	61	503	163	869	725	731
More	117	38	74	33	9	38	24	111	94	89
	13%	22% L*	10%	32% OP*	14% *	7%	15% O*	13%	13%	12%
Less	58	4	53	1	4	36	14	54	47	44
	6%	2% *	8%	1% *	7% *	7%	8% *	6%	7%	6%
About what I expected	706	131	570	67	48	420	124	690	577	587
	79%	75% *	80%	65% *	79% *	83% M	76% *	79%	80%	80%
I didn't know what it would cost	2	1	2	-	-	2	-	2	2	2
	*	* *	* *	- *	- *	* *	- *	* *	* *	* *
Don't know	12	2	10	1	-	8	1	12	6	9
	1%	1% *	1%	1% *	- *	2%	1% *	1%	1%	1%
Refusal	-	-	-	-	-	-	-	-	-	-
	-	- *	-	- *	- *	-	- *	-	-	-
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSI10 Whether total repayment amount on sampled loan was more than, less than, or about what was originally expected

Base: All who repaid in full by the repayment date

	Total	(SAMPLE) Size of loan			(SAMPLE) Date of loan			Reason for loan (General)	
		High (£200+) (T)	Low (Less than £200) (U)	Unknown (V)	A-Recent (W)	B-Mid term (X)	C-Longer ago (Y)	Unexpected INCREASE in expenses/ outgoings (Z)	Unexpected DECREASE in income (a)
Unweighted Base	880	364	467	49	158	544	178	446	157
Base	895	396	445	55	125	561	209	473	158
More	117 13%	59 15%	49 11%	8 15% *	10 8%	67 12%	39 19% W	62 13%	23 15%
Less	58 6%	17 4%	36 8%	4 8% *	17 14% XY	28 5%	12 6%	22 5%	8 5%
About what I expected	706 79%	314 79%	350 79%	42 77% *	97 78%	458 82%	151 72%	379 80%	124 79%
I didn't know what it would cost	2 *	1 *	2 *	- - *	- -	2 *	- -	2 *	- -
Don't know	12 1%	5 1%	7 2%	- - *	- *	5 1%	6 3%	9 2%	1 1%
Refusal	- -	- -	- -	- - *	- -	- -	- -	- -	- -
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSI10 Whether total repayment amount on sampled loan was more than, less than, or about what was originally expected
Base: All who repaid in full by the repayment date

	Total	Use of loan				Whether repayment date has passed	
		Living expenses (b)	Car/ vehicle (c)	Rent or mortgage (d)	Other (e)	Yes (f)	No (g)
Unweighted Base	880	469	85	33	305	880	-
Base	895	471	83	31	323	895	-
More	117	58	12	4	43	117	-
	13%	12%	15%	12%	13%	13%	-
Less	58	27	6	5	21	58	-
	6%	6%	7%	17%	6%	6%	-
About what I expected	706	378	64	22	254	706	-
	79%	80%	77%	69%	79%	79%	-
I didn't know what it would cost	2	-	-	1	2	2	-
	*	-	-	2%	1%	*	-
Don't know	12	7	1	-	4	12	-
	1%	2%	1%	-	1%	1%	-
Refusal	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDSI10 Whether total repayment amount on sampled loan was more than, less than, or about what was originally expected

Base: All who repaid in full by the repayment date

	Total	Whether paid back loan in full		Action taken when not paid back on repayment date			Whether shopped around for sampled loan		Whether ever shopped around for loan	
		Yes (A)	No (B)	Rollover (C)	Repayment plan (D)	Defaulted (E)	Yes (F)	No (G)	Yes (H)	No (I)
Unweighted Base	880	880	-	-	-	-	200	678	303	578
Base	895	895	-	-	-	-	245	646	360	535
More	117	117	-	-	-	-	35	82	49	67
	13%	13%	-	-	-	-	14%	13%	14%	13%
Less	58	58	-	-	-	-	11	46	17	40
	6%	6%	-	-	-	-	5%	7%	5%	8%
About what I expected	706	706	-	-	-	-	198	504	290	416
	79%	79%	-	-	-	-	81%	78%	81%	78%
I didn't know what it would cost	2	2	-	-	-	-	2	2	-	2
	*	*	-	-	-	-	-	*	-	*
Don't know	12	12	-	-	-	-	1	11	3	9
	1%	1%	-	-	-	-	*	2%	1%	2%
Refusal	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSI10 Whether total repayment amount on sampled loan was more than, less than, or about what was originally expected
Base: All who repaid in full by the repayment date

	Total	How well understood repayment amount			Confidence in repaying loan			Ease of getting money to pay back loan		
		Very well (J)	Very/ Fairly well (K)	Not very/ Not at all well (L)	Very confident (M)	Very/ Fairly confident (N)	Not very/Not at all confident (O)	Easier than expected (P)	Same as expected (Q)	More difficult than expected (R)
Unweighted Base	880	722	840	38	766	862	17	246	555	72
Base	895	731	848	46	764	873	18	241	556	89
More	117 13%	70 10%	97 11% J	19 41% **	78 10%	109 13% M	7 41% **	42 17% Q	39 7%	34 38% PQ*
Less	58 6%	54 7%	58 7%	- **	55 7%	56 6%	2 10% **	31 13% Q	24 4%	3 4% *
About what I expected	706 79%	597 82%	680 80%	26 56% **	623 82% N	694 79%	8 46% **	161 67%	488 88% PR	49 55% *
I didn't know what it would cost	2 *	- -	2 *	- 1% **	2 *	2 *	- - **	- -	2 *	1 1% *
Don't know	12 1%	10 1%	11 1%	1 2% **	6 1%	12 1% M	1 3% **	7 3% Q	2 *	2 2% *
Refusal	- -	- -	- -	- **	- -	- -	- **	- -	- -	- *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSI10 Whether total repayment amount on sampled loan was more than, less than, or about what was originally expected

Base: All who repaid in full by the repayment date

	Total	Confidence and ease of repayment			Type of loan compared			Aware of any high street lenders		Aware of any online lenders	
		Very confident and found easy (S)	Very confident and found same (T)	Very confident and found difficult (U)	Online only (V)	Retail only (W)	Online and Retail (X)	Yes (Y)	No (Z)	Yes (a)	No (b)
Unweighted Base	880	218	498	46	195	27	74	737	143	845	35
Base	895	212	492	54	261	17	77	725	170	869	26
More	117	32	31	15	40	-	9	94	23	111	6
	13%	15%	6%	27%	15%	-	11%	13%	13%	13%	22%
		T		**		**	*		*		**
Less	58	30	23	1	13	2	2	47	11	54	4
	6%	14%	5%	3%	5%	11%	3%	7%	6%	6%	15%
		T		**		**	*		*		**
About what I expected	706	147	435	36	207	14	66	577	129	690	16
	79%	69%	88%	66%	79%	86%	86%	80%	76%	79%	61%
		S		**		**	*		*		**
I didn't know what it would cost	2	-	2	1	-	-	-	2	-	2	-
	*	-	*	1%	-	-	-	*	*	*	-
				**		**	*		*		**
Don't know	12	3	1	2	1	1	-	6	7	12	1
	1%	1%	*	3%	1%	3%	*	1%	4%	1%	2%
				**		**	*		*		**
Refusal	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
				**		**	*		*		**
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSI10 Whether total repayment amount on sampled loan was more than, less than, or about what was originally expected

Base: All who repaid in full by the repayment date

	Total	Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		More confident (c)	Less confident (d)	No change (e)	New (f)	Repeat (g)	New (h)	Repeat (i)
Unweighted Base	880	-	-	-	296	569	460	405
Base	895	-	-	-	275	610	508	377
More	117	-	-	-	38	78	79	37
	13%	-	-	-	14%	13%	16%	10%
Less	58	-	-	-	28	30	35	22
	6%	-	-	-	10%	5%	7%	6%
About what I expected	706	-	-	-	206	491	384	313
	79%	-	-	-	75%	81%	76%	83% h
I didn't know what it would cost	2	-	-	-	2	1	2	-
	*	-	-	-	1%	*	*	-
Don't know	12	-	-	-	1	11	8	4
	1%	-	-	-	1%	2%	2%	1%
Refusal	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSI11 Whether had enough to get by until next payday without a new loan
Base: All whose repayment date HAS passed

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	1088	596	440	203	506	310	648	154	95	129
Base	1128	631	440	201	544	326	702	159	86	114
Had enough to get by without need for new loan	848 75%	472 75%	323 73%	162 80%	403 74%	238 73%	532 76%	117 74% *	57 67% *	84 74% *
Needed to take out a new loan	228 20%	139 22%	85 19%	30 15%	122 22%	70 21%	140 20%	32 20% *	25 29% *	26 23% *
Loan not linked to payday	21 2%	7 1%	14 3%	3 2%	5 1%	11 4%	14 2%	5 3% *	1 2% *	1 * *
Don't know	31 3%	13 2%	18 4%	7 3%	14 3%	7 2%	16 2%	4 3% *	2 3% *	3 3% *
Refusal	- -	- -	- -	- -	- -	- -	- -	- - *	- - *	- - *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSI11 Whether had enough to get by until next payday without a new loan

Base: All whose repayment date HAS passed

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	1088	323	549	256	293	128	852	35	87	50
Base	1128	364	563	266	297	105	888	32	84	56
Had enough to get by without need for new loan	848 75%	267 73%	419 74%	200 75%	219 74%	80 76% *	655 74%	20 62% **	69 81% *	44 79% *
Needed to take out a new loan	228 20%	84 23%	116 21%	52 20%	63 21%	21 20% *	186 21%	12 37% **	14 16% *	10 17% *
Loan not linked to payday	21 2%	5 1%	9 2%	4 1%	6 2%	4 4% *	21 2%	- - **	- - *	- - *
Don't know	31 3%	8 2%	19 3%	11 4%	8 3%	1 1% *	26 3%	- 1% **	2 2% *	2 4% *
Refusal	- -	- -	- -	- -	- -	- - *	- -	- - **	- - *	- - *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDS11 Whether had enough to get by until next payday without a new loan
Base: All whose repayment date HAS passed

	Total	Accommodation					Number of people in hhd		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	1088	215	656	373	283	138	214	269	536
Base	1128	247	639	383	256	157	208	268	581
Had enough to get by without need for new loan	848 75%	186 75%	466 73%	288 75%	178 69%	125 80% *	140 67%	209 78% X	434 75%
Needed to take out a new loan	228 20%	52 21%	145 23%	80 21%	65 25%	23 15% *	58 28% Y	45 17%	120 21%
Loan not linked to payday	21 2%	5 2%	15 2%	9 2%	6 2%	1 1% *	5 3%	5 2%	11 2%
Don't know	31 3%	4 2%	13 2%	6 2%	7 3%	7 5% *	4 2%	8 3%	16 3%
Refusal	- -	- -	- -	- -	- -	- -	- -	- -	- -
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSI11 Whether had enough to get by until next payday without a new loan
Base: All whose repayment date HAS passed

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	1088	637	201	118	64	383	36	95	271	331	763	240
Base	1128	653	202	138	65	405	25	78	268	404	789	243
Had enough to get by without need for new loan	848 75%	478 73%	165 82% ce	90 65% *	50 76% *	305 75% c	17 71% *	58 75% *	193 72% *	292 72% *	585 74% *	183 75% *
Needed to take out a new loan	228 20%	137 21%	30 15%	44 32% be*	13 20% *	87 22% b	6 23% *	16 20% *	66 25% *	90 22% *	175 22% *	44 18% *
Loan not linked to payday	21 2%	18 3%	2 1%	- *	1 1% *	3 1%	1 4% *	2 2% *	4 2% *	11 3% *	10 1% *	8 3% *
Don't know	31 3%	20 3%	5 2%	3 2% *	2 3% *	10 2% *	1 2% *	2 3% *	4 2% *	10 2% *	19 2% *	8 3% *
Refusal	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSI11 Whether had enough to get by until next payday without a new loan
Base: All whose repayment date HAS passed

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	1088	210	114	698	634	199	185	648	440	38	392	391
Base	1128	188	128	751	559	218	284	841	288	109	381	423
Had enough to get by without need for new loan	848 75%	166 88% n	106 83% *	538 72%	457 82% q	170 78% q	182 64%	630 75%	218 76%	79 72% *	298 78%	310 73%
Needed to take out a new loan	228 20%	16 8%	13 10% *	180 24% lm	84 15%	32 15%	88 31% op	172 20%	56 19%	24 22% *	72 19%	92 22%
Loan not linked to payday	21 2%	4 2%	6 5% *	10 1%	10 2%	5 2%	5 2%	18 2%	3 1%	- * *	3 1%	14 3%
Don't know	31 3%	3 1%	3 2% *	23 3%	8 1%	11 5% o	9 3%	20 2%	11 4%	6 6% *	9 2%	7 2%
Refusal	- -	- -	- *	- -	- -	- -	- -	- -	- -	- *	- -	- -
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

QPDSI11 Whether had enough to get by until next payday without a new loan
Base: All whose repayment date HAS passed

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	1088	567	327	121
Base	1128	704	220	134
Had enough to get by without need for new loan	848 75%	534 76%	169 77%	99 74% *
Needed to take out a new loan	228 20%	136 19%	42 19%	30 23% *
Loan not linked to payday	21 2%	18 3%	2 1%	- - *
Don't know	31 3%	16 2%	7 3%	5 3% *
Refusal	- -	- -	- -	- - *
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QPDSI11 Whether had enough to get by until next payday without a new loan
Base: All whose repayment date HAS passed

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	1088	629	363	23	121	89	446	238	121
Base	1128	794	245	20	126	62	578	158	134
Had enough to get by without need for new loan	848 75%	598 75%	187 76%	17 85% **	115 91% *	51 83% *	419 73%	118 74%	99 74% *
Needed to take out a new loan	228 20%	159 20%	48 20%	2 12% **	7 5% *	9 15% *	129 22%	33 21%	30 23% *
Loan not linked to payday	21 2%	18 2%	2 1%	- - **	3 3% *	1 2% *	15 3%	1 *	- - *
Don't know	31 3%	19 2%	9 3%	1 3% **	2 2% *	1 1% *	14 2%	7 4%	5 3% *
Refusal	-	-	-	- **	- *	- *	-	-	- *
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSI11 Whether had enough to get by until next payday without a new loan
Base: All whose repayment date HAS passed

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	1088	184	542	353	97	489	871	161	345	345	428
Base	1128	172	476	474	107	455	871	197	379	358	416
Had enough to get by without need for new loan	848 75%	151 88% JKL	369 78% KL	322 68%	63 58% *	348 76% O	665 76% O	129 65% *	261 69%	266 74%	330 79% P
Needed to take out a new loan	228 20%	14 8%	91 19% I	123 26% I	36 33% IJ*	85 19%	166 19%	58 29% MN*	102 27% R	70 20%	69 17%
Loan not linked to payday	21 2%	4 2%	7 2%	9 2%	1 1% *	15 3%	20 2%	- * *	4 1%	11 3%	7 2%
Don't know	31 3%	3 2%	9 2%	20 4%	8 7% J*	8 2%	20 2%	10 5% *	11 3%	11 3%	10 2%
Refusal	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	*	-	-	*	-	-	-
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSI11 Whether had enough to get by until next payday without a new loan
Base: All whose repayment date HAS passed

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	1088	521	544	313	85	282	63	57	21	62	137	544
Base	1128	562	539	358	87	290	69	54	21	57	145	539
Had enough to get by without need for new loan	848	421	406	277	66	212	52	33	16	41	108	406
	75%	75%	75%	77% Y	76% *	73%	75% *	60% *	74% **	71% *	74% *	75%
Needed to take out a new loan	228	118	108	66	17	66	16	20	5	16	27	108
	20%	21%	20%	18% *	19% *	23%	23% *	36% U*	24% **	28% *	19% *	20%
Loan not linked to payday	21	7	14	6	-	5	-	-	-	-	5	14
	2%	1%	3%	2% *	- *	2%	- *	- *	- **	- *	4% *	3%
Don't know	31	15	12	10	4	7	1	2	1	1	5	12
	3%	3%	2%	3% *	5% *	2%	2% *	4% *	3% **	1% *	3% *	2%
Refusal	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	*	-	*	*	**	*	*	-
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSI11 Whether had enough to get by until next payday without a new loan
Base: All whose repayment date HAS passed

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	1088	674	414	281	766	1019	43
Base	1128	693	436	319	763	1054	42
Had enough to get by without need for new loan	848 75%	524 76%	324 74%	207 65%	608 80%	786 75%	36 86%
Needed to take out a new loan	228 20%	139 20%	89 21%	95 30%	124 16%	223 21%	3 7%
Loan not linked to payday	21 2%	10 1%	11 3%	9 3%	12 2%	20 2%	1 3%
Don't know	31 3%	20 3%	11 3%	7 2%	19 2%	25 2%	2 4%
Refusal	-	-	-	-	-	-	-
Overlap formulae used	-	-	-	-	-	-	-
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDSI11 Whether had enough to get by until next payday without a new loan
Base: All whose repayment date HAS passed

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	1088	513	533	390	357	114	98	309	261	441
Base	1128	491	585	432	409	118	105	324	283	438
Had enough to get by without need for new loan	848 75%	415 85% klmno	391 67% l	270 62%	278 68%	83 70% *	66 63% *	221 68%	212 75%	344 78% p
Needed to take out a new loan	228 20%	63 13%	159 27% j	133 31% jk	108 26% j	28 23% j*	37 36% j*	88 27% r	60 21%	75 17%
Loan not linked to payday	21 2%	7 1%	14 2%	11 3%	7 2%	5 4% *	1 1% *	9 3%	2 1%	8 2%
Don't know	31 3%	6 1%	21 4%	17 4%	15 4%	4 3% *	1 1% *	6 2%	8 3%	11 3%
Refusal	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSI11 Whether had enough to get by until next payday without a new loan
Base: All whose repayment date HAS passed

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	1088	102	338	61	141	100	150	125
Base	1128	108	378	47	148	101	148	132
Had enough to get by without need for new loan	848	81	281	25	118	76	118	90
	75%	75% u*	74% u	53% *	80% u*	75% u*	80% u	68% *
Needed to take out a new loan	228	19	84	20	23	17	23	34
	20%	17% *	22% *	44% stvwxy*	15% *	17% *	15% *	25% *
Loan not linked to payday	21	4	5	1	4	6	-	2
	2%	4% *	1% *	2% *	3% *	6% *	-	1% *
Don't know	31	4	9	1	3	2	6	6
	3%	4% *	2% *	1% *	2% *	2% *	4% *	5% *
Refusal	-	-	-	-	-	-	-	-
	-	- *	-	- *	- *	- *	-	- *
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSI11 Whether had enough to get by until next payday without a new loan
Base: All whose repayment date HAS passed

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	1088	358	661	524	475	885	156	628	401	763	261
Base	1128	349	712	524	505	918	157	638	422	776	283
Had enough to get by without need for new loan	848 75%	267 77%	528 74%	384 73%	389 77%	708 77% F	97 62% *	527 83% H	263 62%	595 77% J	193 68%
Needed to take out a new loan	228 20%	69 20%	150 21%	119 23%	91 18%	172 19%	51 33% E*	96 15%	123 29% G	151 20%	68 24%
Loan not linked to payday	21 2%	5 2%	12 2%	9 2%	8 2%	17 2%	- * *	7 1%	14 3%	11 1%	10 3%
Don't know	31 3%	7 2%	23 3%	11 2%	17 3%	21 2%	9 6% *	7 1%	22 5% G	19 2%	12 4%
Refusal	- -	- -	- -	- -	- -	- -	- * *	- -	- -	- -	- -
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U, V/W, X/Y/Z, a/b, c/d											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U, V/W, X/Y/Z, a/b, c/d											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDS111 Whether had enough to get by until next payday without a new loan
Base: All whose repayment date HAS passed

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders			Aware of any high street lenders	
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)	Yes (T)	No (U)
Unweighted Base	1088	211	864	119	69	600	210	1046	926	880	926	162
Base	1128	273	843	170	79	602	188	1099	931	946	931	197
Had enough to get by without need for new loan	848 75%	159 58%	678 80% K	80 47% *	42 53% *	501 83% MN	166 88% MN	829 75%	702 75%	700 74%	702 75%	146 74%
Needed to take out a new loan	228 20%	99 36% L	129 15%	78 46% OP*	28 36% OP*	82 14%	16 8%	222 20%	186 20%	202 21%	186 20%	42 21%
Loan not linked to payday	21 2%	7 3%	13 2%	1 1% *	4 5% *	11 2%	4 2%	17 2%	14 2%	14 2%	14 2%	7 3%
Don't know	31 3%	8 3%	22 3%	11 7% O*	5 6% *	9 1%	3 1%	31 3%	28 3%	29 3%	28 3%	3 2%
Refusal	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U, V/W, X/Y/Z, a/b, c/d Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U, V/W, X/Y/Z, a/b, c/d Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

QPDSI11 Whether had enough to get by until next payday without a new loan
Base: All whose repayment date HAS passed

	Total	Aware of any online lenders		Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		Yes (V)	No (W)	More confident (X)	Less confident (Y)	No change (Z)	New (a)	Repeat (b)	New (c)	Repeat (d)
Unweighted Base	1088	1046	42	-	-	-	343	727	565	505
Base	1128	1099	30	-	-	-	316	799	646	469
Had enough to get by without need for new loan	848 75%	829 75%	19 65% **	-	-	-	258 81% b	579 73%	489 76%	348 74%
Needed to take out a new loan	228 20%	222 20%	6 20% **	-	-	-	45 14%	181 23% a	125 19%	101 22%
Loan not linked to payday	21 2%	17 2%	4 13% **	-	-	-	9 3%	11 1%	16 3%	5 1%
Don't know	31 3%	31 3%	1 2% **	-	-	-	4 1%	27 3%	16 2%	15 3%
Refusal	-	-	-	-	-	-	-	-	-	-
	-	-	**	-	-	-	-	-	-	-
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U, V/W, X/Y/Z, a/b, c/d										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U, V/W, X/Y/Z, a/b, c/d										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDG1 Number of payday loans EVER taken out
Base: All respondents

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/looking (H)	Not working (I)
Unweighted Base	1555	860	623	333	740	406	975	203	124	166
Base	1557	870	609	313	753	429	1010	205	108	143
1	309 20%	172 20%	120 20%	76 24%	143 19%	73 17%	207 20%	41 20%	20 19% *	21 15%
2	186 12%	101 12%	82 13%	45 14%	70 9%	62 14% D	123 12%	26 13%	13 12% *	20 14%
3	221 14%	112 13%	97 16%	36 12%	104 14%	64 15%	148 15%	37 18%	10 10% *	14 10%
4	132 9%	66 8%	51 8%	26 8%	76 10%	28 7%	76 8%	18 9%	8 8% *	14 10%
5	140 9%	68 8%	58 10%	34 11%	76 10%	29 7%	82 8%	20 10%	11 11% *	13 9%
6	93 6%	59 7%	33 5%	10 3%	42 6%	38 9% C	64 6%	12 6%	5 4% *	11 8%
7+	400 26%	253 29% B	134 22%	66 21%	214 28%	111 26%	265 26%	47 23%	32 29% *	38 26%
Don't know	75 5%	40 5%	34 6%	21 7%	29 4%	22 5%	45 4%	4 2%	8 8% *	13 9% G
Refused	-	-	-	-	-	-	-	-	-	-
mean	6.9	7.7 B	6.0	6.9	7.1	7.0	7.0	5.8	8.0 *	7.9
Std Dev	10.17	11.21	8.74	13.33	8.89	10.16	10.17	8.03	10.70	13.29
Std Err	0.27	0.39	0.36	0.75	0.33	0.52	0.33	0.57	0.99	1.08

Overlap formulae used

- Column Means:

Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:

Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied

QPDG1 Number of payday loans EVER taken out
Base: All respondents

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	1555	451	796	366	430	174	1212	47	127	78
Base	1557	494	783	369	415	144	1222	43	120	77
1	309 20%	89 18%	144 18%	61 16%	84 20%	35 24%	224 18%	14 32% *	32 27% *	21 27% *
2	186 12%	68 14%	88 11%	47 13%	40 10%	23 16%	148 12%	6 13% *	16 13% *	12 15% *
3	221 14%	81 16%	105 13%	39 11%	66 16%	16 11%	169 14%	7 15% *	21 18% *	10 13% *
4	132 9%	38 8%	69 9%	40 11%	29 7%	8 5%	100 8%	2 4% *	9 8% *	5 7% *
5	140 9%	39 8%	75 10%	42 11%	33 8%	9 6%	93 8%	4 9% *	15 12% *	11 14% *
6	93 6%	30 6%	49 6%	18 5%	32 8%	6 4%	82 7%	- - *	2 2% *	5 6% *
7+	400 26%	134 27%	214 27%	102 28%	111 27%	34 24%	346 28% Q	7 17% *	19 16% *	12 16% *
Don't know	75 5%	14 3%	39 5%	20 5%	19 5%	13 9% J	60 5%	5 11% *	5 4% *	2 2% *
Refused	- -	- -	- -	- -	- -	- -	- -	- - *	- - *	- - *
mean	6.9	7.3	7.0	7.8	6.3	6.7	7.4 Q	4.4 *	4.2 *	6.7 *
Std Dev	10.17	10.89	10.18	12.78	7.07	9.84	10.74	4.94	4.85	11.03
Std Err	0.27	0.52	0.37	0.69	0.35	0.78	0.32	0.74	0.45	1.27

Overlap formulae used

- Column Means:

Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:

Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied

QPDG1 Number of payday loans EVER taken out
Base: All respondents

	Total	Accommodation					Number of people in hhd		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	1555	276	954	536	418	209	292	371	796
Base	1557	309	911	539	372	220	273	361	825
1	309	43	187	114	73	49	63	69	154
	20%	14%	21%	21%	20%	22%	23%	19%	19%
2	186	46	99	60	39	37	27	55	101
	12%	15%	11%	11%	10%	17%	10%	15%	12%
3	221	40	142	72	70	24	43	39	122
	14%	13%	16%	13%	19%	11%	16%	11%	15%
4	132	29	73	38	36	12	22	31	63
	9%	9%	8%	7%	10%	5%	8%	9%	8%
5	140	25	80	57	23	18	19	32	73
	9%	8%	9%	11%	6%	8%	7%	9%	9%
6	93	24	57	26	31	9	16	18	54
	6%	8%	6%	5%	8%	4%	6%	5%	7%
7+	400	94	223	147	75	59	70	100	216
	26%	30%	24%	27%	20%	27%	26%	28%	26%
		V	V	V					
Don't know	75	7	50	24	26	12	11	18	41
	5%	2%	5%	4%	7%	5%	4%	5%	5%
				S					
Refused	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
mean	6.9	7.2	7.1	7.4	6.5	6.5	6.1	6.9	7.4
Std Dev	10.17	8.90	11.35	11.75	10.72	8.00	7.69	8.89	11.64
Std Err	0.27	0.54	0.38	0.52	0.54	0.57	0.46	0.48	0.42

Overlap formulae used

- Column Means:
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied



QPDG1 Number of payday loans EVER taken out
Base: All respondents

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	1555	893	293	184	91	568	50	129	378	474	1081	352
Base	1557	887	290	196	89	575	36	109	372	538	1089	336
1	309	184	55	28	19	102	9	21	66	89	209	69
	20%	21%	19%	14%	22%	18%	25%	19%	18%	16%	19%	21%
2	186	117	40	15	10	66	6	15	35	66	138	35
	12%	13%	14%	8%	12%	11%	17%	14%	9%	12%	13%	10%
3	221	122	42	30	14	85	4	21	49	69	162	42
	14%	14%	15%	15%	15%	15%	11%	19%	13%	13%	15%	12%
4	132	66	28	14	9	50	2	8	44	34	93	22
	9%	7%	10%	7%	10%	9%	5%	8%	12%	6%	9%	6%
5	140	72	20	21	10	52	5	11	32	44	89	35
	9%	8%	7%	11%	12%	9%	15%	10%	9%	8%	8%	10%
6	93	44	20	18	8	46	1	5	24	45	73	16
	6%	5%	7%	9%	9%	8%	3%	5%	6%	8%	7%	5%
7+	400	236	77	58	15	150	8	23	102	179	275	101
	26%	27%	27%	30%	17%	26%	22%	21%	27%	33%	25%	30%
Don't know	75	47	8	12	4	23	1	4	20	13	50	17
	5%	5%	3%	6%	4%	4%	3%	4%	5%	2%	5%	5%
Refused	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
mean	6.9	6.9	6.5	8.1	7.4	7.2	5.5	4.9	6.7	8.9	6.8	8.0
					*		*	*		gh		
Std Dev	10.17	10.37	8.24	10.29	15.40	10.32	6.68	4.88	8.28	13.66	10.36	10.57
Std Err	0.27	0.36	0.49	0.78	1.66	0.44	0.96	0.44	0.44	0.64	0.32	0.58

Overlap formulae used

- Column Means:

Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:

Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied

QPDG1 Number of payday loans EVER taken out
Base: All respondents

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	1555	387	178	907	944	277	246	1060	495	55	564	536
Base	1557	309	186	986	812	297	363	1229	328	143	554	553
1	309	309	-	-	309	-	-	234	75	26	88	105
20%	20%	100% mn	-	-	38%	-	-	19%	23%	18% *	16%	19%
2	186	-	186	-	105	80	-	153	34	22	50	66
12%	12%	-	100% ln	-	13%	27% oq	-	12%	10%	16% *	9%	12%
3	221	-	-	221	109	58	51	163	58	12	80	81
14%	14%	-	-	22% lm	13%	19%	14%	13%	18% r	9% *	14%	15%
4	132	-	-	132	74	21	38	110	22	15	52	49
9%	9%	-	-	13% lm	9%	7%	10%	9%	7%	10% *	9%	9%
5	140	-	-	140	51	41	47	120	20	17	64	39
9%	9%	-	-	14% lm	6%	14% o	13% o	10% s	6%	12% *	12% v	7%
6	93	-	-	93	43	12	37	73	20	4	42	29
6%	6%	-	-	9% lm	5%	4%	10% op	6%	6%	3% *	8%	5%
7+	400	-	-	400	121	85	190	326	74	47	146	157
26%	26%	-	-	41% lm	15%	29% o	52% op	26%	23%	33% *	26%	28%
Don't know	75	-	-	-	-	-	-	52	24	-	30	27
5%	5%	-	-	-	-	-	-	4%	7% r	- *	5%	5%
Refused	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-
mean	6.9	1.0	2.0	9.7	4.1	6.1	13.5	7.2	5.5	6.7	7.2	7.3
				lm		o	op	s		*		
Std Dev	10.17	-	-	11.50	5.53	5.76	15.93	10.87	6.66	8.26	10.69	10.24
Std Err	0.27	-	-	0.38	0.18	0.35	1.02	0.34	0.31	1.11	0.46	0.46

Overlap formulae used

- Column Means:

Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:

Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied

QPDG1 Number of payday loans EVER taken out
Base: All respondents

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	1555	927	373	162
Base	1557	1038	253	176
1	309 20%	234 23% y	75 30% wy	- - *
2	186 12%	136 13%	32 12%	17 10% *
3	221 14%	136 13%	48 19% w	33 19% *
4	132 9%	96 9%	17 7%	19 11% *
5	140 9%	97 9%	18 7%	21 12% *
6	93 6%	65 6%	15 6%	12 7% *
7+	400 26%	274 26% x	49 19%	75 42% wx*
Don't know	75 5%	- -	- -	- - *
Refused	- -	- -	- -	- - *
mean	6.9	6.5	5.0	12.1
		x		wx*
Std Dev	10.17	8.55	6.40	18.29
Std Err	0.27	0.28	0.33	1.44

Overlap formulae used

- Column Means:

Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:

Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied

QPDG1 Number of payday loans EVER taken out
Base: All respondents

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	1555	1008	423	31	281	106	646	267	162
Base	1557	1150	286	31	234	75	804	178	176
1	309 20%	234 20%	75 26% A	- - **	234 100%	75 100% *	- -	- -	- - *
2	186 12%	143 12%	33 11%	9 29% **	- -	- *	136 17%	32 18%	17 10% *
3	221 14%	155 13%	53 19% A	8 27% **	- -	- *	136 17%	48 27% F	33 19%
4	132 9%	109 9%	20 7%	3 11% **	- -	- *	96 12%	17 10%	19 11% *
5	140 9%	109 10%	21 7%	6 18% **	- -	- *	97 12%	18 10%	21 12% *
6	93 6%	75 7%	17 6%	- 1% **	- -	- *	65 8%	15 8%	12 7%
7+	400 26%	326 28%	67 23%	4 14% **	- -	- *	274 34%	49 27%	75 42% G*
Don't know	75 5%	- -	- -	- - **	- -	- *	- -	- -	- - *
Refused	- -	- -	- -	- - **	- -	- *	- -	- -	- - *
mean	6.9	7.3 B	5.3	4.3 **	1.0	1.0 *	8.0 G	6.6	12.1 FG*
Std Dev	10.17	10.95	6.38	3.29	-	-	9.12	7.00	18.29

Overlap formulae used
- Column Means:
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied



QPDG1 Number of payday loans EVER taken out
Base: All respondents

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	1555	1008	423	31	281	106	646	267	162
Base	1557	1150	286	31	234	75	804	178	176
Std Err	0.27	0.34	0.31	0.59	-	-	0.36	0.43	1.44

Overlap formulae used

- Column Means:
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied



QPDG1 Number of payday loans EVER taken out
Base: All respondents

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	1555	355	705	486	125	803	1287	190	489	475	646
Base	1557	285	648	618	138	737	1244	229	507	487	606
1	309 20%	285 100% JKL	12 2%	8 1%	1 *	185 25% NO	272 22% O	19 8%	76 15%	90 19%	154 25% PQ
2	186 12%	-	98 15% IL	87 14% IL	1 1% *	104 14%	158 13%	25 11%	63 12%	41 8%	88 15% Q
3	221 14%	-	131 20% IK	89 14% I	16 12% I*	112 15%	180 14%	27 12%	75 15%	68 14%	89 15%
4	132 9%	-	95 15% IKL	38 6% I	4 3% *	56 8%	102 8%	14 6%	32 6%	44 9%	46 8%
5	140 9%	-	67 10% I	71 12% I	14 10% I*	48 6%	100 8% M	26 11%	43 8%	41 8%	58 10%
6	93 6%	-	55 8% I	38 6% I	7 5% I*	45 6%	72 6%	18 8%	45 9% R	28 6%	31 5%
7+	400 26%	-	146 22% I	253 41% IJ	89 64% IJK*	155 21%	309 25% M	78 34% MN	158 31% R	158 32% R	96 16%
Don't know	75 5%	-	44 7% I	32 5% I	6 4% I*	32 4%	52 4%	21 9% N	17 3%	17 3%	44 7% PQ
Refused	-	-	-	-	-	-	-	-	-	-	-
mean	6.9	1.0	6.0	10.8	15.5	5.2	5.9	13.0	8.4	7.7	5.2
Std Dev	10.17	-	6.06	13.82	15.87	6.51	7.23	19.40	13.04	9.62	8.39

Overlap formulae used

- Column Means:

Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:

Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied

QPDG1 Number of payday loans EVER taken out
Base: All respondents

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	1555	355	705	486	125	803	1287	190	489	475	646
Base	1557	285	648	618	138	737	1244	229	507	487	606
Std Err	0.27	-	0.24	0.65	1.46	0.24	0.21	1.47	0.60	0.45	0.34

Overlap formulae used

- Column Means:
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied



QPDG1 Number of payday loans EVER taken out
Base: All respondents

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	1555	723	794	440	117	394	92	69	32	88	192	794
Base	1557	745	769	479	119	386	92	68	32	74	194	769
1	309	104	196	64	16	46	14	5	5	11	20	196
	20%	14%	26% S	13%	13%*	12%	15%*	7%*	14%*	14%*	11%	26% UVWYb
2	186	81	103	50	14	39	3	2	9	10	24	103
	12%	11%	13%	10%	12%*	10%	3%*	3%*	29%*	14%*	12%	13% X
3	221	112	101	75	14	47	14	8	3	10	19	101
	14%	15%	13%	16%	12%*	12%	15%*	11%*	11%*	13%*	10%	13%
4	132	67	63	42	14	44	17	11	3	5	19	63
	9%	9%	8%	9%	12%*	11%	19%*	17%*	11%*	7%*	10%	8%
5	140	75	56	49	5	42	8	7	-	11	18	56
	9%	10%	7%	10%	4%*	11%	8%*	10%*	-	15% V*	9%	7%
6	93	62	31	36	14	37	11	7	5	6	19	31
	6%	8% T	4%	7%	12% c*	10% c	12% c*	10%*	16%*	8%*	10% c	4%
7+	400	214	174	147	40	114	23	27	5	15	65	174
	26%	29% T	23%	31% c	33%*	29% c	25%*	39% c*	17%*	20%*	33% c	23%
Don't know	75	30	45	15	3	18	3	2	1	6	9	45
	5%	4%	6%	3%	3%*	5%	3%*	3%*	4%*	8%*	4%	6%
Refused	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
mean	6.9	7.9	6.0	8.0	9.2	8.6	7.5	13.6	5.4	5.7	8.4	6.0
		T		c	ac*	ac	*	UWXabc*	**	*	c	
Std Dev	10.17	10.55	9.78	9.82	10.71	11.97	8.97	19.21	7.58	6.61	10.15	9.78

Overlap formulae used
- Column Means:
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied

QPDG1 Number of payday loans EVER taken out
Base: All respondents

Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
	Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	723	794	440	117	394	92	69	32	88	192	794
Base	745	769	479	119	386	92	68	32	74	194	769
Std Err	0.40	0.36	0.48	1.00	0.62	0.96	2.36	1.38	0.73	0.75	0.36

Overlap formulae used

- Column Means:
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied



QPDG1 Number of payday loans EVER taken out
Base: All respondents

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	1555	958	597	388	1108	1456	58
Base	1557	956	601	425	1066	1456	53
1	309	194	114	52	245	289	11
	20%	20%	19%	12%	23%	20%	21%
2	186	128	58	42	140	170	14
	12%	13%	10%	10%	13%	12%	27%
3	221	141	80	50	160	206	8
	14%	15%	13%	12%	15%	14%	15%
4	132	77	56	35	88	122	3
	9%	8%	9%	8%	8%	8%	5%
5	140	84	56	37	93	128	3
	9%	9%	9%	9%	9%	9%	6%
6	93	56	37	37	50	90	2
	6%	6%	6%	9%	5%	6%	4%
7+	400	241	159	146	241	380	7
	26%	25%	27%	34%	23%	26%	13%
Don't know	75	35	40	26	48	72	4
	5%	4%	7%	6%	5%	5%	7%
Refused	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
mean	6.9	7.1	6.6	10.0	5.7	7.0	4.9
				9			*
Std Dev	10.17	10.74	9.17	14.88	7.43	10.32	6.97

Overlap formulae used

- Column Means:
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
 - Column Proportions:
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
- Continuity correction applied

QPDG1 Number of payday loans EVER taken out
Base: All respondents

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	1555	958	597	388	1108	1456	58
Base	1557	956	601	425	1066	1456	53
Std Err	0.27	0.35	0.39	0.78	0.23	0.28	0.95

Overlap formulae used

- Column Means:
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied



QPDG1 Number of payday loans EVER taken out
Base: All respondents

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	1555	769	726	523	472	154	138	405	379	661
Base	1557	711	777	564	522	160	142	418	395	630
1	309 20%	206 29% klmno	91 12%	62 11%	59 11%	15 9%	15 10%	47 11%	54 14%	180 29% pq
2	186 12%	102 14%	81 10%	58 10%	50 10%	29 18% klmo*	10 7% *	29 7%	56 14% p	84 13% p
3	221 14%	99 14%	110 14% l	64 11%	80 15% l	24 15% *	23 16% *	66 16%	68 17% r	72 11%
4	132 9%	58 8%	67 9%	47 8%	47 9%	21 13% *	8 6% *	40 10%	33 8%	48 8%
5	140 9%	52 7%	76 10%	57 10%	55 10%	16 10% *	10 7% *	46 11% r	43 11% r	39 6%
6	93 6%	37 5%	54 7% n	43 8% n	36 7%	3 2% *	11 8% *	44 11% qr	15 4%	28 4%
7+	400 26%	123 17%	260 33% j	205 36% j	170 33% j	43 27% j*	55 39% j*	128 31% r	106 27%	144 23%
Don't know	75 5%	35 5%	39 5%	28 5%	25 5%	10 6% *	10 7% *	17 4%	19 5%	34 5%
Refused	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
mean	6.9	4.8	8.8	9.8	8.0	7.9	11.0	8.3	7.8	5.7
Std Dev	10.17	6.47	12.32	13.62	10.05	13.02	15.50	11.20	12.33	7.99

Overlap formulae used

- Column Means:
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied

QPDG1 Number of payday loans EVER taken out
Base: All respondents

	Total	Debt history					Whether used overdraft in the last 12 months			
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	1555	769	726	523	472	154	138	405	379	661
Base	1557	711	777	564	522	160	142	418	395	630
Std Err	0.27	0.24	0.47	0.61	0.48	1.09	1.38	0.57	0.65	0.32

Overlap formulae used

- Column Means:
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied



QPDG1 Number of payday loans EVER taken out
Base: All respondents

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	1555	145	453	86	199	156	233	186
Base	1557	154	480	72	203	151	214	193
1	309	36	74	11	38	40	46	32
	20%	23% *	15%	16% *	19%	27% t	21%	17%
2	186	28	54	6	23	21	28	16
	12%	18% y*	11%	8% *	11%	14%	13%	8%
3	221	21	75	8	27	21	25	31
	14%	13% *	16%	11% *	13%	14%	12%	16%
4	132	11	31	4	25	16	16	23
	9%	7% *	6%	6% *	12%	11%	8%	12%
5	140	12	41	10	18	12	23	17
	9%	8% *	8%	14% *	9%	8%	11%	9%
6	93	5	32	5	16	8	9	14
	6%	3% *	7%	6% *	8%	6%	4%	7%
7+	400	34	151	26	52	25	48	52
	26%	22% *	31% w	36% w*	26%	16%	22%	27%
Don't know	75	8	23	2	4	7	18	8
	5%	5% *	5%	3% *	2%	5%	8% v	4%
Refused	-	-	-	-	-	-	-	-
	-	- *	-	- *	-	-	-	-
mean	6.9	5.2	8.5	7.7	5.9	4.5	5.4	9.5
		* svwx	svwx	swx*		* svwx		svwx
Std Dev	10.17	6.10	11.77	8.53	6.09	5.35	6.75	16.64

Overlap formulae used
- Column Means:
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied



QPDG1 Number of payday loans EVER taken out
Base: All respondents

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base Base	1555	145	453	86	199	156	233	186
	1557	154	480	72	203	151	214	193
Std Err	0.27	0.52	0.57	0.94	0.44	0.44	0.46	1.26

Overlap formulae used

- Column Means:
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied



QPDG1 Number of payday loans EVER taken out
Base: All respondents

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	1555	540	919	735	690	1281	205	919	550	1096	370
Base	1557	503	963	716	706	1280	204	900	564	1081	383
1	309 20%	114 23%	177 18%	138 19%	146 21%	257 20%	35 17%	213 24% H	76 14%	222 21%	65 17%
2	186 12%	60 12%	115 12%	71 10%	98 14%	160 12%	20 10%	133 15% H	47 8%	145 13%	35 9%
3	221 14%	73 14%	138 14%	85 12%	117 17% C	181 14%	30 15%	138 15%	71 13%	148 14%	58 15%
4	132 9%	45 9%	74 8%	62 9%	59 8%	107 8%	13 6%	83 9%	37 7%	93 9%	27 7%
5	140 9%	42 8%	85 9%	77 11%	51 7%	102 8%	29 14% E	81 9%	48 9%	92 9%	36 9%
6	93 6%	25 5%	66 7%	46 6%	45 6%	79 6%	14 7%	45 5%	46 8%	66 6%	23 6%
7+	400 26%	113 22%	269 28%	200 28%	171 24%	334 26%	51 25%	170 19%	206 37% G	264 24%	119 31%
Don't know	75 5%	31 6%	38 4%	37 5%	19 3%	60 5%	13 6%	36 4%	33 6%	51 5%	21 6%
Refused	-	-	-	-	-	-	-	-	-	-	-
mean	6.9	6.3	7.3	7.7	6.1	6.5	9.7	4.9	9.9	6.7	7.6
Std Dev	10.17	9.99	10.43	11.99	7.87	8.54	17.32	5.93	14.01	10.52	9.33

Overlap formulae used

- Column Means:

Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g
 Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:

Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g
 Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied

QPDG1 Number of payday loans EVER taken out
Base: All respondents

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	1555	540	919	735	690	1281	205	919	550	1096	370
Base	1557	503	963	716	706	1280	204	900	564	1081	383
Std Err	0.27	0.44	0.35	0.46	0.30	0.24	1.25	0.20	0.61	0.33	0.50

Overlap formulae used
- Column Means:
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied



QPDG1 Number of payday loans EVER taken out
Base: All respondents

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	1555	288	1246	138	95	818	387	1503	1292	1257
Base	1557	351	1182	199	107	827	309	1521	1265	1304
1	309 20%	29 8%	279 24% K	- - *	- - *	- - *	309 100% MNO	298 20% S	257 20% S	233 18%
2	186 12%	28 8%	158 13%	10 5% P*	12 11% P*	161 20% MP	- -	179 12%	155 12%	155 12%
3	221 14%	29 8%	183 16% K	13 7% P*	23 21% MP*	175 21% MP	- -	217 14%	171 14%	187 14%
4	132 9%	34 10%	97 8%	15 8% P*	12 11% P*	103 12% P	- -	130 9%	104 8%	112 9%
5	140 9%	44 13%	92 8%	26 13% P*	7 7% P*	101 12% P	- -	138 9%	116 9%	118 9%
6	93 6%	30 8%	63 5%	16 8% P*	5 4% P*	72 9% P	- -	92 6%	81 6%	83 6%
7+	400 26%	136 39% L	260 22%	119 60% OP*	48 45% OP*	215 26% P	- -	396 26%	321 25%	356 27% R
Don't know	75 5%	22 6%	51 4%	- - *	- - *	- - *	- -	72 5%	60 5%	60 5%
Refused	- -	- -	- -	- - *	- - *	- - *	- -	- -	- -	- -
mean	6.9	12.2 L	5.3	13.8 OP*	13.7 OP*	6.3 P	1.0	7.0	6.9	7.3 QR
Std Dev	10.17	16.49	6.59	12.54	22.03	6.69	-	10.26	10.38	10.67

Overlap formulae used

- Column Means:

Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:

Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g

Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied

QPDG1 Number of payday loans EVER taken out
Base: All respondents

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	1555	288	1246	138	95	818	387	1503	1292	1257
Base	1557	351	1182	199	107	827	309	1521	1265	1304
Std Err	0.27	1.00	0.19	1.07	2.26	0.23	-	0.27	0.30	0.31

Overlap formulae used
- Column Means:
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied



QPDG1 Number of payday loans EVER taken out
Base: All respondents

	Total	Type of loan compared			Aware of any high street lenders		Aware of any online lenders		Change in reported level of confidence in repaying loan (Follow-up)		
		Online only (T)	Retail only (U)	Online and Retail (V)	Yes (W)	No (X)	Yes (Y)	No (Z)	More confident (a)	Less confident (b)	No change (c)
Unweighted Base	1555	366	39	127	1292	263	1503	52	1	8	99
Base	1557	452	27	132	1265	292	1521	36	1	5	88
1	309	47	6	20	257	52	298	11	-	1	28
	20%	10%	21%	15%	20%	18%	20%	31%	-	16%	32%
			*	*				*	**		
2	186	46	2	14	155	32	179	7	-	2	11
	12%	10%	9%	10%	12%	11%	12%	19%	-	42%	13%
		*	*	*			*	*	**	**	
3	221	57	3	18	171	49	217	4	-	-	12
	14%	13%	11%	14%	14%	17%	14%	11%	-	-	13%
		*	*	*	*	*	*	*	**	**	
4	132	58	1	10	104	29	130	3	1	-	9
	9%	13%	4%	8%	8%	10%	9%	8%	100%	-	10%
		*	*	*	*	*	*	*	**	**	
5	140	49	2	17	116	24	138	2	-	-	8
	9%	11%	9%	13%	9%	8%	9%	6%	-	-	9%
		*	*	*	*	*	*	*	**	**	
6	93	36	2	9	81	12	92	2	-	1	2
	6%	8%	6%	7%	6%	4%	6%	5%	-	24%	2%
		*	*	*	*	*	*	*	**	**	
7+	400	140	9	42	321	79	396	4	-	1	17
	26%	31%	33%	32%	25%	27%	26%	12%	-	17%	19%
		*	*	*	*	*	*	*	**	**	
Don't know	75	18	2	2	60	15	72	3	-	-	1
	5%	4%	9%	2%	5%	5%	5%	8%	-	-	2%
		*	*	*	*	*	*	*	**	**	
Refused	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
		*	*	*	*	*	*	*	**	**	
mean	6.9	8.2	6.5	7.3	6.9	7.1	7.0	3.7	4.0	4.2	4.1
			**	*				*	**	**	
Std Dev	10.17	12.21	6.87	7.76	10.38	9.24	10.26	4.45	-	3.58	3.98

Overlap formulae used

- Column Means:

Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:

Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g

Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied

QPDG1 Number of payday loans EVER taken out
Base: All respondents

	Total	Type of loan compared			Aware of any high street lenders		Aware of any online lenders		Change in reported level of confidence in repaying loan (Follow-up)		
		Online only (T)	Retail only (U)	Online and Retail (V)	Yes (W)	No (X)	Yes (Y)	No (Z)	More confident (a)	Less confident (b)	No change (c)
Unweighted Base	1555	366	39	127	1292	263	1503	52	1	8	99
Base	1557	452	27	132	1265	292	1521	36	1	5	88
Std Err	0.27	0.65	1.16	0.70	0.30	0.58	0.27	0.65	-	1.27	0.40

Overlap formulae used

- Column Means:
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g
Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied



QPDG1 Number of payday loans EVER taken out
Base: All respondents

	Total	Market Status		Specific lender status	
		New (d)	Repeat (e)	New (f)	Repeat (g)
Unweighted Base	1555	528	1008	846	690
Base	1557	443	1099	875	668
1	309 20%	289 65% e	17 2%	296 34% g	10 1%
2	186 12%	50 11%	136 12%	122 14% g	64 10%
3	221 14%	37 8%	183 17% d	101 11%	119 18% f
4	132 9%	19 4%	111 10% d	51 6%	78 12% f
5	140 9%	21 5%	118 11% d	68 8%	71 11%
6	93 6%	6 1%	87 8% d	35 4%	58 9% f
7+	400 26%	18 4%	380 35% d	175 20%	223 33% f
Don't know	75 5%	4 1%	67 6% d	27 3%	45 7% f
Refused	-	-	-	-	-
mean	6.9	2.1	8.9 d	5.9	8.3 f
Std Dev	10.17	2.52	11.45	10.22	9.95

Overlap formulae used

- Column Means:

Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g
Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:

Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied

QPDG1 Number of payday loans EVER taken out
Base: All respondents

	Total	Market Status		Specific lender status	
		New (d)	Repeat (e)	New (f)	Repeat (g)
Unweighted Base	1555	528	1008	846	690
Base	1557	443	1099	875	668
Std Err	0.27	0.11	0.37	0.36	0.39

Overlap formulae used

- Column Means:
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied



QPDG2 Year when took out first payday loan

Base: All who have taken out more than one payday loan

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	1084	601	436	208	527	298	678	146	83	123
Base	1172	659	455	216	581	333	758	159	79	110
2013	356	201	144	90	147	103	225	52	27	40
	30%	30%	32%	42% D	25%	31%	30%	33% *	34% *	37% *
2012	372	203	149	73	191	98	238	47	20	42
	32%	31%	33%	34%	33%	29%	31%	30% *	26% *	38% *
2011	192	115	66	32	100	58	129	35	9	8
	16%	17%	15%	15%	17%	17%	17% I	22% I*	12% *	7% *
2010	77	45	31	8	41	25	56	4	13	3
	7%	7%	7%	4%	7%	8%	7%	2% *	16% GI*	2% *
2009 or earlier	94	60	30	9	57	23	63	17	4	6
	8%	9%	7%	4%	10%	7%	8%	11% *	5% *	5% *
Don't know	80	36	35	3	46	26	47	4	6	11
	7%	5%	8%	2%	8% C	8% C	6%	3% *	7% *	10% *
Refused	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
mean	2011.7	2011.6	2011.7	2012.0	2011.5	2011.7	2011.6	2011.6	2011.7	2012.0
				DE				*	*	F*
Std Dev	1.56	1.61	1.45	1.21	1.60	1.63	1.54	1.74	1.44	1.30
Std Err	0.05	0.07	0.07	0.08	0.07	0.10	0.06	0.15	0.16	0.12

Overlap formulae used

- Column Means:

Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:

Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied

QPDG2 Year when took out first payday loan

Base: All who have taken out more than one payday loan

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	1084	339	557	256	301	110	863	26	83	50
Base	1172	391	600	288	312	96	938	25	82	55
2013	356	110	190	95	95	39	281	10	28	23
	30%	28%	32%	33%	31%	40%	30%	42%	34%	42%
2012	372	122	197	95	102	26	302	10	22	14
	32%	31%	33%	33%	33%	27%	32%	39%	26%	25%
2011	192	68	100	41	59	12	162	4	10	6
	16%	17%	17%	14%	19%	12%	17%	15%	12%	11%
2010	77	30	40	20	20	6	67	-	5	4
	7%	8%	7%	7%	6%	6%	7%	-	6%	7%
2009 or earlier	94	35	43	23	20	8	71	1	10	7
	8%	9%	7%	8%	6%	9%	8%	5%	12%	13%
Don't know	80	24	30	14	16	6	56	-	8	2
	7%	6%	5%	5%	5%	6%	6%	-	10%	3%
Refused	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
mean	2011.7	2011.6	2011.7	2011.7	2011.7	2011.8	2011.7	2012.1	2011.5	2011.6
						*		**	*	*
Std Dev	1.56	1.39	1.63	1.56	1.68	1.58	1.50	1.11	2.02	1.71
Std Err	0.05	0.08	0.07	0.10	0.10	0.16	0.05	0.22	0.23	0.25

Overlap formulae used

- Column Means:

Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:

Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y

Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied

QPDG2 Year when took out first payday loan

Base: All who have taken out more than one payday loan

	Total	Accommodation					Number of people in hhd		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	1084	214	658	371	287	144	203	259	564
Base	1172	258	674	401	273	159	199	273	630
2013	356	67	218	117	100	56	69	82	188
30%		26%	32%	29%	37% S	35%	35%	30%	30%
2012	372	96	196	115	81	53	64	90	195
32%		37%	29%	29%	29%	33%	32%	33%	31%
2011	192	45	109	78	30	21	21	45	115
16%		18%	16% V	20% V	11%	13%	11%	16%	18%
2010	77	15	55	36	19	5	20	15	41
7%		6%	8%	9%	7%	3%	10%	6%	6%
2009 or earlier	94	17	58	37	21	15	14	27	49
8%		7%	9%	9%	8%	9%	7%	10%	8%
Don't know	80	19	39	17	22	9	10	15	42
7%		7%	6%	4%	8%	6%	5%	5%	7%
Refused	-	-	-	-	-	-	-	-	-
-		-	-	-	-	-	-	-	-
mean	2011.7	2011.6	2011.7	2011.6	2011.8	2011.8 *	2011.8	2011.6	2011.7
Std Dev	1.56	1.82	1.47	1.46	1.47	1.44	1.44	1.74	1.49
Std Err	0.05	0.13	0.06	0.08	0.09	0.12	0.10	0.11	0.07

Overlap formulae used

- Column Means:

Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:

Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y

Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied

QPDG2 Year when took out first payday loan
 Base: All who have taken out more than one payday loan

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	1084	622	212	133	61	406	34	92	274	352	777	230
Base	1172	657	227	156	66	449	26	84	286	436	830	250
2013	356	203	79	34	26	139	6	29	104	106	253	81
	30%	31%	35% c	22% *	39% *	31% c	24% **	34% *	37% i	24%	30%	32%
2012	372	204	75	50	20	145	8	31	84	135	269	69
	32%	31%	33%	32% *	30% *	32%	30% **	37% *	29%	31%	32%	28%
2011	192	102	38	36	6	80	8	6	26	113	136	43
	16%	15%	17%	23% *	9% *	18%	29% **	7% *	9%	26% gh	16%	17%
2010	77	47	14	13	2	29	2	8	25	27	52	24
	7%	7%	6%	8% *	2% *	6%	8% **	10% *	9%	6%	6%	9%
2009 or earlier	94	63	11	10	4	26	1	6	33	36	67	22
	8%	10%	5%	7% *	6% *	6%	3% **	7% *	11%	8%	8%	9%
Don't know	80	37	9	13	8	30	2	4	15	19	53	11
	7%	6%	4%	8% *	13% *	7%	6% **	5% *	5%	4%	6%	5%
Refused	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
mean	2011.7	2011.6	2011.8	2011.5	2012.0	2011.7	2011.6	2011.8	2011.7	2011.5	2011.7	2011.6
				*	*		**	*				
Std Dev	1.56	1.59	1.34	1.68	1.38	1.48	1.24	1.53	1.61	1.66	1.53	1.64
Std Err	0.05	0.07	0.09	0.15	0.19	0.08	0.22	0.16	0.10	0.09	0.06	0.11

Overlap formulae used

- Column Means:

Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
 Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:

Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
 Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied

QPDG2 Year when took out first payday loan

Base: All who have taken out more than one payday loan

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	1084	-	178	906	557	277	246	736	348	43	407	371
Base	1172	-	186	985	503	297	363	944	228	117	435	421
2013	356	-	105	251	195	119	41	293	64	19	135	115
30%	-	-	57%	25%	39%	40%	11%	31%	28%	16%	31%	27%
2012	372	-	49	323	170	86	117	311	61	44	123	150
32%	-	-	26%	33%	34%	29%	32%	33%	27%	37%	28%	36%
2011	192	-	10	182	55	40	97	167	25	27	78	68
16%	-	-	5%	18%	11%	13%	27%	18%	11%	23%	18%	16%
2010	77	-	3	74	21	18	33	57	20	13	26	39
7%	-	-	1%	8%	4%	6%	9%	6%	9%	11%	6%	9%
2009 or earlier	94	-	5	89	23	21	50	60	34	9	37	27
8%	-	-	3%	9%	5%	7%	14%	6%	15%	8%	8%	6%
Don't know	80	-	14	66	40	13	24	56	24	5	35	21
7%	-	-	8%	7%	8%	4%	7%	6%	11%	4%	8%	5%
Refused	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-
mean	2011.7	-	2012.4	2011.5	2012.0	2011.8	2011.1	2011.8	2011.2	2011.4	2011.6	2011.6
Std Dev	1.56	-	n	1.57	q	q	1.47	s	2.27	1.29	1.66	1.44
Std Err	0.05	-	1.22	0.05	1.49	1.58	0.10	1.32	0.13	0.20	0.09	0.08

Overlap formulae used

- Column Means:

Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:

Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied

QPDG2 Year when took out first payday loan

Base: All who have taken out more than one payday loan

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	1084	646	267	162
Base	1172	804	178	176
2013	356	274	61	20
30%		34%	34%	11%
		y	y	*
2012	372	273	46	50
32%		34%	26%	28%
		x		*
2011	192	127	19	45
16%		16%	11%	26%
				wx*
2010	77	43	10	23
7%		5%	6%	13%
				w*
2009 or earlier	94	43	21	30
8%		5%	12%	17%
			w	w*
Don't know	80	44	21	9
7%		6%	12%	5%
			w	*
Refused	-	-	-	-
	-	-	-	*
mean	2011.7	2011.9	2011.5	2010.8
		xy	y	*
Std Dev	1.56	1.23	2.21	1.83
Std Err	0.05	0.05	0.14	0.15

Overlap formulae used

- Column Means:

Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:

Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied

QPDG2 Year when took out first payday loan

Base: All who have taken out more than one payday loan

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	1084	727	317	31	-	-	646	267	162
Base	1172	916	211	31	-	-	804	178	176
2013	356	285	67	3	-	-	274	61	20
	30%	31%	32%	9%	-	-	34% H	34% H	11% *
2012	372	299	53	16	-	-	273	46	50
	32%	33% B	25%	53% **	-	-	34% G	26%	28% *
2011	192	161	24	5	-	-	127	19	45
	16%	18% B	12%	17% **	-	-	16%	11%	26% FG*
2010	77	58	15	2	-	-	43	10	23
	7%	6%	7%	6% **	-	-	5%	6%	13% F*
2009 or earlier	94	64	27	3	-	-	43	21	30
	8%	7%	13% A	10% **	-	-	5%	12% F	17% F*
Don't know	80	50	24	1	-	-	44	21	9
	7%	5%	11% A	4% **	-	-	6%	12% F	5% *
Refused	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
mean	2011.7	2011.7	2011.4	2011.1	-	-	2011.9	2011.5	2010.8
		B		**			GH	H	*
Std Dev	1.56	1.32	2.23	2.32	-	-	1.23	2.21	1.83
Std Err	0.05	0.05	0.13	0.44	-	-	0.05	0.14	0.15

Overlap formulae used

- Column Means:

Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:

Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied

QPDG2 Year when took out first payday loan
 Base: All who have taken out more than one payday loan

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	1084	-	635	445	117	518	881	152	369	350	406
Base	1172	-	591	578	131	520	920	188	415	380	408
2013	356	-	224	132	27	208	302	41	130	91	161
	30%	-	38% KL	23%	21% *	40% NO	33% O	22% *	31%	24%	39% PQ
2012	372	-	207	165	29	147	286	65	118	140	115
	32%	-	35% L	29%	22% *	28%	31%	34% *	28%	37% R	28%
2011	192	-	63	129	35	75	155	26	83	68	40
	16%	-	11%	22% J	27% J*	14%	17%	14% *	20% R	18% R	10%
2010	77	-	26	49	16	28	54	22	24	30	25
	7%	-	4%	8% J	12% J*	5%	6%	11% *	6%	8%	6%
2009 or earlier	94	-	36	59	17	40	73	18	34	34	26
	8%	-	6%	10%	13% J*	8%	8%	10% *	8%	9%	6%
Don't know	80	-	36	44	7	23	51	17	25	17	41
	7%	-	6%	8%	5% *	4%	6%	9% *	6%	5%	10% Q
Refused	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
mean	2011.7	-	2011.9	2011.4	2011.2	2011.8	2011.7	2011.4	2011.6	2011.5	2011.9
			KL		*	N		*			Q
Std Dev	1.56	-	1.50	1.57	1.61	1.62	1.56	1.45	1.57	1.49	1.62
Std Err	0.05	-	0.06	0.08	0.15	0.07	0.05	0.12	0.08	0.08	0.08

Overlap formulae used

- Column Means:

Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
 Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:

Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
 Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied

QPDG2 Year when took out first payday loan
 Base: All who have taken out more than one payday loan

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	1084	548	511	340	89	303	68	58	23	63	150	511
Base	1172	611	528	400	100	323	75	61	26	57	165	528
2013	356	171	174	104	36	80	19	12	8	18	39	174
	30%	28%	33%	26%	36%	25%	25%	19%	29%	31%	24%	33%
2012	372	193	168	123	25	104	23	20	8	17	54	168
	32%	32%	32%	31%	25%	32%	30%	32%	30%	30%	33%	32%
2011	192	103	87	83	13	52	18	9	2	2	30	87
	16%	17%	16%	21% a	13% *	16% a	24% a*	15% *	8% **	4% *	18% a	16%
2010	77	41	36	26	8	23	6	6	2	6	11	36
	7%	7%	7%	7%	8% *	7%	8% *	10% *	9% **	11% *	7%	7%
2009 or earlier	94	59	33	39	12	38	4	11	1	4	21	33
	8%	10%	6%	10%	12% *	12% c	5% *	17% c*	3% **	7% *	13% c	6%
Don't know	80	45	30	24	6	26	5	5	5	10	9	30
	7%	7%	6%	6%	6% *	8%	7% *	8% *	20% **	17% Ubc*	5%	6%
Refused	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
mean	2011.7	2011.6	2011.7	2011.5	2011.6	2011.4	2011.5	2011.0	2011.9	2011.7	2011.4	2011.7
					*		*	*	**	*	*	WY
Std Dev	1.56	1.56	1.55	1.51	1.65	1.69	1.69	2.03	1.29	1.84	1.63	1.55
Std Err	0.05	0.07	0.07	0.08	0.18	0.10	0.22	0.28	0.30	0.25	0.14	0.07

Overlap formulae used

- Column Means:
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied

QPDG2 Year when took out first payday loan

Base: All who have taken out more than one payday loan

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	1084	678	406	299	744	1019	37
Base	1172	726	445	347	772	1096	38
2013	356	227	129	97	248	327	19
	30%	31%	29%	28%	32%	30%	50%
							**
2012	372	211	161	109	244	352	9
	32%	29%	36%	31%	32%	32%	22%
							**
2011	192	117	74	66	119	182	4
	16%	16%	17%	19%	15%	17%	11%
							**
2010	77	56	21	28	48	74	3
	7%	8%	5%	8%	6%	7%	7%
							**
2009 or earlier	94	60	34	33	56	90	1
	8%	8%	8%	9%	7%	8%	4%
							**
Don't know	80	54	26	15	57	72	2
	7%	7%	6%	4%	7%	7%	6%
							**
Refused	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
							**
mean	2011.7	2011.6	2011.7	2011.5	2011.7	2011.6	2012.1
							**
Std Dev	1.56	1.62	1.45	1.57	1.55	1.56	1.42
Std Err	0.05	0.06	0.07	0.09	0.06	0.05	0.25

Overlap formulae used

- Column Means:

Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:

Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied

QPDG2 Year when took out first payday loan

Base: All who have taken out more than one payday loan

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	1084	481	561	409	376	118	106	314	283	417
Base	1172	471	648	475	438	135	117	353	322	415
2013	356 30%	170 36% klm	170 26%	112 24%	101 23%	33 24%	29 25%	97 27%	98 30%	132 32%
2012	372 32%	159 34%	196 30%	145 31%	143 33%	44 33%	44 38%	134 38%	95 30%	121 29%
2011	192 16%	53 11%	132 20% j	106 22% jo	95 22% jo	21 16% *	14 12% *	52 15%	66 20%	64 15%
2010	77 7%	22 5%	54 8%	47 10% j	34 8%	16 11% *	11 10% *	18 5%	23 7%	32 8%
2009 or earlier	94 8%	28 6%	60 9%	43 9%	39 9%	14 10% *	12 10% *	35 10%	21 7%	33 8%
Don't know	80 7%	39 8%	35 5%	22 5%	25 6%	8 6%	7 6% *	18 5%	18 6%	33 8%
Refused	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
mean	2011.7	2011.9 klmno	2011.5	2011.4	2011.5	2011.4 *	2011.5 *	2011.6	2011.6	2011.7
Std Dev	1.56	1.41	1.62	1.60	1.53	1.61	1.64	1.55	1.59	1.56
Std Err	0.05	0.07	0.07	0.08	0.08	0.15	0.16	0.09	0.10	0.08

Overlap formulae used

- Column Means:

Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:

Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y

Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied

QPDG2 Year when took out first payday loan

Base: All who have taken out more than one payday loan

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	1084	99	331	66	152	98	150	128
Base	1172	110	381	58	160	103	150	152
2013	356	38	106	12	43	46	56	36
	30%	35%	28%	20%	27%	45%	37%	24%
		*		*		tuvy*		*
2012	372	39	124	22	64	20	45	39
	32%	36%	33%	39%	40%	19%	30%	25%
		w*	w	w*	wy	*		*
2011	192	13	57	10	19	22	30	38
	16%	12%	15%	17%	12%	22%	20%	25%
		*		*		*		v*
2010	77	5	33	6	7	6	5	11
	7%	4%	9%	10%	4%	6%	4%	7%
		*		*		*		*
2009 or earlier	94	7	37	4	15	5	7	15
	8%	6%	10%	7%	10%	5%	5%	10%
		*		*		*		*
Don't know	80	7	24	4	11	4	7	14
	7%	7%	6%	7%	7%	4%	5%	9%
		*		*		*		*
Refused	-	-	-	-	-	-	-	-
	-	*	-	*	-	*	-	*
mean	2011.7	2011.9	2011.5	2011.5	2011.7	2011.9	2011.8	2011.4
		y*		*	*	y*		*
Std Dev	1.56	1.22	1.60	1.59	1.46	1.32	1.94	1.48
Std Err	0.05	0.13	0.09	0.21	0.12	0.14	0.16	0.14

Overlap formulae used

- Column Means:

Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:

Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied

QPDG2 Year when took out first payday loan

Base: All who have taken out more than one payday loan

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	1084	356	667	513	491	893	148	614	414	766	262
Base	1172	358	748	540	541	963	156	650	454	808	297
2013	356 30%	124 35%	212 28%	148 27%	179 33%	301 31%	39 25% *	231 36% H	108 24%	259 32%	80 27%
2012	372 32%	109 30%	246 33%	186 34%	165 31%	312 32%	46 30% *	211 32%	146 32%	266 33%	89 30%
2011	192 16%	47 13%	134 18%	92 17%	84 15%	153 16%	29 19% *	86 13%	94 21% G	129 16%	52 18%
2010	77 7%	26 7%	48 6%	41 8%	32 6%	70 7%	6 4% *	35 5%	31 7%	48 6%	28 9%
2009 or earlier	94 8%	24 7%	66 9%	42 8%	46 9%	72 8%	18 12% *	44 7%	46 10%	60 7%	30 10%
Don't know	80 7%	29 8%	42 6%	32 6%	35 6%	55 6%	17 11% *	42 7%	29 6%	46 6%	18 6%
Refused	- -	- -	- -	- -	- -	- -	- - *	- -	- -	- -	- -
mean	2011.7	2011.8	2011.6	2011.6	2011.7	2011.7	2011.5 *	2011.8 H	2011.4	2011.7 J	2011.4
Std Dev	1.56	1.44	1.59	1.54	1.54	1.54	1.56	1.46	1.62	1.45	1.76
Std Err	0.05	0.08	0.06	0.07	0.07	0.05	0.14	0.06	0.08	0.05	0.11

Overlap formulae used

- Column Means:

Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:

Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g

Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied

QPDG2 Year when took out first payday loan

Base: All who have taken out more than one payday loan

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	1084	236	833	138	95	818	-	1053	908	906
Base	1172	301	853	199	107	827	-	1150	948	1010
2013	356	61	289	17	30	296	-	345	281	297
	30%	20%	34% K	8% *	28% M*	36% M	-	30%	30%	29%
2012	372	101	268	62	30	273	-	369	290	310
	32%	33%	31%	31% *	28% *	33%	-	32%	31%	31%
2011	192	62	128	63	23	99	-	189	151	175
	16%	21%	15%	32% O*	22% O*	12%	-	16%	16%	17% R
2010	77	33	44	17	9	46	-	76	66	72
	7%	11% L	5%	8% *	9% *	6%	-	7%	7%	7%
2009 or earlier	94	29	63	28	8	56	-	93	86	87
	8%	10%	7%	14% O*	7% *	7%	-	8%	9%	9%
Don't know	80	15	61	12	6	56	-	77	73	70
	7%	5%	7%	6% *	6% *	7%	-	7%	8%	7%
Refused	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
mean	2011.7	2011.4	2011.8	2011.0	2011.5	2011.8	-	2011.6	2011.6	2011.6
			K	*	*	M				
Std Dev	1.56	1.45	1.57	1.39	1.92	1.47	-	1.56	1.63	1.55
Std Err	0.05	0.10	0.06	0.12	0.20	0.05	-	0.05	0.06	0.05

Overlap formulae used

- Column Means:

Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:

Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g

Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied

QPDG2 Year when took out first payday loan
Base: All who have taken out more than one payday loan

	Total	Type of loan compared			Aware of any high street lenders		Aware of any online lenders		Change in reported level of confidence in repaying loan (Follow-up)		
		Online only (T)	Retail only (U)	Online and Retail (V)	Yes (W)	No (X)	Yes (Y)	No (Z)	More confident (a)	Less confident (b)	No change (c)
Unweighted Base	1084	299	30	105	908	176	1053	31	1	6	59
Base	1172	387	19	109	948	224	1150	22	1	4	59
2013	356	109	4	36	281	75	345	11	1	2	26
	30%	28%	21%	33%	30%	34%	30%	50%	100%	40%	45%
2012	372	137	5	31	290	82	369	3	-	2	18
	32%	35%	29%	28%	31%	37%	32%	15%	-	50%	31%
2011	192	81	4	8	151	40	189	2	-	-	8
	16%	21%	19%	7%	16%	18%	16%	10%	-	10%	13%
2010	77	22	2	11	66	11	76	1	-	-	2
	7%	6%	11%	10%	7%	5%	7%	5%	-	-	4%
2009 or earlier	94	22	2	19	86	8	93	1	-	-	2
	8%	6%	9%	17%	9%	4%	8%	6%	-	-	4%
Don't know	80	17	2	4	73	8	77	3	-	-	2
	7%	4%	12%	4%	8%	3%	7%	14%	-	-	4%
Refused	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
mean	2011.7	2011.7	2011.4	2011.3	2011.6	2011.9	2011.6	2012.1	2013.0	2012.3	2012.0
		V	**	*		W		**	**	**	
Std Dev	1.56	1.31	1.43	2.04	1.63	1.19	1.56	1.36	-	0.73	1.55
Std Err	0.05	0.08	0.27	0.20	0.06	0.09	0.05	0.27	-	0.30	0.21

Overlap formulae used

- Column Means:

Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:

Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g

Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied

QPDG2 Year when took out first payday loan

Base: All who have taken out more than one payday loan

	Total	Market Status		Specific lender status	
		New (d)	Repeat (e)	New (f)	Repeat (g)
Unweighted Base	1084	160	913	449	624
Base	1172	150	1014	552	612
2013	356 30%	106 70% e	250 25%	191 35% g	164 27%
2012	372 32%	33 22%	336 33% d	152 27%	217 35% f
2011	192 16%	3 2%	189 19% d	94 17%	97 16%
2010	77 7%	2 1%	75 7% d	35 6%	42 7%
2009 or earlier	94 8%	2 1%	92 9% d	41 7%	52 9%
Don't know	80 7%	5 4%	73 7%	39 7%	39 6%
Refused	-	-	-	-	-
	-	-	-	-	-
mean	2011.7	2012.6	2011.5	2011.7	2011.6
		e			
Std Dev	1.56	0.77	1.59	1.50	1.60
Std Err	0.05	0.06	0.05	0.07	0.07

Overlap formulae used

- Column Means:

Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:

Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g

Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied

QPDG3 Whether all payday loans have been taken out from the same lender or from more than one lender

Base: All who have taken out more than one payday loan

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	1083	601	436	208	526	298	678	146	83	123
Base	1171	659	455	216	581	333	758	159	79	110
All/both from same lender	503 43%	267 41%	213 47%	102 47%	245 42%	139 42%	319 42%	59 37%	43 54%	60 54%
Have taken out loans from more than one lender	667 57%	390 59%	242 53%	114 53%	334 58%	194 58%	439 58%	101 63%	37 46%	50 46%
Don't know	1 *	1 *	-	-	1 *	-	1 *	-	-	-
Refusal	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDG3 Whether all payday loans have been taken out from the same lender or from more than one lender

Base: All who have taken out more than one payday loan

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	1083	339	557	256	301	110	863	26	83	50
Base	1171	391	600	288	312	96	938	25	82	55
All/both from same lender	503 43%	158 40%	252 42%	120 42%	132 42%	55 57% JKLM*	411 44%	13 52% **	29 36% *	22 41% *
Have taken out loans from more than one lender	667 57%	232 59% N	348 58% N	168 58% N	180 58% N	41 43% *	526 56%	12 48% **	53 64% *	32 59% *
Don't know	1 *	1 *	-	-	-	-	1 *	-	-	-
Refusal	- -	- -	-	-	-	- *	- -	- **	- *	- *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDG3 Whether all payday loans have been taken out from the same lender or from more than one lender

Base: All who have taken out more than one payday loan

	Total	Accommodation					Number of people in hhd		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	1083	214	658	371	287	144	203	259	564
Base	1171	258	674	401	273	159	199	273	630
All/both from same lender	503 43%	107 42%	300 44%	164 41%	135 50%	69 43%	84 42%	123 45%	270 43%
Have taken out loans from more than one lender	667 57%	151 58%	373 55%	235 59%	138 50%	90 57%	115 58%	150 55%	359 57%
Don't know	1 *	-	1 *	1 *	-	-	-	-	1 *
Refusal	-	-	-	-	-	-	-	-	-
Overlap formulae used	-	-	-	-	-	-	-	-	-
- Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied									

QPDG3 Whether all payday loans have been taken out from the same lender or from more than one lender

Base: All who have taken out more than one payday loan

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	1083	622	212	133	61	406	34	92	274	352	777	230
Base	1171	657	227	156	66	449	26	84	286	436	830	250
All/both from same lender	503 43%	280 43%	94 41%	68 44%	37 56%	199 44%	11 44%	45 54%	122 43%	157 36%	381 46%	90 36%
Have taken out loans from more than one lender	667 57%	375 57%	134 59%	88 56%	29 44%	250 56%	14 56%	38 46%	164 57%	279 64%	449 54%	161 64%
Don't know	1 *	1 *	-	-	-	-	-	-	-	-	1 *	-
Refusal	- -	- -	-	-	-	-	- **	- *	-	-	-	-
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDG3 Whether all payday loans have been taken out from the same lender or from more than one lender
Base: All who have taken out more than one payday loan

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	1083	-	178	905	557	277	246	736	347	43	406	371
Base	1171	-	186	985	503	297	363	944	227	117	434	421
All/both from same lender	503	-	105	398	503	-	-	378	126	11	210	139
	43%	-	56%	40%	100%	-	-	40%	55%	9%	48%	33%
			n		pq			t	rt	*	v	
Have taken out loans from more than one lender	667	-	80	586	-	297	363	565	101	107	224	281
	57%	-	43%	60%	-	100%	100%	60%	45%	91%	52%	67%
			m			o	o	s		rs*	u	
Don't know	1	-	1	-	-	-	-	1	-	-	-	1
	*	-	*	-	-	-	-	*	-	*	-	*
Refusal	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	*	-	-
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDG3 Whether all payday loans have been taken out from the same lender or from more than one lender

Base: All who have taken out more than one payday loan

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	1083	646	267	162
Base	1171	804	178	176
All/both from same lender	503 43%	378 47%	126 71%	- -
		y	wy	*
Have taken out loans from more than one lender	667 57%	427 53%	52 29%	176 100%
		x		wx*
Don't know	1 *	-	-	-
		-	-	*
Refusal	-	-	-	-
	-	-	-	*
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QPDG3 Whether all payday loans have been taken out from the same lender or from more than one lender
Base: All who have taken out more than one payday loan

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	1083	727	317	31	-	-	646	267	162
Base	1171	916	211	31	-	-	804	178	176
All/both from same lender	503 43%	378 41%	126 59% A	- - **	- -	- -	378 47% H	126 71% FH	- - *
Have taken out loans from more than one lender	667 57%	539 59% B	86 41%	31 100% **	- -	- -	427 53% G	52 29%	176 100% FG*
Don't know	1 *	- -	- -	- **	- -	- -	- -	- -	- *
Refusal	- -	- -	- -	- **	- -	- -	- -	- -	- *
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDG3 Whether all payday loans have been taken out from the same lender or from more than one lender
Base: All who have taken out more than one payday loan

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	1083	-	634	445	117	518	881	152	369	350	406
Base	1171	-	591	578	131	520	920	188	415	380	408
All/both from same lender	503	-	471	32	6	250	420	58	186	141	196
	43%	-	80%	6%	5%	48%	46%	31%	45%	37%	48%
			KL		*	O	O	*			Q
Have taken out loans from more than one lender	667	-	119	546	125	271	499	130	228	239	212
	57%	-	20%	94%	95%	52%	54%	69%	55%	63%	52%
				J	J*			MN*		R	
Don't know	1	-	1	-	-	-	1	-	1	-	-
	*	-	*	-	*	-	*	*	*	-	-
Refusal	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	*	-	-	*	-	-	-
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDG3 Whether all payday loans have been taken out from the same lender or from more than one lender
Base: All who have taken out more than one payday loan

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	1083	548	511	340	89	303	68	58	23	63	150	511
Base	1171	611	528	400	100	323	75	61	26	57	165	528
All/both from same lender	503 43%	243 40%	248 47%	141 35%	37 37% *	137 42%	21 28% *	16 26% *	13 49% **	29 51% XY*	80 48% UXY	248 47% UXY
Have taken out loans from more than one lender	667 57%	368 60%	279 53%	258 65% bc	63 63% *	186 58%	54 72% abc*	45 74% abc*	13 51% **	28 49% *	85 52%	279 53%
Don't know	1 *	- -	1 *	- -	- *	- -	- *	- *	- **	- *	- -	1 *
Refusal	- -	- -	- -	- -	- *	- -	- *	- *	- **	- *	- -	- -
Overlap formulae used												
- Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, t/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, t/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

QPDG3 Whether all payday loans have been taken out from the same lender or from more than one lender

Base: All who have taken out more than one payday loan

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	1083	677	406	299	744	1019	37
Base	1171	726	445	347	772	1096	38
All/both from same lender	503 43%	332 46%	171 38%	107 31%	382 49%	476 43%	16 41%
Have taken out loans from more than one lender	667 57%	393 54%	274 62%	240 69%	390 50%	619 56%	23 59%
Don't know	1 *	1 *	-	-	1 *	1 *	-
Refusal	-	-	-	-	-	-	-
	-	-	-	-	-	-	**
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

Competition Commission - Payday Lending Survey - 120248

QPDG3 Whether all payday loans have been taken out from the same lender or from more than one lender
Base: All who have taken out more than one payday loan

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	1083	481	561	409	376	118	106	314	283	417
Base	1171	471	648	475	438	135	117	353	322	415
All/both from same lender	503 43%	274 58% kimno	210 32%	146 31%	140 32%	46 34% *	37 32% *	126 36%	139 43%	209 50% p
Have taken out loans from more than one lender	667 57%	197 42%	437 67% j	328 69% j	297 68% j	90 66% j*	80 68% j*	227 64% r	182 57%	206 50%
Don't know	1 *	- -	1 *	1 *	- -	- *	- *	- -	1 *	- -
Refusal	- -	- -	- -	- -	- -	- *	- *	- -	- -	- -
Overlap formulae used										
- Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, t/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (*), Small Base: 100 (*)										
- Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, t/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (*), Small Base: 100 (*) Continuity correction applied										

QPDG3 Whether all payday loans have been taken out from the same lender or from more than one lender
Base: All who have taken out more than one payday loan

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	1083	99	330	66	152	98	150	128
Base	1171	110	381	58	160	103	150	152
All/both from same lender	503	60	137	23	70	48	76	60
	43%	54%	36%	39%	44%	47%	50%	39%
		t*		*		*	t	*
Have taken out loans from more than one lender	667	50	244	35	91	55	74	91
	57%	46%	64%	61%	56%	53%	50%	60%
		*	sx	*		*		*
Don't know	1	-	-	-	-	-	-	1
	*	-	-	-	-	-	-	1%
		*		*		*		*
Refusal	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
		*		*		*		*
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDG3 Whether all payday loans have been taken out from the same lender or from more than one lender

Base: All who have taken out more than one payday loan

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	1083	356	667	513	491	893	148	614	414	766	262
Base	1171	358	748	540	541	963	156	650	454	808	297
All/both from same lender	503 43%	167 47%	311 42%	227 42%	239 44%	434 45% F	51 33% *	320 49% H	159 35%	359 44%	123 41%
Have taken out loans from more than one lender	667 57%	190 53%	436 58%	312 58%	302 56%	528 55%	105 67% E*	328 51%	296 65% G	448 55%	174 59%
Don't know	1 *	1 *	- -	1 *	- -	1 *	- *	1 *	- -	1 *	- -
Refusal	- -	- -	- -	- -	- -	- -	- *	- -	- -	- -	- -
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDG3 Whether all payday loans have been taken out from the same lender or from more than one lender
Base: All who have taken out more than one payday loan

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	1083	236	833	138	95	818	-	1052	907	906
Base	1171	301	853	199	107	827	-	1149	947	1010
All/both from same lender	503 43%	64 21%	436 51% K	2 1% *	31 29% M*	460 56% MN	- -	484 42% S	409 43% S	400 40% QR
Have taken out loans from more than one lender	667 57%	237 79% L	416 49%	196 99% NO*	75 71% O*	367 44%	- -	664 58%	538 57%	610 60% QR
Don't know	1 *	- -	1 *	- *	- *	1 *	- -	1 *	- -	- -
Refusal	- -	- -	- -	- *	- *	- -	- -	- -	- -	- -
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDG3 Whether all payday loans have been taken out from the same lender or from more than one lender
Base: All who have taken out more than one payday loan

	Total	Type of loan compared			Aware of any high street lenders		Aware of any online lenders		Change in reported level of confidence in repaying loan (Follow-up)		
		Online only (T)	Retail only (U)	Online and Retail (V)	Yes (W)	No (X)	Yes (Y)	No (Z)	More confident (a)	Less confident (b)	No change (c)
Unweighted Base	1083	299	30	105	907	176	1052	31	1	6	59
Base	1171	387	19	109	947	224	1149	22	1	4	59
All/both from same lender	503	122	8	34	409	94	484	19	-	1	32
	43%	32%	44%	31%	43%	42%	42%	87%	-	21%	54%
			**	*				**	**	**	
Have taken out loans from more than one lender	667	265	11	75	538	129	664	3	1	3	27
	57%	68%	56%	69%	57%	58%	58%	13%	100%	79%	46%
			**	*				**	**	**	
Don't know	1	-	-	-	-	1	1	-	-	-	-
	*	-	-	*	-	*	*	-	-	-	-
			**	*				**	**	**	
Refusal	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
			**	*				**	**	**	
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDG3 Whether all payday loans have been taken out from the same lender or from more than one lender

Base: All who have taken out more than one payday loan

	Total	Market Status		Specific lender status	
		New (d)	Repeat (e)	New (f)	Repeat (g)
Unweighted Base	1083	159	913	448	624
Base	1171	149	1014	551	612
All/both from same lender	503 43%	87 58% e	413 41%	112 20%	388 63% f
Have taken out loans from more than one lender	667 57%	62 42%	600 59% d	440 80% g	223 36%
Don't know	1 *	-	1 *	-	1 *
Refusal	-	-	-	-	-
Overlap formulae used	-	-	-	-	-
- Column Means:					
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g					
Minimum Base: 30 (**), Small Base: 100 (*)					
- Column Proportions:					
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g					
Minimum Base: 30 (**), Small Base: 100 (*)					
Continuity correction applied					

QPDG4 Number of different payday lenders taken out loans from

Base: All who have taken out more than two loans and from more than one lender

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	457	273	162	78	228	123	307	68	19	36
Base	584	353	200	93	306	162	389	87	30	41
2	217	136	72	50	99	59	145	35	7	20
	37%	39%	36%	54%	32%	37%	37%	40%	23%	48%
				D*		*		*	**	**
3	176	109	55	19	106	43	126	18	11	9
	30%	31%	28%	20%	35%	26%	32%	21%	36%	23%
				*	*	*		*	**	**
4	76	38	33	12	37	23	41	15	4	7
	13%	11%	16%	13%	12%	14%	11%	17%	14%	17%
				*	*	*		*	**	**
5+	110	66	40	12	60	37	73	20	8	5
	19%	19%	20%	13%	20%	23%	19%	22%	28%	12%
				*	*	*		*	**	**
Don't know	4	4	-	-	4	-	4	-	-	-
	1%	1%	-	-	1%	-	1%	-	-	-
				*	*	*		*	**	**
Refused	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
				*	*	*		*	**	**
mean	3.9	4.0	3.9	4.1	3.7	4.2	3.7	3.8	6.8	4.2
				*	*	*		*	**	**
Std Dev	3.74	4.19	3.09	5.68	2.73	4.17	3.09	2.87	9.14	4.88
Std Err	0.17	0.25	0.24	0.64	0.18	0.38	0.18	0.35	2.10	0.81

Overlap formulae used

- Column Means:

Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:

Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y

Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied

QPDG4 Number of different payday lenders taken out loans from

Base: All who have taken out more than two loans and from more than one lender

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	457	145	238	112	126	41	357	11	37	21
Base	584	199	310	154	156	34	462	10	44	27
2	217	60	123	55	69	22	174	6	12	12
	37%	30%	40%	36%	44%	63%	38%	62%	27%	45%
		*		*	*	JKL*		**	**	**
3	176	66	81	43	38	11	133	4	9	13
	30%	33%	26%	28%	24%	32%	29%	38%	21%	50%
		*		*	*	*		**	**	**
4	76	28	41	25	16	1	55	-	15	1
	13%	14%	13%	16%	10%	3%	12%	-	33%	3%
		*		*	*	*		**	**	**
5+	110	44	60	27	33	1	96	-	8	1
	19%	22%	19%	18%	21%	3%	21%	-	18%	2%
		N*	N	*	N*	*		**	**	**
Don't know	4	-	4	4	-	-	4	-	-	-
	1%	-	1%	3%	-	-	1%	-	-	-
		*		*	*	*		**	**	**
Refused	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
		*		*	*	*		**	**	**
mean	3.9	4.2	4.0	4.6	3.4	2.5	4.1	2.4	3.6	2.6
		N*	M	*	N*	*		**	**	**
Std Dev	3.74	3.68	4.14	5.53	1.93	0.80	4.13	0.51	1.44	0.74
Std Err	0.17	0.31	0.27	0.52	0.17	0.12	0.22	0.15	0.24	0.16

Overlap formulae used

- Column Means:

Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:

Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y

Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied

QPDG4 Number of different payday lenders taken out loans from

Base: All who have taken out more than two loans and from more than one lender

	Total	Accommodation					Number of people in hhd		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	457	89	276	167	109	57	93	104	231
Base	584	126	333	213	120	76	104	125	317
2	217	42	122	71	51	34	46	48	111
	37%	33%	37%	33%	43%	45%	44%	39%	35%
3	176	41	110	80	30	13	29	45	87
	30%	33%	33%	38%	25%	17%	28%	36%	28%
4	76	6	50	27	23	11	13	11	47
	13%	5%	15%	13%	19%	14%	12%	9%	15%
5+	110	36	47	30	17	18	12	21	72
	19%	29%	14%	14%	14%	24%	12%	17%	23%
Don't know	4	-	4	4	-	-	4	-	-
	1%	-	1%	2%	-	-	4%	-	-
Refused	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
mean	3.9	4.2	3.7	3.5	4.0	4.7	3.1	4.2	4.1
		*			*	*	*	*	X
Std Dev	3.74	3.01	3.44	2.56	4.57	6.14	1.47	5.02	3.81
Std Err	0.17	0.32	0.21	0.20	0.44	0.81	0.15	0.49	0.25

Overlap formulae used

- Column Means:

Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:

Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied

QPDG4 Number of different payday lenders taken out loans from

Base: All who have taken out more than two loans and from more than one lender

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	457	269	91	53	16	160	11	33	126	175	312	111
Base	584	326	111	82	27	220	11	34	150	249	396	143
2	217	126	42	28	9	79	4	16	62	75	153	50
	37%	39%	38%	35%	31%	36%	36%	47%	41%	30%	39%	35%
3	176	101	40	13	7	60	2	11	33	87	124	35
	30%	31%	36%	15%	27%	27%	20%	33%	22%	35%	31%	24%
4	76	41	16	9	4	29	1	2	36	17	50	17
	13%	13%	14%	11%	16%	13%	9%	5%	24%	7%	13%	12%
5+	110	54	14	32	7	52	4	5	15	70	68	38
	19%	16%	12%	39%	26%	24%	35%	15%	10%	28%	17%	26%
Don't know	4	4	-	-	-	-	-	-	4	-	-	4
	1%	1%	-	-	-	-	-	-	3%	-	-	3%
Refused	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
mean	3.9	3.6	3.3	5.6	5.1	4.4	3.4	3.0	3.2	4.9	3.6	4.9
			*	ab*	**	b	**	**	*	h		j*
Std Dev	3.74	3.41	1.84	5.82	5.60	4.38	1.36	1.44	1.50	5.27	3.01	5.56
Std Err	0.17	0.21	0.19	0.80	1.40	0.35	0.41	0.25	0.13	0.40	0.17	0.53

Overlap formulae used

- Column Means:

Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:

Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y

Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied

QPDG4 Number of different payday lenders taken out loans from

Base: All who have taken out more than two loans and from more than one lender

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	457	-	-	457	-	210	246	325	132	30	160	186
Base	584	-	-	584	-	217	363	494	89	86	205	248
2	217	-	-	217	-	217	-	179	38	11	72	90
	37%	-	-	37%	-	100%	-	36%	42%	13%	35%	36%
3	176	-	-	176	-	-	176	144	33	29	67	70
	30%	-	-	30%	-	-	49%	29%	36%	33%	33%	28%
4	76	-	-	76	-	-	76	68	8	27	27	28
	13%	-	-	13%	-	-	21%	14%	9%	32%	13%	11%
5+	110	-	-	110	-	-	110	99	11	19	39	56
	19%	-	-	19%	-	-	30%	20%	12%	22%	19%	23%
Don't know	4	-	-	4	-	-	-	4	-	-	-	4
	1%	-	-	1%	-	-	-	1%	-	-	-	2%
Refused	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
mean	3.9	-	-	3.9	-	2.0	5.0	4.0	3.3	4.0	3.9	4.1
							p			**		
Std Dev	3.74	-	-	3.74	-	-	4.34	3.96	2.04	1.94	4.01	3.58
Std Err	0.17	-	-	0.17	-	-	0.28	0.22	0.18	0.35	0.32	0.26

Overlap formulae used

- Column Means:

Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:

Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y

Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied

QPDG4 Number of different payday lenders taken out loans from

Base: All who have taken out more than two loans and from more than one lender

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	457	251	57	144
Base	584	374	43	159
2	217 37%	148 40%	25 58% wy*	43 27% *
3	176 30%	115 31%	15 34% *	45 28% *
4	76 13%	37 10%	2 6% *	36 23% wx*
5+	110 19%	70 19% x	1 2% *	36 22% x*
Don't know	4 1%	4 1%	- *	- *
Refused	- -	- -	- *	- *
mean	3.9	4.0 x	2.5 *	4.1 x*
Std Dev	3.74	4.19	0.80	3.04
Std Err	0.17	0.27	0.11	0.25

Overlap formulae used

- Column Means:

Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:

Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y

Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied

QPDG4 Number of different payday lenders taken out loans from

Base: All who have taken out more than two loans and from more than one lender

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	457	328	104	20	-	-	251	57	144
Base	584	479	75	22	-	-	374	43	159
2	217 37%	170 36%	36 48% *	10 45% **	-	-	148 40%	25 58% FH*	43 27% *
3	176 30%	144 30%	25 34% *	5 23% **	-	-	115 31%	15 34% *	45 28% *
4	76 13%	64 13%	6 8% *	5 24% **	-	-	37 10%	2 6% *	36 23% FG*
5+	110 19%	97 20%	8 10% *	2 7% **	-	-	70 19% G	1 2% *	36 22% G*
Don't know	4 1%	4 1%	- *	- **	-	-	4 1%	- *	- *
Refused	- -	- -	- *	- **	-	-	- -	- *	- *
mean	3.9	4.1 B	2.9 *	3.1 **	-	-	4.0 G	2.5 *	4.1 G*
Std Dev	3.74	4.04	1.43	1.86	-	-	4.19	0.80	3.04
Std Err	0.17	0.22	0.14	0.42	-	-	0.27	0.11	0.25

Overlap formulae used

- Column Means:

Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:

Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied

QPDG4 Number of different payday lenders taken out loans from

Base: All who have taken out more than two loans and from more than one lender

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	457	-	106	349	109	197	358	75	156	167	146
Base	584	-	118	464	124	227	438	112	203	222	168
2	217	-	72	143	49	92	168	39	70	77	77
	37%	-	61% KL*	31%	40% *	40%	38%	35% *	34%	35%	46% *
3	176	-	29	147	44	72	143	19	63	65	51
	30%	-	25% *	32%	35% *	32%	33% O	17% *	31%	29%	30% *
4	76	-	9	68	8	28	54	17	25	31	16
	13%	-	7% *	15% L	6% *	12%	12%	15% *	12%	14%	10% *
5+	110	-	7	103	19	35	73	33	45	49	20
	19%	-	6% *	22% J	16% *	16%	17%	29% *	22% R	22%	12% *
Don't know	4	-	-	4	4	-	-	4	-	-	4
	1%	-	- *	1%	3% *	-	-	3% *	-	-	2% *
Refused	-	-	-	-	-	-	-	-	-	-	-
	-	-	- *	-	- *	-	-	- *	-	-	- *
mean	3.9	-	2.7	4.2	3.7	3.4	3.4	6.0	3.8	4.6	3.3
			*	J	J*			MN*		R	*
Std Dev	3.74	-	1.35	4.08	3.22	2.54	2.24	7.02	2.85	5.19	2.74
Std Err	0.17	-	0.13	0.22	0.31	0.18	0.12	0.82	0.23	0.40	0.23

Overlap formulae used

- Column Means:

Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:

Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied

QPDG4 Number of different payday lenders taken out loans from

Base: All who have taken out more than two loans and from more than one lender

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	457	254	192	172	45	132	41	32	6	19	59	192
Base	584	331	236	229	55	174	53	44	7	24	78	236
2	217	114	101	84	22	43	17	6	-	3	19	101
	37%	34%	43%	37% W	40% **	25% *	31% **	15% **	- **	14% **	25% *	43% W
3	176	104	67	75	14	56	10	14	2	8	27	67
	30%	31%	28%	33%	26% **	32% *	20% **	31% **	21% **	33% **	35% *	28%
4	76	45	26	25	6	30	9	7	1	12	8	26
	13%	14%	11%	11%	11% **	17% *	17% **	17% **	16% **	51% **	10% *	11%
5+	110	68	39	46	12	45	17	17	5	1	24	39
	19%	20%	16%	20%	23% **	26% *	32% **	38% **	63% **	2% **	30% *	16%
Don't know	4	-	4	-	-	-	-	-	-	-	-	4
	1%	-	2%	-	- **	- *	- **	- **	- **	- **	- *	2%
Refused	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	- **	- *	- **	- **	- **	- **	- *	-
mean	3.9	4.3	3.4	3.9	5.1	4.7	5.6	7.2	5.1	3.5	4.3	3.4
		T			**	C*	**	**	**	**	C*	
Std Dev	3.74	4.62	1.96	3.63	7.09	4.96	7.13	8.40	1.56	1.01	3.07	1.96
Std Err	0.17	0.29	0.14	0.28	1.06	0.43	1.11	1.49	0.64	0.23	0.40	0.14

Overlap formulae used

- Column Means:

Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:

Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied

QPDG4 Number of different payday lenders taken out loans from

Base: All who have taken out more than two loans and from more than one lender

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	457	284	173	164	272	432	11
Base	584	338	246	215	336	551	12
2	217	124	93	67	147	209	6
	37%	37%	38%	31%	44%	38%	54%
3	176	103	73	69	95	166	4
	30%	31%	30%	32%	28%	30%	35%
4	76	48	28	19	44	66	1
	13%	14%	11%	9%	13%	12%	11%
5+	110	58	52	56	50	106	-
	19%	17%	21%	26%	15%	19%	-
Don't know	4	4	-	4	-	4	-
	1%	1%	-	2%	-	1%	-
Refused	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
mean	3.9	3.9	3.9	5.1	3.2	3.9	2.6
				g			**
Std Dev	3.74	4.07	3.23	5.65	1.62	3.83	0.71
Std Err	0.17	0.24	0.25	0.44	0.10	0.18	0.21

Overlap formulae used

- Column Means:

Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:

Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y

Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied

QPDG4 Number of different payday lenders taken out loans from

Base: All who have taken out more than two loans and from more than one lender

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	457	149	289	221	199	60	52	163	121	146
Base	584	166	389	294	268	71	75	217	161	170
2	217 37%	94 57% klmno	116 30%	86 29%	79 30%	20 28%	20 27%	73 34%	71 44%	64 38%
3	176 30%	44 26%	126 32%	88 30%	89 33%	22 31%	25 34%	68 31%	35 22%	60 35%
4	76 13%	15 9%	52 13%	43 15%	35 13%	14 20%	16 21%	36 17%	15 10%	14 8%
5+	110 19%	13 8%	91 23%	73 25%	64 24%	15 22%	10 13%	39 18%	39 24%	27 16%
Don't know	4 1%	- -	4 1%	4 1%	- -	- -	4 5%	- -	- -	4 2%
Refused	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
mean	3.9	3.1	4.3	4.5	4.2	4.3	4.2	3.8	4.3	3.8
Std Dev	3.74	3.21	4.00	4.44	3.41	3.79	3.97	2.96	5.02	3.54
Std Err	0.17	0.26	0.24	0.30	0.24	0.49	0.56	0.23	0.46	0.29

Overlap formulae used

- Column Means:

Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:

Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied

QPDG4 Number of different payday lenders taken out loans from

Base: All who have taken out more than two loans and from more than one lender

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	457	33	157	34	62	38	52	62
Base	584	43	220	33	82	44	58	85
2	217	24	63	12	30	24	36	22
	37%	56% **	28%	36% **	37% *	53% **	62% ty*	25% *
3	176	14	69	8	25	14	12	27
	30%	33% **	31%	24% **	31% *	32% **	20% *	32% *
4	76	5	29	1	13	3	8	15
	13%	12% **	13%	4% **	16% *	8% **	14% *	18% *
5+	110	-	56	12	13	3	2	21
	19%	- **	25% x	37% **	16% *	7% **	4% *	24% x*
Don't know	4	-	4	-	-	-	-	-
	1%	- **	2%	- **	- *	- **	- *	- *
Refused	-	-	-	-	-	-	-	-
	-	- **	-	- **	- *	- **	- *	- *
mean	3.9	2.6	5.0	4.2	3.3	2.8	2.7	3.8
		**	x*	**	*	**	*	x*
Std Dev	3.74	0.70	5.53	2.61	1.57	1.11	1.34	2.01
Std Err	0.17	0.12	0.44	0.45	0.20	0.18	0.19	0.26

Overlap formulae used

- Column Means:

Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:

Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied

QPDG4 Number of different payday lenders taken out loans from

Base: All who have taken out more than two loans and from more than one lender

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	457	140	288	227	197	363	71	219	208	302	129
Base	584	167	382	282	258	462	92	272	272	382	164
2	217	61	146	109	98	188	23	126	84	162	47
	37%	37%	38%	39%	38%	41%	25%	46%	31%	42%	29%
		*					*	H		J	*
3	176	54	108	88	73	133	31	78	83	108	51
	30%	32%	28%	31%	28%	29%	33%	29%	31%	28%	31%
		*					*				*
4	76	19	51	33	33	55	16	35	33	45	26
	13%	12%	13%	12%	13%	12%	17%	13%	12%	12%	16%
		*					*				*
5+	110	32	73	52	53	83	22	34	72	67	36
	19%	19%	19%	18%	21%	18%	24%	12%	26%	18%	22%
		*					*		G		*
Don't know	4	-	4	-	-	4	-	-	-	-	4
	1%	-	1%	-	-	1%	-	-	-	-	2%
		*					*				*
Refused	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
		*					*				*
mean	3.9	4.5	3.7	3.9	3.9	3.9	4.3	3.2	4.7	3.8	4.3
		*					*		G		*
Std Dev	3.74	4.89	3.25	3.78	3.92	3.95	3.12	2.33	4.81	3.53	4.50
Std Err	0.17	0.41	0.19	0.25	0.28	0.21	0.37	0.16	0.33	0.20	0.40

Overlap formulae used

- Column Means:

Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:

Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g

Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied

QPDG4 Number of different payday lenders taken out loans from

Base: All who have taken out more than two loans and from more than one lender

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	457	156	293	127	56	259	-	452	388	413
Base	584	220	353	187	68	305	-	581	475	536
2	217	39	176	29	31	151	-	215	167	182
	37%	18%	50%	16%	46%	50%	-	37%	35%	34%
		*	K	*	M*	M		S		
3	176	57	116	46	22	103	-	176	143	169
	30%	26%	33%	24%	33%	34%	-	30%	30%	31%
		*		*	*					
4	76	45	29	39	2	33	-	76	66	73
	13%	21%	8%	21%	2%	11%	-	13%	14%	14%
		L*		N*	*					
5+	110	75	32	74	12	17	-	110	95	109
	19%	34%	9%	39%	18%	6%	-	19%	20%	20%
		L*		NO*	O*					
Don't know	4	4	-	-	-	-	-	4	4	4
	1%	2%	-	-	-	-	-	1%	1%	1%
		*		*	*					
Refused	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
		*		*	*					
mean	3.9	5.7	2.8	4.8	4.1	3.3	-	3.9	4.1	4.0
		L*		O*	*					
Std Dev	3.74	5.50	1.16	3.24	4.17	3.92	-	3.74	4.06	3.86
Std Err	0.17	0.44	0.07	0.29	0.56	0.24	-	0.18	0.21	0.19

Overlap formulae used

- Column Means:

Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:

Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g

Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied

QPDG4 Number of different payday lenders taken out loans from

Base: All who have taken out more than two loans and from more than one lender

	Total	Type of loan compared			Aware of any high street lenders		Aware of any online lenders		Change in reported level of confidence in repaying loan (Follow-up)		
		Online only (T)	Retail only (U)	Online and Retail (V)	Yes (W)	No (X)	Yes (Y)	No (Z)	More confident (a)	Less confident (b)	No change (c)
Unweighted Base	457	171	16	61	388	69	452	5	1	2	25
Base	584	245	10	69	475	109	581	3	1	2	25
2	217	94	7	22	167	50	215	2	-	-	16
	37%	38%	76%	32%	35%	46%	37%	82%	-	-	62%
3	176	80	2	28	143	34	176	1	1	2	6
	30%	33%	19%	41%	30%	31%	30%	18%	100%	100%	25%
4	76	24	1	9	66	10	76	-	-	-	3
	13%	10%	5%	14%	14%	9%	13%	-	-	-	13%
5+	110	47	-	9	95	15	110	-	-	-	-
	19%	19%	-	13%	20%	14%	19%	-	-	-	-
Don't know	4	-	-	-	4	-	4	-	-	-	-
	1%	-	-	-	1%	-	1%	-	-	-	-
Refused	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
mean	3.9	3.5	2.3	3.3	4.1	3.1	3.9	2.2	3.0	3.0	2.5
			**	*		*		**	**	**	**
Std Dev	3.74	2.32	0.60	1.70	4.06	1.42	3.74	0.47	-	-	0.72
Std Err	0.17	0.18	0.15	0.22	0.21	0.17	0.18	0.21	-	-	0.14

Overlap formulae used

- Column Means:

Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:

Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g

Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied

QPDG4 Number of different payday lenders taken out loans from

Base: All who have taken out more than two loans and from more than one lender

	Total	Market Status		Specific lender status	
		New (d)	Repeat (e)	New (f)	Repeat (g)
Unweighted Base	457	41	410	257	194
Base	584	48	532	358	221
2	217 37%	24 51% **	190 36%	110 31%	104 47% †
3	176 30%	16 34% **	159 30%	105 29%	70 32%
4	76 13%	2 4% **	75 14%	60 17% g	16 7%
5+	110 19%	5 11% **	104 20%	83 23% g	27 12%
Don't know	4 1%	- **	4 1%	-	4 2%
Refused	- -	- **	-	-	-
mean	3.9	2.8 **	4.0	4.3 g	3.3
Std Dev	3.74	1.32	3.87	4.24	2.61
Std Err	0.17	0.21	0.19	0.26	0.19

Overlap formulae used

- Column Means:

Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g
Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:

Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g
Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied

QPDG5 Whether have considered going to a different lender for a payday loan
Base: All who have taken out payday loans from one lender only

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	556	299	237	113	268	153	336	66	55	78
Base	502	267	213	102	245	138	319	59	43	60
Yes	76 15%	51 19% B	24 11%	17 17% *	43 18%	12 9%	52 16%	10 18% *	5 11% *	7 12% *
No	425 85%	216 81%	189 89% A	85 83% *	201 82%	125 91% D	266 83%	48 82% *	37 87% *	53 88% *
Don't know	1 *	1 *	1 *	- - *	1 1%	- -	1 *	- - *	1 2% *	- - *
Refusal	- -	- -	- -	- - *	- -	- -	- - *	- - *	- - *	- - *
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (*), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (*), Small Base: 100 (*) Continuity correction applied										

QPDG5 Whether have considered going to a different lender for a payday loan
Base: All who have taken out payday loans from one lender only

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	556	169	287	136	151	63	453	13	39	26
Base	502	158	252	120	132	55	411	13	29	22
Yes	76 15%	31 20%	35 14%	18 15%	17 13%	8 14% *	62 15%	5 41% **	3 10% *	3 14% **
No	425 85%	126 80%	217 86%	102 85%	115 87%	47 85% *	348 85%	8 59% **	26 90% *	19 86% **
Don't know	1 *	1 1%	-	-	-	1 1% *	1 *	-	-	-
Refusal	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	**	*	**
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDG5 Whether have considered going to a different lender for a payday loan
Base: All who have taken out payday loans from one lender only

	Total	Accommodation					Number of people in hhld		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	556	110	345	185	160	74	98	138	297
Base	502	107	300	164	135	69	84	123	270
Yes	76 15%	19 18% *	47 16%	28 17%	19 14%	9 12% *	11 13% *	17 14%	46 17%
No	425 85%	88 82% *	251 84%	135 82%	116 86%	60 88% *	72 85% *	106 86%	223 83%
Don't know	1 *	- - *	1 *	1 1%	1 *	- - *	1 1% *	- -	1 *
Refusal	- -	- *	- -	- -	- -	- *	- *	- -	- -
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDG5 Whether have considered going to a different lender for a payday loan
Base: All who have taken out payday loans from one lender only

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	556	313	106	72	43	221	18	56	137	156	418	106
Base	502	280	94	68	37	199	11	45	122	157	381	90
Yes	76 15%	40 14%	14 14%	16 23%	6 15%	35 18%	2 18%	6 13%	22 18%	29 18%	60 16%	14 16%
No	425 85%	239 85%	80 86%	52 77%	31 85%	164 82%	9 82%	38 85%	100 82%	129 82%	319 84%	76 84%
Don't know	1 *	1 1%	- *	- *	- *	- *	- **	1 2%	- *	- *	1 *	- *
Refusal	- -	- -	- *	- *	- *	- *	- **	- *	- *	- *	- *	- *
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDG5 Whether have considered going to a different lender for a payday loan

Base: All who have taken out payday loans from one lender only

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	556	-	110	446	556	-	-	356	200	6	229	156
Base	502	-	105	397	502	-	-	376	126	11	209	139
Yes	76	-	13	63	76	-	-	58	18	1	20	29
	15%	-	12%	16%	15%	-	-	15%	14%	11%	10%	21%
No	425	-	92	333	425	-	-	318	107	10	188	110
	85%	-	88%	84%	85%	-	-	84%	85%	89%	90%	79%
Don't know	1	-	-	1	1	-	-	1	1	-	1	-
	*	-	-	*	*	-	-	*	*	-	*	-
Refusal	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDG5 Whether have considered going to a different lender for a payday loan

Base: All who have taken out payday loans from one lender only

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	556	356	200	-
Base	502	376	126	-
Yes	76	58	18	-
	15%	15%	14%	-
No	425	318	107	-
	85%	84%	85%	-
Don't know	1	1	1	-
	*	*	*	-
Refusal	-	-	-	-
	-	-	-	-
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QPDG5 Whether have considered going to a different lender for a payday loan

Base: All who have taken out payday loans from one lender only

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	556	356	200	-	-	-	356	200	-
Base	502	376	126	-	-	-	376	126	-
Yes	76	58	18	-	-	-	58	18	-
	15%	15%	14%	-	-	-	15%	14%	-
No	425	318	107	-	-	-	318	107	-
	85%	84%	85%	-	-	-	84%	85%	-
Don't know	1	1	1	-	-	-	1	1	-
	*	*	*	-	-	-	*	*	-
Refusal	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDG5 Whether have considered going to a different lender for a payday loan
Base: All who have taken out payday loans from one lender only

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	556	-	523	32	7	286	469	65	195	169	222
Base	502	-	470	32	6	250	420	58	186	141	196
Yes	76	-	69	6	2	35	69	6	30	26	22
	15%	-	15%	20% **	29% **	14%	16%	10% *	16%	18%	11%
No	425	-	399	26	5	215	351	52	156	114	174
	85%	-	85%	80% **	71% **	86%	84%	88% *	84%	81%	89%
Don't know	1	-	1	-	-	-	1	1	-	1	-
	*	-	*	- **	- **	-	*	2% *	-	1%	-
Refusal	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	- **	- **	-	-	- *	-	-	-
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDG5 Whether have considered going to a different lender for a payday loan
Base: All who have taken out payday loans from one lender only

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	556	266	280	151	40	156	26	24	13	38	83	280
Base	502	243	248	141	37	137	21	16	13	29	80	248
Yes	76	51	24	28	10	37	5	6	3	5	22	24
	15%	21% T	10%	20% c	27% c*	27% c	25% **	39% **	22% **	16% *	27% c*	10%
No	425	192	222	113	27	100	16	10	10	25	58	222
	85%	79%	90% S	80%	73% *	73%	75% **	61% **	78% **	84% *	73% *	90% UVWb
Don't know	1	-	1	-	-	-	-	-	-	-	-	1
	*	-	1%	-	- *	-	- **	- **	- **	- *	- *	1%
Refusal	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	- *	-	- **	- **	- **	- *	- *	-
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDG5 Whether have considered going to a different lender for a payday loan

Base: All who have taken out payday loans from one lender only

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	556	354	202	117	426	527	20
Base	502	332	170	107	382	476	16
Yes	76 15%	56 17%	20 12%	23 22%	52 14%	72 15%	2 12% **
No	425 85%	275 83%	150 88%	84 78%	329 86%	402 84%	14 88% **
Don't know	1 *	1 *	- -	- -	1 *	1 *	- - **
Refusal	- -	- -	- -	- -	- -	- -	- - **
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDG5 Whether have considered going to a different lender for a payday loan
Base: All who have taken out payday loans from one lender only

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	556	305	233	161	156	46	46	137	144	243
Base	502	274	210	146	140	46	37	126	139	209
Yes	76 15%	32 12%	40 19%	32 22%	28 20%	6 14%	8 21%	32 25%	17 12%	23 11%
No	425 85%	241 88%	170 81%	114 78%	112 80%	39 86%	29 79%	93 74%	122 88%	185 89%
Don't know	1 *	1 1%	-	-	-	-	-	1 1%	-	1 *
Refusal	- -	- -	-	-	-	-	-	-	-	-
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDG5 Whether have considered going to a different lender for a payday loan
Base: All who have taken out payday loans from one lender only

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	556	60	153	27	82	49	87	61
Base	502	60	137	23	70	47	76	60
Yes	76	6	24	5	12	9	9	6
	15%	11% *	18%	21% **	17% *	20% *	12% *	10% *
No	425	53	112	18	58	37	66	53
	85%	89% *	82%	79% **	83% *	80% *	88% *	89% *
Don't know	1	-	1	-	-	-	-	1
	*	- *	- *	- **	- *	- *	- *	2% *
Refusal	-	-	-	-	-	-	-	-
	-	- *	-	- **	- *	- *	- *	- *
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDG5 Whether have considered going to a different lender for a payday loan

Base: All who have taken out payday loans from one lender only

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	556	195	337	257	260	477	65	355	180	411	123
Base	502	167	311	227	239	434	51	320	159	359	123
Yes	76 15%	22 13%	52 17%	36 16%	38 16%	68 16%	7 15% *	42 13%	34 21% G	55 15%	21 17% *
No	425 85%	144 86%	258 83%	189 83%	200 84%	365 84%	43 85% *	278 87% H	125 78%	303 85%	101 82% *
Don't know	1 *	1 1%	1 *	1 1%	- -	1 *	- -	1 *	1 *	1 *	1 *
Refusal	- -	- -	- -	- -	- -	- -	- *	- -	- -	- -	- *
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDG5 Whether have considered going to a different lender for a payday loan
Base: All who have taken out payday loans from one lender only

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	556	65	488	4	34	506	-	530	464	433
Base	502	64	436	2	31	460	-	483	408	398
Yes	76 15%	20 31% L*	56 13%	- 18% **	11 34% **	64 14%	- -	74 15%	61 15%	64 16%
No	425 85%	44 69% *	379 87% K	2 82% **	20 66% **	395 86%	- -	407 84%	346 85%	333 84%
Don't know	1 *	- *	1 *	- **	- **	1 *	- -	1 *	1 *	1 *
Refusal	- -	- *	- -	- **	- **	- -	- -	- -	- -	- -
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDG5 Whether have considered going to a different lender for a payday loan
Base: All who have taken out payday loans from one lender only

	Total	Type of loan compared			Aware of any high street lenders		Aware of any online lenders		Change in reported level of confidence in repaying loan (Follow-up)		
		Online only (T)	Retail only (U)	Online and Retail (V)	Yes (W)	No (X)	Yes (Y)	No (Z)	More confident (a)	Less confident (b)	No change (c)
Unweighted Base	556	112	13	36	464	92	530	26	-	1	30
Base	502	122	8	34	408	94	483	19	-	1	32
Yes	76	35	1	9	61	14	74	1	-	-	4
	15%	29%	17%	26%	15%	15%	15%	6%	-	-	13%
No	425	87	7	25	346	80	407	18	-	1	28
	85%	71%	83%	74%	85%	85%	84%	94%	-	100%	87%
Don't know	1	-	-	-	1	-	1	-	-	-	-
	*	*	**	*	*	*	*	**	-	**	**
Refusal	-	-	-	-	-	-	-	-	-	-	-
	-	*	**	*	-	-	-	**	-	**	**
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDG5 Whether have considered going to a different lender for a payday loan
Base: All who have taken out payday loans from one lender only

	Total	Market Status		Specific lender status	
		New (d)	Repeat (e)	New (f)	Repeat (g)
Unweighted Base	556	102	449	126	425
Base	502	87	412	112	387
Yes	76 15%	7 8%	68 17%	12 10%	64 16%
No	425 85%	80 92%	342 83%	100 90%	322 83%
Don't know	1 *	- *	1 *	- *	1 *
Refusal	- -	- *	- -	- *	- -
Overlap formulae used					
- Column Means:					
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g					
Minimum Base: 30 (**), Small Base: 100 (*)					
- Column Proportions:					
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g					
Minimum Base: 30 (**), Small Base: 100 (*)					
Continuity correction applied					

QPDG6 Reasons have not considered going to a different lender for a payday loan
Base: All who have not considered going to a different lender for a payday loan

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	474	245	210	94	221	139	283	53	49	69
Base	425	216	189	85	201	125	266	48	37	53
Happy with service provided by current lender	261 61%	140 65%	108 57%	56 66%	119 59%	79 63%	170 64%	25 53%	21 56%	32 60%
General ease/convenience of sticking with current lender (no further detail)	45 11%	19 9%	23 12%	14 16%	16 8%	15 12%	23 9%	6 13%	3 8%	10 18%
Would have to go through new application process	25 6%	18 8%	7 4%	4 5%	16 8%	3 3%	20 8%	- -	3 9%	1 2%
Current lender more likely to approve application	16 4%	8 3%	7 4%	5 5%	9 5%	2 1%	11 4%	1 3%	3 7%	- -
Never thought about other lenders	15 4%	8 4%	7 4%	1 1%	10 5%	5 4%	8 3%	4 8%	2 6%	1 3%
Current lender offers better terms (interest rate, charges, etc)	15 4%	8 4%	6 3%	1 2%	5 3%	8 7%	10 4%	4 8%	- -	1 1%
All lenders will be the same	13 3%	7 3%	6 3%	1 2%	5 3%	6 5%	12 4%	1 1%	1 1%	1 1%
Don't want to owe money to more than one lender	13 3%	5 2%	7 4%	2 2%	10 5%	1 1%	6 2%	2 3%	3 7%	2 4%
Don't want/have not needed another loan	13 3%	8 3%	6 3%	3 3%	6 3%	2 2%	7 3%	2 5%	2 5%	2 4%
Not enough time to compare	9 2%	3 2%	5 2%	- -	6 3%	2 2%	6 2%	1 1%	- -	2 3%
Too difficult to compare	4 1%	2 1%	2 1%	- -	3 2%	1 1%	3 1%	1 2%	- -	- -
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDG6 Reasons have not considered going to a different lender for a payday loan
Base: All who have not considered going to a different lender for a payday loan

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	474	245	210	94	221	139	283	53	49	69
Base	425	216	189	85	201	125	266	48	37	53
Not aware of other lenders	4 1%	1 1%	3 1%	1 *	2 1%	1 1%	2 1%	1 2%	- *	1 2%
Been offered benefits if I stay with my lender - e.g. reduced changes/higher loan amount	3 1%	1 1%	1 1%	1 *	1 *	1 1%	3 1%	- *	- *	- *
Other Answer	25 6%	12 6%	12 6%	5 *	16 8%	3 3%	13 5%	3 6%	6 17% F*	3 5% *
Don't know	13 3%	5 2%	8 4%	1 *	4 2%	7 5%	10 4%	- *	1 3% *	1 3% *
Refusal	- -	- -	- -	- *	- -	- -	- -	- *	- *	- *
Not Stated	1 *	- -	- -	- *	- -	- -	- -	- *	- *	- *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDG6 Reasons have not considered going to a different lender for a payday loan
Base: All who have not considered going to a different lender for a payday loan

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	474	139	247	117	130	53	384	9	35	23
Base	425	126	217	102	115	47	348	8	26	19
Happy with service provided by current lender	261 61%	70 56%	143 66%	71 70% *	71 62%	26 57% *	226 65%	4 57% **	8 32% **	9 46% **
General ease/convenience of sticking with current lender (no further detail)	45 11%	22 17% KL	15 7%	6 6% *	9 8%	4 8% *	33 9%	3 36% **	1 5% **	4 22% **
Would have to go through new application process	25 6%	10 8%	14 6%	8 7% *	6 5%	1 2% *	19 6%	- - **	1 6% **	3 15% **
Current lender more likely to approve application	16 4%	6 4%	6 3%	2 2% *	4 3%	1 3% *	12 3%	- - **	1 4% **	2 9% **
Never thought about other lenders	15 4%	2 2%	10 5%	1 1% *	9 8%	3 7% *	13 4%	- - **	3 10% **	- - **
Current lender offers better terms (interest rate, charges, etc)	15 4%	4 3%	5 2%	1 1% *	4 4%	5 10% L*	13 4%	- - **	1 2% **	1 5% **
All lenders will be the same	13 3%	8 7% K	3 1%	1 1% *	2 2%	2 4% *	8 2%	- - **	3 11% **	3 14% **
Don't want to owe money to more than one lender	13 3%	1 *	8 4%	4 4% *	5 4%	2 4% *	8 2%	1 7% **	3 13% **	- - **
Don't want/have not needed another loan	13 3%	1 1%	12 5%	5 5% *	6 5%	1 1% *	10 3%	1 12% **	- - **	1 6% **
Not enough time to compare	9 2%	5 4%	2 1%	2 2% *	-	1 2% *	7 2%	- - **	1 2% **	- - **
Too difficult to compare	4 1%	3 2%	1 *	1 1% *	-	- *	4 1%	- - **	- - **	- - **
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDG6 Reasons have not considered going to a different lender for a payday loan

Base: All who have not considered going to a different lender for a payday loan

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	474	139	247	117	130	53	384	9	35	23
Base	425	126	217	102	115	47	348	8	26	19
Not aware of other lenders	4 1%	2 1%	2 1%	1 1%	1 1%	- *	1 *	- **	2 6%	1 6%
Been offered benefits if I stay with my lender - e.g. reduced changes/higher loan amount	3 1%	1 *	2 1%	2 2%	- -	- *	2 1%	- **	1 2%	- **
Other Answer	25 6%	5 4%	15 7%	7 7%	8 7%	4 8%	20 6%	1 12%	3 11%	- **
Don't know	13 3%	8 7% KM	2 1%	1 1%	1 *	2 3%	10 3%	- **	2 8%	- **
Refusal	- -	- -	- -	- *	- -	- *	- -	- **	- **	- **
Not Stated	1 *	- -	- -	- *	- -	- *	- -	- **	- **	- **
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDG6 Reasons have not considered going to a different lender for a payday loan
Base: All who have not considered going to a different lender for a payday loan

	Total	Accommodation					Number of people in hhd		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	474	93	291	155	136	64	87	120	245
Base	425	88	251	135	116	60	72	106	223
Happy with service provided by current lender	261 61%	50 57% *	159 63%	90 66%	70 60%	37 62% *	45 63% *	72 68% *	129 58%
General ease/convenience of sticking with current lender (no further detail)	45 11%	11 12% *	25 10%	15 11%	10 8%	6 11% *	7 10% *	10 10% *	23 10%
Would have to go through new application process	25 6%	8 9% *	9 4%	5 4%	4 4%	6 9% *	3 5% *	5 4% *	17 7%
Current lender more likely to approve application	16 4%	4 5% *	8 3%	6 4%	2 2%	3 5% *	3 4% *	3 3% *	9 4%
Never thought about other lenders	15 4%	3 3% *	9 3% U	1 *	8 7% TU	3 6% *	5 7% *	1 1% *	10 4%
Current lender offers better terms (interest rate, charges, etc)	15 4%	2 3% *	11 4%	9 7%	2 2%	1 2% *	3 4% *	3 3% *	8 4%
All lenders will be the same	13 3%	6 7% *	6 3%	3 2%	4 3%	1 2% *	2 3% *	3 3% *	9 4%
Don't want to owe money to more than one lender	13 3%	2 2% *	7 3%	3 2%	3 3%	3 5% *	3 4% *	2 2% *	8 3%
Don't want/have not needed another loan	13 3%	2 3% *	6 3%	5 3%	2 2%	4 7% *	2 2% *	3 3% *	8 4%
Not enough time to compare	9 2%	4 5% *	4 2%	3 2%	1 *	- * *	1 1% *	2 2% *	5 2%
Too difficult to compare	4 1%	- * *	4 2%	1 *	4 3%	- * *	1 1% *	1 1% *	2 1%
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDG6 Reasons have not considered going to a different lender for a payday loan

Base: All who have not considered going to a different lender for a payday loan

	Total	Accommodation					Number of people in hhld		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	474	93	291	155	136	64	87	120	245
Base	425	88	251	135	116	60	72	106	223
Not aware of other lenders	4 1%	- *	4 2%	1 1%	3 2%	- *	2 2%	2 2%	- -
Been offered benefits if I stay with my lender - e.g. reduced changes/higher loan amount	3 1%	- *	2 1%	1 *	1 1%	1 2%	- *	1 1%	1 1%
Other Answer	25 6%	2 2%	19 8%	8 6%	12 10%	3 5%	5 7%	1 1%	18 8%
Don't know	13 3%	6 7%	7 3%	3 2%	4 3%	- *	3 4%	6 5%	4 2%
Refusal	- -	- *	- -	- -	- -	- *	- *	- *	- -
Not Stated	1 *	- *	- -	- -	- -	- *	- *	- *	- -
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDG6 Reasons have not considered going to a different lender for a payday loan
Base: All who have not considered going to a different lender for a payday loan

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	474	269	91	56	37	184	15	47	115	128	353	91
Base	425	239	80	52	31	164	9	38	100	129	319	76
Happy with service provided by current lender	261 61%	149 62%	57 70% de*	29 55% *	14 45% *	99 61%	5 57% **	22 57% *	61 61% *	86 67% *	203 64%	41 54% *
General ease/convenience of sticking with current lender (no further detail)	45 11%	27 11%	4 5% *	7 13% *	2 7% *	13 8%	- **	4 11% *	10 10% *	14 11% *	31 10%	9 12% *
Would have to go through new application process	25 6%	13 5%	4 5% *	5 10% *	2 7% *	12 7%	1 10% **	1 4% *	4 4% *	9 7% *	21 7%	2 3% *
Current lender more likely to approve application	16 4%	6 3%	7 9% a*	1 3% *	- - *	8 5%	1 12% **	1 2% *	4 4% *	6 5% *	10 3%	5 6% *
Never thought about other lenders	15 4%	8 3%	3 4% *	2 4% *	2 6% *	7 4%	1 10% **	1 2% *	6 6% *	1 * *	12 4%	4 5% *
Current lender offers better terms (interest rate, charges, etc)	15 4%	10 4%	3 4% *	1 1% *	1 4% *	5 3%	- **	2 6% *	7 7% *	3 3% *	10 3%	5 6% *
All lenders will be the same	13 3%	8 3%	- - *	4 8% *	2 5% *	6 3% b	- **	1 1% *	4 4% *	5 4% *	11 4%	2 2% *
Don't want to owe money to more than one lender	13 3%	10 4%	1 1% *	- - *	1 3% *	2 1%	2 20% **	1 3% *	2 2% *	1 * *	8 3%	4 5% *
Don't want/have not needed another loan	13 3%	7 3%	4 5% *	1 2% *	1 3% *	6 4%	1 11% **	2 6% *	3 3% *	3 2% *	12 4%	1 2% *
Not enough time to compare	9 2%	5 2%	1 1% *	2 4% *	1 2% *	3 2%	- **	- *	1 1% *	5 4% *	6 2%	1 1% *
Too difficult to compare	4 1%	2 1%	1 1% *	- - *	1 3% *	2 1%	- **	- *	2 2% *	1 1% *	3 1%	1 1% *
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

QPDG6 Reasons have not considered going to a different lender for a payday loan

Base: All who have not considered going to a different lender for a payday loan

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	474	269	91	56	37	184	15	47	115	128	353	91
Base	425	239	80	52	31	164	9	38	100	129	319	76
Not aware of other lenders	4 1%	3 1%	1 1%	- *	- *	1 *	- **	3 7%	1 1%	1 *	3 1%	1 1%
Been offered benefits if I stay with my lender - e.g. reduced changes/higher loan amount	3 1%	1 *	1 2%	- *	1 3%	2 1%	- **	- *	- *	1 1%	3 1%	- *
Other Answer	25 6%	8 3%	6 7%	6 11%	4 13%	16 10%	2 17%	5 12%	2 2%	5 4%	19 6%	5 6%
Don't know	13 3%	8 3%	2 3%	- *	2 8%	4 3%	- **	2 6%	2 2%	6 5%	7 2%	5 7%
Refusal	- -	- -	- *	- *	- *	- -	- **	- *	- *	- *	- -	- *
Not Stated	1 *	- -	- *	- *	- *	- -	- **	- *	- *	- *	- -	- *
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDG6 Reasons have not considered going to a different lender for a payday loan
Base: All who have not considered going to a different lender for a payday loan

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	474	-	99	375	474	-	-	302	172	5	202	127
Base	425	-	92	333	425	-	-	318	107	10	188	110
Happy with service provided by current lender	261 61%	- -	57 61% *	204 61%	261 61%	- -	- -	207 65% s	54 51%	4 40% **	126 67% v	55 50% *
General ease/convenience of sticking with current lender (no further detail)	45 11%	- -	8 9% *	37 11%	45 11%	- -	- -	33 10%	12 11%	- **	22 12%	12 11% *
Would have to go through new application process	25 6%	- -	2 2% *	23 7%	25 6%	- -	- -	19 6%	6 5%	- **	12 6%	8 7% *
Current lender more likely to approve application	16 4%	- -	1 2% *	14 4%	16 4%	- -	- -	13 4%	3 3%	- **	7 4%	5 4% *
Never thought about other lenders	15 4%	- -	1 1% *	15 4%	15 4%	- -	- -	10 3%	5 5%	- **	6 3%	5 5% *
Current lender offers better terms (interest rate, charges, etc)	15 4%	- -	6 7% *	9 3%	15 4%	- -	- -	13 4%	3 2%	- **	3 2%	7 6% *
All lenders will be the same	13 3%	- -	3 3% *	10 3%	13 3%	- -	- -	8 2%	6 5%	1 7% **	6 3%	6 6% *
Don't want to owe money to more than one lender	13 3%	- -	2 3% *	11 3%	13 3%	- -	- -	9 3%	4 4%	1 12% **	3 2%	4 4% *
Don't want/have not needed another loan	13 3%	- -	8 9% n*	5 1%	13 3%	- -	- -	9 3%	4 4%	- **	6 3%	3 2% *
Not enough time to compare	9 2%	- -	2 2% *	7 2%	9 2%	- -	- -	7 2%	2 2%	- **	5 2%	2 2% *
Too difficult to compare	4 1%	- -	1 1% *	3 1%	4 1%	- -	- -	3 1%	2 1%	- **	2 1%	1 1% *
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

QPDG6 Reasons have not considered going to a different lender for a payday loan
Base: All who have not considered going to a different lender for a payday loan

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	474	-	99	375	474	-	-	302	172	5	202	127
Base	425	-	92	333	425	-	-	318	107	10	188	110
Not aware of other lenders	4 1%	- -	1 1% *	3 1%	4 1%	- -	- -	- -	4 4% r	- - **	2 1%	1 *
Been offered benefits if I stay with my lender - e.g. reduced changes/higher loan amount	3 1%	- -	- *	3 1%	3 1%	- -	- -	2 1%	1 1%	- - **	2 1%	1 *
Other Answer	25 6%	- -	6 6% *	19 6%	25 6%	- -	- -	16 5%	9 8%	- - **	3 2%	8 7% *
Don't know	13 3%	- -	2 2% *	12 4%	13 3%	- -	- -	8 3%	5 5%	4 40% **	3 2%	9 8% u*
Refusal	- -	- -	- *	- -	- -	- -	- -	- -	- -	- - **	- -	- *
Not Stated	1 *	- -	- *	1 *	1 *	- -	- -	- -	1 1%	- - **	- -	- *
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDG6 Reasons have not considered going to a different lender for a payday loan**Base: All who have not considered going to a different lender for a payday loan**

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	474	302	172	-
Base	425	318	107	-
Happy with service provided by current lender	261 61%	207 65% x	54 51%	- -
General ease/convenience of sticking with current lender (no further detail)	45 11%	33 10%	12 11%	- -
Would have to go through new application process	25 6%	19 6%	6 5%	- -
Current lender more likely to approve application	16 4%	13 4%	3 3%	- -
Never thought about other lenders	15 4%	10 3%	5 5%	- -
Current lender offers better terms (interest rate, charges, etc)	15 4%	13 4%	3 2%	- -
All lenders will be the same	13 3%	8 2%	6 5%	- -
Don't want to owe money to more than one lender	13 3%	9 3%	4 4%	- -
Don't want/have not needed another loan	13 3%	9 3%	4 4%	- -
Not enough time to compare	9 2%	7 2%	2 2%	- -
Too difficult to compare	4 1%	3 1%	2 1%	- -
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QPDG6 Reasons have not considered going to a different lender for a payday loan

Base: All who have not considered going to a different lender for a payday loan

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	474	302	172	-
Base	425	318	107	-
Not aware of other lenders	4 1%	- -	4 4%	- -
Been offered benefits if I stay with my lender - e.g. reduced changes/higher loan amount	3 1%	2 1%	1 1%	- -
Other Answer	25 6%	16 5%	9 8%	- -
Don't know	13 3%	8 3%	5 5%	- -
Refusal	-	-	-	-
Not Stated	1 *	-	1 1%	- -
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QPDG6 Reasons have not considered going to a different lender for a payday loan
Base: All who have not considered going to a different lender for a payday loan

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	474	302	172	-	-	-	302	172	-
Base	425	318	107	-	-	-	318	107	-
Happy with service provided by current lender	261 61%	207 65% B	54 51%	-	-	-	207 65% G	54 51%	-
General ease/convenience of sticking with current lender (no further detail)	45 11%	33 10%	12 11%	-	-	-	33 10%	12 11%	-
Would have to go through new application process	25 6%	19 6%	6 5%	-	-	-	19 6%	6 5%	-
Current lender more likely to approve application	16 4%	13 4%	3 3%	-	-	-	13 4%	3 3%	-
Never thought about other lenders	15 4%	10 3%	5 5%	-	-	-	10 3%	5 5%	-
Current lender offers better terms (interest rate, charges, etc)	15 4%	13 4%	3 2%	-	-	-	13 4%	3 2%	-
All lenders will be the same	13 3%	8 2%	6 5%	-	-	-	8 2%	6 5%	-
Don't want to owe money to more than one lender	13 3%	9 3%	4 4%	-	-	-	9 3%	4 4%	-
Don't want/have not needed another loan	13 3%	9 3%	4 4%	-	-	-	9 3%	4 4%	-
Not enough time to compare	9 2%	7 2%	2 2%	-	-	-	7 2%	2 2%	-
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDG6 Reasons have not considered going to a different lender for a payday loan
Base: All who have not considered going to a different lender for a payday loan

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	474	302	172	-	-	-	302	172	-
Base	425	318	107	-	-	-	318	107	-
Too difficult to compare	4 1%	3 1%	2 1%	-	-	-	3 1%	2 1%	-
Not aware of other lenders	4 1%	-	4 4%	-	-	-	-	4 4%	-
			A					F	
Been offered benefits if I stay with my lender - e.g. reduced changes/higher loan amount	3 1%	2 1%	1 1%	-	-	-	2 1%	1 1%	-
Other Answer	25 6%	16 5%	9 8%	-	-	-	16 5%	9 8%	-
Don't know	13 3%	8 3%	5 5%	-	-	-	8 3%	5 5%	-
Refusal	-	-	-	-	-	-	-	-	-
Not Stated	1 *	-	1 1%	-	-	-	-	1 1%	-
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDG6 Reasons have not considered going to a different lender for a payday loan
Base: All who have not considered going to a different lender for a payday loan

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	474	-	447	26	6	247	396	57	166	139	195
Base	425	-	399	26	5	215	351	52	156	114	174
Happy with service provided by current lender	261 61%	- -	246 62%	15 58%	4 80%	140 65%	221 63%	27 53%	98 63%	73 64%	99 57%
General ease/convenience of sticking with current lender (no further detail)	45 11%	- -	44 11%	1 6%	1 20%	22 10%	36 10%	4 7%	17 11%	16 14%	15 8%
Would have to go through new application process	25 6%	- -	24 6%	1 2%	- -	10 5%	20 6%	5 9%	10 7%	10 8%	6 3%
Current lender more likely to approve application	16 4%	- -	16 4%	- -	- -	5 2%	12 3%	3 5%	3 2%	8 7%	5 3%
Never thought about other lenders	15 4%	- -	15 4%	- -	- -	10 5%	14 4%	1 2%	5 3%	3 3%	10 6%
Current lender offers better terms (interest rate, charges, etc)	15 4%	- -	15 4%	- -	- -	10 5%	14 4%	- -	4 3%	4 4%	6 4%
All lenders will be the same	13 3%	- -	13 3%	1 4%	- -	6 3%	12 3%	2 3%	2 2%	9 8%	2 1%
Don't want to owe money to more than one lender	13 3%	- -	12 3%	1 5%	- -	7 3%	9 3%	3 5%	5 3%	2 2%	6 4%
Don't want/have not needed another loan	13 3%	- -	13 3%	- -	- -	7 3%	11 3%	2 4%	7 5%	2 2%	6 3%
Not enough time to compare	9 2%	- -	8 2%	1 3%	- -	3 1%	5 2%	2 5%	1 1%	2 2%	5 3%
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDG6 Reasons have not considered going to a different lender for a payday loan
Base: All who have not considered going to a different lender for a payday loan

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	474	-	447	26	6	247	396	57	166	139	195
Base	425	-	399	26	5	215	351	52	156	114	174
Too difficult to compare	4 1%	- -	4 1%	- **	- **	3 2%	4 1%	- *	2 2%	1 1%	3 2%
Not aware of other lenders	4 1%	- -	4 1%	- **	- **	3 1%	3 1%	1 1% *	- -	2 2%	2 1%
Been offered benefits if I stay with my lender - e.g. reduced changes/higher loan amount	3 1%	- -	3 1%	- **	- **	- -	2 1%	1 2% *	1 1%	1 *	1 1%
Other Answer	25 6%	- -	22 6%	3 10% **	1 20% **	8 4%	22 6% M	2 4% *	9 6%	5 4%	16 9%
Don't know	13 3%	- -	8 2%	5 21% **	- **	6 3%	8 2%	5 10% N*	7 5%	1 1%	6 4%
Refusal	- -	- -	- -	- **	- **	- -	- -	- *	- -	- -	- -
Not Stated	1 *	- -	1 *	- **	- **	- -	- -	- *	- -	- -	- -
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

QPDG6 Reasons have not considered going to a different lender for a payday loan
Base: All who have not considered going to a different lender for a payday loan

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	474	214	250	126	30	116	19	16	10	31	63	250
Base	425	192	222	113	27	100	16	10	10	25	58	222
Happy with service provided by current lender	261 61%	116 61%	138 62%	73 64%	20 74%	55 55%	12 76%	6 60%	3 32%	15 60%	29 51%	138 62%
General ease/convenience of sticking with current lender (no further detail)	45 11%	20 11%	22 10%	13 11%	2 7%	12 12%	1 6%	1 15%	1 14%	1 4%	8 14%	22 10%
Would have to go through new application process	25 6%	12 6%	11 5%	9 8%	- -	6 6%	1 6%	1 9%	- -	1 6%	3 6%	11 5%
Current lender more likely to approve application	16 4%	10 5%	6 3%	4 3%	2 7%	8 8%	2 12%	1 11%	- -	3 12%	5 9%	6 3%
Never thought about other lenders	15 4%	6 3%	10 4%	3 3%	- -	5 5%	- -	1 9%	- -	2 8%	2 3%	10 4%
Current lender offers better terms (interest rate, charges, etc)	15 4%	7 4%	8 4%	6 5%	1 2%	2 2%	- -	- -	- -	- -	2 3%	8 4%
All lenders will be the same	13 3%	7 4%	7 3%	5 5%	- -	4 4%	- -	1 5%	- -	- -	4 6%	7 3%
Don't want to owe money to more than one lender	13 3%	8 4%	5 2%	4 3%	2 8%	4 4%	- -	1 15%	1 12%	2 7%	1 1%	5 2%
Don't want/have not needed another loan	13 3%	6 3%	7 3%	1 1%	1 3%	4 4%	- -	- -	1 9%	- -	3 6%	7 3%
Not enough time to compare	9 2%	5 3%	4 2%	4 4%	- -	1 1%	1 3%	- -	- -	- -	1 2%	4 2%
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDG6 Reasons have not considered going to a different lender for a payday loan
Base: All who have not considered going to a different lender for a payday loan

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	474	214	250	126	30	116	19	16	10	31	63	250
Base	425	192	222	113	27	100	16	10	10	25	58	222
Too difficult to compare	4 1%	2 1%	2 1%	2 2%	- ..	- ..	- ..	- ..	- ..	- ..	- ..	2 1%
Not aware of other lenders	4 1%	1 1%	3 1%	1 *	1 2%	1 1%	1 3%	- ..	- ..	- ..	1 1%	3 1%
Been offered benefits if I stay with my lender - e.g. reduced changes/higher loan amount	3 1%	3 1%	- -	2 2%	- ..	2 2%	1 8%	- ..	- ..	- ..	1 1%	- -
Other Answer	25 6%	12 6%	12 5%	3 3%	2 9%	11 11%	1 3%	1 12%	3 32%	4 17%	8 14%	12 5%
Don't know	13 3%	4 2%	9 4%	1 1%	1 4%	2 2%	1 6%	- ..	- ..	1 6%	- ..	9 4%
Refusal	- -	- -	- -	- -	- ..	- *	- ..	- ..	- ..	- ..	- *	- -
Not Stated	1 *	- -	- -	- -	- ..	- *	- ..	- ..	- ..	- ..	- *	- -
Overlap formulae used												
- Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

QPDG6 Reasons have not considered going to a different lender for a payday loan
Base: All who have not considered going to a different lender for a payday loan

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	474	296	178	93	369	448	18
Base	425	275	150	84	329	402	14
Happy with service provided by current lender	261 61%	169 62%	92 61%	49 58% *	206 63%	244 61%	11 77% **
General ease/convenience of sticking with current lender (no further detail)	45 11%	30 11%	15 10%	5 6% *	38 11%	43 11%	- - **
Would have to go through new application process	25 6%	19 7%	6 4%	6 8% *	17 5%	24 6%	1 7% **
Current lender more likely to approve application	16 4%	9 3%	7 5%	6 7% *	10 3%	15 4%	1 7% **
Never thought about other lenders	15 4%	11 4%	5 3%	4 5% *	11 3%	15 4%	1 4% **
Current lender offers better terms (interest rate, charges, etc)	15 4%	5 2%	10 7% d	4 5% *	11 3%	15 4%	- - **
All lenders will be the same	13 3%	8 3%	6 4%	3 3% *	10 3%	13 3%	- - **
Don't want to owe money to more than one lender	13 3%	8 3%	5 3%	6 7% *	7 2%	13 3%	- - **
Don't want/have not needed another loan	13 3%	9 3%	4 3%	2 3% *	11 3%	13 3%	- - **
Not enough time to compare	9 2%	5 2%	4 3%	2 2% *	7 2%	9 2%	- - **
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDG6 Reasons have not considered going to a different lender for a payday loan

Base: All who have not considered going to a different lender for a payday loan

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	474	296	178	93	369	448	18
Base	425	275	150	84	329	402	14
Too difficult to compare	4 1%	2 1%	2 2%	- *	4 1%	4 1%	- **
Not aware of other lenders	4 1%	2 1%	2 2%	- *	4 1%	3 1%	1 4% **
Been offered benefits if I stay with my lender - e.g. reduced changes/higher loan amount	3 1%	1 1%	1 1%	3 3% g*	- -	3 1%	- - **
Other Answer	25 6%	16 6%	9 6%	6 8% *	18 5%	22 6%	2 16% **
Don't know	13 3%	11 4%	2 1%	1 2% *	10 3%	13 3%	- - **
Refusal	- -	- -	- -	- *	- -	- -	- - **
Not Stated	1 *	1 *	- -	- *	- -	- -	- - **
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDG6 Reasons have not considered going to a different lender for a payday loan
Base: All who have not considered going to a different lender for a payday loan

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	474	267	191	128	127	39	38	105	126	215
Base	425	241	170	114	112	39	29	93	122	185
Happy with service provided by current lender	261 61%	157 65%	95 56%	61 54%	63 56%	14 35%	16 56%	55 59%	80 66%	108 58%
General ease/convenience of sticking with current lender (no further detail)	45 11%	27 11%	16 10%	10 9%	11 10%	6 16%	5 16%	12 13%	14 11%	17 9%
Would have to go through new application process	25 6%	14 6%	9 5%	6 6%	6 5%	3 7%	1 3%	7 7%	4 3%	13 7%
Current lender more likely to approve application	16 4%	8 3%	7 4%	6 5%	5 4%	2 6%	1 2%	5 5%	2 1%	8 4%
Never thought about other lenders	15 4%	9 4%	7 4%	5 5%	3 3%	2 5%	1 4%	3 3%	3 3%	9 5%
Current lender offers better terms (interest rate, charges, etc)	15 4%	4 2%	11 7%	11 10%	5 4%	4 10%	1 4%	2 2%	5 4%	8 4%
All lenders will be the same	13 3%	4 2%	8 5%	7 6%	4 4%	3 7%	2 6%	3 4%	6 5%	5 2%
Don't want to owe money to more than one lender	13 3%	6 2%	7 4%	5 4%	5 5%	1 2%	1 3%	3 3%	5 4%	6 3%
Don't want/have not needed another loan	13 3%	7 3%	6 3%	3 3%	5 4%	- 1%	2 7%	4 4%	1 1%	8 4%
Not enough time to compare	9 2%	6 2%	3 2%	2 2%	1 *	1 1%	1 2%	3 3%	2 2%	3 2%
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDG6 Reasons have not considered going to a different lender for a payday loan
Base: All who have not considered going to a different lender for a payday loan

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	474	267	191	128	127	39	38	105	126	215
Base	425	241	170	114	112	39	29	93	122	185
Too difficult to compare	4 1%	3 1%	1 1%	1 1%	1 1%	- **	1 2%	- *	1 1%	3 2%
Not aware of other lenders	4 1%	3 1%	1 *	- -	1 *	1 1% **	1 2% *	2 2% *	1 * *	1 1%
Been offered benefits if I stay with my lender - e.g. reduced changes/higher loan amount	3 1%	- -	3 2%	3 2%	1 1%	1 2% **	- - *	3 3% *	- - *	- -
Other Answer	25 6%	16 7%	9 5%	6 5%	7 6%	3 8% **	1 2% *	6 7% *	8 7% *	8 4%
Don't know	13 3%	6 2%	7 4%	5 5%	7 6%	5 11% **	- - *	2 2% *	5 4% *	6 3%
Refusal	- -	- -	- -	- -	- -	- **	- *	- *	- *	- -
Not Stated	1 *	- -	- -	- -	- -	- **	- *	- *	- *	- -
Overlap formulae used										
- Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDG6 Reasons have not considered going to a different lender for a payday loan
Base: All who have not considered going to a different lender for a payday loan

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	474	53	131	21	70	37	76	54
Base	425	53	112	18	58	37	66	53
Happy with service provided by current lender	261 61%	36 67% *	65 58% *	11 63% **	37 63% *	26 70% **	45 68% *	29 55% *
General ease/convenience of sticking with current lender (no further detail)	45 11%	6 11% *	14 12% *	1 8% **	4 7% *	2 4% **	6 10% *	9 16% *
Would have to go through new application process	25 6%	1 3% *	5 4% *	2 13% **	3 6% *	3 8% **	6 9% *	4 7% *
Current lender more likely to approve application	16 4%	1 2% *	4 4% *	2 10% **	3 6% *	1 2% **	3 4% *	1 3% *
Never thought about other lenders	15 4%	2 5% *	6 6% *	- - **	2 3% *	2 6% **	1 1% *	2 3% *
Current lender offers better terms (interest rate, charges, etc)	15 4%	5 10% *	1 1% *	- - **	2 4% *	1 3% **	1 1% *	4 8% *
All lenders will be the same	13 3%	- - *	5 4% *	- - **	5 8% *	- - **	2 4% *	1 3% *
Don't want to owe money to more than one lender	13 3%	1 2% *	4 3% *	1 5% **	2 4% *	1 1% **	2 4% *	3 5% *
Don't want/have not needed another loan	13 3%	2 3% *	3 2% *	1 3% **	1 2% *	- - **	3 4% *	1 3% *
Not enough time to compare	9 2%	1 2% *	5 5% *	- - **	- - *	- - **	1 1% *	- - *
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDG6 Reasons have not considered going to a different lender for a payday loan
Base: All who have not considered going to a different lender for a payday loan

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	474	53	131	21	70	37	76	54
Base	425	53	112	18	58	37	66	53
Too difficult to compare	4	-	1	1	-	-	-	1
	1%	*	1%	5%	*	**	*	2%
Not aware of other lenders	4	1	2	-	-	1	-	-
	1%	2%	1%	-	-	1%	-	-
		*	*	**	*	**	*	*
Been offered benefits if I stay with my lender - e.g. reduced changes/higher loan amount	3	-	1	-	-	-	1	-
	1%	*	*	-	-	-	2%	-
		*	*	**	*	**	*	*
Other Answer	25	1	4	1	4	6	4	2
	6%	1%	4%	5%	7%	17%	5%	3%
		*	*	**	*	**	*	*
Don't know	13	1	6	2	1	-	1	2
	3%	2%	6%	8%	1%	-	1%	4%
		*	*	**	*	**	*	*
Refusal	-	-	-	-	-	-	-	-
	-	*	*	**	*	**	*	*
Not Stated	1	-	-	-	1	-	-	-
	*	*	*	-	1%	-	*	*
		*	*	**	*	**	*	*
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDG6 Reasons have not considered going to a different lender for a payday loan
Base: All who have not considered going to a different lender for a payday loan

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	474	168	284	215	221	406	54	309	144	354	98
Base	425	144	258	189	200	365	43	278	125	303	101
Happy with service provided by current lender	261 61%	91 63%	160 62%	118 62%	126 63%	232 64% F	20 46% *	175 63%	75 60%	193 64%	55 55% *
General ease/convenience of sticking with current lender (no further detail)	45 11%	14 10%	26 10%	16 8%	24 12%	35 10%	8 18% *	28 10%	14 11%	31 10%	10 10% *
Would have to go through new application process	25 6%	8 6%	16 6%	11 6%	12 6%	22 6%	2 5% *	19 7%	6 5%	17 5%	8 8% *
Current lender more likely to approve application	16 4%	7 5%	8 3%	7 3%	7 4%	13 4%	2 5% *	9 3%	6 5%	9 3%	5 5% *
Never thought about other lenders	15 4%	3 2%	13 5%	5 3%	11 5%	15 4%	1 1% *	13 5%	3 2%	9 3%	4 4% *
Current lender offers better terms (interest rate, charges, etc)	15 4%	6 4%	5 2%	8 4%	4 2%	10 3%	- * *	7 3%	6 5%	9 3%	6 6% *
All lenders will be the same	13 3%	4 3%	10 4%	8 4%	6 3%	12 3%	2 4% *	9 3%	4 3%	12 4%	1 1% *
Don't want to owe money to more than one lender	13 3%	5 3%	9 3%	5 3%	8 4%	11 3%	2 5% *	11 4%	2 2%	12 4%	1 1% *
Don't want/have not needed another loan	13 3%	6 4%	7 3%	7 4%	5 3%	11 3%	2 4% *	9 3%	3 2%	12 4%	1 1% *
Not enough time to compare	9 2%	1 1%	7 3%	3 1%	5 3%	8 2%	1 2% *	6 2%	3 2%	8 2%	1 1% *
Too difficult to compare	4 1%	3 2%	2 1%	2 1%	2 1%	4 1%	- * *	4 1%	- -	3 1%	1 1% *
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (*), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (*), Small Base: 100 (*)											
Continuity correction applied											

QPDG6 Reasons have not considered going to a different lender for a payday loan
Base: All who have not considered going to a different lender for a payday loan

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	474	168	284	215	221	406	54	309	144	354	98
Base	425	144	258	189	200	365	43	278	125	303	101
Not aware of other lenders	4 1%	2 1%	2 1%	2 1%	2 1%	3 1%	1 1%	3 1%	1 *	4 1%	- *
Been offered benefits if I stay with my lender - e.g. reduced changes/higher loan amount	3 1%	1 *	2 1%	1 1%	1 1%	2 *	1 2%	2 1%	1 *	2 1%	1 1%
Other Answer	25 6%	8 6%	14 5%	8 4%	14 7%	19 5%	4 10%	13 5%	10 8%	14 5%	8 8%
Don't know	13 3%	5 4%	7 3%	10 5%	2 1%	11 3%	2 5%	6 2%	3 2%	7 2%	6 6%
Refusal	- -	- -	- -	- -	- -	- -	- *	- -	- -	- -	- *
Not Stated	1 *	- -	- -	- -	- -	- -	- *	- -	- -	- -	- *
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

QPDG6 Reasons have not considered going to a different lender for a payday loan
Base: All who have not considered going to a different lender for a payday loan

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	474	43	428	3	21	439	-	450	393	361
Base	425	44	379	2	20	395	-	407	346	333
Happy with service provided by current lender	261 61%	25 57% *	235 62%	1 27% **	12 56% **	246 62%	- -	254 62%	207 60%	205 62%
General ease/convenience of sticking with current lender (no further detail)	45 11%	5 11% *	40 11%	1 46% **	2 9% **	41 10%	- -	45 11%	36 10%	34 10%
Would have to go through new application process	25 6%	8 18% L*	17 4%	- **	3 14% **	22 6%	- -	24 6%	22 6%	21 6%
Current lender more likely to approve application	16 4%	4 10% *	11 3%	- **	2 9% **	14 3%	- -	14 4%	16 4%	14 4%
Never thought about other lenders	15 4%	1 2% *	14 4%	- **	1 6% **	14 4%	- -	15 4%	14 4%	12 4%
Current lender offers better terms (interest rate, charges, etc)	15 4%	- *	15 4%	- **	- **	15 4%	- -	11 3%	15 4% QS	10 3%
All lenders will be the same	13 3%	3 7% *	10 3%	- **	1 3% **	12 3%	- -	13 3%	12 3%	11 3%
Don't want to owe money to more than one lender	13 3%	3 6% *	11 3%	- **	1 4% **	13 3%	- -	13 3%	11 3%	9 3%
Don't want/have not needed another loan	13 3%	1 2% *	12 3%	- **	- **	13 3%	- -	13 3%	12 4%	13 4%
Not enough time to compare	9 2%	- *	9 2%	- **	1 5% **	8 2%	- -	9 2%	7 2%	9 3%
Too difficult to compare	4 1%	- *	4 1%	- **	- **	4 1%	- -	4 1% S	2 1%	1 *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDG6 Reasons have not considered going to a different lender for a payday loan
Base: All who have not considered going to a different lender for a payday loan

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	474	43	428	3	21	439	-	450	393	361
Base	425	44	379	2	20	395	-	407	346	333
Not aware of other lenders	4 1%	- *	4 1%	1 27%	- **	3 1%	- -	3 1%	4 1%	2 1%
Been offered benefits if I stay with my lender - e.g. reduced changes/higher loan amount	3 1%	1 2% *	2 *	- **	- **	3 1%	- -	3 1%	2 1%	2 1%
Other Answer	25 6%	2 5% *	22 6%	- **	- **	24 6%	- -	23 6%	22 6%	19 6%
Don't know	13 3%	1 2% *	12 3%	- **	4 19% **	9 2%	- -	12 3%	7 2%	9 3%
Refusal	- -	- *	- -	- **	- **	- -	- -	- -	- -	- -
Not Stated	1 *	- *	- -	- **	- **	- -	- -	- -	1 *	- -
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDG6 Reasons have not considered going to a different lender for a payday loan
Base: All who have not considered going to a different lender for a payday loan

	Total	Type of loan compared			Aware of any high street lenders		Aware of any online lenders		Change in reported level of confidence in repaying loan (Follow-up)		
		Online only (T)	Retail only (U)	Online and Retail (V)	Yes (W)	No (X)	Yes (Y)	No (Z)	More confident (a)	Less confident (b)	No change (c)
Unweighted Base	474	82	11	26	393	81	450	24	-	1	25
Base	425	87	7	25	346	80	407	18	-	1	28
Happy with service provided by current lender	261 61%	57 65%	5 76%	18 73%	207 60%	54 67%	254 62%	7 39%	-	1 100%	21 74%
General ease/convenience of sticking with current lender (no further detail)	45 11%	9 10%	- **	4 15%	36 10%	9 11%	45 11%	1 3%	-	- **	1 3%
Would have to go through new application process	25 6%	8 9%	1 8%	- **	22 6%	3 3%	24 6%	1 3%	-	- **	1 3%
Current lender more likely to approve application	16 4%	6 6%	- **	1 2%	16 4%	- *	14 4%	1 6%	-	- **	- **
Never thought about other lenders	15 4%	2 2%	1 8%	1 2%	14 4%	2 2%	15 4%	1 3%	-	- **	2 7%
Current lender offers better terms (interest rate, charges, etc)	15 4%	5 6%	- **	2 9%	15 4%	- *	11 3%	4 22%	-	- **	1 3%
All lenders will be the same	13 3%	1 1%	- **	2 7%	12 3%	2 2%	13 3%	- **	-	- **	1 3%
Don't want to owe money to more than one lender	13 3%	4 4%	- **	- **	11 3%	3 3%	13 3%	1 3%	-	- **	- **
Don't want/have not needed another loan	13 3%	4 5%	- **	- **	12 4%	1 1%	13 3%	- **	-	- **	- **
Not enough time to compare	9 2%	- -	- **	- **	7 2%	2 3%	9 2%	- **	-	- **	- **
Too difficult to compare	4 1%	- -	- **	- **	2 1%	2 2%	4 1%	- **	-	- **	- **
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDG6 Reasons have not considered going to a different lender for a payday loan

Base: All who have not considered going to a different lender for a payday loan

	Total	Type of loan compared			Aware of any high street lenders		Aware of any online lenders		Change in reported level of confidence in repaying loan (Follow-up)		
		Online only (T)	Retail only (U)	Online and Retail (V)	Yes (W)	No (X)	Yes (Y)	No (Z)	More confident (a)	Less confident (b)	No change (c)
Unweighted Base	474	82	11	26	393	81	450	24	-	1	25
Base	425	87	7	25	346	80	407	18	-	1	28
Not aware of other lenders	4 1%	- -	- -	- -	4 1%	- -	3 1%	1 6%	- -	- -	- -
Been offered benefits if I stay with my lender - e.g. reduced changes/higher loan amount	3 1%	1 1%	- -	- -	2 1%	1 *	3 1%	- -	- -	- -	- -
Other Answer	25 6%	5 6%	- -	1 4%	22 6%	3 *	23 6%	2 12%	- -	- -	2 7%
Don't know	13 3%	- -	1 8%	- -	7 2%	7 8%	12 3%	1 6%	- -	- -	1 3%
Refusal	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Not Stated	1 *	- -	- -	- -	1 *	- *	- -	1 3%	- -	- -	- -
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDG6 Reasons have not considered going to a different lender for a payday loan
Base: All who have not considered going to a different lender for a payday loan

	Total	Market Status		Specific lender status	
		New (d)	Repeat (e)	New (f)	Repeat (g)
Unweighted Base	474	93	376	112	357
Base	425	80	342	100	322
Happy with service provided by current lender	261 61%	49 62% *	211 62%	60 60% *	200 62%
General ease/convenience of sticking with current lender (no further detail)	45 11%	8 10% *	37 11%	8 8% *	37 11%
Would have to go through new application process	25 6%	2 3% *	21 6%	3 3% *	21 6%
Current lender more likely to approve application	16 4%	3 4% *	12 4%	3 3% *	12 4%
Never thought about other lenders	15 4%	1 1% *	14 4%	1 1% *	14 4%
Current lender offers better terms (interest rate, charges, etc)	15 4%	6 8% *	9 3%	6 6% *	9 3%
All lenders will be the same	13 3%	1 2% *	12 4%	2 2% *	11 4%
Don't want to owe money to more than one lender	13 3%	3 4% *	10 3%	4 4% *	9 3%
Don't want/have not needed another loan	13 3%	4 5% *	9 3%	4 4% *	9 3%
Not enough time to compare	9 2%	1 2% *	7 2%	2 2% *	7 2%
Too difficult to compare	4 1%	1 1% *	3 1%	1 1% *	3 1%
Overlap formulae used					
- Column Means:					
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g					
Minimum Base: 30 (**), Small Base: 100 (*)					
- Column Proportions:					
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g					
Minimum Base: 30 (**), Small Base: 100 (*)					
Continuity correction applied					

QPDG6 Reasons have not considered going to a different lender for a payday loan

Base: All who have not considered going to a different lender for a payday loan

	Total	Market Status		Specific lender status	
		New (d)	Repeat (e)	New (f)	Repeat (g)
Unweighted Base	474	93	376	112	357
Base	425	80	342	100	322
Not aware of other lenders	4 1%	- - *	4 1%	- - *	4 1%
Been offered benefits if I stay with my lender - e.g. reduced changes/higher loan amount	3 1%	1 1% *	2 1%	1 1% *	2 1%
Other Answer	25 6%	6 7% *	18 5%	8 8% *	17 5%
Don't know	13 3%	2 2% *	12 3%	7 7% *	6 2%
Refusal	- -	- - *	- -	- - *	- -
Not Stated	1 *	- - *	1 *	- - *	1 *
Overlap formulae used					
- Column Means:					
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g					
Minimum Base: 30 (**), Small Base: 100 (*)					
- Column Proportions:					
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g					
Minimum Base: 30 (**), Small Base: 100 (*)					
Continuity correction applied					

QPDG7 Reasons for actually taking out a payday loan from another lender
Base: All who have considered going to a different lender for a payday loan

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	80	53	26	19	45	14	52	13	5	9
Base	76	51	24	17	43	12	52	10	5	7
Happy with service provided by current lender	27 36%	17 33%	11 45%	4 24%	16 37%	4 34%	19 36%	4 34%	3 59%	2 31%
Would have to go through new application process	10 13%	7 14%	2 8%	4 22%	6 15%	- -	6 12%	- -	1 20%	2 26%
Current lender offers better terms (interest rate, charges, etc)	9 12%	7 14%	2 8%	1 3%	6 15%	2 14%	7 13%	2 18%	- -	- -
General ease/convenience of sticking with current lender (no further detail)	8 10%	7 13%	1 3%	3 17%	3 8%	1 10%	6 11%	2 15%	- -	- -
Current lender more likely to approve application	6 9%	4 7%	3 12%	- -	6 13%	1 5%	4 7%	2 18%	- -	1 13%
Don't want/have not needed another loan	5 7%	2 4%	3 15%	3 17%	1 3%	1 7%	4 7%	- 4%	1 27%	- -
Was not approved by other lender	5 6%	5 9%	- -	1 5%	3 6%	1 7%	4 7%	1 9%	- -	- -
All lenders will be the same	3 5%	2 4%	1 5%	- -	1 3%	2 18%	3 7%	- -	- -	- -
Don't want to owe money to more than one lender	3 4%	1 1%	2 10%	1 7%	2 4%	- -	2 3%	1 12%	- -	- -
Been offered benefits if I stay with my lender - e.g. reduced changes/higher loan amount	1 2%	1 2%	- 2%	- -	1 3%	- -	- 1%	1 9%	- -	- -
Too difficult to compare	1 1%	- -	1 4%	1 5%	- -	- -	1 2%	- -	- -	- -
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDG7 Reasons for actually taking out a payday loan from another lender
Base: All who have considered going to a different lender for a payday loan

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	80	53	26	19	45	14	52	13	5	9
Base	76	51	24	17	43	12	52	10	5	7
Not enough time to compare	1 1%	- -	1 2%	- -	1 1%	- -	1 1%	- -	- -	- -
Other Answer	4 6%	4 8%	- -	1 3%	2 5%	2 13%	1 3%	1 5%	1 14%	2 23%
Don't know	3 4%	2 4%	1 2%	1 6%	2 4%	- -	2 4%	- -	- -	1 8%
Refusal	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Not Stated	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDG7 Reasons for actually taking out a payday loan from another lender
Base: All who have considered going to a different lender for a payday loan

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	80	29	40	19	21	9	67	4	4	3
Base	76	31	35	18	17	8	62	5	3	3
Happy with service provided by current lender	27 36%	11 37% **	11 32% **	5 29% **	6 36% **	4 51% **	20 32% **	4 77% **	1 36% **	1 41% **
Would have to go through new application process	10 13%	6 21% **	3 8% **	1 5% **	2 11% **	- - **	6 10% **	3 60% **	- - **	- - **
Current lender offers better terms (interest rate, charges, etc)	9 12%	2 8% **	5 15% **	2 13% **	3 16% **	1 14% **	8 12% **	- - **	- - **	- - **
General ease/convenience of sticking with current lender (no further detail)	8 10%	5 16% **	2 7% **	2 10% **	1 4% **	- - **	7 11% **	1 13% **	- - **	- - **
Current lender more likely to approve application	6 9%	1 3% **	5 13% **	3 14% **	2 13% **	1 12% **	6 10% **	- - **	- - **	- - **
Don't want/have not needed another loan	5 7%	2 7% **	1 4% **	1 5% **	- 3% **	2 23% **	3 5% **	- - **	1 42% **	1 30% **
Was not approved by other lender	5 6%	4 12% **	1 3% **	1 5% **	- - **	- - **	4 6% **	- - **	- - **	1 30% **
All lenders will be the same	3 5%	3 8% **	1 3% **	- - **	1 5% **	- - **	3 6% **	- - **	- - **	- - **
Don't want to owe money to more than one lender	3 4%	- - **	3 8% **	- - **	3 18% **	- - **	2 4% **	1 10% **	- - **	- - **
Been offered benefits if I stay with my lender - e.g. reduced changes/higher loan amount	1 2%	1 4% **	- - **	- - **	- - **	- - **	1 2% **	- - **	- - **	- - **
Too difficult to compare	1 1%	- - **	1 3% **	1 5% **	- - **	- - **	1 1% **	- - **	- - **	- - **
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDG7 Reasons for actually taking out a payday loan from another lender
Base: All who have considered going to a different lender for a payday loan

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	80	29	40	19	21	9	67	4	4	3
Base	76	31	35	18	17	8	62	5	3	3
Not enough time to compare	1 1%	- ..	1 2%	1 3%	- ..	- ..	1 1%	- ..	- ..	- ..
Other Answer	4 6%	- ..	4 12%	1 7%	3 18%	- ..	4 6%	- ..	1 22%	- ..
Don't know	3 4%	- ..	3 8%	2 13%	- 3%	- ..	3 5%	- ..	- ..	- ..
Refusal	- -	- ..	- -	- ..	- ..	- ..	- -	- ..	- ..	- ..
Not Stated	- -	- ..	- -	- ..	- ..	- ..	- -	- ..	- ..	- ..
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDG7 Reasons for actually taking out a payday loan from another lender
Base: All who have considered going to a different lender for a payday loan

	Total	Accommodation					Number of people in hhd		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	80	17	52	29	23	10	10	18	51
Base	76	19	47	28	19	9	11	17	46
Happy with service provided by current lender	27 36% **	9 45% **	15 32% **	9 31% **	7 35% **	4 42% **	6 52% **	5 28% **	17 36% **
Would have to go through new application process	10 13% **	- ** **	7 16% **	6 22% **	1 5% **	2 21% **	5 44% **	1 5% **	3 7% **
Current lender offers better terms (interest rate, charges, etc)	9 12% **	4 19% **	5 11% **	1 2% **	5 24% **	- ** **	- ** **	3 21% **	5 11% **
General ease/convenience of sticking with current lender (no further detail)	8 10% **	1 5% **	7 14% **	6 21% **	1 4% **	- ** **	2 19% **	3 18% **	2 5% **
Current lender more likely to approve application	6 9% **	3 15% **	3 6% **	2 6% **	1 7% **	1 11% **	2 14% **	- ** **	5 11% **
Don't want/have not needed another loan	5 7% **	- ** **	4 9% **	1 5% **	3 15% **	1 15% **	- ** **	1 8% **	4 9% **
Was not approved by other lender	5 6% **	1 5% **	4 8% **	4 13% **	- ** **	- ** **	- ** **	2 11% **	3 6% **
All lenders will be the same	3 5% **	3 13% **	1 2% **	- ** **	1 5% **	- ** **	- ** **	2 13% **	1 3% **
Don't want to owe money to more than one lender	3 4% **	- ** **	1 3% **	- ** **	1 7% **	2 21% **	- ** **	- ** **	3 6% **
Been offered benefits if I stay with my lender - e.g. reduced changes/higher loan amount	1 2% **	- ** **	1 3% **	1 5% **	- ** **	- ** **	- ** **	- ** **	1 3% **
Too difficult to compare	1 1% **	- ** **	- ** **	- ** **	- ** **	1 11% **	- ** **	- ** **	1 2% **
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDG7 Reasons for actually taking out a payday loan from another lender
Base: All who have considered going to a different lender for a payday loan

	Total	Accommodation					Number of people in hhld		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	80	17	52	29	23	10	10	18	51
Base	76	19	47	28	19	9	11	17	46
Not enough time to compare	1 1%	- **	1 1%	- **	1 3%	- **	1 5%	- **	- -
Other Answer	4 6%	1 3%	4 8%	3 9%	1 7%	- **	1 10%	1 3%	3 6%
Don't know	3 4%	- **	2 5%	2 7%	1 3%	- **	- **	- **	3 6%
Refusal	- -	- **	- -	- **	- **	- **	- **	- **	- -
Not Stated	- -	- **	- -	- **	- **	- **	- **	- **	- -
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDG7 Reasons for actually taking out a payday loan from another lender
Base: All who have considered going to a different lender for a payday loan

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	80	42	15	16	6	37	3	8	22	28	63	15
Base	76	40	14	16	6	35	2	6	22	29	60	14
Happy with service provided by current lender	27 36%	13 32%	9 65%	4 26%	2 31%	15 42%	1 46%	2 39%	10 44%	9 30%	24 40%	3 24%
Would have to go through new application process	10 13%	7 17%	1 7%	1 9%	- 6%	2 6%	- 29%	- 29%	6 29%	- 29%	9 14%	- 3%
Current lender offers better terms (interest rate, charges, etc)	9 12%	3 7%	2 18%	4 24%	- 18%	6 18%	- 11%	1 11%	2 11%	3 11%	7 12%	1 10%
General ease/convenience of sticking with current lender (no further detail)	8 10%	6 15%	2 12%	- 12%	- 12%	2 5%	1 46%	2 36%	1 3%	3 10%	4 7%	3 22%
Current lender more likely to approve application	6 9%	2 6%	- 12%	1 8%	3 50%	4 11%	- 11%	1 11%	2 10%	4 13%	5 8%	2 11%
Don't want/have not needed another loan	5 7%	3 7%	- 12%	2 14%	1 10%	3 8%	- 10%	- 10%	2 10%	1 5%	4 6%	1 9%
Was not approved by other lender	5 6%	3 7%	- 12%	2 12%	- 12%	2 5%	- 12%	- 12%	- 12%	4 13%	5 8%	- 12%
All lenders will be the same	3 5%	3 9%	- 12%	- 12%	- 12%	- 12%	- 12%	- 12%	- 12%	3 12%	3 6%	- 12%
Don't want to owe money to more than one lender	3 4%	- 12%	- 12%	2 16%	1 10%	3 9%	- 12%	- 12%	2 8%	- 12%	1 2%	2 13%
Been offered benefits if I stay with my lender - e.g. reduced changes/higher loan amount	1 2%	- 12%	1 10%	- 12%	- 12%	1 4%	- 12%	- 12%	1 4%	- 12%	1 2%	- 12%
Too difficult to compare	1 1%	1 2%	- 12%	- 12%	- 12%	- 12%	- 12%	- 12%	- 12%	1 3%	1 2%	- 12%
Overlap formulae used												
- Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

QPDG7 Reasons for actually taking out a payday loan from another lender
Base: All who have considered going to a different lender for a payday loan

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	80	42	15	16	6	37	3	8	22	28	63	15
Base	76	40	14	16	6	35	2	6	22	29	60	14
Not enough time to compare	1 1%	1 1%	- -	- -	- -	- -	- -	- -	1 3%	- -	1 1%	- -
Other Answer	4 6%	3 8%	1 4%	1 4%	- -	1 3%	1 54%	1 9%	1 3%	1 3%	3 5%	1 9%
Don't know	3 4%	2 6%	- -	1 3%	- -	1 2%	- -	1 9%	- -	- -	1 2%	2 13%
Refusal	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Not Stated	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDG7 Reasons for actually taking out a payday loan from another lender
Base: All who have considered going to a different lender for a payday loan

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	80	-	11	69	80	-	-	53	27	1	26	29
Base	76	-	13	63	76	-	-	58	18	1	20	29
Happy with service provided by current lender	27 36%	- -	5 36% **	23 36%	27 36%	- -	-	21 36%	7 38% **	1 100% **	6 32% **	11 39% **
Would have to go through new application process	10 13%	- -	2 18% **	8 12%	10 13%	- -	-	9 16%	1 6% **	- **	3 14% **	5 16% **
Current lender offers better terms (interest rate, charges, etc)	9 12%	- -	1 7% **	8 13%	9 12%	- -	-	5 8%	4 23% **	1 100% **	1 6% **	4 15% **
General ease/convenience of sticking with current lender (no further detail)	8 10%	- -	- **	8 12%	8 10%	- -	-	6 11%	1 8% **	- **	1 3% **	6 21% **
Current lender more likely to approve application	6 9%	- -	1 7% **	6 9%	6 9%	- -	-	6 10%	1 4% **	- **	1 6% **	3 9% **
Don't want/have not needed another loan	5 7%	- -	2 17% **	3 5%	5 7%	- -	-	5 8%	1 3% **	- **	2 9% **	1 2% **
Was not approved by other lender	5 6%	- -	- **	5 7%	5 6%	- -	-	5 8%	- **	- **	2 9% **	1 3% **
All lenders will be the same	3 5%	- -	- **	3 5%	3 5%	- -	-	3 6%	- **	- **	- **	1 3% **
Don't want to owe money to more than one lender	3 4%	- -	- **	3 5%	3 4%	- -	-	2 4%	1 3% **	- **	2 9% **	1 4% **
Been offered benefits if I stay with my lender - e.g. reduced changes/higher loan amount	1 2%	- -	- **	1 2%	1 2%	- -	-	1 2%	- **	- **	- **	- **
Too difficult to compare	1 1%	- -	- **	1 1%	1 1%	- -	-	1 2%	- **	- **	1 5% **	- **
Overlap formulae used												
- Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

QPDG7 Reasons for actually taking out a payday loan from another lender
Base: All who have considered going to a different lender for a payday loan

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	80	-	11	69	80	-	-	53	27	1	26	29
Base	76	-	13	63	76	-	-	58	18	1	20	29
Not enough time to compare	1 1%	- -	- ..	1 1%	1 1%	- -	- -	- -	1 3%	- ..	1 3%	- ..
Other Answer	4 6%	- -	- ..	4 7%	4 6%	- -	- -	1 2%	3 19%	- ..	3 13%	2 6%
Don't know	3 4%	- -	2 14% ..	1 2%	3 4%	- -	- -	2 4%	1 3%	- ..	- ..	2 8%
Refusal	- -	- -	- ..	- -	- -	- -	- -	- -	- ..	- ..	- ..	- ..
Not Stated	- -	- -	- ..	- -	- -	- -	- -	- -	- ..	- ..	- ..	- ..
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDG7 Reasons for actually taking out a payday loan from another lender
Base: All who have considered going to a different lender for a payday loan

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	80	53	27	-
Base	76	58	18	-
Happy with service provided by current lender	27 36%	21 36%	7 38%	- -
Would have to go through new application process	10 13%	9 16%	1 6%	- -
Current lender offers better terms (interest rate, charges, etc)	9 12%	5 8%	4 23%	- -
General ease/convenience of sticking with current lender (no further detail)	8 10%	6 11%	1 8%	- -
Current lender more likely to approve application	6 9%	6 10%	1 4%	- -
Don't want/have not needed another loan	5 7%	5 8%	1 3%	- -
Was not approved by other lender	5 6%	5 8%	- -	- -
All lenders will be the same	3 5%	3 6%	- -	- -
Don't want to owe money to more than one lender	3 4%	2 4%	1 3%	- -
Been offered benefits if I stay with my lender - e.g. reduced changes/higher loan amount	1 2%	1 2%	- -	- -
Too difficult to compare	1 1%	1 2%	- -	- -
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QPDG7 Reasons for actually taking out a payday loan from another lender
Base: All who have considered going to a different lender for a payday loan

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	80	53	27	-
Base	76	58	18	-
Not enough time to compare	1 1%	- -	1 3%	- -
Other Answer	4 6%	1 2%	3 19%	- -
Don't know	3 4%	2 4%	1 3%	- -
Refusal	- -	- -	- -	- -
Not Stated	- -	- -	- -	- -
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QPDG7 Reasons for actually taking out a payday loan from another lender
Base: All who have considered going to a different lender for a payday loan

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	80	53	27	-	-	-	53	27	-
Base	76	58	18	-	-	-	58	18	-
Happy with service provided by current lender	27 36%	21 36%	7 38% **	- -	- -	- -	21 36%	7 38% **	- -
Would have to go through new application process	10 13%	9 16%	1 6% **	- -	- -	- -	9 16%	1 6% **	- -
Current lender offers better terms (interest rate, charges, etc)	9 12%	5 8%	4 23% **	- -	- -	- -	5 8%	4 23% **	- -
General ease/convenience of sticking with current lender (no further detail)	8 10%	6 11%	1 8% **	- -	- -	- -	6 11%	1 8% **	- -
Current lender more likely to approve application	6 9%	6 10%	1 4% **	- -	- -	- -	6 10%	1 4% **	- -
Don't want/have not needed another loan	5 7%	5 8%	1 3% **	- -	- -	- -	5 8%	1 3% **	- -
Was not approved by other lender	5 6%	5 8%	- **	- -	- -	- -	5 8%	- **	- -
All lenders will be the same	3 5%	3 6%	- **	- -	- -	- -	3 6%	- **	- -
Don't want to owe money to more than one lender	3 4%	2 4%	1 3% **	- -	- -	- -	2 4%	1 3% **	- -
Been offered benefits if I stay with my lender - e.g. reduced changes/higher loan amount	1 2%	1 2%	- **	- -	- -	- -	1 2%	- **	- -
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied									

QPDG7 Reasons for actually taking out a payday loan from another lender
Base: All who have considered going to a different lender for a payday loan

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	80	53	27	-	-	-	53	27	-
Base	76	58	18	-	-	-	58	18	-
Too difficult to compare	1 1%	1 2%	- ..	- -	- -	- -	1 2%	- ..	- -
Not enough time to compare	1 1%	- -	1 3% ..	- -	- -	- -	- -	1 3% ..	- -
Other Answer	4 6%	1 2%	3 19% ..	- -	- -	- -	1 2%	3 19% ..	- -
Don't know	3 4%	2 4%	1 3% ..	- -	- -	- -	2 4%	1 3% ..	- -
Refusal	- -	- -	- ..	- -	- -	- -	- -	- ..	- -
Not Stated	- -	- -	- ..	- -	- -	- -	- -	- ..	- -
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDG7 Reasons for actually taking out a payday loan from another lender
Base: All who have considered going to a different lender for a payday loan

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	80	-	74	6	1	39	72	7	29	28	27
Base	76	-	69	6	2	35	69	6	30	26	22
Happy with service provided by current lender	27 36%	- -	24 35%	3 48%	- **	15 43%	27 40%	- -	13 41%	7 28%	8 36%
Would have to go through new application process	10 13%	- -	10 14%	- 7%	- **	2 6%	8 12%	1 16%	5 18%	3 11%	1 4%
Current lender offers better terms (interest rate, charges, etc)	9 12%	- -	7 10%	2 27%	- **	4 13%	8 12%	1 11%	1 3%	5 20%	4 16%
General ease/convenience of sticking with current lender (no further detail)	8 10%	- -	8 11%	- **	- **	2 7%	8 11%	- -	3 8%	3 13%	3 13%
Current lender more likely to approve application	6 9%	- -	6 9%	- **	- **	4 12%	6 9%	- -	5 15%	1 4%	1 4%
Don't want/have not needed another loan	5 7%	- -	5 8%	- **	- **	3 7%	4 6%	1 22%	1 2%	2 9%	3 12%
Was not approved by other lender	5 6%	- -	3 4%	2 29%	2 100%	2 5%	5 7%	- -	3 9%	- -	2 8%
All lenders will be the same	3 5%	- -	3 5%	- **	- **	1 4%	2 3%	1 22%	2 7%	1 5%	- -
Don't want to owe money to more than one lender	3 4%	- -	3 4%	- **	- **	2 5%	3 4%	- -	1 4%	- -	2 8%
Been offered benefits if I stay with my lender - e.g. reduced changes/higher loan amount	1 2%	- -	1 2%	- **	- **	- 1%	1 2%	- -	- -	1 5%	- -
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDG7 Reasons for actually taking out a payday loan from another lender
Base: All who have considered going to a different lender for a payday loan

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	80	-	74	6	1	39	72	7	29	28	27
Base	76	-	69	6	2	35	69	6	30	26	22
Too difficult to compare	1 1%	- -	1 1%	- **	- **	1 3%	1 1%	- **	- **	1 4%	- **
Not enough time to compare	1 1%	- -	1 1%	- **	- **	- *	- *	1 9%	- **	1 2%	- **
Other Answer	4 6%	- -	4 6%	- **	- **	1 4%	3 4%	1 21%	2 7%	1 5%	2 10%
Don't know	3 4%	- -	2 3%	- 7%	- **	1 3%	3 4%	- **	- **	2 7%	1 4%
Refusal	- -	- -	- -	- **	- **	- *	- *	- **	- **	- **	- **
Not Stated	- -	- -	- -	- **	- **	- *	- *	- **	- **	- **	- **
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDG7 Reasons for actually taking out a payday loan from another lender
Base: All who have considered going to a different lender for a payday loan

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	80	52	28	25	10	40	7	8	3	7	20	28
Base	76	51	24	28	10	37	5	6	3	5	22	24
Happy with service provided by current lender	27 36%	20 39%	7 30%	13 47%	5 53%	12 32%	1 10%	3 47%	- -	1 21%	8 39%	7 30%
Would have to go through new application process	10 13%	6 12%	4 17%	5 18%	- -	3 8%	1 18%	- -	- -	- -	2 8%	4 17%
Current lender offers better terms (interest rate, charges, etc)	9 12%	5 10%	4 15%	4 13%	2 19%	3 9%	1 13%	1 19%	- -	- -	1 7%	4 15%
General ease/convenience of sticking with current lender (no further detail)	8 10%	4 7%	4 15%	2 7%	- -	3 8%	- -	1 11%	- -	- -	2 10%	4 15%
Current lender more likely to approve application	6 9%	4 8%	2 9%	1 3%	2 19%	4 12%	1 17%	1 11%	1 32%	- -	3 13%	2 9%
Don't want/have not needed another loan	5 7%	3 6%	2 9%	1 3%	1 9%	3 8%	1 24%	- -	- -	- -	2 8%	2 9%
Was not approved by other lender	5 6%	4 7%	1 4%	2 7%	- -	2 5%	- -	- -	- -	- -	2 9%	1 4%
All lenders will be the same	3 5%	3 7%	- -	3 9%	1 13%	3 9%	- -	1 15%	1 44%	- -	1 6%	- -
Don't want to owe money to more than one lender	3 4%	1 1%	2 10%	- -	- -	1 1%	- -	- -	- -	1 11%	- -	2 10%
Been offered benefits if I stay with my lender - e.g. reduced changes/higher loan amount	1 2%	1 3%	- -	- 2%	- -	1 4%	- -	- -	- -	1 19%	- 2%	- -
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDG7 Reasons for actually taking out a payday loan from another lender
Base: All who have considered going to a different lender for a payday loan

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	80	52	28	25	10	40	7	8	3	7	20	28
Base	76	51	24	28	10	37	5	6	3	5	22	24
Too difficult to compare	1 1%	1 2%	- ..	1 ..3%	- ..	- -	- ..	- ..	- ..	- ..	- ..	- ..
Not enough time to compare	1 1%	1 1%	- ..	1 ..2%	- ..	- -	- ..	- ..	- ..	- ..	- ..	- ..
Other Answer	4 6%	2 4%	2 8%	- ..	- ..	2 6%	1 10%	1 17%	1 24%	2 37%	- ..	2 8%
Don't know	3 4%	3 6%	- ..	2 8%	- ..	3 8%	- 8%	- ..	- ..	1 11%	2 9%	- ..
Refusal	- -	- -	- ..	- ..	- ..	- -	- ..	- ..	- ..	- ..	- ..	- ..
Not Stated	- -	- -	- ..	- ..	- ..	- -	- ..	- ..	- ..	- ..	- ..	- ..
Overlap formulae used												
- Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

QPDG7 Reasons for actually taking out a payday loan from another lender
Base: All who have considered going to a different lender for a payday loan

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	80	56	24	24	55	77	2
Base	76	56	20	23	52	72	2
Happy with service provided by current lender	27 36%	22 40%	5 26%	8 35%	19 37%	27 37%	1 30%
Would have to go through new application process	10 13%	10 17%	- 2%	3 12%	7 14%	10 14%	- -
Current lender offers better terms (interest rate, charges, etc)	9 12%	6 10%	3 16%	3 11%	6 12%	9 12%	- -
General ease/convenience of sticking with current lender (no further detail)	8 10%	5 9%	3 14%	2 8%	6 11%	6 9%	1 70%
Current lender more likely to approve application	6 9%	2 3%	5 23%	4 16%	3 5%	6 9%	- -
Don't want/have not needed another loan	5 7%	4 8%	1 5%	3 11%	3 5%	4 6%	- -
Was not approved by other lender	5 6%	4 7%	1 5%	4 16%	- -	5 6%	- -
All lenders will be the same	3 5%	3 5%	1 5%	- -	3 7%	3 5%	- -
Don't want to owe money to more than one lender	3 4%	2 3%	1 6%	3 13%	- -	3 4%	- -
Been offered benefits if I stay with my lender - e.g. reduced changes/higher loan amount	1 2%	1 2%	- -	- -	1 3%	1 2%	- -
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDG7 Reasons for actually taking out a payday loan from another lender
Base: All who have considered going to a different lender for a payday loan

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	80	56	24	24	55	77	2
Base	76	56	20	23	52	72	2
Too difficult to compare	1 1%	1 2%	- **	- **	1 2%	1 1%	- **
Not enough time to compare	1 1%	1 1%	- **	- **	1 1%	1 1%	- **
Other Answer	4 6%	3 5%	1 7% **	1 5% **	3 6%	4 6%	- **
Don't know	3 4%	2 3%	1 5% **	- **	3 5%	3 4%	- **
Refusal	- -	- -	- **	- **	- -	- -	- **
Not Stated	- -	- -	- **	- **	- -	- -	- **
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDG7 Reasons for actually taking out a payday loan from another lender
Base: All who have considered going to a different lender for a payday loan

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	80	36	42	33	29	7	8	31	18	27
Base	76	32	40	32	28	6	8	32	17	23
Happy with service provided by current lender	27 36%	13 42% *	10 25% *	8 25% **	7 24% **	- - **	2 27% **	11 34% **	7 39% **	9 41% **
Would have to go through new application process	10 13%	5 16% *	2 5% *	2 6% **	- - **	2 30% **	- - **	5 16% **	2 11% **	3 14% **
Current lender offers better terms (interest rate, charges, etc)	9 12%	1 3% *	8 19% *	7 22% **	8 27% **	1 23% **	- - **	4 13% **	1 7% **	3 14% **
General ease/convenience of sticking with current lender (no further detail)	8 10%	4 11% *	4 10% *	4 13% **	1 3% **	- - **	1 12% **	2 8% **	1 7% **	2 11% **
Current lender more likely to approve application	6 9%	1 3% *	6 14% *	6 18% **	5 17% **	1 19% **	2 27% **	4 14% **	1 7% **	1 4% **
Don't want/have not needed another loan	5 7%	4 12% *	1 4% *	1 3% **	1 5% **	1 9% **	1 7% **	- - **	3 18% **	1 4% **
Was not approved by other lender	5 6%	1 3% *	4 9% *	2 6% **	3 10% **	- - **	- - **	3 9% **	- - **	2 8% **
All lenders will be the same	3 5%	- - *	3 9% *	1 4% **	3 12% **	- - **	1 16% **	2 7% **	- - **	1 5% **
Don't want to owe money to more than one lender	3 4%	2 6% *	1 3% *	1 4% **	1 4% **	1 19% **	1 15% **	- - **	2 14% **	1 2% **
Been offered benefits if I stay with my lender - e.g. reduced changes/higher loan amount	1 2%	- 1% *	1 2% *	1 3% **	1 3% **	- - **	1 12% **	1 3% **	- 3% **	- - **
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDG7 Reasons for actually taking out a payday loan from another lender
Base: All who have considered going to a different lender for a payday loan

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	80	36	42	33	29	7	8	31	18	27
Base	76	32	40	32	28	6	8	32	17	23
Too difficult to compare	1 1%	- *	1 2%	1 3%	- **	- **	- **	1 3%	- **	- **
Not enough time to compare	1 1%	- *	1 1%	1 2%	- **	1 9%	- **	- **	- **	1 2%
Other Answer	4 6%	2 5%	3 7%	2 6%	1 5%	1 11%	1 12%	2 5%	1 7%	1 6%
Don't know	3 4%	3 9%	- *	- **	- **	- **	- **	2 6%	1 3%	- **
Refusal	- -	- *	- *	- **	- **	- **	- **	- **	- **	- **
Not Stated	- -	- *	- *	- **	- **	- **	- **	- **	- **	- **
Overlap formulae used										
- Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, t/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, t/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDG7 Reasons for actually taking out a payday loan from another lender
Base: All who have considered going to a different lender for a payday loan

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	80	7	21	6	12	12	11	6
Base	76	6	24	5	12	9	9	6
Happy with service provided by current lender	27 36%	1 8% **	10 42% **	2 39% **	7 57% **	3 35% **	3 32% **	2 31% **
Would have to go through new application process	10 13%	3 43% **	4 17% **	- **	1 8% **	- **	1 10% **	1 15% **
Current lender offers better terms (interest rate, charges, etc)	9 12%	1 14% **	4 16% **	- **	1 12% **	2 20% **	1 6% **	- **
General ease/convenience of sticking with current lender (no further detail)	8 10%	- **	- **	1 19% **	- **	3 30% **	2 17% **	2 37% **
Current lender more likely to approve application	6 9%	- **	4 16% **	- **	1 8% **	1 10% **	- **	1 11% **
Don't want/have not needed another loan	5 7%	- **	2 9% **	1 11% **	- **	- **	1 10% **	- **
Was not approved by other lender	5 6%	- **	2 8% **	- **	- **	1 10% **	1 10% **	1 15% **
All lenders will be the same	3 5%	1 20% **	- **	1 19% **	- **	- **	- **	1 21% **
Don't want to owe money to more than one lender	3 4%	1 8% **	2 10% **	- **	- **	- **	- **	- **
Been offered benefits if I stay with my lender - e.g. reduced changes/higher loan amount	1 2%	- **	- 2% **	- **	- **	- **	1 10% **	- **
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDG7 Reasons for actually taking out a payday loan from another lender
Base: All who have considered going to a different lender for a payday loan

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	80	7	21	6	12	12	11	6
Base	76	6	24	5	12	9	9	6
Too difficult to compare	1 1%	- **	1 4%	- **	- **	- **	- **	- **
Not enough time to compare	1 1%	- **	- **	- **	- **	1 6%	- **	- **
Other Answer	4 6%	- **	2 8%	1 11%	1 5%	- **	1 7%	- **
Don't know	3 4%	- **	- **	- **	2 16%	- **	- **	- **
Refusal	- -	- **	- **	- **	- **	- **	- **	- **
Not Stated	- -	- **	- **	- **	- **	- **	- **	- **
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDG7 Reasons for actually taking out a payday loan from another lender
Base: All who have considered going to a different lender for a payday loan

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	80	26	52	40	39	69	11	45	35	56	24
Base	76	22	52	36	38	68	7	42	34	55	21
Happy with service provided by current lender	27 36%	8 38% **	19 36%	17 47% *	10 25% *	25 36%	3 34% **	14 34%	13 39% **	19 35%	8 39% **
Would have to go through new application process	10 13%	- 2% **	9 17%	4 10% *	6 17% *	10 15%	- - **	2 4%	8 25% **	10 18%	- - **
Current lender offers better terms (interest rate, charges, etc)	9 12%	3 15% **	6 11%	4 11% *	5 12% *	8 12%	1 12% **	5 12%	4 11% **	7 13%	2 8% **
General ease/convenience of sticking with current lender (no further detail)	8 10%	4 16% **	4 8%	6 17% *	1 3% *	6 8%	2 24% **	5 13%	2 6% **	2 4%	5 25% **
Current lender more likely to approve application	6 9%	2 10% **	4 8%	1 3% *	6 14% *	6 8%	1 12% **	2 5%	4 13% **	3 6%	3 15% **
Don't want/have not needed another loan	5 7%	1 4% **	4 8%	1 4% *	4 10% *	5 8%	- - **	5 13%	- - **	5 9%	- 2% **
Was not approved by other lender	5 6%	- - **	5 9%	1 3% *	4 10% *	5 7%	- - **	3 7%	2 5% **	3 5%	2 9% **
All lenders will be the same	3 5%	- - **	3 7%	3 7% *	1 2% *	3 5%	- - **	2 5%	1 4% **	3 6%	- - **
Don't want to owe money to more than one lender	3 4%	2 8% **	1 2%	2 5% *	1 3% *	3 4%	- - **	3 7%	- - **	2 3%	1 6% **
Been offered benefits if I stay with my lender - e.g. reduced changes/higher loan amount	1 2%	- - **	1 3%	- 1% *	1 2% *	1 2%	- - **	1 2%	- 1% **	1 2%	- 2% **
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

QPDG7 Reasons for actually taking out a payday loan from another lender
Base: All who have considered going to a different lender for a payday loan

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	80	26	52	40	39	69	11	45	35	56	24
Base	76	22	52	36	38	68	7	42	34	55	21
Too difficult to compare	1 1%	- - **	1 2%	- - *	1 2%	1 1%	- - **	- - **	1 3%	- - **	1 4%
Not enough time to compare	1 1%	1 3% **	- -	- - *	1 1% *	- - **	1 7%	1 1%	- -	1 1%	- - **
Other Answer	4 6%	2 8% **	2 4%	2 6% *	2 6% *	3 4%	2 22% **	2 5%	2 6% **	3 6%	1 5% **
Don't know	3 4%	2 9% **	1 2%	2 5% *	1 3% *	3 4%	- - **	1 2%	2 6% **	3 5%	- - **
Refusal	- -	- - **	- -	- - *	- - *	- - **	- - **	- - **	- - **	- - **	- - **
Not Stated	- -	- - **	- -	- - *	- - *	- - **	- - **	- - **	- - **	- - **	- - **
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, t/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, t/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDG7 Reasons for actually taking out a payday loan from another lender
Base: All who have considered going to a different lender for a payday loan

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	80	22	58	1	13	65	-	78	69	70
Base	76	20	56	-	11	64	-	74	61	64
Happy with service provided by current lender	27 36%	2 10% **	25 45%	- **	2 16% **	26 40%	- -	27 36% *	23 38% *	21 34% *
Would have to go through new application process	10 13%	- 2% **	10 17%	- 100% **	1 9% **	9 14%	- -	10 14% *	7 11% *	7 11% *
Current lender offers better terms (interest rate, charges, etc)	9 12%	- - **	9 16%	- **	- **	9 14%	- -	9 12% *	7 11% *	7 11% *
General ease/convenience of sticking with current lender (no further detail)	8 10%	3 16% **	4 8%	- **	1 9% **	7 10%	- -	7 9% *	5 9% *	7 11% *
Current lender more likely to approve application	6 9%	6 28% **	1 2%	- **	2 17% **	5 7%	- -	6 9% *	6 11% *	6 10% *
Don't want/have not needed another loan	5 7%	1 6% **	4 7%	- **	1 12% **	4 6%	- -	5 7% *	4 7% *	4 6% *
Was not approved by other lender	5 6%	4 19% **	1 2%	- **	2 17% **	3 4%	- -	5 6% *	2 3% *	4 6% *
All lenders will be the same	3 5%	1 5% **	3 5%	- **	- **	3 5%	- -	3 5% *	3 6% *	3 5% *
Don't want to owe money to more than one lender	3 4%	1 6% **	2 3%	- **	1 5% **	2 4%	- -	3 4% *	3 5% *	3 5% *
Been offered benefits if I stay with my lender - e.g. reduced charges/higher loan amount	1 2%	1 5% **	- 1%	- **	- **	- 1%	- -	1 2% *	1 2% *	1 2% *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDG7 Reasons for actually taking out a payday loan from another lender
Base: All who have considered going to a different lender for a payday loan

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	80	22	58	1	13	65	-	78	69	70
Base	76	20	56	-	11	64	-	74	61	64
Too difficult to compare	1 1%	- **	1 2%	- **	- **	1 1%	- -	1 *	- *	1 1%
Not enough time to compare	1 1%	1 3%	- -	- **	1 5%	- -	- -	1 1%	1 1%	1 1%
Other Answer	4 6%	1 6%	3 6%	- **	1 10%	3 5%	- -	4 6%	3 6%	3 5%
Don't know	3 4%	1 5%	2 3%	- **	- **	3 4%	- -	3 4%	3 5%	3 4%
Refusal	- -	- **	- -	- **	- **	- -	- -	- *	- *	- *
Not Stated	- -	- **	- -	- **	- **	- -	- -	- *	- *	- *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDG7 Reasons for actually taking out a payday loan from another lender
Base: All who have considered going to a different lender for a payday loan

	Total	Type of loan compared			Aware of any high street lenders		Aware of any online lenders		Change in reported level of confidence in repaying loan (Follow-up)		
		Online only (T)	Retail only (U)	Online and Retail (V)	Yes (W)	No (X)	Yes (Y)	No (Z)	More confident (a)	Less confident (b)	No change (c)
Unweighted Base	80	30	2	10	69	11	78	2	-	-	5
Base	76	35	1	9	61	14	74	1	-	-	4
Happy with service provided by current lender	27 36% **	12 33% **	1 63% **	5 61% **	23 38% **	4 31% **	27 36% **	1 45% **	- - -	- - -	1 22% -
Would have to go through new application process	10 13% **	8 22% **	- - **	- - **	7 11% **	3 22% **	10 14% **	- - **	- - -	- - -	- - -
Current lender offers better terms (interest rate, charges, etc)	9 12% **	5 15% **	- - **	1 15% **	7 11% **	2 13% **	9 12% **	- - **	- - -	- - -	1 22% -
General ease/convenience of sticking with current lender (no further detail)	8 10% **	2 6% **	1 63% **	1 10% **	5 9% **	2 15% **	7 9% **	1 55% **	- - -	- - -	2 45% -
Current lender more likely to approve application	6 9% **	2 5% **	- - **	- - **	6 11% **	- - **	6 9% **	- - **	- - -	- - -	- - -
Don't want/have not needed another loan	5 7% **	1 4% **	1 37% **	- - **	4 7% **	1 9% **	5 7% **	- - **	- - -	- - -	- - -
Was not approved by other lender	5 6% **	3 8% **	- - **	1 10% **	2 3% **	3 19% **	5 6% **	- - **	- - -	- - -	- - -
All lenders will be the same	3 5% **	1 3% **	- - **	1 14% **	3 6% **	- - **	3 5% **	- - **	- - -	- - -	- - -
Don't want to owe money to more than one lender	3 4% **	- - **	- - **	1 14% **	3 5% **	- - **	3 4% **	- - **	- - -	- - -	- - -
Been offered benefits if I stay with my lender - e.g. reduced changes/higher loan amount	1 2% **	1 3% **	- - **	- - **	1 2% **	- - **	1 2% **	- - **	- - -	- - -	1 22% -
Overlap formulae used											
- Column Means:											
- Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
- Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
- Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
- Minimum Base: 30 (**), Small Base: 100 (*)											
- Continuity correction applied											

QPDG7 Reasons for actually taking out a payday loan from another lender
Base: All who have considered going to a different lender for a payday loan

	Total	Type of loan compared			Aware of any high street lenders		Aware of any online lenders		Change in reported level of confidence in repaying loan (Follow-up)		
		Online only (T)	Retail only (U)	Online and Retail (V)	Yes (W)	No (X)	Yes (Y)	No (Z)	More confident (a)	Less confident (b)	No change (c)
Unweighted Base	80	30	2	10	69	11	78	2	-	-	5
Base	76	35	1	9	61	14	74	1	-	-	4
Too difficult to compare	1 1%	1 3%	- **	- **	- -	1 6%	1 1%	- **	- -	- -	- -
Not enough time to compare	1 1%	1 2%	- **	- **	1 1%	- **	1 1%	- **	- -	- -	- -
Other Answer	4 6%	- **	- **	- **	3 6%	1 6%	4 6%	- **	- -	- -	- -
Don't know	3 4%	2 7%	- **	- **	3 5%	- **	3 4%	- **	- -	- -	- 10%
Refusal	- -	- **	- **	- **	- -	- **	- -	- **	- -	- -	- -
Not Stated	- -	- **	- **	- **	- -	- **	- -	- **	- -	- -	- -
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDG7 Reasons for actually taking out a payday loan from another lender
Base: All who have considered going to a different lender for a payday loan

	Total	Market Status		Specific lender status	
		New (d)	Repeat (e)	New (f)	Repeat (g)
Unweighted Base	80	9	71	14	66
Base	76	7	68	12	64
Happy with service provided by current lender	27 36%	5 65% **	23 33%	8 66% **	20 31%
Would have to go through new application process	10 13%	- **	10 15%	- 4% **	10 15%
Current lender offers better terms (interest rate, charges, etc)	9 12%	- **	9 13%	2 15% **	7 11%
General ease/convenience of sticking with current lender (no further detail)	8 10%	1 9% **	7 10%	1 6% **	7 11%
Current lender more likely to approve application	6 9%	1 13% **	6 8%	1 8% **	6 9%
Don't want/have not needed another loan	5 7%	1 13% **	4 6%	1 8% **	4 7%
Was not approved by other lender	5 6%	1 13% **	4 5%	1 8% **	4 6%
All lenders will be the same	3 5%	- **	3 5%	- **	3 5%
Don't want to owe money to more than one lender	3 4%	- **	3 4%	- **	3 5%
Been offered benefits if I stay with my lender - e.g. reduced changes/higher loan amount	1 2%	- **	1 2%	- **	1 2%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied					

QPDG7 Reasons for actually taking out a payday loan from another lender
Base: All who have considered going to a different lender for a payday loan

	Total	Market Status		Specific lender status	
		New (d)	Repeat (e)	New (f)	Repeat (g)
Unweighted Base	80	9	71	14	66
Base	76	7	68	12	64
Too difficult to compare	1 1%	- **	1 1%	- **	1 1%
Not enough time to compare	1 1%	- **	1 1%	- **	1 1%
Other Answer	4 6%	- **	4 6%	- **	4 7%
Don't know	3 4%	- **	3 4%	- **	2 4%
Refusal	- -	- **	- -	- **	- -
Not Stated	- -	- **	- -	- **	- -
Overlap formulae used					
- Column Means:					
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g					
Minimum Base: 30 (**), Small Base: 100 (*)					
- Column Proportions:					
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g					
Minimum Base: 30 (**), Small Base: 100 (*)					
Continuity correction applied					

QPDG8 Reasons for deciding to go to another payday loan company rather than borrowing from the lender had used before
Base: All who have taken out loans from more than one lender

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/looking (H)	Not working (I)
Unweighted Base	525	301	199	95	257	144	341	80	28	45
Base	667	390	242	114	334	194	439	101	37	50
Preferred the loan or service offered by the other (new) lender	203 30%	137 35%	64 27%	32 29%	110 33%	54 28%	153 35%	28 28%	7 18%	12 24%
Couldn't go back to the same lender - already had an outstanding loan	134 20%	84 21%	40 16%	20 17%	71 21%	35 18%	80 18%	18 18%	11 29%	10 19%
Couldn't go back to the same lender - wouldn't grant a higher/further loan	99 15%	66 17%	28 12%	12 11%	58 17%	26 13%	66 15%	9 9%	8 22%	10 20%
Bad experience with lender used before	25 4%	14 4%	10 4%	5 5%	10 3%	8 4%	13 3%	6 6%	2 5%	3 6%
It was the easier option (no further detail)	22 3%	12 3%	9 4%	2 2%	9 3%	9 4%	11 2%	6 5%	- -	5 9%
Lender was more convenient (location)	16 2%	6 2%	8 3%	2 2%	6 2%	6 3%	8 2%	4 4%	- -	2 4%
Saw advertisement for other lender	15 2%	11 3%	4 2%	7 6%	5 2%	2 1%	15 3%	- -	- -	- -
Just wanted a change (no reason)	12 2%	7 2%	3 1%	2 2%	6 2%	4 2%	9 2%	1 1%	- -	- -
Had been recommended by a friend or family member	11 2%	4 1%	5 2%	2 2%	8 2%	1 *	6 1%	4 4%	- -	- -
Other Answer	77 12%	33 9%	42 17% A	16 14%	32 10%	28 14%	44 10%	21 21%	8 22%	2 5%
Don't know	64 10%	26 7%	32 13%	13 11%	25 7%	27 14%	44 10%	5 5%	2 5%	7 13%
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDG8 Reasons for deciding to go to another payday loan company rather than borrowing from the lender had used before

Base: All who have taken out loans from more than one lender

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	525	301	199	95	257	144	341	80	28	45
Base	667	390	242	114	334	194	439	101	37	50
Refusal	2 *	2 *	-	-	2 1%	-	-	2 2%	-	-
				*	*	*		*	**	**
Not Stated	4 1%	-	-	-	4 1%	-	-	-	-	-
		-	-	*	*	*	-	*	**	**
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDG8 Reasons for deciding to go to another payday loan company rather than borrowing from the lender had used before
Base: All who have taken out loans from more than one lender

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	525	169	270	120	150	47	409	13	44	24
Base	667	232	348	168	180	41	526	12	53	32
Preferred the loan or service offered by the other (new) lender	203 30%	72 31%	114 33%	48 28% *	66 37% *	14 35% *	165 31%	2 20% **	18 34% **	15 47% **
Couldn't go back to the same lender - already had an outstanding loan	134 20%	45 19%	69 20%	38 23% *	30 17% *	8 20% *	102 19%	4 30% **	7 14% **	8 26% **
Couldn't go back to the same lender - wouldn't grant a higher/further loan	99 15%	29 13%	60 17%	35 21% *	26 14% *	4 10% *	78 15%	1 10% **	13 25% **	1 3% **
Bad experience with lender used before	25 4%	12 5%	7 2%	2 1% *	5 3% *	4 9% *	22 4%	1 10% **	- - **	- - **
It was the easier option (no further detail)	22 3%	12 5%	8 2%	3 2% *	5 3% *	1 3% *	21 4%	- - **	- - **	1 2% **
Lender was more convenient (location)	16 2%	2 1%	11 3%	7 4% *	4 2% *	1 3% *	12 2%	1 6% **	- - **	2 5% **
Saw advertisement for other lender	15 2%	7 3%	7 2%	6 3% *	1 1% *	- - *	15 3%	- - **	- - **	- - **
Just wanted a change (no reason)	12 2%	3 1%	6 2%	- - *	6 3% *	1 2% *	9 2%	- 4% **	- 1% **	- - **
Had been recommended by a friend or family member	11 2%	1 *	8 2%	4 2% *	4 2% *	1 2% *	9 2%	- - **	1 1% **	- - **
Other Answer	77 12%	28 12%	39 11%	10 6% *	29 16% *	6 14% *	57 11%	2 16% **	7 14% **	5 17% **
Don't know	64 10%	22 10%	30 9%	21 12% *	10 5% *	2 5% *	49 9%	- - **	6 12% **	- - **
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

Competition Commission - Payday Lending Survey - 120248

QPDG8 Reasons for deciding to go to another payday loan company rather than borrowing from the lender had used before
Base: All who have taken out loans from more than one lender

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	525	169	270	120	150	47	409	13	44	24
Base	667	232	348	168	180	41	526	12	53	32
Refusal	2	2	-	-	-	-	-	2	-	-
	*	1%	-	-	-	-	-	15%	-	-
Not Stated	4	-	-	-	-	-	-	-	-	-
	1%	-	-	-	-	-	-	-	-	-
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

Competition Commission - Payday Lending Survey - 120248

QPDG8 Reasons for deciding to go to another payday loan company rather than borrowing from the lender had used before

Base: All who have taken out loans from more than one lender

	Total	Accommodation					Number of people in hhd		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	525	104	312	185	127	70	105	121	266
Base	667	151	373	235	138	90	115	150	359
Preferred the loan or service offered by the other (new) lender	203 30%	39 26% *	129 35% *	90 38% *	39 28% *	29 32% *	42 36% *	41 27% *	118 33% *
Couldn't go back to the same lender - already had an outstanding loan	134 20%	28 18% *	68 18% *	47 20% *	21 15% *	20 22% *	20 18% *	33 22% *	68 19% *
Couldn't go back to the same lender - wouldn't grant a higher/further loan	99 15%	22 14% *	55 15% *	33 14% *	23 17% *	11 12% *	19 16% *	23 15% *	52 14% *
Bad experience with lender used before	25 4%	6 4% *	15 4% *	4 2% *	11 8% *	4 4% *	3 3% *	7 5% *	14 4% *
It was the easier option (no further detail)	22 3%	8 5% *	10 3% *	5 2% *	5 3% *	3 4% *	7 6% *	6 4% *	8 2% *
Lender was more convenient (location)	16 2%	2 1% *	10 3% *	5 2% *	6 4% *	1 1% *	2 2% *	4 3% *	7 2% *
Saw advertisement for other lender	15 2%	1 1% *	11 3% *	9 4% *	1 1% *	3 3% *	- - *	11 7% Z*	4 1% *
Just wanted a change (no reason)	12 2%	5 4% *	5 1% *	3 1% *	2 1% *	- - *	- - *	4 2% *	6 2% *
Had been recommended by a friend or family member	11 2%	2 2% *	5 1% *	1 1% *	4 3% *	1 1% *	3 2% *	3 2% *	4 1% *
Other Answer	77 12%	20 13% *	45 12% *	26 11% *	19 14% *	10 11% *	15 13% *	13 8% *	44 12% *
Don't know	64 10%	21 14% *	27 7% *	18 8% *	8 6% *	10 11% *	9 8% *	8 5% *	39 11% *
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDG8 Reasons for deciding to go to another payday loan company rather than borrowing from the lender had used before
Base: All who have taken out loans from more than one lender

	Total	Accommodation					Number of people in hhld		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	525	104	312	185	127	70	105	121	266
Base	667	151	373	235	138	90	115	150	359
Refusal	2 *	- *	- -	- -	- *	2 2%	- *	- *	2 1%
Not Stated	4 1%	- *	- -	- -	- *	- *	- *	- *	- -
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

Competition Commission - Payday Lending Survey - 120248

QPDG8 Reasons for deciding to go to another payday loan company rather than borrowing from the lender had used before

Base: All who have taken out loans from more than one lender

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	525	308	106	61	18	185	16	36	137	196	358	124
Base	667	375	134	88	29	250	14	38	164	279	449	161
Preferred the loan or service offered by the other (new) lender	203 30%	123 33%	47 35%	23 27%	7 23%	77 31%	1 6%	15 40%	55 33%	89 32%	147 33%	49 30%
Couldn't go back to the same lender - already had an outstanding loan	134 20%	76 20%	15 11%	24 27%	7 23%	46 18%	2 16%	5 12%	25 15%	61 22%	87 19%	30 19%
Couldn't go back to the same lender - wouldn't grant a higher/further loan	99 15%	49 13%	18 13%	15 18%	11 39%	44 18%	1 4%	5 14%	29 18%	42 15%	62 14%	28 17%
Bad experience with lender used before	25 4%	15 4%	7 5%	2 3%	1 2%	10 4%	1 7%	- -	9 5%	9 3%	20 4%	3 2%
It was the easier option (no further detail)	22 3%	17 4%	3 2%	1 1%	- -	4 2%	1 5%	1 2%	7 4%	4 1%	10 2%	11 7%
Lender was more convenient (location)	16 2%	7 2%	5 4%	2 2%	1 2%	7 3%	- -	2 4%	5 3%	3 1%	9 2%	6 4%
Saw advertisement for other lender	15 2%	13 3%	2 1%	- -	- -	2 1%	- -	- -	5 3%	9 3%	14 3%	- -
Just wanted a change (no reason)	12 2%	5 1%	5 3%	- -	- -	5 2%	- -	- -	2 1%	6 2%	9 2%	1 1%
Had been recommended by a friend or family member	11 2%	6 2%	1 1%	- -	2 6%	3 1%	- -	1 2%	4 2%	2 1%	7 2%	3 2%
Other Answer	77 12%	43 11%	15 11%	14 16%	- -	29 12%	6 43%	9 23%	16 10%	27 10%	47 11%	22 14%
Don't know	64 10%	29 8%	17 13%	9 10%	1 4%	27 11%	3 20%	1 2%	15 9%	30 11%	43 10%	14 9%
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDG8 Reasons for deciding to go to another payday loan company rather than borrowing from the lender had used before

Base: All who have taken out loans from more than one lender

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	525	308	106	61	18	185	16	36	137	196	358	124
Base	667	375	134	88	29	250	14	38	164	279	449	161
Refusal	2 *	2 *	- *	- *	- **	- -	- **	- **	- *	- -	- -	2 1% *
Not Stated	4 1%	- -	- *	- *	- **	- -	- **	- **	- *	- -	- -	- *

Overlap formulae used

- Column Means:
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied

QPDG8 Reasons for deciding to go to another payday loan company rather than borrowing from the lender had used before

Base: All who have taken out loans from more than one lender

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	525	-	67	458	-	277	246	378	147	37	176	214
Base	667	-	80	586	-	297	363	565	101	107	224	281
Preferred the loan or service offered by the other (new) lender	203 30%	- -	18 23% *	185 31%	- -	90 30%	113 31%	180 32%	23 23%	28 26% *	75 33%	68 24%
Couldn't go back to the same lender - already had an outstanding loan	134 20%	- -	11 14% *	123 21%	- -	48 16%	82 23%	111 20%	24 23%	27 25% *	48 21%	61 22%
Couldn't go back to the same lender - wouldn't grant a higher/further loan	99 15%	- -	4 5% *	95 16%	- -	23 8%	71 20% p	87 15%	12 12%	8 8% *	28 12%	58 21%
Bad experience with lender used before	25 4%	- -	7 9% *	18 3%	- -	20 7% q	5 1%	18 3%	7 7%	- - *	9 4%	9 3%
It was the easier option (no further detail)	22 3%	- -	5 6% *	17 3%	- -	14 5%	7 2%	13 2%	9 9% r	- - *	2 1%	16 6%
Lender was more convenient (location)	16 2%	- -	2 3% *	14 2%	- -	10 3%	6 2%	5 1%	12 11% rt	- - *	3 2%	10 4%
Saw advertisement for other lender	15 2%	- -	8 10% n*	6 1%	- -	10 3%	4 1%	15 3%	- -	4 4% *	9 4%	- *
Just wanted a change (no reason)	12 2%	- -	- 1% *	12 2%	- -	7 2%	5 1%	9 2%	3 3%	2 2% *	5 2%	5 2%
Had been recommended by a friend or family member	11 2%	- -	- 1% *	10 2%	- -	8 3%	3 1%	10 2%	1 1%	- - *	8 3%	2 1%
Other Answer	77 12%	- -	13 16%	64 11%	- -	40 13%	37 10%	68 12%	9 9%	12 11% *	24 11%	36 13%
Don't know	64 10%	- -	12 15% *	52 9%	- -	29 10%	35 10%	58 10%	7 7%	26 24% rs*	17 7%	25 9%
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDG8 Reasons for deciding to go to another payday loan company rather than borrowing from the lender had used before

Base: All who have taken out loans from more than one lender

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	525	-	67	458	-	277	246	378	147	37	176	214
Base	667	-	80	586	-	297	363	565	101	107	224	281
Refusal	2	-	-	2	-	2	-	2	-	-	-	-
	*	-	-	*	-	1%	-	*	-	*	-	-
Not Stated	4	-	-	4	-	-	1	4	-	-	3	-
	1%	-	-	1%	-	-	*	1%	-	*	1%	-
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDG8 Reasons for deciding to go to another payday loan company rather than borrowing from the lender had used before
Base: All who have taken out loans from more than one lender

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	525	289	67	162
Base	667	427	52	176
Preferred the loan or service offered by the other (new) lender	203 30%	140 33%	10 19%	53 30%
Couldn't go back to the same lender - already had an outstanding loan	134 20%	84 20%	9 17%	37 21%
Couldn't go back to the same lender - wouldn't grant a higher/further loan	99 15%	65 15%	10 18%	24 14%
Bad experience with lender used before	25 4%	15 3%	3 5%	7 4%
It was the easier option (no further detail)	22 3%	7 2%	2 4%	13 7%
Lender was more convenient (location)	16 2%	1 *	7 13%	8 5%
Saw advertisement for other lender	15 2%	12 3%	- *	3 2%
Just wanted a change (no reason)	12 2%	9 2%	2 5%	1 1%
Had been recommended by a friend or family member	11 2%	8 2%	1 *	2 *
Other Answer	77 12%	41 10%	8 14%	27 15%
Don't know	64 10%	52 12%	3 5%	8 5%
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QPDG8 Reasons for deciding to go to another payday loan company rather than borrowing from the lender had used before
Base: All who have taken out loans from more than one lender

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	525	289	67	162
Base	667	427	52	176
Refusal	2 *	2 *	- *	- *
Not Stated	4 1%	- -	- *	- *
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QPDG8 Reasons for deciding to go to another payday loan company rather than borrowing from the lender had used before
Base: All who have taken out loans from more than one lender

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	525	370	117	31	-	-	289	67	162
Base	667	539	86	31	-	-	427	52	176
Preferred the loan or service offered by the other (new) lender	203 30%	180 33% B	16 18% *	7 24% **	-	-	140 33%	10 19% *	53 30% *
Couldn't go back to the same lender - already had an outstanding loan	134 20%	109 20%	15 17% *	7 21% **	-	-	84 20%	9 17% *	37 21% *
Couldn't go back to the same lender - wouldn't grant a higher/further loan	99 15%	84 16%	12 15% *	1 4% **	-	-	65 15%	10 18% *	24 14% *
Bad experience with lender used before	25 4%	17 3%	8 9% A*	- - **	-	-	15 3%	3 5% *	7 4% *
It was the easier option (no further detail)	22 3%	13 2%	5 6% *	3 11% **	-	-	7 2%	2 4% *	13 7% F*
Lender was more convenient (location)	16 2%	4 1%	11 13% A*	1 3% **	-	-	1 *	7 13% F*	8 5% F*
Saw advertisement for other lender	15 2%	15 3%	- - *	- - **	-	-	12 3%	- - *	3 2% *
Just wanted a change (no reason)	12 2%	9 2%	2 3% *	1 3% **	-	-	9 2%	2 5% *	1 1% *
Had been recommended by a friend or family member	11 2%	9 2%	1 1% *	- 1% **	-	-	8 2%	1 1% *	2 1% *
Other Answer	77 12%	53 10%	14 16% *	9 28% **	-	-	41 10%	8 14% *	27 15% *
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDG8 Reasons for deciding to go to another payday loan company rather than borrowing from the lender had used before
Base: All who have taken out loans from more than one lender

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	525	370	117	31	-	-	289	67	162
Base	667	539	86	31	-	-	427	52	176
Don't know	64	56	5	2	-	-	52	3	8
	10%	10%	5%	5%	-	-	12%	5%	5%
Refusal	2	2	-	-	-	-	2	-	-
	*	*	*	**	-	-	*	*	*
Not Stated	4	-	-	-	-	-	-	-	-
	1%	-	*	**	-	-	-	*	*
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDG8 Reasons for deciding to go to another payday loan company rather than borrowing from the lender had used before
Base: All who have taken out loans from more than one lender

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	525	-	109	413	110	232	411	87	173	181	184
Base	667	-	119	546	125	271	499	130	228	239	212
Preferred the loan or service offered by the other (new) lender	203 30%	- -	40 34% *	162 30%	40 32% *	92 34%	173 35%	28 22% *	95 42% QR	66 28%	57 27%
Couldn't go back to the same lender - already had an outstanding loan	134 20%	- -	18 15% *	117 21%	32 26% *	37 14%	82 16%	41 32% MN*	48 21%	47 20%	34 16%
Couldn't go back to the same lender - wouldn't grant a higher/further loan	99 15%	- -	18 15% *	80 15%	29 23% K*	38 14%	66 13%	28 22% *	34 15%	39 16%	31 14%
Bad experience with lender used before	25 4%	- -	3 3% *	21 4%	6 5% *	14 5%	22 4%	3 2% *	3 1%	9 4%	12 6%
It was the easier option (no further detail)	22 3%	- -	4 4% *	17 3%	3 3% *	13 5%	21 4%	1 * *	5 2%	8 3%	9 4%
Lender was more convenient (location)	16 2%	- -	1 1% *	14 3%	3 2% *	7 3%	11 2%	3 2% *	4 2%	4 2%	8 4%
Saw advertisement for other lender	15 2%	- -	5 4% *	10 2%	1 1% *	13 5%	13 3%	1 1% *	4 2%	4 2%	7 3%
Just wanted a change (no reason)	12 2%	- -	5 4% *	8 1%	2 1% *	6 2%	9 2%	1 1% *	3 1%	4 2%	5 2%
Had been recommended by a friend or family member	11 2%	- -	5 5% *	5 1%	3 3% *	6 2%	8 2%	2 1% *	2 1%	6 2%	2 1%
Other Answer	77 12%	- -	14 12% *	63 12%	7 6% *	29 11%	58 12%	15 12% *	19 8%	36 15%	29 14%
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDG8 Reasons for deciding to go to another payday loan company rather than borrowing from the lender had used before
Base: All who have taken out loans from more than one lender

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	525	-	109	413	110	232	411	87	173	181	184
Base	667	-	119	546	125	271	499	130	228	239	212
Don't know	64	-	6	58	3	19	46	12	13	23	24
	10%	-	5%	11%	3%	7%	9%	9%	6%	9%	11%
Refusal	2	-	-	2	-	-	2	-	-	-	2
	*	-	*	*	*	-	*	*	-	-	1%
Not Stated	4	-	-	4	1	-	-	-	-	-	-
	1%	-	*	1%	1%	-	-	*	-	-	-
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDG8 Reasons for deciding to go to another payday loan company rather than borrowing from the lender had used before
Base: All who have taken out loans from more than one lender

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	525	282	230	189	49	147	42	34	10	25	67	230
Base	667	368	279	258	63	186	54	45	13	28	85	279
Preferred the loan or service offered by the other (new) lender	203 30%	112 31%	90 32%	78 30%	21 33%	54 29%	7 13%	8 19%	2 12%	10 37%	28 33%	90 32%
Couldn't go back to the same lender - already had an outstanding loan	134 20%	68 19%	58 21%	51 20%	12 19%	39 21%	13 25%	10 22%	- 19%	5 22%	20 23%	58 21%
Couldn't go back to the same lender - wouldn't grant a higher/furtherloan	99 15%	63 17%	34 12%	40 16%	12 20%	35 19%	19 36%	12 26%	1 4%	6 22%	9 10%	34 12%
Bad experience with lender used before	25 4%	12 3%	13 5%	6 2%	3 5%	10 5%	- 1%	4 9%	3 21%	1 4%	5 6%	13 5%
It was the easier option (no further detail)	22 3%	11 3%	11 4%	9 3%	- 1%	3 2%	2 3%	- 1%	1 9%	1 2%	1 2%	11 4%
Lender was more convenient (location)	16 2%	8 2%	7 3%	4 1%	1 1%	3 2%	- 1%	2 5%	- 1%	2 6%	1 1%	7 3%
Saw advertisement for other lender	15 2%	11 3%	4 1%	10 4%	4 6%	4 2%	- 1%	3 6%	1 9%	- 1%	2 2%	4 1%
Just wanted a change (no reason)	12 2%	4 1%	8 3%	3 1%	1 1%	2 1%	1 2%	- 1%	- 1%	1 3%	- 1%	8 3%
Had been recommended by a friend or family member	11 2%	6 2%	5 2%	6 2%	3 4%	1 1%	- 1%	- 1%	- 1%	- 1%	1 1%	5 2%
Other Answer	77 12%	39 11%	37 13%	26 10%	3 5%	21 12%	4 7%	3 6%	3 21%	2 8%	12 14%	37 13%
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDG8 Reasons for deciding to go to another payday loan company rather than borrowing from the lender had used before

Base: All who have taken out loans from more than one lender

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	525	282	230	189	49	147	42	34	10	25	67	230
Base	667	368	279	258	63	186	54	45	13	28	85	279
Don't know	64 10%	42 11%	21 8%	33 13%	4 6%	18 10%	8 15%	4 9%	3 24%	- 2%	12 14%	21 8%
Refusal	2 *	- -	2 1%	- -	- *	- *	- **	- **	- **	- **	- *	2 1%
Not Stated	4 1%	- -	- -	- -	- *	- *	- **	- **	- **	- **	- *	- -
Overlap formulae used												
- Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

QPDG8 Reasons for deciding to go to another payday loan company rather than borrowing from the lender had used before
Base: All who have taken out loans from more than one lender

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	525	322	203	182	317	491	17
Base	667	393	274	240	390	619	23
Preferred the loan or service offered by the other (new) lender	203 30%	128 32%	75 27%	89 37%	106 27%	196 32%	5 21% **
Couldn't go back to the same lender - already had an outstanding loan	134 20%	81 21%	53 19%	53 22%	68 17%	122 20%	1 2% **
Couldn't go back to the same lender - wouldn't grant a higher/further loan	99 15%	48 12%	50 18%	42 17%	54 14%	94 15%	2 8% **
Bad experience with lender used before	25 4%	16 4%	8 3%	4 2%	20 5%	18 3%	7 30% **
It was the easier option (no further detail)	22 3%	9 2%	12 5%	8 4%	13 3%	21 3%	1 3% **
Lender was more convenient (location)	16 2%	8 2%	8 3%	7 3%	7 2%	12 2%	2 10% **
Saw advertisement for other lender	15 2%	8 2%	6 2%	- *	11 3%	15 2%	- - **
Just wanted a change (no reason)	12 2%	8 2%	5 2%	2 1%	9 2%	12 2%	- - **
Had been recommended by a friend or family member	11 2%	10 3%	- *	2 1%	8 2%	10 2%	1 4% **
Other Answer	77 12%	42 11%	35 13%	19 8%	56 14%	75 12%	1 4% **
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDG8 Reasons for deciding to go to another payday loan company rather than borrowing from the lender had used before

Base: All who have taken out loans from more than one lender

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	525	322	203	182	317	491	17
Base	667	393	274	240	390	619	23
Don't know	64 10%	41 10%	24 9%	19 8%	44 11%	59 9%	4 17% **
Refusal	2 *	- -	2 1%	- -	2 *	2 *	- - **
Not Stated	4 1%	4 1%	- -	- -	- -	- -	- - **
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDG8 Reasons for deciding to go to another payday loan company rather than borrowing from the lender had used before
Base: All who have taken out loans from more than one lender

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	525	176	327	247	220	72	60	177	138	174
Base	667	197	437	328	297	90	80	227	182	206
Preferred the loan or service offered by the other (new) lender	203 30%	70 36%	131 30%	94 29%	94 32%	31 35%	28 35%	80 35%	54 30%	62 30%
Couldn't go back to the same lender - already had an outstanding loan	134 20%	27 14%	92 21%	71 22%	54 18%	15 16%	20 26%	46 20%	32 17%	44 21%
Couldn't go back to the same lender - wouldn't grant a higher/furtherloan	99 15%	21 11%	75 17%	68 21% j	51 17%	12 13% *	17 22% *	32 14%	34 18% *	29 14%
Bad experience with lender used before	25 4%	12 6%	13 3%	10 3%	6 2%	1 1% *	1 2% *	4 2%	7 4% *	7 3%
It was the easier option (no further detail)	22 3%	5 3%	16 4%	11 3%	9 3%	7 8% *	- - *	10 4%	6 3% *	4 2%
Lender was more convenient (location)	16 2%	5 2%	10 2%	7 2%	8 3%	1 1% *	4 5% *	3 1%	1 1% *	8 4%
Saw advertisement for other lender	15 2%	8 4%	6 1%	4 1%	1 *	5 6% m*	- - *	2 1%	3 2% *	10 5%
Just wanted a change (no reason)	12 2%	3 1%	9 2%	6 2%	7 2%	3 4% *	1 1% *	3 1%	4 2% *	5 3%
Had been recommended by a friend or family member	11 2%	3 1%	7 2%	4 1%	5 2%	- - *	2 2% *	2 1%	3 2% *	5 2%
Other Answer	77 12%	26 13%	49 11%	34 10%	37 12%	6 6% *	3 4% *	27 12%	25 14% *	20 10%
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDG8 Reasons for deciding to go to another payday loan company rather than borrowing from the lender had used before
Base: All who have taken out loans from more than one lender

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	525	176	327	247	220	72	60	177	138	174
Base	667	197	437	328	297	90	80	227	182	206
Don't know	64 10%	19 10%	40 9%	30 9%	27 9%	10 11%	7 9%	21 9%	12 7%	26 12%
Refusal	2 *	- -	2 *	2 1%	2 1%	- *	- *	- -	2 1%	- -
Not Stated	4 1%	- -	- -	- -	- -	- *	- *	- -	- *	- -
Overlap formulae used										
- Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

Competition Commission - Payday Lending Survey - 120248

QPDG8 Reasons for deciding to go to another payday loan company rather than borrowing from the lender had used before

Base: All who have taken out loans from more than one lender

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	525	39	177	39	70	48	63	66
Base	667	50	244	35	91	55	74	91
Preferred the loan or service offered by the other (new) lender	203 30%	15 29% **	75 31%	4 12% **	28 31% *	24 44% *	21 28% *	27 30% *
Couldn't go back to the same lender - already had an outstanding loan	134 20%	7 13% **	68 28% v	11 32% **	10 11% *	8 14% *	11 15% *	19 20% *
Couldn't go back to the same lender - wouldn't grant a higher/further loan	99 15%	5 10% **	47 19%	5 13% **	16 18% *	5 10% *	8 11% *	10 11% *
Bad experience with lender used before	25 4%	1 2% **	8 3%	- 1% **	4 5% *	2 4% *	2 2% *	5 5% *
It was the easier option (no further detail)	22 3%	3 5% **	4 2%	2 7% **	2 2% *	- - *	3 4% *	3 3% *
Lender was more convenient (location)	16 2%	2 4% **	5 2%	1 3% **	1 1% *	2 4% *	3 4% *	1 2% *
Saw advertisement for other lender	15 2%	1 3% **	- -	- -	3 3% *	1 2% *	7 9% t*	2 3% *
Just wanted a change (no reason)	12 2%	- 1% **	6 3%	1 4% **	2 3% *	1 2% *	1 1% *	- - *
Had been recommended by a friend or family member	11 2%	2 4% **	1 *	- -	- -	3 5% *	2 3% *	1 1% *
Other Answer	77 12%	9 17% **	16 6%	7 19% **	13 15% *	7 12% *	9 12% *	11 12% *
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

Competition Commission - Payday Lending Survey - 120248

QPDG8 Reasons for deciding to go to another payday loan company rather than borrowing from the lender had used before
Base: All who have taken out loans from more than one lender

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	525	39	177	39	70	48	63	66
Base	667	50	244	35	91	55	74	91
Don't know	64	6	24	3	11	2	9	8
	10%	12%	10%	10%	12%	3%	12%	9%
		**		**	*	*	*	*
Refusal	2	-	-	-	2	-	-	-
	*	-	-	-	2%	-	-	-
		**		**	*	*	*	*
Not Stated	4	-	-	-	-	-	1	3
	1%	-	-	-	-	-	2%	3%
		**		**	*	*	*	*
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDG8 Reasons for deciding to go to another payday loan company rather than borrowing from the lender had used before

Base: All who have taken out loans from more than one lender

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	525	160	330	255	231	415	83	258	234	354	139
Base	667	190	436	312	302	528	105	328	296	448	174
Preferred the loan or service offered by the other (new) lender	203 30%	55 29%	143 33%	96 31%	89 30%	175 33%	25 24% *	108 33%	91 31%	133 30%	66 38% *
Couldn't go back to the same lender - already had an outstanding loan	134 20%	25 13%	96 22%	67 22%	51 17%	94 18%	29 27% *	42 13%	75 25% G	87 19%	36 21% *
Couldn't go back to the same lender - wouldn't grant a higher/further loan	99 15%	38 20%	58 13%	61 20% D	30 10%	86 16%	9 8% *	45 14%	46 15%	67 15%	29 17% *
Bad experience with lender used before	25 4%	11 6%	13 3%	9 3%	14 5%	21 4%	4 4% *	14 4%	10 3%	16 4%	7 4% *
It was the easier option (no further detail)	22 3%	12 6%	9 2%	14 5%	7 2%	13 3%	8 7% *	17 5%	4 1%	19 4%	2 1% *
Lender was more convenient (location)	16 2%	3 2%	10 2%	7 2%	8 3%	13 2%	1 1% *	8 3%	6 2%	12 3%	2 1% *
Saw advertisement for other lender	15 2%	2 1%	13 3%	4 1%	10 3%	11 2%	3 3% *	10 3%	5 2%	13 3%	2 1% *
Just wanted a change (no reason)	12 2%	6 3%	4 1%	4 1%	5 2%	11 2%	1 1% *	9 3%	3 1%	4 1%	4 3% *
Had been recommended by a friend or family member	11 2%	5 3%	4 1%	6 2%	4 1%	10 2%	- - *	8 3%	1 *	7 2%	3 2% *
Other Answer	77 12%	20 11%	55 13%	25 8%	50 17% C	57 11%	18 17% *	41 12%	34 11%	54 12%	18 10% *
Don't know	64 10%	16 9%	42 10%	26 8%	35 12%	49 9%	9 9% *	30 9%	28 9%	44 10%	10 6% *
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDG8 Reasons for deciding to go to another payday loan company rather than borrowing from the lender had used before

Base: All who have taken out loans from more than one lender

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	525	160	330	255	231	415	83	258	234	354	139
Base	667	190	436	312	302	528	105	328	296	448	174
Refusal	2 *	- -	2 *	- -	2 1%	2 *	- *	- -	2 1%	2 *	- *
Not Stated	4 1%	- -	- -	- -	- -	- -	- *	- -	- -	- -	- *
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

QPDG8 Reasons for deciding to go to another payday loan company rather than borrowing from the lender had used before
Base: All who have taken out loans from more than one lender

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	525	171	344	134	61	311	-	520	442	472
Base	667	237	416	196	75	367	-	664	538	610
Preferred the loan or service offered by the other (new) lender	203 30%	64 27%	139 33%	49 25% *	18 24% *	131 36%	- -	202 30%	169 31%	185 30%
Couldn't go back to the same lender - already had an outstanding loan	134 20%	66 28% L	63 15%	65 33% O*	25 33% O*	35 10%	- -	134 20%	110 20%	121 20%
Couldn't go back to the same lender - wouldn't grant a higher/further loan	99 15%	63 27% L	33 8%	46 24% NO*	4 6% *	40 11%	- -	98 15%	81 15%	92 15%
Bad experience with lender used before	25 4%	4 2%	21 5%	2 1% *	- - *	22 6%	- -	25 4%	21 4%	23 4%
It was the easier option (no further detail)	22 3%	4 2%	18 4%	2 1% *	1 1% *	19 5%	- -	22 3%	19 4%	20 3%
Lender was more convenient (location)	16 2%	8 3%	9 2%	2 1% *	4 6% *	10 3%	- -	16 2%	16 3%	16 3%
Saw advertisement for other lender	15 2%	3 1%	11 3%	- - *	4 5% *	11 3%	- -	15 2%	10 2%	15 2%
Just wanted a change (no reason)	12 2%	1 1%	11 3%	- - *	3 4% *	8 2%	- -	12 2%	9 2%	9 1%
Had been recommended by a friend or family member	11 2%	3 1%	8 2%	2 1% *	2 3% *	7 2%	- -	10 2%	8 1%	7 1%
Other Answer	77 12%	19 8%	56 14%	18 9% *	10 13% *	44 12%	- -	76 11%	68 13%	75 12%
Don't know	64 10%	14 6%	50 12%	16 8% *	6 8% *	42 11%	- -	64 10% R	38 7%	55 9% R
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDG8 Reasons for deciding to go to another payday loan company rather than borrowing from the lender had used before

Base: All who have taken out loans from more than one lender

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	525	171	344	134	61	311	-	520	442	472
Base	667	237	416	196	75	367	-	664	538	610
Refusal	2 *	-	2 *	-	-	2 1%	-	2 *	2 *	2 *
Not Stated	4 1%	-	-	-	-	-	-	4 1%	1 *	4 1%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDG8 Reasons for deciding to go to another payday loan company rather than borrowing from the lender had used before
Base: All who have taken out loans from more than one lender

	Total	Type of loan compared			Aware of any high street lenders		Aware of any online lenders		Change in reported level of confidence in repaying loan (Follow-up)		
		Online only (T)	Retail only (U)	Online and Retail (V)	Yes (W)	No (X)	Yes (Y)	No (Z)	More confident (a)	Less confident (b)	No change (c)
Unweighted Base	525	187	17	69	442	83	520	5	1	5	29
Base	667	265	11	75	538	129	664	3	1	3	27
Preferred the loan or service offered by the other (new) lender	203 30%	108 41%	3 29%	27 36%	169 31%	34 26%	202 30%	1 18%	1 100%	1 25%	15 56%
Couldn't go back to the same lender - already had an outstanding loan	134 20%	52 20%	3 29%	11 14%	110 20%	25 19%	134 20%	1 23%	- **	- **	- **
Couldn't go back to the same lender - wouldn't grant a higher/further loan	99 15%	31 12%	2 16%	14 19%	81 15%	17 13%	98 15%	1 18%	- **	- **	- **
Bad experience with lender used before	25 4%	7 3%	1 9%	1 2%	21 4%	4 3%	25 4%	- **	- **	- **	3 13%
It was the easier option (no further detail)	22 3%	8 3%	1 11%	5 7%	19 4%	2 2%	22 3%	- **	- **	- **	2 7%
Lender was more convenient (location)	16 2%	2 1%	- **	3 4%	16 3%	- *	16 2%	- **	- **	- **	- **
Saw advertisement for other lender	15 2%	6 2%	- **	3 4%	10 2%	4 3%	15 2%	- **	- **	- **	- 2%
Just wanted a change (no reason)	12 2%	5 2%	1 5%	- *	9 2%	3 2%	12 2%	- **	- **	- 12%	- 2%
Had been recommended by a friend or family member	11 2%	3 1%	- **	- 1%	8 1%	3 2%	10 2%	1 18%	- **	- **	1 5%
Other Answer	77 12%	22 9%	1 11%	10 13%	68 13%	9 7%	76 11%	1 23%	- **	- **	- 2%
Don't know	64 10%	24 9%	- **	2 3%	38 7%	26 20%	64 10%	- **	- **	2 63%	4 16%
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDG8 Reasons for deciding to go to another payday loan company rather than borrowing from the lender had used before

Base: All who have taken out loans from more than one lender

	Total	Type of loan compared			Aware of any high street lenders		Aware of any online lenders		Change in reported level of confidence in repaying loan (Follow-up)		
		Online only (T)	Retail only (U)	Online and Retail (V)	Yes (W)	No (X)	Yes (Y)	No (Z)	More confident (a)	Less confident (b)	No change (c)
Unweighted Base	525	187	17	69	442	83	520	5	1	5	29
Base	667	265	11	75	538	129	664	3	1	3	27
Refusal	2	2	-	-	2	-	2	-	-	-	-
	*	1%	**	*	*	*	*	**	**	**	**
Not Stated	4	1	-	-	1	3	4	-	-	-	-
	1%	*	**	*	*	2%*	1%	**	**	**	**
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDG8 Reasons for deciding to go to another payday loan company rather than borrowing from the lender had used before
Base: All who have taken out loans from more than one lender

	Total	Market Status		Specific lender status	
		New (d)	Repeat (e)	New (f)	Repeat (g)
Unweighted Base	525	57	462	322	197
Base	667	62	600	440	223
Preferred the loan or service offered by the other (new) lender	203 30%	20 31% *	183 30%	126 29%	76 34%
Couldn't go back to the same lender - already had an outstanding loan	134 20%	14 22% *	120 20%	86 20%	47 21%
Couldn't go back to the same lender - wouldn't grant a higher/further loan	99 15%	10 17% *	86 14%	59 13%	38 17%
Bad experience with lender used before	25 4%	4 6% *	21 4%	16 4%	9 4%
It was the easier option (no further detail)	22 3%	2 3% *	20 3%	15 3%	7 3%
Lender was more convenient (location)	16 2%	3 5% *	13 2%	13 3%	3 1%
Saw advertisement for other lender	15 2%	- - *	15 2%	9 2%	6 3%
Just wanted a change (no reason)	12 2%	2 4% *	10 2%	6 1%	6 3%
Had been recommended by a friend or family member	11 2%	2 4% *	8 1%	4 1%	7 3%
Other Answer	77 12%	6 9% *	70 12%	56 13%	20 9%
Don't know	64 10%	1 2% *	63 11%	55 13% 9	10 4%
Overlap formulae used					
- Column Means:					
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g					
Minimum Base: 30 (**), Small Base: 100 (*)					
- Column Proportions:					
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g					
Minimum Base: 30 (**), Small Base: 100 (*)					
Continuity correction applied					

QPDG8 Reasons for deciding to go to another payday loan company rather than borrowing from the lender had used before
Base: All who have taken out loans from more than one lender

	Total	Market Status		Specific lender status	
		New (d)	Repeat (e)	New (f)	Repeat (g)
Unweighted Base	525	57	462	322	197
Base	667	62	600	440	223
Refusal	2 *	- - *	2 *	2 *	- -
Not Stated	4 1%	- *	4 1%	3 1%	1 1%
Overlap formulae used					
- Column Means:					
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g					
Minimum Base: 30 (**), Small Base: 100 (*)					
- Column Proportions:					
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g					
Minimum Base: 30 (**), Small Base: 100 (*)					
Continuity correction applied					

QPDG9 Aspects of loan or service offered by new lender respondent preferred

Base: All who changed lenders because they preferred the loan or service offered by the new lender

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	120	77	41	21	63	32	91	14	3	9
Base	154	105	47	22	86	43	116	21	5	10
The total cost of the loan	58 38%	33 31%	24 52% **	7 30% **	34 40%	16 37% **	43 37%	11 52% **	2 29% **	2 19% **
Repayment flexibility	45 29%	31 30%	14 29% **	7 34% **	17 20%	20 47% **	37 32%	5 23% **	- - **	3 29% **
Ease of the application process	27 18%	20 19%	7 15% **	7 33% **	13 15%	7 16% **	23 20%	4 17% **	- - **	1 9% **
Speed of getting the money	14 9%	11 10%	3 7% **	1 6% **	10 12%	3 6% **	10 8%	3 15% **	- - **	2 16% **
The reputation of the lender	7 4%	7 6%	- - **	- - **	3 3%	4 9% **	7 6%	- - **	- - **	- - **
That you could apply for the loan online / in a store	4 2%	2 1%	2 5% **	- - **	2 2%	2 4% **	2 2%	1 4% **	- - **	- 4% **
Other Answer	22 14%	16 15%	5 11% **	3 12% **	17 19%	2 4% **	15 13%	5 22% **	- - **	1 14% **
Don't know	13 9%	12 11%	2 4% **	- - **	11 13%	2 5% **	6 6%	- - **	4 71% **	3 32% **
Refusal	-	-	-	-	-	-	-	-	-	-
Not Stated	-	-	-	-	-	-	-	-	-	-
Overlap formulae used	-	-	**	**	-	**	-	**	**	**
- Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDG9 Aspects of loan or service offered by new lender respondent preferred

Base: All who changed lenders because they preferred the loan or service offered by the new lender

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	120	40	67	27	40	10	97	2	9	9
Base	154	50	91	38	53	11	128	1	9	13
The total cost of the loan	58 38%	20 39%	35 39%	14 36%	21 41%	3 23%	46 36%	1 63%	4 45%	6 43%
Repayment flexibility	45 29%	17 33%	23 25%	11 27%	12 23%	5 48%	36 28%	- ..	5 58%	3 26%
Ease of the application process	27 18%	6 12%	21 23%	10 27%	10 20%	- 4%	24 19%	- ..	1 14%	2 14%
Speed of getting the money	14 9%	3 7%	11 12%	4 11%	7 12%	- ..	12 9%	- ..	1 14%	1 9%
The reputation of the lender	7 4%	3 5%	4 4%	4 10%	- ..	- ..	7 5%	- ..	- ..	- ..
That you could apply for the loan online / in a store	4 2%	3 5%	1 1%	1 3%	- ..	- ..	4 3%	- ..	- ..	- ..
Other Answer	22 14%	2 5%	16 18%	5 12%	12 22%	3 25%	17 13%	- ..	1 7%	4 29%
Don't know	13 9%	8 17%	5 5%	1 2%	4 8%	- ..	11 9%	1 37%	- ..	2 14%
Refusal	- - ..	- - ..	- - ..	- - ..	- - ..	- - ..	- - ..	- - ..	- - ..	- - ..
Not Stated	- - ..	- - ..	- - ..	- - ..	- - ..	- - ..	- - ..	- - ..	- - ..	- - ..
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDG9 Aspects of loan or service offered by new lender respondent preferred

Base: All who changed lenders because they preferred the loan or service offered by the new lender

	Total	Accommodation					Number of people in hhd		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	120	20	78	53	25	16	28	29	60
Base	154	35	97	65	32	17	34	34	85
The total cost of the loan	58 38%	12 35% **	37 38% *	23 35% *	13 42% **	7 41% **	15 44% **	11 33% **	31 37% **
Repayment flexibility	45 29%	7 20% **	33 34% *	25 37% *	8 26% **	5 31% **	13 37% **	9 27% **	23 27% **
Ease of the application process	27 18%	4 12% **	19 20% *	14 21% *	5 17% **	3 17% **	3 9% **	5 15% **	19 22% **
Speed of getting the money	14 9%	6 16% **	7 8% *	3 5% *	4 13% **	- - **	2 6% **	4 12% **	8 10% **
The reputation of the lender	7 4%	3 8% **	4 4% *	4 6% *	- - **	- - **	- - **	- - **	7 8% **
That you could apply for the loan online / in a store	4 2%	2 5% **	2 2% *	2 3% *	- - **	- - **	2 5% **	2 5% **	1 1% **
Other Answer	22 14%	12 33% **	5 5% *	2 3% *	3 9% **	4 24% **	1 4% **	3 8% **	17 20% **
Don't know	13 9%	2 5% **	11 11% *	7 11% *	4 12% **	1 5% **	3 9% **	6 18% **	4 5% **
Refusal	- -	- - **	- - *	- - *	- - **	- - **	- - **	- - **	- - **
Not Stated	- -	- - **	- - *	- - *	- - **	- - **	- - **	- - **	- - **
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDG9 Aspects of loan or service offered by new lender respondent preferred**Base: All who changed lenders because they preferred the loan or service offered by the new lender**

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	120	79	26	10	2	38	2	10	36	49	88	29
Base	154	100	35	13	4	53	1	14	49	64	113	40
The total cost of the loan	58 38%	39 39%	10 29%	8 58%	- -	18 35%	- 50%	6 44%	20 42%	24 37%	42 37%	15 39%
Repayment flexibility	45 29%	32 32%	6 17%	5 39%	1 32%	13 24%	- 50%	3 22%	19 38%	14 23%	36 32%	8 21%
Ease of the application process	27 18%	16 16%	10 29%	1 9%	- -	11 22%	- -	- -	13 26%	13 20%	19 16%	9 22%
Speed of getting the money	14 9%	10 10%	3 9%	1 9%	- -	4 8%	- -	- -	8 16%	6 10%	11 9%	4 9%
The reputation of the lender	7 4%	- -	4 11%	- -	3 68%	7 13%	- -	- -	4 8%	- -	3 2%	4 10%
That you could apply for the loan online / in a store	4 2%	4 4%	- -	- -	- -	- -	- 50%	1 5%	1 1%	1 2%	2 2%	1 4%
Other Answer	22 14%	9 9%	13 36%	- -	- -	13 24%	- -	2 16%	2 4%	16 26%	13 11%	9 22%
Don't know	13 9%	10 10%	1 4%	2 14%	- -	3 6%	- -	3 22%	1 3%	3 5%	12 10%	2 5%
Refusal	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Not Stated	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDG9 Aspects of loan or service offered by new lender respondent preferred**Base: All who changed lenders because they preferred the loan or service offered by the new lender**

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	120	-	11	109	-	60	60	95	25	8	40	42
Base	154	-	13	141	-	61	93	137	17	27	51	50
The total cost of the loan	58 38%	- -	2 14% **	56 40%	- -	24 40% *	34 36% *	50 37%	8 46% **	4 16% **	26 50% **	18 36% **
Repayment flexibility	45 29%	- -	7 52% **	38 27%	- -	21 34% *	24 26% *	39 29%	5 31% **	4 14% **	10 19% **	14 28% **
Ease of the application process	27 18%	- -	3 23% **	24 17%	- -	10 17% *	17 18% *	27 20%	1 4% **	7 26% **	9 17% **	9 18% **
Speed of getting the money	14 9%	- -	- - **	14 10%	- -	5 8% *	10 10% *	12 9%	2 14% **	4 16% **	2 4% **	6 12% **
The reputation of the lender	7 4%	- -	- - **	7 5%	- -	- - *	7 7% *	7 5%	- - **	4 14% **	- - **	4 8% **
That you could apply for the loan online / in a store	4 2%	- -	- 3% **	3 2%	- -	2 4% *	2 2% *	1 1%	2 14% **	- - **	1 3% **	2 3% **
Other Answer	22 14%	- -	- - **	22 16%	- -	3 5% *	19 20% *	18 13%	4 22% **	11 41% **	7 14% **	9 17% **
Don't know	13 9%	- -	3 24% **	10 7%	- -	7 12% *	6 6% *	13 9%	1 3% **	4 14% **	6 11% **	3 5% **
Refusal	- -	- -	- - **	- -	- -	- - *	- - *	- -	- - **	- - **	- - **	- - **
Not Stated	- -	- -	- - **	- -	- -	- - *	- - *	- -	- - **	- - **	- - **	- - **
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDG9 Aspects of loan or service offered by new lender respondent preferred

Base: All who changed lenders because they preferred the loan or service offered by the new lender

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	120	72	12	36
Base	154	101	8	44
The total cost of the loan	58 38%	37 37%	3 31%	18 41%
Repayment flexibility	45 29%	31 30%	3 38%	11 24%
Ease of the application process	27 18%	15 15%	- -	12 27%
Speed of getting the money	14 9%	6 6%	1 8%	8 18%
The reputation of the lender	7 4%	- -	- -	7 15%
That you could apply for the loan online / in a store	4 2%	1 1%	1 8%	2 5%
Other Answer	22 14%	17 17%	3 38%	1 3%
Don't know	13 9%	13 13%	1 7%	- -
Refusal	- -	- -	- -	- -
Not Stated	- -	- -	- -	- -
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QPDG9 Aspects of loan or service offered by new lender respondent preferred

Base: All who changed lenders because they preferred the loan or service offered by the new lender

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	120	96	17	7	-	-	72	12	36
Base	154	136	11	7	-	-	101	8	44
The total cost of the loan	58 38%	49 36%	5 47%	4 57%	-	-	37 37%	3 31%	18 41%
Repayment flexibility	45 29%	41 30%	4 32%	1 8%	-	-	31 30%	3 38%	11 24%
Ease of the application process	27 18%	26 19%	- -	1 19%	-	-	15 15%	- -	12 27%
Speed of getting the money	14 9%	12 9%	2 17%	- -	-	-	6 6%	1 8%	8 18%
The reputation of the lender	7 4%	7 5%	- -	- -	-	-	-	-	7 15%
That you could apply for the loan online / in a store	4 2%	2 1%	1 6%	1 16%	-	-	1 1%	1 8%	2 5%
Other Answer	22 14%	18 14%	4 32%	- -	-	-	17 17%	3 38%	1 3%
Don't know	13 9%	13 9%	1 5%	- -	-	-	13 13%	1 7%	- -
Refusal	-	-	-	-	-	-	-	-	-
Not Stated	-	-	-	-	-	-	-	-	-
Overlap formulae used	-	-	-	-	-	-	-	-	-
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDG9 Aspects of loan or service offered by new lender respondent preferred

Base: All who changed lenders because they preferred the loan or service offered by the new lender

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	120	-	26	93	26	63	105	13	49	47	32
Base	154	-	30	123	29	71	134	18	72	56	38
The total cost of the loan	58 38%	- -	17 57% **	40 33%	14 48% **	31 44% *	51 38%	7 38% **	21 29%	25 45% **	13 35% **
Repayment flexibility	45 29%	- -	3 9% **	42 34%	15 52% **	22 32% *	42 31%	3 17% **	26 36%	12 22% **	12 32% **
Ease of the application process	27 18%	- -	6 20% **	21 17%	3 12% **	17 25% *	27 20%	- - **	13 18%	12 22% **	3 9% **
Speed of getting the money	14 9%	- -	1 5% **	13 10%	2 7% **	7 10% *	14 10%	1 3% **	9 12%	4 6% **	3 8% **
The reputation of the lender	7 4%	- -	- - **	7 5%	- - **	4 5% *	4 3%	3 15% **	3 4%	4 7% **	- - **
That you could apply for the loan online / in a store	4 2%	- -	2 7% **	2 1%	- - **	1 2% *	2 2%	1 8% **	1 1%	3 5% **	- - **
Other Answer	22 14%	- -	2 6% **	20 16%	1 5% **	11 15% *	20 15%	1 5% **	10 14%	9 17% **	7 18% **
Don't know	13 9%	- -	3 9% **	11 9%	2 8% **	4 5% *	10 8%	3 17% **	5 7%	4 7% **	5 13% **
Refusal	- -	- -	- - **	- -	- - **	- - *	- -	- - **	- -	- - **	- - **
Not Stated	- -	- -	- - **	- -	- - **	- - *	- -	- - **	- -	- - **	- - **
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDG9 Aspects of loan or service offered by new lender respondent preferred**Base: All who changed lenders because they preferred the loan or service offered by the new lender**

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	120	72	47	50	13	36	7	6	2	5	16	47
Base	154	88	65	59	15	45	5	7	2	10	22	65
The total cost of the loan	58 38%	37 42%	21 33%	21 35%	6 43%	24 54%	1 25%	5 68%	- ..	5 50%	13 62%	21 33%
Repayment flexibility	45 29%	24 28%	20 31%	21 35%	5 36%	10 22%	3 50%	- ..	1 58%	1 12%	5 24%	20 31%
Ease of the application process	27 18%	11 12%	17 26%	7 12%	2 14%	5 10%	- ..	1 14%	1 42%	- ..	3 14%	17 26%
Speed of getting the money	14 9%	5 6%	9 14%	3 5%	1 8%	2 5%	- ..	- ..	1 58%	- ..	1 6%	9 14%
The reputation of the lender	7 4%	3 3%	4 6%	3 5%	- ..	- ..	- ..	- ..	- ..	- ..	- ..	4 6%
That you could apply for the loan online / in a store	4 2%	2 2%	2 3%	1 2%	1 4%	1 2%	- ..	1 10%	- ..	- 4%	- ..	2 3%
Other Answer	22 14%	9 10%	12 19%	6 10%	- ..	4 10%	1 25%	1 8%	- ..	1 7%	2 8%	12 19%
Don't know	13 9%	8 9%	6 9%	4 6%	1 6%	4 8%	- ..	- ..	- ..	4 39%	- ..	6 9%
Refusal	-	-	-	-	-	-	-	-	-	-	-	-
Not Stated	-	-	-	-	-	-	-	-	-	-	-	-
Overlap formulae used	-	-	-	-	-	-	-	-	-	-	-	-
- Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

QPDG9 Aspects of loan or service offered by new lender respondent preferred

Base: All who changed lenders because they preferred the loan or service offered by the new lender

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	120	77	43	47	69	116	3
Base	154	95	59	62	85	151	2
The total cost of the loan	58 38%	33 35%	25 42% **	21 34% *	31 36% *	58 39%	- - **
Repayment flexibility	45 29%	33 34%	12 21% **	22 36% *	23 27%	44 29%	1 23% **
Ease of the application process	27 18%	19 20%	8 14% **	10 16% *	17 20% *	27 18%	- - **
Speed of getting the money	14 9%	11 12%	3 5% **	7 11% *	7 9% *	14 9%	- - **
The reputation of the lender	7 4%	3 3%	4 7% **	- - *	7 8% *	7 4%	- - **
That you could apply for the loan online / in a store	4 2%	2 2%	2 4% **	1 2% *	2 3% *	3 2%	1 39% **
Other Answer	22 14%	8 8%	14 24% **	12 19% *	9 11% *	20 13%	1 39% **
Don't know	13 9%	11 11%	3 5% **	6 10% *	7 8% *	13 9%	- - **
Refusal	- -	- -	- **	- *	- *	- -	- **
Not Stated	- -	- -	- **	- *	- *	- -	- **
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDG9 Aspects of loan or service offered by new lender respondent preferred

Base: All who changed lenders because they preferred the loan or service offered by the new lender

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	120	51	68	49	48	18	12	43	36	37
Base	154	56	98	67	71	28	21	57	47	46
The total cost of the loan	58 38%	25 45% *	33 34% *	22 33% *	18 26% *	6 21% **	7 35% **	31 54% **	12 25% **	16 34% **
Repayment flexibility	45 29%	15 27% *	30 30% *	16 24% *	22 31% *	8 30% **	4 19% **	13 23% **	20 43% **	11 24% **
Ease of the application process	27 18%	9 16% *	18 19% *	15 22% *	15 21% *	10 36% **	4 17% **	8 14% **	10 21% **	10 21% **
Speed of getting the money	14 9%	2 4% *	12 12% *	10 15% *	8 11% *	3 11% **	3 15% **	5 8% **	2 5% **	8 16% **
The reputation of the lender	7 4%	- * *	7 7% *	7 10% *	7 9% *	7 24% **	3 13% **	4 7% **	3 6% **	- * **
That you could apply for the loan online / in a store	4 2%	2 4% *	1 1% *	1 1% *	1 1% *	- * **	- * **	1 1% **	1 3% **	1 2% **
Other Answer	22 14%	7 13% *	14 15% *	9 14% *	14 19% *	1 5% **	4 21% **	8 14% **	4 9% **	8 18% **
Don't know	13 9%	2 4% *	11 11% *	11 16% *	9 13% *	1 3% **	- * **	5 8% **	1 3% **	7 16% **
Refusal	- -	- *	- *	- *	- *	- **	- **	- **	- **	- **
Not Stated	- -	- *	- *	- *	- *	- **	- **	- **	- **	- **
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDG9 Aspects of loan or service offered by new lender respondent preferred

Base: All who changed lenders because they preferred the loan or service offered by the new lender

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	120	9	41	5	19	11	14	17
Base	154	11	56	4	23	17	13	22
The total cost of the loan	58	3	17	2	16	5	7	6
	38%	26%	30%	61%	67%	27%	56%	26%
		**	**	**	**	**	**	**
Repayment flexibility	45	6	18	-	3	11	3	2
	29%	54%	32%	-	14%	65%	21%	10%
		**	**	**	**	**	**	**
Ease of the application process	27	3	8	1	1	1	-	13
	18%	32%	14%	22%	4%	7%	3%	58%
		**	**	**	**	**	**	**
Speed of getting the money	14	-	3	-	1	1	1	7
	9%	-	6%	-	5%	7%	9%	33%
		**	**	**	**	**	**	**
The reputation of the lender	7	-	3	-	-	-	-	4
	4%	-	5%	-	-	-	-	17%
		**	**	**	**	**	**	**
That you could apply for the loan online / in a store	4	1	1	-	-	-	2	-
	2%	9%	2%	-	-	-	13%	-
		**	**	**	**	**	**	**
Other Answer	22	-	10	1	2	4	1	5
	14%	-	18%	16%	7%	24%	7%	22%
		**	**	**	**	**	**	**
Don't know	13	-	5	1	3	-	2	-
	9%	-	8%	22%	12%	-	14%	-
		**	**	**	**	**	**	**
Refusal	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
		**	**	**	**	**	**	**
Not Stated	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
		**	**	**	**	**	**	**
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDG9 Aspects of loan or service offered by new lender respondent preferred**Base: All who changed lenders because they preferred the loan or service offered by the new lender**

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	120	35	80	57	56	105	13	62	55	77	41
Base	154	42	108	71	67	135	17	82	69	97	54
The total cost of the loan	58 38% **	11 27% **	44 41% *	22 32% *	32 48% *	57 42% *	1 6% **	29 36% *	27 39% *	38 40% *	20 37% **
Repayment flexibility	45 29% **	14 34% **	30 28% *	21 30% *	20 29% *	42 31% **	3 16% **	25 31% *	19 27% *	36 37% *	9 16% **
Ease of the application process	27 18% **	6 14% **	21 20% *	15 21% *	9 13% *	24 18% **	3 18% **	15 18% *	13 18% *	18 19% *	9 17% **
Speed of getting the money	14 9% **	3 8% **	11 10% *	6 8% *	5 8% *	11 8% **	3 18% **	5 6% *	9 13% *	9 9% *	5 10% **
The reputation of the lender	7 4% **	3 7% **	4 4% *	4 5% *	- - *	7 5% **	- - **	4 5% *	3 4% *	4 4% *	- - **
That you could apply for the loan online / in a store	4 2% **	- - **	4 3% *	2 3% *	1 2% *	2 2% **	1 8% **	3 4% *	1 1% *	3 3% *	1 2% **
Other Answer	22 14% **	7 17% **	14 13% *	8 12% *	10 15% *	17 12% **	4 25% **	11 13% *	11 15% *	12 13% *	9 17% **
Don't know	13 9% **	5 12% **	8 8% *	7 11% *	4 6% *	9 6% **	5 27% **	5 7% *	8 12% *	4 4% *	10 18% **
Refusal	- - **	- - **	- - *	- - *	- - *	- - **	- - **	- - *	- - *	- - *	- - **
Not Stated	- - **	- - **	- - *	- - *	- - *	- - **	- - **	- - *	- - *	- - *	- - **
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDG9 Aspects of loan or service offered by new lender respondent preferred**Base: All who changed lenders because they preferred the loan or service offered by the new lender**

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	120	35	85	24	13	79	-	119	101	106
Base	154	47	107	39	14	96	-	153	131	142
The total cost of the loan	58 38% **	18 38% **	40 38%	11 28% **	6 43% **	38 40%	- -	58 38% *	49 37% *	52 36% *
Repayment flexibility	45 29% **	10 20% **	35 33%	6 15% **	3 20% **	32 33%	- -	45 29% *	37 28% *	41 29% *
Ease of the application process	27 18% **	8 17% **	19 18%	5 14% **	3 19% **	19 20%	- -	27 18% *	25 19% *	27 19% *
Speed of getting the money	14 9% **	5 11% **	9 8%	5 14% **	- - **	9 9%	- -	14 9% *	14 11% *	13 9% *
The reputation of the lender	7 4% **	3 6% **	4 4%	- - **	3 19% **	4 4%	- -	7 4% *	7 5% *	7 5% *
That you could apply for the loan online / in a store	4 2% **	- - **	4 4%	- - **	- 3% **	2 3%	- -	4 2% *	4 3% *	4 3% *
Other Answer	22 14% **	4 9% **	18 17%	7 19% **	- - **	15 15%	- -	22 14% *	21 16% *	21 15% *
Don't know	13 9% **	10 21% **	4 3%	8 20% **	1 9% **	4 4%	- -	13 8% *	11 9% *	13 9% *
Refusal	- - **	- - **	- -	- - **	- - **	- -	- -	- - *	- - *	- - *
Not Stated	- - **	- - **	- -	- - **	- - **	- -	- -	- - *	- - *	- - *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDG9 Aspects of loan or service offered by new lender respondent preferred

Base: All who changed lenders because they preferred the loan or service offered by the new lender

	Total	Type of loan compared			Aware of any high street lenders		Aware of any online lenders		Change in reported level of confidence in repaying loan (Follow-up)		
		Online only (T)	Retail only (U)	Online and Retail (V)	Yes (W)	No (X)	Yes (Y)	No (Z)	More confident (a)	Less confident (b)	No change (c)
Unweighted Base	120	61	4	20	101	19	119	1	1	1	8
Base	154	83	2	21	131	23	153	1	1	-	7
The total cost of the loan	58 38%	36 43%	- **	9 43%	49 37%	9 42%	58 38%	- **	- **	- **	2 29%
Repayment flexibility	45 29%	25 30%	- **	9 43%	37 28%	7 33%	45 29%	- **	- **	- **	1 13%
Ease of the application process	27 18%	16 19%	- **	1 4%	25 19%	3 12%	27 18%	- **	- **	100% **	4 58%
Speed of getting the money	14 9%	6 7%	- **	1 4%	14 11%	- **	14 9%	- **	- **	- **	1 17%
The reputation of the lender	7 4%	4 5%	- **	- **	7 5%	- **	7 4%	- **	- **	- **	- **
That you could apply for the loan online / in a store	4 2%	1 1%	- **	2 11%	4 3%	- **	4 2%	- **	- **	- **	- **
Other Answer	22 14%	9 11%	2 100%	2 8%	21 16%	1 4%	22 14%	- **	- **	- **	- **
Don't know	13 9%	7 8%	- **	- **	11 9%	2 10%	13 8%	1 100%	1 100%	- **	- **
Refusal	- -	- -	- **	- **	- -	- **	- -	- **	- **	- **	- **
Not Stated	- -	- -	- **	- **	- -	- **	- -	- **	- **	- **	- **
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDG9 Aspects of loan or service offered by new lender respondent preferred

Base: All who changed lenders because they preferred the loan or service offered by the new lender

	Total	Market Status		Specific lender status	
		New (d)	Repeat (e)	New (f)	Repeat (g)
Unweighted Base	120	11	108	70	49
Base	154	14	140	97	56
The total cost of the loan	58 38%	7 49% **	51 37%	30 31% *	28 50% *
Repayment flexibility	45 29%	4 30% **	41 29%	29 30% *	16 28% *
Ease of the application process	27 18%	1 7% **	26 19%	18 18% *	10 17% *
Speed of getting the money	14 9%	- - **	14 10%	11 11% *	4 6% *
The reputation of the lender	7 4%	3 20% **	4 3%	7 7% *	- - *
That you could apply for the loan online / in a store	4 2%	- 3% **	3 2%	1 1% *	2 4% *
Other Answer	22 14%	1 5% **	21 15%	19 19% *	3 6% *
Don't know	13 9%	- - **	13 10%	8 9% *	5 9% *
Refusal	- -	- - **	- -	- -	- -
Not Stated	- -	- - **	- -	- -	- -
Overlap formulae used					
- Column Means:					
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g					
Minimum Base: 30 (**), Small Base: 100 (*)					
- Column Proportions:					
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g					
Minimum Base: 30 (**), Small Base: 100 (*)					
Continuity correction applied					

Competition Commission - Payday Lending Survey - 120248

QPDG10 Whether ever changed lenders because of a bad experience with an existing lender or because preferred the loan or service offered by another lender
Base: All who have taken out loans from more than one lender but have not already cited bad experience or preference of service as reasons for changing lenders

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	379	213	148	69	180	107	240	60	23	34
Base	486	274	185	86	233	146	314	74	29	38
Yes - bad experience with an existing lender	56 12%	48 17% B	8 4% *	10 12% *	25 11%	20 13% *	44 14%	2 3% *	5 17% **	4 11% **
Yes - preferred loan or service offered by another lender	107 22%	59 22%	45 24% *	19 22% *	48 21%	34 23% *	73 23%	18 25% *	6 22% **	6 16% **
No	309 64%	165 60%	126 68% *	48 56% *	154 66%	94 64% *	195 62%	48 65% *	18 61% **	27 70% **
Don't know	19 4%	8 3%	6 3% *	8 10% *	7 3%	2 1% *	7 2%	5 7% *	- - **	1 3% **
Refusal	- -	- -	- *	- *	- -	- *	- -	- *	- **	- **
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

Competition Commission - Payday Lending Survey - 120248

QPDG10 Whether ever changed lenders because of a bad experience with an existing lender or because preferred the loan or service offered by another lender
Base: All who have taken out loans from more than one lender but have not already cited bad experience or preference of service as reasons for changing lenders

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	379	120	197	91	106	34	294	10	35	15
Base	486	173	251	128	122	27	380	9	44	19
Yes - bad experience with an existing lender	56 12%	22 13% *	24 10%	12 9% *	12 10% *	6 22% **	42 11%	- - **	6 14% **	4 23% **
Yes - preferred loan or service offered by another lender	107 22%	44 26% *	54 22%	24 19% *	30 24% *	6 20% **	78 21%	- - **	21 48% **	4 22% **
No	309 64%	107 62% *	164 65%	85 67% *	78 64%	16 58% **	256 67%	8 86% **	14 31% **	10 54% **
Don't know	19 4%	1 1% *	12 5%	7 5% *	5 4%	- - **	9 2%	1 14% **	4 9% **	- - **
Refusal	- -	- *	- -	- *	- *	- **	- -	- **	- **	- **
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

Competition Commission - Payday Lending Survey - 120248

QPDG10 Whether ever changed lenders because of a bad experience with an existing lender or because preferred the loan or service offered by another lender
Base: All who have taken out loans from more than one lender but have not already cited bad experience or preference of service as reasons for changing lenders

	Total	Accommodation					Number of people in hhd		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	379	82	220	129	91	49	74	88	192
Base	486	114	263	167	95	69	78	113	261
Yes - bad experience with an existing lender	56 12%	12 11% *	32 12% *	19 11% *	14 15% *	9 13% *	4 5% *	20 18% *	27 10% *
Yes - preferred loan or service offered by another lender	107 22%	18 15% *	66 25% *	40 24% *	27 28% *	19 28% *	31 39% YZ*	21 19% *	53 20% *
No	309 64%	84 74% *	162 62% *	106 63% *	55 58% *	35 51% *	44 56% *	73 65% *	171 66% *
Don't know	19 4%	1 1% *	7 3% *	4 3% *	2 3% *	6 8% *	- - *	1 1% *	12 5% *
Refusal	- -	- *	- -	- *	- *	- *	- *	- *	- -
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

Competition Commission - Payday Lending Survey - 120248

QPDG10 Whether ever changed lenders because of a bad experience with an existing lender or because preferred the loan or service offered by another lender
Base: All who have taken out loans from more than one lender but have not already cited bad experience or preference of service as reasons for changing lenders

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	379	218	74	47	16	137	13	26	93	141	253	92
Base	486	265	92	72	25	188	13	24	108	209	320	118
Yes - bad experience with an existing lender	56 12%	37 14%	8 9%	7 9%	- *	15 8%	- *	3 11%	4 3%	33 16%	35 11%	13 11%
Yes - preferred loan or service offered by another lender	107 22%	66 25%	11 12%	20 28%	7 27%	38 20%	2 *	9 36%	30 27%	47 22%	83 26%	20 17%
No	309 64%	159 60%	68 74%	45 63%	16 66%	129 69%	7 53%	13 54%	71 66%	131 63%	202 63%	78 66%
Don't know	19 4%	6 2%	5 6%	- *	2 7%	7 4%	4 30%	- *	4 3%	2 1%	5 2%	8 7%
Refusal	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

Competition Commission - Payday Lending Survey - 120248

QPDG10 Whether ever changed lenders because of a bad experience with an existing lender or because preferred the loan or service offered by another lender
Base: All who have taken out loans from more than one lender but have not already cited bad experience or preference of service as reasons for changing lenders

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	379	-	51	328	-	200	178	265	114	29	123	165
Base	486	-	63	423	-	219	263	407	79	80	159	222
Yes - bad experience with an existing lender	56	-	12	44	-	22	35	43	13	8	12	25
	12%	-	19%	10%	-	10%	13%	11%	17%	9%	8%	11%
			**							**	*	
Yes - preferred loan or service offered by another lender	107	-	10	98	-	48	59	88	19	23	35	51
	22%	-	15%	23%	-	22%	22%	22%	24%	28%	22%	23%
			**							**	*	
No	309	-	38	271	-	145	161	264	45	41	107	142
	64%	-	60%	64%	-	66%	61%	65%	57%	52%	67%	64%
			**							**	*	
Don't know	19	-	4	15	-	8	11	16	3	8	5	8
	4%	-	6%	3%	-	3%	4%	4%	4%	10%	3%	4%
			**							**	*	
Refusal	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
			**							**	*	
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDG10 Whether ever changed lenders because of a bad experience with an existing lender or because preferred the loan or service offered by another lender
Base: All who have taken out loans from more than one lender but have not already cited bad experience or preference of service as reasons for changing lenders

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	379	206	52	119
Base	486	313	42	126
Yes - bad experience with an existing lender	56 12%	32 10%	6 15% *	18 14% *
Yes - preferred loan or service offered by another lender	107 22%	63 20%	14 34% *	29 23% *
No	309 64%	207 66%	21 51% *	77 61% *
Don't know	19 4%	11 3%	1 3% *	6 5% *
Refusal	- -	- -	- -	- -
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

Competition Commission - Payday Lending Survey - 120248

QPDG10 Whether ever changed lenders because of a bad experience with an existing lender or because preferred the loan or service offered by another lender
Base: All who have taken out loans from more than one lender but have not already cited bad experience or preference of service as reasons for changing lenders

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	379	260	93	24	-	-	206	52	119
Base	486	389	69	24	-	-	313	42	126
Yes - bad experience with an existing lender	56 12%	42 11%	9 12%	5 22%	-	-	32 10%	6 15%	18 14%
			*	**				*	*
Yes - preferred loan or service offered by another lender	107 22%	77 20%	25 36%	5 20%	-	-	63 20%	14 34%	29 23%
			A*	**				*	*
No	309 64%	254 65%	34 49%	17 71%	-	-	207 66%	21 51%	77 61%
		B	*	**				*	*
Don't know	19 4%	16 4%	3 4%	- **	-	-	11 3%	1 3%	6 5%
			*	**				*	*
Refusal	-	-	-	-	-	-	-	-	-
	-	-	*	**	-	-	-	*	*
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

Competition Commission - Payday Lending Survey - 120248

QPDG10 Whether ever changed lenders because of a bad experience with an existing lender or because preferred the loan or service offered by another lender
Base: All who have taken out loans from more than one lender but have not already cited bad experience or preference of service as reasons for changing lenders

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	379	-	81	297	77	159	288	71	120	127	142
Base	486	-	86	399	89	189	347	109	152	176	164
Yes - bad experience with an existing lender	56 12%	- -	6 7%	50 13%	13 15%	26 14%	33 10%	20 18%	26 17%	19 11%	16 10%
Yes - preferred loan or service offered by another lender	107 22%	- -	23 27%	84 21%	17 20%	44 23%	90 26%	14 13%	34 22%	44 25%	33 20%
No	309 64%	- -	54 63%	254 64%	60 68%	122 65%	224 65%	66 61%	90 59%	115 65%	107 65%
Don't know	19 4%	- -	3 4%	15 4%	3 3%	1 1%	4 1%	9 9%	4 3%	1 1%	9 5%
Refusal	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

Competition Commission - Payday Lending Survey - 120248

QPDG10 Whether ever changed lenders because of a bad experience with an existing lender or because preferred the loan or service offered by another lender
Base: All who have taken out loans from more than one lender but have not already cited bad experience or preference of service as reasons for changing lenders

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	379	202	170	136	35	105	35	25	8	19	49	170
Base	486	272	203	196	47	134	49	35	12	17	61	203
Yes - bad experience with an existing lender	56 12%	38 14%	17 9%	31 16%	11 22%	18 13%	2 5%	3 7%	3 29%	3 15%	13 21%	17 9%
Yes - preferred loan or service offered by another lender	107 22%	60 22%	46 23%	43 22%	10 21%	24 18%	11 22%	2 7%	1 8%	2 10%	11 18%	46 23%
No	309 64%	168 62%	132 65%	117 59%	27 57%	88 65%	33 67%	30 84%	7 63%	12 71%	36 60%	132 65%
Don't know	19 4%	10 4%	7 4%	9 5%	- -	6 4%	4 8%	1 2%	- -	1 3%	2 3%	7 4%
Refusal	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

Competition Commission - Payday Lending Survey - 120248

QPDG10 Whether ever changed lenders because of a bad experience with an existing lender or because preferred the loan or service offered by another lender
Base: All who have taken out loans from more than one lender but have not already cited bad experience or preference of service as reasons for changing lenders

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	379	229	150	131	231	357	11
Base	486	280	206	175	288	452	16
Yes - bad experience with an existing lender	56 12%	37 13%	19 9%	31 18%	25 9%	48 11%	8 48%
Yes - preferred loan or service offered by another lender	107 22%	63 22%	45 22%	34 19%	72 25%	104 23%	2 10%
No	309 64%	172 62%	137 66%	112 64%	177 62%	292 65%	3 18%
Don't know	19 4%	10 4%	8 4%	3 2%	15 5%	14 3%	4 24%
Refusal	-	-	-	-	-	-	-
Overlap formulae used	-	-	-	-	-	-	-
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

Competition Commission - Payday Lending Survey - 120248

QPDG10 Whether ever changed lenders because of a bad experience with an existing lender or because preferred the loan or service offered by another lender
Base: All who have taken out loans from more than one lender but have not already cited bad experience or preference of service as reasons for changing lenders

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	379	114	249	191	166	54	46	130	97	128
Base	486	130	331	256	221	62	57	166	129	153
Yes - bad experience with an existing lender	56 12%	10 8% *	44 13%	40 15%	23 10%	6 10% *	6 11% **	13 8% *	18 14% *	13 9% *
Yes - preferred loan or service offered by another lender	107 22%	40 31% n*	66 20%	51 20%	46 21%	4 7% *	14 24% **	35 21% *	36 28% *	32 21% *
No	309 64%	71 55% *	218 66%	166 65%	148 67%	46 74% *	35 62% **	106 64% *	78 60% *	107 70% *
Don't know	19 4%	9 7% *	9 3%	4 1%	9 4%	6 10% kl*	2 4% **	12 7% *	1 * *	1 1% *
Refusal	- -	- *	- -	- -	- -	- *	- **	- *	- *	- *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

Competition Commission - Payday Lending Survey - 120248

QPDG10 Whether ever changed lenders because of a bad experience with an existing lender or because preferred the loan or service offered by another lender
Base: All who have taken out loans from more than one lender but have not already cited bad experience or preference of service as reasons for changing lenders

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	379	29	128	33	48	34	46	46
Base	486	39	179	31	64	35	58	65
Yes - bad experience with an existing lender	56 12%	4 11% **	20 11% *	2 6% **	7 11% *	2 7% **	4 6% *	16 25% **
Yes - preferred loan or service offered by another lender	107 22%	17 44% **	22 12% *	10 32% **	19 30% *	13 38% **	15 26% *	7 11% **
No	309 64%	19 48% **	132 74% v*	18 58% **	30 47% *	18 51% **	39 67% *	41 63% **
Don't know	19 4%	2 5% **	4 2% *	2 5% **	8 13% *	1 3% **	1 1% *	1 1% **
Refusal	- -	- **	- *	- **	- *	- **	- *	- **
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

Competition Commission - Payday Lending Survey - 120248

QPDG10 Whether ever changed lenders because of a bad experience with an existing lender or because preferred the loan or service offered by another lender
Base: All who have taken out loans from more than one lender but have not already cited bad experience or preference of service as reasons for changing lenders

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	379	115	240	189	165	293	66	186	168	263	92
Base	486	138	319	232	225	376	84	236	217	339	114
Yes - bad experience with an existing lender	56 12%	13 9% *	42 13%	30 13%	26 11%	39 10%	15 18% *	28 12%	26 12%	37 11%	19 17% *
Yes - preferred loan or service offered by another lender	107 22%	26 19% *	77 24%	53 23%	50 22%	85 23%	20 23% *	62 26%	42 20%	78 23%	26 23% *
No	309 64%	91 66% *	199 62%	145 62%	141 62%	248 66%	45 54% *	143 61%	143 66%	216 64%	68 60% *
Don't know	19 4%	8 6% *	5 2%	5 2%	13 6%	9 2%	4 5% *	7 3%	7 3%	13 4%	1 * *
Refusal	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	*	-	-	-	*
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

Competition Commission - Payday Lending Survey - 120248

QPDG10 Whether ever changed lenders because of a bad experience with an existing lender or because preferred the loan or service offered by another lender
Base: All who have taken out loans from more than one lender but have not already cited bad experience or preference of service as reasons for changing lenders

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	379	131	243	108	48	213	-	375	321	342
Base	486	186	293	156	61	252	-	484	387	442
Yes - bad experience with an existing lender	56 12%	22 12% *	33 11%	25 16% *	5 9% *	25 10%	- -	56 12%	43 11%	52 12%
Yes - preferred loan or service offered by another lender	107 22%	39 21% *	68 23%	26 17% *	18 29% *	60 24%	- -	107 22%	87 22%	99 22%
No	309 64%	121 65% *	181 62%	99 64% *	35 58% *	161 64%	- -	308 64%	249 64%	280 63%
Don't know	19 4%	5 2% *	14 5%	7 5% *	3 4% *	9 4%	- -	18 4%	13 3%	16 4%
Refusal	- -	- - *	- -	- - *	- - *	- -	- -	- -	- -	- -
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

Competition Commission - Payday Lending Survey - 120248

QPDG10 Whether ever changed lenders because of a bad experience with an existing lender or because preferred the loan or service offered by another lender
Base: All who have taken out loans from more than one lender but have not already cited bad experience or preference of service as reasons for changing lenders

	Total	Type of loan compared			Aware of any high street lenders		Aware of any online lenders		Change in reported level of confidence in repaying loan (Follow-up)		
		Online only (T)	Retail only (U)	Online and Retail (V)	Yes (W)	No (X)	Yes (Y)	No (Z)	More confident (a)	Less confident (b)	No change (c)
Unweighted Base	379	119	12	48	321	58	375	4	-	4	18
Base	486	173	7	54	387	99	484	2	-	3	16
Yes - bad experience with an existing lender	56 12%	15 9%	3 36% **	9 18% **	43 11%	13 13% *	56 12%	1 22% **	- -	- **	- **
Yes - preferred loan or service offered by another lender	107 22%	41 24%	3 40% **	21 39% **	87 22%	21 21% *	107 22%	- **	- -	- **	7 40% **
No	309 64%	118 68%	3 41% **	23 43% **	249 64%	60 61% *	308 64%	1 50% **	- -	3 100% **	10 60% **
Don't know	19 4%	2 1%	- **	1 2% **	13 3%	6 6% *	18 4%	1 28% **	- -	- **	- **
Refusal	- -	- -	- **	- **	- -	- *	- -	- **	- -	- **	- **
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDG10 Whether ever changed lenders because of a bad experience with an existing lender or because preferred the loan or service offered by another lender
Base: All who have taken out loans from more than one lender but have not already cited bad experience or preference of service as reasons for changing lenders

	Total	Market Status		Specific lender status	
		New (d)	Repeat (e)	New (f)	Repeat (g)
Unweighted Base	379	42	332	234	140
Base	486	45	437	324	158
Yes - bad experience with an existing lender	56 12%	2 5%	54 12%	37 12%	19 12%
		**			*
Yes - preferred loan or service offered by another lender	107 22%	11 24%	97 22%	73 22%	35 22%
		**			*
No	309 64%	32 71%	273 63%	202 62%	104 66%
		**			*
Don't know	19 4%	-	19 4%	13 4%	6 4%
		**			*
Refusal	-	-	-	-	-
		**			*
Overlap formulae used					
- Column Means:					
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g					
Minimum Base: 30 (**), Small Base: 100 (*)					
- Column Proportions:					
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g					
Minimum Base: 30 (**), Small Base: 100 (*)					
Continuity correction applied					

QPDG11 Whether taken out loans from online lenders, high street lenders, or both
Base: All who have taken out loans from more than one lender

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	519	301	199	95	252	144	341	80	28	45
Base	656	390	242	114	324	194	439	101	37	50
Only taken out loans from high street lenders (through a shop)	52 8%	28 7%	20 8%	5 5%	16 5%	27 14% D*	25 6%	10 10%	2 7%	9 18% **
Only taken out loans from online lenders (via the internet, by phone, text or app)	427 65%	279 71% B	136 56%	80 70% *	232 71% E	104 54% *	309 70% G	48 48% *	27 74% **	26 52% **
Or taken out loans from both high street and online lenders?	176 27%	84 21%	85 35% A	29 25% *	77 24%	62 32% *	105 24%	42 42% F*	7 19% **	14 28% **
Don't know	1 *	- -	1 *	- *	- -	1 *	- -	- -	- -	1 2% **
Refusal	- -	- -	- -	- *	- -	- *	- -	- *	- **	- **
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDG11 Whether taken out loans from online lenders, high street lenders, or both

Base: All who have taken out loans from more than one lender

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	519	169	270	120	150	47	409	13	44	24
Base	656	232	348	168	180	41	526	12	53	32
Only taken out loans from high street lenders (through a shop)	52 8%	10 4%	28 8%	14 8%	14 8%	7 17%	31 6%	2 16%	10 19%	4 11%
Only taken out loans from online lenders (via the internet, by phone, text or app)	427 65%	170 74% MN	219 63%	112 67%	106 59%	20 49%	352 67%	10 80%	22 41%	26 80%
Or taken out loans from both high street and online lenders?	176 27%	50 22%	101 29%	42 25%	59 33%	14 34%	142 27%	1 5%	21 39%	3 9%
Don't know	1 *	1 *	-	-	-	-	1 *	-	-	-
Refusal	-	-	-	-	-	-	-	-	-	-
	-	-	-	*	*	*	-	**	**	**
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDG11 Whether taken out loans from online lenders, high street lenders, or both
Base: All who have taken out loans from more than one lender

	Total	Accommodation					Number of people in hhd		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	519	104	312	185	127	70	105	121	266
Base	656	151	373	235	138	90	115	150	359
Only taken out loans from high street lenders (through a shop)	52 8%	10 7% *	33 9%	13 5%	20 15% U*	3 4% *	16 14% Z*	11 7% *	19 5%
Only taken out loans from online lenders (via the internet, by phone, text or app)	427 65%	112 74% TV*	223 60% V	156 66% TV	67 48% *	69 77% TV*	69 61% *	99 66% *	241 67%
Or taken out loans from both high street and online lenders?	176 27%	29 19% *	117 31%	66 28%	51 37% S*	18 20% *	29 26% *	40 27% *	99 27%
Don't know	1 *	- * *	1 *	1 *	- * *	- * *	- * *	- * *	1 *
Refusal	- -	- * *	- -	- -	- * *	- * *	- * *	- * *	- -
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDG11 Whether taken out loans from online lenders, high street lenders, or both
Base: All who have taken out loans from more than one lender

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	519	308	106	61	18	185	16	36	137	196	358	124
Base	656	375	134	88	29	250	14	38	164	279	449	161
Only taken out loans from high street lenders (through a shop)	52 8%	35 9%	11 8%	2 2%	- -	13 5%	4 31%	7 19%	16 10%	6 2%	33 7%	12 8%
Only taken out loans from online lenders (via the internet, by phone, text or app)	427 65%	235 63%	94 70%	63 72%	17 60%	174 70%	3 22%	21 55%	95 58%	209 75%	286 64%	110 69%
Or taken out loans from both high street and online lenders?	176 27%	106 28%	28 21%	23 26%	11 40%	62 25%	7 47%	10 26%	53 32%	64 23%	129 29%	38 24%
Don't know	1 *	- -	1 1%	- -	- -	1 *	- -	- -	- -	- -	1 *	- -
Refusal	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDG11 Whether taken out loans from online lenders, high street lenders, or both
Base: All who have taken out loans from more than one lender

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	519	-	67	452	-	276	242	373	146	37	171	214
Base	656	-	80	576	-	296	356	555	101	107	214	281
Only taken out loans from high street lenders (through a shop)	52 8%	- -	10 12% *	43 7%	- -	35 12% q	18 5%	7 1%	46 45% rt	5 5% *	15 7%	27 10%
Only taken out loans from online lenders (via the internet, by phone, text or app)	427 65%	- -	53 66% *	374 65%	- -	201 68%	222 62%	422 76% s	5 5%	77 72% s*	146 68%	172 61%
Or taken out loans from both high street and online lenders?	176 27%	- -	17 21% *	159 28%	- -	59 20%	117 33% p	126 23%	51 50% rt	24 22% *	54 25%	81 29%
Don't know	1 *	- -	1 1% *	- -	- -	1 *	- -	1 *	- -	- *	- -	1 *
Refusal	- -	- -	- *	- -	- -	- -	- -	- -	- -	- *	- -	- -
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDG11 Whether taken out loans from online lenders, high street lenders, or both

Base: All who have taken out loans from more than one lender

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	519	289	67	162
Base	656	427	52	176
Only taken out loans from high street lenders (through a shop)	52 8%	- -	52 100% wy*	- -
Only taken out loans from online lenders (via the internet, by phone, text or app)	427 65%	427 100% xy	- -	- -
Or taken out loans from both high street and online lenders?	176 27%	- -	- *	176 100% wx*
Don't know	1 *	- -	- *	- *
Refusal	- -	- -	- *	- *
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QPDG11 Whether taken out loans from online lenders, high street lenders, or both
Base: All who have taken out loans from more than one lender

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	519	370	117	31	-	-	289	67	162
Base	656	539	86	31	-	-	427	52	176
Only taken out loans from high street lenders (through a shop)	52 8%	-	52 61% A*	-	-	-	-	52 100% FH*	-
Only taken out loans from online lenders (via the internet, by phone, text or app)	427 65%	427 79% B	-	-	-	-	427 100% GH	-	-
Or taken out loans from both high street and online lenders?	176 27%	112 21%	33 39% A*	31 100% **	-	-	-	-	176 100% FG*
Don't know	1 *	-	-	-	-	-	-	-	-
Refusal	-	-	-	-	-	-	-	-	-
	-	-	*	**	-	-	-	*	*
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDG11 Whether taken out loans from online lenders, high street lenders, or both
Base: All who have taken out loans from more than one lender

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	519	-	109	407	109	232	411	87	173	181	184
Base	656	-	119	535	123	271	499	130	228	239	212
Only taken out loans from high street lenders (through a shop)	52 8%	- -	13 11%	40 7%	9 7%	28 10%	39 8%	9 7%	13 6%	11 5%	28 13%
Only taken out loans from online lenders (via the internet, by phone, text or app)	427 65%	- -	71 60%	354 66%	83 67%	171 63%	325 65%	86 66%	157 69%	162 68%	127 60%
Or taken out loans from both high street and online lenders?	176 27%	- -	35 29%	141 26%	32 26%	70 26%	135 27%	34 26%	58 25%	66 27%	55 26%
Don't know	1 *	- -	- *	1 *	- *	1 *	1 *	- *	- -	- -	1 *
Refusal	- -	- -	- *	- -	- *	- -	- -	- *	- -	- -	- -
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDG11 Whether taken out loans from online lenders, high street lenders, or both
Base: All who have taken out loans from more than one lender

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	519	282	230	189	49	147	42	34	10	25	67	230
Base	656	368	279	258	63	186	54	45	13	28	85	279
Only taken out loans from high street lenders (through a shop)	52 8%	31 8%	20 7%	14 5%	2 4% *	19 10% *	6 10% *	5 12% **	1 5% **	9 31% **	2 3% *	20 7%
Only taken out loans from online lenders (via the internet, by phone, text or app)	427 65%	237 64%	184 66%	182 71% W	50 79% W*	102 55% *	26 48% **	17 38% **	8 63% **	8 28% **	64 75% W*	184 66%
Or taken out loans from both high street and online lenders?	176 27%	101 27%	75 27%	62 24%	11 17% *	64 34%	22 41% **	22 50% **	4 32% **	11 41% **	19 22% *	75 27%
Don't know	1 *	- -	1 *	- -	- *	- *	- **	- **	- **	- **	- *	1 *
Refusal	- -	- -	- -	- -	- *	- *	- **	- **	- **	- **	- *	- -
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

Competition Commission - Payday Lending Survey - 120248

QPDG11 Whether taken out loans from online lenders, high street lenders, or both
Base: All who have taken out loans from more than one lender

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	519	317	202	182	317	491	17
Base	656	384	273	240	390	619	23
Only taken out loans from high street lenders (through a shop)	52 8%	30 8%	23 8%	17 7%	31 8%	46 8%	4 16% **
Only taken out loans from online lenders (via the internet, by phone, text or app)	427 65%	253 66%	174 64%	152 63%	267 69%	404 65%	17 74% **
Or taken out loans from both high street and online lenders?	176 27%	101 26%	75 27%	71 29%	91 23%	168 27%	2 11% **
Don't know	1 *	- -	1 *	- -	1 *	1 *	- - **
Refusal	- -	- -	- -	- -	- -	- -	- - **
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDG11 Whether taken out loans from online lenders, high street lenders, or both
Base: All who have taken out loans from more than one lender

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	519	176	327	247	220	72	60	177	138	174
Base	656	197	437	328	297	90	80	227	182	206
Only taken out loans from high street lenders (through a shop)	52 8%	19 10%	30 7%	23 7%	20 7%	8 9%	5 7%	9 4%	15 8%	21 10%
Only taken out loans from online lenders (via the internet, by phone, text or app)	427 65%	143 72% n	271 62% n	203 62% n	184 62% n	38 43% *	43 54% *	149 66% *	120 66% *	131 64% *
Or taken out loans from both high street and online lenders?	176 27%	34 17%	135 31% j	102 31% j	93 31% j	43 48% jklm*	32 39% j*	69 30% *	46 25% *	53 26% *
Don't know	1 *	1 *	- -	- -	- -	- *	- *	- -	- *	1 *
Refusal	- -	- -	- -	- -	- -	- *	- *	- -	- *	- -
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDG11 Whether taken out loans from online lenders, high street lenders, or both
Base: All who have taken out loans from more than one lender

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	519	39	175	39	70	47	62	65
Base	656	50	239	35	91	54	73	89
Only taken out loans from high street lenders (through a shop)	52 8%	2 5% **	17 7%	5 15% **	8 9% *	5 9% *	6 8% *	3 3% *
Only taken out loans from online lenders (via the internet, by phone, text or app)	427 65%	30 59% **	170 71%	19 53% **	51 57% *	37 68% *	51 70% *	54 61% *
Or taken out loans from both high street and online lenders?	176 27%	18 35% **	52 22%	11 32% **	31 34% *	12 23% *	16 22% *	32 36% *
Don't know	1 *	1 2% **	- -	- - **	- - *	- - *	- - *	- - *
Refusal	- -	- - **	- -	- - **	- - *	- - *	- - *	- - *
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDG11 Whether taken out loans from online lenders, high street lenders, or both**Base: All who have taken out loans from more than one lender**

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	519	160	330	255	231	415	83	258	234	354	139
Base	656	190	436	312	302	528	105	328	296	448	174
Only taken out loans from high street lenders (through a shop)	52 8%	23 12%	25 6%	30 10%	17 6%	37 7%	11 10% *	26 8%	21 7%	32 7%	12 7% *
Only taken out loans from online lenders (via the internet, by phone, text or app)	427 65%	124 65%	288 66%	197 63%	211 70%	353 67%	62 59% *	211 64%	199 67%	295 66%	116 67% *
Or taken out loans from both high street and online lenders?	176 27%	43 23%	123 28%	84 27%	74 25%	136 26%	32 31% *	90 27%	76 26%	120 27%	46 26% *
Don't know	1 *	1 *	-	1 *	-	1 *	- *	1 *	-	1 *	- *
Refusal	- -	- -	- -	- -	- -	- -	- *	- -	- -	- -	- *
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDG11 Whether taken out loans from online lenders, high street lenders, or both
Base: All who have taken out loans from more than one lender

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	519	171	344	134	61	311	-	514	438	466
Base	656	237	416	196	75	367	-	653	531	599
Only taken out loans from high street lenders (through a shop)	52 8%	13 5%	39 9%	8 4%	6 9%	38 10%	-	50 8%	52 10%	49 8%
Only taken out loans from online lenders (via the internet, by phone, text or app)	427 65%	145 61%	280 67%	134 68%	45 60%	234 64%	-	427 65%	312 59%	382 64%
Or taken out loans from both high street and online lenders?	176 27%	80 34%	95 23%	55 28%	24 31%	94 26%	-	175 27%	166 31%	168 28%
Don't know	1 *	-	1 *	-	-	1 *	-	1 *	1 *	-
Refusal	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g										
Minimum Base: 30 (*), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g										
Minimum Base: 30 (*), Small Base: 100 (*)										
Continuity correction applied										

QPDG11 Whether taken out loans from online lenders, high street lenders, or both
Base: All who have taken out loans from more than one lender

	Total	Type of loan compared			Aware of any high street lenders		Aware of any online lenders		Change in reported level of confidence in repaying loan (Follow-up)		
		Online only (T)	Retail only (U)	Online and Retail (V)	Yes (W)	No (X)	Yes (Y)	No (Z)	More confident (a)	Less confident (b)	No change (c)
Unweighted Base	519	186	17	69	438	81	514	5	1	5	29
Base	656	263	11	75	531	125	653	3	1	3	27
Only taken out loans from high street lenders (through a shop)	52 8%	3 1%	9 84%	6 8%	52 10%	- X	50 8%	2 77%	- **	- **	- **
Only taken out loans from online lenders (via the internet, by phone, text or app)	427 65%	206 78%	1 6%	32 43%	312 59%	115 92%	427 65%	- **	1 100%	3 88%	19 72%
Or taken out loans from both high street and online lenders?	176 27%	54 21%	1 9%	37 49%	166 31%	10 8%	175 27%	1 23%	- **	- 12%	8 28%
Don't know	1 *	- -	- **	- *	1 *	- *	1 *	- **	- **	- **	- **
Refusal	- -	- -	- **	- *	- -	- *	- -	- **	- **	- **	- **
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (*), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (*), Small Base: 100 (*)											
Continuity correction applied											

QPDG11 Whether taken out loans from online lenders, high street lenders, or both
Base: All who have taken out loans from more than one lender

	Total	Market Status		Specific lender status	
		New (d)	Repeat (e)	New (f)	Repeat (g)
Unweighted Base	519	56	457	317	196
Base	656	59	593	430	222
Only taken out loans from high street lenders (through a shop)	52 8%	13 23% e*	38 6%	38 9%	13 6%
Only taken out loans from online lenders (via the internet, by phone, text or app)	427 65%	31 54% *	394 66%	279 65%	146 66%
Or taken out loans from both high street and online lenders?	176 27%	14 24% *	161 27%	112 26%	63 28%
Don't know	1 *	- -	1 *	1 *	- -
Refusal	- -	- *	- -	- -	- -
Overlap formulae used					
- Column Means:					
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g					
Minimum Base: 30 (*), Small Base: 100 (*)					
- Column Proportions:					
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g					
Minimum Base: 30 (*), Small Base: 100 (*)					
Continuity correction applied					

QPDG12 Main source of payday loans**Base: All who have taken out loans from both online and high street lenders**

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	162	83	73	23	75	51	104	27	7	16
Base	176	84	85	29	77	62	105	42	7	14
High street lenders	33 19%	14 17% *	19 22% *	4 15% **	17 23% **	8 12% **	19 18% **	9 21% **	1 12% **	4 27% **
Online lenders	112 64%	57 68% *	49 57% *	19 65% **	51 67% **	38 61% **	66 63% **	25 60% **	5 78% **	9 65% **
Not possible to say - use both equally	31 18%	12 15% *	18 21% *	6 21% **	8 10% **	16 26% **	20 19% **	8 20% **	1 10% **	1 8% **
Don't know	-	-	-	-	-	-	-	-	-	-
Refusal	-	-	-	-	-	-	-	-	-	-
Overlap formulae used	-	*	*	**	-	**	-	**	**	**
- Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDG12 Main source of payday loans

Base: All who have taken out loans from both online and high street lenders

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	162	46	89	35	54	16	129	1	18	4
Base	176	50	101	42	59	14	142	1	21	3
High street lenders	33	12	15	8	8	3	25	1	7	1
	19%	24%	15%	18%	13%	23%	17%	100%	33%	23%
		**	*	**	*	**		**	**	**
Online lenders	112	32	65	28	36	8	93	-	9	2
	64%	64%	64%	67%	61%	56%	65%	-	43%	77%
		**	*	**	*	**		**	**	**
Not possible to say - use both equally	31	6	22	6	15	3	25	-	5	-
	18%	12%	21%	15%	26%	21%	17%	-	23%	-
		**	*	**	*	**		**	**	**
Don't know	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
		**	*	**	*	**		**	**	**
Refusal	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
		**	*	**	*	**		**	**	**

Overlap formulae used
 - Column Means:
 Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
 Minimum Base: 30 (**), Small Base: 100 (*)
 - Column Proportions:
 Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
 Minimum Base: 30 (**), Small Base: 100 (*)
 Continuity correction applied

QPDG12 Main source of payday loans**Base: All who have taken out loans from both online and high street lenders**

	Total	Accommodation					Number of people in hhld		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	162	29	110	61	49	14	34	39	82
Base	176	29	117	66	51	18	29	40	99
High street lenders	33	7	20	9	11	5	9	8	16
	19%	23%	17%	14%	21%	29%	30%	19%	16%
		**	*	*	**	**	**	**	
Online lenders	112	14	76	45	31	12	15	22	69
	64%	47%	65%	68%	61%	68%	52%	54%	70%
		**	*	*	**	**	**	**	
Not possible to say - use both equally	31	9	21	12	9	1	6	11	14
	18%	30%	18%	18%	18%	3%	19%	27%	14%
		**	*	*	**	**	**	**	
Don't know	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
		**	*	*	**	**	**	**	
Refusal	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
		**	*	*	**	**	**	**	
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDG12 Main source of payday loans

Base: All who have taken out loans from both online and high street lenders

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	162	98	28	20	9	57	6	10	53	55	117	36
Base	176	106	28	23	11	62	7	10	53	64	129	38
High street lenders	33	19	4	8	1	13	-	2	11	11	23	9
	19%	18%	16%	33%	11%	21%	6%	19%	21%	18%	18%	22%
Online lenders	112	66	16	14	10	40	5	7	33	37	78	27
	64%	62%	59%	60%	85%	64%	78%	74%	63%	59%	60%	71%
Not possible to say - use both equally	31	21	7	2	1	9	1	1	9	15	28	3
	18%	20%	26%	7%	5%	15%	16%	7%	17%	24%	22%	7%
Don't know	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
Refusal	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDG12 Main source of payday loans

Base: All who have taken out loans from both online and high street lenders

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	162	-	18	144	-	68	94	86	76	10	48	71
Base	176	-	17	159	-	59	117	126	51	24	54	81
High street lenders	33	-	1	32	-	12	21	9	24	1	6	16
	19%	-	8%	20%	-	20%	18%	7%	48%	5%	12%	20%
			**			*	*	*	r*	**	**	
Online lenders	112	-	6	105	-	28	84	97	15	17	36	49
	64%	-	39%	66%	-	48%	72%	77%	31%	71%	67%	60%
			**			*	p*	s*	*	**	**	
Not possible to say - use both equally	31	-	9	22	-	19	12	20	11	6	11	16
	18%	-	53%	14%	-	32%	10%	16%	22%	24%	21%	20%
			**			q*	*	*	*	**	**	
Don't know	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
			**			*	*	*	*	**	**	
Refusal	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
			**			*	*	*	*	**	**	
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDG12 Main source of payday loans
Base: All who have taken out loans from both online and high street lenders

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	162	-	-	162
Base	176	-	-	176
High street lenders	33 19%	-	-	33 19%
Online lenders	112 64%	-	-	112 64%
Not possible to say - use both equally	31 18%	-	-	31 18%
Don't know	-	-	-	-
Refusal	-	-	-	-
Overlap formulae used	-	-	-	-
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QPDG12 Main source of payday loans
Base: All who have taken out loans from both online and high street lenders

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	162	81	50	31	-	-	-	-	162
Base	176	112	33	31	-	-	-	-	176
High street lenders	33	-	33	-	-	-	-	-	33
	19%	*	100% A*	**	-	-	-	-	19%
Online lenders	112	112	-	-	-	-	-	-	112
	64%	100% B*	*	**	-	-	-	-	64%
Not possible to say - use both equally	31	-	-	31	-	-	-	-	31
	18%	*	*	100% **	-	-	-	-	18%
Don't know	-	-	-	-	-	-	-	-	-
	-	*	*	**	-	-	-	-	-
Refusal	-	-	-	-	-	-	-	-	-
	-	*	*	**	-	-	-	-	-
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDG12 Main source of payday loans

Base: All who have taken out loans from both online and high street lenders

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	162	-	34	127	32	67	128	28	52	58	58
Base	176	-	35	141	32	70	135	34	58	66	55
High street lenders	33	-	7	27	4	13	29	4	8	16	13
	19%	-	19%	19%	14%	18%	21%	12%	14%	24%	23%
			**		**	*	*	**	*	*	*
Online lenders	112	-	19	92	24	39	78	28	43	36	31
	64%	-	55%	65%	76%	56%	58%	81%	75%	55%	57%
			**		**	*	*	**	*	*	*
Not possible to say - use both equally	31	-	9	22	3	18	28	2	7	14	11
	18%	-	25%	16%	10%	26%	21%	7%	11%	21%	20%
			**		**	*	*	**	*	*	*
Don't know	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	*	*	**	*	*	*
Refusal	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	*	*	**	*	*	*
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDG12 Main source of payday loans

Base: All who have taken out loans from both online and high street lenders

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	162	89	72	53	12	56	22	18	5	10	20	72
Base	176	101	75	62	11	64	22	22	4	11	19	75
High street lenders	33	15	18	5	2	9	2	2	1	1	5	18
	19%	15%	24%	9%	20%	14%	8%	11%	28%	11%	25%	24%
Online lenders	112	69	42	46	7	46	17	16	3	9	12	42
	64%	68%	57%	74%	65%	71%	74%	71%	72%	78%	61%	57%
Not possible to say - use both equally	31	17	14	11	2	9	4	4	-	1	3	14
	18%	16%	19%	17%	15%	14%	17%	18%	-	11%	13%	19%
Don't know	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
Refusal	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDG12 Main source of payday loans**Base: All who have taken out loans from both online and high street lenders**

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	162	96	66	63	91	156	2
Base	176	101	75	71	91	168	2
High street lenders	33	20	13	12	22	33	-
	19%	20%	17%	16%	24%	20%	-
		*	*	*	*		**
Online lenders	112	65	47	46	53	105	2
	64%	64%	63%	64%	58%	62%	77%
		*	*	*	*		**
Not possible to say - use both equally	31	16	14	14	16	30	1
	18%	16%	19%	19%	18%	18%	23%
		*	*	*	*		**
Don't know	-	-	-	-	-	-	-
	-	*	*	*	*	-	-
							**
Refusal	-	-	-	-	-	-	-
	-	*	*	*	*	-	-
							**
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDG12 Main source of payday loans

Base: All who have taken out loans from both online and high street lenders

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	162	40	117	92	78	31	23	62	40	54
Base	176	34	135	102	93	43	32	69	46	53
High street lenders	33	10	23	20	14	4	3	14	7	12
	19%	31% **	17% *	19% *	15% *	10% **	9% **	21% *	15% **	23% *
Online lenders	112	16	89	66	60	33	23	49	25	31
	64%	48% **	66% *	65% *	65% *	76% **	74% **	70% *	55% **	59% *
Not possible to say - use both equally	31	7	23	16	19	6	5	6	14	10
	18%	22% **	17% *	16% *	21% *	14% **	17% **	9% *	30% **	18% *
Don't know	-	-	-	-	-	-	-	-	-	-
	-	**	*	*	*	**	**	*	**	*
Refusal	-	-	-	-	-	-	-	-	-	-
	-	- **	- *	- *	- *	- **	- **	- *	- **	- *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDG12 Main source of payday loans**Base: All who have taken out loans from both online and high street lenders**

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	162	11	59	15	24	11	18	20
Base	176	18	52	11	31	12	16	32
High street lenders	33	-	12	4	7	2	4	4
	19%	-	24%	35%	22%	18%	26%	11%
		**		**	**	**	**	**
Online lenders	112	10	31	4	21	10	11	24
	64%	57%	60%	34%	69%	78%	69%	75%
		**		**	**	**	**	**
Not possible to say - use both equally	31	8	9	4	3	1	1	4
	18%	43%	17%	31%	9%	4%	5%	13%
		**		**	**	**	**	**
Don't know	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
		**		**	**	**	**	**
Refusal	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
		**		**	**	**	**	**
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDG12 Main source of payday loans**Base: All who have taken out loans from both online and high street lenders**

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	162	42	108	79	68	129	26	80	73	112	43
Base	176	43	123	84	74	136	32	90	76	120	46
High street lenders	33	9	22	15	15	31	2	15	18	21	12
	19%	21%	18%	18%	20%	23%	5%	17%	23%	17%	26%
		**		*	*		**	*	*		**
Online lenders	112	26	80	56	43	81	24	54	49	81	22
	64%	59%	65%	66%	58%	60%	75%	60%	64%	67%	48%
		**		*	*		**	*	*		**
Not possible to say - use both equally	31	8	21	13	16	24	7	21	10	19	12
	18%	20%	17%	15%	22%	18%	20%	23%	13%	16%	26%
		**		*	*		**	*	*		**
Don't know	-	-	-	-	-	-	-	-	-	-	-
	-	**		*	*	-	**	*	*	-	**
Refusal	-	-	-	-	-	-	-	-	-	-	-
	-	**		*	*	-	**	*	*	-	**
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDG12 Main source of payday loans

Base: All who have taken out loans from both online and high street lenders

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	162	71	90	46	22	93	-	161	156	155
Base	176	80	95	55	24	94	-	175	166	168
High street lenders	33 19%	10 12% *	24 25% *	7 13% **	4 16% **	19 20% *	- - *	33 19% *	33 20% *	32 19% *
Online lenders	112 64%	63 79% L*	48 50% *	43 77% **	18 76% **	52 55% *	- - *	112 64% *	102 62% *	106 63% *
Not possible to say - use both equally	31 18%	7 9% *	24 25% *	5 10% **	2 8% **	24 25% *	- - *	31 18% *	30 18% *	30 18% *
Don't know	-	-	-	-	-	-	-	-	-	-
Refusal	-	-	-	-	-	-	-	-	-	-
	-	*	*	**	**	-	-	*	*	*
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDG12 Main source of payday loans

Base: All who have taken out loans from both online and high street lenders

	Total	Type of loan compared			Aware of any high street lenders		Aware of any online lenders		Change in reported level of confidence in repaying loan (Follow-up)		
		Online only (T)	Retail only (U)	Online and Retail (V)	Yes (W)	No (X)	Yes (Y)	No (Z)	More confident (a)	Less confident (b)	No change (c)
Unweighted Base	162	39	2	41	156	6	161	1	-	1	10
Base	176	54	1	37	166	10	175	1	-	-	8
High street lenders	33	3	-	7	33	-	33	1	-	-	2
	19%	5%	-	20%	20%	-	19%	100%	-	-	27%
		**	**	**		**		**		**	**
Online lenders	112	39	-	24	102	10	112	-	-	-	5
	64%	73%	44%	64%	62%	96%	64%	-	-	-	67%
		**	**	**		**		**		**	**
Not possible to say - use both equally	31	12	1	6	30	-	31	-	-	-	-
	18%	22%	56%	16%	18%	4%	18%	-	-	100%	6%
		**	**	**		**		**		**	**
Don't know	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
		**	**	**		**		**		**	**
Refusal	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
		**	**	**		**		**		**	**

Overlap formulae used
 - Column Means:
 Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g
 Minimum Base: 30 (**), Small Base: 100 (*)
 - Column Proportions:
 Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g
 Minimum Base: 30 (**), Small Base: 100 (*)
 Continuity correction applied

QPDG12 Main source of payday loans
Base: All who have taken out loans from both online and high street lenders

	Total	Market Status		Specific lender status	
		New (d)	Repeat (e)	New (f)	Repeat (g)
Unweighted Base	162	15	145	100	60
Base	176	14	161	112	63
High street lenders	33 19%	3 21% **	30 19%	24 22% *	9 14% *
Online lenders	112 64%	6 40% **	106 66%	70 62% *	42 67% *
Not possible to say - use both equally	31 18%	5 39% **	24 15%	18 16% *	12 19% *
Don't know	-	-	-	-	-
	-	-	-	-	-
	-	**	-	*	*
Refusal	-	-	-	-	-
	-	-	-	-	-
	-	**	-	*	*
Overlap formulae used					
- Column Means:					
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g					
Minimum Base: 30 (**), Small Base: 100 (*)					
- Column Proportions:					
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g					
Minimum Base: 30 (**), Small Base: 100 (*)					
Continuity correction applied					

QPDG13 Whether ever considered taking out a loan from a high street lender
Base: All who have only taken out more than one loan, but only from online lenders

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	289	182	99	65	155	62	207	40	17	15
Base	427	279	136	80	232	104	309	48	27	26
Yes	46 11%	35 13%	11 8% *	13 16% *	24 10%	7 7% *	31 10%	3 6% **	6 23% **	6 21% **
No	375 88%	244 87%	119 88% *	67 84% *	204 88%	96 92% *	276 89%	45 94% **	17 63% **	21 79% **
Don't know	5 1%	- -	5 4% *	- - *	4 2%	1 1% *	1 *	- - **	4 14% **	- - **
Refusal	- -	- -	- *	- - *	- -	- *	- -	- **	- **	- **
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDG13 Whether ever considered taking out a loan from a high street lender
Base: All who have only taken out more than one loan, but only from online lenders

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	289	107	150	69	81	19	238	9	15	15
Base	427	170	219	112	106	20	352	10	22	26
Yes	46 11%	17 10% *	29 13%	14 12% *	16 15% *	- - **	38 11%	1 13% **	4 20% **	3 12% **
No	375 88%	152 89% *	185 85%	99 88% *	87 82% *	20 100% **	309 88%	8 87% **	18 80% **	23 88% **
Don't know	5 1%	1 1% *	4 2%	- - *	4 4% *	- - **	5 1%	- - **	- - **	- - **
Refusal	- -	- *	- -	- -	- *	- -	- -	- **	- **	- **
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDG13 Whether ever considered taking out a loan from a high street lender
Base: All who have only taken out more than one loan, but only from online lenders

	Total	Accommodation					Number of people in hhd		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	289	63	158	109	49	52	51	65	161
Base	427	112	223	156	67	69	69	99	241
Yes	46 11%	11 10% *	23 10%	13 8% *	10 16% *	12 18% *	14 20% *	7 7% *	25 11%
No	375 88%	101 90% *	194 87%	140 89% *	55 82% *	57 82% *	55 78% *	92 93% *	211 88%
Don't know	5 1%	- * *	5 2%	4 2% *	1 2% *	- * *	1 2% *	- * *	4 2%
Refusal	- *	- *	- *	- *	- *	- *	- *	- *	- *
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (*), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (*), Small Base: 100 (*)									
Continuity correction applied									

QPDG13 Whether ever considered taking out a loan from a high street lender
Base: All who have only taken out more than one loan, but only from online lenders

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	289	165	64	39	9	112	4	15	66	132	196	74
Base	427	235	94	63	17	174	3	21	95	209	286	110
Yes	46 11%	24 10%	16 17% *	6 9% **	- - **	22 13% *	- - **	2 8% **	20 21% *	18 9% *	28 10%	17 16% *
No	375 88%	209 89%	78 83% *	53 85% **	17 100% **	148 85% *	3 100% **	16 74% **	75 79% *	190 91% *	258 90%	89 81% *
Don't know	5 1%	1 1%	- *	4 6% **	- - **	4 2% *	- - **	4 18% **	- - *	1 1% *	1 *	4 3% *
Refusal	- -	- -	- *	- - **	- - **	- - *	- - **	- - **	- - *	- - *	- -	- - *
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDG13 Whether ever considered taking out a loan from a high street lender**Base: All who have only taken out more than one loan, but only from online lenders**

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	289	-	38	251	-	164	124	283	6	22	104	109
Base	427	-	53	374	-	201	222	422	5	77	146	172
Yes	46	-	3	43	-	19	24	45	1	3	19	20
	11%	-	5%	12%	-	9%	11%	11%	26%	4%	13%	12%
			**				*		**	**	*	*
No	375	-	50	325	-	183	193	372	4	70	125	148
	88%	-	95%	87%	-	91%	87%	88%	74%	91%	86%	86%
			**				*		**	**	*	*
Don't know	5	-	-	5	-	-	5	5	-	4	1	4
	1%	-	-	1%	-	-	2%	1%	-	5%	1%	2%
			**				*		**	**	*	*
Refusal	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
			**				*		**	**	*	*
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDG13 Whether ever considered taking out a loan from a high street lender
Base: All who have only taken out more than one loan, but only from online lenders

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	289	289	-	-
Base	427	427	-	-
Yes	46	46	-	-
	11%	11%	-	-
No	375	375	-	-
	88%	88%	-	-
Don't know	5	5	-	-
	1%	1%	-	-
Refusal	-	-	-	-
	-	-	-	-
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QPDG13 Whether ever considered taking out a loan from a high street lender
Base: All who have only taken out more than one loan, but only from online lenders

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	289	289	-	-	-	-	289	-	-
Base	427	427	-	-	-	-	427	-	-
Yes	46	46	-	-	-	-	46	-	-
	11%	11%	-	-	-	-	11%	-	-
No	375	375	-	-	-	-	375	-	-
	88%	88%	-	-	-	-	88%	-	-
Don't know	5	5	-	-	-	-	5	-	-
	1%	1%	-	-	-	-	1%	-	-
Refusal	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDG13 Whether ever considered taking out a loan from a high street lender
Base: All who have only taken out more than one loan, but only from online lenders

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	289	-	59	228	64	127	230	50	105	107	92
Base	427	-	71	354	83	171	325	86	157	162	127
Yes	46	-	4	42	16	12	31	15	20	14	14
	11%	-	6%	12%	19%	7%	10%	17%	12%	9%	11%
No	375	-	67	306	66	158	289	71	136	144	113
	88%	-	94%	87%	79%	92%	89%	83%	87%	89%	89%
Don't know	5	-	-	5	1	1	5	-	1	4	-
	1%	-	-	1%	2%	1%	2%	-	1%	2%	-
Refusal	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDG13 Whether ever considered taking out a loan from a high street lender
Base: All who have only taken out more than one loan, but only from online lenders

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	289	157	129	119	33	67	16	8	4	4	43	129
Base	427	237	184	182	50	102	26	17	8	8	64	184
Yes	46 11%	23 10%	23 13%	16 9%	6 12%	13 13%	5 18%	7 38%	- ..	- 5%	5 9%	23 13%
No	375 88%	209 88%	161 87%	161 88%	44 88%	86 84%	21 82%	11 62%	8 100%	7 95%	54 85%	161 87%
Don't know	5 1%	5 2%	- *	5 3%	- ..	4 4%	- ..	- ..	- ..	- ..	4 6%	- *
Refusal	- -	- -	- *	- *	- ..	- *	- ..	- ..	- ..	- ..	- ..	- *
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDG13 Whether ever considered taking out a loan from a high street lender
Base: All who have only taken out more than one loan, but only from online lenders

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	289	180	109	97	186	274	11
Base	427	253	174	152	267	404	17
Yes	46 11%	34 14%	12 7% *	18 12% *	29 11%	45 11%	1 8% **
No	375 88%	218 86%	157 90% *	133 88% *	235 88%	354 88%	15 92% **
Don't know	5 1%	- -	5 3% *	1 1% *	4 1%	5 1%	- - **
Refusal	- -	- -	- *	- *	- -	- -	- - **
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, t/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, t/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDG13 Whether ever considered taking out a loan from a high street lender
Base: All who have only taken out more than one loan, but only from online lenders

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	289	111	171	127	116	29	29	102	82	89
Base	427	143	271	203	184	38	43	149	120	131
Yes	46 11%	17 12% *	29 11%	23 11% *	16 9% **	6 16% **	8 19% **	14 10% *	15 13% *	15 12% *
No	375 88%	126 88% *	237 87%	175 86% *	167 91% *	32 84% **	35 81% **	135 90% *	101 84% *	115 87% *
Don't know	5 1%	- * *	5 2%	5 3% *	1 1% *	- ** **	- ** **	- * *	4 3% *	1 1% *
Refusal	- -	- * *	- -	- * *	- * *	- ** **	- ** **	- * *	- * *	- * *
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDG13 Whether ever considered taking out a loan from a high street lender
Base: All who have only taken out more than one loan, but only from online lenders

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	289	24	95	15	37	30	37	40
Base	427	30	170	19	51	37	51	54
Yes	46	3	22	1	5	3	1	9
	11%	11%	13%	5%	10%	7%	2%	16%
		**		**	**	**	**	**
No	375	26	149	14	46	34	49	45
	88%	89%	87%	75%	90%	93%	96%	84%
		**		**	**	**	**	**
Don't know	5	-	-	4	-	-	1	-
	1%	-	-	20%	-	-	2%	-
		**		**	**	**	**	**
Refusal	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
		**		**	**	**	**	**
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDG13 Whether ever considered taking out a loan from a high street lender
Base: All who have only taken out more than one loan, but only from online lenders

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	289	86	192	139	139	240	41	145	134	199	80
Base	427	124	288	197	211	353	62	211	199	295	116
Yes	46 11%	13 10% *	32 11%	18 9% *	22 10% *	39 11%	7 12% **	22 10%	20 10% *	24 8%	23 19% I*
No	375 88%	111 90% *	251 87%	178 90% *	185 88% *	309 88%	55 88% **	185 88%	179 90% *	266 90%	93 81% *
Don't know	5 1%	- * -	5 2%	1 1% *	4 2% *	5 1%	- ** -	4 2%	- * -	5 2%	- * -
Refusal	- -	- * -	- -	- * -	- * -	- -	- ** -	- -	- * -	- -	- * -
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDG13 Whether ever considered taking out a loan from a high street lender
Base: All who have only taken out more than one loan, but only from online lenders

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	289	86	201	77	30	171	-	289	214	250
Base	427	145	280	134	45	234	-	427	312	382
Yes	46 11%	17 12% *	29 10%	15 12% *	7 16% **	19 8%	- -	46 11%	46 15% QS	46 12%
No	375 88%	123 85% *	250 89%	113 85% *	38 84% **	215 92%	- -	375 88% R	261 84%	331 87% R
Don't know	5 1%	4 3% *	1 *	5 4% *	- **	- -	- -	5 1%	5 2%	5 1%
Refusal	- -	- - *	- -	- - *	- **	- -	- -	- -	- -	- -
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDG13 Whether ever considered taking out a loan from a high street lender
Base: All who have only taken out more than one loan, but only from online lenders

	Total	Type of loan compared			Aware of any high street lenders		Aware of any online lenders		Change in reported level of confidence in repaying loan (Follow-up)		
		Online only (T)	Retail only (U)	Online and Retail (V)	Yes (W)	No (X)	Yes (Y)	No (Z)	More confident (a)	Less confident (b)	No change (c)
Unweighted Base	289	144	1	22	214	75	289	-	1	4	19
Base	427	206	1	32	312	115	427	-	1	3	19
Yes	46	19	-	7	46	-	46	-	-	-	3
	11%	9%	-	21%	15%	-	11%	-	-	-	13%
			**	**	X	*			**	**	**
No	375	183	1	26	261	115	375	-	1	3	17
	88%	89%	100%	79%	84%	100%	88%	-	100%	100%	87%
			**	**		W*			**	**	**
Don't know	5	5	-	-	5	-	5	-	-	-	-
	1%	2%	-	-	2%	*	1%	-	-	-	-
			**	**		*			**	**	**
Refusal	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
			**	**		*			**	**	**
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDG13 Whether ever considered taking out a loan from a high street lender
Base: All who have only taken out more than one loan, but only from online lenders

	Total	Market Status		Specific lender status	
		New (d)	Repeat (e)	New (f)	Repeat (g)
Unweighted Base	289	28	259	172	115
Base	427	31	394	279	146
Yes	46 11% **	2 6% **	44 11% **	27 10% **	19 13% *
No	375 88% **	29 94% **	344 87% **	249 89% **	125 86% *
Don't know	5 1% **	- - **	5 1% **	4 1% **	1 1% *
Refusal	- - **	- - **	- - **	- - **	- - *
Overlap formulae used					
- Column Means:					
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g					
Minimum Base: 30 (**), Small Base: 100 (*)					
- Column Proportions:					
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g					
Minimum Base: 30 (**), Small Base: 100 (*)					
Continuity correction applied					

QPDG14 Reasons have not considered using a high street lender
Base: All who have not considered using a high street lender

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/looking (H)	Not working (I)
Unweighted Base	258	161	89	57	138	57	187	37	12	12
Base	375	244	119	67	204	96	276	45	17	21
Prefer the convenience of online	119 32%	92 38% B	25 21% *	26 38% *	65 32% *	23 24% *	88 32% *	16 35% **	6 38% **	3 16% **
Quicker/easier to take out loan online	86 23%	61 25%	23 19% *	17 25% *	40 20% *	27 28% *	71 26% *	6 13% **	2 12% **	4 21% **
Prefer the anonymity of online	29 8%	24 10%	5 5% *	4 6% *	15 8% *	10 10% *	23 8% *	1 3% **	2 11% **	3 15% **
No shops near me / can't get to shops	28 7%	16 6%	10 9% *	2 3% *	15 7% *	10 10% *	17 6% *	3 7% **	5 28% **	1 6% **
Was not aware that high street lenders existed	27 7%	15 6%	12 10% *	2 3% *	21 10% *	4 5% *	20 7% *	3 6% **	1 7% **	3 15% **
Didn't think I would get approval from a high street lender	21 6%	10 4%	9 8% *	- 1% *	10 5% *	11 11% *	17 6% *	1 3% **	1 7% **	- - **
Easier to compare online	18 5%	10 4%	7 6% *	2 3% *	12 6% *	4 4% *	10 4% *	4 10% **	1 7% **	1 6% **
Just hadn't thought about it (no further detail)	15 4%	8 3%	7 6% *	5 8% *	6 3% *	4 5% *	12 4% *	1 2% **	1 7% **	1 4% **
Online lenders are cheaper than high street lenders	10 3%	7 3%	3 3% *	1 1% *	7 3% *	1 1% *	8 3% *	2 4% **	- - **	- - **
Shops don't offer same service/products as online	5 1%	1 *	4 3% *	1 1% *	4 2% *	- * *	5 2% *	- **	- **	- **
Online lenders have better reputation	- -	- -	- *	- *	- *	- *	- -	- **	- **	- **
Don't know	31 8%	12 5%	14 12% *	8 12% *	14 7% *	9 9% *	19 7% *	6 12% **	- -	1 6% **

Overlap formulae used
- Column Means:
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied

QPDG14 Reasons have not considered using a high street lender
Base: All who have not considered using a high street lender

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	258	161	89	57	138	57	187	37	12	12
Base	375	244	119	67	204	96	276	45	17	21
Other Answer	35 9%	26 11%	8 7%	8 12%	21 10%	6 7%	26 9%	5 10%	- -	3 15%
Refusal	-	-	-	-	-	-	-	-	-	-
	-	-	*	*	*	*	-	**	**	**
Not Stated	-	-	-	-	-	-	-	-	-	-
	-	-	*	*	*	*	-	**	**	**
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDG14 Reasons have not considered using a high street lender
Base: All who have not considered using a high street lender

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	258	96	130	63	67	19	214	8	12	12
Base	375	152	185	99	87	20	309	8	18	23
Prefer the convenience of online	119 32%	60 39% *	54 29% *	27 27% *	27 32% *	3 14% **	103 33% **	3 37% **	7 37% **	3 14% **
Quicker/easier to take out loan online	86 23%	35 23% *	38 20% *	20 20% *	18 21% *	6 28% **	69 22% **	3 31% **	4 21% **	4 18% **
Prefer the anonymity of online	29 8%	14 9% *	14 8% *	6 6% *	8 10% *	1 5% **	28 9% **	1 11% **	- - **	- - **
No shops near me / can't get to shops	28 7%	10 6% *	10 6% *	6 7% *	4 5% *	6 29% **	23 7% **	- - **	- - **	3 14% **
Was not aware that high street lenders existed	27 7%	8 6% *	15 8% *	7 7% *	9 10% *	3 17% **	26 8% **	- - **	- - **	1 5% **
Didn't think I would get approval from a high street lender	21 6%	13 8% *	6 3% *	3 3% *	3 4% *	- - **	17 5% **	1 14% **	- - **	1 5% **
Easier to compare online	18 5%	9 6% *	7 4% *	2 2% *	5 5% *	1 5% **	15 5% **	- - **	1 7% **	- - **
Just hadn't thought about it (no further detail)	15 4%	3 2% *	11 6% *	8 8% *	3 3% *	2 8% **	14 4% **	- - **	1 7% **	- - **
Online lenders are cheaper than high street lenders	10 3%	6 4% *	3 2% *	- - *	3 4% *	1 5% **	9 3% **	- - **	1 7% **	- - **
Shops don't offer same service/products as online	5 1%	1 1% *	4 2% *	- - *	4 5% *	- - **	4 1% **	- - **	- - **	1 4% **
Online lenders have better reputation	- -	- - *	- - *	- - *	- - *	- - **	- - **	- - **	- - **	- - **
Don't know	31 8%	4 3% *	21 11% *	15 15% J*	6 7% *	1 5% **	16 5% **	3 33% **	1 4% **	7 29% **

Overlap formulae used
- Column Means:
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied

QPDG14 Reasons have not considered using a high street lender
Base: All who have not considered using a high street lender

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	258	96	130	63	67	19	214	8	12	12
Base	375	152	185	99	87	20	309	8	18	23
Other Answer	35	18	14	10	4	1	27	-	4	2
	9%	12%	8%	10%	5%	7%	9%	-	24%	10%
		*	*	*	*	**		**	**	**
Refusal	-	-	-	-	-	-	-	-	-	-
	-	*	*	*	*	**	-	**	**	**
Not Stated	-	-	-	-	-	-	-	-	-	-
	-	*	*	*	*	**	-	**	**	**
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDG14 Reasons have not considered using a high street lender
Base: All who have not considered using a high street lender

	Total	Accommodation					Number of people in hhd		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	258	56	141	100	41	45	43	61	142
Base	375	101	194	140	55	57	55	92	211
Prefer the convenience of online	119 32%	33 32% *	59 30% *	46 33% *	13 24% **	20 36% *	20 36% *	31 33% *	65 31% *
Quicker/easier to take out loan online	86 23%	14 14% *	59 30% *	43 31% *	16 29% **	7 13% *	13 24% *	22 24% *	44 21% *
Prefer the anonymity of online	29 8%	9 9% *	18 9% *	18 13% *	1 2% **	1 2% *	7 13% *	6 6% *	16 8% *
No shops near me / can't get to shops	28 7%	7 7% *	15 8% *	11 8% *	4 7% **	4 7% *	5 10% *	8 9% *	12 6% *
Was not aware that high street lenders existed	27 7%	15 15% TU*	3 2% *	1 1% *	2 5% **	9 15% TU*	4 7% *	6 6% *	17 8% *
Didn't think I would get approval from a high street lender	21 6%	7 7% *	11 6% *	8 6% *	3 6% **	- 1% *	4 8% *	1 1% *	13 6% *
Easier to compare online	18 5%	5 5% *	9 4% *	7 5% *	2 4% **	1 2% *	5 10% *	1 1% *	10 5% *
Just hadn't thought about it (no further detail)	15 4%	1 1% *	10 5% *	7 5% *	3 6% **	4 7% *	- - *	9 10% *	6 3% *
Online lenders are cheaper than high street lenders	10 3%	3 3% *	6 3% *	1 1% *	5 9% **	- - *	1 2% *	1 1% *	8 4% *
Shops don't offer same service/products as online	5 1%	3 3% *	2 1% *	1 1% *	1 2% **	- - *	- - *	2 2% *	3 1% *
Online lenders have better reputation	- -	- - *	- - *	- - *	- - **	- - *	- - *	- - *	- - *
Don't know	31 8%	11 11% *	9 5% *	4 3% *	5 9% **	6 11% *	3 5% *	4 4% *	19 9% *
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDG14 Reasons have not considered using a high street lender
Base: All who have not considered using a high street lender

	Total	Accommodation					Number of people in hhd		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	258	56	141	100	41	45	43	61	142
Base	375	101	194	140	55	57	55	92	211
Other Answer	35	4	20	18	3	9	1	15	18
	9%	4%	10%	13%	5%	16%	2%	16%	8%
Refusal	-	-	-	-	-	-	-	-	-
	-	*	*	*	**	*	*	*	*
Not Stated	-	-	-	-	-	-	-	-	-
	-	*	*	*	**	*	*	*	*
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDG14 Reasons have not considered using a high street lender
Base: All who have not considered using a high street lender

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	258	150	54	33	9	96	4	12	54	121	177	63
Base	375	209	78	53	17	148	3	16	75	190	258	89
Prefer the convenience of online	119 32%	77 37%	22 28%	9 17%	8 48%	39 26%	- *	4 26%	18 24%	66 35%	90 35%	22 25%
Quicker/easier to take out loan online	86 23%	49 23%	17 22%	11 20%	2 14%	30 20%	1 *	6 41%	14 19%	42 22%	63 25%	16 18%
Prefer the anonymity of online	29 8%	17 8%	1 2%	10 19%	1 5%	12 8%	1 28%	- *	2 2%	21 11%	22 9%	7 8%
No shops near me / can't get to shops	28 7%	14 7%	6 8%	6 11%	- *	12 8%	- *	1 9%	12 15%	11 6%	25 10%	1 1%
Was not aware that high street lenders existed	27 7%	16 8%	10 12%	2 3%	- *	11 8%	- *	- *	8 11%	11 6%	19 7%	7 8%
Didn't think I would get approval from a high street lender	21 6%	6 3%	8 11%	4 8%	- *	13 8%	1 38%	- *	2 3%	16 8%	7 3%	12 14%
Easier to compare online	18 5%	9 4%	2 3%	4 8%	1 7%	8 5%	- *	2 16%	4 6%	7 3%	9 4%	6 7%
Just hadn't thought about it (no further detail)	15 4%	12 6%	3 4%	- *	- *	3 2%	- *	- *	5 7%	7 4%	12 4%	2 2%
Online lenders are cheaper than high street lenders	10 3%	2 1%	1 1%	1 2%	6 33%	8 5%	- *	- *	1 2%	7 4%	8 3%	2 2%
Shops don't offer same service/products as online	5 1%	1 *	1 1%	3 6%	- *	4 3%	- *	- *	2 2%	3 2%	5 2%	- *
Online lenders have better reputation	- *	- *	- *	- *	- *	- *	- *	- *	- *	- *	- *	- *
Don't know	31 8%	15 7%	10 13%	1 2%	- *	11 8%	- 13%	- *	7 9%	10 5%	16 6%	8 9%

Overlap formulae used
- Column Means:
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied

QPDG14 Reasons have not considered using a high street lender

Base: All who have not considered using a high street lender

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	258	150	54	33	9	96	4	12	54	121	177	63
Base	375	209	78	53	17	148	3	16	75	190	258	89
Other Answer	35	20	10	3	-	13	-	1	10	10	19	11
	9%	10%	13%	6%	-	9%	-	9%	13%	5%	8%	12%
Refusal	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	*	**	**	*	**	**	*	*	-	*
Not Stated	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	*	**	**	*	**	**	*	*	-	*
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDG14 Reasons have not considered using a high street lender
Base: All who have not considered using a high street lender

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	258	-	35	223	-	150	108	254	4	20	91	97
Base	375	-	50	325	-	183	193	372	4	70	125	148
Prefer the convenience of online	119	-	13	106	-	53	66	119	-	31	43	39
	32%	-	26%	33%	-	29%	34%	32%	-	44%	34%	27%
			**				*		**	**	*	*
Quicker/easier to take out loan online	86	-	14	72	-	47	39	84	2	15	28	32
	23%	-	29%	22%	-	26%	20%	23%	53%	21%	22%	22%
			**				*		**	**	*	*
Prefer the anonymity of online	29	-	-	29	-	7	23	29	-	4	9	14
	8%	-	-	9%	-	4%	12%	8%	-	5%	7%	9%
			**				*		**	**	*	*
No shops near me / can't get to shops	28	-	3	25	-	14	13	28	-	6	6	14
	7%	-	6%	8%	-	8%	7%	7%	-	9%	5%	9%
			**				*		**	**	*	*
Was not aware that high street lenders existed	27	-	4	24	-	10	17	27	-	6	8	14
	7%	-	7%	7%	-	5%	9%	7%	-	9%	6%	9%
			**				*		**	**	*	*
Didn't think I would get approval from a high street lender	21	-	5	15	-	11	10	21	-	4	6	12
	6%	-	11%	5%	-	6%	5%	6%	-	5%	5%	8%
			**				*		**	**	*	*
Easier to compare online	18	-	2	15	-	10	8	17	1	-	6	11
	5%	-	4%	5%	-	5%	4%	4%	28%	-	4%	7%
			**				*		**	**	*	*
Just hadn't thought about it (no further detail)	15	-	4	11	-	10	5	15	-	3	8	4
	4%	-	8%	3%	-	6%	3%	4%	-	5%	6%	3%
			**				*		**	**	*	*
Online lenders are cheaper than high street lenders	10	-	-	10	-	6	4	10	-	4	3	6
	3%	-	-	3%	-	3%	2%	3%	-	5%	2%	4%
			**				*		**	**	*	*
Shops don't offer same service/products as online	5	-	-	5	-	2	3	5	-	-	4	1
	1%	-	-	2%	-	1%	2%	1%	-	-	3%	1%
			**				*		**	**	*	*
Online lenders have better reputation	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
			**				*		**	**	*	*
Don't know	31	-	2	29	-	14	17	30	1	11	10	11
	8%	-	4%	9%	-	7%	9%	8%	19%	15%	8%	7%
			**				*		**	**	*	*
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDG14 Reasons have not considered using a high street lender

Base: All who have not considered using a high street lender

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	258	-	35	223	-	150	108	254	4	20	91	97
Base	375	-	50	325	-	183	193	372	4	70	125	148
Other Answer	35	-	10	25	-	21	14	35	-	4	6	7
	9%	-	21%	8%	-	11%	7%	9%	-	5%	5%	5%
Refusal	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	**	-	-	-	*	-	**	**	*	*
Not Stated	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	**	-	-	-	*	-	**	**	*	*
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDG14 Reasons have not considered using a high street lender**Base: All who have not considered using a high street lender**

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	258	258	-	-
Base	375	375	-	-
Prefer the convenience of online	119 32%	119 32%	-	-
Quicker/easier to take out loan online	86 23%	86 23%	-	-
Prefer the anonymity of online	29 8%	29 8%	-	-
No shops near me / can't get to shops	28 7%	28 7%	-	-
Was not aware that high street lenders existed	27 7%	27 7%	-	-
Didn't think I would get approval from a high street lender	21 6%	21 6%	-	-
Easier to compare online	18 5%	18 5%	-	-
Just hadn't thought about it (no further detail)	15 4%	15 4%	-	-
Online lenders are cheaper than high street lenders	10 3%	10 3%	-	-
Shops don't offer same service/products as online	5 1%	5 1%	-	-
Online lenders have better reputation	-	-	-	-
Don't know	31 8%	31 8%	-	-
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QPDG14 Reasons have not considered using a high street lender
Base: All who have not considered using a high street lender

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	258	258	-	-
Base	375	375	-	-
Other Answer	35	35	-	-
	9%	9%	-	-
Refusal	-	-	-	-
	-	-	-	-
Not Stated	-	-	-	-
	-	-	-	-
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QPDG14 Reasons have not considered using a high street lender
Base: All who have not considered using a high street lender

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	258	258	-	-	-	-	258	-	-
Base	375	375	-	-	-	-	375	-	-
Prefer the convenience of online	119 32%	119 32%	-	-	-	-	119 32%	-	-
Quicker/easier to take out loan online	86 23%	86 23%	-	-	-	-	86 23%	-	-
Prefer the anonymity of online	29 8%	29 8%	-	-	-	-	29 8%	-	-
No shops near me / can't get to shops	28 7%	28 7%	-	-	-	-	28 7%	-	-
Was not aware that high street lenders existed	27 7%	27 7%	-	-	-	-	27 7%	-	-
Didn't think I would get approval from a high street lender	21 6%	21 6%	-	-	-	-	21 6%	-	-
Easier to compare online	18 5%	18 5%	-	-	-	-	18 5%	-	-
Just hadn't thought about it (no further detail)	15 4%	15 4%	-	-	-	-	15 4%	-	-
Online lenders are cheaper than high street lenders	10 3%	10 3%	-	-	-	-	10 3%	-	-
Shops don't offer same service/products as online	5 1%	5 1%	-	-	-	-	5 1%	-	-
Online lenders have better reputation	-	-	-	-	-	-	-	-	-
Overlap formulae used	-	-	-	-	-	-	-	-	-
- Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied									

QPDG14 Reasons have not considered using a high street lender
Base: All who have not considered using a high street lender

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	258	258	-	-	-	-	258	-	-
Base	375	375	-	-	-	-	375	-	-
Don't know	31	31	-	-	-	-	31	-	-
	8%	8%	-	-	-	-	8%	-	-
Other Answer	35	35	-	-	-	-	35	-	-
	9%	9%	-	-	-	-	9%	-	-
Refusal	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
Not Stated	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDG14 Reasons have not considered using a high street lender
Base: All who have not considered using a high street lender

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	258	-	55	201	53	118	206	43	91	97	83
Base	375	-	67	306	66	158	289	71	136	144	113
Prefer the convenience of online	119	-	18	99	16	52	102	15	46	55	27
	32%	-	27%	32%	25%	33%	35%	21%	34%	38%	24%
			*	*	*	*	*	*	*	*	*
Quicker/easier to take out loan online	86	-	18	67	12	29	62	19	24	33	33
	23%	-	27%	22%	18%	18%	21%	26%	18%	23%	30%
			*	*	*	*	*	*	*	*	*
Prefer the anonymity of online	29	-	4	24	9	5	21	8	19	7	4
	8%	-	6%	8%	14%	3%	7%	11%	14%	5%	4%
			*	*	*	*	M	*	*	*	*
No shops near me / can't get to shops	28	-	6	22	8	17	20	6	9	11	6
	7%	-	9%	7%	12%	11%	7%	9%	7%	7%	5%
			*	*	*	*	*	*	*	*	*
Was not aware that high street lenders existed	27	-	3	24	8	19	22	5	17	4	10
	7%	-	5%	8%	11%	12%	8%	8%	13%	3%	9%
			*	*	*	*	*	*	*	*	*
Didn't think I would get approval from a high street lender	21	-	2	19	4	11	19	-	1	12	7
	6%	-	3%	6%	7%	7%	6%	1%	1%	8%	7%
			*	*	*	*	*	*	*	*	*
Easier to compare online	18	-	2	16	4	7	12	5	8	5	7
	5%	-	3%	5%	7%	4%	4%	7%	6%	4%	6%
			*	*	*	*	*	*	*	*	*
Just hadn't thought about it (no further detail)	15	-	1	14	2	10	11	4	5	3	10
	4%	-	1%	5%	3%	6%	4%	6%	3%	2%	9%
			*	*	*	*	*	*	*	*	*
Online lenders are cheaper than high street lenders	10	-	3	7	-	6	8	2	7	3	1
	3%	-	4%	2%	-	4%	3%	3%	5%	2%	1%
			*	*	*	*	*	*	*	*	*
Shops don't offer same service/products as online	5	-	1	4	-	4	5	-	-	5	-
	1%	-	1%	1%	-	3%	2%	-	-	3%	-
			*	*	*	*	*	*	*	*	*
Online lenders have better reputation	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
			*	*	*	*	*	*	*	*	*
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDG14 Reasons have not considered using a high street lender
Base: All who have not considered using a high street lender

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	258	-	55	201	53	118	206	43	91	97	83
Base	375	-	67	306	66	158	289	71	136	144	113
Don't know	31	-	5	26	4	5	21	5	4	12	11
	8%	-	7%	8%	6%	3%	7%	7%	3%	8%	10%
Other Answer	35	-	9	26	4	14	28	5	14	14	8
	9%	-	14%	8%	6%	9%	10%	8%	10%	9%	7%
Refusal	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
Not Stated	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDG14 Reasons have not considered using a high street lender
Base: All who have not considered using a high street lender

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	258	140	115	107	30	58	14	5	4	3	38	115
Base	375	209	161	161	44	86	21	11	8	7	54	161
Prefer the convenience of online	119 32%	62 30% *	54 34% *	52 32% *	19 44% **	17 20% *	1 4% **	1 12% **	3 33% **	4 52% **	11 20% **	54 34% *
Quicker/easier to take out loan online	86 23%	46 22% *	40 25% *	41 25% *	20 45% **	12 14% *	1 4% **	- - **	- - **	- 6% **	11 20% **	40 25% *
Prefer the anonymity of online	29 8%	15 7% *	15 9% *	12 7% *	9 21% **	3 3% *	1 4% **	2 17% **	- - **	- - **	- - **	15 9% *
No shops near me / can't get to shops	28 7%	15 7% *	12 8% *	12 7% *	- - **	11 12% *	4 20% **	- - **	- - **	- - **	6 11% **	12 8% *
Was not aware that high street lenders existed	27 7%	19 9% *	8 5% *	14 9% *	- 1% **	8 9% *	- - **	- - **	1 15% **	- - **	8 15% **	8 5% *
Didn't think I would get approval from a high street lender	21 6%	13 6% *	8 5% *	12 7% *	- - **	1 1% *	- - **	1 12% **	- - **	- - **	- - **	8 5% *
Easier to compare online	18 5%	11 5% *	7 4% *	6 4% *	3 6% **	5 6% *	1 4% **	- - **	- - **	- - **	4 7% **	7 4% *
Just hadn't thought about it (no further detail)	15 4%	9 4% *	7 4% *	5 3% *	3 6% **	3 4% *	2 9% **	- - **	- - **	- - **	1 2% **	7 4% *
Online lenders are cheaper than high street lenders	10 3%	7 3% *	3 2% *	6 4% *	2 4% **	5 6% *	4 18% **	- - **	- - **	- - **	1 2% **	3 2% *
Shops don't offer same service/products as online	5 1%	4 2% *	1 1% *	1 1% *	1 2% **	3 4% *	3 15% **	3 30% **	- - **	- - **	3 6% **	1 1% *
Online lenders have better reputation	- -	- - *	- - *	- - *	- - **	- - *	- - **	- - **	- - **	- - **	- - **	- - *
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDG14 Reasons have not considered using a high street lender

Base: All who have not considered using a high street lender

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	258	140	115	107	30	58	14	5	4	3	38	115
Base	375	209	161	161	44	86	21	11	8	7	54	161
Don't know	31	24	6	18	-	11	5	-	4	-	5	6
	8%	11%	4%	11%	1%	13%	21%	-	53%	-	10%	4%
Other Answer	35	15	19	11	-	8	-	3	-	3	5	19
	9%	7%	12%	7%	-	9%	-	30%	-	43%	9%	12%
Refusal	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
Not Stated	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDG14 Reasons have not considered using a high street lender

Base: All who have not considered using a high street lender

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	258	159	99	86	166	244	10
Base	375	218	157	133	235	354	15
Prefer the convenience of online	119 32%	81 37%	38 24% *	40 30% *	74 32%	108 31%	7 44% **
Quicker/easier to take out loan online	86 23%	48 22%	38 24% *	33 24% *	53 22%	83 23%	3 20% **
Prefer the anonymity of online	29 8%	14 6%	15 10% *	17 13% *	12 5%	28 8%	1 6% **
No shops near me / can't get to shops	28 7%	14 7%	13 8% *	11 8% *	17 7%	28 8%	- - **
Was not aware that high street lenders existed	27 7%	11 5%	17 11% *	5 4% *	22 10%	26 7%	1 8% **
Didn't think I would get approval from a high street lender	21 6%	13 6%	8 5% *	13 10% *	8 3%	21 6%	- - **
Easier to compare online	18 5%	8 4%	9 6% *	6 5% *	11 5%	17 5%	1 6% **
Just hadn't thought about it (no further detail)	15 4%	9 4%	7 4% *	2 2% *	13 6%	15 4%	- - **
Online lenders are cheaper than high street lenders	10 3%	5 2%	5 3% *	6 4% *	4 2%	10 3%	- - **
Shops don't offer same service/products as online	5 1%	4 2%	1 1% *	3 2% *	2 1%	5 1%	- - **
Online lenders have better reputation	- -	- -	- *	- *	- -	- -	- **
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDG14 Reasons have not considered using a high street lender
Base: All who have not considered using a high street lender

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	258	159	99	86	166	244	10
Base	375	218	157	133	235	354	15
Don't know	31 8%	16 7%	15 10% *	2 1% *	28 12% f	29 8%	1 6% **
Other Answer	35 9%	22 10%	13 8% *	13 10% *	20 9%	28 8%	6 37% **
Refusal	-	-	-	-	-	-	-
	-	-	*	*	-	-	**
Not Stated	-	-	-	-	-	-	-
	-	-	*	*	-	-	**
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, t/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, t/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDG14 Reasons have not considered using a high street lender
Base: All who have not considered using a high street lender

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	258	99	152	113	104	24	23	93	72	78
Base	375	126	237	175	167	32	35	135	101	115
Prefer the convenience of online	119 32%	41 32% *	74 31%	61 35% *	53 32% *	2 7% **	13 37% **	38 28% *	37 37% *	33 29% *
Quicker/easier to take out loan online	86 23%	41 33% km*	41 17%	34 20% *	25 15% *	9 28% **	8 22% **	33 24% *	16 16% *	31 27% *
Prefer the anonymity of online	29 8%	5 4% *	22 9%	18 10% *	14 8% *	3 10% **	6 17% **	8 6% *	14 14% *	7 6% *
No shops near me / can't get to shops	28 7%	3 2% *	25 10%	18 10% *	18 11% *	4 13% **	7 20% **	8 6% *	6 6% *	14 12% *
Was not aware that high street lenders existed	27 7%	5 4% *	23 10%	12 7% *	15 9% *	3 10% **	3 8% **	9 7% *	6 6% *	11 9% *
Didn't think I would get approval from a high street lender	21 6%	1 1% *	20 8%	18 11% j*	14 8% *	5 16% **	2 5% **	3 2% *	7 7% *	11 9% *
Easier to compare online	18 5%	6 5% *	12 5%	8 5% *	9 5% *	4 11% **	1 4% **	6 4% *	6 6% *	5 4% *
Just hadn't thought about it (no further detail)	15 4%	5 4% *	10 4% m	5 3% *	- - *	4 13% **	2 6% **	5 4% *	1 1% *	9 8% *
Online lenders are cheaper than high street lenders	10 3%	1 1% *	9 4%	6 3% *	5 3% *	- - **	2 5% **	6 4% *	4 4% *	- - *
Shops don't offer same service/products as online	5 1%	- - *	5 2%	4 2% *	5 3% *	- - **	- - **	1 1% *	- - *	4 4% *
Online lenders have better reputation	- -	- - *	- -	- - *	- - *	- - **	- - **	- - *	- - *	- - *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDG14 Reasons have not considered using a high street lender
Base: All who have not considered using a high street lender

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	258	99	152	113	104	24	23	93	72	78
Base	375	126	237	175	167	32	35	135	101	115
Don't know	31	11	18	10	14	-	-	16	10	3
	8%	9%	8%	6%	8%	-	-	12%	10%	3%
		*			*	**	**	*	*	*
Other Answer	35	21	13	8	11	3	-	11	10	6
	9%	17%	5%	5%	7%	8%	1%	8%	10%	5%
		kl*		*	*	**	**	*	*	*
Refusal	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
		*		*	*	**	**	*	*	*
Not Stated	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
		*		*	*	**	**	*	*	*
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDG14 Reasons have not considered using a high street lender
Base: All who have not considered using a high street lender

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	258	21	86	13	32	27	35	34
Base	375	26	149	14	46	34	49	45
Prefer the convenience of online	119	8	37	5	14	11	24	18
	32%	32%	25%	37%	30%	33%	48%	40%
		**		**	**	**	**	**
Quicker/easier to take out loan online	86	8	27	5	11	3	17	10
	23%	32%	18%	36%	23%	7%	34%	22%
		**		**	**	**	**	**
Prefer the anonymity of online	29	3	14	-	-	1	-	10
	8%	11%	9%	-	-	4%	1%	21%
		**		**	**	**	**	**
No shops near me / can't get to shops	28	2	12	1	4	2	4	3
	7%	6%	8%	9%	9%	6%	8%	6%
		**		**	**	**	**	**
Was not aware that high street lenders existed	27	-	16	1	1	4	2	3
	7%	-	11%	7%	2%	11%	4%	7%
		**		**	**	**	**	**
Didn't think I would get approval from a high street lender	21	1	12	1	5	1	-	-
	6%	3%	8%	9%	10%	4%	-	1%
		**		**	**	**	**	**
Easier to compare online	18	3	7	-	2	2	1	1
	5%	10%	5%	-	4%	6%	3%	2%
		**		**	**	**	**	**
Just hadn't thought about it (no further detail)	15	1	10	-	1	2	1	-
	4%	5%	6%	-	2%	5%	2%	-
		**		**	**	**	**	**
Online lenders are cheaper than high street lenders	10	-	6	-	-	4	-	-
	3%	-	4%	-	-	13%	-	-
		**		**	**	**	**	**
Shops don't offer same service/products as online	5	-	4	-	-	-	-	1
	1%	-	3%	-	-	-	-	2%
		**		**	**	**	**	**
Online lenders have better reputation	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
		**		**	**	**	**	**
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDG14 Reasons have not considered using a high street lender
Base: All who have not considered using a high street lender

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	258	21	86	13	32	27	35	34
Base	375	26	149	14	46	34	49	45
Don't know	31	1	11	2	8	1	6	1
	8%	3%	7%	11%	18%	3%	13%	2%
Other Answer	35	4	10	-	7	6	4	4
	9%	14%	7%	-	14%	17%	8%	9%
Refusal	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
Not Stated	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDG14 Reasons have not considered using a high street lender

Base: All who have not considered using a high street lender

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	258	78	171	124	125	214	36	129	121	179	69
Base	375	111	251	178	185	309	55	185	179	266	93
Prefer the convenience of online	119 32%	27 24% *	90 36% *	56 31% *	59 32% *	96 31% *	22 39% **	47 25% *	71 40% *	79 30% *	39 42% *
Quicker/easier to take out loan online	86 23%	23 21% *	61 24% *	35 20% *	50 27% *	77 25% *	7 13% **	43 23% *	42 23% *	59 22% *	26 28% *
Prefer the anonymity of online	29 8%	3 2% *	27 11% *	12 7% *	17 9% *	27 9% *	2 3% **	12 6% *	17 10% *	21 8% *	8 9% *
No shops near me / can't get to shops	28 7%	14 13% *	13 5% *	24 14% D*	4 2% *	16 5% *	12 22% **	14 8% *	14 8% *	22 8% *	5 6% *
Was not aware that high street lenders existed	27 7%	3 3% *	24 9% *	9 5% *	18 10% *	24 8% *	3 6% **	13 7% *	14 8% *	23 9% *	4 5% *
Didn't think I would get approval from a high street lender	21 6%	10 9% *	9 3% *	14 8% *	5 3% *	17 6% *	2 3% **	14 7% *	5 3% *	16 6% *	3 4% *
Easier to compare online	18 5%	9 8% *	7 3% *	6 4% *	10 6% *	13 4% *	4 7% **	9 5% *	8 4% *	13 5% *	4 4% *
Just hadn't thought about it (no further detail)	15 4%	4 3% *	12 5% *	6 3% *	10 5% *	11 4% *	4 7% **	7 4% *	8 5% *	14 5% *	- * *
Online lenders are cheaper than high street lenders	10 3%	7 6% *	3 1% *	9 5% *	1 1% *	10 3% *	- - **	8 4% *	2 1% *	8 3% *	2 2% *
Shops don't offer same service/products as online	5 1%	1 1% *	4 2% *	3 2% *	2 1% *	5 2% *	- - **	2 1% *	3 2% *	4 2% *	1 1% *
Online lenders have better reputation	- -	- *	- -	- *	- *	- -	- - **	- -	- *	- -	- *
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDG14 Reasons have not considered using a high street lender

Base: All who have not considered using a high street lender

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	258	78	171	124	125	214	36	129	121	179	69
Base	375	111	251	178	185	309	55	185	179	266	93
Don't know	31 8%	5 5% *	21 8%	8 4% *	22 12% *	20 6%	6 11% **	11 6% *	15 9% *	17 6%	6 7% *
Other Answer	35 9%	15 13% *	19 7%	23 13% *	9 5% *	30 10%	4 7% **	22 12% *	11 6% *	23 9%	9 10% *
Refusal	- -	- *	- -	- *	- *	- -	- **	- *	- *	- -	- *
Not Stated	- -	- *	- -	- *	- *	- -	- **	- *	- *	- -	- *
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDG14 Reasons have not considered using a high street lender
Base: All who have not considered using a high street lender

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	258	76	180	64	25	160	-	258	183	219
Base	375	123	250	113	38	215	-	375	261	331
Prefer the convenience of online	119 32%	45 36% *	74 30%	40 35% *	15 39% **	62 29%	- -	119 32%	94 36%	110 33%
Quicker/easier to take out loan online	86 23%	30 24% *	56 22%	20 18% *	9 25% **	56 26%	- -	86 23%	52 20%	74 22%
Prefer the anonymity of online	29 8%	17 14% *	12 5%	22 19% O*	- **	8 4%	- -	29 8%	19 7%	27 8%
No shops near me / can't get to shops	28 7%	8 6% *	20 8%	8 7% *	4 12% **	15 7%	- -	28 7%	20 8%	25 7%
Was not aware that high street lenders existed	27 7%	7 6% *	20 8%	9 8% *	1 2% **	16 8%	- -	27 7%	14 5%	23 7%
Didn't think I would get approval from a high street lender	21 6%	5 4% *	16 6%	4 4% *	2 7% **	14 7%	- -	21 6%	13 5%	15 5%
Easier to compare online	18 5%	5 4% *	12 5%	8 7% *	1 2% **	8 4%	- -	18 5%	10 4%	15 5%
Just hadn't thought about it (no further detail)	15 4%	8 6% *	8 3%	2 2% *	3 8% **	10 5%	- -	15 4%	13 5%	14 4%
Online lenders are cheaper than high street lenders	10 3%	4 3% *	6 2%	4 3% *	2 5% **	4 2%	- -	10 3%	7 3%	7 2%
Shops don't offer same service/products as online	5 1%	3 3% *	2 1%	3 3% *	- **	2 1%	- -	5 1%	2 1%	5 2%
Online lenders have better reputation	- -	- *	-	- *	- **	-	- -	- -	-	-
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDG14 Reasons have not considered using a high street lender
Base: All who have not considered using a high street lender

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	258	76	180	64	25	160	-	258	183	219
Base	375	123	250	113	38	215	-	375	261	331
Don't know	31 8%	3 2%	28 11%	7 6%	2 6%	19 9%	-	31 8%	26 10%	30 9%
Other Answer	35 9%	9 8%	23 9%	5 4%	2 5%	27 13%	-	35 9%	21 8%	32 10%
Refusal	-	-	-	-	-	-	-	-	-	-
Not Stated	-	-	-	-	-	-	-	-	-	-
Overlap formulae used	-	-	-	-	-	-	-	-	-	-
- Column Means:	-	-	-	-	-	-	-	-	-	-
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g	-	-	-	-	-	-	-	-	-	-
Minimum Base: 30 (**), Small Base: 100 (*)	-	-	-	-	-	-	-	-	-	-
- Column Proportions:	-	-	-	-	-	-	-	-	-	-
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g	-	-	-	-	-	-	-	-	-	-
Minimum Base: 30 (**), Small Base: 100 (*)	-	-	-	-	-	-	-	-	-	-
Continuity correction applied	-	-	-	-	-	-	-	-	-	-

QPDG14 Reasons have not considered using a high street lender
Base: All who have not considered using a high street lender

	Total	Type of loan compared			Aware of any high street lenders		Aware of any online lenders		Change in reported level of confidence in repaying loan (Follow-up)		
		Online only (T)	Retail only (U)	Online and Retail (V)	Yes (W)	No (X)	Yes (Y)	No (Z)	More confident (a)	Less confident (b)	No change (c)
Unweighted Base	258	129	1	16	183	75	258	-	1	4	17
Base	375	183	1	26	261	115	375	-	1	3	17
Prefer the convenience of online	119	70	-	9	94	25	119	-	-	1	4
	32%	38%	-	36%	36%	22%	32%	-	-	42%	23%
			**	**		*			**		**
Quicker/easier to take out loan online	86	42	1	5	52	34	86	-	-	-	5
	23%	23%	100%	19%	20%	30%	23%	-	-	14%	28%
			**	**		*			**	**	**
Prefer the anonymity of online	29	21	-	1	19	10	29	-	-	-	-
	8%	11%	-	4%	7%	9%	8%	-	-	-	-
			**	**		*			**	**	**
No shops near me / can't get to shops	28	16	-	2	20	7	28	-	-	-	3
	7%	9%	-	6%	8%	6%	7%	-	-	-	20%
			**	**		*			**	**	**
Was not aware that high street lenders existed	27	10	-	-	14	13	27	-	-	-	-
	7%	6%	-	-	5%	11%	7%	-	-	-	-
			**	**		*			**	**	**
Didn't think I would get approval from a high street lender	21	11	-	1	13	8	21	-	1	1	2
	6%	6%	-	5%	5%	7%	6%	-	100%	44%	15%
			**	**		*			**	**	**
Easier to compare online	18	11	-	1	10	7	18	-	-	-	1
	5%	6%	-	4%	4%	6%	5%	-	-	-	8%
			**	**		*			**	**	**
Just hadn't thought about it (no further detail)	15	5	-	-	13	3	15	-	-	-	1
	4%	3%	-	-	5%	2%	4%	-	-	-	8%
			**	**		*			**	**	**
Online lenders are cheaper than high street lenders	10	4	-	1	7	3	10	-	-	-	-
	3%	2%	-	5%	3%	2%	3%	-	-	-	-
			**	**		*			**	**	**
Shops don't offer same service/products as online	5	4	-	-	2	3	5	-	-	-	-
	1%	2%	-	-	1%	3%	1%	-	-	-	-
			**	**		*			**	**	**
Online lenders have better reputation	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
			**	**		*			**	**	**
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDG14 Reasons have not considered using a high street lender
Base: All who have not considered using a high street lender

	Total	Type of loan compared			Aware of any high street lenders		Aware of any online lenders		Change in reported level of confidence in repaying loan (Follow-up)		
		Online only (T)	Retail only (U)	Online and Retail (V)	Yes (W)	No (X)	Yes (Y)	No (Z)	More confident (a)	Less confident (b)	No change (c)
Unweighted Base	258	129	1	16	183	75	258	-	1	4	17
Base	375	183	1	26	261	115	375	-	1	3	17
Don't know	31	10	-	3	26	5	31	-	-	-	1
	8%	5%	-	13%	10%	5%	8%	-	-	-	5%
Other Answer	35	13	-	4	21	14	35	-	-	-	-
	9%	7%	-	15%	8%	12%	9%	-	-	-	3%
Refusal	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
Not Stated	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDG14 Reasons have not considered using a high street lender
Base: All who have not considered using a high street lender

	Total	Market Status		Specific lender status	
		New (d)	Repeat (e)	New (f)	Repeat (g)
Unweighted Base	258	25	231	155	101
Base	375	29	344	249	125
Prefer the convenience of online	119 32%	11 39% **	107 31%	86 34%	33 26% *
Quicker/easier to take out loan online	86 23%	4 13% **	82 24%	56 22%	30 24% *
Prefer the anonymity of online	29 8%	4 12% **	26 7%	16 6%	13 10% *
No shops near me / can't get to shops	28 7%	6 19% **	22 6%	15 6%	13 10% *
Was not aware that high street lenders existed	27 7%	2 8% **	25 7%	17 7%	11 9% *
Didn't think I would get approval from a high street lender	21 6%	- 1% **	20 6%	14 6%	7 5% *
Easier to compare online	18 5%	2 8% **	14 4%	11 5%	5 4% *
Just hadn't thought about it (no further detail)	15 4%	3 11% **	12 4%	13 5%	3 2% *
Online lenders are cheaper than high street lenders	10 3%	2 6% **	8 2%	9 4%	1 1% *
Shops don't offer same service/products as online	5 1%	- - **	5 1%	4 2%	1 1% *
Online lenders have better reputation	- -	- - **	- -	- -	- - *
Overlap formulae used					
- Column Means:					
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g					
Minimum Base: 30 (**), Small Base: 100 (*)					
- Column Proportions:					
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g					
Minimum Base: 30 (**), Small Base: 100 (*)					
Continuity correction applied					

QPDG14 Reasons have not considered using a high street lender
Base: All who have not considered using a high street lender

	Total	Market Status		Specific lender status	
		New (d)	Repeat (e)	New (f)	Repeat (g)
Unweighted Base	258	25	231	155	101
Base	375	29	344	249	125
Don't know	31 8%	4 15% **	26 8%	24 9%	7 6% *
Other Answer	35 9%	1 3% **	34 10%	22 9%	13 10% *
Refusal	- -	- **	- -	- -	- *
Not Stated	- -	- **	- -	- -	- *
Overlap formulae used					
- Column Means:					
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g					
Minimum Base: 30 (**), Small Base: 100 (*)					
- Column Proportions:					
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g					
Minimum Base: 30 (**), Small Base: 100 (*)					
Continuity correction applied					

QPDG15 Whether ever considered taking out a loan through the internet, by phone, text, or app, or from an online lender
Base: All who have only taken out more than one loan, but only from high street lenders

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	67	36	26	7	22	30	30	13	4	13
Base	52	28	20	5	16	27	25	10	2	9
Yes	14	4	8	3	4	6	6	4	1	2
	26%	15%	41%	65%	22%	21%	23%	39%	28%	22%
No	39	24	12	2	13	21	19	6	2	7
	74%	85%	59%	35%	78%	79%	77%	61%	72%	78%
Don't know	-	-	-	-	-	-	-	-	-	-
	-	**	**	**	**	**	**	**	**	**
Refusal	-	-	-	-	-	-	-	-	-	-
	-	**	**	**	**	**	**	**	**	**
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDG15 Whether ever considered taking out a loan through the internet, by phone, text, or app, or from an online lender
Base: All who have only taken out more than one loan, but only from high street lenders

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	67	15	31	16	15	12	41	3	11	5
Base	52	10	28	14	14	7	31	2	10	4
Yes	14	3	6	3	4	3	8	1	3	2
	26%	31%	22%	19%	25%	43%	24%	36%	25%	48%
		**	**	**	**	**		**	**	**
No	39	7	22	11	10	4	23	1	8	2
	74%	69%	78%	81%	75%	57%	76%	64%	75%	52%
		**	**	**	**	**		**	**	**
Don't know	-	-	-	-	-	-	-	-	-	-
	-	**	**	**	**	**	-	**	**	**
Refusal	-	-	-	-	-	-	-	-	-	-
	-	**	**	**	**	**	-	**	**	**
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

Competition Commission - Payday Lending Survey - 120248

QPDG15 Whether ever considered taking out a loan through the internet, by phone, text, or app, or from an online lender
Base: All who have only taken out more than one loan, but only from high street lenders

	Total	Accommodation					Number of people in hhd		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	67	12	43	14	29	4	20	17	22
Base	52	10	33	13	20	3	16	11	19
Yes	14 26%	3 29% **	8 23%	3 20% **	5 25% **	2 59% **	3 17% **	4 33% **	6 32% **
No	39 74%	7 71% **	25 77%	10 80% **	15 75% **	1 41% **	13 83% **	7 67% **	13 68% **
Don't know	-	-	-	-	-	-	-	-	-
	-	**	-	**	**	**	**	**	**
Refusal	-	-	-	-	-	-	-	-	-
	-	**	-	**	**	**	**	**	**
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDG15 Whether ever considered taking out a loan through the internet, by phone, text, or app, or from an online lender
Base: All who have only taken out more than one loan, but only from high street lenders

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	67	45	13	2	-	15	6	11	18	9	44	14
Base	52	35	11	2	-	13	4	7	16	6	33	12
Yes	14	9	3	-	-	3	1	2	4	2	8	2
	26%	27%	28%	-	-	25%	15%	28%	23%	37%	26%	15%
			**	**		**	**	**	**	**	**	**
No	39	25	8	2	-	9	4	5	13	4	24	10
	74%	73%	72%	100%	-	75%	85%	72%	77%	63%	74%	85%
			**	**		**	**	**	**	**	**	**
Don't know	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	**	**	-	-	**	**	**	**	-	**
Refusal	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	**	**	-	**	**	**	**	**	-	**
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDG15 Whether ever considered taking out a loan through the internet, by phone, text, or app, or from an online lender

Base: All who have only taken out more than one loan, but only from high street lenders

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	67	-	10	57	-	43	24	3	64	5	19	33
Base	52	-	10	43	-	35	18	7	46	5	15	27
Yes	14	-	3	11	-	9	5	1	13	2	1	8
	26%	-	31%	25%	-	25%	27%	13%	28%	44%	7%	32%
			**				**	**		**	**	**
No	39	-	7	32	-	26	13	6	33	3	14	18
	74%	-	69%	75%	-	75%	73%	87%	72%	56%	93%	68%
			**				**	**		**	**	**
Don't know	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	**	-	-	-	-	**	-	**	**	**
Refusal	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	**	-	-	-	**	**	-	**	**	**
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDG15 Whether ever considered taking out a loan through the internet, by phone, text, or app, or from an online lender
Base: All who have only taken out more than one loan, but only from high street lenders

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	67	-	67	-
Base	52	-	52	-
Yes	14	-	14	-
	26%	-	26%	-
No	39	-	39	-
	74%	-	74%	-
Don't know	-	-	-	-
	-	-	-	-
Refusal	-	-	-	-
	-	-	-	-
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QPDG15 Whether ever considered taking out a loan through the internet, by phone, text, or app, or from an online lender
Base: All who have only taken out more than one loan, but only from high street lenders

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	67	-	67	-	-	-	-	67	-
Base	52	-	52	-	-	-	-	52	-
Yes	14	-	14	-	-	-	-	14	-
	26%	-	26%	-	-	-	-	26%	-
No	39	-	39	-	-	-	-	39	-
	74%	-	74%	-	-	-	-	74%	-
Don't know	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
Refusal	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDG15 Whether ever considered taking out a loan through the internet, by phone, text, or app, or from an online lender
Base: All who have only taken out more than one loan, but only from high street lenders

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	67	-	16	51	13	37	52	9	16	16	33
Base	52	-	13	40	9	28	39	9	13	11	28
Yes	14	-	3	11	1	7	12	1	3	3	7
	26%	-	20%	28%	17%	27%	31%	7%	24%	28%	25%
No	39	-	10	28	7	20	27	9	10	8	21
	74%	-	80%	72%	83%	73%	69%	93%	76%	72%	75%
Don't know	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
Refusal	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDG15 Whether ever considered taking out a loan through the internet, by phone, text, or app, or from an online lender

Base: All who have only taken out more than one loan, but only from high street lenders

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	67	36	28	17	4	24	4	8	1	11	4	28
Base	52	31	20	14	2	19	6	5	1	9	2	20
Yes	14	8	5	3	-	5	1	2	-	4	-	5
	26%	25% ..	25% ..	20% ..	- ..	25% ..	18% ..	43% ..	- ..	41% ..	- ..	25% ..
No	39	23	15	11	2	15	5	3	1	5	2	15
	74%	75% ..	75% ..	80% ..	100% ..	75% ..	82% ..	57% ..	100% ..	59% ..	100% ..	75% ..
Don't know	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
Refusal	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

Competition Commission - Payday Lending Survey - 120248

QPDG15 Whether ever considered taking out a loan through the internet, by phone, text, or app, or from an online lender
Base: All who have only taken out more than one loan, but only from high street lenders

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	67	41	26	22	39	60	4
Base	52	30	23	17	31	46	4
Yes	14 26%	11 38%	3 11% **	8 47% **	4 14% **	11 23%	2 52% **
No	39 74%	19 62%	20 89% **	9 53% **	26 86% **	36 77%	2 48% **
Don't know	-	-	-	-	-	-	-
Refusal	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, t/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, t/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

Competition Commission - Payday Lending Survey - 120248

QPDG15 Whether ever considered taking out a loan through the internet, by phone, text, or app, or from an online lender
Base: All who have only taken out more than one loan, but only from high street lenders

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	67	24	39	28	26	12	8	13	16	30
Base	52	19	30	23	20	8	5	9	15	21
Yes	14	3	9	6	3	2	2	4	3	4
	26%	17% ..	31%	26% ..	15% ..	19%	46% ..	41% ..	19% ..	18% ..
No	39	16	21	17	17	7	3	5	13	17
	74%	83% ..	69%	74% ..	85% ..	81%	54% ..	59% ..	81% ..	82% ..
Don't know	-	-	-	-	-	-	-	-	-	-
	-	..	-
Refusal	-	-	-	-	-	-	-	-	-	-
	-	..	-
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

Competition Commission - Payday Lending Survey - 120248

QPDG15 Whether ever considered taking out a loan through the internet, by phone, text, or app, or from an online lender
Base: All who have only taken out more than one loan, but only from high street lenders

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	67	3	21	9	9	6	7	5
Base	52	2	17	5	8	5	6	3
Yes	14	-	6	1	1	2	2	-
	26%	**	36%	13%	16%	36%	33%	**
No	39	2	11	5	7	3	4	3
	74%	100%	64%	87%	84%	64%	67%	100%
		**	**	**	**	**	**	**
Don't know	-	-	-	-	-	-	-	-
	-	**	**	**	**	**	**	**
Refusal	-	-	-	-	-	-	-	-
	-	**	**	**	**	**	**	**
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

Competition Commission - Payday Lending Survey - 120248

QPDG15 Whether ever considered taking out a loan through the internet, by phone, text, or app, or from an online lender

Base: All who have only taken out more than one loan, but only from high street lenders

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	67	31	30	36	24	45	16	32	27	42	16
Base	52	23	25	30	17	37	11	26	21	32	12
Yes	14 26%	6 24% **	6 25% **	8 28% **	4 24% **	8 22% **	4 32% **	4 14% **	8 39% **	10 29% **	3 24% **
No	39 74%	17 76% **	19 75% **	21 72% **	13 76% **	29 78% **	7 68% **	23 86% **	13 61% **	23 71% **	9 76% **
Don't know	-	-	-	-	-	-	-	-	-	-	-
Refusal	-	**	**	**	**	-	**	**	**	-	**
Overlap formulae used	-	-	-	-	-	-	-	-	-	-	-
- Column Means:	-	-	-	-	-	-	-	-	-	-	-
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g	-	-	-	-	-	-	-	-	-	-	-
Minimum Base: 30 (**), Small Base: 100 (*)	-	-	-	-	-	-	-	-	-	-	-
- Column Proportions:	-	-	-	-	-	-	-	-	-	-	-
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g	-	-	-	-	-	-	-	-	-	-	-
Minimum Base: 30 (**), Small Base: 100 (*)	-	-	-	-	-	-	-	-	-	-	-
Continuity correction applied	-	-	-	-	-	-	-	-	-	-	-

Competition Commission - Payday Lending Survey - 120248

QPDG15 Whether ever considered taking out a loan through the internet, by phone, text, or app, or from an online lender
Base: All who have only taken out more than one loan, but only from high street lenders

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	67	14	52	11	9	46	-	63	67	61
Base	52	13	39	8	6	38	-	50	52	49
Yes	14	5	8	2	5	7	-	14	14	13
	26%	43%	21%	20%	83%	18%	-	27%	26%	27%
No	39	7	31	6	1	31	-	36	39	36
	74%	57%	79%	80%	17%	82%	-	73%	74%	73%
Don't know	-	-	-	-	-	-	-	-	-	-
	-	**	-	**	**	-	-	*	*	*
Refusal	-	-	-	-	-	-	-	-	-	-
	-	**	-	**	**	-	-	*	*	*
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDG15 Whether ever considered taking out a loan through the internet, by phone, text, or app, or from an online lender
Base: All who have only taken out more than one loan, but only from high street lenders

	Total	Type of loan compared			Aware of any high street lenders		Aware of any online lenders		Change in reported level of confidence in repaying loan (Follow-up)		
		Online only (T)	Retail only (U)	Online and Retail (V)	Yes (W)	No (X)	Yes (Y)	No (Z)	More confident (a)	Less confident (b)	No change (c)
Unweighted Base	67	3	14	6	67	-	63	4	-	-	-
Base	52	3	9	6	52	-	50	2	-	-	-
Yes	14	3	1	2	14	-	14	-	-	-	-
	26%	100%	8%	29%	26%	-	27%	-	-	-	-
No	39	-	8	4	39	-	36	2	-	-	-
	74%	-	92%	71%	74%	-	73%	100%	-	-	-
		**	**	**				**			
Don't know	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
		**	**	**				**			
Refusal	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
		**	**	**				**			
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDG15 Whether ever considered taking out a loan through the internet, by phone, text, or app, or from an online lender
Base: All who have only taken out more than one loan, but only from high street lenders

	Total	Market Status		Specific lender status	
		New (d)	Repeat (e)	New (f)	Repeat (g)
Unweighted Base	67	13	52	44	21
Base	52	13	38	38	13
Yes	14 26%	3 19% **	10 27%	11 28%	2 16% **
No	39 74%	11 81% **	28 73%	27 72%	11 84% **
Don't know	- -	- - **	- -	- -	- - **
Refusal	- -	- - **	- -	- -	- - **
Overlap formulae used					
- Column Means:					
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g					
Minimum Base: 30 (**), Small Base: 100 (*)					
- Column Proportions:					
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g					
Minimum Base: 30 (**), Small Base: 100 (*)					
Continuity correction applied					

QPDG16 Reasons have not considered using an online lender
Base: All who have not considered using an online lender

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	50	30	16	3	18	23	22	9	3	10
Base	39	24	12	2	13	21	19	6	2	7
Prefer to speak to someone face-to-face	14 35%	10 41%	2 13%	- **	7 56%	5 24%	7 38%	2 38%	- **	1 9%
No computer/internet access	7 18%	6 25%	1 10%	1 36%	1 9%	4 20%	2 12%	1 19%	1 31%	2 33%
Don't like providing personal information online	6 17%	3 15%	3 25%	- **	2 18%	3 14%	2 12%	2 36%	1 38%	1 17%
Don't like dealing with financial issues online	4 10%	1 5%	3 23%	- **	1 8%	2 11%	1 6%	1 9%	- **	1 17%
Online lenders are more expensive than high street lenders	3 8%	1 5%	2 15%	- **	2 14%	1 6%	1 6%	1 17%	- **	1 9%
Online lenders don't offer the same service/products as high street	2 6%	1 2%	2 14%	- **	2 12%	1 3%	1 6%	- **	- **	- **
Able to get advice/information from shop staff	2 4%	- **	2 14%	- **	1 8%	1 3%	1 4%	- **	- **	- **
Not aware of online lenders	1 1%	1 2%	- **	- **	1 4%	- **	- **	- **	1 31%	- **
Convenience of location (e.g. near home/work)	- -	- **	- **	- **	- **	- **	- **	- **	- **	- **
Too easy/quick to take out a loan online	- -	- **	- **	- **	- **	- **	- **	- **	- **	- **
Other Answer	8 21%	3 13%	4 37%	1 29%	1 4%	6 30%	5 24%	1 9%	- **	2 32%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDG16 Reasons have not considered using an online lender
Base: All who have not considered using an online lender

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	50	30	16	3	18	23	22	9	3	10
Base	39	24	12	2	13	21	19	6	2	7
Don't know	2	2	1	1	1	1	2	1	-	-
	6%	7%	6%	36%	4%	6%	10%	9%	-	-
Refusal	-	-	-	-	-	-	-	-	-	-
	-	**	**	**	**	**	**	**	**	**
Not Stated	-	-	-	-	-	-	-	-	-	-
	-	**	**	**	**	**	**	**	**	**
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDG16 Reasons have not considered using an online lender
Base: All who have not considered using an online lender

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	50	11	24	13	11	7	31	2	8	3
Base	39	7	22	11	10	4	23	1	8	2
Prefer to speak to someone face-to-face	14 35%	1 8%	9 39%	8 68%	1 6%	1 30%	6 25%	- -	4 56%	- -
No computer/internet access	7 18%	1 17%	5 21%	1 6%	4 38%	1 13%	5 22%	1 55%	- -	1 29%
Don't like providing personal information online	6 17%	3 42%	2 11%	2 21%	- -	1 27%	6 25%	- -	1 7%	- -
Don't like dealing with financial issues online	4 10%	2 26%	- -	- -	- -	1 27%	3 13%	- -	- -	- -
Online lenders are more expensive than high street lenders	3 8%	1 17%	2 8%	1 9%	1 6%	- -	2 8%	- -	1 16%	- -
Online lenders don't offer the same service/products as high street	2 6%	1 17%	- -	- -	- -	- -	1 3%	1 45%	- -	- -
Able to get advice/information from shop staff	2 4%	1 10%	- -	- -	- -	- -	1 3%	- -	- -	- -
Not aware of online lenders	1 1%	- -	1 2%	- -	1 5%	- -	- -	- -	1 7%	- -
Convenience of location (e.g. near home/work)	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Too easy/quick to take out a loan online	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Other Answer	8 21%	- -	4 18%	1 5%	3 33%	2 57%	6 27%	- -	1 7%	1 36%
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDG16 Reasons have not considered using an online lender
Base: All who have not considered using an online lender

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	50	11	24	13	11	7	31	2	8	3
Base	39	7	22	11	10	4	23	1	8	2
Don't know	2	1	2	1	1	-	1	-	1	1
	6%	8%	8%	6%	11%	-	5%	-	7%	36%
Refusal	-	-	-	-	-	-	-	-	-	-
	-	**	**	**	**	**	**	**	**	**
Not Stated	-	-	-	-	-	-	-	-	-	-
	-	**	**	**	**	**	**	**	**	**
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDG16 Reasons have not considered using an online lender
Base: All who have not considered using an online lender

	Total	Accommodation					Number of people in hhd		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	50	8	33	10	23	2	16	12	15
Base	39	7	25	10	15	1	13	7	13
Prefer to speak to someone face-to-face	14 35%	1 15% **	10 38% **	6 63% **	3 22% **	- - **	7 52% **	1 16% **	3 25% **
No computer/internet access	7 18%	2 27% **	4 15% **	- - **	4 25% **	1 50% **	2 13% **	2 31% **	2 18% **
Don't like providing personal information online	6 17%	1 17% **	5 18% **	2 24% **	2 14% **	1 50% **	2 13% **	2 31% **	2 14% **
Don't like dealing with financial issues online	4 10%	1 10% **	3 13% **	1 12% **	2 14% **	- - **	1 9% **	1 16% **	1 8% **
Online lenders are more expensive than high street lenders	3 8%	1 10% **	2 9% **	1 12% **	1 7% **	- - **	1 8% **	- - **	2 15% **
Online lenders don't offer the same service/products as high street	2 6%	1 10% **	2 6% **	- - **	2 10% **	- - **	- - **	1 16% **	1 8% **
Able to get advice/information from shop staff	2 4%	1 10% **	1 4% **	- - **	1 7% **	- - **	- - **	1 9% **	1 8% **
Not aware of online lenders	1 1%	- - **	1 2% **	- - **	1 4% **	- - **	1 4% **	- - **	- - **
Convenience of location (e.g. near home/work)	- -	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **
Too easy/quick to take out a loan online	- -	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **
Other Answer	8 21%	3 39% **	5 19% **	1 7% **	4 27% **	- - **	2 13% **	1 7% **	5 36% **
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied									

QPDG16 Reasons have not considered using an online lender
Base: All who have not considered using an online lender

	Total	Accommodation					Number of people in hhld		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	50	8	33	10	23	2	16	12	15
Base	39	7	25	10	15	1	13	7	13
Don't know	2 6%	- ..	1 5%	1 7%	1 4%	- ..	- ..	1 7%	1 5%
Refusal	- -	- ..	- ..	- ..	- ..	- ..	- ..	- ..	- ..
Not Stated	- -	- ..	- ..	- ..	- ..	- ..	- ..	- ..	- ..
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDG16 Reasons have not considered using an online lender
Base: All who have not considered using an online lender

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	50	33	9	2	-	11	5	8	13	6	32	12
Base	39	25	8	2	-	9	4	5	13	4	24	10
Prefer to speak to someone face-to-face	14 35%	10 39%	1 7%	1 65%	-	2 16%	1 31%	2 46%	6 45%	1 15%	9 37%	2 22%
No computer/internet access	7 18%	5 19%	1 12%	1 35%	-	2 16%	2 40%	-	2 15%	-	6 23%	1 6%
Don't like providing personal information online	6 17%	5 19%	1 15%	-	-	1 13%	-	1 23%	1 9%	2 48%	3 14%	2 23%
Don't like dealing with financial issues online	4 10%	2 10%	-	1 65%	-	1 10%	-	-	-	1 33%	3 14%	-
Online lenders are more expensive than high street lenders	3 8%	3 12%	-	-	-	-	-	2 31%	-	1 37%	2 10%	1 5%
Online lenders don't offer the same service/products as high street	2 6%	1 5%	-	1 65%	-	1 10%	-	-	1 4%	1 18%	2 7%	1 5%
Able to get advice/information from shop staff	2 4%	1 3%	-	1 65%	-	1 10%	-	-	-	1 18%	2 7%	-
Not aware of online lenders	1 1%	1 2%	-	-	-	-	1 14%	-	-	-	-	1 5%
Convenience of location (e.g. near home/work)	-	-	-	-	-	-	-	-	-	-	-	-
Too easy/quick to take out a loan online	-	-	-	-	-	-	-	-	-	-	-	-
Other Answer	8 21%	2 10%	4 57%	-	-	4 48%	1 14%	1 23%	4 32%	-	4 15%	3 33%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

QPDG16 Reasons have not considered using an online lender
Base: All who have not considered using an online lender

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	50	33	9	2	-	11	5	8	13	6	32	12
Base	39	25	8	2	-	9	4	5	13	4	24	10
Don't know	2	2	1	-	-	1	-	-	-	-	1	2
	6%	7%	8%	-	-	7%	-	-	-	-	3%	17%
Refusal	-	-	-	-	-	-	-	-	-	-	-	-
	-	**	**	**	-	**	**	**	**	**	**	**
Not Stated	-	-	-	-	-	-	-	-	-	-	-	-
	-	**	**	**	-	**	**	**	**	**	**	**
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDG16 Reasons have not considered using an online lender
Base: All who have not considered using an online lender

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	50	-	7	43	-	32	18	2	48	3	17	23
Base	39	-	7	32	-	26	13	6	33	3	14	18
Prefer to speak to someone face-to-face	14 35%	- -	- **	14 43%	- -	9 35%	5 36%	3 54%	10 32%	1 39%	7 50%	4 20%
No computer/internet access	7 18%	- -	1 15%	6 19%	- -	5 18%	2 18%	- **	7 21%	2 61%	3 21%	3 16%
Don't like providing personal information online	6 17%	- -	- **	6 20%	- -	3 12%	3 27%	- **	6 20%	- **	2 13%	3 16%
Don't like dealing with financial issues online	4 10%	- -	- **	4 12%	- -	3 11%	1 9%	- **	4 12%	- **	- **	2 10%
Online lenders are more expensive than high street lenders	3 8%	- -	1 10%	2 7%	- -	1 5%	2 14%	- **	3 9%	- **	1 4%	2 13%
Online lenders don't offer the same service/products as high street	2 6%	- -	- **	2 7%	- -	2 9%	- **	- **	2 7%	- **	- **	1 7%
Able to get advice/information from shop staff	2 4%	- -	- **	2 5%	- -	2 6%	- **	- **	2 5%	- **	- **	1 4%
Not aware of online lenders	1 1%	- -	1 8%	- -	- -	1 2%	- **	- **	1 2%	- **	1 4%	- **
Convenience of location (e.g. near home/work)	- -	- -	- **	- -	- -	- **	- **	- **	- -	- **	- **	- **
Too easy/quick to take out a loan online	- -	- -	- **	- -	- -	- **	- **	- **	- -	- **	- **	- **
Other Answer	8 21%	- -	4 59%	4 13%	- -	6 24%	2 14%	3 46%	5 16%	- **	2 13%	5 28%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

QPDG16 Reasons have not considered using an online lender
Base: All who have not considered using an online lender

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	50	-	7	43	-	32	18	2	48	3	17	23
Base	39	-	7	32	-	26	13	6	33	3	14	18
Don't know	2	-	1	2	-	2	1	-	2	-	-	2
	6%	-	8%	6%	-	7%	5%	-	7%	-	-	13%
Refusal	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	**	-	-	**	**	**	-	**	**	**
Not Stated	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	**	-	-	**	**	**	-	**	**	**
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDG16 Reasons have not considered using an online lender

Base: All who have not considered using an online lender

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	50	-	50	-
Base	39	-	39	-
Prefer to speak to someone face-to-face	14 35%	- -	14 35%	- -
No computer/internet access	7 18%	- -	7 18%	- -
Don't like providing personal information online	6 17%	- -	6 17%	- -
Don't like dealing with financial issues online	4 10%	- -	4 10%	- -
Online lenders are more expensive than high street lenders	3 8%	- -	3 8%	- -
Online lenders don't offer the same service/products as high street	2 6%	- -	2 6%	- -
Able to get advice/information from shop staff	2 4%	- -	2 4%	- -
Not aware of online lenders	1 1%	- -	1 1%	- -
Convenience of location (e.g. near home/work)	-	-	-	-
Too easy/quick to take out a loan online	-	-	-	-
Other Answer	8 21%	- -	8 21%	- -
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QPDG16 Reasons have not considered using an online lender
Base: All who have not considered using an online lender

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	50	-	50	-
Base	39	-	39	-
Don't know	2	-	2	-
	6%	-	6%	-
Refusal	-	-	-	-
	-	-	-	-
Not Stated	-	-	-	-
	-	-	-	-
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QPDG16 Reasons have not considered using an online lender
Base: All who have not considered using an online lender

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	50	-	50	-	-	-	-	50	-
Base	39	-	39	-	-	-	-	39	-
Prefer to speak to someone face-to-face	14	-	14	-	-	-	-	14	-
No computer/internet access	35%	-	35%	-	-	-	-	35%	-
Don't like providing personal information online	7	-	7	-	-	-	-	7	-
Don't like dealing with financial issues online	18%	-	18%	-	-	-	-	18%	-
Online lenders are more expensive than high street lenders	6	-	6	-	-	-	-	6	-
Online lenders don't offer the same service/products as high street	17%	-	17%	-	-	-	-	17%	-
Able to get advice/information from shop staff	4	-	4	-	-	-	-	4	-
Not aware of online lenders	10%	-	10%	-	-	-	-	10%	-
Convenience of location (e.g. near home/work)	3	-	3	-	-	-	-	3	-
Too easy/quick to take out a loan online	8%	-	8%	-	-	-	-	8%	-
Overlap formulae used	2	-	2	-	-	-	-	2	-
- Column Means:	6%	-	6%	-	-	-	-	6%	-
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y	2	-	2	-	-	-	-	2	-
Minimum Base: 30 (**), Small Base: 100 (*)	4%	-	4%	-	-	-	-	4%	-
- Column Proportions:	1	-	1	-	-	-	-	1	-
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y	1%	-	1%	-	-	-	-	1%	-
Minimum Base: 30 (**), Small Base: 100 (*)	-	-	-	-	-	-	-	-	-
Continuity correction applied	-	-	-	-	-	-	-	-	-

QPDG16 Reasons have not considered using an online lender
Base: All who have not considered using an online lender

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	50	-	50	-	-	-	-	50	-
Base	39	-	39	-	-	-	-	39	-
Other Answer	8	-	8	-	-	-	-	8	-
	21%	-	21%	-	-	-	-	21%	-
Don't know	2	-	2	-	-	-	-	2	-
	6%	-	6%	-	-	-	-	6%	-
Refusal	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
Not Stated	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDG16 Reasons have not considered using an online lender
Base: All who have not considered using an online lender

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	50	-	13	37	11	27	37	8	12	12	24
Base	39	-	10	28	7	20	27	9	10	8	21
Prefer to speak to someone face-to-face	14	-	6	8	2	5	7	4	2	2	8
	35%	-	59%	26%	28%	26%	27%	48%	18%	22%	36%
No computer/internet access	7	-	1	6	2	3	6	1	1	2	4
	18%	-	5%	23%	33%	17%	24%	8%	12%	28%	17%
Don't like providing personal information online	6	-	2	4	2	5	5	1	2	2	2
	17%	-	24%	14%	31%	25%	20%	8%	18%	29%	11%
Don't like dealing with financial issues online	4	-	1	3	3	2	2	1	1	1	2
	10%	-	7%	11%	37%	12%	9%	12%	12%	15%	7%
Online lenders are more expensive than high street lenders	3	-	1	2	1	1	2	1	1	1	2
	8%	-	7%	8%	15%	6%	7%	14%	7%	7%	8%
Online lenders don't offer the same service/products as high street	2	-	1	2	1	1	1	1	-	1	1
	6%	-	7%	5%	13%	6%	5%	12%	-	15%	5%
Able to get advice/information from shop staff	2	-	1	1	1	1	1	1	-	1	1
	4%	-	7%	3%	13%	3%	3%	12%	-	9%	5%
Not aware of online lenders	1	-	-	1	-	-	1	-	1	-	-
	1%	-	-	2%	-	-	2%	-	6%	-	-
Convenience of location (e.g. near home/work)	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
Too easy/quick to take out a loan online	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDG16 Reasons have not considered using an online lender
Base: All who have not considered using an online lender

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	50	-	13	37	11	27	37	8	12	12	24
Base	39	-	10	28	7	20	27	9	10	8	21
Other Answer	8	-	1	7	1	6	6	1	4	1	6
	21%	-	5%	26%	7%	28%	23%	8%	46%	7%	27%
Don't know	2	-	-	2	-	1	1	1	-	-	2
	6%	-	-	8%	-	6%	5%	14%	-	-	11%
Refusal	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
Not Stated	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDG16 Reasons have not considered using an online lender
Base: All who have not considered using an online lender

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	50	26	22	13	4	18	3	5	1	7	4	22
Base	39	23	15	11	2	15	5	3	1	5	2	15
Prefer to speak to someone face-to-face	14 35%	10 42% **	3 23% **	3 28% **	1 22% **	8 54% **	4 85% **	1 22% **	- **	2 42% **	1 47% **	3 23% **
No computer/internet access	7 18%	3 12% **	4 30% **	1 12% **	1 28% **	3 19% **	1 15% **	1 22% **	- **	1 13% **	1 29% **	4 30% **
Don't like providing personal information online	6 17%	4 18% **	2 16% **	2 16% **	1 28% **	3 24% **	- **	2 57% **	- **	1 23% **	1 47% **	2 16% **
Don't like dealing with financial issues online	4 10%	2 10% **	2 12% **	1 11% **	1 28% **	2 15% **	- **	1 39% **	- **	1 19% **	1 24% **	2 12% **
Online lenders are more expensive than high street lenders	3 8%	1 5% **	2 12% **	1 6% **	1 22% **	1 4% **	- **	- **	- **	1 11% **	- **	2 12% **
Online lenders don't offer the same service/products as high street	2 6%	2 7% **	1 4% **	1 6% **	1 28% **	2 11% **	- **	1 22% **	- **	1 19% **	- **	1 4% **
Able to get advice/information from shop staff	2 4%	2 7% **	- **	1 6% **	1 28% **	2 11% **	- **	1 22% **	- **	1 19% **	- **	- **
Not aware of online lenders	1 1%	- **	1 4% **	- **	- **	- **	- **	- **	- **	- **	- **	1 4% **
Convenience of location (e.g. near home/work)	- -	- **	- **	- **	- **	- **	- **	- **	- **	- **	- **	- **
Too easy/quick to take out a loan online	- -	- **	- **	- **	- **	- **	- **	- **	- **	- **	- **	- **
Overlap formulae used												
- Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

QPDG16 Reasons have not considered using an online lender

Base: All who have not considered using an online lender

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	50	26	22	13	4	18	3	5	1	7	4	22
Base	39	23	15	11	2	15	5	3	1	5	2	15
Other Answer	8	6	2	4	-	2	-	1	1	2	1	2
	21%	25%	12%	36%	-	16%	-	18%	100%	34%	24%	12%
Don't know	2	2	1	1	-	-	-	-	-	-	-	1
	6%	8%	4%	6%	-	-	-	-	-	-	-	4%
Refusal	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
Not Stated	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDG16 Reasons have not considered using an online lender
Base: All who have not considered using an online lender

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	50	27	23	12	33	46	2
Base	39	19	20	9	26	36	2
Prefer to speak to someone face-to-face	14 35%	7 38% **	7 32% **	3 32% **	10 39% **	13 36% **	- - **
No computer/internet access	7 18%	3 17% **	4 19% **	1 15% **	5 17% **	7 20% **	- - **
Don't like providing personal information online	6 17%	4 22% **	2 12% **	2 25% **	4 16% **	6 18% **	- - **
Don't like dealing with financial issues online	4 10%	3 16% **	1 5% **	1 13% **	3 11% **	4 11% **	- - **
Online lenders are more expensive than high street lenders	3 8%	1 7% **	2 9% **	1 15% **	2 6% **	3 8% **	- - **
Online lenders don't offer the same service/products as high street	2 6%	1 4% **	2 8% **	- - **	2 8% **	2 6% **	- - **
Able to get advice/information from shop staff	2 4%	1 4% **	1 5% **	- - **	2 6% **	2 5% **	- - **
Not aware of online lenders	1 1%	- - **	1 3% **	- - **	- - **	- - **	1 31% **
Convenience of location (e.g. near home/work)	- -	- - **	- - **	- - **	- - **	- - **	- - **
Too easy/quick to take out a loan online	- -	- - **	- - **	- - **	- - **	- - **	- - **
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDG16 Reasons have not considered using an online lender
Base: All who have not considered using an online lender

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	50	27	23	12	33	46	2
Base	39	19	20	9	26	36	2
Other Answer	8	3	5	1	6	7	-
	21%	16%	25%	6%	24%	21%	-
		**	**	**	**		**
Don't know	2	2	1	1	1	1	1
	6%	9%	3%	13%	5%	3%	69%
		**	**	**	**		**
Refusal	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
		**	**	**	**		**
Not Stated	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
		**	**	**	**		**
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDG16 Reasons have not considered using an online lender
Base: All who have not considered using an online lender

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	50	20	27	20	21	10	5	8	13	24
Base	39	16	21	17	17	7	3	5	13	17
Prefer to speak to someone face-to-face	14 35%	6 38% **	6 30% **	5 31% **	5 28% **	2 36% **	1 19% **	2 45% **	5 44% **	5 26% **
No computer/internet access	7 18%	3 21% **	4 17% **	3 15% **	3 18% **	- - **	1 19% **	1 10% **	2 14% **	5 27% **
Don't like providing personal information online	6 17%	3 19% **	3 16% **	3 20% **	2 13% **	2 25% **	1 38% **	1 20% **	1 10% **	4 24% **
Don't like dealing with financial issues online	4 10%	3 21% **	1 3% **	1 3% **	1 3% **	1 8% **	- - **	1 10% **	1 10% **	2 12% **
Online lenders are more expensive than high street lenders	3 8%	1 3% **	2 12% **	1 7% **	2 14% **	1 18% **	1 24% **	- - **	2 15% **	1 6% **
Online lenders don't offer the same service/products as high street	2 6%	2 14% **	- - **	- - **	- - **	- - **	- - **	- - **	1 5% **	2 9% **
Able to get advice/information from shop staff	2 4%	2 10% **	- - **	- - **	- - **	- - **	- - **	- - **	1 5% **	1 6% **
Not aware of online lenders	1 1%	- - **	1 3% **	1 3% **	1 3% **	1 8% **	- - **	- - **	- - **	- - **
Convenience of location (e.g. near home/work)	- -	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **
Too easy/quick to take out a loan online	- -	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **
Overlap formulae used										
- Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDG16 Reasons have not considered using an online lender

Base: All who have not considered using an online lender

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	50	20	27	20	21	10	5	8	13	24
Base	39	16	21	17	17	7	3	5	13	17
Other Answer	8	2	5	4	4	1	1	1	3	3
	21%	14% ..	25% ..	24% ..	23% ..	20% ..	19% ..	25% ..	26% ..	16% ..
Don't know	2	1	2	2	1	-	-	-	-	1
	6%	4% ..	8% ..	10% ..	7% ..	- ..	- ..	- ..	- ..	7% ..
Refusal	-	-	-	-	-	-	-	-	-	-
	-	- ..	- ..	- ..	- ..	- ..	- ..	- ..	- ..	- ..
Not Stated	-	-	-	-	-	-	-	-	-	-
	-	- ..	- ..	- ..	- ..	- ..	- ..	- ..	- ..	- ..
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDG16 Reasons have not considered using an online lender
Base: All who have not considered using an online lender

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	50	3	14	8	7	4	5	5
Base	39	2	11	5	7	3	4	3
Prefer to speak to someone face-to-face	14 35%	- **	3 29%	1 12%	5 75%	2 60%	1 32%	1 43%
No computer/internet access	7 18%	- **	4 38%	1 26%	- **	1 22%	- **	1 19%
Don't like providing personal information online	6 17%	1 48%	3 27%	- **	1 8%	1 39%	1 18%	- **
Don't like dealing with financial issues online	4 10%	1 48%	1 11%	- **	1 14%	- **	1 18%	- **
Online lenders are more expensive than high street lenders	3 8%	- **	1 6%	1 12%	- **	- **	1 32%	1 19%
Online lenders don't offer the same service/products as high street	2 6%	- **	- **	- **	2 22%	- **	1 18%	- **
Able to get advice/information from shop staff	2 4%	- **	- **	- **	1 14%	- **	1 18%	- **
Not aware of online lenders	1 1%	- **	- **	- **	- **	1 18%	- **	- **
Convenience of location (e.g. near home/work)	- -	- **	- **	- **	- **	- **	- **	- **
Too easy/quick to take out a loan online	- -	- **	- **	- **	- **	- **	- **	- **
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDG16 Reasons have not considered using an online lender
Base: All who have not considered using an online lender

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	50	3	14	8	7	4	5	5
Base	39	2	11	5	7	3	4	3
Other Answer	8	1	1	2	1	-	1	1
	21%	24%	5%	38%	8%	-	18%	19%
Don't know	2	1	-	1	1	-	-	-
	6%	52%	-	12%	10%	-	-	-
Refusal	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
Not Stated	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDG16 Reasons have not considered using an online lender
Base: All who have not considered using an online lender

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	50	23	23	25	19	35	11	27	17	30	12
Base	39	17	19	21	13	29	7	23	13	23	9
Prefer to speak to someone face-to-face	14 35%	5 31% **	7 38% **	6 29% **	5 39% **	10 35% **	2 23% **	10 42% **	3 23% **	7 30% **	4 39% **
No computer/internet access	7 18%	3 18% **	3 16% **	3 14% **	3 23% **	4 15% **	3 37% **	4 17% **	2 19% **	3 14% **	1 12% **
Don't like providing personal information online	6 17%	3 20% **	3 16% **	2 11% **	3 27% **	6 20% **	1 7% **	2 8% **	4 33% **	5 23% **	1 12% **
Don't like dealing with financial issues online	4 10%	3 19% **	1 4% **	2 9% **	2 12% **	3 12% **	1 7% **	2 7% **	2 14% **	3 12% **	1 12% **
Online lenders are more expensive than high street lenders	3 8%	2 10% **	1 6% **	2 8% **	1 9% **	1 4% **	2 24% **	2 10% **	1 5% **	2 8% **	1 13% **
Online lenders don't offer the same service/products as high street	2 6%	1 6% **	1 6% **	1 6% **	1 8% **	2 8% **	- - **	2 7% **	1 4% **	2 7% **	1 6% **
Able to get advice/information from shop staff	2 4%	1 6% **	1 4% **	1 3% **	1 8% **	2 6% **	- - **	2 7% **	- - **	2 7% **	- - **
Not aware of online lenders	1 1%	- - **	1 3% **	1 3% **	- - **	- - **	1 7% **	- - **	1 4% **	- - **	1 6% **
Convenience of location (e.g. near home/work)	- -	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **
Too easy/quick to take out a loan online	- -	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **
Other Answer	8 21%	4 20% **	4 21% **	5 24% **	2 14% **	7 23% **	1 9% **	4 20% **	2 15% **	5 23% **	2 24% **
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

QPDG16 Reasons have not considered using an online lender
Base: All who have not considered using an online lender

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	50	23	23	25	19	35	11	27	17	30	12
Base	39	17	19	21	13	29	7	23	13	23	9
Don't know	2 6%	2 11% **	1 3% **	2 8% **	1 5% **	2 8% **	- - **	1 5% **	1 9% **	2 10% **	- - **
Refusal	-	-	-	-	-	-	-	-	-	-	-
	-	**	**	**	**	**	**	**	**	**	**
Not Stated	-	-	-	-	-	-	-	-	-	-	-
	-	**	**	**	**	**	**	**	**	**	**
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDG16 Reasons have not considered using an online lender
Base: All who have not considered using an online lender

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	50	7	42	9	2	38	-	46	50	45
Base	39	7	31	6	1	31	-	36	39	36
Prefer to speak to someone face-to-face	14 35%	5 76% **	8 26%	2 31% **	- **	12 38% **	- **	14 37% *	14 35% *	14 38% *
No computer/internet access	7 18%	1 9% **	6 20%	- **	1 50% **	6 21% **	- **	6 17% *	7 18% *	6 16% *
Don't like providing personal information online	6 17%	2 24% **	5 15%	2 28% **	- **	5 15% **	- **	6 16% *	6 17% *	6 16% *
Don't like dealing with financial issues online	4 10%	- **	4 13%	- **	- **	4 13% **	- **	4 11% *	4 10% *	4 11% *
Online lenders are more expensive than high street lenders	3 8%	- **	3 10%	1 20% **	- **	2 6% **	- **	2 7% *	3 8% *	2 7% *
Online lenders don't offer the same service/products as high street	2 6%	1 8% **	2 5%	- **	- **	2 7% **	- **	2 5% *	2 6% *	2 5% *
Able to get advice/information from shop staff	2 4%	- **	2 5%	- **	- **	2 5% **	- **	2 5% *	2 4% *	2 5% *
Not aware of online lenders	1 1%	- **	1 2%	- **	1 50% **	- **	- **	1 1% *	1 1% *	1 2% *
Convenience of location (e.g. near home/work)	- -	- **	- -	- **	- **	- **	- **	- *	- *	- *
Too easy/quick to take out a loan online	- -	- **	- -	- **	- **	- **	- **	- *	- *	- *
Other Answer	8 21%	1 8% **	7 22%	1 11% **	- **	7 22% **	- **	8 22% *	8 21% *	8 22% *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDG16 Reasons have not considered using an online lender

Base: All who have not considered using an online lender

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	50	7	42	9	2	38	-	46	50	45
Base	39	7	31	6	1	31	-	36	39	36
Don't know	2	-	2	1	-	1	-	2	2	2
	6%	-	8%	19%	-	4%	-	7%	6%	7%
		**		**	**	**		*	*	*
Refusal	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
		**		**	**	**		*	*	*
Not Stated	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
		**		**	**	**		*	*	*
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDG16 Reasons have not considered using an online lender
Base: All who have not considered using an online lender

	Total	Type of loan compared			Aware of any high street lenders		Aware of any online lenders		Change in reported level of confidence in repaying loan (Follow-up)		
		Online only (T)	Retail only (U)	Online and Retail (V)	Yes (W)	No (X)	Yes (Y)	No (Z)	More confident (a)	Less confident (b)	No change (c)
Unweighted Base	50	-	13	3	50	-	46	4	-	-	-
Base	39	-	8	4	39	-	36	2	-	-	-
Prefer to speak to someone face-to-face	14	-	3	3	14	-	14	-	-	-	-
	35%	-	41%	72%	35%	-	37%	-	-	-	-
			**	**				**			
No computer/internet access	7	-	2	-	7	-	6	1	-	-	-
	18%	-	29%	-	18%	-	17%	29%	-	-	-
			**	**				**			
Don't like providing personal information online	6	-	1	1	6	-	6	1	-	-	-
	17%	-	13%	15%	17%	-	16%	24%	-	-	-
			**	**				**			
Don't like dealing with financial issues online	4	-	1	1	4	-	4	-	-	-	-
	10%	-	12%	15%	10%	-	11%	-	-	-	-
			**	**				**			
Online lenders are more expensive than high street lenders	3	-	1	-	3	-	2	1	-	-	-
	8%	-	15%	-	8%	-	7%	24%	-	-	-
			**	**				**			
Online lenders don't offer the same service/products as high street	2	-	1	1	2	-	2	1	-	-	-
	6%	-	12%	15%	6%	-	5%	24%	-	-	-
			**	**				**			
Able to get advice/information from shop staff	2	-	1	1	2	-	2	-	-	-	-
	4%	-	12%	15%	4%	-	5%	-	-	-	-
			**	**				**			
Not aware of online lenders	1	-	-	-	1	-	1	-	-	-	-
	1%	-	-	-	1%	-	1%	-	-	-	-
			**	**				**			
Convenience of location (e.g. near home/work)	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
			**	**				**			
Too easy/quick to take out a loan online	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
			**	**				**			
Other Answer	8	-	1	1	8	-	8	-	-	-	-
	21%	-	15%	12%	21%	-	22%	-	-	-	-
			**	**				**			
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDG16 Reasons have not considered using an online lender
Base: All who have not considered using an online lender

	Total	Type of loan compared			Aware of any high street lenders		Aware of any online lenders		Change in reported level of confidence in repaying loan (Follow-up)		
		Online only (T)	Retail only (U)	Online and Retail (V)	Yes (W)	No (X)	Yes (Y)	No (Z)	More confident (a)	Less confident (b)	No change (c)
Unweighted Base	50	-	13	3	50	-	46	4	-	-	-
Base	39	-	8	4	39	-	36	2	-	-	-
Don't know	2	-	-	-	2	-	2	-	-	-	-
	6%	-	**	**	6%	-	7%	**	-	-	-
Refusal	-	-	-	-	-	-	-	-	-	-	-
	-	-	**	**	-	-	-	**	-	-	-
Not Stated	-	-	-	-	-	-	-	-	-	-	-
	-	-	**	**	-	-	-	**	-	-	-
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDG16 Reasons have not considered using an online lender
Base: All who have not considered using an online lender

	Total	Market Status		Specific lender status	
		New (d)	Repeat (e)	New (f)	Repeat (g)
Unweighted Base	50	10	39	31	18
Base	39	11	28	27	11
Prefer to speak to someone face-to-face	14 35%	4 41% **	9 34%	9 32% **	5 46% **
No computer/internet access	7 18%	3 32% **	4 13%	5 17% **	2 22% **
Don't like providing personal information online	6 17%	2 22% **	4 15%	4 15% **	2 21% **
Don't like dealing with financial issues online	4 10%	1 11% **	3 10%	2 6% **	2 20% **
Online lenders are more expensive than high street lenders	3 8%	- - **	3 11%	1 4% **	2 16% **
Online lenders don't offer the same service/products as high street	2 6%	- - **	2 8%	1 2% **	2 15% **
Able to get advice/information from shop staff	2 4%	- - **	2 6%	- - **	2 15% **
Not aware of online lenders	1 1%	- - **	1 2%	1 2% **	- - **
Convenience of location (e.g. near home/work)	- -	- - **	- -	- - **	- - **
Too easy/quick to take out a loan online	- -	- - **	- -	- - **	- - **
Other Answer	8 21%	1 5% **	7 25%	7 25% **	1 5% **
Overlap formulae used					
- Column Means:					
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g					
Minimum Base: 30 (**), Small Base: 100 (*)					
- Column Proportions:					
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g					
Minimum Base: 30 (**), Small Base: 100 (*)					
Continuity correction applied					

QPDG16 Reasons have not considered using an online lender
Base: All who have not considered using an online lender

	Total	Market Status		Specific lender status	
		New (d)	Repeat (e)	New (f)	Repeat (g)
Unweighted Base	50	10	39	31	18
Base	39	11	28	27	11
Don't know	2 6%	- **	2 9%	2 9%	- **
Refusal	- -	- **	- -	- **	- **
Not Stated	- -	- **	- -	- **	- **
Overlap formulae used					
- Column Means:					
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g					
Minimum Base: 30 (**), Small Base: 100 (*)					
- Column Proportions:					
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g					
Minimum Base: 30 (**), Small Base: 100 (*)					
Continuity correction applied					

QPDG17 Whether ever taken out a payday loan to pay off a debt to another payday loan company

Base: All who have taken out more than one payday loan

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	1072	601	436	207	519	297	678	146	83	123
Base	1156	659	455	216	569	332	758	159	79	110
Yes	199 17%	128 19%	66 15%	27 13%	118 21% C	47 14%	125 17%	32 20% *	22 27% I*	11 10% *
No	952 82%	525 80%	389 85%	189 87% D	447 78%	283 85%	628 83%	127 80% *	57 72% *	99 90% H*
Don't know	6 *	6 1%	-	-	4 1%	1 *	5 1%	-	- 1%	- *
Refusal	- -	- -	- -	- -	- -	- -	- -	- *	- *	- *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDG17 Whether ever taken out a payday loan to pay off a debt to another payday loan company
Base: All who have taken out more than one payday loan

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	1072	339	557	256	301	110	863	26	83	50
Base	1156	391	600	288	312	96	938	25	82	55
Yes	199 17%	75 19%	104 17%	48 17%	56 18%	13 14%	165 18%	4 17%	15 18%	8 15%
No	952 82%	314 80%	491 82%	237 82%	255 82%	83 86%	767 82%	21 83%	68 82%	47 85%
Don't know	6 *	1 *	4 1%	4 1%	- *	- *	6 1%	- **	- *	- *
Refusal	- -	- -	- -	- -	- -	- *	- -	- **	- *	- *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDG17 Whether ever taken out a payday loan to pay off a debt to another payday loan company
Base: All who have taken out more than one payday loan

	Total	Accommodation					Number of people in hhld		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	1072	214	658	371	287	144	203	259	564
Base	1156	258	674	401	273	159	199	273	630
Yes	199 17%	45 17%	114 17%	75 19%	39 14%	23 15%	33 17%	45 17%	114 18%
No	952 82%	214 83%	555 82%	320 80%	234 86%	135 85%	160 81%	228 83%	516 82%
Don't know	6 *	-	5 1%	5 1%	-	-	5 3% Z	-	-
Refusal	-	-	-	-	-	-	-	-	-
Overlap formulae used	-	-	-	-	-	-	-	-	-
- Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied									

QPDG17 Whether ever taken out a payday loan to pay off a debt to another payday loan company
Base: All who have taken out more than one payday loan

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	1072	622	212	133	61	406	34	92	274	352	777	230
Base	1156	657	227	156	66	449	26	84	286	436	830	250
Yes	199 17%	114 17%	32 14%	36 23% *	12 18% *	80 18%	6 25% **	15 18% *	44 15%	87 20%	128 15%	57 23% j
No	952 82%	538 82%	195 86%	119 77% *	54 82% *	368 82%	19 75% **	69 82% *	238 83%	348 80%	701 84% k	189 76%
Don't know	6 *	5 1%	-	- *	- 1% *	-	- **	- *	4 1%	1 *	2 *	4 2%
Refusal	- -	- -	-	- *	- *	-	- **	- *	-	-	-	-
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDG17 Whether ever taken out a payday loan to pay off a debt to another payday loan company
Base: All who have taken out more than one payday loan

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	1072	-	177	895	554	275	241	729	343	43	399	370
Base	1156	-	186	970	501	296	355	931	225	117	423	420
Yes	199	-	10	189	2	39	158	173	26	48	65	98
	17%	-	5%	19%	*	13%	44%	19%	12%	41%	15%	23%
				m		o	op	s		rs*		u
No	952	-	176	776	499	257	196	753	199	70	358	317
	82%	-	94%	80%	100%	87%	55%	81%	88%	59%	85%	76%
			n		pq	q		t	rt	*	v	
Don't know	6	-	-	5	-	-	1	6	-	-	-	5
	*	-	*	1%	-	*	*	1%	-	-	-	1%
										*		
Refusal	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	*	-	-
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDG17 Whether ever taken out a payday loan to pay off a debt to another payday loan company
Base: All who have taken out more than one payday loan

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	1072	644	264	162
Base	1156	802	176	176
Yes	199 17%	135 17% x	9 5%	55 31% wx*
No	952 82%	661 82% y	168 95% wy	121 69% *
Don't know	6 *	6 1%	-	- *
Refusal	- -	- -	- -	- *
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QPDG17 Whether ever taken out a payday loan to pay off a debt to another payday loan company
Base: All who have taken out more than one payday loan

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	1072	725	314	31	-	-	644	264	162
Base	1156	914	210	31	-	-	802	176	176
Yes	199	178	16	5	-	-	135	9	55
	17%	19% B	8%	17% **	-	-	17% G	5%	31% FG*
No	952	731	194	26	-	-	661	168	121
	82%	80% A	92% A	83% **	-	-	82% H	95% FH	69% *
Don't know	6	6	-	-	-	-	6	-	-
	*	1%	-	**	-	-	1%	-	*
Refusal	-	-	-	-	-	-	-	-	-
	-	-	-	**	-	-	-	-	*
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDG17 Whether ever taken out a payday loan to pay off a debt to another payday loan company
 Base: All who have taken out more than one payday loan

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	1072	-	630	438	116	518	881	152	369	350	406
Base	1156	-	588	566	130	520	920	188	415	380	408
Yes	199	-	20	179	37	62	142	52	80	75	49
	17%	-	3%	32% J	28% J*	12%	15% M	28% MN*	19% R	20% R	12%
No	952	-	567	382	89	458	777	132	334	304	355
	82%	-	97% KL	67%	69% *	88% NO	84% O	70% *	80%	80%	87% PQ
Don't know	6	-	-	6	4	-	2	4	1	-	4
	*	-	-	1%	3% J*	-	*	2% *	*	*	1%
Refusal	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	*	-	-	*	-	-	-
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDG17 Whether ever taken out a payday loan to pay off a debt to another payday loan company

Base: All who have taken out more than one payday loan

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	1072	548	511	340	89	303	68	58	23	63	150	511
Base	1156	611	528	400	100	323	75	61	26	57	165	528
Yes	199 17%	119 19%	76 14%	83 21%	16 16%	71 22% C	23 30% C*	15 24% *	4 17% **	9 15% *	37 22%	76 14%
No	952 82%	490 80%	449 85%	315 79%	84 84%	252 78%	53 70%	47 76%	22 83% **	49 85% *	128 78%	449 85% X
Don't know	6 *	2 *	4 1%	2 *	- * *	- - *	- * *	- * *	- - **	- * *	- -	4 1%
Refusal	- -	- -	- -	- -	- *	- -	- * *	- * *	- - **	- * *	- -	- -
Overlap formulae used												
- Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

QPDG17 Whether ever taken out a payday loan to pay off a debt to another payday loan company
Base: All who have taken out more than one payday loan

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	1072	671	401	299	744	1019	37
Base	1156	716	440	347	772	1096	38
Yes	199 17%	109 15%	90 20%	85 25% g	104 13%	184 17%	7 18% **
No	952 82%	603 84%	349 79%	257 74%	668 87% f	906 83%	31 82% **
Don't know	6 *	4 1%	1 *	5 1% g	- -	6 1%	- - **
Refusal	- -	- -	- -	- -	- -	- -	- - **
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDG17 Whether ever taken out a payday loan to pay off a debt to another payday loan company

Base: All who have taken out more than one payday loan

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	1072	481	561	409	376	118	106	314	283	417
Base	1156	471	648	475	438	135	117	353	322	415
Yes	199 17%	31 7%	158 24% j	126 27% j	112 26% j	25 19% j*	31 26% j*	86 24% qr	50 16% p	48 11% p
No	952 82%	440 93% klmno	484 75%	344 72%	324 74%	109 80% *	81 69% *	267 76%	270 84% p	364 88% p
Don't know	6 *	- -	6 1%	5 1%	2 *	1 1% *	5 4% jkm*	- -	1 *	4 1%
Refusal	- -	- -	- -	- -	- -	- * *	- * *	- -	- -	- -
Overlap formulae used										
- Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, t/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (*), Small Base: 100 (*)										
- Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, t/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (*), Small Base: 100 (*) Continuity correction applied										

QPDG17 Whether ever taken out a payday loan to pay off a debt to another payday loan company
Base: All who have taken out more than one payday loan

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	1072	99	327	65	151	95	149	127
Base	1156	110	375	58	160	99	149	150
Yes	199	4	89	20	26	6	17	30
	17%	4%	24%	34%	16%	6%	12%	20%
		*	swx	svwx*	s	*		sw*
No	952	106	281	38	134	93	132	120
	82%	96%	75%	66%	84%	93%	88%	80%
		tuvy*		*	u	tuy*	tu	*
Don't know	6	-	5	-	-	-	-	-
	*	-	1%	-	-	*	-	-
		*		*		*		*
Refusal	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
		*		*		*		*
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDG17 Whether ever taken out a payday loan to pay off a debt to another payday loan company

Base: All who have taken out more than one payday loan

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	1072	356	667	513	491	893	148	614	414	766	262
Base	1156	358	748	540	541	963	156	650	454	808	297
Yes	199 17%	54 15%	138 18%	103 19%	87 16%	148 15%	46 29% E*	75 12%	117 26% G	132 16%	58 20%
No	952 82%	303 85%	605 81%	436 81%	454 84%	810 84% F	110 71% *	573 88% H	338 74%	674 83%	235 79%
Don't know	6 *	1 *	4 1%	1 *	- *	6 1%	- *	2 *	- -	2 *	4 1%
Refusal	- -	- -	- -	- -	- -	- -	- *	- -	- -	- -	- -
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

QPDG17 Whether ever taken out a payday loan to pay off a debt to another payday loan company

Base: All who have taken out more than one payday loan

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	1072	236	833	138	95	818	-	1042	898	896
Base	1156	301	853	199	107	827	-	1135	936	995
Yes	199	119	80	199	-	-	-	197	159	184
	17%	40% L	9%	100% NO*	-	-	-	17%	17%	19% R
No	952	177	772	-	107	827	-	932	772	806
	82%	59%	90% K	-	100% M*	100% M	-	82%	83% S	81%
Don't know	6	4	1	-	-	-	-	6	4	6
	*	1%	*	-	-	-	-	*	*	1%
Refusal	-	-	-	-	-	-	-	-	-	-
	-	-	-	*	*	-	-	-	-	-
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDG17 Whether ever taken out a payday loan to pay off a debt to another payday loan company
Base: All who have taken out more than one payday loan

	Total	Type of loan compared			Aware of any high street lenders		Aware of any online lenders		Change in reported level of confidence in repaying loan (Follow-up)		
		Online only (T)	Retail only (U)	Online and Retail (V)	Yes (W)	No (X)	Yes (Y)	No (Z)	More confident (a)	Less confident (b)	No change (c)
Unweighted Base	1072	298	30	105	898	174	1042	30	1	6	59
Base	1156	386	19	109	936	220	1135	22	1	4	59
Yes	199	74	3	20	159	40	197	2	-	1	2
	17%	19%	14%	19%	17%	18%	17%	8%	-	21%	4%
No	952	310	16	89	772	179	932	20	1	3	57
	82%	80%	86%	81%	83%	81%	82%	92%	100%	79%	96%
Don't know	6	1	-	-	4	1	6	-	-	-	-
	*	*	-	-	*	1%	*	-	-	-	-
Refusal	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDG17 Whether ever taken out a payday loan to pay off a debt to another payday loan company
Base: All who have taken out more than one payday loan

	Total	Market Status		Specific lender status	
		New (d)	Repeat (e)	New (f)	Repeat (g)
Unweighted Base	1072	158	903	442	619
Base	1156	146	1003	541	608
Yes	199 17%	10 7%	189 19% d	143 26% g	56 9%
No	952 82%	136 93% e	809 81%	396 73%	549 90% f
Don't know	6 *	-	6 1%	2 *	4 1%
Refusal	-	-	-	-	-
Overlap formulae used	-	-	-	-	-
- Column Means:					
- Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g					
- Minimum Base: 30 (**), Small Base: 100 (*)					
- Column Proportions:					
- Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g					
- Minimum Base: 30 (**), Small Base: 100 (*)					
- Continuity correction applied					

QPDG18 Whether would ever consider taking out a payday loan to pay off a debt to another payday loan company

Base: All who have never taken out a payday loan to pay off a debt to another payday loan company

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	930	510	388	184	440	263	585	126	69	114
Base	951	525	389	189	447	282	628	127	57	99
Yes	107 11%	69 13%	37 9%	18 10%	50 11%	34 12%	72 12%	15 12%	7 12%	11 11%
No	827 87%	448 85%	345 89%	169 90%	385 86%	245 87%	548 87%	105 83%	49 86%	86 87%
Don't know	17 2%	9 2%	8 2%	1 1%	12 3%	4 1%	7 1%	7 5%	1 2%	1 1%
Refusal	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDG18 Whether would ever consider taking out a payday loan to pay off a debt to another payday loan company

Base: All who have never taken out a payday loan to pay off a debt to another payday loan company

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	930	285	487	224	263	97	752	21	70	44
Base	951	314	491	237	255	83	767	21	68	47
Yes	107 11%	37 12%	59 12%	27 11%	32 12%	7 9%	92 12%	3 16% **	6 10% *	4 8% *
No	827 87%	269 86%	426 87%	208 88%	218 86%	74 89% *	667 87%	17 81% **	57 84% *	40 86% *
Don't know	17 2%	8 3%	6 1%	1 1%	5 2%	2 2% *	9 1%	1 3% **	4 6% O*	3 6% *
Refusal	- -	- -	- -	- -	- -	- *	- -	- **	- *	- *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

Competition Commission - Payday Lending Survey - 120248

QPDG18 Whether would ever consider taking out a payday loan to pay off a debt to another payday loan company
Base: All who have never taken out a payday loan to pay off a debt to another payday loan company

	Total	Accommodation					Number of people in hhd		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	930	187	574	317	257	123	173	226	490
Base	951	214	555	320	234	135	160	228	516
Yes	107 11%	31 15%	59 11%	32 10%	27 11%	15 11% *	17 11%	26 12%	62 12%
No	827 87%	178 83%	488 88%	284 89%	204 87%	116 86% *	140 87%	199 87%	443 86%
Don't know	17 2%	5 2%	8 1%	4 1%	3 1%	4 3% *	3 2%	2 1%	10 2%
Refusal	- -	- -	- -	- -	- -	- - *	- -	- -	- -
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDG18 Whether would ever consider taking out a payday loan to pay off a debt to another payday loan company
Base: All who have never taken out a payday loan to pay off a debt to another payday loan company

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	930	532	190	115	53	358	30	80	240	293	685	188
Base	951	538	195	119	54	368	19	69	238	348	701	189
Yes	107 11%	66 12%	19 10%	10 8%	12 22%	40 11%	5 26% **	6 8% *	21 9%	49 14%	75 11%	28 15%
No	827 87%	465 87%	172 88%	105 88% *	42 78% *	319 87%	14 72% **	63 91% *	212 89%	294 84%	613 87%	158 83%
Don't know	17 2%	7 1%	5 3%	5 4% *	- - *	9 3%	1 3% **	- 1% *	5 2%	5 2%	13 2%	3 2%
Refusal	- -	- -	- -	- - *	- - *	- -	- - **	- - *	- -	- -	- -	- -
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDG18 Whether would ever consider taking out a payday loan to pay off a debt to another payday loan company
Base: All who have never taken out a payday loan to pay off a debt to another payday loan company

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	930	-	168	762	549	238	142	625	305	28	352	302
Base	951	-	176	775	498	257	196	752	199	70	358	317
Yes	107	-	12	95	31	39	37	86	21	11	45	40
	11%	-	7%	12%	6%	15%	19%	11%	10%	16%	13%	13%
						o	o*			**		
No	827	-	161	666	460	214	153	652	175	58	310	269
	87%	-	92%	86%	92%	83%	78%	87%	88%	83%	86%	85%
					pq		*			**		
Don't know	17	-	2	15	6	4	6	14	3	1	3	9
	2%	-	1%	2%	1%	2%	3%	2%	1%	1%	1%	3%
							*			**		
Refusal	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
							*			**		
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDG18 Whether would ever consider taking out a payday loan to pay off a debt to another payday loan company
Base: All who have never taken out a payday loan to pay off a debt to another payday loan company

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	930	561	251	116
Base	951	660	168	121
Yes	107 11%	67 10%	16 9%	24 19% w*
No	827 87%	582 88% y	149 89%	94 78% *
Don't know	17 2%	11 2%	3 2%	3 3% *
Refusal	- -	- -	- -	- -
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

Competition Commission - Payday Lending Survey - 120248

QPDG18 Whether would ever consider taking out a payday loan to pay off a debt to another payday loan company
Base: All who have never taken out a payday loan to pay off a debt to another payday loan company

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	930	613	291	24	-	-	561	251	116
Base	951	730	194	26	-	-	660	168	121
Yes	107	85	20	2	-	-	67	16	24
	11%	12%	10%	7%	-	-	10%	9%	19%
				**					F*
No	827	634	168	24	-	-	582	149	94
	87%	87%	87%	93%	-	-	88%	89%	78%
				**			H		*
Don't know	17	11	6	-	-	-	11	3	3
	2%	1%	3%	-	-	-	2%	2%	3%
				**					*
Refusal	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	*
				**					*
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDG18 Whether would ever consider taking out a payday loan to pay off a debt to another payday loan company
Base: All who have never taken out a payday loan to pay off a debt to another payday loan company

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	930	-	607	319	82	472	780	114	314	299	362
Base	951	-	567	382	89	458	777	132	334	304	355
Yes	107	-	33	74	26	46	80	25	45	32	40
	11%	-	6%	19%	29%	10%	10%	19%	13%	11%	11%
				J	J*			N*			
No	827	-	525	300	60	405	684	103	283	265	312
	87%	-	93%	79%	67%	88%	88%	78%	85%	87%	88%
			KL	L	*	O	O	*			
Don't know	17	-	9	8	4	7	13	4	6	7	3
	2%	-	2%	2%	4%	2%	2%	3%	2%	2%	1%
					*			*			
Refusal	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
					*			*			
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDG18 Whether would ever consider taking out a payday loan to pay off a debt to another payday loan company

Base: All who have never taken out a payday loan to pay off a debt to another payday loan company

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	930	465	455	286	78	257	51	49	21	58	128	455
Base	951	490	449	315	84	252	53	47	22	49	128	449
Yes	107 11%	50 10%	57 13%	34 11%	5 5%	26 10%	6 *	9 **	1 **	5 *	10 8%	57 13%
No	827 87%	436 89%	380 85%	278 88%	78 92%	223 89%	46 88%	38 81%	21 96%	43 87%	117 92%	380 85%
Don't know	17 2%	4 1%	12 3%	2 1%	2 2%	2 1%	- *	- **	- **	1 3%	1 1%	12 3%
Refusal	- -	- -	- -	- -	- *	- -	- *	- **	- **	- *	- *	- -
Overlap formulae used												
- Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

Competition Commission - Payday Lending Survey - 120248

QPDG18 Whether would ever consider taking out a payday loan to pay off a debt to another payday loan company

Base: All who have never taken out a payday loan to pay off a debt to another payday loan company

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	930	584	346	239	669	887	31
Base	951	603	348	257	668	906	31
Yes	107 11%	76 13%	31 9%	40 16%	65 10%	106 12%	1 3% **
No	827 87%	515 85%	313 90%	213 83%	590 88%	785 87%	29 94% **
Don't know	17 2%	12 2%	5 1%	3 1%	13 2%	16 2%	1 3% **
Refusal	- -	- -	- -	- -	- -	- -	- - **
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

Competition Commission - Payday Lending Survey - 120248

QPDG18 Whether would ever consider taking out a payday loan to pay off a debt to another payday loan company
Base: All who have never taken out a payday loan to pay off a debt to another payday loan company

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	930	450	455	327	300	93	82	253	252	377
Base	951	440	484	344	324	109	81	267	270	364
Yes	107 11%	36 8%	71 15%	62 18%	43 13%	22 21%	17 21%	36 13%	35 13%	34 9%
No	827 87%	398 90%	403 83%	278 81%	272 84%	85 78%	62 77%	223 83%	231 86%	326 90%
Don't know	17 2%	7 2%	10 2%	5 1%	9 3%	2 1%	2 2%	9 3%	4 1%	4 1%
Refusal	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDG18 Whether would ever consider taking out a payday loan to pay off a debt to another payday loan company
Base: All who have never taken out a payday loan to pay off a debt to another payday loan company

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	930	95	272	48	133	86	135	107
Base	951	106	281	38	134	93	131	120
Yes	107	7	43	6	9	11	16	10
	11%	6%	15%	17%	7%	12%	12%	8%
No	827	97	235	30	122	80	110	109
	87%	92%	84%	80%	91%	87%	84%	91%
Don't know	17	2	3	1	3	1	4	1
	2%	2%	1%	3%	2%	1%	3%	1%
Refusal	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDG18 Whether would ever consider taking out a payday loan to pay off a debt to another payday loan company

Base: All who have never taken out a payday loan to pay off a debt to another payday loan company

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	930	316	572	438	431	784	119	561	331	665	226
Base	951	303	605	436	454	810	110	573	338	674	235
Yes	107 11%	37 12%	65 11%	62 14%	40 9%	77 10%	28 25% E*	38 7%	63 19% G	67 10%	36 15%
No	827 87%	263 87%	528 87%	370 85%	402 89%	718 89% F	81 73% *	528 92% H	265 79%	596 88%	194 83%
Don't know	17 2%	3 1%	12 2%	4 1%	12 3%	14 2%	2 2% *	6 1%	10 3%	12 2%	5 2%
Refusal	- -	- -	- -	- -	- -	- -	- *	- -	- -	- -	- -
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

QPDG18 Whether would ever consider taking out a payday loan to pay off a debt to another payday loan company

Base: All who have never taken out a payday loan to pay off a debt to another payday loan company

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	930	159	769	-	95	818	-	903	778	766
Base	951	177	772	-	107	827	-	931	772	805
Yes	107	47	59	-	107	-	-	106	85	97
	11%	26% L	8%	-	100% O*	-	-	11%	11%	12%
No	827	129	698	-	-	827	-	808	672	694
	87%	72%	90% K	-	*	100% N	-	87%	87%	86%
Don't know	17	2	15	-	-	-	-	17	14	14
	2%	1%	2%	-	*	-	-	2%	2%	2%
Refusal	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	*	-	-	-	-	-
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDG18 Whether would ever consider taking out a payday loan to pay off a debt to another payday loan company
Base: All who have never taken out a payday loan to pay off a debt to another payday loan company

	Total	Type of loan compared			Aware of any high street lenders		Aware of any online lenders		Change in reported level of confidence in repaying loan (Follow-up)		
		Online only (T)	Retail only (U)	Online and Retail (V)	Yes (W)	No (X)	Yes (Y)	No (Z)	More confident (a)	Less confident (b)	No change (c)
Unweighted Base	930	252	26	89	778	152	903	27	1	5	56
Base	951	310	16	89	772	179	931	20	1	3	57
Yes	107	40	1	15	85	21	106	1	1	1	5
	11%	13%	7%	16%	11%	12%	11%	3%	100%	37%	9%
No	827	266	15	71	672	156	808	19	-	2	51
	87%	86%	90%	80%	87%	87%	87%	97%	-	63%	89%
Don't know	17	4	1	3	14	3	17	-	-	-	1
	2%	1%	3%	4%	2%	2%	2%	-	-	-	2%
Refusal	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDG18 Whether would ever consider taking out a payday loan to pay off a debt to another payday loan company
Base: All who have never taken out a payday loan to pay off a debt to another payday loan company

	Total	Market Status		Specific lender status	
		New (d)	Repeat (e)	New (f)	Repeat (g)
Unweighted Base	930	145	775	355	565
Base	951	136	808	396	548
Yes	107 11%	19 14% *	87 11%	56 14%	50 9%
No	827 87%	115 84% *	706 87%	334 84%	487 89%
Don't know	17 2%	2 1% *	15 2%	6 2%	10 2%
Refusal	- -	- - *	- -	- -	- -
Overlap formulae used					
- Column Means:					
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g					
Minimum Base: 30 (**), Small Base: 100 (*)					
- Column Proportions:					
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g					
Minimum Base: 30 (**), Small Base: 100 (*)					
Continuity correction applied					

QPDG19 Whether ever been refused a loan from a payday lender
Base: All respondents

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	1541	860	623	332	732	403	975	203	124	166
Base	1540	870	609	312	741	426	1010	205	108	143
Yes	351 23%	215 25%	123 20%	83 27% E	182 25% E	75 18%	223 22%	49 24%	35 33% *	28 19%
No	1182 77%	653 75%	482 79%	228 73%	556 75%	351 82% CD	785 78%	155 76%	73 67% *	115 81%
Don't know	6 *	2 *	3 1%	1 *	3 *	1 *	3 *	1 *	- - *	- - -
Refusal	- -	- -	- -	- -	- -	- -	- -	- -	- - *	- -
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (*), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (*), Small Base: 100 (*)										
Continuity correction applied										

QPDG19 Whether ever been refused a loan from a payday lender
Base: All respondents

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	1541	451	796	366	430	174	1212	47	127	78
Base	1540	494	783	369	415	144	1222	43	120	77
Yes	351 23%	112 23%	194 25% M	110 30% KMN	84 20%	26 18%	290 24%	6 14% *	31 26% *	10 13% *
No	1182 77%	383 77% L	585 75% L	256 70%	328 79% KL	117 81% L	928 76%	37 86% *	88 74% *	67 87% *
Don't know	6 *	- -	5 1%	3 1%	2 *	1 *	5 *	- -	1 *	- -
Refusal	- -	- -	- -	- -	- -	- -	- -	- *	- *	- *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDG19 Whether ever been refused a loan from a payday lender
Base: All respondents

	Total	Accommodation					Number of people in hhld		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	1541	276	954	536	418	209	292	371	796
Base	1540	309	911	539	372	220	273	361	825
Yes	351 23%	54 18%	220 24%	133 25%	87 23%	55 25%	59 22%	82 23%	194 23%
No	1182 77%	254 82%	689 76%	405 75%	285 76%	163 74%	213 78%	276 77%	629 76%
Don't know	6 *	1 *	2 *	2 *	1 *	2 1%	1 *	2 1%	2 *
Refusal	- -	- -	- -	- -	- -	- -	- -	- -	- -
Overlap formulae used									
- Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied									

QPDG19 Whether ever been refused a loan from a payday lender

Base: All respondents

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	1541	893	293	184	91	568	50	129	378	474	1081	352
Base	1540	887	290	196	89	575	36	109	372	538	1089	336
Yes	351 23%	206 23% b	44 15%	59 30% be	28 31% b*	131 23% b	12 34% *	27 24% *	94 25%	124 23%	236 22%	93 28%
No	1182 77%	678 76%	244 84% acde	136 70%	61 69% *	441 77% c	23 66% *	81 74% *	278 75%	413 77%	851 78%	241 72%
Don't know	6 *	3 *	2 1%	-	-	2 *	-	2 2% *	-	1 *	3 *	2 1%
Refusal	- -	- -	- -	- -	- *	- -	- *	- *	- -	- -	- -	- -
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDG19 Whether ever been refused a loan from a payday lender

Base: All respondents

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	1541	387	177	894	940	275	241	1052	489	55	555	535
Base	1540	309	186	970	809	296	355	1216	324	143	541	552
Yes	351 23%	29 9%	28 15%	273 28%	93 11%	56 19%	177 50%	293 24%	59 18%	42 30%	113 21%	158 29%
No	1182 77%	279 90%	158 85%	695 72%	715 88%	239 81%	177 50%	920 76%	263 81%	101 70%	426 79%	393 71%
Don't know	6 *	1 *	-	2 *	1 *	1 *	1 *	4 *	2 1%	-	2 *	1 *
Refusal	- -	- -	- -	- -	- -	- -	- -	- -	- -	- *	- -	- -
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDG19 Whether ever been refused a loan from a payday lender
Base: All respondents

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	1541	924	370	162
Base	1540	1035	252	176
Yes	351 23%	216 21% x	34 13%	80 45% wx*
No	1182 77%	817 79% y	217 86% wy	95 54% *
Don't know	6 *	1 *	1 *	1 1% *
Refusal	- -	- -	- -	- *
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QPDG19 Whether ever been refused a loan from a payday lender
Base: All respondents

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	1541	1005	420	31	281	106	643	264	162
Base	1540	1147	285	31	234	75	801	176	176
Yes	351 23%	279 24% B	44 15%	7 23% **	20 9%	9 12% *	196 24% G	25 14%	80 45% FG*
No	1182 77%	865 75%	241 84% A	24 77% **	213 91%	66 87% *	604 75% H	151 86% FH	95 54% *
Don't know	6 *	2 *	1 *	- **	- *	1 1% *	1 *	- -	1 1% *
Refusal	- -	- -	- -	- **	- -	- *	- -	- -	- *
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDG19 Whether ever been refused a loan from a payday lender
Base: All respondents

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	1541	355	698	479	124	803	1287	190	489	475	646
Base	1540	285	642	606	137	737	1244	229	507	487	606
Yes	351 23%	27 9%	106 16%	217 36%	49 36%	135 18%	260 21%	78 34%	107 21%	125 26%	123 20%
No	1182 77%	257 90%	535 83%	386 64%	87 64%	600 81%	980 79%	149 65%	400 79%	361 74%	478 79%
Don't know	6 *	1 *	2 *	2 *	1 1%	3 *	4 *	1 1%	1 *	1 *	4 1%
Refusal	- -	- -	- -	- -	- *	- -	- -	- -	- -	- -	- -
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

QPDG19 Whether ever been refused a loan from a payday lender
Base: All respondents

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	1541	723	794	440	117	394	92	69	32	88	192	794
Base	1540	745	769	479	119	386	92	68	32	74	194	769
Yes	351 23%	190 25% T	153 20%	104 22%	29 25% *	124 32% Ubc	38 42% Ubc*	32 47% UVWbc*	4 13% **	35 47% UVWbc*	42 22%	153 20%
No	1182 77%	554 74%	613 80%	374 78% WXYa	89 75% Ya*	262 68% Ya	54 58% *	36 53% *	28 87% **	39 53% *	152 78% WXYa	613 80% WXYa
Don't know	6 *	1 *	4 *	1 *	- *	- *	- *	- *	- **	- *	- *	4 *
Refusal	- -	- -	- -	- -	- *	- -	- *	- *	- **	- *	- -	- -
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDG19 Whether ever been refused a loan from a payday lender
Base: All respondents

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	1541	951	590	388	1108	1456	58
Base	1540	945	594	425	1066	1456	53
Yes	351 23%	211 22%	140 24%	162 38% g	165 16%	326 22%	12 23% *
No	1182 77%	732 77%	450 76%	262 62%	896 84% f	1125 77%	41 77% *
Don't know	6 *	2 *	4 1%	1 *	4 *	5 *	- - *
Refusal	- -	- -	- -	- -	- -	- -	- - *
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDG19 Whether ever been refused a loan from a payday lender
Base: All respondents

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	1541	769	726	523	472	154	138	405	379	661
Base	1540	711	777	564	522	160	142	418	395	630
Yes	351 23%	73 10%	262 34%	207 37%	171 33%	52 33%	66 47%	131 31%	86 22%	109 17%
No	1182 77%	637 90%	511 66%	357 63%	346 66%	107 67%	75 53%	284 68%	310 78%	519 82%
Don't know	6 *	1 *	4 1%	- -	4 1%	1 *	1 *	4 1%	- -	2 *
Refusal	- -	- -	- -	- -	- -	- *	- *	- -	- -	- -
Overlap formulae used										
- Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDG19 Whether ever been refused a loan from a payday lender
Base: All respondents

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	1541	145	448	85	198	153	231	185
Base	1540	154	473	71	202	147	212	190
Yes	351 23%	19 13% *	134 28% sx	23 33% sx*	48 24%	32 22%	38 18%	38 20%
No	1182 77%	134 87% tuv*	336 71%	47 66% *	153 76%	114 77%	173 82% tu	152 80%
Don't know	6 *	- - *	2 *	1 1% *	1 *	1 1%	1 *	- -
Refusal	- -	- - *	- -	- - *	- -	- -	- -	- -
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDG19 Whether ever been refused a loan from a payday lender**Base: All respondents**

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	1541	540	919	735	690	1281	205	919	550	1096	370
Base	1540	503	963	716	706	1280	204	900	564	1081	383
Yes	351 23%	118 23%	216 22%	177 25%	145 21%	263 21%	72 35% E	157 17%	175 31% G	231 21%	103 27%
No	1182 77%	382 76%	746 77%	535 75%	559 79%	1015 79% F	130 64%	741 82% H	387 69%	847 78%	279 73%
Don't know	6 *	3 1%	1 *	4 1%	1 *	2 *	2 1%	2 *	2 *	3 *	2 *
Refusal	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDG19 Whether ever been refused a loan from a payday lender
Base: All respondents

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	1541	288	1246	138	95	818	387	1490	1280	1245
Base	1540	351	1182	199	107	827	309	1504	1252	1288
Yes	351 23%	351 100% L	-	119 60% OP*	47 44% OP*	129 16% P	29 9%	348 23%	301 24%	328 25% QR
No	1182 77%	-	1182 100% K	80 40% *	59 55% *	698 84% MN	279 90% MNO	1150 76% S	947 76% S	955 74%
Don't know	6 *	-	-	-	1 1% *	1 *	1 *	6 *	4 *	4 *
Refusal	-	-	-	-	-	-	-	-	-	-
	-	-	-	*	*	-	-	-	-	-

Overlap formulae used
- Column Means:
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied

QPDG19 Whether ever been refused a loan from a payday lender
Base: All respondents

	Total	Type of loan compared			Aware of any high street lenders		Aware of any online lenders		Change in reported level of confidence in repaying loan (Follow-up)		
		Online only (T)	Retail only (U)	Online and Retail (V)	Yes (W)	No (X)	Yes (Y)	No (Z)	More confident (a)	Less confident (b)	No change (c)
Unweighted Base	1541	365	39	126	1280	261	1490	51	1	8	99
Base	1540	450	27	131	1252	288	1504	35	1	5	88
Yes	351 23%	142 31%	6 21%	41 32%	301 24%	51 18%	348 23%	3 8%	1 100%	- **	14 16%
No	1182 77%	308 68%	21 79%	90 68%	947 76%	235 82%	1150 76%	33 92%	- **	5 100%	74 84%
Don't know	6 *	1 *	- *	- *	4 *	2 1%	6 *	- *	- **	- **	- -
Refusal	- -	- -	- *	- *	- -	- -	- -	- *	- **	- **	- -
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDG19 Whether ever been refused a loan from a payday lender
Base: All respondents

	Total	Market Status		Specific lender status	
		New (d)	Repeat (e)	New (f)	Repeat (g)
Unweighted Base	1541	526	996	839	683
Base	1540	439	1087	864	662
Yes	351 23%	57 13%	291 27% d	211 24%	137 21%
No	1182 77%	381 87% e	791 73%	650 75%	522 79%
Don't know	6 *	1 *	5 *	3 *	3 *
Refusal	- -	- -	- -	- -	- -
Overlap formulae used					
- Column Means:					
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g					
Minimum Base: 30 (**), Small Base: 100 (*)					
- Column Proportions:					
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g					
Minimum Base: 30 (**), Small Base: 100 (*)					
Continuity correction applied					

QFCA1 Type of credit used in the last 12 months
Base: All respondents

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	1522	860	623	328	725	396	975	203	124	166
Base	1523	870	609	307	735	421	1010	205	108	143
A credit card	479 31%	282 32%	178 29%	79 26%	251 34% C	137 33%	365 36% GHI	48 23%	14 13% *	31 22%
Retail credit (e.g. goods bought on mail order or on finance)	194 13%	102 12%	91 15%	27 9%	110 15% C	48 11%	134 13%	29 14%	17 16% *	11 7%
A bank or building society loan	119 8%	90 10% B	25 4%	22 7%	50 7%	43 10%	90 9%	9 4%	11 10% *	5 3%
Home credit (a company that collects payments from your home)	92 6%	42 5%	41 7%	14 4%	44 6%	31 7%	43 4%	16 8%	9 8% *	14 10% F
A DWP crisis loan or the Social Fund	74 5%	33 4%	37 6%	12 4%	44 6%	17 4%	8 1%	15 7% F	27 25% FG*	20 14% F
A pawnbroker loan	68 4%	31 4%	37 6%	12 4%	27 4%	25 6%	25 2%	15 7% F	14 13% F*	13 9% F
A credit union loan	32 2%	10 1%	19 3%	5 1%	11 2%	16 4%	16 2%	7 3%	2 2% *	4 3%
A loan from an unlicensed lender (loan shark)	21 1%	15 2%	6 1%	6 2%	13 2%	2 1%	13 1%	1 *	4 4% *	2 1%
HAD ANY OTHER FORM OF CREDIT IN LAST 12 MONTHS	745 49%	419 48%	302 50%	130 42%	385 52% C	208 49%	492 49%	96 47%	56 52% *	73 51%
HAD ONE OTHER FORM OF CREDIT IN LAST 12 MONTHS	482 32%	271 31%	199 33%	96 31%	251 34%	121 29%	328 32%	59 29%	28 26% *	52 36%
HAD 2+ OTHER FORMS OF CREDIT IN LAST 12 MONTHS	263 17%	148 17%	103 17%	34 11%	134 18% C	86 20% C	164 16%	36 18%	27 25% *	21 15%
HAD 3+ OTHER FORMS OF CREDIT IN LAST 12 MONTHS	53 4%	29 3%	23 4%	6 2%	29 4%	17 4%	30 3%	7 3%	10 9% F*	5 3%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (*), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (*), Small Base: 100 (*) Continuity correction applied										

QFCA1 Type of credit used in the last 12 months
Base: All respondents

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	1522	860	623	328	725	396	975	203	124	166
Base	1523	870	609	307	735	421	1010	205	108	143
No answer	769 51%	443 51%	307 50%	177 58% D	346 47%	212 50%	514 51%	109 53%	51 48% *	71 49%
Refusal	5 *	5 1%	- *	- -	4 1%	1 *	4 *	1 *	1 1% *	- -
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QFCA1 Type of credit used in the last 12 months
Base: All respondents

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	1522	451	796	366	430	174	1212	47	127	78
Base	1523	494	783	369	415	144	1222	43	120	77
A credit card	479 31%	183 37% KLN	235 30% N	100 27% N	134 32% N	22 15%	369 30%	14 33% *	34 29% *	33 42% *
Retail credit (e.g. goods bought on mail order or on finance)	194 13%	62 13%	109 14%	43 12%	67 16%	17 12%	171 14% Q	2 5% *	6 5% *	12 15% *
A bank or building society loan	119 8%	57 12% KLMN	45 6%	22 6%	23 5%	5 4%	96 8%	4 8% *	5 4% *	6 8% *
Home credit (a company that collects payments from your home)	92 6%	23 5%	50 6%	18 5%	32 8%	8 5%	66 5%	- - *	12 10% *	3 4% *
A DWP crisis loan or the Social Fund	74 5%	10 2%	45 6% J	23 6% J	22 5% J	12 8% J	59 5%	2 4% *	3 3% *	4 6% *
A pawnbroker loan	68 4%	15 3%	45 6%	21 6%	24 6%	5 4%	58 5%	2 6% *	6 5% *	- - *
A credit union loan	32 2%	8 2%	17 2%	5 1%	12 3%	3 2%	26 2%	1 1% *	1 1% *	2 2% *
A loan from an unlicensed lender (loan shark)	21 1%	6 1%	11 1%	5 1%	6 1%	3 2%	13 1%	1 2% *	4 4% *	1 2% *
HAD ANY OTHER FORM OF CREDIT IN LAST 12 MONTHS	745 49%	250 51% N	386 49% N	167 45%	219 53% N	53 36%	590 48%	19 44% *	55 46% *	45 58% *
HAD ONE OTHER FORM OF CREDIT IN LAST 12 MONTHS	482 32%	159 32%	253 32%	116 31%	137 33%	36 25%	380 31%	14 33% *	40 34% *	31 40% *
HAD 2+ OTHER FORMS OF CREDIT IN LAST 12 MONTHS	263 17%	91 18%	133 17%	52 14%	81 20%	17 12%	210 17%	5 11% *	15 12% *	14 18% *
HAD 3+ OTHER FORMS OF CREDIT IN LAST 12 MONTHS	53 4%	18 4%	29 4%	14 4%	15 4%	3 2%	45 4%	2 4% *	1 1% *	1 2% *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QFCA1 Type of credit used in the last 12 months

Base: All respondents

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	1522	451	796	366	430	174	1212	47	127	78
Base	1523	494	783	369	415	144	1222	43	120	77
No answer	769	235	398	201	196	92	625	24	64	32
	51%	48%	51%	55%	47%	64%	51%	56%	54%	42%
						JKM		*	*	*
Refusal	5	5	-	-	-	-	4	-	-	-
	*	1%	-	-	-	-	*	*	*	*
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QFCA1 Type of credit used in the last 12 months

Base: All respondents

	Total	Accommodation					Number of people in hhd		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	1522	276	954	536	418	209	292	371	796
Base	1523	309	911	539	372	220	273	361	825
A credit card	479 31%	118 38% TV	272 30% V	192 36% TV	79 21%	60 27%	85 31%	113 31%	253 31%
Retail credit (e.g. goods bought on mail order or on finance)	194 13%	48 15%	117 13%	69 13%	48 13%	19 9%	27 10%	64 18% XZ	99 12%
A bank or building society loan	119 8%	32 10%	70 8%	48 9%	22 6%	10 4%	31 11% Z	36 10% Z	45 6%
Home credit (a company that collects payments from your home)	92 6%	10 3%	65 7% U	25 5%	40 11% STUW	7 3%	18 7%	23 6%	42 5%
A DWP crisis loan or the Social Fund	74 5%	- -	64 7% SW	28 5% S	37 10% STUW	4 2%	13 5%	22 6%	34 4%
A pawnbroker loan	68 4%	11 4%	47 5%	23 4%	23 6%	9 4%	8 3%	23 6%	35 4%
A credit union loan	32 2%	8 2%	20 2% U	5 1%	15 4% TU	2 1%	4 1%	9 3%	16 2%
A loan from an unlicensed lender (loan shark)	21 1%	2 1%	9 1%	5 1%	4 1%	7 3%	3 1%	4 1%	11 1%
HAD ANY OTHER FORM OF CREDIT IN LAST 12 MONTHS	745 49%	153 50% W	468 51% W	272 50% W	196 53% W	82 37%	141 52%	187 52%	382 46%
HAD ONE OTHER FORM OF CREDIT IN LAST 12 MONTHS	482 32%	99 32%	302 33%	169 31%	133 36%	62 28%	99 36%	106 29%	260 31%
HAD 2+ OTHER FORMS OF CREDIT IN LAST 12 MONTHS	263 17%	54 17% W	166 18% W	103 19% W	63 17% W	20 9%	42 15% Z	81 22% Z	122 15%
HAD 3+ OTHER FORMS OF CREDIT IN LAST 12 MONTHS	53 4%	17 5%	27 3%	18 3%	9 2%	8 3%	5 2%	20 6%	25 3%
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QFCA1 Type of credit used in the last 12 months
Base: All respondents

	Total	Accommodation					Number of people in hhld		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	1522	276	954	536	418	209	292	371	796
Base	1523	309	911	539	372	220	273	361	825
No answer	769 51%	155 50%	438 48%	262 49%	176 47%	138 63% STUV	131 48%	174 48%	435 53%
Refusal	5 *	1 *	5 *	5 1%	- -	- -	- *	- -	5 1%
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QFCA1 Type of credit used in the last 12 months
Base: All respondents

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	1522	893	293	184	91	568	50	129	378	474	1081	352
Base	1523	887	290	196	89	575	36	109	372	538	1089	336
A credit card	479 31%	271 31%	86 30%	70 36%	24 27%	180 31%	3 *	17 16%	100 27% f	226 42% fgh	339 31%	108 32%
Retail credit (e.g. goods bought on mail order or on finance)	194 13%	104 12%	41 14%	37 19%	8 9%	85 15%	2 6%	14 13%	47 13%	88 16%	134 12%	54 16%
A bank or building society loan	119 8%	77 9%	16 5%	12 6%	6 7%	34 6%	2 7%	3 3%	21 6%	63 12% gh	89 8%	20 6%
Home credit (a company that collects payments from your home)	92 6%	44 5%	12 4%	17 9%	9 10%	38 7%	3 9%	10 10%	30 8%	25 5%	62 6%	19 6%
A DWP crisis loan or the Social Fund	74 5%	35 4%	10 3%	16 8%	9 10%	35 6% b	7 21% hi*	14 13%	25 7% i	2 *	58 5%	11 3%
A pawnbroker loan	68 4%	41 5%	11 4%	8 4%	7 8%	26 4%	3 7%	6 6%	22 6%	25 5%	46 4%	18 5%
A credit union loan	32 2%	15 2%	9 3%	5 3%	- *	15 3%	- *	2 2%	11 3%	12 2%	25 2%	3 1%
A loan from an unlicensed lender (loan shark)	21 1%	11 1%	2 1%	5 3%	2 2%	9 2%	1 2%	- *	6 2%	11 2%	11 1%	9 3%
HAD ANY OTHER FORM OF CREDIT IN LAST 12 MONTHS	745 49%	420 47%	130 45%	114 58% ab	46 52% *	291 51% b	14 39% *	48 44% *	186 50%	300 56%	540 50%	161 48%
HAD ONE OTHER FORM OF CREDIT IN LAST 12 MONTHS	482 32%	278 31%	85 29%	71 36%	32 36% *	188 33%	7 19% *	33 30% *	122 33%	187 35%	357 33%	102 30%
HAD 2+ OTHER FORMS OF CREDIT IN LAST 12 MONTHS	263 17%	142 16%	45 15%	44 22%	14 16% *	103 18%	7 20% *	16 15% *	64 17%	112 21%	182 17%	59 18%
HAD 3+ OTHER FORMS OF CREDIT IN LAST 12 MONTHS	53 4%	28 3%	9 3%	11 6%	2 3% *	23 4%	- *	2 2% *	12 3%	30 6%	35 3%	14 4%
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QFCA1 Type of credit used in the last 12 months

Base: All respondents

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	1522	893	293	184	91	568	50	129	378	474	1081	352
Base	1523	887	290	196	89	575	36	109	372	538	1089	336
No answer	769	463	159	80	39	279	22	61	183	239	544	175
	51%	52%	55%	41%	44%	49%	61%	56%	49%	44%	50%	52%
Refusal	5	-	1	1	3	5	-	-	3	-	5	-
	*	*	*	*	4%	1%	*	*	1%	-	*	-

Overlap formulae used

- Column Means:
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied

QFCA1 Type of credit used in the last 12 months
Base: All respondents

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	1522	377	175	887	925	274	238	1040	482	55	545	528
Base	1523	304	184	960	796	295	352	1205	318	143	531	547
A credit card	479 31%	64 21%	50 27%	349 36% l	205 26%	113 38% o	145 41% o	413 34% s	66 21%	66 46% s*	173 32%	166 30%
Retail credit (e.g. goods bought on mail order or on finance)	194 13%	20 7%	24 13%	141 15% l	100 13%	27 9%	59 17%	166 14% s	28 9%	13 9% *	65 12%	69 13%
A bank or building society loan	119 8%	16 5%	14 8%	86 9%	53 7%	30 10%	33 9%	97 8%	22 7%	16 11% *	41 8%	40 7%
Home credit (a company that collects payments from your home)	92 6%	14 5%	3 2%	72 8% m	35 4%	18 6%	36 10% o	64 5%	28 9% r	16 11% *	40 7%	39 7%
A DWP crisis loan or the Social Fund	74 5%	11 4%	10 6%	47 5%	40 5%	7 2%	21 6%	45 4%	29 9% r	9 7% *	25 5%	25 5%
A pawnbroker loan	68 4%	5 2%	2 1%	59 6% l	21 3%	8 3%	38 11% op	39 3%	29 9% r	6 4% *	23 4%	30 6%
A credit union loan	32 2%	5 1%	9 5%	17 2%	18 2%	6 2%	7 2%	22 2%	10 3%	2 1% *	10 2%	8 1%
A loan from an unlicensed lender (loan shark)	21 1%	3 1%	1 *	16 2%	6 1%	4 1%	11 3%	15 1%	6 2%	- - *	7 1%	9 2%
HAD ANY OTHER FORM OF CREDIT IN LAST 12 MONTHS	745 49%	104 34%	81 44%	530 55% lm	347 44%	151 51%	217 62% o	600 50%	146 46%	78 54% *	265 50%	265 48%
HAD ONE OTHER FORM OF CREDIT IN LAST 12 MONTHS	482 32%	76 25%	60 33%	322 34% l	242 30%	107 36%	109 31%	387 32%	95 30%	37 26% *	174 33%	166 30%
HAD 2+ OTHER FORMS OF CREDIT IN LAST 12 MONTHS	263 17%	28 9%	21 11%	208 22% lm	105 13%	44 15%	108 31% op	213 18%	51 16%	41 29% *	91 17%	99 18%
HAD 3+ OTHER FORMS OF CREDIT IN LAST 12 MONTHS	53 4%	5 2%	6 3%	39 4%	23 3%	10 3%	18 5%	36 3%	17 5%	8 6% *	21 4%	18 3%
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QFCA1 Type of credit used in the last 12 months
Base: All respondents

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	1522	377	175	887	925	274	238	1040	482	55	545	528
Base	1523	304	184	960	796	295	352	1205	318	143	531	547
No answer	769	196	103	425	444	144	131	597	173	62	265	281
	51%	65% n	56% n	44%	56% q	49% q	37%	50%	54%	43% *	50%	51%
Refusal	5	3	-	2	5	-	-	5	-	-	1	1
	*	1%	-	*	1%	-	-	*	-	*	*	*
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QFCA1 Type of credit used in the last 12 months

Base: All respondents

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	1522	913	363	161
Base	1523	1025	246	175
A credit card	479 31%	352 34% x	49 20%	62 36% x*
Retail credit (e.g. goods bought on mail order or on finance)	194 13%	145 14% x	21 8%	19 11% *
A bank or building society loan	119 8%	88 9%	17 7%	11 6% *
Home credit (a company that collects payments from your home)	92 6%	48 5%	18 7%	22 13% w*
A DWP crisis loan or the Social Fund	74 5%	31 3%	26 11% w	11 7% *
A pawnbroker loan	68 4%	22 2%	21 9% w	22 13% w*
A credit union loan	32 2%	20 2%	7 3%	4 2% *
A loan from an unlicensed lender (loan shark)	21 1%	9 1%	3 1%	8 5% w*
HAD ANY OTHER FORM OF CREDIT IN LAST 12 MONTHS	745 49%	500 49%	115 47%	101 57% *
HAD ONE OTHER FORM OF CREDIT IN LAST 12 MONTHS	482 32%	321 31%	79 32%	58 33% *
HAD 2+ OTHER FORMS OF CREDIT IN LAST 12 MONTHS	263 17%	178 17%	36 15%	43 24% *
HAD 3+ OTHER FORMS OF CREDIT IN LAST 12 MONTHS	53 4%	28 3%	11 4%	11 6% *
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QFCA1 Type of credit used in the last 12 months**Base: All respondents**

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	1522	913	363	161
Base	1523	1025	246	175
No answer	769 51%	517 50%	131 53%	75 43%
Refusal	5 .	5 .	- .	- .
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QFCA1 Type of credit used in the last 12 months
Base: All respondents

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	1522	993	413	31	273	104	640	259	161
Base	1523	1136	280	31	230	74	795	172	175
A credit card	479 31%	399 35% B	55 20%	11 34% **	50 22%	14 19% *	302 38% G	35 20%	62 36% G*
Retail credit (e.g. goods bought on mail order or on finance)	194 13%	157 14% B	26 9%	3 8% **	16 7%	4 5% *	129 16% G	17 10%	19 11% *
A bank or building society loan	119 8%	95 8%	19 7%	2 5% **	10 4%	6 8% *	78 10%	11 6%	11 6% *
Home credit (a company that collects payments from your home)	92 6%	65 6%	20 7%	4 13% **	9 4%	5 7% *	40 5%	13 8%	22 13% F*
A DWP crisis loan or the Social Fund	74 5%	40 3%	27 10% A	1 4% **	7 3%	4 5% *	24 3%	22 13% F	11 7% *
A pawnbroker loan	68 4%	38 3%	24 9% A	4 13% **	1 *	4 5% D*	21 3%	18 10% F	22 13% F*
A credit union loan	32 2%	23 2%	8 3%	- **	2 1%	2 3% *	18 2%	4 2%	4 2% *
A loan from an unlicensed lender (loan shark)	21 1%	16 1%	5 2%	- **	3 1%	- *	6 1%	3 2%	8 5% F*
HAD ANY OTHER FORM OF CREDIT IN LAST 12 MONTHS	745 49%	569 50%	130 46%	17 54% **	74 32%	31 41% *	426 54%	84 49%	101 57%
HAD ONE OTHER FORM OF CREDIT IN LAST 12 MONTHS	482 32%	356 31%	90 32%	12 40% **	54 23%	23 31% *	268 34%	56 33%	58 33% *
HAD 2+ OTHER FORMS OF CREDIT IN LAST 12 MONTHS	263 17%	213 19%	40 14%	4 14% **	20 9%	8 11% *	158 20%	28 16%	43 24% *
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QFCA1 Type of credit used in the last 12 months
Base: All respondents

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	1522	993	413	31	273	104	640	259	161
Base	1523	1136	280	31	230	74	795	172	175
HAD 3+ OTHER FORMS OF CREDIT IN LAST 12 MONTHS	53 4%	36 3%	12 4%	2 7% **	5 2%	1 1% *	24 3%	10 6%	11 6% *
No answer	769 51%	559 49%	150 54%	14 46% **	153 67%	43 59% *	364 46%	88 51%	75 43% *
Refusal	5 *	5 *	- -	- - **	3 1%	- - *	2 *	- -	- - *
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QFCA1 Type of credit used in the last 12 months
Base: All respondents

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	1522	346	691	476	124	803	1287	190	489	475	646
Base	1523	281	633	603	137	737	1244	229	507	487	606
A credit card	479 31%	61 22%	183 29%	233 39% IJ	52 38% I*	227 31%	397 32%	58 25%	179 35% R	171 35% R	144 24%
Retail credit (e.g. goods bought on mail order or on finance)	194 13%	19 7%	86 14% I	89 15% I	21 15% I*	80 11%	162 13% M	29 13%	56 11%	80 17% R	63 10%
A bank or building society loan	119 8%	14 5%	43 7%	61 10%	14 10% *	54 7%	90 7%	22 10%	50 10%	34 7%	39 7%
Home credit (a company that collects payments from your home)	92 6%	14 5%	36 6%	43 7%	9 6% *	47 6%	66 5%	16 7%	23 5%	28 6%	37 6%
A DWP crisis loan or the Social Fund	74 5%	10 4%	36 6%	28 5%	3 2% *	35 5%	60 5%	11 5%	11 2%	21 4%	46 8% P
A pawnbroker loan	68 4%	5 2%	25 4%	38 6% I	11 8% I*	33 5%	57 5%	9 4%	16 3%	26 5%	31 5%
A credit union loan	32 2%	3 1%	15 2%	14 2%	1 1% *	14 2%	22 2%	7 3%	6 1%	4 1%	20 3% Q
A loan from an unlicensed lender (loan shark)	21 1%	3 1%	4 1%	14 2%	2 2% *	14 2%	14 1%	6 3%	2 *	11 2%	8 1%
HAD ANY OTHER FORM OF CREDIT IN LAST 12 MONTHS	745 49%	98 35%	313 49% I	331 55% I	78 57% I*	352 48%	604 49%	111 48%	247 49%	254 52%	273 45%
HAD ONE OTHER FORM OF CREDIT IN LAST 12 MONTHS	482 32%	73 26%	223 35% I	184 30%	49 36% *	238 32%	394 32%	74 32%	162 32%	160 33%	189 31%
HAD 2+ OTHER FORMS OF CREDIT IN LAST 12 MONTHS	263 17%	26 9%	91 14%	147 24% IJ	28 21% I*	114 15%	210 17%	36 16%	85 17%	95 19%	84 14%
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

QFCA1 Type of credit used in the last 12 months
Base: All respondents

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	1522	346	691	476	124	803	1287	190	489	475	646
Base	1523	281	633	603	137	737	1244	229	507	487	606
HAD 3+ OTHER FORMS OF CREDIT IN LAST 12 MONTHS	53 4%	5 2%	19 3%	30 5%	3 2% *	27 4%	43 3%	8 4%	10 2%	20 4%	23 4%
No answer	769 51%	179 64% JKL	318 50%	269 45%	59 43% *	383 52%	634 51%	115 50%	255 50%	229 47%	333 55% Q
Refusal	5 *	3 1%	2 *	- -	- -	2 *	5 *	- -	2 *	4 1%	- -
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

QFCA1 Type of credit used in the last 12 months
Base: All respondents

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	1522	723	794	440	117	394	92	69	32	88	192	794
Base	1523	745	769	479	119	386	92	68	32	74	194	769
A credit card	479 31%	479 64% T	- -	479 100% VWXYabc	72 61% WXYac*	153 40% ac	37 40% ac*	22 32% ac*	10 31% **	5 7% c*	102 53% WYac	- -
Retail credit (e.g. goods bought on mail order or on finance)	194 13%	194 26% T	- -	102 21% c	21 18% c*	194 50% UVXYac	15 17% c*	9 14% c*	13 42% **	7 9% c*	194 100% UVWXYac	- -
A bank or building society loan	119 8%	119 16% T	- -	72 15% c	119 100% UWXYabc*	41 11% c	11 11% c*	14 21% c*	7 21% **	7 9% c*	21 11% c	- -
Home credit (a company that collects payments from your home)	92 6%	92 12% T	- -	37 8% c	11 9% c*	92 24% UVabc	92 100% UVWYabc*	12 18% Uc*	2 6% **	8 11% c*	15 8% c	- -
A DWP crisis loan or the Social Fund	74 5%	74 10% T	- -	5 1% Uc*	7 6% Uc*	74 19% UVXbc	8 9% Uc*	12 16% Ubc*	5 17% **	74 100% UVWXYbc*	7 3% c	- -
A pawnbroker loan	68 4%	68 9% T	- -	22 5% c	14 12% Uc*	68 18% Ubc	12 13% Uc*	68 100% UVWXabc*	1 3% **	12 16% Ubc*	9 5% c	- -
A credit union loan	32 2%	32 4% T	- -	10 2% c	7 6% c*	32 8% Uc	2 2% *	1 2% *	32 100% **	5 7% c*	13 7% Uc	- -
A loan from an unlicensed lender (loan shark)	21 1%	21 3% T	- -	7 2% c	7 6% Uc*	13 3% c	10 10% UWbc*	6 9% Uc*	1 2% **	2 2% c*	4 2% c	- -
HAD ANY OTHER FORM OF CREDIT IN LAST 12 MONTHS	745 49%	745 100% T	- -	479 100% c	119 100% c*	386 100% c	92 100% c*	68 100% c*	32 100% **	74 100% c*	194 100% c	- -
HAD ONE OTHER FORM OF CREDIT IN LAST 12 MONTHS	482 32%	482 65% T	- -	274 57% VWXYbc	29 24% c*	174 45% Vbc	32 35% c*	25 38% c*	7 22% **	41 55% VXbc*	69 35% c	- -
HAD 2+ OTHER FORMS OF CREDIT IN LAST 12 MONTHS	263 17%	263 35% T	- -	205 43% c	90 76% UWac*	212 55% Uc	60 65% Uac*	42 62% Uc*	25 78% **	33 45% c*	125 65% UWac	- -
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QFCA1 Type of credit used in the last 12 months
Base: All respondents

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	1522	723	794	440	117	394	92	69	32	88	192	794
Base	1523	745	769	479	119	386	92	68	32	74	194	769
HAD 3+ OTHER FORMS OF CREDIT IN LAST 12 MONTHS	53	53	-	38	33	53	22	24	8	10	34	-
	4%	7%	-	8%	28%	14%	24%	35%	24%	14%	17%	-
No answer	769	-	769	-	-	-	-	-	-	-	-	769
	51%	-	100% S	-	-	-	-	-	-	-	-	100% UVWXYab
Refusal	5	-	-	-	-	-	-	-	-	-	-	-
	*	-	-	-	*	-	*	*	**	*	-	-
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QFCA1 Type of credit used in the last 12 months
Base: All respondents

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	1522	939	583	388	1108	1456	58
Base	1523	935	588	425	1066	1456	53
A credit card	479	319	160	166	301	462	12
	31%	34%	27%	39%	28%	32%	23%
		e		g			*
Retail credit (e.g. goods bought on mail order or on finance)	194	122	72	85	108	184	9
	13%	13%	12%	20%	10%	13%	17%
				g			*
A bank or building society loan	119	87	32	37	80	115	3
	8%	9%	5%	9%	7%	8%	6%
		e					*
Home credit (a company that collects payments from your home)	92	59	33	40	47	86	-
	6%	6%	6%	9%	4%	6%	-
				g			*
A DWP crisis loan or the Social Fund	74	46	29	19	50	69	4
	5%	5%	5%	4%	5%	5%	8%
							*
A pawnbroker loan	68	44	24	34	29	67	-
	4%	5%	4%	8%	3%	5%	-
				g			*
A credit union loan	32	21	11	7	24	29	3
	2%	2%	2%	2%	2%	2%	5%
							*
A loan from an unlicensed lender (loan shark)	21	14	7	10	11	19	2
	1%	1%	1%	2%	1%	1%	3%
							*
HAD ANY OTHER FORM OF CREDIT IN LAST 12 MONTHS	745	489	257	257	470	719	20
	49%	52%	44%	61%	44%	49%	38%
		e		g			*
HAD ONE OTHER FORM OF CREDIT IN LAST 12 MONTHS	482	321	161	153	320	467	13
	32%	34%	27%	36%	30%	32%	23%
		e					*
HAD 2+ OTHER FORMS OF CREDIT IN LAST 12 MONTHS	263	168	96	104	150	251	8
	17%	18%	16%	25%	14%	17%	14%
				g			*
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QFCA1 Type of credit used in the last 12 months
Base: All respondents

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	1522	939	583	388	1108	1456	58
Base	1523	935	588	425	1066	1456	53
HAD 3+ OTHER FORMS OF CREDIT IN LAST 12 MONTHS	53 4%	41 4%	12 2%	26 6%	26 2%	50 3%	3 5% *
No answer	769 51%	438 47%	331 56% d	167 39%	593 56% f	732 50%	33 62% *
Refusal	5 *	5 1%	- *	1 *	4 *	5 *	- - *
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QFCA1 Type of credit used in the last 12 months
Base: All respondents

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	1522	769	726	523	472	154	138	405	379	661
Base	1523	711	777	564	522	160	142	418	395	630
A credit card	479 31%	202 28%	260 33% n	212 38% jkn	172 33% n	36 23% *	40 28% *	153 37% r	140 35% r	164 26% *
Retail credit (e.g. goods bought on mail order or on finance)	194 13%	83 12%	110 14%	82 15%	69 13%	17 11% *	18 13% *	67 16% r	52 13% r	64 10% *
A bank or building society loan	119 8%	55 8%	55 7%	44 8%	28 5%	4 3% *	9 6% *	41 10% r	41 10% r	31 5% *
Home credit (a company that collects payments from your home)	92 6%	28 4%	60 8% j	44 8% j	43 8% j	16 10% j*	14 10% j*	33 8% r	29 7% r	24 4% *
A DWP crisis loan or the Social Fund	74 5%	33 5%	41 5%	30 5%	23 4%	9 5% *	10 7% *	24 6% *	13 3% *	33 5% *
A pawnbroker loan	68 4%	19 3%	46 6% j	36 6% j	31 6% j	12 8% j*	10 7% *	31 7% r	17 4% r	19 3% *
A credit union loan	32 2%	13 2%	19 2%	10 2%	10 2%	2 2% *	4 3% *	14 3% *	7 2% *	8 1% *
A loan from an unlicensed lender (loan shark)	21 1%	6 1%	15 2%	10 2%	10 2%	2 1% *	1 1% *	4 1% r	13 3% r	2 * *
HAD ANY OTHER FORM OF CREDIT IN LAST 12 MONTHS	745 49%	327 46%	402 52%	308 55% j	268 51%	72 45% *	71 50% *	243 58% r	217 55% r	254 40% *
HAD ONE OTHER FORM OF CREDIT IN LAST 12 MONTHS	482 32%	230 32%	247 32%	190 34%	180 34%	47 29% *	44 31% *	140 33% r	145 37% r	181 29% *
HAD 2+ OTHER FORMS OF CREDIT IN LAST 12 MONTHS	263 17%	97 14%	154 20% jm	118 21% jm	88 17%	25 15% *	27 19% *	103 25% r	71 18% r	74 12% *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QFCA1 Type of credit used in the last 12 months
Base: All respondents

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	1522	769	726	523	472	154	138	405	379	661
Base	1523	711	777	564	522	160	142	418	395	630
HAD 3+ OTHER FORMS OF CREDIT IN LAST 12 MONTHS	53 4%	15 2%	36 5%	28 5% j	22 4%	3 2% *	4 3% *	16 4%	19 5%	16 3%
No answer	769 51%	385 54% l	371 48%	255 45%	250 48%	87 54% *	71 50% *	175 42%	178 45%	371 59% pq
Refusal	5 *	- -	5 1%	1 *	4 1%	1 1% *	- - *	- -	- *	5 1%
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QFCA1 Type of credit used in the last 12 months
Base: All respondents

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	1522	145	441	84	196	152	228	182
Base	1523	154	467	70	201	143	210	188
A credit card	479	42	161	20	67	33	74	61
	31%	27% *	34% w	28% *	33%	23%	35%	33%
Retail credit (e.g. goods bought on mail order or on finance)	194	15	75	11	24	15	24	23
	13%	10% *	16%	16% *	12%	10%	11%	12%
A bank or building society loan	119	9	38	7	18	11	15	20
	8%	6% *	8%	9% *	9%	8%	7%	11%
Home credit (a company that collects payments from your home)	92	8	36	6	10	8	16	4
	6%	5% *	8%	8% *	5%	5%	8%	2%
A DWP crisis loan or the Social Fund	74	8	24	7	11	8	9	6
	5%	5% *	5%	10% *	5%	6%	4%	3%
A pawnbroker loan	68	4	25	3	13	3	9	8
	4%	3% *	5%	4% *	7%	2%	4%	4%
A credit union loan	32	3	5	3	7	5	1	8
	2%	2% *	1%	4% *	4%	4%	1%	4%
A loan from an unlicensed lender (loan shark)	21	1	10	1	3	2	1	3
	1%	1% *	2%	1% *	1%	1%	*	1%
HAD ANY OTHER FORM OF CREDIT IN LAST 12 MONTHS	745	65	252	36	111	59	105	78
	49%	42% *	54% wy	52% *	55% wy	41%	50%	41%
HAD ONE OTHER FORM OF CREDIT IN LAST 12 MONTHS	482	47	158	22	72	37	70	38
	32%	31% *	34% y	31% *	36% y	26%	33% y	20%
HAD 2+ OTHER FORMS OF CREDIT IN LAST 12 MONTHS	263	18	93	14	39	22	34	40
	17%	12% *	20%	21% *	19%	15%	16%	21%
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QFCA1 Type of credit used in the last 12 months
Base: All respondents

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	1522	145	441	84	196	152	228	182
Base	1523	154	467	70	201	143	210	188
HAD 3+ OTHER FORMS OF CREDIT IN LAST 12 MONTHS	53 4%	4 3% *	24 5%	3 4% *	2 1%	2 1%	6 3%	11 6%
No answer	769 51%	88 57% *	212 45%	34 48% *	89 44%	81 57%	106 50%	109 58% tv
Refusal	5 *	1 1% *	- -	- - *	- *	3 2%	- -	1 *
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QFCA1 Type of credit used in the last 12 months
Base: All respondents

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	1522	540	919	735	690	1281	205	919	550	1096	370
Base	1523	503	963	716	706	1280	204	900	564	1081	383
A credit card	479 31%	134 27%	325 34% A	228 32%	222 31%	408 32%	56 28%	269 30%	190 34%	350 32%	104 27%
Retail credit (e.g. goods bought on mail order or on finance)	194 13%	53 11%	138 14%	91 13%	91 13%	152 12%	39 19% E	101 11%	89 16%	151 14%	36 9%
A bank or building society loan	119 8%	22 4%	93 10% A	49 7%	67 9%	108 8%	7 4%	70 8%	46 8%	84 8%	30 8%
Home credit (a company that collects payments from your home)	92 6%	25 5%	57 6%	47 7%	39 6%	71 6%	12 6%	45 5%	36 6%	65 6%	16 4%
A DWP crisis loan or the Social Fund	74 5%	41 8% B	30 3%	35 5%	35 5%	59 5%	14 7%	46 5%	25 4%	54 5%	16 4%
A pawnbroker loan	68 4%	26 5%	39 4%	40 6%	25 4%	57 4%	9 5%	37 4%	29 5%	48 4%	18 5%
A credit union loan	32 2%	6 1%	25 3%	8 1%	23 3% C	23 2%	9 4%	15 2%	17 3%	16 2%	10 3%
A loan from an unlicensed lender (loan shark)	21 1%	6 1%	14 1%	8 1%	12 2%	17 1%	3 1%	8 1%	13 2%	12 1%	9 2%
HAD ANY OTHER FORM OF CREDIT IN LAST 12 MONTHS	745 49%	231 46%	486 51%	346 48%	356 50%	624 49%	102 50%	414 46%	303 54% G	539 50%	171 45%
HAD ONE OTHER FORM OF CREDIT IN LAST 12 MONTHS	482 32%	166 33%	302 31%	217 30%	233 33%	412 32%	62 30%	274 30%	192 34%	348 32%	118 31%
HAD 2+ OTHER FORMS OF CREDIT IN LAST 12 MONTHS	263 17%	65 13%	185 19% A	129 18%	123 17%	212 17%	40 20%	141 16%	110 20%	190 18%	53 14%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

QFCA1 Type of credit used in the last 12 months
Base: All respondents

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	1522	540	919	735	690	1281	205	919	550	1096	370
Base	1523	503	963	716	706	1280	204	900	564	1081	383
HAD 3+ OTHER FORMS OF CREDIT IN LAST 12 MONTHS	53 4%	16 3%	37 4%	27 4%	26 4%	46 4%	6 3%	27 3%	26 5%	40 4%	12 3%
No answer	769 51%	271 54%	469 49%	367 51%	343 49%	651 51%	99 48%	481 53% H	257 46%	537 50%	209 55%
Refusal	5 *	1 *	4 *	2 *	3 *	5 *	- -	5 1%	1 *	5 1%	- -
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QFCA1 Type of credit used in the last 12 months
Base: All respondents

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	1522	285	1231	137	95	810	377	1471	1262	1229
Base	1523	346	1172	198	107	817	304	1488	1236	1273
A credit card	479 31%	104 30%	374 32%	83 42% P*	34 32% *	278 34% P	64 21%	472 32%	376 30%	404 32%
Retail credit (e.g. goods bought on mail order or on finance)	194 13%	42 12%	152 13%	37 19% P*	10 9% *	117 14% P	20 7%	192 13%	154 12%	169 13%
A bank or building society loan	119 8%	29 9%	89 8%	16 8% *	5 4% *	78 9%	16 5%	115 8%	90 7%	96 8%
Home credit (a company that collects payments from your home)	92 6%	38 11% L	54 5%	23 11% *	6 6% *	46 6%	14 5%	92 6%	79 6%	85 7%
A DWP crisis loan or the Social Fund	74 5%	35 10% L	39 3%	9 4% *	5 4% *	43 5%	11 4%	72 5%	63 5%	64 5%
A pawnbroker loan	68 4%	32 9% L	36 3%	15 7% P*	9 8% P*	38 5%	5 2%	64 4%	61 5%	64 5%
A credit union loan	32 2%	4 1%	28 2%	4 2% *	1 1% *	21 3%	5 1%	31 2%	29 2%	28 2%
A loan from an unlicensed lender (loan shark)	21 1%	6 2%	15 1%	5 3% *	2 2% *	10 1%	3 1%	21 1%	21 2%	21 2%
HAD ANY OTHER FORM OF CREDIT IN LAST 12 MONTHS	745 49%	190 55%	554 47%	119 60% P*	50 47% *	436 53% P	104 34%	730 49%	606 49%	636 50%
HAD ONE OTHER FORM OF CREDIT IN LAST 12 MONTHS	482 32%	112 32%	369 31%	60 30% *	32 30% *	286 35% P	76 25%	471 32%	396 32%	406 32%
HAD 2+ OTHER FORMS OF CREDIT IN LAST 12 MONTHS	263 17%	78 23% L	185 16%	60 30% OP*	18 16% *	150 18% P	28 9%	259 17%	210 17%	230 18%
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QFCA1 Type of credit used in the last 12 months
Base: All respondents

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	1522	285	1231	137	95	810	377	1471	1262	1229
Base	1523	346	1172	198	107	817	304	1488	1236	1273
HAD 3+ OTHER FORMS OF CREDIT IN LAST 12 MONTHS	53 4%	18 5%	36 3%	12 6% *	2 2% *	30 4%	5 2%	52 4%	41 3%	48 4%
No answer	769 51%	153 44%	613 52%	76 38% *	57 53% *	380 47%	196 65% MO	749 50%	622 50%	629 49%
Refusal	5 *	- *	5 *	- *	- *	1 *	3 1%	5 *	5 *	5 *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QFCA1 Type of credit used in the last 12 months
Base: All respondents

	Total	Type of loan compared			Aware of any high street lenders		Aware of any online lenders		Change in reported level of confidence in repaying loan (Follow-up)		
		Online only (T)	Retail only (U)	Online and Retail (V)	Yes (W)	No (X)	Yes (Y)	No (Z)	More confident (a)	Less confident (b)	No change (c)
Unweighted Base	1522	362	38	125	1262	260	1471	51	1	8	99
Base	1523	448	26	130	1236	287	1488	35	1	5	88
A credit card	479	183	5	48	376	103	472	7	-	4	25
	31%	41%	20%	37%	30%	36%	32%	19%	-	67%	28%
Retail credit (e.g. goods bought on mail order or on finance)	194	74	1	17	154	40	192	2	-	1	15
	13%	17%	4%	13%	12%	14%	13%	5%	-	24%	17%
A bank or building society loan	119	47	1	10	90	28	115	4	-	-	1
	8%	10%	4%	7%	7%	10%	8%	12%	-	-	1%
Home credit (a company that collects payments from your home)	92	29	1	12	79	13	92	1	-	-	4
	6%	7%	3%	9%	6%	5%	6%	2%	-	-	5%
A DWP crisis loan or the Social Fund	74	13	5	4	63	11	72	3	-	-	6
	5%	3%	21%	3%	5%	4%	5%	8%	-	8%	7%
A pawnbroker loan	68	17	1	8	61	6	64	3	-	-	2
	4%	4%	4%	6%	5%	2%	4%	10%	-	-	2%
A credit union loan	32	1	1	3	29	3	31	1	-	-	-
	2%	*	3%	2%	2%	1%	2%	3%	-	-	-
A loan from an unlicensed lender (loan shark)	21	1	1	5	21	-	21	1	-	-	-
	1%	*	3%	4%	2%	-	1%	2%	-	-	-
HAD ANY OTHER FORM OF CREDIT IN LAST 12 MONTHS	745	253	13	67	606	139	730	15	-	4	39
	49%	56%	49%	51%	49%	49%	49%	43%	-	75%	44%
HAD ONE OTHER FORM OF CREDIT IN LAST 12 MONTHS	482	149	10	35	396	86	471	11	-	3	27
	32%	33%	38%	27%	32%	30%	32%	30%	-	51%	31%
HAD 2+ OTHER FORMS OF CREDIT IN LAST 12 MONTHS	263	104	3	31	210	53	259	4	-	1	12
	17%	23%	11%	24%	17%	19%	17%	13%	-	24%	14%
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QFCA1 Type of credit used in the last 12 months
Base: All respondents

	Total	Type of loan compared			Aware of any high street lenders		Aware of any online lenders		Change in reported level of confidence in repaying loan (Follow-up)		
		Online only (T)	Retail only (U)	Online and Retail (V)	Yes (W)	No (X)	Yes (Y)	No (Z)	More confident (a)	Less confident (b)	No change (c)
Unweighted Base	1522	362	38	125	1262	260	1471	51	1	8	99
Base	1523	448	26	130	1236	287	1488	35	1	5	88
HAD 3+ OTHER FORMS OF CREDIT IN LAST 12 MONTHS	53	9	-	6	41	12	52	1	-	-	1
	4%	2%	-	4%	3%	4%	4%	3%	-	-	2%
			**	*				*	**	**	
No answer	769	192	13	62	622	148	749	20	1	1	48
	51%	43%	51%	48%	50%	51%	50%	57%	100%	25%	55%
			**	*				*	**	**	
Refusal	5	3	-	1	5	-	5	-	-	-	1
	*	1%	-	1%	*	-	*	-	-	-	1%
			**	*				*	**	**	
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QFCA1 Type of credit used in the last 12 months
Base: All respondents

	Total	Market Status		Specific lender status	
		New (d)	Repeat (e)	New (f)	Repeat (g)
Unweighted Base	1522	516	987	826	677
Base	1523	431	1079	853	657
A credit card	479 31%	102 24%	375 35% d	268 31%	208 32%
Retail credit (e.g. goods bought on mail order or on finance)	194 13%	43 10%	151 14%	106 12%	88 13%
A bank or building society loan	119 8%	19 5%	97 9% d	64 8%	52 8%
Home credit (a company that collects payments from your home)	92 6%	22 5%	68 6%	53 6%	37 6%
A DWP crisis loan or the Social Fund	74 5%	18 4%	55 5%	40 5%	32 5%
A pawnbroker loan	68 4%	12 3%	56 5%	35 4%	33 5%
A credit union loan	32 2%	7 2%	25 2%	19 2%	13 2%
A loan from an unlicensed lender (loan shark)	21 1%	4 1%	17 2%	15 2%	6 1%
HAD ANY OTHER FORM OF CREDIT IN LAST 12 MONTHS	745 49%	175 41%	564 52% d	404 47%	336 51%
HAD ONE OTHER FORM OF CREDIT IN LAST 12 MONTHS	482 32%	132 31%	348 32%	249 29%	231 35% f
HAD 2+ OTHER FORMS OF CREDIT IN LAST 12 MONTHS	263 17%	43 10%	217 20% d	155 18%	105 16%
Overlap formulae used					
- Column Means:					
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g					
Minimum Base: 30 (**), Small Base: 100 (*)					
- Column Proportions:					
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g					
Minimum Base: 30 (**), Small Base: 100 (*)					
Continuity correction applied					

QFCA1 Type of credit used in the last 12 months
Base: All respondents

	Total	Market Status		Specific lender status	
		New (d)	Repeat (e)	New (f)	Repeat (g)
Unweighted Base	1522	516	987	826	677
Base	1523	431	1079	853	657
HAD 3+ OTHER FORMS OF CREDIT IN LAST 12 MONTHS	53 4%	8 2%	46 4%	33 4%	20 3%
No answer	769 51%	252 59% e	509 47%	443 52%	319 49%
Refusal	5 *	3 1%	2 *	3 *	2 *
Overlap formulae used					
- Column Means:					
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g					
Minimum Base: 30 (**), Small Base: 100 (*)					
- Column Proportions:					
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g					
Minimum Base: 30 (**), Small Base: 100 (*)					
Continuity correction applied					

QFCA2 Whether been turned down for any types of credit in the last 12 months
Base: All who have not used all types of credit listed at Qfca1

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/looking (H)	Not working (I)
Unweighted Base	1518	860	623	328	723	394	975	203	124	166
Base	1515	870	609	307	730	417	1010	205	108	143
A bank or building society loan	243 16%	174 20% B	67 11%	32 10%	122 17% C	79 19% C	186 18% GI	21 10%	19 17% *	14 10%
A credit card	181 12%	114 13%	64 11%	37 12%	90 12%	50 12%	122 12%	19 9%	17 16% *	19 14%
Retail credit (e.g. goods bought on mail order or on finance)	79 5%	41 5%	37 6%	25 8%	33 5%	18 4%	44 4%	12 6%	11 10% *	11 7%
Home credit (a company that collects payments from your home)	19 1%	12 1%	7 1%	2 1%	13 2%	4 1%	9 1%	3 2%	2 2% *	4 3%
A DWP crisis loan or the Social Fund	11 1%	8 1%	3 1%	2 1%	5 1%	4 1%	1 *	1 *	4 4% F*	4 3% F
A pawnbroker loan	8 1%	1 *	7 1%	4 1%	3 *	1 *	- -	4 2% F	- *	3 2% F
A loan from an unlicensed lender (loan shark)	6 *	4 *	3 *	- -	6 1%	1 *	4 *	1 1%	- *	1 1%
A credit union loan	6 *	1 *	5 1%	3 1%	3 *	1 *	2 *	2 1%	- *	1 1%
BEEN TURNED DOWN FOR ANY FORM OF CREDIT IN LAST 12 MONTHS	425 28%	271 31% B	148 24%	82 27%	212 29%	115 28%	301 30%	51 25%	30 28% *	35 24%
BEEN TURNED DOWN FOR ONE FORM OF CREDIT IN LAST 12 MONTHS	340 22%	214 25%	120 20%	67 22%	172 24%	89 21%	248 25%	46 23%	16 15% *	23 16%
BEEN TURNED DOWN FOR 2+ FORMS OF CREDIT IN LAST 12 MONTHS	85 6%	56 6%	28 5%	15 5%	40 5%	27 6%	54 5%	4 2%	14 13% FG*	12 8% G
BEEN TURNED DOWN FOR 3+ FORMS OF CREDIT IN LAST 12 MONTHS	24 2%	15 2%	9 2%	2 1%	13 2%	9 2%	10 1%	2 1%	5 5% F*	6 4% F
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QFCA2 Whether been turned down for any types of credit in the last 12 months
Base: All who have not used all types of credit listed at Qfca1

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	1518	860	623	328	723	394	975	203	124	166
Base	1515	870	609	307	730	417	1010	205	108	143
Don't know	21 1%	10 1%	11 2%	4 1%	9 1%	4 1%	11 1%	4 2%	2 2% *	1 *
No answer	1066 70%	587 67%	450 74% A	222 72%	509 70%	296 71%	698 69%	149 73%	74 69% *	107 75%
Refusal	3 *	3 *	1 *	- -	1 *	2 *	1 *	1 1%	1 1% *	1 *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QFCA2 Whether been turned down for any types of credit in the last 12 months
Base: All who have not used all types of credit listed at Qfca1

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	1518	451	796	366	430	174	1212	47	127	78
Base	1515	494	783	369	415	144	1222	43	120	77
A bank or building society loan	243 16%	83 17%	132 17%	67 18%	65 16%	18 12%	213 17%	5 12%	12 10%	7 10%
A credit card	181 12%	54 11%	99 13%	51 14%	48 12%	23 16%	158 13%	4 9%	10 8%	7 9%
Retail credit (e.g. goods bought on mail order or on finance)	79 5%	20 4%	47 6%	16 4%	31 7%	7 5%	69 6%	- *	1 *	5 7%
Home credit (a company that collects payments from your home)	19 1%	5 1%	7 1%	3 1%	4 1%	6 4%	15 1%	1 2%	2 2%	1 1%
A DWP crisis loan or the Social Fund	11 1%	- *	9 1%	5 1%	4 1%	1 1%	9 1%	- *	1 1%	1 1%
A pawnbroker loan	8 1%	2 *	4 1%	- *	4 1%	2 1%	8 1%	- *	- *	- *
A loan from an unlicensed lender (loan shark)	6 *	- *	- *	- *	- *	6 4%	6 *	- *	1 *	- *
A credit union loan	6 *	3 1%	2 *	1 *	1 *	1 1%	5 *	- *	2 1%	- *
BEEN TURNED DOWN FOR ANY FORM OF CREDIT IN LAST 12 MONTHS	425 28%	139 28%	231 30%	102 28%	129 31%	37 26%	367 30%	7 17%	23 19%	15 20%
BEEN TURNED DOWN FOR ONE FORM OF CREDIT IN LAST 12 MONTHS	340 22%	119 24%	179 23%	70 19%	109 26%	27 19%	291 24%	6 14%	21 17%	11 14%
BEEN TURNED DOWN FOR 2+ FORMS OF CREDIT IN LAST 12 MONTHS	85 6%	20 4%	52 7%	32 9%	20 5%	11 7%	76 6%	2 4%	2 2%	4 5%
BEEN TURNED DOWN FOR 3+ FORMS OF CREDIT IN LAST 12 MONTHS	24 2%	8 2%	10 1%	5 1%	5 1%	6 4%	21 2%	1 2%	1 1%	1 1%
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QFCA2 Whether been turned down for any types of credit in the last 12 months
Base: All who have not used all types of credit listed at Qfca1

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	1518	451	796	366	430	174	1212	47	127	78
Base	1515	494	783	369	415	144	1222	43	120	77
Don't know	21 1%	7 1%	13 2%	5 1%	8 2%	- -	16 1%	- *	2 2% *	2 2% *
No answer	1066 70%	347 70%	538 69%	261 71%	277 67%	106 73%	837 69%	36 83% *	95 79% *	60 78% *
Refusal	3 *	1 *	1 *	1 *	1 *	1 1%	2 *	- *	- *	- *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QFCA2 Whether been turned down for any types of credit in the last 12 months
Base: All who have not used all types of credit listed at Qfca1

	Total	Accommodation					Number of people in hhd		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	1518	276	954	536	418	209	292	371	796
Base	1515	309	911	539	372	220	273	361	825
A bank or building society loan	243 16%	39 13%	161 18%	97 18%	64 17%	37 17%	51 19%	67 19%	120 15%
A credit card	181 12%	48 15%	104 11%	65 12%	39 10%	24 11%	28 10%	44 12%	106 13%
Retail credit (e.g. goods bought on mail order or on finance)	79 5%	16 5%	46 5%	21 4%	25 7%	12 6%	10 4%	18 5%	46 6%
Home credit (a company that collects payments from your home)	19 1%	3 1%	15 2%	6 1%	9 2%	1 *	2 1%	6 2%	10 1%
A DWP crisis loan or the Social Fund	11 1%	- -	10 1%	6 1%	4 1%	1 *	1 1%	6 2%	3 *
A pawnbroker loan	8 1%	- -	8 1%	6 1%	2 1%	- -	- -	1 *	6 1%
A loan from an unlicensed lender (loan shark)	6 *	1 *	5 1%	1 *	4 1%	- -	- -	4 1%	2 *
A credit union loan	6 *	1 *	5 1%	2 *	3 1%	- -	1 *	2 1%	2 *
BEEN TURNED DOWN FOR ANY FORM OF CREDIT IN LAST 12 MONTHS	425 28%	84 27%	262 29%	157 29%	105 28%	63 29%	80 29%	103 28%	230 28%
BEEN TURNED DOWN FOR ONE FORM OF CREDIT IN LAST 12 MONTHS	340 22%	64 21%	209 23%	130 24%	79 21%	52 23%	70 26%	74 21%	184 22%
BEEN TURNED DOWN FOR 2+ FORMS OF CREDIT IN LAST 12 MONTHS	85 6%	19 6%	53 6%	28 5%	25 7%	12 5%	10 4%	28 8%	45 6%
BEEN TURNED DOWN FOR 3+ FORMS OF CREDIT IN LAST 12 MONTHS	24 2%	3 1%	21 2%	11 2%	10 3%	- -	3 1%	10 3%	11 1%
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QFCA2 Whether been turned down for any types of credit in the last 12 months
Base: All who have not used all types of credit listed at Qfca1

	Total	Accommodation					Number of people in hhld		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	1518	276	954	536	418	209	292	371	796
Base	1515	309	911	539	372	220	273	361	825
Don't know	21	1	13	5	8	3	3	5	12
	1%	*	1%	1%	2%	1%	1%	1%	2%
No answer	1066	223	634	375	260	154	190	252	581
	70%	72%	70%	70%	70%	70%	70%	70%	70%
Refusal	3	1	2	2	-	-	-	1	2
	*	*	*	*	-	-	-	*	*
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QFCA2 Whether been turned down for any types of credit in the last 12 months
Base: All who have not used all types of credit listed at Qfca1

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	1518	893	293	184	91	568	50	129	378	474	1081	352
Base	1515	887	290	196	89	575	36	109	372	538	1089	336
A bank or building society loan	243 16%	149 17%	42 14%	34 17%	14 16% *	90 16%	5 15% *	8 8% *	63 17%	114 21% 9	168 15%	67 20%
A credit card	181 12%	101 11%	30 10%	36 18%	10 12% *	77 13%	5 14% *	8 7% *	45 12%	94 17% 9	126 12%	50 15%
Retail credit (e.g. goods bought on mail order or on finance)	79 5%	32 4%	24 8% a	9 4%	10 11% a*	43 7% a	3 9% *	9 8% *	16 4%	30 6%	61 6%	14 4%
Home credit (a company that collects payments from your home)	19 1%	10 1%	1 *	4 2%	3 3% *	8 1%	2 4% *	2 2% *	5 1%	7 1%	9 1%	9 3%
A DWP crisis loan or the Social Fund	11 1%	7 1%	1 *	- -	3 3% *	3 1%	2 6% i*	1 1% *	5 1%	1 *	7 1%	4 1%
A pawnbroker loan	8 1%	3 *	2 1%	- -	2 2% *	4 1%	- - *	- - *	1 *	6 1%	4 *	4 1%
A loan from an unlicensed lender (loan shark)	6 *	4 *	- -	- -	2 2% *	2 *	- - *	- - *	4 1%	2 *	1 *	5 2% j
A credit union loan	6 *	2 *	1 *	- *	2 2% *	3 1%	- - *	- - *	2 *	3 1%	4 *	2 1%
BEEN TURNED DOWN FOR ANY FORM OF CREDIT IN LAST 12 MONTHS	425 28%	239 27%	86 30%	65 33%	24 27% *	175 30%	12 34% *	24 22% *	101 27%	194 36% gh	300 28%	107 32%
BEEN TURNED DOWN FOR ONE FORM OF CREDIT IN LAST 12 MONTHS	340 22%	191 22%	72 25%	50 25%	18 20% *	139 24%	9 24% *	21 19% *	78 21%	149 28%	242 22%	83 25%
BEEN TURNED DOWN FOR 2+ FORMS OF CREDIT IN LAST 12 MONTHS	85 6%	48 5%	15 5%	15 8%	6 7% *	36 6%	3 10% *	2 2% *	23 6%	46 9%	59 5%	24 7%
BEEN TURNED DOWN FOR 3+ FORMS OF CREDIT IN LAST 12 MONTHS	24 2%	14 2%	1 *	3 1%	6 7% abe*	10 2%	1 4% *	1 1% *	9 2%	10 2%	15 1%	9 3%
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QFCA2 Whether been turned down for any types of credit in the last 12 months
Base: All who have not used all types of credit listed at Qfca1

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	1518	893	293	184	91	568	50	129	378	474	1081	352
Base	1515	887	290	196	89	575	36	109	372	538	1089	336
Don't know	21 1%	13 2%	1 1%	4 2%	1 1%	7 1%	1 3%	3 3%	7 2%	4 1%	14 1%	3 1%
No answer	1066 70%	633 71%	202 70%	126 64%	64 72%	392 68%	23 64%	83 76%	264 71%	340 63%	773 71%	225 67%
Refusal	3 *	2 *	-	1 *	-	1 *	-	-	-	-	2 *	1 *
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QFCA2 Whether been turned down for any types of credit in the last 12 months
Base: All who have not used all types of credit listed at Qfca1

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	1518	376	175	884	924	274	235	1037	481	54	543	526
Base	1515	301	184	955	793	295	347	1197	318	139	526	543
A bank or building society loan	243 16%	28 9%	16 9%	187 20% lm	89 11%	45 15%	93 27% op	199 17%	44 14%	26 18% *	70 13%	110 20% u
A credit card	181 12%	19 6%	23 13%	129 14% l	58 7%	46 16% o	67 19% o	154 13% s	27 9%	25 18% *	64 12%	75 14%
Retail credit (e.g. goods bought on mail order or on finance)	79 5%	15 5%	7 4%	48 5%	31 4%	16 5%	23 7%	65 5%	14 4%	11 8% *	23 4%	34 6%
Home credit (a company that collects payments from your home)	19 1%	3 1%	2 1%	10 1%	8 1%	2 1%	4 1%	12 1%	7 2%	2 1% *	2 *	11 2%
A DWP crisis loan or the Social Fund	11 1%	1 *	1 *	7 1%	5 1%	1 *	4 1%	8 1%	3 1%	3 2% *	3 1%	6 1%
A pawnbroker loan	8 1%	1 *	1 *	6 1%	2 *	3 1%	3 1%	6 1%	1 *	- * *	4 1%	3 *
A loan from an unlicensed lender (loan shark)	6 *	1 *	1 *	- -	2 *	- -	- -	5 *	2 1%	1 1% *	- -	5 1%
A credit union loan	6 *	- -	1 1%	4 *	1 *	3 1%	2 1%	3 *	3 1%	- * *	3 *	1 *
BEEN TURNED DOWN FOR ANY FORM OF CREDIT IN LAST 12 MONTHS	425 28%	52 17%	42 23%	305 32% l	159 20%	92 31% o	145 42% o	350 29% s	75 24%	44 32% *	134 25%	178 33% u
BEEN TURNED DOWN FOR ONE FORM OF CREDIT IN LAST 12 MONTHS	340 22%	43 14%	38 20%	240 25% l	138 17%	75 25% o	104 30% o	281 23%	59 19%	31 22% *	108 20%	137 25%
BEEN TURNED DOWN FOR 2+ FORMS OF CREDIT IN LAST 12 MONTHS	85 6%	10 3%	4 2%	65 7%	21 3%	17 6%	41 12% o	69 6%	16 5%	13 10% *	26 5%	41 8%
BEEN TURNED DOWN FOR 3+ FORMS OF CREDIT IN LAST 12 MONTHS	24 2%	4 1%	2 1%	14 2%	9 1%	4 1%	7 2%	20 2%	5 1%	5 4% *	4 1%	16 3%
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QFCA2 Whether been turned down for any types of credit in the last 12 months
Base: All who have not used all types of credit listed at Qfca1

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	1518	376	175	884	924	274	235	1037	481	54	543	526
Base	1515	301	184	955	793	295	347	1197	318	139	526	543
Don't know	21 1%	1 *	2 1%	17 2%	4 1%	2 1%	13 4% o	16 1%	5 1%	5 4% *	8 2%	3 1%
No answer	1066 70%	245 82% n	140 76% n	632 66%	627 79% pq	201 68% q	189 54%	829 69%	237 75%	90 65% *	384 73%	361 66%
Refusal	3 *	2 1%	-	1 *	3 *	-	-	2 *	1 *	- - *	1 *	1 *
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QFCA2 Whether been turned down for any types of credit in the last 12 months

Base: All who have not used all types of credit listed at Qfca1

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	1518	911	363	159
Base	1515	1021	246	171
A bank or building society loan	243 16%	161 16%	28 12%	42 25% wx*
A credit card	181 12%	114 11%	19 8%	38 22% wx*
Retail credit (e.g. goods bought on mail order or on finance)	79 5%	48 5%	9 4%	13 7% *
Home credit (a company that collects payments from your home)	19 1%	7 1%	5 2%	2 1% *
A DWP crisis loan or the Social Fund	11 1%	4 *	2 1%	3 2% *
A pawnbroker loan	8 1%	4 *	1 *	3 2% *
A loan from an unlicensed lender (loan shark)	6 *	1 *	1 *	- - *
A credit union loan	6 *	2 *	- -	4 2% w*
BEEN TURNED DOWN FOR ANY FORM OF CREDIT IN LAST 12 MONTHS	425 28%	279 27% x	49 20%	71 41% wx*
BEEN TURNED DOWN FOR ONE FORM OF CREDIT IN LAST 12 MONTHS	340 22%	233 23% x	41 17%	47 28% x*
BEEN TURNED DOWN FOR 2+ FORMS OF CREDIT IN LAST 12 MONTHS	85 6%	47 5%	9 4%	24 14% wx*
BEEN TURNED DOWN FOR 3+ FORMS OF CREDIT IN LAST 12 MONTHS	24 2%	8 1%	4 2%	8 5% w*
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QFCA2 Whether been turned down for any types of credit in the last 12 months
Base: All who have not used all types of credit listed at Qfca1

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	1518	911	363	159
Base	1515	1021	246	171
Don't know	21 1%	7 1%	4 2%	9 5% w*
No answer	1066 70%	732 72% y	192 78% wy	91 53% *
Refusal	3 *	2 *	1 *	- - *
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QFCA2 Whether been turned down for any types of credit in the last 12 months
Base: All who have not used all types of credit listed at Qfca1

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	1518	989	413	31	272	104	639	259	159
Base	1515	1127	280	31	227	74	794	172	171
A bank or building society loan	243 16%	189 17%	34 12%	9 30% **	21 9%	7 10% *	140 18%	21 12%	42 25% G*
A credit card	181 12%	142 13% B	21 8%	8 27% **	14 6%	5 7% *	101 13%	13 8%	38 22% FG*
Retail credit (e.g. goods bought on mail order or on finance)	79 5%	59 5%	11 4%	- - **	9 4%	7 9% *	39 5%	3 2%	13 7% G*
Home credit (a company that collects payments from your home)	19 1%	9 1%	5 2%	- - **	1 *	2 3% *	6 1%	3 2%	2 1% *
A DWP crisis loan or the Social Fund	11 1%	8 1%	2 1%	- - **	- *	1 1% *	4 1%	1 1%	3 2% *
A pawnbroker loan	8 1%	4 *	1 *	3 9% **	- -	1 1% *	4 *	- -	3 2% *
A loan from an unlicensed lender (loan shark)	6 *	1 *	1 *	- - **	- -	1 2% *	1 *	- -	- - *
A credit union loan	6 *	2 *	4 1% A	- - **	- -	- - *	2 *	- -	4 2% *
BEEN TURNED DOWN FOR ANY FORM OF CREDIT IN LAST 12 MONTHS	425 28%	325 29% B	61 22%	14 44% **	38 17%	14 19% *	241 30% G	35 20%	71 41% G*
BEEN TURNED DOWN FOR ONE FORM OF CREDIT IN LAST 12 MONTHS	340 22%	263 23%	50 18%	7 23% **	32 14%	10 14% *	200 25% G	30 18%	47 28% *
BEEN TURNED DOWN FOR 2+ FORMS OF CREDIT IN LAST 12 MONTHS	85 6%	62 5%	10 4%	7 21% **	5 2%	4 6% *	41 5%	5 3%	24 14% FG*
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QFCA2 Whether been turned down for any types of credit in the last 12 months

Base: All who have not used all types of credit listed at Qfca1

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	1518	989	413	31	272	104	639	259	159
Base	1515	1127	280	31	227	74	794	172	171
BEEN TURNED DOWN FOR 3+ FORMS OF CREDIT IN LAST 12 MONTHS	24 2%	16 1%	4 1%	- - **	1 1%	2 3% *	6 1%	2 1%	8 5% F*
Don't know	21 1%	15 1%	4 1%	1 3% **	- *	1 1% *	6 1%	4 2%	9 5% F*
No answer	1066 70%	786 70%	214 77% A	16 53% **	187 83%	58 79% *	545 69% H	134 78% FH	91 53% *
Refusal	3 *	2 *	1 *	- - **	1 1%	1 1% *	1 *	- -	- - *
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QFCA2 Whether been turned down for any types of credit in the last 12 months
Base: All who have not used all types of credit listed at Qfca1

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	1518	345	691	473	123	803	1287	190	489	475	646
Base	1515	278	633	598	136	737	1244	229	507	487	606
A bank or building society loan	243 16%	25 9%	76 12%	142 24% IJ	46 34% IJK*	110 15%	186 15%	54 23% MN	90 18% R	93 19% R	72 12%
A credit card	181 12%	16 6%	59 9%	106 18% IJ	26 19% IJ*	84 11%	136 11%	43 19% MN	76 15% R	50 10%	63 10%
Retail credit (e.g. goods bought on mail order or on finance)	79 5%	14 5%	29 5%	36 6%	11 8% *	29 4%	56 5%	19 8%	30 6%	21 4%	35 6%
Home credit (a company that collects payments from your home)	19 1%	2 1%	6 1%	11 2%	3 2% *	8 1%	14 1%	5 2%	3 1%	3 1%	14 2%
A DWP crisis loan or the Social Fund	11 1%	- *	6 1%	4 1%	- * *	6 1%	11 1%	- -	1 *	3 1%	8 1%
A pawnbroker loan	8 1%	- -	2 *	5 1%	- * *	8 1%	8 1%	- -	2 *	1 *	4 1%
A loan from an unlicensed lender (loan shark)	6 *	1 *	1 *	4 1%	- * *	3 *	3 *	4 2%	1 *	- -	6 1%
A credit union loan	6 *	- -	2 *	4 1%	- * *	5 1%	6 *	- *	1 *	2 *	3 1%
BEEN TURNED DOWN FOR ANY FORM OF CREDIT IN LAST 12 MONTHS	425 28%	46 17%	151 24%	226 38% IJ	59 43% IJ*	196 27%	333 27%	81 36%	159 31% R	141 29%	142 23%
BEEN TURNED DOWN FOR ONE FORM OF CREDIT IN LAST 12 MONTHS	340 22%	39 14%	136 22% I	164 27% I	40 30% I*	163 22%	280 23%	50 22%	124 25% R	115 24%	113 19%
BEEN TURNED DOWN FOR 2+ FORMS OF CREDIT IN LAST 12 MONTHS	85 6%	7 3%	14 2%	62 10% IJ	19 14% IJ*	33 5%	53 4%	31 13% MN	35 7%	26 5%	29 5%
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QFCA2 Whether been turned down for any types of credit in the last 12 months
Base: All who have not used all types of credit listed at Qfca1

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	1518	345	691	473	123	803	1287	190	489	475	646
Base	1515	278	633	598	136	737	1244	229	507	487	606
BEEN TURNED DOWN FOR 3+ FORMS OF CREDIT IN LAST 12 MONTHS	24 2%	3 1%	6 1%	16 3%	7 5% J*	9 1%	16 1%	8 4%	7 1%	3 1%	18 3% Q
Don't know	21 1%	1 *	8 1%	12 2%	- * J*	9 1%	12 1%	8 4% N	6 1%	6 1%	8 1%
No answer	1066 70%	230 83% JKL	472 75% KL	360 60%	77 57% *	529 72% O	896 72% O	139 61%	340 67%	340 70%	454 75% P
Refusal	3 *	- -	3 *	- -	- * *	3 *	3 *	- -	1 *	- -	2 *
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

QFCA2 Whether been turned down for any types of credit in the last 12 months
Base: All who have not used all types of credit listed at Qfca1

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	1518	720	793	437	116	392	90	68	31	87	191	793
Base	1515	740	766	474	118	382	88	67	31	74	193	766
A bank or building society loan	243 16%	151 20% T	91 12%	105 22% c	29 24% c*	88 23% ac	23 26% c*	19 29% c*	5 15% **	8 12% *	50 26% ac	91 12%
A credit card	181 12%	105 14%	76 10%	69 15%	17 14% *	59 15% c	19 22% c*	23 34% UVWabc*	2 6% **	6 8% *	32 16%	76 10%
Retail credit (e.g. goods bought on mail order or on finance)	79 5%	48 7%	31 4%	21 4%	6 5% *	35 9% Uc	9 10% *	8 12% c*	- 1% **	11 14% Uc*	14 7%	31 4%
Home credit (a company that collects payments from your home)	19 1%	13 2%	5 1%	5 1%	1 1% *	12 3% c	6 6% Uc*	1 1% *	- * **	1 1% *	8 4% c	5 1%
A DWP crisis loan or the Social Fund	11 1%	7 1%	4 1%	2 *	4 3% U*	7 2%	2 2% *	5 7% Uc*	- - **	4 6% Uc*	1 *	4 1%
A pawnbroker loan	8 1%	8 1%	- -	4 1%	1 1% *	6 2% c	2 3% c*	3 4% c*	- - **	1 1% *	1 *	- -
A loan from an unlicensed lender (loan shark)	6 *	5 1%	2 *	1 *	1 1% *	5 1%	1 1% *	- - *	- - **	- - *	5 2% Uc	2 *
A credit union loan	6 *	5 1%	1 *	2 *	1 1% *	4 1%	2 2% *	- - *	1 4% **	- - *	2 1%	1 *
BEEN TURNED DOWN FOR ANY FORM OF CREDIT IN LAST 12 MONTHS	425 28%	257 35% T	167 22%	166 35% c	37 32% *	151 39% ac	40 46% ac*	34 51% ac*	7 24% **	19 26% *	85 44% ac	167 22%
BEEN TURNED DOWN FOR ONE FORM OF CREDIT IN LAST 12 MONTHS	340 22%	204 28% T	135 18%	135 29% c	27 22% *	116 30% c	27 31% c*	20 29% *	6 21% **	14 18% *	72 37% VWac	135 18%
BEEN TURNED DOWN FOR 2+ FORMS OF CREDIT IN LAST 12 MONTHS	85 6%	53 7%	32 4%	30 6%	11 9% *	35 9% c	13 15% Uc*	14 21% UWbc*	1 3% **	6 8% *	13 7%	32 4%
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QFCA2 Whether been turned down for any types of credit in the last 12 months
Base: All who have not used all types of credit listed at Qfca1

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	1518	720	793	437	116	392	90	68	31	87	191	793
Base	1515	740	766	474	118	382	88	67	31	74	193	766
BEEN TURNED DOWN FOR 3+ FORMS OF CREDIT IN LAST 12 MONTHS	24	18	6	5	4	16	3	7	-	3	7	6
	2%	2%	1%	1%	3%	4%	3%	11%	-	4%	4%	1%
Don't know	21	13	5	7	1	10	-	4	-	5	1	5
	1%	2%	1%	2%	1%	3%	*	6%	-	6%	*	1%
No answer	1066	470	593	301	80	221	47	29	24	50	108	593
	70%	63%	77% S	63% Y	68% Y*	58%	54% *	43% *	76% **	68% Y*	56%	77% UWXYb
Refusal	3	1	2	-	-	1	-	1	-	-	-	2
	*	*	*	-	-	*	-	1% *	- **	- *	-	*
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QFCA2 Whether been turned down for any types of credit in the last 12 months
Base: All who have not used all types of credit listed at Qfca1

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	1518	935	583	388	1108	1456	58
Base	1515	926	588	425	1066	1456	53
A bank or building society loan	243 16%	135 15%	108 18%	243 57% 9	- - -	237 16%	6 11% *
A credit card	181 12%	110 12%	72 12%	181 43% 9	- - -	179 12%	3 5% *
Retail credit (e.g. goods bought on mail order or on finance)	79 5%	52 6%	27 5%	79 19% 9	- - -	77 5%	1 2% *
Home credit (a company that collects payments from your home)	19 1%	10 1%	8 1%	19 4% 9	- - -	19 1%	- - *
A DWP crisis loan or the Social Fund	11 1%	10 1%	1 *	11 3% 9	- - -	10 1%	1 2% *
A pawnbroker loan	8 1%	5 1%	3 *	8 2% 9	- - -	8 1%	- - *
A loan from an unlicensed lender (loan shark)	6 *	2 *	4 1%	6 2% 9	- - -	6 *	- - *
A credit union loan	6 *	5 1%	1 *	6 2% 9	- - -	6 *	- - *
BEEN TURNED DOWN FOR ANY FORM OF CREDIT IN LAST 12 MONTHS	425 28%	259 28%	166 28%	425 100% 9	- - -	413 28%	11 20% *
BEEN TURNED DOWN FOR ONE FORM OF CREDIT IN LAST 12 MONTHS	340 22%	214 23%	126 21%	340 80% 9	- - -	329 23%	10 19% *
BEEN TURNED DOWN FOR 2+ FORMS OF CREDIT IN LAST 12 MONTHS	85 6%	45 5%	40 7%	85 20% 9	- - -	84 6%	- 1% *
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (*), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (*), Small Base: 100 (*)							
Continuity correction applied							

QFCA2 Whether been turned down for any types of credit in the last 12 months
Base: All who have not used all types of credit listed at Qfca1

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	1518	935	583	388	1108	1456	58
Base	1515	926	588	425	1066	1456	53
BEEN TURNED DOWN FOR 3+ FORMS OF CREDIT IN LAST 12 MONTHS	24 2%	12 1%	12 2%	24 6% 9	- - -	24 2%	- - *
Don't know	21 1%	13 1%	8 1%	- -	- -	17 1%	1 1% *
No answer	1066 70%	652 70%	414 70%	- -	1066 100% f	1024 70%	42 79% *
Refusal	3 *	3 *	1 *	- -	- -	3 *	- - *
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QFCA2 Whether been turned down for any types of credit in the last 12 months
Base: All who have not used all types of credit listed at Qfca1

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	1518	769	726	523	472	154	138	405	379	661
Base	1515	711	777	564	522	160	142	418	395	630
A bank or building society loan	243 16%	62 9%	180 23%	153 27%	122 23%	32 20%	46 32%	100 24%	69 18%	67 11%
A credit card	181 12%	30 4%	150 19%	130 23%	105 20%	42 26%	34 24%	67 16%	49 12%	63 10%
Retail credit (e.g. goods bought on mail order or on finance)	79 5%	15 2%	63 8%	46 8%	48 9%	11 7%	14 10%	32 8%	14 4%	28 4%
Home credit (a company that collects payments from your home)	19 1%	2 *	16 2%	13 2%	13 3%	10 6%	9 7%	13 3%	3 1%	3 *
A DWP crisis loan or the Social Fund	11 1%	2 *	9 1%	8 1%	8 2%	1 1%	3 2%	5 1%	2 1%	2 *
A pawnbroker loan	8 1%	5 1%	2 *	2 *	2 *	- -	1 1%	2 1%	5 1%	1 *
A loan from an unlicensed lender (loan shark)	6 *	- -	6 1%	6 1%	5 1%	5 3%	6 4%	5 1%	- -	2 *
A credit union loan	6 *	- -	6 1%	6 1%	4 1%	1 1%	1 1%	2 *	2 1%	2 *
BEEN TURNED DOWN FOR ANY FORM OF CREDIT IN LAST 12 MONTHS	425 28%	104 15%	317 41%	260 46%	221 42%	64 40%	69 49%	157 38%	112 28%	139 22%
BEEN TURNED DOWN FOR ONE FORM OF CREDIT IN LAST 12 MONTHS	340 22%	93 13%	243 31%	193 34%	171 33%	45 28%	45 32%	122 29%	84 21%	119 19%
BEEN TURNED DOWN FOR 2+ FORMS OF CREDIT IN LAST 12 MONTHS	85 6%	11 2%	74 10%	66 12%	50 10%	20 12%	24 17%	35 8%	28 7%	21 3%
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QFCA2 Whether been turned down for any types of credit in the last 12 months
Base: All who have not used all types of credit listed at Qfca1

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	1518	769	726	523	472	154	138	405	379	661
Base	1515	711	777	564	522	160	142	418	395	630
BEEN TURNED DOWN FOR 3+ FORMS OF CREDIT IN LAST 12 MONTHS	24 2%	1 *	23 3%	21 4%	21 4%	12 8%	12 8%	18 4%	3 1%	3 1%
Don't know	21 1%	4 1%	13 2%	8 1%	6 1%	5 3%	4 3%	8 2%	3 1%	6 1%
No answer	1066 70%	601 84% klmno	447 58% l	296 53%	296 57%	91 57% *	69 49% *	252 60%	280 71% p	482 77% p
Refusal	3 *	2 *	1 *	1 *	- -	- *	- *	1 *	- -	2 *
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QFCA2 Whether been turned down for any types of credit in the last 12 months

Base: All who have not used all types of credit listed at Qfca1

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	1518	145	440	83	195	152	227	182
Base	1515	154	466	70	198	143	207	188
A bank or building society loan	243	23	108	14	19	23	23	24
	16%	15%	23%	20%	10%	16%	11%	12%
		*	vxy	*				
A credit card	181	19	77	8	15	14	20	22
	12%	12%	17%	12%	8%	10%	10%	12%
		*	v	*				
Retail credit (e.g. goods bought on mail order or on finance)	79	1	31	1	6	5	18	7
	5%	1%	7%	2%	3%	4%	9%	4%
		*		*			s	
Home credit (a company that collects payments from your home)	19	-	14	1	2	1	1	-
	1%	-	3%	1%	1%	1%	*	-
		*		*				
A DWP crisis loan or the Social Fund	11	-	7	1	-	1	2	-
	1%	-	1%	2%	-	1%	1%	*
		*		*				
A pawnbroker loan	8	-	4	-	-	1	-	-
	1%	-	1%	-	-	1%	-	-
		*		*				
A loan from an unlicensed lender (loan shark)	6	-	6	-	-	1	-	-
	*	-	1%	-	-	1%	-	-
		*		*				
A credit union loan	6	-	3	2	-	1	-	1
	*	-	1%	2%	-	1%	-	1%
		*		*				
BEEN TURNED DOWN FOR ANY FORM OF CREDIT IN LAST 12 MONTHS	425	39	169	19	36	38	54	44
	28%	25%	36%	28%	18%	27%	26%	24%
		*	vxy	*				
BEEN TURNED DOWN FOR ONE FORM OF CREDIT IN LAST 12 MONTHS	340	34	125	13	31	34	47	34
	22%	22%	27%	18%	16%	24%	23%	18%
		*	v	*				
BEEN TURNED DOWN FOR 2+ FORMS OF CREDIT IN LAST 12 MONTHS	85	5	44	7	6	4	7	11
	6%	3%	10%	10%	3%	3%	3%	6%
		*	vx	*				
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QFCA2 Whether been turned down for any types of credit in the last 12 months
Base: All who have not used all types of credit listed at Qfca1

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	1518	145	440	83	195	152	227	182
Base	1515	154	466	70	198	143	207	188
BEEN TURNED DOWN FOR 3+ FORMS OF CREDIT IN LAST 12 MONTHS	24	-	19	1	-	1	3	-
	2%	-	4%	2%	*	1%	1%	-
		*		*				
Don't know	21	1	6	-	8	1	1	4
	1%	1%	1%	1%	4%	1%	*	2%
		*		*				
No answer	1066	114	292	49	153	104	152	139
	70%	74%	63%	70%	77%	73%	73%	74%
		*		*	t		t	t
Refusal	3	-	-	1	-	-	1	1
	*	-	-	2%	-	-	*	*
		*		*				
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QFCA2 Whether been turned down for any types of credit in the last 12 months
Base: All who have not used all types of credit listed at Qfca1

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	1518	540	919	735	690	1281	205	919	550	1096	370
Base	1515	503	963	716	706	1280	204	900	564	1081	383
A bank or building society loan	243 16%	76 15%	159 17%	152 21% D	79 11%	198 15%	43 21%	118 13%	113 20% G	182 17%	56 15%
A credit card	181 12%	59 12%	117 12%	99 14%	68 10%	140 11%	39 19% E	89 10%	88 16% G	129 12%	51 13%
Retail credit (e.g. goods bought on mail order or on finance)	79 5%	19 4%	59 6%	34 5%	42 6%	64 5%	11 5%	32 4%	46 8% G	52 5%	26 7%
Home credit (a company that collects payments from your home)	19 1%	9 2%	10 1%	10 1%	4 1%	10 1%	9 4% E	8 1%	10 2%	16 2%	2 1%
A DWP crisis loan or the Social Fund	11 1%	7 1%	3 *	8 1%	3 *	9 1%	2 1%	7 1%	3 1%	10 1%	1 *
A pawnbroker loan	8 1%	4 1%	3 *	6 1%	2 *	5 *	2 1%	3 *	4 1%	5 *	3 1%
A loan from an unlicensed lender (loan shark)	6 *	5 1%	1 *	2 *	1 *	1 *	6 3% E	1 *	6 1%	6 1%	1 *
A credit union loan	6 *	1 *	5 1%	4 1%	2 *	4 *	2 1%	2 *	5 1%	3 *	3 1%
BEEN TURNED DOWN FOR ANY FORM OF CREDIT IN LAST 12 MONTHS	425 28%	123 24%	289 30%	230 32% D	169 24%	344 27%	72 35%	204 23%	205 36% G	300 28%	117 30%
BEEN TURNED DOWN FOR ONE FORM OF CREDIT IN LAST 12 MONTHS	340 22%	93 18%	237 25% A	174 24%	146 21%	280 22%	51 25%	167 19%	159 28% G	239 22%	94 25%
BEEN TURNED DOWN FOR 2+ FORMS OF CREDIT IN LAST 12 MONTHS	85 6%	30 6%	52 5%	56 8% D	23 3%	64 5%	21 10% E	37 4%	46 8% G	62 6%	22 6%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

QFCA2 Whether been turned down for any types of credit in the last 12 months
Base: All who have not used all types of credit listed at Qfca1

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	1518	540	919	735	690	1281	205	919	550	1096	370
Base	1515	503	963	716	706	1280	204	900	564	1081	383
BEEN TURNED DOWN FOR 3+ FORMS OF CREDIT IN LAST 12 MONTHS	24 2%	15 3% B	9 1%	16 2%	4 1%	16 1%	8 4%	13 1%	11 2%	23 2%	1 *
Don't know	21 1%	3 1%	17 2%	5 1%	15 2%	14 1%	6 3%	11 1%	9 2%	13 1%	6 2%
No answer	1066 70%	377 75% B	654 68%	479 67%	520 74% C	920 72% F	125 61%	684 76% H	348 62%	766 71%	259 68%
Refusal	3 *	- -	3 *	1 *	1 *	2 *	1 1%	1 *	3 *	1 *	2 *
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QFCA2 Whether been turned down for any types of credit in the last 12 months
Base: All who have not used all types of credit listed at Qfca1

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	1518	284	1228	136	95	808	376	1467	1258	1226
Base	1515	342	1167	194	107	816	301	1480	1228	1269
A bank or building society loan	243 16%	97 28% L	145 12%	57 29% OP*	30 28% OP*	109 13%	28 9%	240 16% R	179 15%	211 17% R
A credit card	181 12%	71 21% L	110 9%	36 18% P*	22 21% OP*	93 11% P	19 6%	178 12%	141 11%	160 13% R
Retail credit (e.g. goods bought on mail order or on finance)	79 5%	44 13% L	35 3%	14 7% *	5 5% *	36 4%	15 5%	78 5%	64 5%	71 6%
Home credit (a company that collects payments from your home)	19 1%	14 4% L	5 *	3 1% *	2 2% *	6 1%	3 1%	16 1%	16 1%	15 1%
A DWP crisis loan or the Social Fund	11 1%	8 2% L	3 *	3 2% *	1 1% *	4 *	1 *	9 1%	7 1%	9 1%
A pawnbroker loan	8 1%	2 1%	5 *	1 * *	3 3% *	4 *	1 *	8 1%	8 1%	8 1%
A loan from an unlicensed lender (loan shark)	6 *	6 2% L	- -	- * *	1 1% *	- -	1 *	6 *	6 1%	6 *
A credit union loan	6 *	3 1%	4 *	2 1% *	1 1% *	3 *	- -	6 *	6 1%	6 *
BEEN TURNED DOWN FOR ANY FORM OF CREDIT IN LAST 12 MONTHS	425 28%	162 47% L	262 22%	85 44% OP*	40 38% P*	213 26% P	52 17%	419 28% R	327 27%	368 29% R
BEEN TURNED DOWN FOR ONE FORM OF CREDIT IN LAST 12 MONTHS	340 22%	117 34% L	222 19%	63 32% P*	23 22% *	184 23% P	43 14%	337 23% R	261 21%	288 23% R
BEEN TURNED DOWN FOR 2+ FORMS OF CREDIT IN LAST 12 MONTHS	85 6%	45 13% L	40 3%	23 12% OP*	17 16% OP*	29 4%	10 3%	83 6%	67 5%	80 6% R
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QFCA2 Whether been turned down for any types of credit in the last 12 months
Base: All who have not used all types of credit listed at Qfca1

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	1518	284	1228	136	95	808	376	1467	1258	1226
Base	1515	342	1167	194	107	816	301	1480	1228	1269
BEEN TURNED DOWN FOR 3+ FORMS OF CREDIT IN LAST 12 MONTHS	24 2%	20 6% L	4 *	4 2% *	4 4% *	8 1%	4 1%	22 1%	18 1%	20 2%
Don't know	21 1%	15 4% L	6 1%	5 2% *	1 1% *	11 1%	1 *	21 1%	19 2%	19 1%
No answer	1066 70%	165 48%	896 77% K	104 54% *	65 61% *	590 72% M	245 82% MNO	1036 70%	879 72% S	879 69%
Refusal	3 *	1 *	3 *	- - *	- - *	1 *	2 1%	3 *	3 *	3 *
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QFCA2 Whether been turned down for any types of credit in the last 12 months
Base: All who have not used all types of credit listed at Qfca1

	Total	Type of loan compared			Aware of any high street lenders		Aware of any online lenders		Change in reported level of confidence in repaying loan (Follow-up)		
		Online only (T)	Retail only (U)	Online and Retail (V)	Yes (W)	No (X)	Yes (Y)	No (Z)	More confident (a)	Less confident (b)	No change (c)
Unweighted Base	1518	360	38	124	1258	260	1467	51	1	8	99
Base	1515	443	26	129	1228	287	1480	35	1	5	88
A bank or building society loan	243	83	3	29	179	64	240	3	1	1	18
	16%	19%	10%	23%	15%	22%	16%	9%	100%	24%	20%
			**	*		W		*	**	**	
A credit card	181	66	1	12	141	40	178	4	1	1	5
	12%	15%	4%	10%	11%	14%	12%	11%	100%	17%	6%
			**	*				*	**	**	
Retail credit (e.g. goods bought on mail order or on finance)	79	28	3	5	64	15	78	2	-	-	4
	5%	6%	12%	4%	5%	5%	5%	4%	-	8%	5%
			**	*				*	**	**	
Home credit (a company that collects payments from your home)	19	6	-	1	16	3	16	2	-	-	-
	1%	1%	-	1%	1%	1%	1%	6%	-	-	-
			**	*				*	**	**	
A DWP crisis loan or the Social Fund	11	1	-	1	7	4	9	2	-	-	1
	1%	*	-	1%	1%	1%	1%	4%	-	-	1%
			**	*				*	**	**	
A pawnbroker loan	8	-	1	2	8	-	8	-	-	-	-
	1%	-	3%	2%	1%	-	1%	-	-	-	-
			**	*				*	**	**	
A loan from an unlicensed lender (loan shark)	6	-	-	-	6	-	6	1	-	-	-
	*	-	-	-	1%	-	*	2%	-	-	-
			**	*				*	**	**	
A credit union loan	6	1	-	-	6	-	6	1	-	-	1
	*	*	-	-	1%	-	*	2%	-	-	1%
			**	*				*	**	**	
BEEN TURNED DOWN FOR ANY FORM OF CREDIT IN LAST 12 MONTHS	425	149	8	45	327	98	419	6	1	3	28
	28%	34%	29%	35%	27%	34%	28%	16%	100%	50%	32%
			**	*				*	**	**	
BEEN TURNED DOWN FOR ONE FORM OF CREDIT IN LAST 12 MONTHS	340	118	8	39	261	80	337	3	-	3	27
	22%	27%	29%	30%	21%	28%	23%	10%	-	50%	31%
			**	*				*	**	**	
BEEN TURNED DOWN FOR 2+ FORMS OF CREDIT IN LAST 12 MONTHS	85	31	-	6	67	18	83	2	1	-	1
	6%	7%	-	5%	5%	6%	6%	6%	100%	-	1%
			**	*				*	**	**	
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QFCA2 Whether been turned down for any types of credit in the last 12 months
Base: All who have not used all types of credit listed at Qfca1

	Total	Type of loan compared			Aware of any high street lenders		Aware of any online lenders		Change in reported level of confidence in repaying loan (Follow-up)		
		Online only (T)	Retail only (U)	Online and Retail (V)	Yes (W)	No (X)	Yes (Y)	No (Z)	More confident (a)	Less confident (b)	No change (c)
Unweighted Base	1518	360	38	124	1258	260	1467	51	1	8	99
Base	1515	443	26	129	1228	287	1480	35	1	5	88
BEEN TURNED DOWN FOR 3+ FORMS OF CREDIT IN LAST 12 MONTHS	24	6	-	-	18	6	22	2	-	-	-
	2%	1%	-	-	1%	2%	1%	6%	-	-	-
Don't know	21	2	-	4	19	2	21	-	-	-	-
	1%	*	-	3%	2%	1%	1%	*	-	-	-
No answer	1066	292	19	80	879	187	1036	30	-	3	59
	70%	66%	71%	61%	72%	65%	70%	84%	-	50%	67%
Refusal	3	1	-	1	3	-	3	-	-	-	1
	*	*	-	1%	*	-	*	-	-	-	1%
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QFCA2 Whether been turned down for any types of credit in the last 12 months

Base: All who have not used all types of credit listed at Qfca1

	Total	Market Status		Specific lender status	
		New (d)	Repeat (e)	New (f)	Repeat (g)
Unweighted Base	1518	515	984	823	676
Base	1515	427	1074	845	656
A bank or building society loan	243 16%	42 10%	201 19% d	133 16%	110 17%
A credit card	181 12%	29 7%	152 14% d	102 12%	78 12%
Retail credit (e.g. goods bought on mail order or on finance)	79 5%	19 4%	60 6%	43 5%	36 6%
Home credit (a company that collects payments from your home)	19 1%	3 1%	16 1%	10 1%	8 1%
A DWP crisis loan or the Social Fund	11 1%	- *	10 1%	5 1%	6 1%
A pawnbroker loan	8 1%	4 1%	4 *	6 1%	2 *
A loan from an unlicensed lender (loan shark)	6 *	1 *	5 *	5 1%	1 *
A credit union loan	6 *	- *	6 1%	4 *	2 *
BEEN TURNED DOWN FOR ANY FORM OF CREDIT IN LAST 12 MONTHS	425 28%	83 20%	341 32% d	236 28%	188 29%
BEEN TURNED DOWN FOR ONE FORM OF CREDIT IN LAST 12 MONTHS	340 22%	73 17%	267 25% d	185 22%	155 24%
BEEN TURNED DOWN FOR 2+ FORMS OF CREDIT IN LAST 12 MONTHS	85 6%	10 2%	74 7% d	51 6%	33 5%
Overlap formulae used					
- Column Means:					
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g					
Minimum Base: 30 (**), Small Base: 100 (*)					
- Column Proportions:					
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g					
Minimum Base: 30 (**), Small Base: 100 (*)					
Continuity correction applied					

QFCA2 Whether been turned down for any types of credit in the last 12 months

Base: All who have not used all types of credit listed at Qfca1

	Total	Market Status		Specific lender status	
		New (d)	Repeat (e)	New (f)	Repeat (g)
Unweighted Base	1518	515	984	823	676
Base	1515	427	1074	845	656
BEEN TURNED DOWN FOR 3+ FORMS OF CREDIT IN LAST 12 MONTHS	24 2%	3 1%	21 2%	12 1%	13 2%
Don't know	21 1%	3 1%	18 2%	13 2%	7 1%
No answer	1066 70%	341 80% e	712 66%	595 70%	458 70%
Refusal	3 *	- -	3 *	- -	3 *
Overlap formulae used					
- Column Means:					
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g					
Minimum Base: 30 (**), Small Base: 100 (*)					
- Column Proportions:					
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g					
Minimum Base: 30 (**), Small Base: 100 (*)					
Continuity correction applied					

QFC1 Whether have a bank, building society, or credit union account
Base: All respondents

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	1517	860	623	328	722	394	975	203	124	166
Base	1515	870	609	307	730	417	1010	205	108	143
Yes	1456	832	590	281	714	406	977	199	100	138
	96%	96%	97%	92%	98% C	97% C	97%	97%	93% *	96%
No	53	34	17	24	16	11	32	5	8	6
	4%	4%	3%	8% DE	2%	3%	3%	3%	7% *	4%
Don't know	5	4	1	2	-	-	1	-	-	-
	*	*	*	1%	-	-	*	*	-	-
Refusal	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	*	-
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (*), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (*), Small Base: 100 (*)										
Continuity correction applied										

QFC1 Whether have a bank, building society, or credit union account

Base: All respondents

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	1517	451	796	366	430	174	1212	47	127	78
Base	1515	494	783	369	415	144	1222	43	120	77
Yes	1456	479	756	356	400	134	1178	43	114	71
	96%	97%	97%	96%	97%	93%	96%	99%	95%	93%
No	53	12	27	13	14	9	39	-	5	6
	4%	2%	3%	4%	3%	6%	3%	1%	5%	7%
Don't know	5	3	-	-	-	2	4	-	-	-
	*	1%	-	-	-	1%	*	-	*	*
Refusal	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	*	*	*
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QFC1 Whether have a bank, building society, or credit union account
Base: All respondents

	Total	Accommodation					Number of people in hhd		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	1517	276	954	536	418	209	292	371	796
Base	1515	309	911	539	372	220	273	361	825
Yes	1456	304	877	524	354	209	262	349	794
96%	96%	98%	96%	97%	95%	95%	96%	97%	96%
No	53	5	32	16	17	11	11	11	27
4%	2%	4%	3%	5%	5%	4%	3%	3%	3%
Don't know	5	-	1	-	1	-	-	-	5
*	-	-	*	-	*	*	-	-	1%
Refusal	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QFC1 Whether have a bank, building society, or credit union account
Base: All respondents

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	1517	893	293	184	91	568	50	129	378	474	1081	352
Base	1515	887	290	196	89	575	36	109	372	538	1089	336
Yes	1456	848	279	192	87	559	33	104	361	525	1063	316
	96%	96%	96%	98%	98%	97%	92%	95%	97%	98%	98%	94%
No	53	36	10	2	2	14	3	5	9	13	25	20
	4%	4%	4%	1%	2%	2%	8%	5%	3%	2%	2%	6%
Don't know	5	3	-	1	-	2	-	-	1	-	1	-
	*	*	*	1%	*	*	*	*	*	*	*	*
Refusal	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	*	-	*	*	-	-	-	-
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QFC1 Whether have a bank, building society, or credit union account
Base: All respondents

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	1517	376	174	884	924	273	235	1036	481	54	542	526
Base	1515	301	184	955	793	295	347	1197	318	139	526	543
Yes	1456	289	170	926	765	277	338	1154	302	132	509	523
	96%	96%	92%	97% m	96%	94%	98%	96%	95%	95% *	97%	96%
No	53	11	14	24	27	17	5	38	16	4	18	20
	4%	4%	8% n	3%	3%	6%	2%	3%	5%	3% *	3%	4%
Don't know	5	-	-	4	2	-	3	5	-	3	-	-
	*	*	-	*	*	-	1%	*	-	2% *	-	-
Refusal	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	*	-	-
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QFC1 Whether have a bank, building society, or credit union account
Base: All respondents

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	1517	911	363	158
Base	1515	1021	246	170
Yes	1456 96%	983 96%	232 94%	168 99% *
No	53 4%	33 3%	15 6%	2 1% *
Don't know	5 *	5 *	- -	- *
Refusal	- -	- -	- -	- *
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QFC1 Whether have a bank, building society, or credit union account
Base: All respondents

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	1517	989	413	30	272	104	639	259	158
Base	1515	1127	280	30	227	74	794	172	170
Yes	1456	1088	265	30	219	69	764	162	168
	96%	97%	95%	98% **	97%	94% *	96%	94%	99% *
No	53	34	15	1	7	4	26	10	2
	4%	3%	5%	2% **	3%	6% *	3%	6%	1% *
Don't know	5	5	-	-	-	-	4	-	-
	*	*	-	- **	*	- *	1%	-	- *
Refusal	-	-	-	-	-	-	-	-	-
	-	-	-	- **	-	- *	-	-	- *
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QFC1 Whether have a bank, building society, or credit union account

Base: All respondents

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	1517	345	691	472	123	803	1287	190	489	475	646
Base	1515	278	633	598	136	737	1244	229	507	487	606
Yes	1456 96%	266 96%	612 97%	572 96%	132 97% *	705 96%	1202 97%	215 94%	489 96%	479 98% R	570 94%
No	53 4%	11 4%	20 3%	22 4%	4 3% *	32 4%	42 3%	10 4%	14 3%	8 2%	34 6% Q
Don't know	5 *	- *	1 *	3 1%	- *	- *	- *	4 2% N	4 1%	- -	1 *
Refusal	- -	- -	- -	- -	- *	- -	- -	- -	- -	- -	- -
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QFC1 Whether have a bank, building society, or credit union account
Base: All respondents

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	1517	720	792	437	116	392	90	68	31	87	191	792
Base	1515	740	766	474	118	382	88	67	31	74	193	766
Yes	1456	719	732	462	115	368	86	67	29	69	184	732
	96%	97%	96%	97%	97%	96%	99%	100%	91%	94%	95%	96%
No	53	20	33	12	3	12	-	-	3	4	9	33
	4%	3%	4%	3%	3%	3%	-	-	9%	6%	5%	4%
Don't know	5	1	-	-	-	1	1	-	-	-	-	-
	*	*	*	-	*	*	1%	*	**	*	-	*
Refusal	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	*	-	*	*	**	*	-	-
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QFC1 Whether have a bank, building society, or credit union account
Base: All respondents

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	1517	934	583	388	1108	1456	58
Base	1515	926	588	425	1066	1456	53
Yes	1456 96%	890 96%	566 96%	413 97%	1024 96%	1456 100% i	- - *
No	53 4%	32 3%	22 4%	11 3%	42 4%	- -	53 100% h*
Don't know	5 *	4 *	- *	1 *	- *	- -	- - *
Refusal	- -	- -	- -	- -	- -	- -	- - *
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QFC1 Whether have a bank, building society, or credit union account
Base: All respondents

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	1517	769	726	523	472	154	138	405	379	661
Base	1515	711	777	564	522	160	142	418	395	630
Yes	1456	675	759	553	511	156	139	418	395	630
	96%	95%	98%	98%	98%	98%	98%	100%	100%	100%
No	53	35	18	11	10	4	3	-	-	-
	4%	5%	2%	2%	2%	2%	2%	-	-	-
Don't know	5	2	-	-	-	-	-	-	-	-
	*	*	-	-	-	*	*	-	-	-
Refusal	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	*	*	-	-	-
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QFC1 Whether have a bank, building society, or credit union account
Base: All respondents

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	1517	145	440	82	195	152	227	182
Base	1515	154	466	69	198	143	207	188
Yes	1456	146	453	69	191	135	193	183
	96%	95%	97%	100%	97%	94%	93%	97%
No	53	8	10	-	7	9	14	5
	4%	5%	2%	-	3%	6%	7%	3%
Don't know	5	-	4	-	-	-	t	-
	*	-	1%	-	-	-	-	-
Refusal	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QFC1 Whether have a bank, building society, or credit union account**Base: All respondents**

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	1517	540	919	735	690	1281	205	919	550	1096	370
Base	1515	503	963	716	706	1280	204	900	564	1081	383
Yes	1456 96%	474 94%	936 97% A	691 97%	674 95%	1235 96%	191 94%	864 96%	544 96%	1042 96%	365 95%
No	53 4%	30 6% B	22 2%	25 3%	28 4%	44 3%	9 4%	35 4%	16 3%	38 4%	15 4%
Don't know	5 *	-	5 1%	-	4 1%	2 *	3 2%	1 *	4 1%	1 *	4 1%
Refusal	-	-	-	-	-	-	-	-	-	-	-
Overlap formulae used	-	-	-	-	-	-	-	-	-	-	-
- Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

QFC1 Whether have a bank, building society, or credit union account
Base: All respondents

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	1517	284	1227	136	95	807	376	1466	1257	1225
Base	1515	342	1167	194	107	816	301	1479	1227	1268
Yes	1456	326	1125	184	106	785	289	1424	1181	1224
	96%	95%	96%	95%	99%	96%	96%	96%	96%	97%
No	53	12	41	7	1	29	11	50	42	39
	4%	4%	4%	4%	1%	4%	4%	3%	3%	3%
Don't know	5	4	-	3	-	1	-	5	5	5
	*	1%	*	2%	*	*	*	*	*	*
Refusal	-	-	-	-	-	-	-	-	-	-
	-	-	-	*	*	-	-	-	-	-
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QFC1 Whether have a bank, building society, or credit union account
Base: All respondents

	Total	Type of loan compared			Aware of any high street lenders		Aware of any online lenders		Change in reported level of confidence in repaying loan (Follow-up)		
		Online only (T)	Retail only (U)	Online and Retail (V)	Yes (W)	No (X)	Yes (Y)	No (Z)	More confident (a)	Less confident (b)	No change (c)
Unweighted Base	1517	359	38	124	1257	260	1466	51	1	8	99
Base	1515	443	26	129	1227	287	1479	35	1	5	88
Yes	1456	435	25	126	1181	275	1424	33	1	5	87
	96%	98%	96%	97%	96%	96%	96%	92%	100%	100%	98%
No	53	8	1	4	42	12	50	3	-	-	2
	4%	2%	4%	3%	3%	4%	3%	8%	-	-	2%
Don't know	5	-	-	-	5	-	5	-	-	-	-
	*	-	-	-	*	-	*	-	-	-	-
Refusal	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QFC1 Whether have a bank, building society, or credit union account
Base: All respondents

	Total	Market Status		Specific lender status	
		New (d)	Repeat (e)	New (f)	Repeat (g)
Unweighted Base	1517	515	983	822	676
Base	1515	427	1073	844	656
Yes	1456	408	1035	805	639
	96%	95%	96%	95%	97%
No	53	19	33	36	16
	4%	4%	3%	4%	3%
Don't know	5	-	4	4	1
	*	*	*	*	*
Refusal	-	-	-	-	-
	-	-	-	-	-
Overlap formulae used					
- Column Means:					
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g					
Minimum Base: 30 (**), Small Base: 100 (*)					
- Column Proportions:					
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g					
Minimum Base: 30 (**), Small Base: 100 (*)					
Continuity correction applied					

QFC2 Whether ever been overdrawn on any bank account in the last 12 months

Base: All with a bank account

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	1454	825	600	301	703	382	942	196	113	161
Base	1455	832	590	281	714	405	977	199	100	138
Yes	813 56%	491 59% B	305 52%	162 57%	403 56%	222 55%	558 57%	115 57%	53 53% *	67 49%
No - but have overdraft facility	245 17%	151 18%	92 16%	49 17%	122 17%	60 15%	180 18%	33 17%	11 11% *	18 13%
Don't have an overdraft facility	385 26%	185 22%	186 32% A	64 23%	187 26%	121 30%	229 23%	52 26%	35 36% F*	51 37% F
Don't know	12 1%	5 1%	7 1%	7 2% D	2 *	3 1%	10 1%	- -	- * *	1 1%
Refusal	- -	- -	- -	- -	- -	- -	- -	- -	- * *	- -
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QFC2 Whether ever been overdrawn on any bank account in the last 12 months

Base: All with a bank account

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	1454	440	766	354	412	164	1168	46	122	71
Base	1455	479	756	356	400	134	1178	43	114	71
Yes	813 56%	300 63% KMN	414 55%	201 56%	214 53%	62 47%	661 56%	23 55% *	68 60% *	37 51% *
No - but have overdraft facility	245 17%	87 18%	119 16%	59 17%	60 15%	28 21%	196 17%	11 26% *	16 14% *	18 25% *
Don't have an overdraft facility	385 26%	92 19%	214 28% J	94 26%	120 30% J	43 32% J	312 26%	8 19% *	29 26% *	17 24% *
Don't know	12 1%	- -	9 1%	2 1%	7 2%	- -	9 1%	- *	- *	- *
Refusal	- -	- -	- -	- -	- -	- -	- -	- *	- *	- *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QFC2 Whether ever been overdrawn on any bank account in the last 12 months

Base: All with a bank account

	Total	Accommodation					Number of people in hhld		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	1454	273	916	517	399	198	275	360	769
Base	1455	304	877	524	354	209	262	349	794
Yes	813	172	485	300	185	125	140	195	450
	56%	57%	55%	57%	52%	60%	53%	56%	57%
No - but have overdraft facility	245	57	150	92	58	34	48	67	127
	17%	19%	17%	17%	16%	16%	18%	19%	16%
Don't have an overdraft facility	385	75	233	127	106	49	73	82	212
	26%	25%	27%	24%	30%	23%	28%	24%	27%
Don't know	12	-	10	5	5	1	-	4	5
	1%	-	1%	1%	1%	*	-	1%	1%
Refusal	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QFC2 Whether ever been overdrawn on any bank account in the last 12 months

Base: All with a bank account

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	1454	853	284	179	89	552	44	123	363	465	1051	330
Base	1455	848	279	192	87	559	33	104	361	525	1063	316
Yes	813 56%	483 57%	141 51%	111 58%	52 60%	304 54%	19 57%	58 56%	195 54%	316 60%	576 54%	196 62%
No - but have overdraft facility	245 17%	148 17%	52 19%	26 13%	17 19%	94 17%	3 9%	14 14%	73 20%	88 17%	196 18%	42 13%
Don't have an overdraft facility	385 26%	211 25%	85 30%	54 28%	19 21%	157 28%	11 33%	32 31%	93 26%	117 22%	283 27%	77 24%
Don't know	12 1%	5 1%	1 *	2 1%	- *	3 1%	- *	- *	- *	3 1%	8 1%	1 *
Refusal	- -	- -	- -	- -	- *	- -	- *	- *	- -	- -	- -	- -
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QFC2 Whether ever been overdrawn on any bank account in the last 12 months
Base: All with a bank account

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	1454	357	164	854	884	260	229	998	456	52	522	506
Base	1455	287	170	926	763	277	338	1153	302	132	509	523
Yes	813 56%	101 35%	85 50%	590 64%	366 48%	176 64%	234 69%	667 58%	146 48%	64 49%	279 55%	318 61%
No - but have overdraft facility	245 17%	97 34%	36 21%	102 11%	176 23%	32 12%	27 8%	189 16%	56 19%	24 18%	91 18%	65 12%
Don't have an overdraft facility	385 26%	83 29%	48 29%	229 25%	214 28%	69 25%	74 22%	286 25%	99 33%	40 30%	137 27%	138 26%
Don't know	12 1%	6 2%	-	5 1%	8 1%	-	3 1%	11 1%	1 *	4 3%	1 *	3 1%
Refusal	-	-	-	-	-	-	-	-	-	-	-	-
Overlap formulae used	-	-	-	-	-	-	-	-	-	-	-	-
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QFC2 Whether ever been overdrawn on any bank account in the last 12 months

Base: All with a bank account

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	1454	877	340	156
Base	1455	982	231	168
Yes	813 56%	551 56% x	109 47%	115 69% wx*
No - but have overdraft facility	245 17%	170 17%	46 20%	19 11% *
Don't have an overdraft facility	385 26%	249 25%	76 33% wy	34 20% *
Don't know	12 1%	11 1%	- -	- *
Refusal	- -	- -	- -	- *
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QFC2 Whether ever been overdrawn on any bank account in the last 12 months
Base: All with a bank account

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	1454	954	390	29	260	97	617	243	156
Base	1455	1087	264	30	218	69	764	161	168
Yes	813 56%	625 58% B	130 49%	20 68% **	72 33%	29 42% *	479 63% G	79 49%	115 69% G*
No - but have overdraft facility	245 17%	183 17%	51 19%	1 4% **	77 35%	21 30% *	94 12%	25 16%	19 11% *
Don't have an overdraft facility	385 26%	268 25%	83 31% A	8 28% **	63 29%	19 28% *	186 24%	57 35% FH	34 20% *
Don't know	12 1%	11 1%	-	- **	6 3%	- *	5 1%	-	- *
Refusal	-	-	-	- **	-	- *	-	-	- *
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QFC2 Whether ever been overdrawn on any bank account in the last 12 months

Base: All with a bank account

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	1454	327	665	454	120	767	1239	181	473	466	607
Base	1455	265	612	572	132	705	1202	215	489	479	570
Yes	813 56%	91 34%	357 58% I	362 63% I	87 66% I*	365 52%	662 55% M	131 61%	300 61% R	271 57%	281 49%
No - but have overdraft facility	245 17%	88 33% JKL	85 14%	71 12%	14 10% *	135 19% O	226 19% O	17 8%	74 15%	82 17%	121 21% P
Don't have an overdraft facility	385 26%	80 30%	167 27%	136 24%	31 24% *	204 29% N	309 26%	62 29%	108 22%	124 26%	163 29% P
Don't know	12 1%	6 2%	2 *	3 1%	- *	1 *	4 *	5 2%	7 1%	2 *	5 1%
Refusal	- -	- -	- -	- -	- *	- -	- -	- -	- -	- -	- -
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QFC2 Whether ever been overdrawn on any bank account in the last 12 months

Base: All with a bank account

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	1454	702	748	428	114	381	89	68	30	82	185	748
Base	1455	719	730	462	115	368	86	67	29	69	184	730
Yes	813	459	353	293	81	243	62	48	21	37	119	353
	56%	64% T	48%	63% c	71% c*	66% c	71% c*	72% c*	73% **	53% *	65% c	48%
No - but have overdraft facility	245	101	141	70	21	43	9	6	4	12	19	141
	17%	14%	19% S	15%	18% *	12%	11% *	9% *	14% **	17% *	10%	19% Wb
Don't have an overdraft facility	385	153	230	94	10	82	15	13	4	21	46	230
	26%	21%	31% S	20% V	9% *	22% V	17% *	19% *	13% **	30% V*	25% V	31% UVWX
Don't know	12	5	7	4	3	1	-	-	-	-	1	7
	1%	1%	1%	1%	2% *	*	*	*	*	*	*	1%
Refusal	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	*	-	*	*	**	*	-	-
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QFC2 Whether ever been overdrawn on any bank account in the last 12 months
Base: All with a bank account

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	1454	896	558	374	1061	1454	-
Base	1455	889	565	412	1022	1455	-
Yes	813	512	301	269	532	813	-
	56%	58%	53%	65%	52%	56%	-
No - but have overdraft facility	245	155	91	44	197	245	-
	17%	17%	16%	11%	19%	17%	-
Don't have an overdraft facility	385	215	170	96	285	385	-
	26%	24%	30%	23%	28%	26%	-
Don't know	12	8	3	4	8	12	-
	1%	1%	1%	1%	1%	1%	-
Refusal	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QFC2 Whether ever been overdrawn on any bank account in the last 12 months

Base: All with a bank account

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	1454	730	706	512	459	148	134	405	379	661
Base	1455	675	759	553	511	156	139	418	395	630
Yes	813 56%	337 50%	463 61%	337 61%	314 61%	91 58%	88 63%	418 100%	395 100%	- -
No - but have overdraft facility	245 17%	159 24%	85 11%	53 10%	55 11%	15 10%	16 12%	- -	- -	245 39%
Don't have an overdraft facility	385 26%	169 25%	209 28%	162 29%	142 28%	50 32%	35 25%	- -	- -	385 61%
Don't know	12 1%	10 1%	2 *	1 *	1 *	- *	- *	- -	- -	- -
Refusal	- -	- -	- -	- -	- -	- *	- *	- -	- -	- -
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QFC2 Whether ever been overdrawn on any bank account in the last 12 months
Base: All with a bank account

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	1454	137	424	82	190	142	212	177
Base	1455	146	451	69	191	135	193	183
Yes	813	72	258	45	111	69	102	108
	56%	50%	57%	65%	58%	51%	53%	59%
No - but have overdraft facility	245	26	63	11	37	31	42	23
	17%	18%	14%	15%	19%	23%	22%	12%
Don't have an overdraft facility	385	46	130	14	43	33	49	49
	26%	31%	29%	20%	22%	24%	25%	27%
Don't know	12	1	-	-	-	2	-	4
	1%	1%	-	-	-	1%	-	2%
Refusal	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QFC2 Whether ever been overdrawn on any bank account in the last 12 months**Base: All with a bank account**

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	1454	511	890	705	662	1233	193	882	530	1057	349
Base	1455	474	936	691	674	1235	191	864	544	1042	365
Yes	813 56%	248 52%	546 58%	411 60%	368 55%	682 55%	117 61%	443 51%	354 65% G	578 55%	213 58%
No - but have overdraft facility	245 17%	86 18%	152 16%	108 16%	125 19%	213 17%	30 16%	178 21% H	62 11%	188 18%	50 14%
Don't have an overdraft facility	385 26%	138 29%	228 24%	172 25%	172 25%	328 27%	44 23%	234 27%	127 23%	264 25%	103 28%
Don't know	12 1%	1 *	10 1%	- -	9 1% C	12 1%	- -	9 1%	1 *	12 1%	- -
Refusal	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QFC2 Whether ever been overdrawn on any bank account in the last 12 months

Base: All with a bank account

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	1454	267	1181	129	93	777	357	1408	1206	1178
Base	1455	326	1124	184	106	784	287	1422	1180	1223
Yes	813	216	593	136	71	454	101	803	645	696
	56%	66%	53%	74%	67%	58%	35%	56%	55%	57%
		L		OP*	P*	P		R		R
No - but have overdraft facility	245	31	214	11	7	119	97	234	208	203
	17%	10%	19%	6%	7%	15%	34%	16%	18%	17%
			K	*	*	M	MNO			
Don't have an overdraft facility	385	78	305	36	27	207	83	373	317	313
	26%	24%	27%	20%	26%	26%	29%	26%	27%	26%
				*	*					
Don't know	12	-	11	-	-	5	6	12	10	10
	1%	*	1%	*	*	1%	2%	1%	1%	1%
				*	*					
Refusal	-	-	-	-	-	-	-	-	-	-
	-	-	-	*	*	-	-	-	-	-
				*	*					
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QFC2 Whether ever been overdrawn on any bank account in the last 12 months**Base: All with a bank account**

	Total	Type of loan compared			Aware of any high street lenders		Aware of any online lenders		Change in reported level of confidence in repaying loan (Follow-up)		
		Online only (T)	Retail only (U)	Online and Retail (V)	Yes (W)	No (X)	Yes (Y)	No (Z)	More confident (a)	Less confident (b)	No change (c)
Unweighted Base	1454	350	36	120	1206	248	1408	46	1	8	97
Base	1455	433	25	126	1180	274	1422	33	1	5	87
Yes	813	272	7	78	645	168	803	10	1	3	43
	56%	63%	27%	62%	55%	61%	56%	30%	100%	58%	50%
No - but have overdraft facility	245	67	7	17	208	37	234	12	-	-	21
	17%	15%	28%	14%	18%	14%	16%	36%	-	-	24%
Don't have an overdraft facility	385	94	11	28	317	67	373	11	-	2	22
	26%	22%	45%	22%	27%	25%	26%	34%	-	42%	25%
Don't know	12	-	-	3	10	1	12	-	-	-	1
	1%	*	-	2%	1%	*	1%	-	-	-	1%
Refusal	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QFC2 Whether ever been overdrawn on any bank account in the last 12 months

Base: All with a bank account

	Total	Market Status		Specific lender status	
		New (d)	Repeat (e)	New (f)	Repeat (g)
Unweighted Base	1454	488	949	781	656
Base	1455	407	1035	804	638
Yes	813 56%	165 41%	642 62% d	417 52%	390 61% f
No - but have overdraft facility	245 17%	114 28% e	130 13%	164 20% g	80 13%
Don't have an overdraft facility	385 26%	121 30%	258 25%	214 27%	166 26%
Don't know	12 1%	6 1%	5 *	9 1%	2 *
Refusal	-	-	-	-	-
Overlap formulae used	-	-	-	-	-
- Column Means:					
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g					
Minimum Base: 30 (**), Small Base: 100 (*)					
- Column Proportions:					
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g					
Minimum Base: 30 (**), Small Base: 100 (*)					
Continuity correction applied					

QFC3 Whether gone over agreed overdraft limit in the last 12 months
Base: All who have been overdrawn in the last 12 months

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	784	465	305	171	374	205	535	104	55	71
Base	813	491	305	162	403	222	558	115	53	67
Yes	418 51%	266 54%	143 47%	70 43%	228 57% C	103 47%	287 51%	59 52% *	29 54% *	32 48% *
No	391 48%	222 45%	161 53%	92 57% D	174 43%	117 53%	267 48%	55 48% *	24 45% *	35 52% *
Don't know	4 *	3 1%	1 *	- *	1 *	2 1%	3 1%	- *	1 1% *	- *
Refusal	- -	- -	- -	- -	- -	- -	- -	- *	- *	- *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QFC3 Whether gone over agreed overdraft limit in the last 12 months
Base: All who have been overdrawn in the last 12 months

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	784	266	407	193	214	79	630	20	72	40
Base	813	300	414	201	214	62	661	23	68	37
Yes	418	158	219	110	109	26	341	12	29	24
	51%	53%	53%	55%	51%	42%	52%	49%	42%	65%
						*		**	*	**
No	391	141	194	90	104	35	317	12	39	13
	48%	47%	47%	45%	49%	57%	48%	51%	58%	35%
						*		**	*	**
Don't know	4	1	2	1	-	1	4	-	-	-
	*	*	*	1%	*	2%	1%	-	-	-
						*		**	*	**
Refusal	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
						*		**	*	**
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QFC3 Whether gone over agreed overdraft limit in the last 12 months
Base: All who have been overdrawn in the last 12 months

	Total	Accommodation					Number of people in hhd		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	784	158	482	292	190	111	144	187	426
Base	813	172	485	300	185	125	140	195	450
Yes	418 51%	88 51%	252 52%	154 51%	98 53%	61 49% *	61 43% *	107 55%	236 52%
No	391 48%	84 49%	230 47%	144 48%	86 47%	63 51% *	77 55% *	89 45%	213 47%
Don't know	4 *	- -	3 1%	2 1%	1 1%	- * *	2 2% *	- -	1 *
Refusal	- -	- -	- -	- -	- -	- * *	- * *	- -	- -
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (*), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (*), Small Base: 100 (*)									
Continuity correction applied									

QFC3 Whether gone over agreed overdraft limit in the last 12 months
Base: All who have been overdrawn in the last 12 months

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	784	468	141	101	48	290	20	63	189	282	555	192
Base	813	483	141	111	52	304	19	58	195	316	576	196
Yes	418 51%	237 49%	82 58% *	57 52% *	28 54% **	168 55%	12 66% **	29 50% *	105 54%	163 51%	303 53%	94 48%
No	391 48%	242 50%	59 42% *	53 48% *	24 46% **	136 45%	6 32% **	29 50% *	89 46%	152 48%	271 47%	99 51%
Don't know	4 *	3 1%	- *	- *	- **	- *	1 3% **	- *	- *	2 1%	2 *	2 1%
Refusal	- -	- -	- *	- *	- **	- -	- **	- *	- -	- -	- -	- -
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QFC3 Whether gone over agreed overdraft limit in the last 12 months
Base: All who have been overdrawn in the last 12 months

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	784	149	84	513	430	164	151	566	218	25	269	290
Base	813	101	85	590	366	176	234	667	146	64	279	318
Yes	418	47	29	324	173	83	144	340	78	46	134	194
	51%	47%	34%	55%	47%	47%	62%	51%	53%	72%	48%	61%
		*	*	m			o*			**		u
No	391	53	56	264	191	92	88	325	66	18	145	122
	48%	52%	66%	45%	52%	53%	38%	49%	45%	28%	52%	38%
		*	n*		q	q	*			**	v	
Don't know	4	1	-	1	1	-	1	2	2	-	-	2
	*	1%	-	*	*	-	1%	*	1%	-	*	1%
		*	*				*			**		
Refusal	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
		*	*				*			**		
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QFC3 Whether gone over agreed overdraft limit in the last 12 months

Base: All who have been overdrawn in the last 12 months

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	784	490	153	102
Base	813	551	109	115
Yes	418 51%	278 50%	53 49%	69 60% *
No	391 48%	271 49%	55 51%	46 40% *
Don't know	4 *	2 *	1 *	- - *
Refusal	- -	- -	- -	- - *
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QFC3 Whether gone over agreed overdraft limit in the last 12 months
Base: All who have been overdrawn in the last 12 months

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	784	541	184	20	110	39	380	114	102
Base	813	625	130	20	72	29	479	79	115
Yes	418	327	68	6	31	16	247	37	69
	51%	52%	52%	31%	43%	55%	52%	47%	60%
				**	*	*		*	*
No	391	296	62	14	40	13	231	42	46
	48%	47%	48%	69%	55%	43%	48%	53%	40%
				**	*	*		*	*
Don't know	4	2	1	-	1	1	1	-	-
	*	*	*	-	1%	2%	*	*	*
				**					
Refusal	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
				**	*	*		*	*
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QFC3 Whether gone over agreed overdraft limit in the last 12 months
Base: All who have been overdrawn in the last 12 months

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	784	132	378	270	77	389	664	103	279	261	284
Base	813	91	357	362	87	365	662	131	300	271	281
Yes	418	43	171	203	47	176	337	71	145	149	138
	51%	47%	48%	56%	54%	48%	51%	54%	48%	55%	49%
No	391	47	185	157	40	188	322	59	154	121	142
	48%	52%	52%	43%	46%	52%	49%	45%	51%	45%	50%
Don't know	4	1	1	2	1	1	3	1	2	1	2
	*	1%	*	1%	1%	*	*	1%	1%	*	1%
Refusal	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QFC3 Whether gone over agreed overdraft limit in the last 12 months
Base: All who have been overdrawn in the last 12 months

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	784	432	351	271	82	234	57	44	21	38	118	351
Base	813	459	353	293	81	243	62	48	21	37	119	353
Yes	418	243	175	153	41	140	33	31	14	24	67	175
	51%	53%	50%	52%	50%	58%	53%	64%	66%	65%	56%	50%
No	391	214	176	138	40	102	29	17	7	12	52	176
	48%	47%	50%	47%	49%	42%	47%	36%	34%	34%	44%	50%
Don't know	4	2	1	2	1	1	-	-	-	1	-	1
	*	1%	*	1%	1%	*	*	**	**	1%	*	*
Refusal	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	*	-	*	**	**	**	*	-
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QFC3 Whether gone over agreed overdraft limit in the last 12 months**Base: All who have been overdrawn in the last 12 months**

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	784	514	270	235	538	784	-
Base	813	512	301	269	532	813	-
Yes	418	258	160	157	252	418	-
	51%	50%	53%	58%	47%	51%	-
No	391	252	139	111	277	391	-
	48%	49%	46%	41%	52%	48%	-
Don't know	4	2	2	1	3	4	-
	*	*	1%	*	*	*	-
Refusal	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QFC3 Whether gone over agreed overdraft limit in the last 12 months

Base: All who have been overdrawn in the last 12 months

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	784	358	417	295	279	87	81	405	379	-
Base	813	337	463	337	314	91	88	418	395	-
Yes	418	147	261	191	181	58	55	418	-	-
	51%	44%	56%	57%	58%	64%	63%	100%	-	-
			j	j	j	j*	j*	q		
No	391	189	199	144	131	31	31	-	391	-
	48%	56%	43%	43%	42%	34%	35%	-	99%	-
		klmno				*	*		p	
Don't know	4	1	3	2	2	1	2	-	4	-
	*	*	1%	1%	1%	1%	2%	-	1%	-
						*	*			
Refusal	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	*	*	-	-	-
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (*), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (*), Small Base: 100 (*)										
Continuity correction applied										

QFC3 Whether gone over agreed overdraft limit in the last 12 months
Base: All who have been overdrawn in the last 12 months

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	784	63	231	49	108	69	116	99
Base	813	72	258	45	111	69	102	108
Yes	418	29	139	27	65	38	56	47
	51%	40%	54%	60%	58%	55%	55%	43%
No	391	43	117	18	46	31	46	61
	48%	59%	45%	40%	41%	45%	45%	57%
Don't know	4	1	2	-	-	-	-	-
	*	1%	1%	*	*	*	*	*
Refusal	-	-	-	-	-	-	-	-
	-	*	-	*	*	*	*	*
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QFC3 Whether gone over agreed overdraft limit in the last 12 months**Base: All who have been overdrawn in the last 12 months**

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	784	245	515	400	351	657	113	439	327	565	199
Base	813	248	546	411	368	682	117	443	354	578	213
Yes	418 51%	130 52%	276 51%	219 53%	183 50%	328 48%	80 68% E*	201 45%	206 58% G	292 51%	112 53%
No	391 48%	116 47%	268 49%	189 46%	184 50%	350 51% F	37 32% *	239 54% H	146 41%	283 49%	100 47%
Don't know	4 *	2 1%	2 *	3 1%	- *	4 1%	- *	3 1%	1 *	3 1%	1 *
Refusal	- -	- -	- -	- -	- -	- -	- *	- -	- -	- -	- -
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

QFC3 Whether gone over agreed overdraft limit in the last 12 months
Base: All who have been overdrawn in the last 12 months

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	784	167	613	91	60	434	149	769	644	654
Base	813	216	593	136	71	454	101	803	645	696
Yes	418 51%	131 60% L	284 48%	86 63% *	36 50% *	223 49%	47 47% *	414 52%	335 52%	361 52%
No	391 48%	86 40%	306 52% K	50 37% *	35 50% *	231 51%	53 52% *	385 48%	307 48%	332 48%
Don't know	4 *	- -	4 1%	- *	- *	- -	1 1% *	4 *	3 *	4 1%
Refusal	- -	- -	- -	- *	- *	- -	- *	- -	- -	- -
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QFC3 Whether gone over agreed overdraft limit in the last 12 months
Base: All who have been overdrawn in the last 12 months

	Total	Type of loan compared			Aware of any high street lenders		Aware of any online lenders		Change in reported level of confidence in repaying loan (Follow-up)		
		Online only (T)	Retail only (U)	Online and Retail (V)	Yes (W)	No (X)	Yes (Y)	No (Z)	More confident (a)	Less confident (b)	No change (c)
Unweighted Base	784	217	11	74	644	140	769	15	1	4	48
Base	813	272	7	78	645	168	803	10	1	3	43
Yes	418	157	3	36	335	83	414	4	-	-	20
	51%	58%	47%	46%	52%	49%	52%	36%	-	14%	46%
No	391	113	4	42	307	84	385	6	1	3	23
	48%	42%	53%	54%	48%	50%	48%	64%	100%	86%	54%
Don't know	4	2	-	-	3	1	4	-	-	-	-
	*	1%	-	-	*	1%	*	-	-	-	-
Refusal	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QFC3 Whether gone over agreed overdraft limit in the last 12 months
Base: All who have been overdrawn in the last 12 months

	Total	Market Status		Specific lender status	
		New (d)	Repeat (e)	New (f)	Repeat (g)
Unweighted Base	784	213	563	381	395
Base	813	165	642	417	390
Yes	418 51%	73 44%	343 53%	220 53%	196 50%
No	391 48%	90 55%	297 46%	194 46%	193 50%
Don't know	4 *	2 1%	2 *	3 1%	1 *
Refusal	- -	- -	- -	- -	- -
Overlap formulae used					
- Column Means:					
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g					
Minimum Base: 30 (**), Small Base: 100 (*)					
- Column Proportions:					
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g					
Minimum Base: 30 (**), Small Base: 100 (*)					
Continuity correction applied					

QFC6 Financial circumstance experienced in the last 12 months
Base: All respondents

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	1512	860	623	327	721	393	975	203	124	166
Base	1511	870	609	307	729	416	1010	205	108	143
Bad credit rating with a credit reference agency	564 37%	317 36%	238 39%	62 20%	302 41% C	184 44% C	392 39%	81 39%	39 37% *	42 30%
Made arrangements with creditors to pay off arrears (including arrangements set-up by a debt advice agency or debt management company or an IVA)	522 35%	269 31%	243 40% A	47 15%	282 39% C	170 41% C	359 36%	78 38%	30 28% *	42 30%
County court judgment	160 11%	84 10%	74 12%	13 4%	73 10% C	67 16% CD	104 10%	26 13%	10 10% *	17 12%
Visits from debt collectors or bailiffs	142 9%	78 9%	62 10%	8 3%	87 12% C	40 10% C	79 8%	27 13%	14 13% *	19 13%
(NET) Any debt problem	777 51%	418 48%	348 57% A	94 31%	407 56% C	251 60% C	525 52%	115 56%	59 55% *	63 44%
None of these	711 47%	437 50% B	255 42%	213 69% DE	310 43%	158 38%	472 47%	87 42%	48 45% *	78 54%
Don't know	21 1%	15 2%	6 1%	- -	12 2%	6 1%	13 1%	3 1%	- - *	1 1%
Refusal	1 *	1 *	- *	- -	- -	1 *	- -	- -	1 1% *	- *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QFC6 Financial circumstance experienced in the last 12 months
Base: All respondents

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	1512	451	796	366	430	174	1212	47	127	78
Base	1511	494	783	369	415	144	1222	43	120	77
Bad credit rating with a credit reference agency	564 37%	201 41%	292 37%	131 35%	162 39%	51 35%	484 40% R	10 24% *	40 33% *	18 23% *
Made arrangements with creditors to pay off arrears (including arrangements set-up by a debt advice agency or debt management company or an IVA)	522 35%	178 36%	278 36%	117 32%	161 39%	45 31%	432 35% P	7 16% *	47 40% P*	22 28% *
County court judgment	160 11%	55 11%	80 10%	43 12%	37 9%	22 16%	140 11%	- *	15 13% *	2 3% *
Visits from debt collectors or bailiffs	142 9%	29 6%	85 11% J	32 9%	52 13% J	25 17% JL	121 10%	1 3% *	10 9% *	6 8% *
(NET) Any debt problem	777 51%	258 52%	421 54%	187 51%	234 56%	73 50%	652 53% P	13 31% *	64 54% *	31 40% *
None of these	711 47%	221 45%	360 46%	181 49%	179 43%	68 47%	555 45%	27 62% *	55 46% *	44 56% *
Don't know	21 1%	14 3% K	3 *	1 *	2 *	3 2%	15 1%	3 7% O*	- *	2 3% *
Refusal	1 *	1 *	- -	- -	- -	- *	- *	- *	- *	- *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QFC6 Financial circumstance experienced in the last 12 months
Base: All respondents

	Total	Accommodation					Number of people in hhd		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	1512	276	954	536	418	209	292	371	796
Base	1511	309	911	539	372	220	273	361	825
Bad credit rating with a credit reference agency	564 37%	156 51% TUVW	338 37% W	201 37% W	137 37% W	46 21% W	96 35% W	151 42% W	301 36% W
Made arrangements with creditors to pay off arrears (including arrangements set-up by a debt advice agency or debt management company or an IVA)	522 35%	159 52% TUVW	305 33% W	170 32% W	135 36% W	42 19% W	83 31% W	130 36% W	294 36% W
County court judgment	160 11%	45 14% W	106 12% W	59 11% W	47 13% W	7 3% W	37 14% W	37 10% W	81 10% W
Visits from debt collectors or bailiffs	142 9%	32 10% W	100 11% W	49 9% W	51 14% W	6 3% W	26 10% W	34 9% W	80 10% W
(NET) Any debt problem	777 51%	202 65% TUVW	472 52% W	272 50% W	200 54% W	74 34% W	131 48% W	200 56% W	424 51% W
None of these	711 47%	102 33% S	426 47% S	257 48% S	169 45% S	145 66% STUV	138 51% W	159 44% W	383 46% W
Don't know	21 1%	4 1% S	13 1% S	10 2% S	3 1% S	1 * S	3 1% S	1 * S	17 2% S
Refusal	1 *	1 *	- *	- *	- *	- *	- *	- *	1 *
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QFC6 Financial circumstance experienced in the last 12 months
Base: All respondents

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	1512	893	293	184	91	568	50	129	378	474	1081	352
Base	1511	887	290	196	89	575	36	109	372	538	1089	336
Bad credit rating with a credit reference agency	564 37%	303 34%	114 39%	91 46% a	43 48% a*	247 43% a	13 37% *	34 31% *	146 39% g	248 46% g	408 37% g	134 40% g
Made arrangements with creditors to pay off arrears (including arrangements set-up by a debt advice agency or debt management company or an IVA)	522 35%	265 30%	117 40% a	81 41% a	45 51% a*	243 42% a	12 33% *	38 35% *	151 41% g	209 39% g	373 34% g	129 38% g
County court judgment	160 11%	101 11%	26 9%	17 8%	14 16% *	57 10%	10 28% gi*	10 9% *	59 16% g	54 10%	102 9% g	53 16% j
Visits from debt collectors or bailiffs	142 9%	74 8%	23 8%	28 14%	15 16% *	65 11% b	4 10% *	9 8% *	53 14% g	51 10%	91 8% g	46 14% j
(NET) Any debt problem	777 51%	425 48%	159 55%	116 59% a	59 67% a*	334 58% a	21 60% *	54 49% *	217 58% g	309 57% g	557 51% g	190 56% j
None of these	711 47%	451 51% cde	127 44%	74 38%	29 32% *	229 40%	14 40% *	53 49% *	148 40% g	222 41% g	516 47% g	144 43% j
Don't know	21 1%	10 1%	4 1%	6 3%	1 1% *	11 2%	- - *	2 2% *	6 2% g	8 1% g	15 1% g	2 1% j
Refusal	1 *	- *	- -	1 *	- - *	1 *	- - *	- - *	- - g	- - g	1 *	- -
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

QFC6 Financial circumstance experienced in the last 12 months
Base: All respondents

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	1512	374	174	881	921	271	235	1033	479	54	541	525
Base	1511	299	184	953	791	293	347	1194	317	139	526	543
Bad credit rating with a credit reference agency	564 37%	62 21%	58 32%	417 44%	208 26%	120 41%	204 59%	442 37%	122 38%	72 52%	180 34%	255 47%
Made arrangements with creditors to pay off arrears (including arrangements set-up by a debt advice agency or debt management company or an IVA)	522 35%	59 20%	50 27%	388 41%	200 25%	109 37%	188 54%	414 35%	108 34%	66 47%	167 32%	231 43%
County court judgment	160 11%	15 5%	29 16%	106 11%	60 8%	38 13%	52 15%	120 10%	40 13%	20 15%	48 9%	76 14%
Visits from debt collectors or bailiffs	142 9%	15 5%	10 6%	107 11%	52 7%	26 9%	51 15%	106 9%	36 11%	11 8%	36 7%	68 12%
(NET) Any debt problem	777 51%	91 30%	81 44%	567 60%	301 38%	163 56%	270 78%	612 51%	166 52%	91 65%	253 48%	331 61%
None of these	711 47%	206 69%	102 55%	369 39%	479 61%	126 43%	71 21%	563 47%	148 47%	41 30%	268 51%	200 37%
Don't know	21 1%	2 1%	1 *	16 2%	9 1%	4 1%	5 2%	17 1%	3 1%	7 5%	4 1%	10 2%
Refusal	1 *	- -	- *	1 *	1 *	- -	- -	1 *	- -	- *	- *	1 *
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QFC6 Financial circumstance experienced in the last 12 months**Base: All respondents**

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	1512	909	361	157
Base	1511	1019	245	169
Bad credit rating with a credit reference agency	564 37%	351 34%	83 34%	102 60% wx*
Made arrangements with creditors to pay off arrears (including arrangements set-up by a debt advice agency or debt management company or an IVA)	522 35%	329 32%	75 31%	93 55% wx*
County court judgment	160 11%	81 8%	25 10%	43 26% wx*
Visits from debt collectors or bailiffs	142 9%	75 7%	26 10%	32 19% w*
(NET) Any debt problem	777 51%	489 48%	114 46%	135 80% wx*
None of these	711 47%	513 50% y	128 52% y	34 20% *
Don't know	21 1%	16 2%	3 1%	- - *
Refusal	1 *	1 *	- -	- -
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QFC6 Financial circumstance experienced in the last 12 months
Base: All respondents

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	1512	986	411	30	270	104	639	257	157
Base	1511	1125	278	30	225	74	794	171	169
Bad credit rating with a credit reference agency	564 37%	417 37%	103 37%	16 53% **	40 18%	22 29% D*	311 39%	61 36%	102 60% FG*
Made arrangements with creditors to pay off arrears (including arrangements set-up by a debt advice agency or debt management company or an IVA)	522 35%	389 35%	89 32%	19 63% **	43 19%	16 22% *	286 36%	59 35%	93 55% FG*
County court judgment	160 11%	114 10%	30 11%	6 20% **	8 4%	6 8% *	73 9%	19 11%	43 26% FG*
Visits from debt collectors or bailiffs	142 9%	98 9%	28 10%	5 18% **	8 4%	6 9% *	66 8%	19 11%	32 19% F*
(NET) Any debt problem	777 51%	578 51%	137 49%	23 75% **	64 29%	27 37% *	425 53%	87 51%	135 80% FG*
None of these	711 47%	530 47%	139 50%	7 25% **	160 71%	45 61% *	353 44% H	83 48% H	34 20% *
Don't know	21 1%	16 1%	3 1%	- **	- *	2 2% *	15 2%	2 1%	- *
Refusal	1 *	1 *	- -	- **	- -	- *	1 *	- -	- *
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QFC6 Financial circumstance experienced in the last 12 months
Base: All respondents

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	1512	343	689	471	123	803	1287	190	489	475	646
Base	1511	276	632	597	136	737	1244	229	507	487	606
Bad credit rating with a credit reference agency	564 37%	56 20%	191 30% I	315 53% IJ	80 59% IJ*	269 37%	446 36%	106 46% N	204 40% R	200 41% R	190 31%
Made arrangements with creditors to pay off arrears (including arrangements set-up by a debt advice agency or debt management company or an IVA)	522 35%	52 19%	189 30% I	279 47% IJ	72 53% IJ*	257 35%	424 34%	86 38%	181 36% R	188 39% R	178 29%
County court judgment	160 11%	14 5%	67 11% I	79 13% I	14 10% *	75 10%	125 10%	32 14%	63 12%	37 8%	70 12%
Visits from debt collectors or bailiffs	142 9%	14 5%	54 8%	75 13% I	21 16% I*	58 8%	103 8%	36 16% MN	60 12% R	45 9%	44 7%
(NET) Any debt problem	777 51%	81 29%	291 46% I	401 67% IJ	94 69% IJ*	366 50%	623 50%	140 61% MN	280 55% R	266 55% R	269 44%
None of these	711 47%	193 70% JKL	330 52% KL	185 31%	40 30% *	368 50% O	607 49% O	81 35%	214 42%	220 45%	328 54% PQ
Don't know	21 1%	1 1%	9 1%	10 2%	2 1% *	2 *	13 1% M	8 3% M	12 2% Q	1 *	9 1%
Refusal	1 *	- -	1 *	- -	- *	1 *	1 *	- -	1 *	- -	- *
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (*), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (*), Small Base: 100 (*) Continuity correction applied											

QFC6 Financial circumstance experienced in the last 12 months
Base: All respondents

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	1512	719	788	436	115	392	90	68	31	87	191	788
Base	1511	739	763	473	117	382	88	67	31	74	193	763
Bad credit rating with a credit reference agency	564 37%	308 42% T	255 33%	212 45% c	44 38% *	166 43% c	44 50% c*	36 54% c*	10 33% **	30 41% *	82 42%	255 33%
Made arrangements with creditors to pay off arrears (including arrangements set-up by a debt advice agency or debt management company or an IVA)	522 35%	268 36%	250 33%	172 36% V	28 24% *	143 37% V	43 49% Vc*	31 46% V*	10 31% **	23 31% *	69 35%	250 33%
County court judgment	160 11%	72 10%	87 11%	36 8%	4 4% *	46 12% V	16 19% UV*	12 18% UV*	2 8% **	9 12% *	17 9%	87 11%
Visits from debt collectors or bailiffs	142 9%	71 10%	71 9%	40 8%	9 8% *	46 12% *	14 16% *	10 14% *	4 14% **	10 13% *	18 10%	71 9%
(NET) Any debt problem	777 51%	402 54%	371 49%	260 55%	55 47% *	224 59% c	60 68% Vc*	46 69% Vc*	19 59% **	41 55% *	110 57%	371 49%
None of these	711 47%	327 44%	385 50%	202 43%	55 47% *	155 41% *	28 32% *	19 28% *	13 41% **	33 45% *	83 43%	385 50% UWXY
Don't know	21 1%	11 1%	7 1%	11 2%	7 6% Wbc*	2 1%	- - *	2 3% *	- - **	- - *	1 *	7 1%
Refusal	1 *	- -	- *	- -	- *	- -	- -	- -	- **	- *	- -	- *
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QFC6 Financial circumstance experienced in the last 12 months
Base: All respondents

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	1512	931	581	385	1106	1452	57
Base	1511	924	587	423	1064	1453	53
Bad credit rating with a credit reference agency	564 37%	315 34%	249 42% d	260 61% g	296 28%	553 38%	11 21% *
Made arrangements with creditors to pay off arrears (including arrangements set-up by a debt advice agency or debt management company or an IVA)	522 35%	284 31%	238 41% d	221 52% g	296 28%	511 35%	10 20% *
County court judgment	160 11%	92 10%	68 12%	64 15% g	91 9%	156 11%	4 7% *
Visits from debt collectors or bailiffs	142 9%	79 9%	63 11%	69 16% g	69 6%	139 10%	3 6% *
(NET) Any debt problem	777 51%	438 47%	339 58% d	317 75% g	447 42%	759 52% i	18 34% *
None of these	711 47%	470 51% e	241 41%	104 25%	601 56% f	675 46%	35 66% h*
Don't know	21 1%	15 2%	6 1%	2 *	16 1%	17 1%	- *
Refusal	1 *	1 *	- *	- -	- *	1 *	- *
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QFC6 Financial circumstance experienced in the last 12 months
Base: All respondents

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	1512	769	726	523	472	154	138	405	378	660
Base	1511	711	777	564	522	160	142	418	395	629
Bad credit rating with a credit reference agency	564 37%	- -	564 73% jm	564 100% jkmno	348 67% j	114 71% j*	104 73% j*	191 46% r	146 37% qr	215 34% r
Made arrangements with creditors to pay off arrears (including arrangements set-up by a debt advice agency or debt management company or an IVA)	522 35%	- -	522 67% jl	348 62% j	522 100% jklno	101 63% j*	92 65% j*	181 43% qr	133 34% qr	196 31% qr
County court judgment	160 11%	- -	160 21% j	114 20% j	101 19% j	160 100% jklmo*	47 33% jklm*	58 14% r	32 8% r	65 10% r
Visits from debt collectors or bailiffs	142 9%	- -	142 18% j	104 19% j	92 18% j	47 30% jklm*	142 100% jklmn*	55 13% r	32 8% r	51 8% r
(NET) Any debt problem	777 51%	- -	777 100% j	564 100% j	522 100% j	160 100% j*	142 100% j*	261 62% qr	202 51% qr	294 47% qr
None of these	711 47%	711 100% klmno	- -	- -	- -	- *	- *	147 35% p	190 48% p	328 52% p
Don't know	21 1%	- -	- -	- -	- -	- *	- *	10 2% qr	2 1% qr	5 1% qr
Refusal	1 *	- -	- -	- -	- -	- *	- *	- -	- -	1 *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QFC6 Financial circumstance experienced in the last 12 months
Base: All respondents

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	1512	145	439	82	193	152	225	182
Base	1511	154	465	69	197	143	205	188
Bad credit rating with a credit reference agency	564 37%	59 38% *	211 45% wx	30 43% wx*	69 35%	38 27%	57 28%	80 43% wx
Made arrangements with creditors to pay off arrears (including arrangements set-up by a debt advice agency or debt management company or an IVA)	522 35%	50 32% *	193 42% vx	29 42% *	57 29%	47 33%	58 28%	67 36%
County court judgment	160 11%	18 12% *	62 13%	8 12% *	22 11%	9 6%	14 7%	21 11%
Visits from debt collectors or bailiffs	142 9%	11 7% *	55 12%	7 9% *	14 7%	14 10%	16 8%	16 8%
(NET) Any debt problem	777 51%	74 48% *	276 59% vx	43 62% x*	92 47%	71 49%	90 44%	100 53%
None of these	711 47%	78 51% t*	177 38%	26 38% *	102 52% t	72 50% t	114 56% tu	85 45%
Don't know	21 1%	2 2% *	12 3%	- * -	3 2%	1 *	1 *	2 1%
Refusal	1 *	- * *	- - -	- - *	- - -	- - -	- - -	1 * *
Overlap formulae used								
- Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied								

QFC6 Financial circumstance experienced in the last 12 months
Base: All respondents

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	1512	540	919	735	690	1281	205	919	550	1096	370
Base	1511	503	963	716	706	1280	204	900	564	1081	383
Bad credit rating with a credit reference agency	564 37%	177 35%	372 39%	310 43% D	220 31%	455 36%	97 48% E	283 31%	261 46% G	392 36%	158 41%
Made arrangements with creditors to pay off arrears (including arrangements set-up by a debt advice agency or debt management company or an IVA)	522 35%	193 38%	317 33%	269 38%	223 32%	421 33%	91 44% E	285 32%	220 39% G	374 35%	130 34%
County court judgment	160 11%	60 12%	94 10%	87 12% D	54 8%	118 9%	37 18% E	84 9%	68 12%	108 10%	46 12%
Visits from debt collectors or bailiffs	142 9%	49 10%	92 10%	67 9%	59 8%	112 9%	28 14%	70 8%	64 11%	103 10%	34 9%
(NET) Any debt problem	777 51%	254 51%	502 52%	399 56% D	334 47%	629 49%	130 64% E	419 47%	333 59% G	549 51%	206 54%
None of these	711 47%	243 48%	445 46%	307 43%	360 51% C	632 49% F	70 34%	467 52% H	222 39%	516 48%	172 45%
Don't know	21 1%	5 1%	16 2%	8 1%	12 2%	17 1%	3 2%	13 1%	7 1%	15 1%	6 2%
Refusal	1 .	- .	1 .	1 .	- .	1 .	- .	- .	1 .	1 .	- .
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

QFC6 Financial circumstance experienced in the last 12 months
Base: All respondents

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	1512	283	1223	136	95	804	374	1461	1253	1221
Base	1511	342	1164	194	107	814	299	1475	1225	1265
Bad credit rating with a credit reference agency	564 37%	207 61% L	357 31%	126 65% OP*	62 58% OP*	278 34% P	62 21%	555 38%	455 37%	495 39% QR
Made arrangements with creditors to pay off arrears (including arrangements set-up by a debt advice agency or debt management company or an IVA)	522 35%	171 50% L	346 30%	112 58% OP*	43 41% P*	272 33% P	59 20%	515 35%	432 35%	466 37% QR
County court judgment	160 11%	52 15% L	107 9%	25 13% P*	22 21% OP*	85 10% P	15 5%	155 11%	134 11%	136 11%
Visits from debt collectors or bailiffs	142 9%	66 19% L	75 6%	31 16% OP*	17 16% OP*	62 8%	15 5%	141 10%	118 10%	126 10%
(NET) Any debt problem	777 51%	262 77% L	511 44%	158 82% NOP*	71 66% OP*	403 50% P	91 30%	764 52%	642 52%	689 54% QR
None of these	711 47%	73 21%	637 55% K	31 16% *	36 34% M*	398 49% MN	206 69% MNO	690 47% S	570 46% S	563 45%
Don't know	21 1%	6 2%	14 1%	5 3% *	- * *	12 1%	2 1%	21 1% S	13 1%	12 1%
Refusal	1 *	- -	1 *	- * *	- * *	1 *	- -	1 *	1 *	1 *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QFC6 Financial circumstance experienced in the last 12 months
Base: All respondents

	Total	Type of loan compared			Aware of any high street lenders		Aware of any online lenders		Change in reported level of confidence in repaying loan (Follow-up)		
		Online only (T)	Retail only (U)	Online and Retail (V)	Yes (W)	No (X)	Yes (Y)	No (Z)	More confident (a)	Less confident (b)	No change (c)
Unweighted Base	1512	357	38	124	1253	259	1461	51	1	8	99
Base	1511	441	26	129	1225	286	1475	35	1	5	88
Bad credit rating with a credit reference agency	564 37%	203 46%	13 49% **	49 38% *	455 37%	109 38%	555 38%	10 27% *	1 100% **	3 50% **	25 28%
Made arrangements with creditors to pay off arrears (including arrangements set-up by a debt advice agency or debt management company or an IVA)	522 35%	189 43%	12 47% **	49 38% *	432 35%	89 31%	515 35%	7 21% *	- **	3 50% **	23 26%
County court judgment	160 11%	45 10%	5 17% **	17 13% *	134 11%	26 9%	155 11%	5 14% *	- **	1 17% **	6 7%
Visits from debt collectors or bailiffs	142 9%	30 7%	4 14% **	12 9% *	118 10%	24 8%	141 10%	1 2% *	- **	- 8% **	8 9%
(NET) Any debt problem	777 51%	265 60%	16 60% **	72 56% *	642 52%	136 47%	764 52%	14 38% *	1 100% **	3 58% **	39 45%
None of these	711 47%	164 37%	10 40% **	56 43% *	570 46%	142 50%	690 47%	22 62% *	- **	2 42% **	48 54%
Don't know	21 1%	12 3%	- **	1 1% *	13 1%	8 3%	21 1%	- *	- **	- **	- *
Refusal	1 *	- -	- **	- *	1 *	- *	1 *	- *	- **	- **	1 1%
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, t/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, t/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QFC6 Financial circumstance experienced in the last 12 months**Base: All respondents**

	Total	Market Status		Specific lender status	
		New (d)	Repeat (e)	New (f)	Repeat (g)
Unweighted Base	1512	513	980	819	674
Base	1511	426	1071	842	655
Bad credit rating with a credit reference agency	564 37%	104 24%	458 43% d	319 38%	243 37%
Made arrangements with creditors to pay off arrears (including arrangements set-up by a debt advice agency or debt management company or an IVA)	522 35%	98 23%	421 39% d	284 34%	234 36%
County court judgment	160 11%	32 7%	128 12% d	87 10%	73 11%
Visits from debt collectors or bailiffs	142 9%	27 6%	114 11% d	75 9%	66 10%
(NET) Any debt problem	777 51%	154 36%	619 58% d	434 52%	339 52%
None of these	711 47%	270 63% e	432 40%	398 47%	304 46%
Don't know	21 1%	1 *	19 2%	9 1%	11 2%
Refusal	1 *	- *	1 *	- *	1 *
Overlap formulae used					
- Column Means:					
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g					
Minimum Base: 30 (**), Small Base: 100 (*)					
- Column Proportions:					
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g					
Minimum Base: 30 (**), Small Base: 100 (*)					
Continuity correction applied					

qfc7 Agreement with statement (Summary)**Base: All respondents**

	QFC7 Agreement with statement:				
	I Try To Avoid Banks As Much As Possible	I Think Banks Offer A Poor Service	I Have A Good Understanding Of Financial Conditions And Terms	I Am Good At Resisting Temptation	I Am Concerned About Giving Personal Information On The Internet
Unweighted Base	1503	1501	1504	1501	1501
Base	1503	1502	1501	1496	1496
Strongly agree	265 18%	407 27%	830 55%	529 35%	697 47%
Slightly agree	238 16%	309 21%	450 30%	371 25%	384 26%
Slightly disagree	400 27%	389 26%	114 8%	282 19%	220 15%
Strongly disagree	563 37%	317 21%	90 6%	282 19%	163 11%
AGREE	503 33%	716 48%	1280 85%	900 60%	1081 72%
DISAGREE	963 64%	706 47%	204 14%	564 38%	383 26%
Don't know	37 2%	81 5%	17 1%	32 2%	31 2%

QFC7 Agreement with statement: *I try to avoid banks as much as possible*

Base: All respondents

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	1503	860	623	327	716	391	975	203	124	166
Base	1503	870	609	307	724	415	1010	205	108	143
Strongly agree	265 18%	148 17%	113 19%	46 15%	125 17%	75 18%	154 15%	40 20%	28 26% F*	37 26% F
Slightly agree	238 16%	149 17%	84 14%	56 18%	120 17%	58 14%	158 16%	30 15%	14 13% *	28 19%
Slightly disagree	400 27%	232 27%	165 27%	93 30%	181 25%	112 27%	283 28%	49 24%	28 26% *	34 24%
Strongly disagree	563 37%	324 37%	231 38%	104 34%	284 39%	157 38%	395 39% I	81 39% I	37 35% *	38 26%
AGREE	503 33%	297 34%	197 32%	102 33%	245 34%	132 32%	312 31%	70 34%	42 39% *	65 45% F
DISAGREE	963 64%	556 64%	396 65%	197 64%	464 64%	268 65%	679 67% I	129 63%	65 60% *	72 50%
Don't know	37 2%	17 2%	16 3%	7 2%	15 2%	14 3%	19 2%	6 3%	1 1% *	6 4%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QFC7 Agreement with statement: *I try to avoid banks as much as possible*

Base: All respondents

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	1503	451	796	366	430	174	1212	47	127	78
Base	1503	494	783	369	415	144	1222	43	120	77
Strongly agree	265 18%	67 14%	143 18%	59 16%	84 20% J	38 27% JL	214 18%	9 21% *	19 16% *	17 21% *
Slightly agree	238 16%	75 15%	124 16%	67 18%	57 14%	28 19%	187 15%	11 25% *	21 17% *	11 15% *
Slightly disagree	400 27%	139 28% N	215 27% N	112 30% N	103 25%	25 17%	334 27%	11 25% *	22 18% *	27 35% Q*
Strongly disagree	563 37%	206 42% N	287 37%	126 34%	161 39%	43 30%	461 38%	11 26% *	54 45% *	22 29% *
AGREE	503 33%	142 29%	267 34%	126 34%	141 34%	66 46% JKLM	401 33%	20 46% *	40 33% *	28 36% *
DISAGREE	963 64%	345 70% N	501 64% N	238 64% N	264 64% N	68 47%	795 65%	22 51% *	76 63% *	49 64% *
Don't know	37 2%	7 1%	15 2%	5 1%	10 3%	10 7% JKL	27 2%	1 3% *	5 4% *	- - *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QFC7 Agreement with statement: I try to avoid banks as much as possible

Base: All respondents

	Total	Accommodation					Number of people in hhld		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	1503	276	954	536	418	209	292	371	796
Base	1503	309	911	539	372	220	273	361	825
Strongly agree	265 18%	42 14%	187 21% SW	98 18%	89 24% SW	28 13%	45 16%	63 17%	149 18%
Slightly agree	238 16%	40 13%	146 16% U	70 13%	76 20% TU	42 19%	37 13%	50 14%	141 17%
Slightly disagree	400 27%	94 30% V	232 26% V	159 30% TV	73 20%	59 27%	70 26%	104 29%	222 27%
Strongly disagree	563 37%	129 42%	324 36%	199 37%	124 33%	86 39%	115 42%	137 38%	293 35%
AGREE	503 33%	82 27%	333 37% SU	168 31%	165 44% STUW	71 32%	81 30%	113 31%	291 35%
DISAGREE	963 64%	223 72% TV	556 61% V	358 66% TV	198 53%	144 66% V	185 68%	241 67%	514 62%
Don't know	37 2%	4 1%	22 2%	13 2%	9 3%	5 2%	6 2%	7 2%	20 2%

Overlap formulae used
 - Column Means:
 Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
 Minimum Base: 30 (**), Small Base: 100 (*)
 - Column Proportions:
 Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
 Minimum Base: 30 (**), Small Base: 100 (*)
 Continuity correction applied

QFC7 Agreement with statement: I try to avoid banks as much as possible
Base: All respondents

	Total	Number of children in hhhd					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	1503	893	293	184	91	568	50	129	378	474	1081	352
Base	1503	887	290	196	89	575	36	109	372	538	1089	336
Strongly agree	265 18%	137 15%	68 24% a	31 16%	21 24% *	120 21% a	9 24% *	28 26% i*	81 22% i	63 12%	174 16%	79 23% j
Slightly agree	238 16%	140 16%	38 13%	27 14%	26 29% abce*	91 16%	6 17% *	14 13% *	57 15%	76 14%	162 15%	57 17%
Slightly disagree	400 27%	253 28%	69 24%	50 26%	23 26% *	143 25%	8 23% *	27 25% *	99 27%	149 28%	319 29% k	67 20%
Strongly disagree	563 37%	339 38% d	105 36% d	84 43% d	17 20% *	206 36% d	11 30% *	38 35% *	126 34%	241 45% h	408 37%	128 38%
AGREE	503 33%	277 31%	106 37%	58 29%	47 53% abce*	211 37%	15 41% *	42 38% i*	138 37% i	139 26%	336 31%	135 40% j
DISAGREE	963 64%	591 67% d	174 60%	134 68% d	40 45% *	349 61% d	19 53% *	65 60% *	225 61%	390 73% fgh	728 67% k	195 58%
Don't know	37 2%	18 2%	9 3%	4 2%	1 2% *	15 3%	2 5% *	2 2% *	9 2%	9 2%	26 2%	6 2%
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QFC7 Agreement with statement: I try to avoid banks as much as possible
Base: All respondents

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	1503	372	173	876	917	268	234	1029	474	54	540	520
Base	1503	298	183	948	788	291	345	1189	314	139	524	539
Strongly agree	265 18%	62 21%	36 19%	146 15%	152 19%	49 17%	43 12%	186 16%	79 25% rt	15 11% *	90 17%	110 20%
Slightly agree	238 16%	52 17%	24 13%	152 16%	129 16%	35 12%	63 18%	193 16%	45 14%	22 16% *	70 13%	92 17%
Slightly disagree	400 27%	73 24%	47 26%	264 28%	217 28%	83 29%	83 24%	320 27%	80 25%	24 18% *	162 31% v	111 21%
Strongly disagree	563 37%	104 35%	69 37%	368 39%	272 34%	117 40%	149 43%	465 39% s	98 31%	74 53% s*	190 36%	207 38%
AGREE	503 33%	114 38%	60 33%	298 31%	281 36%	85 29%	106 31%	379 32%	124 39% r	37 26% *	159 30%	203 38%
DISAGREE	963 64%	177 60%	115 63%	632 67%	489 62%	200 69%	232 67%	785 66% s	178 57%	98 71% *	352 67% v	318 59%
Don't know	37 2%	6 2%	8 4%	18 2%	19 2%	6 2%	7 2%	25 2%	12 4%	4 3% *	12 2%	18 3%
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QFC7 Agreement with statement: I try to avoid banks as much as possible

Base: All respondents

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	1503	905	358	156
Base	1503	1014	243	169
Strongly agree	265 18%	157 15%	66 27% wy	21 13% *
Slightly agree	238 16%	169 17%	35 15%	22 13% *
Slightly disagree	400 27%	284 28%	66 27%	34 20% *
Strongly disagree	563 37%	383 38% x	70 29%	89 52% wx*
AGREE	503 33%	326 32%	101 42% wy	43 25% *
DISAGREE	963 64%	667 66% x	135 56%	123 73% x*
Don't know	37 2%	22 2%	7 3%	3 2% *
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QFC7 Agreement with statement: I try to avoid banks as much as possible

Base: All respondents

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	1503	982	407	30	270	102	635	256	156
Base	1503	1120	276	30	225	73	790	171	169
Strongly agree	265 18%	167 15%	70 25% A	7 23% **	36 16%	26 36% D*	121 15%	40 23% FH	21 13% *
Slightly agree	238 16%	185 16%	40 14%	1 4% **	43 19%	8 12% *	126 16%	27 16%	22 13% *
Slightly disagree	400 27%	306 27%	73 27%	4 14% **	52 23%	21 29%	232 29%	45 26%	34 20%
Strongly disagree	563 37%	440 39% B	84 30%	17 56% **	88 39% E	16 22% *	294 37%	54 31%	89 52% FG*
AGREE	503 33%	352 31%	110 40% A	8 28% **	80 35%	34 47% *	246 31%	67 39% FH	43 25% *
DISAGREE	963 64%	746 67% B	157 57%	21 70% **	140 62%	37 51% *	526 67% G	98 58%	123 73% G*
Don't know	37 2%	22 2%	9 3%	1 2% **	5 2%	1 2% *	17 2%	6 3%	3 2% *
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QFC7 Agreement with statement: *I try to avoid banks as much as possible*

Base: All respondents

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	1503	342	685	468	121	803	1287	190	489	475	646
Base	1503	275	629	594	134	737	1244	229	507	487	606
Strongly agree	265 18%	58 21%	120 19%	87 15%	19 14% *	154 21% O	235 19% O	23 10%	81 16%	67 14%	149 25% PQ
Slightly agree	238 16%	47 17%	96 15%	95 16%	20 15% *	122 17% N	180 14%	53 23% N	72 14%	90 18%	86 14%
Slightly disagree	400 27%	68 25%	179 28%	150 25%	42 31%	188 26%	334 27%	63 28%	133 26%	122 25%	173 29%
Strongly disagree	563 37%	96 35%	217 34%	249 42% J	51 38% *	253 34%	466 37% M	85 37%	216 43% R	196 40% R	180 30%
AGREE	503 33%	105 38%	215 34%	182 31%	39 29% *	276 37% N	415 33%	76 33%	153 30%	157 32%	236 39% P
DISAGREE	963 64%	164 60%	396 63%	399 67%	93 70% *	441 60%	801 64% M	149 65%	349 69% R	318 65%	353 58%
Don't know	37 2%	6 2%	18 3%	13 2%	2 1% *	20 3%	29 2%	4 2%	5 1%	12 3%	17 3%
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QFC7 Agreement with statement: I try to avoid banks as much as possible

Base: All respondents

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	1503	715	783	434	114	390	90	68	31	86	190	783
Base	1503	735	760	470	116	380	88	67	31	73	192	760
Strongly agree	265 18%	124 17%	140 18%	67 14%	16 14% *	71 19%	13 15% *	17 25% *	3 10% **	29 40% UVWXbc*	27 14%	140 18%
Slightly agree	238 16%	107 15%	131 17%	67 14% V	6 5% *	54 14% V	12 14% *	8 12% *	3 9% **	13 17% V*	26 14%	131 17% V
Slightly disagree	400 27%	193 26%	200 26%	122 26%	25 22% *	102 27%	19 22% *	14 21% *	9 30% **	13 18% *	56 29%	200 26%
Strongly disagree	563 37%	293 40%	270 35%	203 43% ac	68 58% UWYabc*	143 38% a	38 43% a*	25 37% *	16 50% **	17 23% *	82 43% a	270 35%
AGREE	503 33%	231 31%	271 36%	134 28%	22 19% *	124 33% V	25 29% *	26 38% V*	6 19% **	41 57% UVWXbc*	53 28%	271 36% UV
DISAGREE	963 64%	486 66%	469 62%	325 69% ac	93 80% WYac*	245 65% a	57 65% a*	39 59% *	25 79% **	30 41% *	138 71% Wa	469 62% a
Don't know	37 2%	18 2%	19 3%	11 2%	1 1% *	10 3%	6 7% *	2 3% *	1 2% **	2 2% *	2 1%	19 3%
Overlap formulae used												
- Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

QFC7 Agreement with statement: *I try to avoid banks as much as possible*

Base: All respondents

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	1503	927	576	383	1099	1443	57
Base	1503	920	584	422	1058	1446	53
Strongly agree	265 18%	153 17%	112 19%	61 14%	201 19%	250 17%	15 29% *
Slightly agree	238 16%	133 14%	105 18%	62 15%	176 17%	224 15%	14 27% *
Slightly disagree	400 27%	254 28%	146 25%	112 27%	278 26%	385 27%	9 18% *
Strongly disagree	563 37%	361 39%	202 35%	177 42%	376 35%	551 38%	13 24% *
AGREE	503 33%	286 31%	217 37%	123 29%	377 36%	474 33%	30 56% h*
DISAGREE	963 64%	615 67% e	348 60%	289 69%	654 62%	936 65% i	22 41% *
Don't know	37 2%	19 2%	19 3%	9 2%	27 3%	36 2%	1 3% *
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QFC7 Agreement with statement: I try to avoid banks as much as possible

Base: All respondents

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	1503	766	720	519	467	153	138	403	376	655
Base	1503	709	772	560	517	159	142	416	393	624
Strongly agree	265 18%	134 19%	127 17%	86 15%	88 17%	31 20%	27 19%	71 17%	55 14%	123 20%
Slightly agree	238 16%	109 15%	127 16%	91 16%	105 20% kl	29 18% *	22 15% *	59 14%	63 16%	102 16%
Slightly disagree	400 27%	215 30% kmo	176 23% o	136 24% o	120 23% o	35 22% *	17 12% *	111 27%	100 25%	173 28%
Strongly disagree	563 37%	229 32%	325 42% jm	236 42% j	198 38%	59 37% *	75 53% jklmn*	165 40%	169 43% r	207 33%
AGREE	503 33%	243 34%	254 33%	177 32%	193 37% kl	60 38% *	49 34% *	130 31%	118 30%	225 36%
DISAGREE	963 64%	445 63%	502 65% m	372 66% m	317 61%	94 59% *	92 65% *	276 66%	269 69%	380 61%
Don't know	37 2%	22 3%	16 2%	11 2%	6 1%	6 4% *	1 1% *	11 3%	6 1%	19 3%
Overlap formulae used										
- Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QFC7 Agreement with statement: I try to avoid banks as much as possible
Base: All respondents

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	1503	145	435	81	191	151	225	181
Base	1503	154	461	69	195	143	205	188
Strongly agree	265 18%	36 24% vy*	92 20% v	17 24% v*	21 11%	27 19%	30 15%	23 12%
Slightly agree	238 16%	20 13% *	75 16%	8 11% *	43 22%	25 18%	36 17%	23 13%
Slightly disagree	400 27%	31 20% *	115 25%	15 22% *	55 28%	33 23%	56 27%	66 35% s
Strongly disagree	563 37%	58 38% *	169 37%	27 39% *	73 38%	55 39%	78 38%	74 40%
AGREE	503 33%	57 37% *	167 36% y	24 35% *	64 33%	52 36%	65 32%	46 25%
DISAGREE	963 64%	89 58% *	284 62%	42 61% *	128 66%	88 62%	134 65%	140 75% st
Don't know	37 2%	8 5% *	10 2%	2 4% *	3 2%	2 2%	5 3%	1 1%
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QFC7 Agreement with statement: I try to avoid banks as much as possible

Base: All respondents

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	1503	540	919	735	690	1279	205	918	550	1095	370
Base	1503	503	963	716	706	1279	204	899	564	1080	383
Strongly agree	265 18%	265 53% B	- -	201 28% D	52 7%	224 18%	40 19%	193 21% H	68 12%	210 19% J	47 12%
Slightly agree	238 16%	238 47% B	- -	140 20% D	80 11%	206 16%	31 15%	155 17%	78 14%	189 17% J	40 10%
Slightly disagree	400 27%	- -	400 42% A	176 25%	208 29%	337 26%	63 31%	222 25%	171 30%	285 26%	109 29%
Strongly disagree	563 37%	- -	563 58% A	189 26%	350 50% C	491 38%	67 33%	312 35%	236 42% G	377 35%	178 46% I
AGREE	503 33%	503 100% B	- -	341 48% D	132 19%	430 34%	70 34%	348 39% H	146 26%	399 37% J	87 23%
DISAGREE	963 64%	- -	963 100% A	365 51%	558 79% C	828 65%	130 64%	534 59%	407 72% G	662 61%	287 75% I
Don't know	37 2%	- -	- -	10 1%	16 2%	21 2%	3 2%	17 2%	11 2%	19 2%	9 2%
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QFC7 Agreement with statement: I try to avoid banks as much as possible

Base: All respondents

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	1503	281	1216	136	94	800	372	1453	1245	1214
Base	1503	340	1158	194	106	809	298	1468	1218	1259
Strongly agree	265 18%	47 14%	216 19%	19 10% *	17 16% *	143 18%	62 21% M	252 17%	215 18% S	205 16%
Slightly agree	238 16%	71 21% L	166 14%	35 18% *	20 19% *	120 15%	52 17%	233 16%	204 17%	201 16%
Slightly disagree	400 27%	82 24%	317 27%	34 17% *	40 38% M*	234 29% M	73 24%	394 27% R	306 25%	329 26%
Strongly disagree	563 37%	134 39%	429 37%	104 54% NOP*	25 24% *	294 36%	104 35%	557 38%	464 38%	500 40% QR
AGREE	503 33%	118 35%	382 33%	54 28% *	37 35% *	263 33%	114 38%	485 33%	420 34% S	406 32%
DISAGREE	963 64%	216 64%	746 64%	138 71% *	65 62% *	528 65%	177 60%	951 65%	770 63%	828 66% R
Don't know	37 2%	6 2%	30 3%	3 1% *	3 3% *	18 2%	6 2%	32 2%	29 2%	25 2%
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QFC7 Agreement with statement: I try to avoid banks as much as possible

Base: All respondents

	Total	Type of loan compared			Aware of any high street lenders		Aware of any online lenders		Change in reported level of confidence in repaying loan (Follow-up)		
		Online only (T)	Retail only (U)	Online and Retail (V)	Yes (W)	No (X)	Yes (Y)	No (Z)	More confident (a)	Less confident (b)	No change (c)
Unweighted Base	1503	354	38	123	1245	258	1453	50	1	8	99
Base	1503	437	26	129	1218	285	1468	35	1	5	88
Strongly agree	265 18%	65 15%	5 20% **	18 14% *	215 18%	50 17%	252 17%	13 38% Y*	1 100% **	- - **	14 15%
Slightly agree	238 16%	76 17%	5 18% **	21 16% *	204 17%	34 12%	233 16%	5 15% *	- - **	1 26% **	20 23%
Slightly disagree	400 27%	125 29%	3 11% **	29 22% *	306 25%	94 33% W	394 27%	5 15% *	- - **	2 42% **	22 25%
Strongly disagree	563 37%	168 38%	13 51% **	59 45% *	464 38%	99 35%	557 38% Z	6 17% *	- - **	2 32% **	32 37%
AGREE	503 33%	142 32%	10 38% **	38 30% *	420 34%	83 29%	485 33%	18 53% Y*	1 100% **	1 26% **	34 38%
DISAGREE	963 64%	292 67%	16 62% **	87 68% *	770 63%	193 68%	951 65% Z	11 33% *	- - **	4 74% **	54 61%
Don't know	37 2%	3 1%	- - **	3 3% *	29 2%	9 3%	32 2%	5 15% Y*	- - **	- - **	- *

Overlap formulae used
 - Column Means:
 Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g
 Minimum Base: 30 (**), Small Base: 100 (*)
 - Column Proportions:
 Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g
 Minimum Base: 30 (**), Small Base: 100 (*)
 Continuity correction applied

QFC7 Agreement with statement: I try to avoid banks as much as possible

Base: All respondents

	Total	Market Status		Specific lender status	
		New (d)	Repeat (e)	New (f)	Repeat (g)
Unweighted Base	1503	509	975	815	669
Base	1503	423	1066	839	650
Strongly agree	265 18%	90 21%	171 16%	150 18%	111 17%
Slightly agree	238 16%	72 17%	165 16%	137 16%	100 15%
Slightly disagree	400 27%	103 24%	293 28%	200 24%	197 30%
Strongly disagree	563 37%	143 34%	414 39%	328 39%	229 35%
AGREE	503 33%	162 38%	337 32%	287 34%	212 33%
DISAGREE	963 64%	246 58%	707 66%	527 63%	426 65%
Don't know	37 2%	15 4%	22 2%	25 3%	13 2%
Overlap formulae used					
- Column Means:					
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g					
Minimum Base: 30 (*), Small Base: 100 (*)					
- Column Proportions:					
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g					
Minimum Base: 30 (*), Small Base: 100 (*)					
Continuity correction applied					

QFC7 Agreement with statement: *I think banks offer a poor service*

Base: All respondents

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/looking (H)	Not working (I)
Unweighted Base	1501	860	623	327	715	391	975	203	124	166
Base	1502	870	609	307	723	415	1010	205	108	143
Strongly agree	407 27%	267 31% B	136 22%	42 14%	202 28% C	142 34% C	278 28%	42 21%	37 34% G*	44 30%
Slightly agree	309 21%	173 20%	132 22%	70 23%	133 18%	94 23%	221 22%	45 22%	14 13% *	25 17%
Slightly disagree	389 26%	209 24%	171 28%	93 30% E	205 28% E	82 20%	265 26%	57 28%	26 24%	30 21%
Strongly disagree	317 21%	175 20%	139 23%	85 28% E	150 21%	70 17%	199 20%	53 26%	23 21% *	32 22%
AGREE	716 48%	440 51%	269 44%	112 37%	335 46% C	236 57% CD	499 49%	87 43%	51 47% *	68 48%
DISAGREE	706 47%	384 44%	310 51% A	178 58% DE	354 49% E	152 37%	465 46%	110 53%	49 46% *	62 43%
Don't know	81 5%	46 5%	30 5%	16 5%	34 5%	27 7%	46 5%	8 4%	8 7% *	13 9%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QFC7 Agreement with statement: *I think banks offer a poor service*

Base: All respondents

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	1501	451	796	366	430	174	1212	47	127	78
Base	1502	494	783	369	415	144	1222	43	120	77
Strongly agree	407 27%	141 29%	206 26%	88 24%	118 29%	40 28%	333 27%	12 27%	37 31%	19 24%
Slightly agree	309 21%	104 21%	174 22% N	90 24% N	84 20%	18 13%	260 21%	9 20% *	23 19% *	11 14% *
Slightly disagree	389 26%	129 26%	211 27%	111 30% N	100 24%	27 19%	321 26%	4 10%	30 25%	20 26%
Strongly disagree	317 21%	109 22%	152 19%	64 17%	88 21%	36 25%	246 20%	13 31% *	25 21% *	24 31% *
AGREE	716 48%	245 50%	379 48%	178 48%	202 49%	59 41%	593 49%	20 47% *	60 50% *	30 38% *
DISAGREE	706 47%	239 48%	363 46%	175 47%	188 45%	63 44%	567 46%	18 41% *	55 46% *	44 57% *
Don't know	81 5%	10 2%	42 5% J	17 5%	25 6% J	22 16% JKLM	62 5%	5 12% *	5 4% *	4 5% *
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QFC7 Agreement with statement: *I think banks offer a poor service*

Base: All respondents

	Total	Accommodation					Number of people in hhld		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	1501	276	954	536	418	209	292	371	796
Base	1502	309	911	539	372	220	273	361	825
Strongly agree	407 27%	87 28% W	279 31% W	164 30% W	116 31% W	28 13%	70 26%	103 28%	225 27%
Slightly agree	309 21%	75 24%	173 19%	106 20%	67 18%	50 23%	65 24%	66 18%	170 21%
Slightly disagree	389 26%	80 26%	227 25%	133 25%	94 25%	65 30%	60 22%	94 26%	223 27%
Strongly disagree	317 21%	54 18%	181 20%	113 21%	69 18%	65 30% STV	63 23%	77 21%	166 20%
AGREE	716 48%	162 52% W	452 50% W	269 50% W	183 49% W	78 35%	135 50%	169 47%	396 48%
DISAGREE	706 47%	134 43%	408 45%	246 46%	163 44%	130 59% STUV	123 45%	171 47%	389 47%
Don't know	81 5%	13 4%	51 6%	24 5%	26 7%	12 5%	14 5%	21 6%	41 5%

Overlap formulae used
 - Column Means:
 Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
 Minimum Base: 30 (**), Small Base: 100 (*)
 - Column Proportions:
 Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
 Minimum Base: 30 (**), Small Base: 100 (*)
 Continuity correction applied

QFC7 Agreement with statement: *I think banks offer a poor service*

Base: All respondents

	Total	Number of children in hhhd					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	1501	893	293	184	91	568	50	129	378	474	1081	352
Base	1502	887	290	196	89	575	36	109	372	538	1089	336
Strongly agree	407 27%	223 25%	92 32%	53 27%	31 35%	177 31%	12 34%	27 25%	116 31%	162 30%	272 25%	121 36%
Slightly agree	309 21%	196 22%	59 20%	27 14%	21 24%	107 19%	6 16%	21 19%	68 18%	97 18%	238 22%	60 18%
Slightly disagree	389 26%	224 25%	68 23%	67 34%	18 20%	152 27%	5 13%	31 29%	90 24%	148 27%	287 26%	82 24%
Strongly disagree	317 21%	198 22%	53 18%	43 22%	12 14%	108 19%	11 32%	26 24%	68 18%	119 22%	236 22%	60 18%
AGREE	716 48%	419 47%	152 52%	80 41%	53 59%	284 49%	18 50%	48 44%	184 50%	259 48%	510 47%	180 54%
DISAGREE	706 47%	422 48%	121 42%	110 56%	30 34%	261 45%	16 45%	58 53%	158 43%	267 50%	523 48%	142 42%
Don't know	81 5%	46 5%	18 6%	6 3%	6 7%	30 5%	2 5%	3 3%	29 8%	12 2%	57 5%	14 4%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

QFC7 Agreement with statement: *I think banks offer a poor service*

Base: All respondents

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	1501	372	173	874	916	267	234	1029	472	53	539	519
Base	1502	298	183	946	788	290	345	1189	312	138	522	538
Strongly agree	407 27%	72 24%	44 24%	270 28%	189 24%	82 28%	114 33% o	308 26%	99 32% r	37 27% *	129 25%	186 34% u
Slightly agree	309 21%	66 22%	26 14%	200 21%	177 22%	57 20%	59 17%	248 21%	61 20%	17 12% *	110 21%	107 20%
Slightly disagree	389 26%	76 25%	49 27%	254 27%	207 26%	81 28%	90 26%	323 27% s	65 21%	39 28% *	147 28% v	108 20%
Strongly disagree	317 21%	70 24%	49 27%	188 20%	178 23%	61 21%	69 20%	249 21%	68 22%	30 22% *	118 23%	111 21%
AGREE	716 48%	138 46%	71 39%	470 50% m	365 46%	139 48%	173 50%	556 47%	159 51%	54 39% *	239 46%	293 54% u
DISAGREE	706 47%	146 49%	98 54%	443 47%	385 49%	142 49%	160 46%	572 48%	133 43%	70 51% *	265 51% v	219 41%
Don't know	81 5%	14 5%	14 8%	34 4%	38 5%	9 3%	12 3%	61 5%	20 6%	15 11% *	18 3%	26 5%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

QFC7 Agreement with statement: *I think banks offer a poor service*

Base: All respondents

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	1501	905	356	156
Base	1502	1014	242	169
Strongly agree	407 27%	259 26%	78 32% w	48 28% *
Slightly agree	309 21%	205 20%	50 21%	37 22% *
Slightly disagree	389 26%	286 28% x	52 21%	40 24% *
Strongly disagree	317 21%	224 22%	50 21%	34 20% *
AGREE	716 48%	464 46%	128 53% w	84 50% *
DISAGREE	706 47%	510 50% x	102 42%	74 44% *
Don't know	81 5%	40 4%	12 5%	10 6% *
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QFC7 Agreement with statement: *I think banks offer a poor service*

Base: All respondents

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	1501	982	405	30	270	102	635	254	156
Base	1502	1120	274	30	225	73	790	169	169
Strongly agree	407 27%	290 26%	86 31%	8 26% **	46 20%	26 36% D*	213 27%	51 30%	48 28% *
Slightly agree	309 21%	230 21%	57 21%	5 17% **	50 22%	16 22% *	155 20%	35 20%	37 22% *
Slightly disagree	389 26%	317 28% B	58 21%	4 12% **	59 26%	16 23% *	227 29% G	35 21%	40 24%
Strongly disagree	317 21%	236 21%	59 22%	13 41% **	59 26%	11 16% *	165 21%	39 23%	34 20% *
AGREE	716 48%	520 46%	143 52%	13 43% **	96 43%	42 58% D*	368 47%	86 51%	84 50% *
DISAGREE	706 47%	554 49% B	117 43%	16 53% **	118 53% E	28 38% *	392 50%	75 44%	74 44%
Don't know	81 5%	47 4%	14 5%	1 4% **	11 5%	3 4% *	29 4%	9 5%	10 6% *
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QFC7 Agreement with statement: *I think banks offer a poor service*

Base: All respondents

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	1501	342	685	466	121	803	1287	190	489	475	646
Base	1502	275	629	592	134	737	1244	229	507	487	606
Strongly agree	407 27%	65 24%	160 25%	179 30%	36 27% *	228 31% N	349 28%	53 23%	159 31%	129 26%	163 27%
Slightly agree	309 21%	61 22%	140 22%	105 18%	29 22% *	156 21%	266 21%	39 17%	99 19%	108 22%	112 19%
Slightly disagree	389 26%	68 25%	162 26%	158 27%	37 28% *	159 22%	315 25% M	64 28%	121 24%	124 25%	163 27%
Strongly disagree	317 21%	67 24%	134 21%	116 20%	26 20% *	156 21%	261 21%	50 22%	104 21%	105 22%	134 22%
AGREE	716 48%	127 46%	300 48%	284 48%	64 48% *	385 52% NO	615 49%	93 40%	257 51%	237 49%	275 45%
DISAGREE	706 47%	135 49%	296 47%	274 46%	63 47% *	315 43%	576 46% M	114 50%	226 45%	229 47%	296 49%
Don't know	81 5%	14 5%	33 5%	34 6%	6 5% *	38 5%	54 4%	22 10% N	24 5%	21 4%	34 6%
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QFC7 Agreement with statement: *I think banks offer a poor service*

Base: All respondents

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	1501	714	782	433	114	390	90	68	31	86	190	782
Base	1502	733	760	469	116	380	88	67	31	73	192	760
Strongly agree	407 27%	184 25%	220 29%	118 25%	25 21%	105 28%	27 31%	25 37%	4 12%	25 34%	53 27%	220 29%
Slightly agree	309 21%	162 22%	147 19%	110 23%	24 20%	77 20%	19 22%	15 22%	4 14%	10 14%	38 20%	147 19%
Slightly disagree	389 26%	201 27%	184 24%	130 28% Y	26 22%	105 28% Y	20 23%	7 11%	16 52% 22%	20 27%	57 30% Y	184 24%
Strongly disagree	317 21%	154 21%	159 21%	92 20%	41 35% UWbc*	76 20%	19 22%	18 26%	7 22%	15 21%	34 18%	159 21%
AGREE	716 48%	346 47%	367 48%	228 49%	49 42%	182 48%	47 53%	40 60%	8 26% 22%	35 48%	91 47%	367 48%
DISAGREE	706 47%	356 49%	343 45%	222 47%	67 57% Y*	181 48%	39 45%	25 37%	23 74% 22%	35 48%	91 47%	343 45%
Don't know	81 5%	32 4%	49 6%	19 4%	1 1% *	17 4%	2 2% *	2 4% *	- - 22%	3 4% *	11 6%	49 6%
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

QFC7 Agreement with statement: *I think banks offer a poor service*

Base: All respondents

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	1501	925	576	383	1097	1441	57
Base	1502	918	584	422	1057	1444	53
Strongly agree	407 27%	232 25%	175 30%	147 35% 9	255 24%	391 27%	15 29% *
Slightly agree	309 21%	184 20%	125 21%	83 20%	224 21%	299 21%	9 18% *
Slightly disagree	389 26%	256 28%	132 23%	95 23%	284 27%	368 25%	20 37% *
Strongly disagree	317 21%	202 22%	115 20%	74 18%	236 22%	306 21%	8 15% *
AGREE	716 48%	416 45%	300 51%	230 55% 9	479 45%	691 48%	25 47% *
DISAGREE	706 47%	458 50% e	247 42%	169 40%	520 49% f	674 47%	28 52% *
Don't know	81 5%	44 5%	36 6%	22 5%	58 5%	80 6%	- 1% *
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QFC7 Agreement with statement: *I think banks offer a poor service*

Base: All respondents

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	1501	765	719	518	466	153	138	403	376	653
	1502	709	771	559	516	159	142	416	393	623
Strongly agree	407	148	253	203	173	64	50	136	98	158
	27%	21%	33% j	36% jk	34% j	41% j*	36% j*	33%	25%	25%
Slightly agree	309	158	146	107	95	22	16	84	94	122
	21%	22% o	19%	19%	18%	14% *	11% *	20%	24%	20%
Slightly disagree	389	183	201	138	134	37	36	102	98	166
	26%	26%	26%	25%	26%	23% *	25% *	24%	25%	27%
Strongly disagree	317	177	133	83	89	18	23	81	87	131
	21%	25% klmn	17% l	15%	17%	11% *	16% *	19%	22%	21%
AGREE	716	307	399	310	269	87	67	219	192	279
	48%	43%	52% j	56% jk	52% j	55% *	47% *	53%	49%	45%
DISAGREE	706	360	334	220	223	54	59	183	185	296
	47%	51% klmn	43% l	39%	43%	34% *	41% *	44%	47%	48%
Don't know	81	42	38	28	24	18	16	14	17	47
	5%	6%	5%	5%	5%	11% klm*	12% klm*	3%	4%	8% p
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QFC7 Agreement with statement: I think banks offer a poor service

Base: All respondents

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	1501	145	434	81	191	151	225	180
Base	1502	154	460	69	195	143	205	187
Strongly agree	407 27%	33 21% *	162 35% svx	26 39% svx*	37 19%	36 26%	41 20%	50 27%
Slightly agree	309 21%	36 24% *	83 18%	12 18% *	35 18%	25 18%	53 26%	47 25%
Slightly disagree	389 26%	32 21% *	113 25%	14 21% *	70 36% stx	39 27%	48 23%	47 25%
Strongly disagree	317 21%	43 28% t*	73 16%	13 19% *	48 24%	34 24%	54 27% t	34 18%
AGREE	716 48%	69 45% *	245 53% v	38 56% v*	72 37%	61 43%	94 46%	97 52% v
DISAGREE	706 47%	74 48% *	186 40%	27 40% *	117 60% tuy	72 51%	103 50%	81 43%
Don't know	81 5%	10 7% *	29 6%	3 4% *	6 3%	9 6%	8 4%	9 5%
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QFC7 Agreement with statement: *I think banks offer a poor service*

Base: All respondents

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	1501	539	918	735	690	1278	204	916	550	1094	370
Base	1502	503	962	716	706	1277	203	897	564	1080	383
Strongly agree	407 27%	222 44% B	176 18%	407 57% D	-	356 28%	48 24%	258 29%	136 24%	302 28%	98 26%
Slightly agree	309 21%	119 24%	188 20%	309 43% D	-	269 21%	39 19%	190 21%	114 20%	244 23% J	63 16%
Slightly disagree	389 26%	80 16%	300 31% A	-	389 55% C	327 26%	57 28%	229 25%	154 27%	276 26%	101 26%
Strongly disagree	317 21%	52 10%	258 27% A	-	317 45% C	264 21%	49 24%	179 20%	133 24%	209 19%	103 27% I
AGREE	716 48%	341 68% B	365 38%	716 100% D	-	625 49%	87 43%	448 50%	250 44%	546 51% J	161 42%
DISAGREE	706 47%	132 26%	558 58% A	-	706 100% C	591 46%	105 52%	408 45%	287 51%	485 45%	203 53% I
Don't know	81 5%	30 6%	39 4%	-	-	61 5%	10 5%	42 5%	27 5%	50 5%	20 5%
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QFC7 Agreement with statement: *I think banks offer a poor service*

Base: All respondents

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	1501	280	1215	136	94	798	372	1451	1243	1212
Base	1502	339	1157	194	106	808	298	1467	1217	1257
Strongly agree	407 27%	101 30%	305 26%	75 39% OP*	37 35% *	199 25%	72 24%	397 27%	325 27%	341 27%
Slightly agree	309 21%	76 22%	230 20%	28 15% *	24 23% *	172 21%	66 22%	303 21%	239 20%	247 20%
Slightly disagree	389 26%	82 24%	305 26%	47 24% *	25 24% *	226 28%	76 25%	385 26%	310 25%	340 27% R
Strongly disagree	317 21%	63 19%	254 22%	40 20% *	15 14% *	176 22%	70 24%	308 21%	269 22%	265 21%
AGREE	716 48%	177 52%	535 46%	103 53% *	62 58% *	370 46%	138 46%	699 48%	563 46%	589 47%
DISAGREE	706 47%	145 43%	559 48%	87 45% *	40 38% *	402 50%	146 49%	694 47%	579 48%	605 48%
Don't know	81 5%	18 5%	62 5%	4 2% *	4 4% *	35 4%	14 5%	74 5%	75 6% QS	64 5%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QFC7 Agreement with statement: *I think banks offer a poor service*

Base: All respondents

	Total	Type of loan compared			Aware of any high street lenders		Aware of any online lenders		Change in reported level of confidence in repaying loan (Follow-up)		
		Online only (T)	Retail only (U)	Online and Retail (V)	Yes (W)	No (X)	Yes (Y)	No (Z)	More confident (a)	Less confident (b)	No change (c)
Unweighted Base	1501	354	38	123	1243	258	1451	50	1	8	99
Base	1502	437	26	129	1217	285	1467	35	1	5	88
Strongly agree	407 27%	117 27%	8 31% **	53 41% T*	325 27%	82 29%	397 27%	10 29% *	1 100% **	1 17% **	26 29%
Slightly agree	309 21%	98 23%	5 18% **	27 21% *	239 20%	70 25%	303 21%	6 18% *	- **	1 16% **	19 21%
Slightly disagree	389 26%	125 29%	9 33% **	22 17% *	310 25%	78 28%	385 26% Z	3 10% *	- **	3 58% **	22 25%
Strongly disagree	317 21%	83 19%	4 14% **	25 19% *	269 22%	48 17%	308 21%	9 25% *	- **	- **	19 21%
AGREE	716 48%	215 49%	13 49% **	80 62% *	563 46%	152 53%	699 48%	16 46% *	1 100% **	2 34% **	45 51%
DISAGREE	706 47%	207 47%	12 47% **	47 37% *	579 48%	127 45%	694 47%	12 34% *	- **	3 58% **	41 46%
Don't know	81 5%	14 3%	1 5% **	2 1% *	75 6%	6 2%	74 5%	7 19% Y*	- **	- 8% **	3 3%
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QFC7 Agreement with statement: *I think banks offer a poor service*

Base: All respondents

	Total	Market Status		Specific lender status	
		New (d)	Repeat (e)	New (f)	Repeat (g)
Unweighted Base	1501	508	974	813	669
Base	1502	422	1066	838	650
Strongly agree	407 27%	96 23%	307 29%	227 27%	176 27%
Slightly agree	309 21%	97 23%	209 20%	168 20%	138 21%
Slightly disagree	389 26%	106 25%	280 26%	217 26%	169 26%
Strongly disagree	317 21%	95 22%	220 21%	176 21%	139 21%
AGREE	716 48%	193 46%	516 48%	395 47%	314 48%
DISAGREE	706 47%	201 48%	500 47%	393 47%	308 47%
Don't know	81 5%	28 7%	50 5%	49 6%	28 4%
Overlap formulae used					
- Column Means:					
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g					
Minimum Base: 30 (**), Small Base: 100 (*)					
- Column Proportions:					
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g					
Minimum Base: 30 (**), Small Base: 100 (*)					
Continuity correction applied					

QFC7 Agreement with statement: I have a good understanding of financial conditions and terms

Base: All respondents

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	1504	860	623	327	717	390	975	203	124	166
Base	1501	870	609	307	722	414	1010	205	108	143
Strongly agree	830 55%	504 58%	314 52%	168 55%	392 54%	242 58%	583 58%	104 51%	50 47% *	77 54%
Slightly agree	450 30%	236 27%	209 34% A	93 30%	229 32%	115 28%	311 31%	52 25%	33 30% *	45 32%
Slightly disagree	114 8%	63 7%	48 8%	22 7%	51 7%	32 8%	61 6%	28 13% F	9 8% *	11 7%
Strongly disagree	90 6%	63 7%	26 4%	19 6%	45 6%	19 5%	47 5%	17 8%	15 14% F*	9 6%
AGREE	1280 85%	739 85%	523 86%	261 85%	620 86%	356 86%	894 88% GH	156 76%	83 77% *	122 85%
DISAGREE	204 14%	126 14%	74 12%	41 13%	95 13%	51 12%	108 11%	45 22% F	23 22% F*	20 14%
Don't know	17 1%	5 1%	12 2%	4 1%	6 1%	6 1%	8 1%	4 2%	2 1% *	2 1%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QFC7 Agreement with statement: I have a good understanding of financial conditions and terms

Base: All respondents

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	1504	451	796	366	430	174	1212	47	127	78
Base	1501	494	783	369	415	144	1222	43	120	77
Strongly agree	830 55%	288 58%	421 54%	204 55%	216 52%	71 49%	673 55%	21 49%	68 57%	48 62%
Slightly agree	450 30%	149 30%	247 31%	110 30%	136 33%	35 24%	366 30%	20 45%	33 28%	20 26%
Slightly disagree	114 8%	36 7%	60 8%	26 7%	34 8%	12 8%	96 8%	- -	11 10%	3 4%
Strongly disagree	90 6%	20 4%	49 6%	27 7%	21 5%	19 13%	74 6%	2 4%	6 5%	6 8%
AGREE	1280 85%	437 88%	667 85%	315 85%	353 85%	106 74%	1038 85%	41 95%	101 84%	68 88%
DISAGREE	204 14%	56 11%	108 14%	53 14%	55 13%	31 22%	170 14%	2 4%	17 14%	9 12%
Don't know	17 1%	1 *	8 1%	1 *	7 2%	7 5%	14 1%	1 2%	2 1%	- -
Overlap formulae used						JKL				
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QFC7 Agreement with statement: I have a good understanding of financial conditions and terms

Base: All respondents

	Total	Accommodation					Number of people in hhld		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	1504	276	954	536	418	209	292	371	796
Base	1501	309	911	539	372	220	273	361	825
Strongly agree	830 55%	182 59%	501 55%	300 56%	201 54%	113 51%	151 55%	199 55%	455 55%
Slightly agree	450 30%	92 30%	265 29%	158 29%	106 29%	78 36%	80 29%	101 28%	257 31%
Slightly disagree	114 8%	18 6%	70 8%	37 7%	34 9%	16 7%	20 7%	28 8%	62 8%
Strongly disagree	90 6%	16 5%	62 7%	36 7%	26 7%	10 4%	18 7%	26 7%	44 5%
AGREE	1280 85%	274 89%	766 84%	459 85%	307 82%	191 87%	231 85%	301 83%	712 86%
DISAGREE	204 14%	35 11%	132 15%	73 13%	60 16%	26 12%	38 14%	54 15%	106 13%
Don't know	17 1%	- -	13 1%	8 1%	6 1%	3 1%	4 1%	6 2%	7 1%
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QFC7 Agreement with statement: I have a good understanding of financial conditions and terms

Base: All respondents

	Total	Number of children in hhhd					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	1504	893	293	184	91	568	50	129	378	474	1081	352
Base	1501	887	290	196	89	575	36	109	372	538	1089	336
Strongly agree	830 55%	483 54%	154 53%	116 59%	53 60%	324 56%	16 45%	53 49%	203 55%	339 63%	619 57%	171 51%
Slightly agree	450 30%	261 29%	98 34%	54 27%	27 31%	179 31%	5 13%	38 35%	109 29%	144 27%	332 31%	93 28%
Slightly disagree	114 8%	67 8%	21 7%	16 8%	5 6%	43 7%	4 10%	9 9%	31 8%	30 6%	74 7%	33 10%
Strongly disagree	90 6%	65 7%	14 5%	6 3%	3 4%	23 4%	11 32%	4 4%	22 6%	23 4%	49 5%	37 11%
AGREE	1280 85%	744 84%	252 87%	170 87%	81 91%	503 88%	21 58%	91 83%	312 84%	483 90%	951 87%	264 78%
DISAGREE	204 14%	132 15%	35 12%	22 11%	8 9%	66 11%	15 42%	13 12%	53 14%	54 10%	124 11%	70 21%
Don't know	17 1%	11 1%	3 1%	3 2%	- -	6 1%	- -	5 4%	6 2%	1 *	14 1%	2 1%
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QFC7 Agreement with statement: I have a good understanding of financial conditions and terms

Base: All respondents

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	1504	373	174	875	919	268	233	1028	476	53	540	521
Base	1501	298	184	944	789	291	341	1186	315	135	524	536
Strongly agree	830 55%	185 62% n	105 57%	502 53%	460 58% q	162 56%	165 48%	669 56%	162 51%	72 53% *	290 55%	293 55%
Slightly agree	450 30%	72 24%	55 30%	302 32% l	232 29%	91 31%	106 31%	360 30%	89 28%	34 25% *	165 31%	145 27%
Slightly disagree	114 8%	17 6%	15 8%	77 8%	52 7%	26 9%	30 9%	84 7%	30 9%	13 10% *	32 6%	49 9%
Strongly disagree	90 6%	18 6%	5 3%	60 6%	34 4%	11 4%	38 11% op	63 5%	27 9% r	15 11% *	34 6%	39 7%
AGREE	1280 85%	257 86%	160 87%	803 85%	692 88% q	253 87%	270 79%	1029 87% s	251 80%	106 78% *	455 87%	438 82%
DISAGREE	204 14%	35 12%	20 11%	137 14%	86 11%	37 13%	68 20% o	147 12%	57 18% r	28 21% *	65 12%	87 16%
Don't know	17 1%	6 2%	4 2%	4 *	12 2%	- *	2 1%	10 1%	7 2% r	1 1% *	3 1%	12 2%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

QFC7 Agreement with statement: I have a good understanding of financial conditions and terms

Base: All respondents

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	1504	904	360	156
Base	1501	1011	244	169
Strongly agree	830 55%	580 57% x	121 49%	90 53% *
Slightly agree	450 30%	308 31%	73 30%	46 27% *
Slightly disagree	114 8%	70 7%	22 9%	16 10% *
Strongly disagree	90 6%	43 4%	24 10% w	16 10% *
AGREE	1280 85%	889 88% x	194 79%	136 81% *
DISAGREE	204 14%	113 11%	46 19% w	32 19% w*
Don't know	17 1%	9 1%	5 2%	- * *
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QFC7 Agreement with statement: I have a good understanding of financial conditions and terms

Base: All respondents

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	1504	981	409	30	270	103	634	257	156
Base	1501	1116	277	30	225	73	786	171	169
Strongly agree	830 55%	636 57%	142 51%	12 41% **	153 68% E	32 44% *	427 54%	89 52%	90 53% *
Slightly agree	450 30%	334 30%	82 30%	12 38% **	50 22%	23 31% *	259 33%	51 30%	46 27% *
Slightly disagree	114 8%	79 7%	23 8%	6 18% **	9 4%	8 11% *	61 8%	14 8%	16 10%
Strongly disagree	90 6%	57 5%	24 9% A	1 3% **	9 4%	8 12% D*	34 4%	15 9% F	16 10% *
AGREE	1280 85%	970 87% B	225 81%	24 78% **	203 90% E	55 74% *	686 87% G	139 81%	136 81% *
DISAGREE	204 14%	137 12%	47 17% A	7 22% **	18 8%	16 22% D*	94 12%	30 17%	32 19% *
Don't know	17 1%	9 1%	5 2%	- **	4 2%	2 3% *	6 1%	2 1%	- *
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QFC7 Agreement with statement: I have a good understanding of financial conditions and terms

Base: All respondents

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	1504	342	686	467	121	803	1287	190	489	475	646
Base	1501	275	630	590	134	737	1244	229	507	487	606
Strongly agree	830 55%	173 63% K	361 57% K	294 50%	74 55% *	468 63% NO	718 58% O	95 41%	290 57%	268 55%	335 55%
Slightly agree	450 30%	67 24%	196 31%	186 31%	40 30% *	191 26%	374 30% M	70 31%	152 30%	159 33%	159 26%
Slightly disagree	114 8%	15 5%	42 7%	56 10%	16 12% *	39 5%	81 6%	30 13% MN	33 6%	31 6%	57 9%
Strongly disagree	90 6%	15 6%	24 4%	50 8% JL	3 2% *	26 4%	55 4%	34 15% MN	30 6%	25 5%	42 7%
AGREE	1280 85%	239 87%	557 88% K	480 81%	114 85% *	659 89% O	1092 88% O	165 72%	443 87% R	427 88% R	494 82%
DISAGREE	204 14%	30 11%	66 10%	106 18% IJ	19 14% *	65 9%	136 11% M	64 28% MN	63 12%	56 12%	99 16%
Don't know	17 1%	6 2%	7 1%	4 1%	1 1% *	14 2%	16 1%	- -	2 *	3 1%	13 2% P
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

QFC7 Agreement with statement: I have a good understanding of financial conditions and terms

Base: All respondents

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	1504	715	784	433	114	390	89	68	31	87	190	784
Base	1501	732	760	466	116	377	84	67	31	74	192	760
Strongly agree	830 55%	394 54%	431 57%	259 56%	79 68% UWb*	190 51%	43 51%	34 51%	12 38% **	37 50% *	93 49%	431 57%
Slightly agree	450 30%	230 31%	219 29%	148 32%	30 25% *	116 31%	28 33% *	23 34% *	11 34% **	22 29% *	58 30%	219 29%
Slightly disagree	114 8%	54 7%	56 7%	30 6%	6 5% *	35 9%	8 10% *	5 8% *	4 12% **	4 6% *	21 11%	56 7%
Strongly disagree	90 6%	48 7%	42 6%	26 6%	1 1% *	31 8% V	4 5% *	4 6% *	5 16% **	10 14% Vc*	18 9% V	42 6%
AGREE	1280 85%	624 85%	651 86%	408 87% Wb	108 93% Wab*	307 81%	71 85% *	57 84% *	23 72% **	59 80% *	152 79%	651 86%
DISAGREE	204 14%	102 14%	99 13%	56 12%	7 6% *	66 18% UV	12 14% *	9 14% *	9 28% **	14 19% V*	39 20% UV	99 13%
Don't know	17 1%	6 1%	11 1%	2 *	1 1% *	4 1%	1 1% *	1 2% *	- **	1 1% *	2 1%	11 1%
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QFC7 Agreement with statement: *I have a good understanding of financial conditions and terms*

Base: All respondents

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	1504	926	578	383	1100	1444	57
Base	1501	916	585	421	1056	1443	53
Strongly agree	830 55%	507 55%	324 55%	208 49%	616 58% f	799 55%	31 59% *
Slightly agree	450 30%	277 30%	173 30%	136 32%	303 29%	435 30%	13 24% *
Slightly disagree	114 8%	72 8%	42 7%	34 8%	74 7%	106 7%	5 9% *
Strongly disagree	90 6%	54 6%	36 6%	38 9%	51 5%	86 6%	4 8% *
AGREE	1280 85%	784 86%	496 85%	344 82%	920 87% f	1235 86%	44 83% *
DISAGREE	204 14%	125 14%	78 13%	72 17% g	125 12%	191 13%	9 17% *
Don't know	17 1%	7 1%	10 2%	5 1%	12 1%	17 1%	- - *
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QFC7 Agreement with statement: I have a good understanding of financial conditions and terms

Base: All respondents

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	1504	765	722	520	469	154	138	402	376	657
	1501	705	773	561	518	160	142	413	393	626
Strongly agree	830	442	377	279	253	78	68	186	220	385
	55%	63% klmno	49%	50%	49%	49% *	48% *	45%	56% p	62% p
Slightly agree	450	190	252	176	169	40	44	142	134	156
	30%	27%	33%	31%	33%	25% *	31% *	34% r	34% r	25%
Slightly disagree	114	48	62	47	45	17	9	37	27	41
	8%	7%	8%	8%	9%	10% *	6% *	9%	7%	7%
Strongly disagree	90	22	68	50	45	21	20	43	10	33
	6%	3%	9% j	9% j	9% j	13% j*	14% j*	11% qr	2%	5%
AGREE	1280	632	629	455	421	118	112	328	354	542
	85%	90% klmno	81%	81%	81%	74% *	79% *	79%	90% p	87% p
DISAGREE	204	70	130	97	91	37	28	80	37	74
	14%	10%	17% j	17% j	17% j	23% j*	20% j*	19% qr	9%	12%
Don't know	17	3	13	8	6	4	2	5	2	10
	1%	*	2%	1%	1%	3% *	1% *	1%	*	2%
Overlap formulae used										
- Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

Competition Commission - Payday Lending Survey - 120248

QFC7 Agreement with statement: I have a good understanding of financial conditions and terms

Base: All respondents

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	1504	145	436	81	192	151	225	180
Base	1501	154	458	69	196	143	205	187
Strongly agree	830 55%	91 59% *	234 51%	31 45% *	101 52%	84 59%	126 61% tu	112 60%
Slightly agree	450 30%	44 28% *	150 33%	23 33% *	67 34%	35 25%	61 30%	45 24%
Slightly disagree	114 8%	9 6% *	41 9%	7 10% *	13 7%	15 10%	10 5%	13 7%
Strongly disagree	90 6%	6 4% *	33 7%	6 9% *	13 7%	5 4%	8 4%	15 8%
AGREE	1280 85%	135 88% *	384 84%	53 78% *	168 86%	119 84%	187 91% tu	157 84%
DISAGREE	204 14%	15 10% *	73 16%	13 19% *	26 13%	20 14%	18 9%	28 15%
Don't know	17 1%	4 3% *	1 *	2 3% *	2 1%	3 2%	- -	2 1%
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QFC7 Agreement with statement: I have a good understanding of financial conditions and terms

Base: All respondents

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	1504	539	919	734	689	1281	205	918	550	1094	370
Base	1501	502	963	715	702	1280	204	899	564	1080	383
Strongly agree	830 55%	269 54%	547 57%	395 55%	391 56%	830 65% F	- -	570 63% H	238 42%	624 58%	194 51%
Slightly agree	450 30%	161 32%	281 29%	230 32%	200 28%	450 35% F	- -	259 29%	182 32%	329 30%	108 28%
Slightly disagree	114 8%	37 7%	74 8%	46 6%	62 9%	- -	114 56% E	42 5%	70 12% G	71 7%	39 10%
Strongly disagree	90 6%	33 7%	56 6%	41 6%	43 6%	- -	90 44% E	23 3%	66 12% G	52 5%	33 9% I
AGREE	1280 85%	430 86%	828 86%	625 88%	591 84%	1280 100% F	- -	828 92% H	420 74%	953 88% J	302 79%
DISAGREE	204 14%	70 14%	130 14%	87 12%	105 15%	- -	204 100% E	66 7%	136 24% G	123 11%	73 19% I
Don't know	17 1%	2 *	5 1%	2 *	5 1%	- -	- -	5 1%	8 1%	4 *	9 2% I
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

QFC7 Agreement with statement: I have a good understanding of financial conditions and terms

Base: All respondents

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	1504	282	1216	136	94	799	373	1454	1247	1215
Base	1501	341	1154	194	106	805	298	1466	1219	1256
Strongly agree	830 55%	139 41%	691 60% K	78 40% *	45 43% *	467 58% MN	185 62% MN	811 55%	670 55%	684 54%
Slightly agree	450 30%	124 36% L	323 28%	70 36% *	32 30% *	251 31%	72 24%	442 30%	359 29%	380 30%
Slightly disagree	114 8%	40 12% L	72 6%	19 10% *	17 16% OP*	53 7%	17 6%	112 8%	95 8%	106 8%
Strongly disagree	90 6%	32 9% L	58 5%	27 14% OP*	10 10% O*	27 3%	18 6%	88 6%	81 7%	78 6%
AGREE	1280 85%	263 77%	1015 88% K	148 76% *	77 73% *	718 89% MN	257 86% N	1253 86%	1029 84%	1063 85%
DISAGREE	204 14%	72 21% L	130 11%	46 24% OP*	28 26% OP*	81 10%	35 12%	200 14%	175 14%	183 15%
Don't know	17 1%	6 2%	10 1%	- * *	1 1% *	7 1%	6 2%	13 1%	15 1% S	9 1%
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QFC7 Agreement with statement: I have a good understanding of financial conditions and terms

Base: All respondents

	Total	Type of loan compared			Aware of any high street lenders		Aware of any online lenders		Change in reported level of confidence in repaying loan (Follow-up)		
		Online only (T)	Retail only (U)	Online and Retail (V)	Yes (W)	No (X)	Yes (Y)	No (Z)	More confident (a)	Less confident (b)	No change (c)
Unweighted Base	1504	354	38	123	1247	257	1454	50	1	8	99
Base	1501	437	26	129	1219	281	1466	35	1	5	88
Strongly agree	830 55%	254 58%	11 41% **	78 61% *	670 55%	160 57%	811 55%	19 56% *	1 100% **	4 84% **	45 51%
Slightly agree	450 30%	135 31%	8 29% **	35 27% *	359 29%	91 32%	442 30%	7 21% *	- - **	1 16% **	30 34%
Slightly disagree	114 8%	26 6%	4 14% **	8 6% *	95 8%	19 7%	112 8%	2 5% *	- - **	- - **	5 6%
Strongly disagree	90 6%	20 5%	4 16% **	6 5% *	81 7%	9 3%	88 6%	2 6% *	- - **	- - **	4 5%
AGREE	1280 85%	389 89%	18 70% **	113 88% *	1029 84%	251 89%	1253 86%	27 76% *	1 100% **	5 100% **	76 86%
DISAGREE	204 14%	46 11%	8 30% **	15 11% *	175 14%	28 10%	200 14%	4 11% *	- - **	- - **	9 10%
Don't know	17 1%	2 *	- - **	1 * *	15 1%	2 1%	13 1%	4 13% Y*	- - **	- - **	4 4%
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QFC7 Agreement with statement: I have a good understanding of financial conditions and terms

Base: All respondents

	Total	Market Status		Specific lender status	
		New (d)	Repeat (e)	New (f)	Repeat (g)
Unweighted Base	1504	510	975	815	670
Base	1501	424	1063	836	651
Strongly agree	830 55%	242 57%	579 54%	445 53%	375 58%
Slightly agree	450 30%	115 27%	335 31%	247 30%	203 31%
Slightly disagree	114 8%	31 7%	80 8%	61 7%	50 8%
Strongly disagree	90 6%	25 6%	63 6%	68 8%	20 3%
AGREE	1280 85%	357 84%	913 86%	692 83%	578 89%
DISAGREE	204 14%	56 13%	143 14%	130 16%	70 11%
Don't know	17 1%	11 3%	6 1%	14 2%	3 *
Overlap formulae used					
- Column Means:					
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g					
Minimum Base: 30 (**), Small Base: 100 (*)					
- Column Proportions:					
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g					
Minimum Base: 30 (**), Small Base: 100 (*)					
Continuity correction applied					

QFC7 Agreement with statement: I am good at resisting temptation

Base: All respondents

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	1501	860	623	327	714	390	975	203	124	166
Base	1496	870	609	307	717	414	1010	205	108	143
Strongly agree	529 35%	312 36%	210 35%	105 34%	234 33%	174 42% D	361 36%	61 30%	40 37% *	57 39%
Slightly agree	371 25%	216 25%	149 24%	75 25%	185 26%	92 22%	258 26%	54 26%	26 24% *	26 18%
Slightly disagree	282 19%	167 19%	114 19%	54 18%	157 22% E	59 14%	197 20%	35 17%	20 18%	28 19%
Strongly disagree	282 19%	159 18%	120 20%	66 22%	126 18%	80 19%	173 17%	50 24%	23 21% *	28 19%
AGREE	900 60%	528 61%	359 59%	180 59%	420 59%	266 64%	618 61%	115 56%	65 61% *	83 58%
DISAGREE	564 38%	326 37%	234 38%	120 39%	283 39%	139 34%	370 37%	85 42%	42 39%	55 39%
Don't know	32 2%	16 2%	16 3%	6 2%	14 2%	9 2%	21 2%	5 2%	- *	5 4%
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QFC7 Agreement with statement: I am good at resisting temptation

Base: All respondents

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	1501	451	796	366	430	174	1212	47	127	78
Base	1496	494	783	369	415	144	1222	43	120	77
Strongly agree	529 35%	155 31%	273 35% L	107 29%	166 40% JKL	58 40% L	424 35%	16 36% *	54 45% *	24 32% *
Slightly agree	371 25%	139 28% N	198 25% N	104 28% N	94 23%	21 14%	296 24%	8 17% *	33 28% *	26 34% *
Slightly disagree	282 19%	102 21%	155 20%	76 21%	79 19%	19 13%	241 20%	13 31% QR*	15 12% *	6 8% *
Strongly disagree	282 19%	88 18%	141 18%	70 19%	71 17%	42 29% JKLM	238 19%	6 13% *	13 11% *	19 25% *
AGREE	900 60%	295 60%	471 60%	211 57%	260 63%	79 55%	720 59%	23 54% *	87 73% O*	50 65% *
DISAGREE	564 38%	190 38%	296 38%	145 39%	150 36%	61 42%	479 39% Q	19 43% *	27 23% *	25 32% *
Don't know	32 2%	10 2%	16 2%	12 3%	4 1%	4 3%	23 2%	1 3% *	5 4% *	2 2% *
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QFC7 Agreement with statement: I am good at resisting temptation

Base: All respondents

	Total	Accommodation					Number of people in hhld		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	1501	276	954	536	418	209	292	371	796
Base	1496	309	911	539	372	220	273	361	825
Strongly agree	529 35%	99 32%	338 37%	194 36%	144 39%	77 35%	104 38%	125 35%	285 35%
Slightly agree	371 25%	80 26%	234 26%	147 27%	87 23%	43 20%	69 25%	89 25%	204 25%
Slightly disagree	282 19%	56 18%	168 18%	95 18%	73 20%	47 22%	45 16%	63 18%	167 20%
Strongly disagree	282 19%	68 22%	152 17%	94 17%	58 16%	47 21%	46 17%	77 21%	154 19%
AGREE	900 60%	179 58%	572 63%	341 63%	231 62%	120 55%	173 63%	214 59%	489 59%
DISAGREE	564 38%	124 40%	320 35%	188 35%	131 35%	94 43%	91 33%	140 39%	321 39%
Don't know	32 2%	6 2%	19 2%	9 2%	10 3%	5 2%	9 3%	7 2%	14 2%
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QFC7 Agreement with statement: I am good at resisting temptation

Base: All respondents

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	1501	893	293	184	91	568	50	129	378	474	1081	352
Base	1496	887	290	196	89	575	36	109	372	538	1089	336
Strongly agree	529 35%	305 34%	98 34%	75 38%	36 41%	210 37%	12 34%	39 36%	132 36%	176 33%	388 36%	115 34%
Slightly agree	371 25%	210 24%	78 27%	47 24%	28 31%	153 27%	7 20%	36 33%	101 27%	130 24%	288 26%	69 20%
Slightly disagree	282 19%	163 18%	57 20%	40 21%	16 17%	113 20%	3 10%	15 14%	70 19%	112 21%	213 20%	58 17%
Strongly disagree	282 19%	188 21% e	51 18%	29 15%	9 10%	88 15%	12 32% h*	18 17% *	61 16%	107 20%	182 17%	84 25% j
AGREE	900 60%	515 58%	176 61%	122 62%	64 72%	363 63%	19 54%	75 69%	233 63%	307 57%	676 62%	184 55%
DISAGREE	564 38%	352 40%	108 37%	69 35%	24 27%	201 35%	15 42%	34 31%	130 35%	219 41%	394 36%	142 42%
Don't know	32 2%	20 2%	6 2%	4 2%	1 1%	11 2%	2 4%	1 1%	8 2%	12 2%	19 2%	10 3%

Overlap formulae used
 - Column Means:
 Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
 Minimum Base: 30 (**), Small Base: 100 (*)
 - Column Proportions:
 Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
 Minimum Base: 30 (**), Small Base: 100 (*)
 Continuity correction applied

QFC7 Agreement with statement: I am good at resisting temptation

Base: All respondents

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	1501	371	173	875	915	269	233	1026	475	52	540	519
Base	1496	294	183	944	784	291	341	1181	314	132	524	535
Strongly agree	529 35%	152 52% n	90 49% n	263 28%	349 44% pq	92 31% q	63 18%	409 35%	120 38%	37 28% *	176 34%	176 33%
Slightly agree	371 25%	62 21%	43 24%	254 27%	185 24%	90 31%	83 24%	302 26%	69 22%	43 33% *	136 26%	134 25%
Slightly disagree	282 19%	37 13%	22 12%	206 22% lm	128 16%	46 16%	90 26% op	225 19%	57 18%	17 13% *	110 21%	86 16%
Strongly disagree	282 19%	40 13%	25 14%	202 21% l	107 14%	61 21% o	99 29% o	219 19%	62 20%	31 24% *	94 18%	120 22%
AGREE	900 60%	213 73% n	133 73% n	517 55%	534 68% q	182 63% q	146 43%	711 60%	188 60%	80 61% *	313 60%	310 58%
DISAGREE	564 38%	76 26%	47 26%	407 43% lm	235 30%	107 37%	189 55% op	445 38%	119 38%	48 36% *	205 39%	206 38%
Don't know	32 2%	5 2%	3 2%	20 2%	15 2%	2 1%	6 2%	25 2%	7 2%	4 3% *	6 1%	19 4%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

QFC7 Agreement with statement: I am good at resisting temptation

Base: All respondents

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	1501	902	358	157
Base	1496	1007	243	169
Strongly agree	529 35%	350 35%	106 44% wy	47 28% *
Slightly agree	371 25%	268 27% x	47 19%	43 25% *
Slightly disagree	282 19%	188 19%	39 16%	37 22% *
Strongly disagree	282 19%	181 18%	46 19%	39 23% *
AGREE	900 60%	618 61%	154 63%	90 53% *
DISAGREE	564 38%	369 37%	85 35%	76 45% *
Don't know	32 2%	19 2%	5 2%	3 2% *
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QFC7 Agreement with statement: I am good at resisting temptation

Base: All respondents

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	1501	979	408	30	269	102	633	256	157
Base	1496	1112	277	30	222	73	785	171	169
Strongly agree	529 35%	375 34%	112 41% A	16 52% **	120 54%	31 43% *	229 29%	75 44% FH	47 28% *
Slightly agree	371 25%	297 27% B	56 20%	5 16% **	44 20%	17 24% *	224 29% G	30 17%	43 25% *
Slightly disagree	282 19%	211 19%	47 17%	6 21% **	25 11%	12 16% *	163 21%	27 16%	37 22%
Strongly disagree	282 19%	207 19%	56 20%	3 11% **	28 12%	12 16% *	154 20%	34 20%	39 23% *
AGREE	900 60%	672 60%	169 61%	21 68% **	165 74%	49 67% *	453 58%	105 61%	90 53% *
DISAGREE	564 38%	418 38%	103 37%	10 32% **	53 24%	24 32% *	317 40%	62 36%	76 45%
Don't know	32 2%	22 2%	5 2%	- **	4 2%	1 1% *	15 2%	4 2%	3 2% *
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QFC7 Agreement with statement: I am good at resisting temptation

Base: All respondents

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	1501	341	684	468	122	803	1287	190	489	475	646
Base	1496	272	628	590	134	737	1244	229	507	487	606
Strongly agree	529 35%	145 53% JKL	244 39% KL	139 23%	34 26% *	297 40% NO	458 37% O	60 26%	165 33%	166 34%	244 40% P
Slightly agree	371 25%	55 20%	160 26%	154 26%	30 22% *	179 24%	318 26%	47 20%	125 25%	118 24%	144 24%
Slightly disagree	282 19%	33 12%	118 19% I	130 22% I	32 24% I*	131 18%	234 19%	45 20%	106 21%	94 19%	105 17%
Strongly disagree	282 19%	35 13%	93 15%	152 26% IJ	31 23% I*	112 15%	211 17%	68 30% MN	97 19%	101 21%	99 16%
AGREE	900 60%	200 73% JKL	404 64% KL	293 50%	65 48% *	476 65% O	776 62% O	107 47%	290 57%	284 58%	389 64% P
DISAGREE	564 38%	68 25%	212 34% I	282 48% IJ	63 47% IJ*	243 33%	445 36% M	113 49% MN	203 40%	195 40%	204 34%
Don't know	32 2%	5 2%	13 2%	15 3%	7 5% *	19 3%	23 2%	9 4%	14 3%	7 1%	13 2%
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QFC7 Agreement with statement: I am good at resisting temptation

Base: All respondents

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	1501	713	783	432	114	389	89	68	31	86	190	783
Base	1496	728	760	463	116	376	84	67	31	73	192	760
Strongly agree	529 35%	222 31%	302 40% S	133 29%	44 38% b*	101 27%	18 21% *	17 25% *	7 22% **	29 40% WXb*	46 24%	302 40% UWXb
Slightly agree	371 25%	192 26%	178 23%	136 29%	26 22% *	107 29%	27 32% *	20 30% *	8 25% **	17 23% *	55 29%	178 23%
Slightly disagree	282 19%	177 24% T	106 14%	118 25% c	18 16% *	88 23% c	17 21% *	19 28% c*	8 25% **	14 19% *	46 24% c	106 14%
Strongly disagree	282 19%	126 17%	152 20%	72 16%	28 24% *	72 19%	19 23% *	10 15% *	9 28% **	11 16% *	42 22%	152 20%
AGREE	900 60%	414 57%	481 63%	269 58%	70 60% *	209 55%	45 53% *	37 54% *	15 47% **	46 63% *	101 53%	481 63% Wb
DISAGREE	564 38%	303 42% T	257 34%	190 41%	46 40% *	160 42% c	36 43% *	29 44% *	17 53% **	25 35% *	89 46% c	257 34%
Don't know	32 2%	11 1%	22 3%	5 1%	1 1% *	8 2%	3 3% *	1 2% *	- - **	2 2% *	3 1%	22 3%
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QFC7 Agreement with statement: *I am good at resisting temptation*

Base: All respondents

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	1501	925	576	382	1098	1441	57
Base	1496	913	583	421	1052	1438	53
Strongly agree	529 35%	312 34%	218 37%	94 22%	428 41% f	506 35%	23 43% *
Slightly agree	371 25%	229 25%	141 24%	110 26%	255 24%	357 25%	12 22% *
Slightly disagree	282 19%	197 22% e	85 15%	107 25% g	173 16%	276 19%	6 12% *
Strongly disagree	282 19%	153 17%	129 22% d	98 23% g	174 17%	268 19%	10 19% *
AGREE	900 60%	541 59%	359 62%	204 49%	684 65% f	864 60%	35 65% *
DISAGREE	564 38%	350 38%	214 37%	205 49% g	348 33%	544 38%	16 31% *
Don't know	32 2%	22 2%	10 2%	12 3%	21 2%	30 2%	2 4% *
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QFC7 Agreement with statement: I am good at resisting temptation

Base: All respondents

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	1501	765	719	518	467	153	138	402	375	655
Base	1496	703	771	559	517	159	142	413	392	622
Strongly agree	529	296	225	147	140	50	44	95	138	264
	35%	42% klm	29% l	26% 27%	27% 31%	31% *	31% *	23% 35% p	35% p	42% p
Slightly agree	371	171	194	136	144	34	26	106	104	148
	25%	24%	25%	24%	28% o	22% *	18% *	26% 26%	26%	24%
Slightly disagree	282	119	160	129	105	33	32	110	66	101
	19%	17%	21%	23% j	20% 21%	21% *	22% *	27% qr	17%	16%
Strongly disagree	282	103	174	131	115	35	33	96	82	88
	19%	15%	23% j	24% j	22% j	22% *	23% *	23% r	21% r	14%
AGREE	900	467	419	283	285	84	70	201	242	412
	60%	66% klmno	54% l	51% 55%	55%	53% *	49% *	49% 62% p	62% p	66% p
DISAGREE	564	222	333	261	220	68	64	206	148	189
	38%	32%	43% j	47% jk	43% j	43% *	45% j*	50% qr	38%	30%
Don't know	32	14	19	16	12	7	8	6	3	21
	2%	2%	2%	3%	2%	4% *	6% *	1%	1%	3%
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QFC7 Agreement with statement: I am good at resisting temptation

Base: All respondents

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	1501	145	434	81	190	151	225	181
Base	1496	154	457	69	192	143	205	187
Strongly agree	529 35%	66 43% t*	133 29%	29 42% *	68 35%	55 38%	72 35%	55 29%
Slightly agree	371 25%	30 19% *	102 22%	9 12% *	51 27% u	36 26%	58 28% u	68 36% stu
Slightly disagree	282 19%	23 15% *	114 25% y	14 20% *	30 16%	30 21%	36 17%	28 15%
Strongly disagree	282 19%	34 22% *	94 20%	15 22% *	42 22%	20 14%	35 17%	34 18%
AGREE	900 60%	96 62% *	235 51%	37 54% *	119 62%	91 64% t	130 63% t	123 66% t
DISAGREE	564 38%	57 37% *	208 45% xy	29 42% *	72 37%	49 35%	70 34%	62 33%
Don't know	32 2%	1 * *	14 3%	2 3% *	1 1%	2 1%	5 2%	2 1%
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QFC7 Agreement with statement: *I am good at resisting temptation*

Base: All respondents

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	1501	538	919	734	689	1278	205	919	550	1095	370
Base	1496	499	963	715	702	1275	204	900	564	1080	383
Strongly agree	529 35%	205 41% B	310 32%	264 37%	236 34%	491 39% F	33 16%	529 59% H	- -	409 38% J	109 28%
Slightly agree	371 25%	144 29%	224 23%	184 26%	172 24%	337 26% F	32 16%	371 41% H	- -	301 28% J	66 17%
Slightly disagree	282 19%	80 16%	199 21%	134 19%	135 19%	229 18%	53 26% E	- -	282 50% G	191 18%	84 22%
Strongly disagree	282 19%	66 13%	208 22% A	116 16%	152 22% C	191 15%	83 41% E	- -	282 50% G	164 15%	109 29% I
AGREE	900 60%	348 70% B	534 55%	448 63%	408 58%	828 65% F	66 32%	900 100% H	- -	710 66% J	175 46%
DISAGREE	564 38%	146 29%	407 42% A	250 35%	287 41%	420 33%	136 67% E	- -	564 100% G	355 33%	193 50% I
Don't know	32 2%	5 1%	22 2%	16 2%	7 1%	28 2%	2 1%	- -	- -	15 1%	15 4% I
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

QFC7 Agreement with statement: I am good at resisting temptation

Base: All respondents

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	1501	281	1214	136	94	799	371	1451	1244	1212
Base	1496	340	1151	194	106	805	294	1461	1215	1251
Strongly agree	529 35%	84 25%	443 38% K	32 16% *	21 20% *	296 37% MN	152 52% MNO	515 35% S	432 36% S	423 34%
Slightly agree	371 25%	73 21%	298 26%	44 22% *	17 16% *	232 29% NP	62 21%	363 25%	300 25%	311 25%
Slightly disagree	282 19%	86 25% L	195 17%	52 27% P*	27 26% P*	144 18%	37 13%	278 19%	226 19%	245 20%
Strongly disagree	282 19%	89 26% L	192 17%	64 33% OP*	35 33% OP*	122 15%	40 13%	274 19%	231 19%	244 20%
AGREE	900 60%	157 46%	741 64% K	75 39% *	38 36% *	528 66% MN	213 73% MN	878 60%	732 60% S	733 59%
DISAGREE	564 38%	175 52% L	387 34%	117 60% OP*	63 59% OP*	265 33%	76 26%	552 38%	457 38%	489 39% R
Don't know	32 2%	8 2%	23 2%	2 1% *	5 5% *	12 1%	5 2%	31 2%	27 2%	29 2%
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QFC7 Agreement with statement: *I am good at resisting temptation*

Base: All respondents

	Total	Type of loan compared			Aware of any high street lenders		Aware of any online lenders		Change in reported level of confidence in repaying loan (Follow-up)		
		Online only (T)	Retail only (U)	Online and Retail (V)	Yes (W)	No (X)	Yes (Y)	No (Z)	More confident (a)	Less confident (b)	No change (c)
Unweighted Base	1501	354	38	122	1244	257	1451	50	1	8	99
Base	1496	437	26	128	1215	281	1461	35	1	5	88
Strongly agree	529 35%	134 31%	7 28% **	43 34% *	432 36%	97 35%	515 35%	14 40% *	1 100% **	1 17% **	32 36%
Slightly agree	371 25%	114 26%	7 25% **	43 33% *	300 25%	71 25%	363 25%	8 22% *	- **	1 16% **	25 28%
Slightly disagree	282 19%	96 22%	6 23% **	24 19% *	226 19%	56 20%	278 19%	4 12% *	- **	1 25% **	16 18%
Strongly disagree	282 19%	88 20% V	5 19% **	12 10% *	231 19%	51 18%	274 19%	8 22% *	- **	2 42% **	15 17%
AGREE	900 60%	248 57%	14 53% **	86 67% *	732 60%	168 60%	878 60%	22 63% *	1 100% **	2 34% **	57 64%
DISAGREE	564 38%	184 42% V	11 42% **	36 29% *	457 38%	107 38%	552 38%	12 34% *	- **	3 66% **	32 36%
Don't know	32 2%	6 1%	1 5% **	6 4% *	27 2%	6 2%	31 2%	1 3% *	- **	- **	-
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QFC7 Agreement with statement: I am good at resisting temptation

Base: All respondents

	Total	Market Status		Specific lender status	
		New (d)	Repeat (e)	New (f)	Repeat (g)
Unweighted Base	1501	509	973	814	688
Base	1496	421	1061	833	649
Strongly agree	529 35%	190 45% e	331 31%	284 34%	237 37%
Slightly agree	371 25%	96 23%	271 26%	209 25%	159 24%
Slightly disagree	282 19%	62 15%	219 21% d	148 18%	132 20%
Strongly disagree	282 19%	65 15%	216 20%	176 21%	105 16%
AGREE	900 60%	286 68% e	603 57%	493 59%	396 61%
DISAGREE	564 38%	127 30%	435 41% d	324 39%	237 37%
Don't know	32 2%	8 2%	24 2%	15 2%	16 3%
Overlap formulae used					
- Column Means:					
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g					
Minimum Base: 30 (**), Small Base: 100 (*)					
- Column Proportions:					
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g					
Minimum Base: 30 (**), Small Base: 100 (*)					
Continuity correction applied					

QFC7 Agreement with statement: I am concerned about giving personal information on the internet

Base: All respondents

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	1501	860	623	327	713	391	975	203	124	166
Base	1496	870	609	307	716	415	1010	205	108	143
Strongly agree	697 47%	384 44%	304 50%	119 39%	332 46%	220 53% C	441 44%	98 48%	55 51% *	87 61% F
Slightly agree	384 26%	216 25%	164 27%	102 33% E	189 26%	84 20%	277 27%	53 26%	19 18% *	30 21%
Slightly disagree	220 15%	140 16%	80 13%	57 19% E	111 16%	44 11%	176 17% I	26 13% I	13 12% I*	5 3%
Strongly disagree	163 11%	109 12%	53 9%	24 8%	76 11%	50 12%	99 10%	25 12%	17 16% *	15 10%
AGREE	1081 72%	599 69%	467 77% A	221 72%	520 73%	304 73%	718 71%	151 74%	75 69% *	117 82% F
DISAGREE	383 26%	249 29% B	133 22%	82 27%	187 26%	94 23%	275 27% I	51 25% I	30 28% I*	19 13%
Don't know	31 2%	23 3%	8 1%	4 1%	9 1%	17 4% D	17 2%	3 1%	3 3% *	7 5%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

Competition Commission - Payday Lending Survey - 120248

QFC7 Agreement with statement: I am concerned about giving personal information on the internet

Base: All respondents

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	1501	451	796	366	430	174	1212	47	127	78
Base	1496	494	783	369	415	144	1222	43	120	77
Strongly agree	697 47%	196 40%	374 48% J	162 44%	211 51% J	83 58% JL	566 46%	19 45% *	50 42% *	43 56% *
Slightly agree	384 26%	150 30% N	206 26% N	94 25% N	112 27% N	18 13%	318 26%	10 23% *	30 25% *	16 21% *
Slightly disagree	220 15%	88 18%	109 14%	61 17%	48 12%	14 9%	179 15%	8 19% *	17 14% *	15 19% *
Strongly disagree	163 11%	51 10%	80 10%	45 12%	35 9%	22 15%	130 11%	5 11% *	22 19% *	3 4% *
AGREE	1081 72%	347 70%	579 74% L	256 69%	323 78% JKL	101 70%	884 72%	29 68% *	80 67% *	59 77% *
DISAGREE	383 26%	139 28% M	190 24% M	106 29% KM	84 20%	36 25%	309 25%	13 30% *	39 33% *	18 23% *
Don't know	31 2%	9 2%	15 2%	7 2%	8 2%	7 5%	29 2%	1 2% *	1 *	- *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QFC7 Agreement with statement: I am concerned about giving personal information on the internet

Base: All respondents

	Total	Accommodation					Number of people in hhld		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	1501	276	954	536	418	209	292	371	796
Base	1496	309	911	539	372	220	273	361	825
Strongly agree	697 47%	152 49%	433 48%	236 44%	197 53% TUV	86 39%	128 47%	167 46%	381 46%
Slightly agree	384 26%	69 22%	230 25%	147 27%	83 22%	69 31%	69 25%	103 28%	205 25%
Slightly disagree	220 15%	55 18% V	117 13%	80 15%	37 10%	43 20% V	28 10%	49 14%	139 17% X
Strongly disagree	163 11%	23 8%	113 12%	72 13%	41 11%	17 8%	38 14%	37 10%	82 10%
AGREE	1081 72%	221 71%	663 73%	383 71%	280 75%	156 71%	197 72%	269 75%	586 71%
DISAGREE	383 26%	79 26%	230 25% V	152 28%	79 21%	60 27%	66 24%	86 24%	222 27%
Don't know	31 2%	10 3%	17 2% U	4 1%	14 4% TU	4 2%	9 3%	5 1%	17 2%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied									

QFC7 Agreement with statement: I am concerned about giving personal information on the internet

Base: All respondents

	Total	Number of children in hhhd					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	1501	893	293	184	91	568	50	129	378	474	1081	352
Base	1496	887	290	196	89	575	36	109	372	538	1089	336
Strongly agree	697 47%	396 45%	142 49%	95 48%	46 52%	282 49%	21 60% i*	64 59% i*	173 47%	208 39%	489 45%	172 51%
Slightly agree	384 26%	238 27%	64 22%	51 26%	24 27%	139 24%	6 16% *	19 18% *	110 30% g	152 28%	301 28%	73 22%
Slightly disagree	220 15%	125 14%	48 16%	35 18%	9 10% *	92 16%	3 9% *	11 10% *	36 10% g	120 22% gh	175 16%	38 11%
Strongly disagree	163 11%	112 13% e	28 10%	14 7%	4 4% *	46 8%	5 13% *	14 12% *	42 11%	58 11%	102 9%	47 14%
AGREE	1081 72%	634 72%	205 71%	146 75%	70 79% *	422 73%	27 76% *	83 76% *	283 76% i	360 67%	790 72%	245 73%
DISAGREE	383 26%	237 27%	76 26%	49 25%	13 14% *	138 24%	8 22% *	25 23% *	78 21%	178 33% h	276 25%	85 25%
Don't know	31 2%	16 2%	9 3%	- *	6 7% ac*	15 3%	1 3% *	1 1% *	10 3% i	1 *	23 2%	6 2%
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QFC7 Agreement with statement: I am concerned about giving personal information on the internet

Base: All respondents

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	1501	371	173	875	916	268	233	1027	474	51	539	519
Base	1496	294	183	944	785	290	341	1182	313	131	522	535
Strongly agree	697 47%	153 52% n	100 54% n	409 43%	397 51% q	137 47%	128 37%	517 44%	180 57% rt	51 39% *	228 44%	265 49%
Slightly agree	384 26%	70 24%	45 24%	255 27%	184 23%	92 32% o	92 27%	335 28% s	49 16%	37 28% *	130 25%	134 25%
Slightly disagree	220 15%	34 11%	18 10%	158 17%	108 14%	32 11%	70 21% p	192 16% s	28 9%	24 18% *	98 19% v	65 12%
Strongly disagree	163 11%	32 11%	17 9%	104 11%	79 10%	26 9%	43 12%	122 10%	41 13%	16 12% *	59 11%	60 11%
AGREE	1081 72%	222 75%	145 79%	664 70%	581 74% q	228 79% q	220 65%	852 72%	229 73%	87 67% *	357 68%	399 75%
DISAGREE	383 26%	65 22%	35 19%	262 28%	188 24%	58 20%	113 33% op	314 27%	69 22%	40 31% *	157 30%	125 23%
Don't know	31 2%	7 2%	4 2%	18 2%	16 2%	4 1%	8 2%	16 1%	15 5% r	4 3% *	9 2%	11 2%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

QFC7 Agreement with statement: I am concerned about giving personal information on the internet

Base: All respondents

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	1501	903	357	157
Base	1496	1007	242	169
Strongly agree	697 47%	450 45%	146 60% wy	65 38% *
Slightly agree	384 26%	277 28% x	35 15%	55 33% x*
Slightly disagree	220 15%	171 17% x	17 7%	22 13% *
Strongly disagree	163 11%	97 10%	31 13%	23 14% *
AGREE	1081 72%	727 72%	181 75%	120 71% *
DISAGREE	383 26%	268 27% x	48 20%	46 27% *
Don't know	31 2%	12 1%	13 6% w	3 2% *
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QFC7 Agreement with statement: *I am concerned about giving personal information on the internet*

Base: All respondents

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	1501	980	407	30	269	102	634	255	157
Base	1496	1113	276	30	222	73	786	170	169
Strongly agree	697 47%	490 44%	159 58% A	12 39% **	117 53%	36 49% *	333 42%	110 65% FH	65 38% *
Slightly agree	384 26%	318 29% B	43 16%	7 23% **	57 26%	13 18% *	221 28% G	22 13%	55 33% G*
Slightly disagree	220 15%	183 16% B	24 9%	3 9% **	29 13%	5 7% *	142 18% G	12 7%	22 13%
Strongly disagree	163 11%	107 10%	36 13%	9 29% **	18 8%	13 19% D*	79 10%	18 10%	23 14% *
AGREE	1081 72%	808 73%	202 73%	19 61% **	173 78%	49 67% *	554 71%	132 78%	120 71% *
DISAGREE	383 26%	291 26%	60 22%	12 39% **	47 21%	18 25% *	222 28% G	30 17%	46 27% *
Don't know	31 2%	15 1%	14 5% A	- - **	2 1%	5 8% D*	10 1%	8 5% F	3 2% *
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QFC7 Agreement with statement: *I am concerned about giving personal information on the internet*

Base: All respondents

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	1501	341	685	467	122	803	1287	190	489	475	646
Base	1496	272	629	589	134	737	1244	229	507	487	606
Strongly agree	697 47%	144 53% KL	298 47% L	253 43%	46 34% *	380 51% O	609 49% O	75 33%	202 40%	232 48%	318 52% P
Slightly agree	384 26%	61 22%	146 23%	174 29%	46 34% J*	164 22%	304 24%	75 33% M	130 26% R	151 31% R	119 20%
Slightly disagree	220 15%	32 12%	101 16%	87 15%	27 20%	107 15%	183 15%	35 15%	110 22% QR	51 10%	81 13%
Strongly disagree	163 11%	28 10%	74 12%	61 10%	13 10% *	73 10%	128 10%	33 14%	57 11%	44 9%	73 12%
AGREE	1081 72%	205 75%	444 71%	427 72%	92 68% *	544 74%	912 73%	150 66%	332 65%	382 79% P	437 72% P
DISAGREE	383 26%	60 22%	175 28%	148 25%	40 30%	180 24%	311 25%	68 30%	166 33% QR	95 20%	154 25%
Don't know	31 2%	7 3%	10 2%	15 2%	2 2% *	13 2%	21 2%	10 4%	9 2%	9 2%	16 3%
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QFC7 Agreement with statement: I am concerned about giving personal information on the internet

Base: All respondents

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	1501	712	784	431	114	389	89	68	31	86	190	784
Base	1496	726	761	462	116	376	84	67	31	73	192	761
Strongly agree	697 47%	339 47%	352 46%	214 46%	44 38% *	179 47%	50 60% Vb*	31 46% *	11 34% **	41 56% *	83 43%	352 46%
Slightly agree	384 26%	200 28%	184 24%	136 29%	40 35% *	103 27%	15 18% *	17 25% *	6 19% **	13 18% *	68 35% WXac	184 24%
Slightly disagree	220 15%	94 13%	126 17%	65 14%	14 12% *	40 11%	4 5% *	6 9% *	4 13% **	6 8% *	22 11%	126 17% WX
Strongly disagree	163 11%	77 11%	83 11%	39 8%	16 14% *	42 11%	12 14% *	12 17% *	6 20% **	10 13% *	14 7%	83 11%
AGREE	1081 72%	539 74%	537 71%	350 76%	84 72% *	282 75%	65 78% *	48 72% *	16 52% **	54 74% *	151 78%	537 71%
DISAGREE	383 26%	171 24%	209 28%	104 23%	30 26% *	82 22%	16 19% *	18 27% *	10 33% **	16 22% *	36 19%	209 28%
Don't know	31 2%	17 2%	15 2%	8 2%	2 2% *	13 3%	2 3% *	1 2% *	5 14% **	3 4% *	6 3%	15 2%
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

Competition Commission - Payday Lending Survey - 120248

QFC7 Agreement with statement: I am concerned about giving personal information on the internet

Base: All respondents

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	1501	924	577	383	1097	1441	57
Base	1496	911	584	422	1051	1438	53
Strongly agree	697 47%	412 45%	285 49%	183 43%	508 48%	673 47%	23 44% *
Slightly agree	384 26%	230 25%	154 26%	117 28%	258 25%	368 26%	14 27% *
Slightly disagree	220 15%	143 16%	77 13%	70 16%	151 14%	214 15%	7 12% *
Strongly disagree	163 11%	110 12%	53 9%	47 11%	108 10%	151 11%	8 16% *
AGREE	1081 72%	642 70%	439 75%	300 71%	766 73%	1042 72%	38 72% *
DISAGREE	383 26%	253 28%	131 22%	117 28%	259 25%	365 25%	15 28% *
Don't know	31 2%	17 2%	15 3%	5 1%	26 2%	31 2%	- - *
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QFC7 Agreement with statement: I am concerned about giving personal information on the internet

Base: All respondents

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	1501	765	719	518	466	153	138	402	376	654
	1496	703	771	559	516	159	142	413	393	621
Strongly agree	697	327	362	252	248	72	61	170	191	308
	47%	46%	47%	45%	48%	45%	43%	41%	49%	50% p
Slightly agree	384	190	187	141	126	36	42	123	95	144
	26%	27%	24%	25%	24%	22%	30%	30%	24%	23%
Slightly disagree	220	98	120	97	80	23	13	74	57	83
	15%	14%	16%	17% o	16%	15%	9%	18%	14%	13%
Strongly disagree	163	74	86	61	49	23	21	38	44	70
	11%	11%	11%	11%	10%	15%	15%	9%	11%	11%
AGREE	1081	516	549	392	374	108	103	292	286	452
	72%	73%	71%	70%	73%	68%	73%	71%	73%	73%
DISAGREE	383	172	206	158	130	46	34	112	100	152
	26%	24%	27%	28%	25%	29%	24%	27%	26%	25%
Don't know	31	15	17	9	12	5	5	8	7	16
	2%	2%	2%	2%	2%	3%	4%	2%	2%	3%
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QFC7 Agreement with statement: I am concerned about giving personal information on the internet

Base: All respondents

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	1501	145	433	81	190	151	225	182
Base	1496	154	456	69	192	143	205	188
Strongly agree	697 47%	84 55% y*	211 46%	27 40% *	83 43%	70 49%	110 54% y	70 37%
Slightly agree	384 26%	28 18% *	114 25%	13 18% *	56 29%	37 26%	60 29%	55 29%
Slightly disagree	220 15%	22 14% *	72 16%	19 28% twx*	31 16%	17 12%	18 9%	31 17%
Strongly disagree	163 11%	19 12% *	50 11%	7 10% *	17 9%	16 11%	15 7%	26 14%
AGREE	1081 72%	112 73% *	324 71%	40 58% *	139 73%	107 75% u	170 83% tuy	125 67%
DISAGREE	383 26%	41 27% *	122 27% x	26 38% x*	48 25%	33 23%	33 16%	57 30% x
Don't know	31 2%	1 1% *	10 2%	2 4% *	5 2%	3 2%	2 1%	6 3%
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

Competition Commission - Payday Lending Survey - 120248

QFC7 Agreement with statement: I am concerned about giving personal information on the internet

Base: All respondents

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	1501	539	918	735	689	1277	205	918	550	1096	370
Base	1496	500	962	716	702	1274	204	898	564	1081	383
Strongly agree	697 47%	280 56% B	401 42%	357 50%	309 44%	607 48%	86 42%	481 54% H	206 36%	697 64% J	- -
Slightly agree	384 26%	119 24%	261 27%	188 26%	176 25%	346 27% F	37 18%	229 26%	149 26%	384 36% J	- -
Slightly disagree	220 15%	45 9%	171 18% A	93 13%	124 18%	185 15%	31 15%	101 11%	110 19% G	- -	220 57% I
Strongly disagree	163 11%	42 8%	116 12%	67 9%	79 11%	117 9%	42 20% E	74 8%	83 15% G	- -	163 43% I
AGREE	1081 72%	399 80% B	662 69%	546 76% D	485 69%	953 75% F	123 61%	710 79% H	355 63%	1081 100% J	- -
DISAGREE	383 26%	87 17%	287 30% A	161 22%	203 29% C	302 24%	73 36% E	175 19%	193 34% G	- -	383 100% I
Don't know	31 2%	13 3%	13 1%	9 1%	14 2%	20 2%	8 4%	13 1%	16 3%	- -	- -
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QFC7 Agreement with statement: I am concerned about giving personal information on the internet

Base: All respondents

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	1501	281	1214	136	94	799	371	1451	1244	1212
Base	1496	340	1150	194	106	805	294	1461	1215	1251
Strongly agree	697 47%	135 40%	560 49% K	83 43% *	38 36% *	379 47%	153 52% N	681 47%	583 48% S	581 46%
Slightly agree	384 26%	96 28%	287 25%	49 25% *	28 27% *	217 27%	70 24%	379 26%	300 25%	319 26%
Slightly disagree	220 15%	48 14%	170 15%	29 15% *	24 23% P*	119 15%	34 11%	218 15% R	160 13%	188 15% R
Strongly disagree	163 11%	55 16% L	108 9%	29 15% *	12 11% *	75 9%	32 11%	153 10%	144 12% Q	139 11%
AGREE	1081 72%	231 68%	847 74%	132 68% *	67 63% *	596 74%	222 75%	1060 73%	883 73%	900 72%
DISAGREE	383 26%	103 30%	279 24%	58 30% *	36 34% *	194 24%	65 22%	370 25%	304 25%	327 26%
Don't know	31 2%	6 2%	25 2%	4 2% *	3 3% *	15 2%	7 2%	31 2%	27 2%	24 2%
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QFC7 Agreement with statement: I am concerned about giving personal information on the internet

Base: All respondents

	Total	Type of loan compared			Aware of any high street lenders		Aware of any online lenders		Change in reported level of confidence in repaying loan (Follow-up)		
		Online only (T)	Retail only (U)	Online and Retail (V)	Yes (W)	No (X)	Yes (Y)	No (Z)	More confident (a)	Less confident (b)	No change (c)
Unweighted Base	1501	354	38	123	1244	257	1451	50	1	8	99
Base	1496	437	26	129	1215	281	1461	35	1	5	88
Strongly agree	697 47%	198 45%	17 65% **	60 47% *	583 48%	114 41%	681 47%	16 46% *	- **	1 17% **	37 42%
Slightly agree	384 26%	138 32%	3 10% **	38 29% *	300 25%	84 30%	379 26%	5 15% *	- **	3 66% **	30 34%
Slightly disagree	220 15%	74 17%	2 7% **	12 9% *	160 13%	60 21% W	218 15%	2 7% *	- **	- 8% **	15 17%
Strongly disagree	163 11%	23 5%	4 15% **	19 15% T*	144 12%	19 7%	153 10%	11 31% Y*	1 100% **	- 8% **	4 4%
AGREE	1081 72%	336 77%	20 76% **	98 76% *	883 73%	198 70%	1060 73%	21 61% *	- **	4 84% **	68 76%
DISAGREE	383 26%	97 22%	6 22% **	31 24% *	304 25%	79 28%	370 25%	13 37% *	1 100% **	1 16% **	19 21%
Don't know	31 2%	3 1%	1 3% **	1 * *	27 2%	4 1%	31 2%	1 2% *	- **	- **	2 3%

Overlap formulae used
 - Column Means:
 Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g
 Minimum Base: 30 (**), Small Base: 100 (*)
 - Column Proportions:
 Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g
 Minimum Base: 30 (**), Small Base: 100 (*)
 Continuity correction applied

QFC7 Agreement with statement: I am concerned about giving personal information on the internet

Base: All respondents

	Total	Market Status		Specific lender status	
		New (d)	Repeat (e)	New (f)	Repeat (g)
Unweighted Base	1501	508	974	813	669
Base	1496	419	1062	832	650
Strongly agree	697 47%	209 50%	482 45%	402 48%	289 44%
Slightly agree	384 26%	92 22%	289 27%	210 25%	172 26%
Slightly disagree	220 15%	57 13%	162 15%	109 13%	109 17%
Strongly disagree	163 11%	49 12%	111 10%	91 11%	69 11%
AGREE	1081 72%	301 72%	771 73%	611 73%	461 71%
DISAGREE	383 26%	105 25%	273 26%	200 24%	179 27%
Don't know	31 2%	13 3%	18 2%	21 2%	11 2%
Overlap formulae used					
- Column Means:					
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g					
Minimum Base: 30 (**), Small Base: 100 (*)					
- Column Proportions:					
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g					
Minimum Base: 30 (**), Small Base: 100 (*)					
Continuity correction applied					

Competition Commission - Payday Lending Survey - 120248

QFC8 Finance Quiz 1: You have taken out a loan for £500, and the interest rate you are charged is 10 per cent per month. There are no other fees. At this interest rate, how much money would you owe in total after one month?

Base: All respondents

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	1484	860	623	324	707	387	975	203	124	166
Base	1480	870	609	302	710	412	1010	205	108	143
Less than £500	87 6%	65 7% B	22 4%	9 3%	51 7% C	25 6%	54 5%	9 4%	12 12% *	9 6%
£500	4 *	1 *	3 *	1 *	- -	2 1%	2 *	- -	- *	1 1%
£501 - £549	59 4%	38 4%	21 3%	17 6%	28 4%	13 3%	38 4%	14 7%	4 4% *	3 2%
£550	874 59%	570 65% B	304 50%	167 55%	430 61%	245 59%	653 65% GHI	95 46%	47 43% *	76 53%
More than £550	108 7%	63 7%	46 7%	22 7%	58 8%	26 6%	75 7%	17 8%	8 7% *	9 6%
Don't know	345 23%	132 15%	212 35% A	86 29% D	140 20%	101 25%	187 19%	70 34% F	37 34% F*	46 32% F
Refused	3 *	2 *	1 *	- -	3 *	- -	1 *	- -	- *	- -
mean	528.0	522.2	539.6	546.7	523.5	520.3	532.5	533.1 *	491.9 *	525.0 *
Std Dev	155.30	169.83	121.74	158.40	158.92	144.95	158.67	122.40	165.28	137.73
Std Err	4.71	6.39	6.25	10.49	6.84	8.69	5.69	10.90	19.34	13.57

Overlap formulae used

- Column Means:

Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:

Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied

Competition Commission - Payday Lending Survey - 120248

QFC8 Finance Quiz 1: You have taken out a loan for £500, and the interest rate you are charged is 10 per cent per month. There are no other fees. At this interest rate, how much money would you owe in total after one month?
Base: All respondents

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	1484	451	796	366	430	174	1212	47	127	78
Base	1480	494	783	369	415	144	1222	43	120	77
Less than £500	87 6%	24 5%	46 6%	23 6%	23 6%	11 8%	73 6%	3 6%	7 6%	- 1%
£500	4 *	1 *	2 *	1 *	2 *	- -	3 *	- *	1 *	- *
£501 - £549	59 4%	18 4%	37 5%	18 5%	19 5%	3 2%	48 4%	1 2%	8 6%	3 4%
£550	874 59%	353 71% KLMN	458 59% N	228 62% N	230 55% N	49 34%	741 61% Q	27 62% *	54 45% *	49 63% *
More than £550	108 7%	26 5%	58 7%	21 6%	37 9%	18 12% J	84 7%	3 7%	15 12% *	6 8% *
Don't know	345 23%	71 14%	182 23% J	78 21%	104 25% J	63 44% JKLM	272 22%	10 22% *	35 30% *	19 25% *
Refused	3 *	1 *	- -	- -	- -	- -	1 *	- *	1 *	- *
mean	528.0	537.8	527.2	518.3	535.6	507.5 *	527.7	546.1 **	533.1 *	550.4 *
Std Dev	155.30	124.93	163.17	152.67	172.23	196.58	154.99	207.74	149.78	51.03
Std Err	4.71	6.40	6.75	9.14	9.85	20.38	5.16	34.62	16.06	7.01

Overlap formulae used
- Column Means:
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied

Competition Commission - Payday Lending Survey - 120248

QFC8 Finance Quiz 1: You have taken out a loan for £500, and the interest rate you are charged is 10 per cent per month. There are no other fees. At this interest rate, how much money would you owe in total after one month?
Base: All respondents

	Total	Accommodation					Number of people in hhd		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	1484	276	954	536	418	209	292	371	796
Base	1480	309	911	539	372	220	273	361	825
Less than £500	87 6%	10 3%	66 7%	35 6%	32 9% S	7 3%	19 7%	27 8%	36 4%
£500	4 *	- -	3 *	1 *	2 *	- *	1 *	3 1%	- -
£501 - £549	59 4%	8 3%	40 4% V	34 6% TV	6 2%	8 4%	7 3%	13 4%	39 5%
£550	874 59%	223 72% TUVW	512 56% V	332 62% TV	180 48%	121 55%	175 64%	206 57%	489 59%
More than £550	108 7%	25 8%	62 7%	30 6%	32 9%	18 8%	20 7%	22 6%	66 8%
Don't know	345 23%	42 14%	227 25% SU	108 20%	119 32% STU	65 29% SU	49 18%	90 25%	194 23%
Refused	3 *	- -	1 *	- -	1 *	- -	1 *	- -	1 *
mean	528.0	545.4 V	518.3	523.8	508.9	548.3 *	517.9	523.0	537.5
Std Dev	155.30	127.33	157.68	144.73	177.58	176.66	155.44	171.87	141.83
Std Err	4.71	8.36	6.03	7.10	10.85	14.67	10.36	10.50	5.87

Overlap formulae used
- Column Means:
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied



Competition Commission - Payday Lending Survey - 120248

QFC8 Finance Quiz 1: You have taken out a loan for £500, and the interest rate you are charged is 10 per cent per month. There are no other fees. At this interest rate, how much money would you owe in total after one month?
Base: All respondents

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	1484	893	293	184	91	568	50	129	378	474	1081	352
Base	1480	887	290	196	89	575	36	109	372	538	1089	336
Less than £500	87 6%	54 6%	10 3%	13 7%	5 6%	28 5%	2 6%	6 6%	35 9% i	20 4%	56 5%	24 7%
£500	4 *	3 *	1 *	- -	- *	1 *	- *	1 1%	- -	1 *	3 *	1 *
£501 - £549	59 4%	34 4%	8 3%	15 8%	3 3%	25 4%	4 12% g*	2 2% *	17 5%	20 4%	41 4%	19 6%
£550	874 59%	549 62%	168 58%	104 53%	51 57% *	322 56%	14 39% *	48 44% *	211 57%	395 73% fgh	660 61%	190 57%
More than £550	108 7%	57 6%	29 10%	12 6%	10 11% *	51 9%	4 10% *	13 12% *	29 8%	39 7%	77 7%	31 9%
Don't know	345 23%	188 21%	75 26%	51 26%	20 22% *	146 25%	12 33% i*	39 35% hi*	80 22% i	63 12%	250 23%	72 21%
Refused	3 *	1 *	- -	1 1%	- *	1 *	- *	- *	- -	- -	2 *	- -
mean	528.0	526.2	553.4	508.3 *	543.0 *	536.5	513.8 **	520.6 *	511.7	541.2 h	533.9	519.6
Std Dev	155.30	144.48	180.09	145.61	140.77	164.08	125.99	147.25	170.74	130.67	144.63	176.19
Std Err	4.71	5.54	12.52	12.87	17.88	8.23	22.63	16.46	10.03	6.41	5.10	10.93

Overlap formulae used
- Column Means:
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied



Competition Commission - Payday Lending Survey - 120248

QFC8 Finance Quiz 1: You have taken out a loan for £500, and the interest rate you are charged is 10 per cent per month. There are no other fees. At this interest rate, how much money would you owe in total after one month?
Base: All respondents

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	1484	366	173	865	903	266	233	1018	466	49	534	512
Base	1480	291	183	932	773	288	341	1172	308	127	516	530
Less than £500	87 6%	15 5%	8 4%	58 6%	41 5%	21 7%	15 4%	68 6%	19 6%	10 8%	27 5%	41 8%
£500	4 *	- *	1 1%	1 *	2 *	- -	1 *	1 *	2 1%	1 1%	- -	3 1%
£501 - £549	59 4%	12 4%	7 4%	40 4%	30 4%	20 7%	9 3%	49 4%	10 3%	4 3%	29 6%	15 3%
£550	874 59%	138 47%	95 52%	612 66% 1m	423 55%	167 58%	254 74% op	730 62% s	144 47%	94 75% s*	299 58%	301 57%
More than £550	108 7%	27 9%	10 5%	65 7%	61 8%	17 6%	23 7%	82 7%	27 9%	3 2% *	40 8%	39 7%
Don't know	345 23%	100 34% n	61 33% n	154 17%	215 28% q	62 21% q	39 12%	240 21%	104 34% rt	15 12% *	119 23%	131 25%
Refused	3 *	- -	- -	2 *	1 *	1 *	- -	1 *	2 *	- *	1 *	- -
mean	528.0	526.2	525.8 *	530.4	528.2	520.0	543.7	528.7	525.1	520.6 *	534.8	514.0
Std Dev	155.30	147.82	149.28	154.89	141.48	194.47	127.27	150.65	175.49	112.46	136.05	182.73
Std Err	4.71	9.62	13.92	5.89	5.58	13.79	9.04	5.38	10.07	17.35	6.76	9.64

Overlap formulae used
- Column Means:
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied



QFC8 Finance Quiz 1: You have taken out a loan for £500, and the interest rate you are charged is 10 per cent per month. There are no other fees. At this interest rate, how much money would you owe in total after one month?

Base: All respondents

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	1484	894	352	156
Base	1480	997	238	169
Less than £500	87 6%	55 5%	14 6%	12 7%
£500	4 *	1 *	1 *	1 1%
£501 - £549	59 4%	41 4%	10 4%	7 4%
£550	874 59%	622 62% x	107 45%	114 67% x*
More than £550	108 7%	67 7%	25 11% w	9 6% *
Don't know	345 23%	209 21%	80 33% wy	26 15% *
Refused	3 *	1 *	1 *	- - *
mean	528.0	529.4	530.5	526.2 *
Std Dev	155.30	136.70	171.71	207.56
Std Err	4.71	5.22	11.35	18.42

Overlap formulae used

- Column Means:

Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:

Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied

Competition Commission - Payday Lending Survey - 120248

QFC8 Finance Quiz 1: You have taken out a loan for £500, and the interest rate you are charged is 10 per cent per month. There are no other fees. At this interest rate, how much money would you owe in total after one month?

Base: All respondents

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	1484	971	401	30	266	100	628	252	156
Base	1480	1103	271	30	220	71	777	167	169
Less than £500	87 6%	64 6%	16 6%	1 2% ..	12 5%	3 5% *	43 6%	10 6%	12 7% *
£500	4 *	3 *	1 *	- * ..	- *	- *	1 *	1 *	1 1% *
£501 - £549	59 4%	46 4%	12 4%	1 2% ..	10 4%	2 2% *	31 4%	9 5%	7 4% *
£550	874 59%	697 63% B	127 47%	19 64% ..	110 50%	28 39% *	512 66% G	80 48%	114 67% G*
More than £550	108 7%	74 7%	27 10%	1 4% ..	15 7%	12 17% D*	52 7%	13 8%	9 6% *
Don't know	345 23%	219 20%	87 32% A	9 28% ..	74 34%	26 37% *	136 17%	53 32% FH	26 15% *
Refused	3 *	1 *	1 *	- * ..	- *	- *	1 *	1 1%	- * *
mean	528.0	528.2	532.3	541.2 ..	520.5 *	544.5 *	531.4	524.8	526.2 *
Std Dev	155.30	140.85	206.92	82.98	147.17	150.11	134.23	179.95	207.56
Std Err	4.71	5.13	12.69	17.69	11.12	19.22	5.94	13.88	18.42

Overlap formulae used

- Column Means:

Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:

Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied

Competition Commission - Payday Lending Survey - 120248

QFC8 Finance Quiz 1: You have taken out a loan for £500, and the interest rate you are charged is 10 per cent per month. There are no other fees. At this interest rate, how much money would you owe in total after one month?
Base: All respondents

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	1484	337	677	462	120	803	1287	190	489	475	646
Base	1480	270	620	584	132	737	1244	229	507	487	606
Less than £500	87 6%	15 5%	31 5%	41 7%	11 9%	36 5%	70 6%	14 6%	26 5% Q	- -	87 14% PQ
£500	4 *	- *	1 *	2 *	- *	3 *	4 *	- -	- -	- -	4 1%
£501 - £549	59 4%	12 4%	23 4%	25 4%	7 5%	22 3%	43 3%	16 7%	12 2% Q	- -	59 10% PQ
£550	874 59%	126 47%	359 58% I	385 66% IJ	90 68% I*	408 55%	729 59% M	145 63%	387 76% R	487 100% PR	- -
More than £550	108 7%	23 8%	49 8%	35 6%	11 9%	64 9%	95 8%	12 5%	82 16% Q	- -	108 18% Q
Don't know	345 23%	94 35% JKL	155 25% KL	95 16% L	11 9% *	203 28% NO	302 24%	39 17%	- -	- -	345 57% PQ
Refused	3 *	- -	1 *	2 *	1 1% *	1 *	1 *	2 1%	- -	- -	3 *
mean	528.0	522.5	534.3	523.6	514.3 *	536.3	531.8	517.9 *	551.9 R	550.0 R	453.7
Std Dev	155.30	153.20	139.62	170.18	156.73	147.22	153.68	149.40	155.60	*	314.30
Std Err	4.71	10.42	6.23	8.94	15.08	6.22	5.02	12.28	7.04	*	19.92

Overlap formulae used
- Column Means:
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied



Competition Commission - Payday Lending Survey - 120248

QFC8 Finance Quiz 1: You have taken out a loan for £500, and the interest rate you are charged is 10 per cent per month. There are no other fees. At this interest rate, how much money would you owe in total after one month?
Base: All respondents

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	1484	706	773	430	112	385	87	68	29	83	190	773
Base	1480	721	750	460	115	373	82	67	29	70	192	750
Less than £500	87 6%	47 6%	41 5%	19 4%	9 8%	32 9% U	4 5%	8 11%	- **	15 21% UWXbc*	13 7%	41 5%
£500	4 *	3 *	1 *	2 *	- *	2 1%	1 1%	1 2%	1 3% **	- *	- -	1 *
£501 - £549	59 4%	23 3%	36 5%	12 3%	6 5%	15 4%	7 8%	1 1%	1 4% **	2 2% *	8 4%	36 5%
£550	874 59%	448 62% T	417 56%	317 69% Wac	75 66% a*	213 57% a	45 55% a*	37 55%	9 32% **	25 35% *	130 67% Wac	417 56% a
More than £550	108 7%	47 7%	61 8%	32 7%	9 8%	22 6%	4 5%	6 9%	4 15% **	3 5% *	10 5%	61 8%
Don't know	345 23%	151 21%	194 26%	78 17%	15 13% *	88 24% UVb	21 25% *	15 23% *	14 46% **	25 36% UVb*	32 17%	194 26% UVb
Refused	3 *	2 *	1 *	- *	1 1% *	1 *	- *	- *	- **	1 1% *	- -	1 *
mean	528.0	524.4	531.4	535.9	512.1 *	514.7	536.5 *	498.1 *	557.4 **	441.2 **	517.5	531.4
Std Dev	155.30	144.81	166.48	126.35	164.55	158.58	80.71	196.78	43.06	200.46	165.25	166.48
Std Err	4.71	6.27	7.11	6.80	17.06	9.53	10.51	27.83	10.44	29.24	13.40	7.11

Overlap formulae used
- Column Means:
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied

Competition Commission - Payday Lending Survey - 120248

QFC8 Finance Quiz 1: You have taken out a loan for £500, and the interest rate you are charged is 10 per cent per month. There are no other fees. At this interest rate, how much money would you owe in total after one month?
Base: All respondents

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	1484	912	572	379	1084	1426	55
Base	1480	899	580	419	1038	1423	52
Less than £500	87 6%	49 5%	38 7%	31 7%	55 5%	84 6%	4 7% *
£500	4 *	3 *	1 *	1 *	2 *	3 *	- 1% *
£501 - £549	59 4%	33 4%	26 4%	8 2%	51 5%	58 4%	2 4% *
£550	874 59%	556 62% e	318 55%	276 66% g	584 56%	853 60% i	17 34% *
More than £550	108 7%	65 7%	43 7%	22 5%	85 8%	101 7%	7 14% *
Don't know	345 23%	193 21%	151 26%	80 19%	257 25%	322 23%	21 41% h*
Refused	3 *	- -	3 *	- -	3 *	3 *	- - *
mean	528.0	532.7	520.3	515.9	533.8	528.3	514.5 **
Std Dev	155.30	149.52	164.32	156.76	154.56	154.88	180.25
Std Err	4.71	5.69	8.26	9.07	5.56	4.77	33.47

Overlap formulae used
- Column Means:
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied



Competition Commission - Payday Lending Survey - 120248

QFC8 Finance Quiz 1: You have taken out a loan for £500, and the interest rate you are charged is 10 per cent per month. There are no other fees. At this interest rate, how much money would you owe in total after one month?
Base: All respondents

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	1484	753	714	514	463	152	137	398	372	647
Base	1480	692	766	555	513	159	140	409	387	615
Less than £500	87 6%	44 6%	43 6%	34 6%	33 6%	11 7%	12 9%	27 7%	20 5%	34 6%
£500	4 *	1 *	3 *	1 *	1 *	- *	1 *	2 *	- *	1 *
£501 - £549	59 4%	34 5%	22 3%	13 2%	18 4%	8 5%	3 2%	18 4%	17 4%	22 4%
£550	874 59%	364 53%	497 65%	365 66%	335 65%	89 56%	96 69%	272 66%	244 63%	331 54%
More than £550	108 7%	56 8%	50 7%	41 7%	33 6%	9 6%	7 5%	20 5%	29 8%	52 8%
Don't know	345 23%	190 28% klmo	150 20%	101 18%	92 18%	41 26% o*	20 15% *	72 17%	77 20%	172 28% pq
Refused	3 *	2 *	1 *	- -	1 *	- *	- *	- -	- -	3 *
mean	528.0	524.0	530.8	531.4	524.6	515.3 *	504.4 *	520.5	538.8	529.1
Std Dev	155.30	170.22	144.52	150.93	151.78	184.39	163.78	139.33	166.26	153.06
Std Err	4.71	7.44	6.16	7.52	7.96	17.42	15.69	7.75	9.81	7.30

Overlap formulae used
- Column Means:
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied



Competition Commission - Payday Lending Survey - 120248

QFC8 Finance Quiz 1: You have taken out a loan for £500, and the interest rate you are charged is 10 per cent per month. There are no other fees. At this interest rate, how much money would you owe in total after one month?

Base: All respondents

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	1484	145	431	79	188	149	222	177
Base	1480	154	454	68	190	141	202	182
Less than £500	87 6%	9 6%	36 8%	3 4%	8 4%	14 10%	7 3%	8 5%
£500	4 *	- *	2 *	- *	1 *	- -	- -	- *
£501 - £549	59 4%	4 3%	18 4%	2 4%	17 9%	4 3%	9 5%	2 1%
£550	874 59%	90 58%	284 62%	44 64%	109 58%	60 42%	124 61%	131 72%
More than £550	108 7%	8 5%	31 7%	6 9%	8 4%	19 13%	14 7%	11 6%
Don't know	345 23%	43 28%	85 19%	13 19%	45 24%	45 32%	48 24%	28 15%
Refused	3 *	- *	- -	- *	2 1%	- -	- *	1 *
mean	528.0	517.3	514.9	549.1	522.0	509.4	548.3	550.4
Std Dev	155.30	142.35	150.05	245.84	123.15	196.26	121.67	164.10
Std Err	4.71	14.03	8.19	31.48	10.45	19.72	9.50	14.02

Overlap formulae used

- Column Means:

Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:

Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied

Competition Commission - Payday Lending Survey - 120248

QFC8 Finance Quiz 1: You have taken out a loan for £500, and the interest rate you are charged is 10 per cent per month. There are no other fees. At this interest rate, how much money would you owe in total after one month?

Base: All respondents

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	1484	531	911	729	681	1266	201	907	545	1082	368
Base	1480	494	952	709	694	1263	200	888	560	1067	382
Less than £500	87	35	51	40	39	67	20	52	31	64	20
	6%	7%	5%	6%	6%	5%	10%	6%	6%	6%	5%
£500	4	1	2	3	1	3	-	3	-	3	-
	*	*	*	*	*	*	-	*	*	*	*
£501 - £549	59	17	42	28	31	50	10	41	18	43	16
	4%	3%	4%	4%	4%	4%	5%	5%	3%	4%	4%
£550	874	259	599	434	397	769	101	499	355	631	228
	59%	52%	63% A	61%	57%	61% F	51%	56%	64% G	59%	60%
More than £550	108	41	65	54	50	93	14	69	37	78	29
	7%	8%	7%	8%	7%	7%	7%	8%	7%	7%	8%
Don't know	345	140	192	150	174	278	55	220	118	246	87
	23%	28% B	20%	21%	25%	22%	28%	25%	21%	23%	23%
Refused	3	2	1	1	2	3	-	3	-	2	-
	*	*	*	*	*	*	-	*	-	*	*
mean	528.0	526.4	528.6	534.7	523.2	532.2	497.5	527.9	531.5	526.7	533.0
							*				
Std Dev	155.30	173.81	147.09	152.36	135.67	153.47	166.55	165.00	135.99	164.19	129.46
Std Err	4.71	9.28	5.53	6.50	6.13	5.01	14.13	6.51	6.61	5.84	7.81

Overlap formulae used

- Column Means:

Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:

Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g

Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied

Competition Commission - Payday Lending Survey - 120248

QFC8 Finance Quiz 1: You have taken out a loan for £500, and the interest rate you are charged is 10 per cent per month. There are no other fees. At this interest rate, how much money would you owe in total after one month?

Base: All respondents

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	1484	279	1199	136	94	789	366	1435	1231	1200
Base	1480	339	1135	194	106	793	291	1446	1204	1242
Less than £500	87 6%	30 9%	57 5%	15 8% *	9 8% *	38 5%	15 5%	83 6%	74 6%	77 6%
£500	4 *	2 1%	1 *	1 1% *	- - *	1 *	- *	4 *	4 *	4 *
£501 - £549	59 4%	11 3%	48 4%	7 4% *	5 5% *	34 4%	12 4%	58 4%	46 4%	43 3%
£550	874 59%	216 64%	657 58%	145 75% OP*	65 62% *	481 61% P	138 47%	865 60%	707 59%	761 61% R
More than £550	108 7%	18 5%	89 8%	8 4% *	7 7% *	60 8%	27 9%	105 7%	86 7%	88 7%
Don't know	345 23%	62 18%	280 25%	18 9% *	19 18% *	176 22% M	100 34% MNO	329 23%	284 24% S	266 21%
Refused	3 *	- -	3 *	- - *	- - *	2 *	- -	3 *	2 *	2 *
mean	528.0	510.2	534.4	528.9 *	514.3 *	535.2	526.2	528.7	527.6	526.5
Std Dev	155.30	157.38	153.44	155.18	162.92	149.36	147.82	152.30	160.94	155.73
Std Err	4.71	10.66	5.22	14.23	18.94	6.11	9.62	4.68	5.37	5.20

Overlap formulae used

- Column Means:

Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:

Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g

Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied

Competition Commission - Payday Lending Survey - 120248

QFC8 Finance Quiz 1: You have taken out a loan for £500, and the interest rate you are charged is 10 per cent per month. There are no other fees. At this interest rate, how much money would you owe in total after one month?
Base: All respondents

	Total	Type of loan compared			Aware of any high street lenders		Aware of any online lenders		Change in reported level of confidence in repaying loan (Follow-up)		
		Online only (T)	Retail only (U)	Online and Retail (V)	Yes (W)	No (X)	Yes (Y)	No (Z)	More confident (a)	Less confident (b)	No change (c)
Unweighted Base	1484	352	37	122	1231	253	1435	49	1	8	99
Base	1480	434	26	128	1204	276	1446	34	1	5	88
Less than £500	87	19	1	8	74	13	83	4	-	-	10
	6%	4%	4%	6%	6%	5%	6%	13%	-	-	12%
			**	*				*	**	**	
£500	4	1	-	-	4	-	4	-	-	-	-
	*	*	**	*	*	-	*	-	**	**	-
£501 - £549	59	17	-	6	46	13	58	1	-	-	7
	4%	4%	**	5%	4%	5%	4%	3%	**	**	7%
£550	874	308	10	84	707	167	865	9	1	3	50
	59%	71%	38%	66%	59%	60%	60%	27%	100%	50%	57%
			**	*			Z	*	**	**	
More than £550	108	30	3	7	86	22	105	3	-	-	5
	7%	7%	11%	6%	7%	8%	7%	9%	-	8%	6%
			**	*				*	**	**	
Don't know	345	59	11	22	284	60	329	16	-	2	16
	23%	14%	43%	17%	24%	22%	23%	47%	-	42%	18%
			**	*				Y*	**	**	
Refused	3	-	1	1	2	-	3	-	-	-	-
	*	*	4%	*	*	*	*	*	-	-	-
			**	*				*	**	**	
mean	528.0	541.7	521.7	517.8	527.6	529.8	528.7	484.5	550.0	571.2	496.2
			**	*				**	**	**	
Std Dev	155.30	120.71	148.31	139.48	160.94	128.81	152.30	290.63	-	63.78	167.81
Std Err	4.71	6.97	31.62	14.31	5.37	9.39	4.68	53.97	-	31.89	18.42

Overlap formulae used
- Column Means:
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied



Competition Commission - Payday Lending Survey - 120248

QFC8 Finance Quiz 1: You have taken out a loan for £500, and the interest rate you are charged is 10 per cent per month. There are no other fees. At this interest rate, how much money would you owe in total after one month?
Base: All respondents

	Total	Market Status		Specific lender status	
		New (d)	Repeat (e)	New (f)	Repeat (g)
Unweighted Base	1484	503	962	805	660
Base	1480	417	1049	827	639
Less than £500	87 6%	22 5%	65 6%	49 6%	38 6%
£500	4 *	- *	3 *	2 *	1 *
£501 - £549	59 4%	20 5%	40 4%	37 4%	23 4%
£550	874 59%	205 49%	658 63% d	477 58%	386 60%
More than £550	108 7%	30 7%	77 7%	52 6%	55 9%
Don't know	345 23%	140 34% e	203 19%	209 25%	134 21%
Refused	3 *	- *	3 *	1 *	2 *
mean	528.0	525.3	528.5	526.9	528.7
Std Dev	155.30	154.64	155.80	166.50	140.92
Std Err	4.71	8.55	5.72	7.07	6.20

Overlap formulae used
- Column Means:
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied



Competition Commission - Payday Lending Survey - 120248

QFC9 Finance Quiz 2: And if you didn't pay anything off, at this interest rate (10%) how much would you owe after two months - again, assuming there were no additional fees?
Base: All giving an answer at Qfc8

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	1086	706	380	228	539	278	777	126	73	103
Base	1132	736	395	216	567	311	821	135	71	97
Less than £600	94 8%	67 9%	27 7%	18 8%	44 8%	30 10%	64 8%	17 12% *	5 8% *	8 8% *
Exactly £600	504 45%	275 37%	229 58% A	102 47%	269 48% E	114 37%	368 45%	61 45% *	34 47% *	39 40% *
Or more than £600?	507 45%	376 51% B	131 33%	89 41%	242 43%	160 51%	375 46%	55 41% *	25 35% *	47 49% *
Don't know	26 2%	18 2%	8 2%	8 3%	11 2%	7 2%	14 2%	1 1% *	7 10% F*	3 4% *
Refusal	- -	- -	- -	- -	- -	- -	- -	- *	- *	- *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

Competition Commission - Payday Lending Survey - 120248

QFC9 Finance Quiz 2: And if you didn't pay anything off, at this interest rate (10%) how much would you owe after two months - again, assuming there were no additional fees?
Base: All giving an answer at Qfc8

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	1086	381	585	279	306	93	903	36	87	53
Base	1132	422	602	290	311	81	949	34	84	58
Less than £600	94 8%	29 7%	51 8%	26 9%	25 8%	12 15% *	77 8%	7 21% **	7 8% *	3 5% *
Exactly £600	504 45%	183 43%	284 47%	135 47%	149 48%	27 34% *	417 44%	10 31% **	42 50% *	33 57% *
Or more than £600?	507 45%	203 48%	248 41%	120 41%	128 41%	41 51% *	430 45%	16 48% **	34 40% *	21 36% *
Don't know	26 2%	7 2%	19 3%	9 3%	9 3%	- 1% *	24 3%	- **	1 1% *	1 2% *
Refusal	- -	- -	- -	- -	- -	- *	- -	- **	- *	- *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

Competition Commission - Payday Lending Survey - 120248

QFC9 Finance Quiz 2: And if you didn't pay anything off, at this interest rate (10%) how much would you owe after two months - again, assuming there were no additional fees?
Base: All giving an answer at Qfc8

	Total	Accommodation					Number of people in hhd		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	1086	232	683	415	268	145	225	268	584
Base	1132	267	683	431	252	155	222	271	630
Less than £600	94 8%	15 6%	68 10%	44 10%	24 10%	8 5% *	15 7%	26 10%	52 8%
Exactly £600	504 45%	118 44%	297 43%	192 44%	105 42%	82 53% *	91 41%	128 47%	285 45%
Or more than £600?	507 45%	131 49%	300 44%	185 43%	115 46%	62 40% *	109 49%	111 41%	280 44%
Don't know	26 2%	2 1%	19 3%	11 3%	8 3%	3 2% *	7 3%	6 2%	13 2%
Refusal	- -	- -	- -	- -	- -	- - *	- -	- -	- -
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

Competition Commission - Payday Lending Survey - 120248

QFC9 Finance Quiz 2: And if you didn't pay anything off, at this interest rate (10%) how much would you owe after two months - again, assuming there were no additional fees?
Base: All giving an answer at Qfc8

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	1086	681	207	128	62	397	31	80	290	415	803	260
Base	1132	697	215	144	69	428	24	70	291	475	837	265
Less than £600	94 8%	62 9%	14 7%	14 9%	4 6%	32 8%	5 21% **	5 7%	32 11%	35 7%	60 7%	33 13% j
Exactly £600	504 45%	290 42%	108 50%	73 51%	32 46%	213 50% a	8 35% **	24 35%	139 48%	200 42%	375 45%	117 44%
Or more than £600?	507 45%	331 47%	86 40%	53 36%	32 46%	171 40%	9 36% **	39 56% h*	114 39%	235 49% h	383 46%	108 41%
Don't know	26 2%	15 2%	6 3%	5 3%	1 1%	11 3%	2 8% **	2 3%	6 2%	5 1%	19 2%	6 2%
Refusal	- -	- -	- -	- *	- *	- -	- **	- *	- -	- -	- -	- -
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

Competition Commission - Payday Lending Survey - 120248

QFC9 Finance Quiz 2: And if you didn't pay anything off, at this interest rate (10%) how much would you owe after two months - again, assuming there were no additional fees?
Base: All giving an answer at Qfc8

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	1086	236	115	690	642	199	198	783	303	42	405	359
Base	1132	191	121	775	556	225	302	930	201	111	396	399
Less than £600	94	19	15	53	45	27	15	75	19	6	39	31
	8%	10%	12%	7%	8%	12%	5%	8%	9%	5%	10%	8%
Exactly £600	504	92	39	354	239	101	146	416	88	53	168	191
	45%	48%	33%	46%	43%	45%	48%	45%	44%	47%	43%	48%
		m	*	m						*		
Or more than £600?	507	76	63	352	262	94	133	417	90	49	180	168
	45%	40%	51%	45%	47%	42%	44%	45%	45%	44%	46%	42%
			*							*		
Don't know	26	4	5	16	11	2	7	22	4	4	8	10
	2%	2%	4%	2%	2%	1%	2%	2%	2%	3%	2%	3%
			*							*		
Refusal	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	*	-	-	-	-	-	-	*	-	-
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

Competition Commission - Payday Lending Survey - 120248

QFC9 Finance Quiz 2: And if you didn't pay anything off, at this interest rate (10%) how much would you owe after two months - again, assuming there were no additional fees?
Base: All giving an answer at Qfc8

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	1086	685	228	127
Base	1132	786	157	143
Less than £600	94 8%	59 7%	19 12%	10 7% *
Exactly £600	504 45%	352 45%	59 38%	74 52% *
Or more than £600?	507 45%	356 45%	76 48%	58 40% *
Don't know	26 2%	19 2%	4 2%	1 1% *
Refusal	- -	- -	- -	- - *
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

Competition Commission - Payday Lending Survey - 120248

QFC9 Finance Quiz 2: And if you didn't pay anything off, at this interest rate (10%) how much would you owe after two months - again, assuming there were no additional fees?
Base: All giving an answer at Qfc8

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	1086	753	265	22	175	61	510	167	127
Base	1132	882	182	22	146	45	640	112	143
Less than £600	94 8%	66 7%	21 11%	- 2% **	14 9% *	6 12% *	45 7%	13 12%	10 7% *
Exactly £600	504 45%	397 45%	74 41%	15 68% **	79 54% E*	13 30% *	273 43%	46 41%	74 52% *
Or more than £600?	507 45%	399 45%	84 46%	7 30% **	50 34% *	25 56% D*	306 48%	51 45%	58 40% *
Don't know	26 2%	21 2%	4 2%	- - **	3 2% *	1 2% *	16 3%	3 2%	1 1% *
Refusal	- -	- -	- -	- - **	- - *	- - *	- -	- -	- - *
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

Competition Commission - Payday Lending Survey - 120248

QFC9 Finance Quiz 2: And if you didn't pay anything off, at this interest rate (10%) how much would you owe after two months - again, assuming there were no additional fees?

Base: All giving an answer at Qfc8

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	1086	216	501	362	108	561	936	148	489	475	248
Base	1132	176	463	488	119	534	941	188	507	487	258
Less than £600	94 8%	18 10%	33 7%	43 9%	13 11% *	37 7%	72 8%	22 12% *	- -	25 5% P	69 27% PQ
Exactly £600	504 45%	86 49%	198 43%	218 45%	45 38% *	234 44%	434 46%	70 37% *	- -	449 92% PR	55 21% P
Or more than £600?	507 45%	69 39%	223 48%	213 44%	57 48% *	254 48%	418 44%	86 46% *	507 100% QR	- -	120 47% Q
Don't know	26 2%	3 2%	9 2%	14 3%	4 3% *	9 2%	16 2%	10 5% *	- -	12 3% P	14 5% P
Refusal	- -	- -	- -	- -	- *	- -	- -	- *	- -	- -	- -
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

Competition Commission - Payday Lending Survey - 120248

QFC9 Finance Quiz 2: And if you didn't pay anything off, at this interest rate (10%) how much would you owe after two months - again, assuming there were no additional fees?
Base: All giving an answer at Qfc8

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	1086	533	548	345	93	277	59	50	17	47	152	548
Base	1132	568	556	381	99	284	62	52	16	44	160	556
Less than £600	94 8%	52 9%	42 8%	28 7%	10 10% *	39 14% Uc	7 11% *	6 12% *	5 30% **	3 7% **	24 15% Uc	42 8%
Exactly £600	504 45%	253 44%	248 45%	167 44%	38 38% *	129 46%	31 50% *	27 51% *	4 24% **	26 59% **	74 46%	248 45%
Or more than £600?	507 45%	247 44%	255 46%	179 47% Wb	50 50% *	104 37%	23 38% *	16 31% *	6 40% **	11 24% **	56 35%	255 46%
Don't know	26 2%	15 3%	11 2%	7 2%	2 2% *	12 4%	1 1% *	3 6% *	1 6% **	4 10% **	6 4%	11 2%
Refusal	- -	- -	- -	- -	- * *	- -	- * *	- * *	- * **	- * **	- -	- -
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

Competition Commission - Payday Lending Survey - 120248

QFC9 Finance Quiz 2: And if you didn't pay anything off, at this interest rate (10%) how much would you owe after two months - again, assuming there were no additional fees?
Base: All giving an answer at Qfc8

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	1086	691	395	299	773	1055	29
Base	1132	706	426	338	777	1098	30
Less than £600	94 8%	55 8%	40 9%	28 8%	65 8%	87 8%	7 24% **
Exactly £600	504 45%	302 43%	202 47%	137 41%	359 46%	495 45%	9 29% **
Or more than £600?	507 45%	330 47%	177 42%	159 47%	340 44%	489 45%	14 48% **
Don't know	26 2%	20 3%	7 2%	13 4%	13 2%	26 2%	- - **
Refusal	- -	- -	- -	- -	- -	- -	- - **
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

Competition Commission - Payday Lending Survey - 120248

QFC9 Finance Quiz 2: And if you didn't pay anything off, at this interest rate (10%) how much would you owe after two months - again, assuming there were no additional fees?
Base: All giving an answer at Qfc8

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	1086	524	549	402	363	111	109	323	287	438
Base	1132	499	614	454	419	117	120	338	310	440
Less than £600	94 8%	46 9%	45 7%	31 7%	37 9%	14 12% *	8 6% *	34 10%	21 7%	32 7%
Exactly £600	504 45%	227 45%	275 45%	206 45%	196 47%	40 34% *	48 40% *	152 45%	132 42%	209 48%
Or more than £600?	507 45%	214 43%	280 46%	204 45%	181 43%	63 54% *	60 50% *	145 43%	156 50%	182 41%
Don't know	26 2%	12 2%	14 2%	13 3%	6 1%	- - *	4 3% *	7 2%	2 1%	18 4% q
Refusal	- -	- -	- -	- -	- -	- - *	- - *	- -	- -	- -
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

Competition Commission - Payday Lending Survey - 120248

QFC9 Finance Quiz 2: And if you didn't pay anything off, at this interest rate (10%) how much would you owe after two months - again, assuming there were no additional fees?
Base: All giving an answer at Qfc8

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	1086	102	336	61	139	99	164	137
Base	1132	111	370	55	143	96	153	153
Less than £600	94	8	29	3	23	7	14	8
	8%	7%	8%	6%	16%	8%	9%	5%
		*		*	ty*	*		*
Exactly £600	504	58	164	20	71	47	77	55
	45%	53%	44%	37%	50%	50%	50%	36%
		*		*	*	*		*
Or more than £600?	507	44	163	29	47	41	58	89
	45%	39%	44%	54%	33%	42%	38%	58%
		*		v*	*	*		stvx*
Don't know	26	1	15	2	2	-	5	1
	2%	1%	4%	3%	1%	*	4%	1%
		*		*	*	*		*
Refusal	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
		*		*	*	*		*
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

Competition Commission - Payday Lending Survey - 120248

QFC9 Finance Quiz 2: And if you didn't pay anything off, at this interest rate (10%) how much would you owe after two months - again, assuming there were no additional fees?
Base: All giving an answer at Qfc8

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	1086	350	708	549	490	939	139	641	423	790	275
Base	1132	352	759	559	518	981	145	665	442	818	294
Less than £600	94 8%	35 10%	58 8%	43 8%	46 9%	75 8%	19 13% *	62 9%	32 7%	70 9%	23 8%
Exactly £600	504 45%	152 43%	339 45%	243 44%	241 46%	444 45%	56 39% *	304 46%	193 44%	402 49% J	95 32%
Or more than £600?	507 45%	153 43%	349 46%	257 46%	226 44%	443 45%	63 43% *	290 44%	203 46%	332 41%	166 57% I
Don't know	26 2%	12 3%	13 2%	15 3%	6 1%	19 2%	7 5% *	9 1%	13 3%	14 2%	10 3%
Refusal	- -	- -	- -	- -	- -	- -	- *	- -	- -	- -	- -
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

Competition Commission - Payday Lending Survey - 120248

QFC9 Finance Quiz 2: And if you didn't pay anything off, at this interest rate (10%) how much would you owe after two months - again, assuming there were no additional fees?
Base: All giving an answer at Qfc8

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	1086	218	864	119	74	597	236	1057	898	898
Base	1132	277	852	177	86	614	191	1114	917	973
Less than £600	94 8%	23 8%	72 8%	9 5%	9 10%	50 8%	19 10%	91 8%	76 8%	80 8%
Exactly £600	504 45%	134 49%	367 43%	83 47%	32 37%	270 44%	92 48%	497 45%	403 44%	426 44%
Or more than £600?	507 45%	107 39%	400 47%	80 45%	45 52%	283 46%	76 40%	500 45%	414 45%	441 45%
Don't know	26 2%	13 5%	13 2%	4 2%	1 1%	12 2%	4 2%	26 2%	23 3%	25 3%
Refusal	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

Competition Commission - Payday Lending Survey - 120248

QFC9 Finance Quiz 2: And if you didn't pay anything off, at this interest rate (10%) how much would you owe after two months - again, assuming there were no additional fees?
Base: All giving an answer at Qfc8

	Total	Type of loan compared			Aware of any high street lenders		Aware of any online lenders		Change in reported level of confidence in repaying loan (Follow-up)		
		Online only (T)	Retail only (U)	Online and Retail (V)	Yes (W)	No (X)	Yes (Y)	No (Z)	More confident (a)	Less confident (b)	No change (c)
Unweighted Base	1086	300	22	95	898	188	1057	29	1	4	83
Base	1132	375	14	105	917	215	1114	18	1	3	73
Less than £600	94	37	1	7	76	18	91	3	1	-	15
	8%	10%	8%	7%	8%	9%	8%	19%	100%	-	20%
Exactly £600	504	173	2	52	403	101	497	7	-	1	32
	45%	46%	17%	49%	44%	47%	45%	40%	-	42%	44%
Or more than £600?	507	156	10	46	414	93	500	7	-	2	25
	45%	42%	75%	43%	45%	43%	45%	41%	-	58%	34%
Don't know	26	9	-	1	23	3	26	-	-	-	1
	2%	2%	-	1%	3%	1%	2%	-	-	-	1%
Refusal	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

Competition Commission - Payday Lending Survey - 120248

QFC9 Finance Quiz 2: And if you didn't pay anything off, at this interest rate (10%) how much would you owe after two months - again, assuming there were no additional fees?
Base: All giving an answer at Qfc8

	Total	Market Status		Specific lender status	
		New (d)	Repeat (e)	New (f)	Repeat (g)
Unweighted Base	1086	327	742	554	515
Base	1132	277	842	616	503
Less than £600	94	31	64	58	37
	8%	11%	8%	9%	7%
Exactly £600	504	126	372	284	214
	45%	45%	44%	46%	43%
Or more than £600?	507	115	386	260	241
	45%	42%	46%	42%	48%
Don't know	26	5	21	15	11
	2%	2%	2%	2%	2%
Refusal	-	-	-	-	-
	-	-	-	-	-
Overlap formulae used					
- Column Means:					
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g					
Minimum Base: 30 (**), Small Base: 100 (*)					
- Column Proportions:					
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g					
Minimum Base: 30 (**), Small Base: 100 (*)					
Continuity correction applied					

QDGEN Gender
Base: All respondents

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	1483	860	623	324	706	387	975	203	124	166
Base	1479	870	609	302	709	412	1010	205	108	143
Male	870	870	-	171	442	226	689	56	55	61
	59%	100%	-	57%	62%	55%	68%	28%	51%	43%
		B					GHI		G*	G
Female	609	-	609	131	267	185	322	149	53	82
	41%	-	100%	43%	38%	45%	32%	72%	49%	57%
			A					FHI	F*	F
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QDGEN Gender
Base: All respondents

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	1483	451	796	366	430	174	1212	47	127	78
Base	1479	494	783	369	415	144	1222	43	120	77
Male	870	311	445	227	218	88	730	36	57	40
	59%	63% M	57%	61%	53%	61%	60% Q	83% OQR*	47% *	52% *
Female	609	183	338	142	196	57	493	7	63	37
	41%	37%	43%	39%	47% J	39%	40% P	17% *	53% OP*	48% P*
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QDGEN Gender
Base: All respondents

	Total	Accommodation					Number of people in hhld		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	1483	276	954	536	418	209	292	371	796
Base	1479	309	911	539	372	220	273	361	825
Male	870	172	529	358	171	144	181	200	477
	59%	56%	58%	66%	46%	66%	66%	56%	58%
			V	STV		V	YZ		
Female	609	137	382	181	201	75	92	160	348
	41%	44%	42%	34%	54%	34%	34%	44%	42%
		U	U		TUV			X	X
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QDGEN Gender

Base: All respondents

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	1483	893	293	184	91	568	50	129	378	474	1081	352
Base	1479	887	290	196	89	575	36	109	372	538	1089	336
Male	870	575	144	93	48	285	19	46	210	358	630	204
	59%	65%	50%	47%	54%	50%	53%	42%	57%	67%	58%	61%
		bce			*		*	*	g	gh		
Female	609	312	146	103	41	290	17	63	162	180	459	133
	41%	35%	50%	53%	46%	50%	47%	58%	43%	33%	42%	39%
		a	a	a	*	a	*	hi*	i			

Overlap formulae used

- Column Means:
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied

QDGEN Gender
Base: All respondents

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	1483	366	173	864	902	266	233	1018	465	49	534	512
Base	1479	291	183	931	772	288	341	1172	307	127	516	530
Male	870	172	101	558	439	174	213	711	159	67	301	301
	59%	59%	55%	60%	57%	60%	62%	61% s	52%	53% *	58%	57%
Female	609	120	82	373	333	114	128	460	148	60	215	229
	41%	41%	45%	40%	43%	40%	38%	39% r	48% r	47% *	42%	43%
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QDGEN Gender
Base: All respondents

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	1483	894	351	156
Base	1479	997	238	169
Male	870	621	125	84
	59%	62%	53%	50%
		xy		*
Female	609	376	113	85
	41%	38%	47%	50%
			w	w*
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QDGEN Gender
Base: All respondents

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	1483	971	400	30	266	100	628	251	156
Base	1479	1103	271	30	220	71	777	166	169
Male	870	678	139	12	134	38	487	87	84
	59%	61% B	51%	41% **	61%	53% *	63% GH	52%	50% *
Female	609	425	131	18	86	34	290	79	85
	41%	39%	49% A	59% **	39%	47% *	37%	48% F	50% F*
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QDGEN Gender**Base: All respondents**

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	1483	337	676	462	120	803	1287	190	489	475	645
Base	1479	270	620	584	132	737	1244	229	507	487	605
Male	870	160	355	351	86	427	724	143	376	271	301
	59%	59%	57%	60%	66% *	58%	58%	62%	74% QR	56%	50%
Female	609	110	264	233	45	310	520	86	131	216	305
	41%	41%	43%	40%	34% *	42%	42%	38%	26%	44% P	50% P
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

QDGEN Gender

Base: All respondents

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	1483	706	772	430	112	385	87	68	29	83	190	772
Base	1479	721	750	460	115	373	82	67	29	70	192	750
Male	870	419	443	282	90	185	42	31	10	33	102	443
	59%	58%	59%	61% W	79% UWXYabc*	50%	50% *	46% *	35% **	47% *	53%	59% W
Female	609	302	307	178	25	188	41	37	19	37	91	307
	41%	42%	41%	39% V	21% *	50% UVc	50% V*	54% V*	65% **	53% V*	47% V	41% V
Overlap formulae used												
- Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

QDGEN Gender
Base: All respondents

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	1483	912	571	379	1083	1425	55
Base	1479	899	580	419	1037	1422	52
Male	870	566	305	271	587	832	34
	59%	63%	53%	65%	57%	59%	66%
		e		g			*
Female	609	333	275	148	450	590	17
	41%	37%	47%	35%	43%	41%	34%
		d		f			*
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QDGEN Gender
Base: All respondents

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	1483	753	713	513	462	151	137	398	372	646
Base	1479	692	765	554	512	158	140	409	387	614
Male	870	437	418	317	269	84	78	266	225	336
	59%	63% km	55%	57%	53%	53%	56% r	65% r	58%	55%
Female	609	255	348	238	243	74	62	143	162	278
	41%	37%	45% j	43%	47% j	47% *	44% *	35%	42%	45% p
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QDGEN Gender
Base: All respondents

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	1483	144	431	79	188	149	222	177
Base	1479	153	454	68	190	141	202	182
Male	870	80	261	45	103	84	108	132
	59%	52%	57%	67%	54%	60%	54%	73%
		*		*				stvx
Female	609	73	193	22	87	57	94	50
	41%	48%	43%	33%	46%	40%	46%	27%
		y*	y	*	y		y	
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QDGEN Gender
Base: All respondents

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	1483	530	911	728	681	1265	201	906	545	1081	368
Base	1479	494	952	709	694	1262	200	887	560	1067	382
Male	870	297	556	440	384	739	126	528	326	599	249
	59%	60%	58%	62% D	55%	59%	63%	60%	58%	56%	65% I
Female	609	197	396	269	310	523	74	359	234	467	133
	41%	40%	42%	38%	45% C	41%	37%	40%	42%	44% J	35%

Overlap formulae used
- Column Means:
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U, V/W, X/Y/Z, a/b, c/d
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U, V/W, X/Y/Z, a/b, c/d
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied

QDGEN Gender
Base: All respondents

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders			Aware of any high street lenders	
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)	Yes (T)	No (U)
Unweighted Base	1483	279	1198	136	94	788	366	1434	1230	1200	1230	253
Base	1479	339	1135	194	106	792	291	1445	1203	1242	1203	276
Male	870	215	653	128	69	448	172	854	697	723	697	174
	59%	64%	58%	66%	65%	57%	59%	59%	58%	58%	58%	63%
Female	609	123	482	66	37	345	120	591	507	519	507	102
	41%	36%	42%	34%	35%	43%	41%	41%	42%	42%	42%	37%
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U, V/W, X/Y/Z, a/b, c/d												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U, V/W, X/Y/Z, a/b, c/d												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QDGEN Gender
Base: All respondents

	Total	Aware of any online lenders		Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		Yes (V)	No (W)	More confident (X)	Less confident (Y)	No change (Z)	New (a)	Repeat (b)	New (c)	Repeat (d)
Unweighted Base	1483	1434	49	1	8	99	503	961	805	659
Base	1479	1445	34	1	5	88	417	1049	827	639
Male	870	854	16	1	1	62	234	626	476	384
	59%	59%	48%	100%	26%	70%	56%	60%	58%	60%
Female	609	591	18	-	4	26	182	422	350	255
	41%	41%	52%	-	74%	30%	44%	40%	42%	40%
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U, V/W, X/Y/Z, a/b, c/d										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U, V/W, X/Y/Z, a/b, c/d										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

Age

Base: All respondents

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	1560	860	623	334	742	406	975	203	124	166
Base	1560	870	609	313	754	429	1010	205	108	143
18-24	313 20%	171 20%	131 22%	313 100% DE	- -	- -	193 19%	55 27% I	31 29% I*	20 14%
25-34	422 27%	245 28%	149 25%	- -	422 56% CE	- -	279 28%	53 26%	28 26% *	33 23%
35-44	332 21%	198 23%	117 19%	- -	332 44% CE	- -	224 22%	38 19%	23 21% *	28 20%
45-54	295 19%	159 18%	125 21%	- -	- -	295 69% CD	217 21%	32 15%	16 15% *	19 13%
55+	134 9%	67 8%	60 10%	- -	- -	134 31% CD	68 7%	17 8%	3 3% *	38 27% FGH
Don't Know	1 *	1 *	- -	- -	- -	- -	- -	- -	- -	- -
Refused	62 4%	30 3%	26 4%	- -	- -	- -	30 3%	10 5%	7 6% *	5 4%
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

Age
Base: All respondents

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	1560	451	796	366	430	174	1212	47	127	78
Base	1560	494	783	369	415	144	1222	43	120	77
18-24	313	72	206	111	95	15	249	12	19	19
	20%	15%	26% JN	30% JN	23% JN	11%	20%	28% *	16% *	24% *
25-34	422	138	204	89	115	37	327	14	31	15
	27%	28%	26%	24%	28%	26%	27%	33% *	26% *	20% *
35-44	332	116	164	79	85	25	241	13	33	26
	21%	24%	21%	21%	20%	18%	20%	31% *	27% *	34% O*
45-54	295	92	139	64	74	35	244	1	21	14
	19%	19%	18%	17%	18%	25%	20% P	1% *	18% P*	18% *
55+	134	60	41	10	30	21	117	2	7	1
	9%	12% KL	5% L	3%	7% L	15% KLM	10%	4% *	6% *	2% *
Don't Know	1	-	-	-	-	1	-	-	1	-
	*	-	-	-	-	1%	-	-	1% *	- *
Refused	62	16	30	15	15	9	44	2	7	2
	4%	3%	4%	4%	4%	6%	4%	4% *	5% *	2% *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (*), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (*), Small Base: 100 (*)										
Continuity correction applied										

Age
Base: All respondents

	Total	Accommodation					Number of people in hhld		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	1560	276	954	536	418	209	292	371	796
Base	1560	309	911	539	372	220	273	361	825
18-24	313	9	158	115	43	122	27	78	192
	20%	3%	17%	21%	12%	56%	10%	22%	23%
			SV	STV	S	STUV		X	X
25-34	422	49	270	167	103	70	61	101	225
	27%	16%	30%	31%	28%	32%	23%	28%	27%
			S	S	S	S			
35-44	332	96	194	115	79	18	48	57	208
	21%	31%	21%	21%	21%	8%	18%	16%	25%
		TUVW	W	W	W				XY
45-54	295	93	186	94	92	1	80	69	130
	19%	30%	20%	17%	25%	*	29%	19%	16%
		TUW	W	W	TUW		YZ		
55+	134	51	70	30	40	-	48	44	34
	9%	17%	8%	6%	11%	*	17%	12%	4%
		TUW	UW	W	TUW		Z	Z	
Don't Know	1	-	1	1	-	-	1	-	-
	*	-	*	*	-	-	*	-	-
Refused	62	11	33	17	16	8	8	11	36
	4%	4%	4%	3%	4%	4%	3%	3%	4%
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

Age

Base: All respondents

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	1560	893	293	184	91	568	50	129	378	474	1081	352
Base	1560	887	290	196	89	575	36	109	372	538	1089	336
18-24	313	204	68	16	11	94	9	22	54	83	214	77
	20%	23%	23%	8%	12%	16%	24%	20%	14%	15%	20%	23%
		oe	ce		*	c	*	*				
25-34	422	222	66	77	22	165	6	27	88	154	278	101
	27%	25%	23%	39%	25%	29%	17%	25%	24%	29%	26%	30%
				abe	*	b	*	*				
35-44	332	134	76	63	41	180	7	28	95	128	242	63
	21%	15%	26%	32%	46%	31%	19%	26%	26%	24%	22%	19%
			a	a	abe*	ab	*	*				
45-54	295	185	57	27	10	95	9	17	82	119	216	59
	19%	21%	20%	14%	11%	17%	26%	16%	22%	22%	20%	18%
					*		*	*				
55+	134	112	6	8	1	14	3	10	43	34	100	24
	9%	13%	2%	4%	1%	2%	7%	9%	12%	6%	9%	7%
		bode			*		*	i				
Don't Know	1	1	-	-	-	-	-	-	-	-	-	-
	*	*	-	-	*	-	*	*	-	-	-	-
Refused	62	29	17	5	4	26	2	4	10	20	39	13
	4%	3%	6%	3%	5%	5%	6%	4%	3%	4%	4%	4%
					*		*	*				

Overlap formulae used
- Column Means:
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (*), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (*), Small Base: 100 (*)
Continuity correction applied

Age

Base: All respondents

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	1560	387	178	907	944	277	246	1061	499	55	568	536
Base	1560	309	186	986	812	297	363	1230	330	143	557	553
18-24	313	76	45	171	178	71	43	281	32	24	138	77
	20%	24% n	24%	17%	22% q	24% q	12%	23% s	10%	17% *	25% v	14%
25-34	422	72	47	281	218	78	100	363	60	24	162	139
	27%	23%	25%	29%	27%	26%	27%	29% s	18%	17% *	29%	25%
35-44	332	71	23	230	171	46	104	262	70	27	98	125
	21%	23% m	12%	23% m	21%	15%	29% p	21%	21%	19% *	18%	23%
45-54	295	59	42	180	141	70	69	227	68	44	111	126
	19%	19%	22%	18%	17%	23%	19%	18%	21%	31% *	20%	23%
55+	134	15	20	91	71	22	34	76	58	20	33	63
	9%	5%	11%	9%	9%	7%	9%	6%	18% r	14% *	6%	11% u
Don't Know	1	1	-	-	1	-	-	-	1	-	1	-
	*	*	-	-	*	-	-	-	*	*	*	-
Refused	62	16	9	32	32	11	14	21	41	3	13	22
	4%	5%	5%	3%	4%	4%	4%	2%	12% rt	2% *	2%	4%
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (*), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (*), Small Base: 100 (*)												
Continuity correction applied												

Age

Base: All respondents

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	1560	927	373	162
Base	1560	1038	253	176
18-24	313 20%	239 23% x	24 10%	29 16% *
25-34	422 27%	307 30% x	41 16%	46 26% x*
35-44	332 21%	230 22%	59 23%	31 18% *
45-54	295 19%	176 17%	53 21%	50 29% w*
55+	134 9%	68 7%	45 18% wy	12 7% *
Don't Know	1 *	- -	1 *	- -
Refused	62 4%	18 2%	30 12% w	8 5% *
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

Age
Base: All respondents

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	1560	1008	423	31	281	106	646	267	162
Base	1560	1150	286	31	234	75	804	178	176
18-24	313	257	29	6	68	7	170	17	29
	20%	22% B	10%	19% **	29% E	10% *	21% G	10%	16% *
25-34	422	337	52	4	62	10	245	30	46
	27%	29% B	18%	13% **	27% E	14% *	30% G	17%	26% *
35-44	332	251	65	4	52	18	178	40	31
	21%	22%	23%	13% **	22%	24% *	22%	23%	18%
45-54	295	208	58	13	44	15	133	38	50
	19%	18%	20%	42% **	19%	20% *	16%	21%	29% F*
55+	134	74	48	3	5	10	64	35	12
	9%	6%	17% A	11% **	2%	13% D*	8%	20% FH	7% *
Don't Know	1	-	1	-	-	1	-	-	-
	*	-	*	**	-	1% *	-	-	-
Refused	62	22	34	1	2	13	15	17	8
	4%	2%	12% A	2% **	1%	18% D*	2%	9% F	5% *
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

Age

Base: All respondents

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	1560	356	707	488	126	803	1287	190	489	475	646
Base	1560	286	649	619	138	737	1244	229	507	487	606
18-24	313 20%	70 24% L	136 21%	105 17%	18 13% *	143 19%	238 19%	64 28% N	89 17%	100 20%	135 22%
25-34	422 27%	70 24%	176 27%	175 28%	45 32% *	182 25%	341 27% M	52 23%	129 25%	121 25%	185 31%
35-44	332 21%	64 22%	132 20%	137 22%	33 24% *	156 21%	270 22%	44 19%	113 22% R	130 27% R	95 16%
45-54	295 19%	53 18%	119 18%	121 20%	28 20% *	159 22% N	237 19%	46 20%	120 24% Q	80 16%	114 19%
55+	134 9%	14 5%	64 10% I	57 9%	10 7% *	69 9%	117 9%	10 4%	40 8%	38 8%	52 9%
Don't Know	1 *	1 *	-	-	- *	1 *	1 *	- -	- -	- -	1 *
Refused	62 4%	15 5%	22 3%	25 4%	4 3% *	27 4%	40 3%	14 6%	17 3%	18 4%	23 4%
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

Age

Base: All respondents

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	1560	723	794	440	117	394	92	69	32	88	192	794
Base	1560	745	769	479	119	386	92	68	32	74	194	769
18-24	313	130	177	79	22	60	14	12	5	12	27	177
	20%	17%	23% S	16%	19% *	16%	15% *	17% *	14% **	16% *	14%	23% UWb
25-34	422	215	195	135	22	110	20	10	8	31	59	195
	27%	29%	25%	28%	19% *	28% Y	22% *	15% *	26% **	42% VWXYc*	30%	25%
35-44	332	171	151	115	28	91	24	18	3	13	51	151
	21%	23%	20%	24%	24% *	23%	26% *	26% *	10% **	18% *	26%	20%
45-54	295	140	149	88	29	72	21	17	12	11	28	149
	19%	19%	19%	18%	24% *	19%	23% *	25% *	37% **	15% *	15%	19%
55+	134	68	63	49	15	39	10	8	4	5	20	63
	9%	9%	8%	10%	12% *	10%	11% *	11% *	14% **	7% *	10%	8%
Don't Know	1	-	1	-	-	-	-	-	-	-	-	1
	*	-	*	-	*	-	*	*	**	*	-	*
Refused	62	23	33	13	3	14	4	4	-	1	8	33
	4%	3%	4%	3%	2% *	4%	4% *	6% *	- **	2% *	4%	4%
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, t/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, t/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

Age
Base: All respondents

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	1560	962	598	388	1108	1456	58
Base	1560	958	602	425	1066	1456	53
18-24	313 20%	195 20%	118 20%	82 19%	222 21%	281 19%	24 46% h*
25-34	422 27%	265 28%	157 26%	112 26%	285 27%	394 27%	10 19% *
35-44	332 21%	215 22%	118 20%	100 23%	223 21%	320 22%	5 10% *
45-54	295 19%	162 17%	133 22%	89 21%	195 18%	279 19%	8 15% *
55+	134 9%	76 8%	59 10%	27 6%	101 9%	127 9%	3 6% *
Don't Know	1 *	- -	1 *	- -	1 *	1 *	- - *
Refused	62 4%	45 5%	17 3%	16 4%	39 4%	53 4%	2 4% *
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (*), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (*), Small Base: 100 (*)							
Continuity correction applied							

Age
Base: All respondents

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	1560	769	726	523	472	154	138	405	379	661
	1560	711	777	564	522	160	142	418	395	630
18-24	313	213	94	62	47	13	8	70	92	113
	20%	30%	12%	11%	9%	8%	6%	17%	23%	18%
		klmno	m			*	*			
25-34	422	194	208	151	130	37	42	140	93	162
	27%	27%	27%	27%	25%	23%	29%	33%	23%	26%
						*	*	qr		
35-44	332	117	200	151	152	36	45	88	82	148
	21%	16%	26%	27%	29%	22%	32%	21%	21%	23%
			j	j	jk	*	j*			
45-54	295	105	180	132	117	51	33	67	80	128
	19%	15%	23%	23%	22%	32%	23%	16%	20%	20%
			j	j	j	jkm*	*			
55+	134	53	71	52	53	16	7	36	39	53
	9%	7%	9%	9%	10%	10%	5%	9%	10%	8%
						*	*			
Don't Know	1	1	-	-	-	-	-	-	-	1
	*	*	-	-	-	*	*	-	-	*
Refused	62	29	26	16	23	7	7	17	10	26
	4%	4%	3%	3%	4%	4%	5%	4%	2%	4%
						*	*			
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

Age
Base: All respondents

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	1560	148	453	87	200	156	233	186
Base	1560	156	480	72	203	151	214	193
18-24	313	26	71	13	40	39	68	32
	20%	17% *	15%	18% *	20%	26% t	32% stvy	16%
25-34	422	38	141	17	64	46	55	43
	27%	24% *	29%	23% *	31%	31%	25%	22%
35-44	332	35	99	17	42	25	40	57
	21%	22% *	21%	24% *	21%	17%	19%	30% w
45-54	295	40	89	13	41	25	30	37
	19%	26% x*	18%	19% *	20%	16%	14%	19%
55+	134	12	52	8	11	11	14	19
	9%	8% *	11%	11% *	6%	7%	7%	10%
Don't Know	1	1	-	-	-	-	-	-
	*	1% *	-	- *	-	-	-	-
Refused	62	4	29	4	5	5	8	5
	4%	3% *	6%	5% *	2%	3%	4%	3%
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

Age

Base: All respondents

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	1560	540	919	735	690	1281	205	919	550	1096	370
Base	1560	503	963	716	706	1280	204	900	564	1081	383
18-24	313 20%	102 20%	197 20%	112 16%	178 25% C	261 20%	41 20%	180 20%	120 21%	221 20%	82 21%
25-34	422 27%	144 29%	250 26%	176 25%	203 29%	347 27%	52 26%	224 25%	164 29%	279 26%	115 30%
35-44	332 21%	100 20%	214 22%	159 22%	151 21%	273 21%	44 21%	196 22%	119 21%	242 22%	71 19%
45-54	295 19%	88 17%	187 19%	169 24% D	96 14%	247 19%	33 16%	182 20%	96 17%	206 19%	72 19%
55+	134 9%	45 9%	82 8%	67 9%	56 8%	109 9%	18 9%	84 9%	43 8%	98 9%	22 6%
Don't Know	1 *	-	1 *	-	1 *	1 *	-	-	1 *	-	1 *
Refused	62 4%	24 5%	32 3%	33 5%	20 3%	41 3%	15 8% E	34 4%	21 4%	36 3%	20 5%
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U, V/W, X/Y/Z, a/b, c/d											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U, V/W, X/Y/Z, a/b, c/d											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

Age

Base: All respondents

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders			Aware of any high street lenders	
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)	Yes (T)	No (U)
Unweighted Base	1560	288	1246	138	95	818	387	1508	1296	1261	1296	264
Base	1560	351	1182	199	107	827	309	1524	1268	1306	1268	292
18-24	313 20%	83 24%	228 19%	27 14%	18 17%	169 20%	76 24% M	310 20%	242 19%	262 20%	242 19%	71 24%
25-34	422 27%	110 31%	300 25%	53 26%	31 29%	226 27%	72 23%	418 27%	341 27%	353 27%	341 27%	81 28%
35-44	332 21%	72 20%	256 22%	66 33% NO*	18 17%	159 19%	71 23%	324 21%	273 22%	283 22%	273 22%	59 20%
45-54	295 19%	51 14%	242 20%	38 19%	20 19%	159 19%	59 19%	286 19%	233 18%	248 19%	233 18%	62 21%
55+	134 9%	24 7%	109 9%	9 5%	13 12%	86 10% P	15 5%	128 8%	117 9% S	108 8%	117 9%	18 6%
Don't Know	1 *	- -	1 *	- *	- *	- -	1 *	- -	1 *	- -	1 *	- -
Refused	62 4%	11 3%	47 4%	7 3%	5 5%	29 3%	16 5%	57 4%	61 5% QS	52 4%	61 5% U	1 *
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U, V/W, X/Y/Z, a/b, c/d Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U, V/W, X/Y/Z, a/b, c/d Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

Age

Base: All respondents

	Total	Aware of any online lenders		Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		Yes (V)	No (W)	More confident (X)	Less confident (Y)	No change (Z)	New (a)	Repeat (b)	New (c)	Repeat (d)
Unweighted Base	1560	1508	52	1	8	99	531	1010	849	692
Base	1560	1524	36	1	5	88	446	1100	877	669
18-24	313	310	3	-	-	17	105	206	180	131
	20%	20%	8%	-	8%	20%	24%	19%	21%	20%
25-34	422	418	4	-	1	22	112	309	231	189
	27%	27%	12%	-	16%	25%	25%	28%	26%	28%
35-44	332	324	8	-	-	27	90	239	183	146
	21%	21%	22%	-	8%	31%	20%	22%	21%	22%
45-54	295	286	9	-	1	20	82	210	167	125
	19%	19%	25%	-	26%	23%	19%	19%	19%	19%
55+	134	128	6	1	2	2	27	106	68	64
	9%	8%	17%	100%	42%	2%	6%	10%	8%	10%
Don't Know	1	-	1	-	-	-	1	-	1	-
	*	-	3%	-	-	-	*	-	*	-
Refused	62	57	5	-	-	-	29	31	46	14
	4%	4%	13%	-	-	-	7%	3%	5%	2%
			V*	**	**		b		d	
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U, V/W, X/Y/Z, a/b, c/d										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U, V/W, X/Y/Z, a/b, c/d										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

Overlap formulae used

- Column Means:

Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U, V/W, X/Y/Z, a/b, c/d
Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:

Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U, V/W, X/Y/Z, a/b, c/d
Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied

QDTEN Tenure**Base: All respondents**

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	1483	860	623	324	706	387	975	203	124	166
Base	1479	870	609	302	709	412	1010	205	108	143
Own your home outright	41 3%	28 3%	13 2%	6 2%	11 2%	23 6% D	30 3%	4 2%	1 1% *	6 4%
Own your home with a mortgage	267 18%	143 16%	124 20%	2 1%	134 19% C	120 29% CD	225 22% GHI	23 11%	4 4% *	15 10%
Rent your home from a private landlord	539 36%	358 41% B	181 30%	115 38%	282 40% E	124 30%	395 39% G	57 28%	40 37% *	45 32%
Rent your home from a local authority or housing association	372 25%	171 20%	201 33% A	43 14%	181 26% C	132 32% C	191 19%	75 37% F	40 37% F*	63 44% F
Part buying-part renting your home through a shared ownership scheme	2 *	1 *	1 *	1 *	- -	1 *	2 *	- -	- -	- -
Live with parents	220 15%	144 17%	75 12%	122 40% DE	89 13% E	1 *	145 14%	39 19% I	21 19% *	13 9%
Or have some other living arrangement?	29 2%	17 2%	12 2%	10 3%	8 1%	11 3%	19 2%	6 3%	2 2% *	2 2%
Don't know	6 *	6 1%	- -	1 *	2 *	- -	2 *	- -	- *	- -
Refusal	4 *	3 *	1 *	2 1%	2 *	- -	1 *	- -	- *	- -
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QDTEN Tenure**Base: All respondents**

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	1483	451	796	366	430	174	1212	47	127	78
Base	1479	494	783	369	415	144	1222	43	120	77
Own your home outright	41	22	17	8	9	2	34	1	1	4
	3%	4%	2%	2%	2%	1%	3%	3%	1%	5%
Own your home with a mortgage	267	119	126	63	63	16	237	4	11	14
	18%	24%	16%	17%	15%	11%	19%	9%	9%	18%
		KMN					Q	*	*	*
Rent your home from a private landlord	539	205	269	140	130	49	443	16	47	31
	36%	41%	34%	38%	31%	34%	36%	36%	39%	40%
		M						*	*	*
Rent your home from a local authority or housing association	372	81	203	77	127	62	304	7	34	19
	25%	16%	26%	21%	31%	43%	25%	17%	28%	25%
			JL		JKL	JKLM		*	*	*
Part buying-part renting your home through a shared ownership scheme	2	1	1	1	-	-	1	1	-	-
	*	*	*	*	-	-	*	2%	-	-
								*	*	*
Live with parents	220	58	145	74	71	12	172	14	26	7
	15%	12%	19%	20%	17%	8%	14%	33%	21%	8%
			JN	JN	N			OR*	*	*
Or have some other living arrangement?	29	4	21	6	15	4	25	-	1	3
	2%	1%	3%	2%	4%	3%	2%	-	1%	3%
					J			*	*	*
Don't know	6	3	1	1	-	-	5	-	1	-
	*	1%	*	*	-	-	*	*	*	*
								*	*	*
Refusal	4	1	-	-	-	-	1	-	1	-
	*	*	-	-	-	-	*	-	*	-
								*	*	*
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QDTEN Tenure**Base: All respondents**

	Total	Accommodation					Number of people in hhd		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	1483	276	954	536	418	209	292	371	796
Base	1479	309	911	539	372	220	273	361	825
Own your home outright	41	41	-	-	-	-	10	17	13
	3%	13%	-	-	-	-	4%	5%	2%
		TUVW						Z	
Own your home with a mortgage	267	267	-	-	-	-	37	62	167
	18%	86%	-	-	-	-	13%	17%	20%
		TUVW							
Rent your home from a private landlord	539	-	539	539	-	-	125	158	253
	36%	-	59%	100%	-	-	46%	44%	31%
			SVW	STVW			Z	Z	
Rent your home from a local authority or housing association	372	-	372	-	372	-	95	86	184
	25%	-	41%	-	100%	-	35%	24%	22%
			SUW		STUW		YZ		
Part buying-part renting your home through a shared ownership scheme	2	2	-	-	-	-	1	-	1
	*	1%	-	-	-	-	*	-	*
Live with parents	220	-	-	-	-	220	2	34	181
	15%	-	-	-	-	100%	1%	9%	22%
						STUV		X	XY
Or have some other living arrangement?	29	-	-	-	-	-	2	4	21
	2%	-	-	-	-	-	1%	1%	3%
Don't know	6	-	-	-	-	-	-	-	4
	*	-	-	-	-	-	-	-	1%
Refusal	4	-	-	-	-	-	1	-	-
	*	-	-	-	-	-	*	-	-
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QDTEN Tenure**Base: All respondents**

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	1483	893	293	184	91	568	50	129	378	474	1081	352
Base	1479	887	290	196	89	575	36	109	372	538	1089	336
Own your home outright	41	33	3	-	4	7	1	2	10	22	34	7
	3%	4%	1%	-	5%	1%	2%	2%	3%	4%	3%	2%
Own your home with a mortgage	267	127	72	49	17	138	3	7	43	169	201	59
	18%	14%	25%	25%	19%	24%	8%	7%	12%	31%	18%	17%
			a	a	*	a	*	*		fgh		
Rent your home from a private landlord	539	368	87	59	22	168	14	44	158	196	408	122
	36%	42%	30%	30%	25%	29%	40%	40%	43%	36%	37%	36%
		bcd			*		*	*				
Rent your home from a local authority or housing association	372	190	78	60	39	176	16	48	139	76	277	78
	25%	21%	27%	31%	44%	31%	44%	44%	38%	14%	25%	23%
				a	abe*	a	i*	i*	i			
Part buying-part renting your home through a shared ownership scheme	2	1	-	-	1	1	-	-	1	-	2	-
	*	*	-	-	1%	*	-	-	*	-	*	-
					*		*	*				
Live with parents	220	148	46	17	5	69	-	6	15	67	146	64
	15%	17%	16%	9%	6%	12%	-	6%	4%	13%	13%	19%
		c	e		*		*	*		h		
Or have some other living arrangement?	29	15	3	10	-	13	2	1	4	9	21	6
	2%	2%	1%	5%	*	2%	5%	1%	1%	2%	2%	2%
				a	*		*	*				
Don't know	6	3	-	1	-	1	-	-	1	-	-	1
	*	*	*	*	*	*	1%	*	*	*	*	*
					*		*	*				
Refusal	4	1	-	-	-	-	-	-	-	-	1	-
	*	*	-	-	-	-	*	*	-	-	*	-
					*		*	*				

Overlap formulae used

- Column Means:
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied

QDTEN Tenure**Base: All respondents**

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	1483	366	173	864	902	266	233	1018	465	49	534	512
Base	1479	291	183	931	772	288	341	1172	307	127	516	530
Own your home outright	41 3%	4 2%	7 4%	27 3%	17 2%	14 5%	9 3%	31 3%	9 3%	6 5% *	16 3%	12 2%
Own your home with a mortgage	267 18%	39 13%	39 21%	183 20% 1	132 17%	54 19%	75 22%	214 18%	52 17%	46 36% rs*	85 16%	109 20%
Rent your home from a private landlord	539 36%	114 39%	60 33%	341 37%	279 36%	94 33%	138 40%	433 37%	106 35%	39 31% *	196 38%	182 34%
Rent your home from a local authority or housing association	372 25%	73 25%	39 21%	234 25%	208 27%	69 24%	69 20%	258 22%	114 37% rt	17 13% *	124 24%	146 28%
Part buying-part renting your home through a shared ownership scheme	2 *	- -	- -	2 *	2 *	- -	- -	2 *	- -	- - *	1 *	1 *
Live with parents	220 15%	49 17%	37 20%	122 13%	118 15%	48 17%	42 12%	203 17% s	17 5%	14 11% *	87 17%	61 11%
Or have some other living arrangement?	29 2%	11 4%	1 1%	15 2%	14 2%	8 3%	5 1%	22 2%	7 2%	2 1% *	7 1%	17 3%
Don't know	6 *	1 *	- -	4 *	1 *	1 *	3 1%	5 *	1 *	3 3% *	- -	2 *
Refusal	4 *	- *	- *	2 *	1 *	1 *	- -	3 *	1 *	- - *	1 *	1 *
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QDTEN Tenure**Base: All respondents**

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	1483	894	351	156
Base	1479	997	238	169
Own your home outright	41 3%	28 3%	6 2%	6 4% *
Own your home with a mortgage	267 18%	196 20%	42 18%	23 14% *
Rent your home from a private landlord	539 36%	365 37%	82 35%	66 39% *
Rent your home from a local authority or housing association	372 25%	207 21%	88 37% w	51 30% *
Part buying-part renting your home through a shared ownership scheme	2 *	2 *	- -	- - *
Live with parents	220 15%	178 18% x	12 5%	18 11% *
Or have some other living arrangement?	29 2%	17 2%	6 3%	5 3% *
Don't know	6 *	4 *	1 *	1 * *
Refusal	4 *	2 *	1 *	- - *
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QDTEN Tenure
Base: All respondents

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	1483	971	400	30	266	100	628	251	156
Base	1479	1103	271	30	220	71	777	166	169
Own your home outright	41 3%	28 3%	8 3%	3 11% **	3 1%	2 3% *	25 3%	4 2%	6 4% *
Own your home with a mortgage	267 18%	209 19%	47 17%	5 17% **	27 12%	12 17% *	169 22%	30 18%	23 14% *
Rent your home from a private landlord	539 36%	410 37%	92 34%	12 38% **	85 39%	29 41% *	280 36%	53 32%	66 39% *
Rent your home from a local authority or housing association	372 25%	238 22%	99 37% A	9 30% **	49 22%	24 33% *	158 20%	64 39% F	51 30% F*
Part buying-part renting your home through a shared ownership scheme	2 *	2 *	- -	- - **	- -	- - *	2 *	- -	- - *
Live with parents	220 15%	190 17% B	17 6%	1 2% **	47 21% E	2 2% *	131 17% G	11 6%	18 11% *
Or have some other living arrangement?	29 2%	20 2%	6 2%	1 2% **	8 4%	3 4% *	9 1%	3 2%	5 3% *
Don't know	6 *	4 *	1 *	- - **	1 *	- - *	3 *	1 *	1 * *
Refusal	4 *	2 *	1 *	- - **	- *	- - *	1 *	1 *	- - *
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QDTEN Tenure**Base: All respondents**

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	1483	337	676	462	120	803	1287	190	489	475	645
Base	1479	270	620	584	132	737	1244	229	507	487	605
Own your home outright	41 3%	4 2%	19 3%	17 3%	2 1% *	22 3%	36 3%	4 2%	9 2%	20 4%	15 2%
Own your home with a mortgage	267 18%	33 12%	110 18%	123 21% I	29 22% *	138 19%	230 19%	36 16%	123 24% R	96 20% R	71 12%
Rent your home from a private landlord	539 36%	107 40%	229 37%	200 34%	47 36% *	258 35%	460 37%	79 35%	185 36%	184 38%	207 34%
Rent your home from a local authority or housing association	372 25%	66 24%	168 27%	138 24%	34 26% *	204 28% N	312 25%	54 24%	115 23%	104 21%	192 32% PQ
Part buying-part renting your home through a shared ownership scheme	2 *	- -	2 *	- -	- -	2 *	2 *	- -	- -	2 *	- -
Live with parents	220 15%	48 18%	81 13%	91 16%	18 14% *	99 13%	176 14%	44 19%	62 12%	73 15%	99 16%
Or have some other living arrangement?	29 2%	10 4%	9 1%	9 2%	2 1% *	12 2%	23 2%	6 3%	9 2%	8 2%	15 2%
Don't know	6 *	1 *	2 *	3 1%	- -	1 *	2 *	4 2%	5 1%	- -	2 *
Refusal	4 *	- *	1 *	3 *	- *	2 *	3 *	1 1%	- -	- -	4 1%
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

QDTEN Tenure**Base: All respondents**

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	1483	706	772	430	112	385	87	68	29	83	190	772
Base	1479	721	750	460	115	373	82	67	29	70	192	750
Own your home outright	41 3%	16 2%	24 3%	12 3%	5 4%	5 1%	2 2%	1 1%	- ..	- .	2 1%	24 3%
Own your home with a mortgage	267 18%	137 19%	129 17%	106 23% WXa	27 23% a*	57 15% a	7 9% .	11 16% a*	8 26% ..	- . .	46 24% WXa	129 17% a
Rent your home from a private landlord	539 36%	272 38%	262 35%	192 42% W	48 42% .	128 34% .	25 31% .	23 34% .	5 17% ..	28 39% .	69 36% .	262 35% .
Rent your home from a local authority or housing association	372 25%	196 27%	176 23%	79 17%	22 19% .	140 38% UVbc	40 48% UVbc*	23 35% U*	15 51% ..	37 52% UVWbc*	48 25% U	176 23% .
Part buying-part renting your home through a shared ownership scheme	2 .	- .	2 .	- .	- .	- .	- .	- .	- ..	- .	- .	2 .
Live with parents	220 15%	82 11%	138 18% S	60 13%	10 8% .	31 8% .	7 8% .	9 14% .	2 5% ..	4 6% .	19 10% .	138 18% Wab
Or have some other living arrangement?	29 2%	13 2%	16 2%	9 2%	2 2% .	9 2% .	1 1% .	- . .	- ..	1 2% .	8 4% .	16 2% .
Don't know	6 .	2 .	1 .	1 .	- .	1 .	- 1%	- .	- ..	- .	1 .	1 .
Refusal	4 .	2 .	1 .	1 .	1 1%	1 .	- .	- .	- ..	1 1%	- .	1 .
Overlap formulae used												
- Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

QDTEN Tenure**Base: All respondents**

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	1483	912	571	379	1083	1425	55
Base	1479	899	580	419	1037	1422	52
Own your home outright	41 3%	28 3%	12 2%	11 3%	29 3%	39 3%	2 4% *
Own your home with a mortgage	267 18%	175 19%	91 16%	72 17%	192 19%	263 19%	3 6% *
Rent your home from a private landlord	539 36%	318 35%	221 38%	157 38%	375 36%	524 37%	16 30% *
Rent your home from a local authority or housing association	372 25%	218 24%	154 27%	105 25%	260 25%	354 25%	17 33% *
Part buying-part renting your home through a shared ownership scheme	2 *	1 *	1 *	- -	2 *	2 *	- - *
Live with parents	220 15%	144 16%	76 13%	63 15%	154 15%	209 15%	11 21% *
Or have some other living arrangement?	29 2%	10 1%	19 3% d	10 2%	19 2%	27 2%	2 3% *
Don't know	6 *	5 1%	1 *	- *	2 *	2 *	1 2% *
Refusal	4 *	- -	4 1%	- -	4 *	3 *	1 2% *
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QDTEN Tenure**Base: All respondents**

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	1483	753	713	513	462	151	137	398	372	646
Base	1479	692	765	554	512	158	140	409	387	614
Own your home outright	41 3%	20 3%	20 3%	16 3%	15 3%	1 *	2 1%	13 3%	9 2%	17 3%
Own your home with a mortgage	267 18%	81 12%	181 24%	140 25%	143 28%	43 27%	30 22%	75 18%	75 19%	113 18%
Rent your home from a private landlord	539 36%	257 37%	272 36%	201 36%	170 33%	59 37%	49 35%	154 38%	146 38%	219 36%
Rent your home from a local authority or housing association	372 25%	169 24%	200 26%	137 25%	135 26%	47 30%	51 36%	98 24%	87 23%	164 27%
Part buying-part renting your home through a shared ownership scheme	2 *	1 *	1 *	- -	1 *	1 1%	- -	- -	- -	2 *
Live with parents	220 15%	145 21% klmno	74 10%	46 8%	42 8%	7 4%	6 4%	61 15%	64 16%	83 13%
Or have some other living arrangement?	29 2%	13 2%	16 2%	15 3% m	5 1%	- *	2 1% *	8 2%	5 1%	14 2%
Don't know	6 *	3 *	- -	- -	- -	- -	- *	- *	1 *	1 *
Refusal	4 *	3 *	1 *	- -	1 *	- *	- *	- *	- *	3 *
Overlap formulae used										
- Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, t/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, t/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QDTEN Tenure**Base: All respondents**

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	1483	144	431	79	188	149	222	177
Base	1479	153	454	68	190	141	202	182
Own your home outright	41	3	12	4	6	2	10	3
	3%	2% *	3%	5% *	3%	1%	5%	2%
Own your home with a mortgage	267	29	92	14	28	17	32	44
	18%	19% *	20%	20% *	15%	12%	16%	24% w
Rent your home from a private landlord	539	63	158	26	73	42	70	75
	36%	41% *	35%	38% *	38%	30%	35%	41%
Rent your home from a local authority or housing association	372	35	125	18	51	50	37	31
	25%	23% *	28% xy	27% *	27%	35% xy	19%	17%
Part buying-part renting your home through a shared ownership scheme	2	-	-	-	-	-	2	-
	*	- *	-	- *	-	-	1%	-
Live with parents	220	21	54	7	28	26	47	20
	15%	13% *	12%	10% *	15%	18%	23% ty	11%
Or have some other living arrangement?	29	1	10	-	3	4	5	6
	2%	1% *	2%	- *	1%	3%	2%	3%
Don't know	6	1	3	-	1	-	-	1
	*	1% *	1%	- *	1%	-	-	*
Refusal	4	-	-	-	1	1	-	2
	*	- *	-	- *	*	*	*	1%
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QDTEN Tenure**Base: All respondents**

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	1483	530	911	728	681	1265	201	906	545	1081	368
Base	1479	494	952	709	694	1262	200	887	560	1067	382
Own your home outright	41	13	26	20	20	31	9	26	13	31	8
	3%	3%	3%	3%	3%	2%	5%	3%	2%	3%	2%
Own your home with a mortgage	267	68	196	141	113	241	25	151	110	189	70
	18%	14%	21%	20%	16%	19%	13%	17%	20%	18%	18%
Rent your home from a private landlord	539	168	358	269	246	459	73	341	188	383	152
	36%	34%	38%	38%	35%	36%	36%	38%	34%	36%	40%
Rent your home from a local authority or housing association	372	165	198	183	163	307	60	231	131	280	79
	25%	33%	21%	26%	23%	24%	30%	26%	23%	26%	21%
Part buying-part renting your home through a shared ownership scheme	2	1	1	1	1	2	-	2	-	1	1
	*	*	*	*	*	*	-	*	-	*	*
Live with parents	220	71	144	78	130	191	26	120	94	156	60
	15%	14%	15%	11%	19%	15%	13%	14%	17%	15%	16%
Or have some other living arrangement?	29	6	21	15	14	26	3	13	16	23	6
	2%	1%	2%	2%	2%	2%	2%	1%	3%	2%	2%
Don't know	6	-	6	1	4	2	4	1	4	1	5
	*	-	1%	*	1%	*	2%	*	1%	*	1%
Refusal	4	2	2	1	3	3	1	2	1	3	-
	*	*	*	*	*	*	*	*	*	*	*

Overlap formulae used

- Column Means:
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U, V/W, X/Y/Z, a/b, c/d
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U, V/W, X/Y/Z, a/b, c/d
Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied

QDTEN Tenure**Base: All respondents**

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders			Aware of any high street lenders	
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)	Yes (T)	No (U)
Unweighted Base	1483	279	1198	136	94	788	366	1434	1230	1200	1230	253
Base	1479	339	1135	194	106	792	291	1445	1203	1242	1203	276
Own your home outright	41 3%	8 2%	32 3%	3 1%	6 5%	26 3%	4 2%	40 3%	37 3%	37 3%	37 3%	4 1%
Own your home with a mortgage	267 18%	46 14%	220 19%	42 21%	25 24%	150 19%	39 13%	264 18%	208 17%	226 18%	208 17%	58 21%
Rent your home from a private landlord	539 36%	133 39%	405 36%	75 39%	32 31%	284 36%	114 39%	522 36%	420 35%	443 36%	420 35%	119 43%
Rent your home from a local authority or housing association	372 25%	87 26%	285 25%	39 20%	27 25%	204 26%	73 25%	359 25%	330 27% QS	320 26%	330 27% U	42 15%
Part buying-part renting your home through a shared ownership scheme	2 *	- -	2 *	- -	- *	2 *	- -	2 *	1 *	1 *	1 *	1 *
Live with parents	220 15%	55 16%	163 14%	23 12%	15 14%	116 15%	49 17%	220 15%	178 15%	184 15%	178 15%	42 15%
Or have some other living arrangement?	29 2%	6 2%	23 2%	8 4%	1 1%	8 1%	11 4% O	29 2%	21 2%	24 2%	21 2%	8 3%
Don't know	6 *	4 1%	2 *	4 2%	- *	1 *	1 *	5 *	5 *	4 *	5 *	1 *
Refusal	4 *	- -	4 *	- *	- *	2 *	- *	4 *	3 *	3 *	3 *	1 *
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U, V/W, X/Y/Z, a/b, c/d Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U, V/W, X/Y/Z, a/b, c/d Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

QDTEN Tenure**Base: All respondents**

	Total	Aware of any online lenders		Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		Yes (V)	No (W)	More confident (X)	Less confident (Y)	No change (Z)	New (a)	Repeat (b)	New (c)	Repeat (d)
Unweighted Base	1483	1434	49	1	8	99	503	961	805	659
Base	1479	1445	34	1	5	88	417	1049	827	639
Own your home outright	41 3%	40 3%	1 2%	- **	- **	4 5%	10 2%	30 3%	21 3%	19 3%
Own your home with a mortgage	267 18%	264 18%	3 9%	- **	1 24%	8 10%	58 14%	205 20% a	145 17%	119 19%
Rent your home from a private landlord	539 36%	522 36%	17 49%	1 100%	1 26%	38 43%	169 41%	364 35%	308 37%	225 35%
Rent your home from a local authority or housing association	372 25%	359 25%	13 39%	- **	2 42%	23 26%	103 25%	265 25%	196 24%	173 27%
Part buying-part renting your home through a shared ownership scheme	2 *	2 *	- *	- **	- **	- -	- -	2 *	- -	2 *
Live with parents	220 15%	220 15% W	- *	- **	- 8%	13 15%	65 15%	155 15%	132 16%	88 14%
Or have some other living arrangement?	29 2%	29 2%	- *	- **	- **	1 1%	11 3%	18 2%	18 2%	10 2%
Don't know	6 *	5 *	1 2%	- **	- **	- -	1 *	5 *	4 *	2 *
Refusal	4 *	4 *	- *	- **	- **	- -	- *	3 *	3 *	1 *

Overlap formulae used
- Column Means:
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U, V/W, X/Y/Z, a/b, c/d
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U, V/W, X/Y/Z, a/b, c/d
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied

QDWORK Working status
Base: All respondents

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	1483	860	623	324	706	387	975	203	124	166
Base	1479	870	609	302	709	412	1010	205	108	143
Employed or self-employed full-time (30+ hours per week)	1010 68%	689 79% B	322 53%	193 64%	503 71%	285 69%	1010 100% GHI	-	-	-
Employed or self-employed part-time (less than 30 hours per week)	205 14%	56 6%	149 24% A	55 18%	91 13%	49 12%	-	205 100% FHI	-	-
Unemployed and looking for work (including on a government work or training scheme)	108 7%	55 6%	53 9%	31 10% E	51 7%	20 5%	-	-	108 100% FGI*	-
Looking after the home/caring for family	35 2%	2 *	33 5% A	5 2%	25 4%	4 1%	-	-	-	35 25% FGH
Unable to work because of ill-health or disability	54 4%	28 3%	26 4%	2 1%	27 4% C	23 6% C	-	-	-	54 37% FGH
Permanently retired from work	30 2%	19 2%	11 2%	-	-	29 7% CD	-	-	-	30 21% FGH
Or are you in full-time education?	16 1%	7 1%	10 2%	9 3% E	7 1%	-	-	-	-	16 11% FGH
EMPLOYED (1/ 2)	1215 82%	745 86% B	470 77%	248 82%	593 84%	334 81%	1010 100% HI	205 100% HI	-	-
UNEMPLOYED (3)	108 7%	55 6%	53 9%	31 10% E	51 7%	20 5%	-	-	108 100% FGI*	-
INACTIVE (4/ 5/ 6/ 7)	135 9%	55 6%	80 13% A	16 5%	59 8%	56 14% CD	-	-	-	135 94% FGH
Don't know	8 1%	7 1%	1 *	2 1%	1 *	1 *	-	-	-	-
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QDWORK Working status
Base: All respondents

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	1483	860	623	324	706	387	975	203	124	166
Base	1479	870	609	302	709	412	1010	205	108	143
Other Answer	8 1%	6 1%	2 *	4 1%	2 *	2 *	- -	- -	- *	8 6%
Refused	5 *	2 *	3 *	1 *	3 *	1 *	- -	- -	- *	- -
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QDWORK Working status
Base: All respondents

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	1483	451	796	366	430	174	1212	47	127	78
Base	1479	494	783	369	415	144	1222	43	120	77
Employed or self-employed full-time (30+ hours per week)	1010 68%	396 80% KLMN	501 64% MN	261 71% KMN	241 58%	76 53%	834 68%	30 69% *	81 67% *	56 73% *
Employed or self-employed part-time (less than 30 hours per week)	205 14%	40 8%	135 17% J	51 14% J	84 20% J	23 16% J	163 13%	6 14% *	24 20% *	11 15% *
Unemployed and looking for work (including on a government work or training scheme)	108 7%	14 3%	75 10% J	32 9% J	44 11% J	15 10% J	90 7%	1 2% *	9 8% *	7 9% *
Looking after the home/caring for family	35 2%	5 1%	20 3%	4 1%	15 4% J	9 6% JL	33 3%	1 2% *	2 2% *	- - *
Unable to work because of ill-health or disability	54 4%	10 2%	28 4%	9 3%	19 5%	14 10% JKL	53 4%	- - *	1 - *	- - *
Permanently retired from work	30 2%	17 4% K	8 1%	3 1%	4 1%	3 2%	29 2%	1 2% *	1 1% *	- - *
Or are you in full-time education?	16 1%	8 2%	8 1%	6 2%	2 1%	- - JKL	11 1%	2 4% *	1 1% *	3 4% *
EMPLOYED (1/ 2)	1215 82%	436 88% KMN	637 81% N	312 84% N	325 78%	99 69%	997 82%	36 84% *	104 87% *	67 87% *
UNEMPLOYED (3)	108 7%	14 3%	75 10% J	32 9% J	44 11% J	15 10% J	90 7%	1 2% *	9 8% *	7 9% *
INACTIVE (4/ 5/ 6/ 7)	135 9%	40 8%	64 8%	23 6%	41 10%	26 18% JKLM	125 10%	3 7% *	4 4% *	3 4% *
Don't know	8 1%	3 1%	1 *	1 *	1 *	2 1%	5 *	- - *	2 1% *	- - *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QDWORK Working status
Base: All respondents

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	1483	451	796	366	430	174	1212	47	127	78
Base	1479	494	783	369	415	144	1222	43	120	77
Other Answer	8 1%	1 *	6 1%	1 *	5 1%	2 1%	5 *	3 7% O*	- * *	- * *
Refused	5 *	- -	1 *	1 *	- -	1 *	1 *	- * *	1 * *	- * *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QDWORK Working status
Base: All respondents

	Total	Accommodation					Number of people in hhd		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	1483	276	954	536	418	209	292	371	796
Base	1479	309	911	539	372	220	273	361	825
Employed or self-employed full-time (30+ hours per week)	1010 68%	257 83% TUVW	586 64% V	395 73% TV	191 51% V	145 66% V	196 72% V	250 69% V	550 67% V
Employed or self-employed part-time (less than 30 hours per week)	205 14%	27 9%	132 15% U	57 11%	75 20% STU	39 18% SU	17 6%	39 11%	148 18% XY
Unemployed and looking for work (including on a government work or training scheme)	108 7%	5 1%	80 9% S	40 7% S	40 11% S	21 9% S	20 7%	36 10%	50 6%
Looking after the home/caring for family	35 2%	4 1%	30 3%	13 2%	17 5% W	1 *	1 *	8 2%	27 3%
Unable to work because of ill-health or disability	54 4%	1 *	51 6% SUW	20 4% S	31 8% STUW	1 1%	18 7% Z	14 4%	22 3%
Permanently retired from work	30 2%	14 5% UW	15 2%	4 1%	11 3%	- -	16 6% Z	9 2%	5 1%
Or are you in full-time education?	16 1%	1 *	10 1%	8 1%	2 1%	5 2%	2 1%	4 1%	10 1%
EMPLOYED (1/ 2)	1215 82%	284 92% TUVW	719 79% V	452 84% TV	267 72%	184 84% V	213 78%	289 80%	697 85%
UNEMPLOYED (3)	108 7%	5 1%	80 9% S	40 7% S	40 11% S	21 9% S	20 7%	36 10%	50 6%
INACTIVE (4/ 5/ 6/ 7)	135 9%	20 6%	107 12% UW	45 8%	61 17% STUW	7 3%	37 14% Z	34 9%	64 8%
Don't know	8 1%	- -	2 *	2 *	1 *	1 *	1 *	1 *	4 *
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QDWORK Working status
Base: All respondents

	Total	Accommodation					Number of people in hhld		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	1483	276	954	536	418	209	292	371	796
Base	1479	309	911	539	372	220	273	361	825
Other Answer	8 1%	1 *	1 *	- -	1 *	6 3% TU	1 *	1 *	7 1%
Refused	5 *	- -	2 *	- -	2 1%	1 1%	- -	- -	3 *
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QDWORK Working status
Base: All respondents

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	1483	893	293	184	91	568	50	129	378	474	1081	352
Base	1479	887	290	196	89	575	36	109	372	538	1089	336
Employed or self-employed full-time (30+ hours per week)	1010 68%	636 72% cde	196 68% d	121 62%	45 51% *	363 63%	3 9% *	38 35% f*	256 69% fg	463 86% fgh	778 71% k	208 62%
Employed or self-employed part-time (less than 30 hours per week)	205 14%	105 12%	47 16%	37 19% a	15 16% *	99 17% a	9 26% i*	24 22% i*	58 16% i	39 7%	136 12%	66 20% j
Unemployed and looking for work (including on a government work or training scheme)	108 7%	58 7%	24 8%	18 9%	8 9% *	49 9%	17 48% ghi*	22 20% hi*	11 3%	10 2%	75 7%	26 8%
Looking after the home/caring for family	35 2%	6 1%	8 3%	8 4% a	13 14% abce*	29 5% a	- 1% *	5 4% *	16 4% i	5 1%	26 2%	8 2%
Unable to work because of ill-health or disability	54 4%	35 4%	6 2%	7 3%	6 7% *	19 3%	5 13% hi*	12 11% hi*	13 3%	10 2%	39 4%	9 3%
Permanently retired from work	30 2%	26 3% e	1 1%	1 1%	1 1% *	3 1%	1 3% *	2 2% *	14 4%	7 1%	25 2%	4 1%
Or are you in full-time education?	16 1%	8 1%	5 2%	2 1%	1 1% *	9 1%	- * *	6 5% hi*	1 * *	5 1%	7 1%	9 3% j
EMPLOYED (1/ 2)	1215 82%	741 84% d	243 84% d	159 81%	60 67% *	462 80% d	12 35% *	62 57% f*	314 84% fg	501 93% fgh	913 84%	274 81%
UNEMPLOYED	(3) 108 7%	58 7%	24 8%	18 9%	8 9% *	49 9%	17 48% ghi*	22 20% hi*	11 3%	10 2%	75 7%	26 8%
INACTIVE (4/ 5/ 6/ 7)	135 9%	75 8%	21 7%	18 9%	20 23% abce*	60 10%	6 17% i*	25 23% hi*	44 12% i	26 5%	97 9%	30 9%
Don't know	8 1%	5 1%	1 *	- -	- * *	1 *	- * *	- * *	- -	- -	- -	1 *
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QDWORK Working status
Base: All respondents

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	1483	893	293	184	91	568	50	129	378	474	1081	352
Base	1479	887	290	196	89	575	36	109	372	538	1089	336
Other Answer	8 1%	7 1%	1 1%	- -	- *	1 *	- *	- *	3 1%	- -	3 *	2 1%
Refused	5 *	1 *	- -	1 1%	1 1%	2 *	- *	- *	- -	- -	1 *	2 1%
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QDWORK Working status
Base: All respondents

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	1483	366	173	864	902	266	233	1018	465	49	534	512
Base	1479	291	183	931	772	288	341	1172	307	127	516	530
Employed or self-employed full-time (30+ hours per week)	1010 68%	207 71%	123 67%	635 68%	526 68%	194 68%	240 71%	849 72% s	161 52%	90 71% s*	363 70%	350 66%
Employed or self-employed part-time (less than 30 hours per week)	205 14%	41 14%	26 14%	133 14%	100 13%	48 17%	52 15%	151 13%	54 18% r	11 9% *	70 14%	78 15%
Unemployed and looking for work (including on a government work or training scheme)	108 7%	20 7%	13 7%	66 7%	63 8%	13 5%	23 7%	77 7%	30 10%	17 13% *	42 8%	41 8%
Looking after the home/caring for family	35 2%	7 2%	6 3%	21 2%	27 4%	5 2%	1 *	24 2%	12 4%	1 1% *	14 3%	13 3%
Unable to work because of ill-health or disability	54 4%	8 3%	10 5%	31 3%	26 3%	9 3%	15 4%	29 2%	25 8% r	- - *	11 2%	23 4%
Permanently retired from work	30 2%	2 1%	3 2%	22 2%	13 2%	9 3%	5 2%	16 1%	14 5% r	5 4% *	7 1%	13 2%
Or are you in full-time education?	16 1%	2 1%	1 1%	13 1%	12 2%	5 2%	- -	13 1%	4 1%	- - *	5 1%	6 1%
EMPLOYED (1/ 2)	1215 82%	248 85%	150 82%	768 82%	626 81%	243 84%	293 86%	1000 85% s	215 70%	101 80% *	433 84%	428 81%
UNEMPLOYED (3)	108 7%	20 7%	13 7%	66 7%	63 8%	13 5%	23 7%	77 7%	30 10%	17 13% *	42 8%	41 8%
INACTIVE (4/ 5/ 6/ 7)	135 9%	20 7%	20 11%	87 9%	78 10%	28 10%	21 6%	81 7%	54 18% rt	6 5% *	37 7%	55 10%
Don't know	8 1%	1 *	- -	5 1%	2 *	1 *	3 1%	5 *	3 1%	3 3% *	1 *	3 1%
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QDWORK Working status
Base: All respondents

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	1483	366	173	864	902	266	233	1018	465	49	534	512
Base	1479	291	183	931	772	288	341	1172	307	127	516	530
Other Answer	8 1%	1 *	- -	3 *	2 *	2 1%	- -	6 1%	2 1%	- *	1 *	3 1%
Refused	5 *	- *	- *	2 *	- *	1 *	1 *	3 *	2 1%	- *	1 *	- *
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QDWORK Working status
Base: All respondents

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	1483	894	351	156
Base	1479	997	238	169
Employed or self-employed full-time (30+ hours per week)	1010 68%	740 74% xy	119 50%	105 62% *
Employed or self-employed part-time (less than 30 hours per week)	205 14%	115 12%	44 18% w	42 25% w*
Unemployed and looking for work (including on a government work or training scheme)	108 7%	65 7%	27 12% wy	7 4% *
Looking after the home/caring for family	35 2%	21 2%	11 5% w	2 1% *
Unable to work because of ill-health or disability	54 4%	22 2%	18 8% w	8 5% *
Permanently retired from work	30 2%	14 1%	10 4% w	2 1% *
Or are you in full-time education?	16 1%	12 1%	3 1%	2 1% *
EMPLOYED (1/ 2)	1215 82%	855 86% x	163 69%	147 87% x*
UNEMPLOYED (3)	108 7%	65 7%	27 12% wy	7 4% *
INACTIVE (4/ 5/ 6/ 7)	135 9%	69 7%	43 18% wy	14 8% *
Don't know	8 1%	5 *	2 1%	1 *
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QDWORK Working status
Base: All respondents

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	1483	894	351	156
Base	1479	997	238	169
Other Answer	8 1%	2 *	2 1%	- *
Refused	5 *	1 *	1 *	1 *
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QDWORK Working status
Base: All respondents

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	1483	971	400	30	266	100	628	251	156
Base	1479	1103	271	30	220	71	777	166	169
Employed or self-employed full-time (30+ hours per week)	1010 68%	806 73% B	138 51%	20 66% **	176 80% E	31 43% *	564 73% G	88 53%	105 62% *
Employed or self-employed part-time (less than 30 hours per week)	205 14%	140 13%	52 19% A	8 27% **	25 12%	16 23% D*	90 12%	28 17%	42 25% F*
Unemployed and looking for work (including on a government work or training scheme)	108 7%	70 6%	28 10% A	1 2% **	9 4%	12 16% D*	56 7%	16 10%	7 4% *
Looking after the home/caring for family	35 2%	23 2%	11 4%	- - **	2 1%	5 7% D*	19 2%	6 4%	2 1% *
Unable to work because of ill-health or disability	54 4%	28 3%	21 8% A	- 1% **	6 3%	2 3% *	16 2%	16 10% F	8 5% *
Permanently retired from work	30 2%	15 1%	11 4% A	1 2% **	- *	2 2% *	14 2%	9 5% F	2 1% *
Or are you in full-time education?	16 1%	13 1%	4 1%	- - **	- -	2 3% *	12 2%	1 1%	2 1% *
EMPLOYED (1/ 2)	1215 82%	947 86% B	191 70%	28 92% **	201 92% E	47 66% *	654 84% G	116 70%	147 87% G*
UNEMPLOYED (3)	108 7%	70 6%	28 10% A	1 2% **	9 4%	12 16% D*	56 7%	16 10%	7 4% *
INACTIVE (4/ 5/ 6/ 7)	135 9%	78 7%	47 17% A	1 4% **	9 4%	11 16% D*	60 8%	32 19% FH	14 8% *
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied									

QDWORK Working status
Base: All respondents

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	1483	971	400	30	266	100	628	251	156
Base	1479	1103	271	30	220	71	777	166	169
Don't know	8 1%	5 *	2 1%	- - **	- *	1 1% *	4 1%	1 *	1 * *
Other Answer	8 1%	2 *	2 1%	- - **	- *	1 1% *	2 *	1 1%	- - *
Refused	5 *	1 *	1 *	1 2% **	- *	- *	- *	1 1%	1 * *
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QDWORK Working status
Base: All respondents

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	1483	337	676	462	120	803	1287	190	489	475	645
Base	1479	270	620	584	132	737	1244	229	507	487	605
Employed or self-employed full-time (30+ hours per week)	1010 68%	192 71%	415 67%	399 68%	98 75% *	511 69%	864 69%	141 62%	375 74% R	356 73% R	358 59%
Employed or self-employed part-time (less than 30 hours per week)	205 14%	39 14%	74 12%	92 16%	17 13% *	104 14%	170 14%	34 15%	55 11%	58 12%	110 18% PQ
Unemployed and looking for work (including on a government work or training scheme)	108 7%	18 7%	50 8%	38 6%	4 3% *	44 6%	87 7%	20 9%	25 5%	32 7%	61 10% P
Looking after the home/caring for family	35 2%	7 3%	20 3%	8 1%	3 3% *	21 3%	32 3%	4 2%	7 1%	10 2%	22 4% P
Unable to work because of ill-health or disability	54 4%	8 3%	26 4%	20 3%	6 4% *	24 3%	40 3%	14 6%	16 3%	15 3%	28 5%
Permanently retired from work	30 2%	2 1%	15 2%	13 2%	2 1% *	19 3%	29 2%	1 1%	12 2%	8 2%	10 2%
Or are you in full-time education?	16 1%	1 *	13 2%	3 *	1 1% *	7 1%	13 1%	3 1%	8 2%	5 1%	4 1%
EMPLOYED (1/ 2)	1215 82%	231 86%	489 79%	491 84%	115 87% *	615 83%	1034 83%	176 77%	431 85% R	414 85% R	468 77%
UNEMPLOYED (3)	108 7%	18 7%	50 8%	38 6%	4 3% *	44 6%	87 7%	20 9%	25 5%	32 7%	61 10% P
INACTIVE (4/ 5/ 6/ 7)	135 9%	18 7%	74 12% K	43 7%	12 9% *	72 10%	113 9%	22 10%	44 9%	38 8%	64 11%
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

QDWORK Working status
Base: All respondents

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	1483	337	676	462	120	803	1287	190	489	475	645
Base	1479	270	620	584	132	737	1244	229	507	487	605
Don't know	8 1%	1 1%	2 *	4 1%	- *	2 *	3 *	5 2% N	4 1%	1 *	4 1%
Other Answer	8 1%	1 *	2 *	5 1%	- *	3 *	5 *	3 1%	4 1%	2 *	3 1%
Refused	5 *	- *	2 *	3 *	1 1% *	1 *	2 *	3 1%	- -	- -	5 1%
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QDWORK Working status
Base: All respondents

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	1483	706	772	430	112	385	87	68	29	83	190	772
Base	1479	721	750	460	115	373	82	67	29	70	192	750
Employed or self-employed full-time (30+ hours per week)	1010 68%	492 68%	514 69%	365 79%	90 78%	199 53%	43 52%	25 37%	16 55%	8 11%	134 69%	514 69%
Employed or self-employed part-time (less than 30 hours per week)	205 14%	96 13%	109 14%	48 10%	9 8%	69 19%	16 19%	15 23%	7 24%	15 21%	29 15%	109 14%
Unemployed and looking for work (including on a government work or training scheme)	108 7%	56 8%	51 7%	14 3%	11 10%	51 14%	9 11%	14 20%	2 6%	27 38%	17 9%	51 7%
Looking after the home/caring for family	35 2%	21 3%	15 2%	8 2%	1 1%	17 5%	8 10%	2 3%	2 6%	5 7%	3 2%	15 2%
Unable to work because of ill-health or disability	54 4%	25 3%	29 4%	3 1%	- *	23 6%	3 3%	10 15%	2 9%	13 18%	2 1%	29 4%
Permanently retired from work	30 2%	17 2%	13 2%	12 3%	3 3%	7 2%	3 3%	1 2%	- *	2 3%	4 2%	13 2%
Or are you in full-time education?	16 1%	8 1%	8 1%	7 1%	- *	1 *	1 1%	1 1%	- *	- *	- *	8 1%
EMPLOYED (1/ 2)	1215 82%	588 82%	623 83%	413 90%	99 86%	269 72%	59 71%	40 60%	23 79%	22 32%	163 85%	623 83%
UNEMPLOYED	108 7%	56 8%	51 7%	14 3%	11 10%	51 14%	9 11%	14 20%	2 6%	27 38%	17 9%	51 7%
INACTIVE (4/ 5/ 6/ 7)	135 9%	71 10%	65 9%	30 6%	4 4%	49 13%	14 17%	13 20%	4 15%	20 28%	10 5%	65 9%
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QDWORK Working status
Base: All respondents

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	1483	706	772	430	112	385	87	68	29	83	190	772
Base	1479	721	750	460	115	373	82	67	29	70	192	750
Don't know	8 1%	2 *	2 *	1 *	- *	2 *	- 1% *	- *	- **	1 1%	1 *	2 *
Other Answer	8 1%	2 *	6 1%	1 *	- *	1 *	- *	- *	- **	- *	1 *	6 1%
Refused	5 *	2 *	3 *	1 *	- *	2 1%	1 1% *	- *	- **	1 1% *	1 1%	3 *
Overlap formulae used												
- Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

QDWORK Working status**Base: All respondents**

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	1483	912	571	379	1083	1425	55
Base	1479	899	580	419	1037	1422	52
Employed or self-employed full-time (30+ hours per week)	1010 68%	645 72% e	365 63%	301 72%	698 67%	977 69%	32 62% *
Employed or self-employed part-time (less than 30 hours per week)	205 14%	106 12%	99 17% d	51 12%	149 14%	199 14%	5 10% *
Unemployed and looking for work (including on a government work or training scheme)	108 7%	63 7%	45 8%	30 7%	74 7%	100 7%	8 15% *
Looking after the home/caring for family	35 2%	23 3%	12 2%	8 2%	27 3%	35 2%	- - *
Unable to work because of ill-health or disability	54 4%	29 3%	25 4%	16 4%	38 4%	49 3%	5 10% *
Permanently retired from work	30 2%	13 1%	17 3%	4 1%	25 2%	29 2%	1 1% *
Or are you in full-time education?	16 1%	12 1%	5 1%	5 1%	11 1%	16 1%	- - *
EMPLOYED (1/ 2)	1215 82%	752 84%	464 80%	352 84%	847 82%	1176 83%	37 72% *
UNEMPLOYED (3)	108 7%	63 7%	45 8%	30 7%	74 7%	100 7%	8 15% *
INACTIVE (4/ 5/ 6/ 7)	135 9%	77 9%	59 10%	34 8%	101 10%	130 9%	6 11% *
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QDWORK Working status
Base: All respondents

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	1483	912	571	379	1083	1425	55
Base	1479	899	580	419	1037	1422	52
Don't know	8 1%	6 1%	2 *	- *	4 *	5 *	- *
Other Answer	8 1%	2 *	6 1%	1 *	7 1%	8 1%	- *
Refused	5 *	1 *	5 1%	1 *	4 *	4 *	1 2% *
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QDWORK Working status
Base: All respondents

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	1483	753	713	513	462	151	137	398	372	646
Base	1479	692	765	554	512	158	140	409	387	614
Employed or self-employed full-time (30+ hours per week)	1010 68%	472 68% o	525 69% o	392 71% o	359 70% o	104 66% *	79 57% *	287 70%	271 70%	408 66%
Employed or self-employed part-time (less than 30 hours per week)	205 14%	87 13%	115 15%	81 15%	78 15%	26 16% *	27 19% *	59 14%	55 14%	85 14%
Unemployed and looking for work (including on a government work or training scheme)	108 7%	48 7%	59 8%	39 7%	30 6%	10 7% *	14 10% *	29 7%	25 6%	46 7%
Looking after the home/caring for family	35 2%	18 3%	16 2%	13 2%	10 2%	3 2% *	7 5% *	5 1%	12 3%	18 3%
Unable to work because of ill-health or disability	54 4%	26 4%	27 3%	18 3%	21 4%	7 4% *	12 8% kl*	12 3%	7 2%	30 5%
Permanently retired from work	30 2%	14 2%	16 2%	8 1%	10 2%	6 4% *	1 * *	7 2%	6 1%	16 3%
Or are you in full-time education?	16 1%	13 2%	3 *	3 1%	1 *	- - *	- - *	7 2%	6 2%	2 *
EMPLOYED (1/ 2)	1215 82%	559 81%	640 84%	472 85% o	437 85% o	130 82% *	107 76% *	347 85%	326 84%	493 80%
UNEMPLOYED	(3) 108 7%	48 7%	59 8%	39 7%	30 6%	10 7% *	14 10% *	29 7%	25 6%	46 7%
INACTIVE (4/ 5/ 6/ 7)	135 9%	72 10%	62 8%	42 8%	42 8%	16 10% *	19 13% *	31 8%	30 8%	67 11%
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QDWORK Working status
Base: All respondents

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	1483	753	713	513	462	151	137	398	372	646
Base	1479	692	765	554	512	158	140	409	387	614
Don't know	8 1%	3 *	1 *	- -	1 *	1 1%	1 *	1 *	1 *	3 1%
Other Answer	8 1%	7 1%	2 *	1 *	1 *	1 1%	- *	1 *	5 1%	3 *
Refused	5 *	3 *	2 *	1 *	2 *	- -	- *	1 *	- *	3 *
Overlap formulae used										
- Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QDWORK Working status

Base: All respondents

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	1483	144	431	79	188	149	222	177
Base	1479	153	454	68	190	141	202	182
Employed or self-employed full-time (30+ hours per week)	1010	105	322	37	120	91	143	135
	68%	68%	71%	55%	63%	65%	71%	74%
		*	u	*			u	u
Employed or self-employed part-time (less than 30 hours per week)	205	21	46	9	41	28	31	15
	14%	14%	10%	14%	22%	20%	15%	8%
		*		*	ty	ty		
Unemployed and looking for work (including on a government work or training scheme)	108	5	42	11	10	9	13	13
	7%	3%	9%	16%	5%	7%	6%	7%
		*		svx*				
Looking after the home/caring for family	35	4	7	1	5	4	7	5
	2%	2%	2%	1%	2%	3%	3%	2%
		*		*				
Unable to work because of ill-health or disability	54	11	19	4	3	5	4	2
	4%	7%	4%	6%	2%	3%	2%	1%
		y*		*				
Permanently retired from work	30	4	6	3	2	-	3	9
	2%	3%	1%	4%	1%	-	1%	5%
		*		*				
Or are you in full-time education?	16	3	4	1	6	1	-	1
	1%	2%	1%	1%	3%	*	*	1%
		*		*				
EMPLOYED (1/ 2)	1215	126	368	46	161	119	174	150
	82%	82%	81%	69%	85%	85%	86%	82%
		*		*	u	u	u	
UNEMPLOYED (3)	108	5	42	11	10	9	13	13
	7%	3%	9%	16%	5%	7%	6%	7%
		*		svx*				
INACTIVE (4/ 5/ 6/ 7)	135	21	36	9	16	10	14	16
	9%	14%	8%	13%	8%	7%	7%	9%
		*		*				
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QDWORK Working status
Base: All respondents

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	1483	144	431	79	188	149	222	177
Base	1479	153	454	68	190	141	202	182
Don't know	8 1%	1 1% *	3 1%	- - *	1 1%	1 *	- -	1 1%
Other Answer	8 1%	- - *	5 1%	1 1% *	1 *	1 1%	1 *	- -
Refused	5 *	- - *	1 *	1 1% *	1 1%	1 1%	- *	1 1%
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QDWORK Working status
Base: All respondents

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	1483	530	911	728	681	1265	201	906	545	1081	368
Base	1479	494	952	709	694	1262	200	887	560	1067	382
Employed or self-employed full-time (30+ hours per week)	1010 68%	312 63%	679 71% A	499 70%	465 67%	894 71% F	108 54%	618 70%	370 66%	718 67%	275 72%
Employed or self-employed part-time (less than 30 hours per week)	205 14%	70 14%	129 14%	87 12%	110 16%	156 12%	45 22% E	115 13%	85 15%	151 14%	51 13%
Unemployed and looking for work (including on a government work or training scheme)	108 7%	42 8%	65 7%	51 7%	49 7%	83 7%	23 12%	65 7%	42 8%	75 7%	30 8%
Looking after the home/caring for family	35 2%	16 3%	17 2%	12 2%	21 3%	30 2%	5 2%	17 2%	17 3%	31 3%	2 1%
Unable to work because of ill-health or disability	54 4%	29 6% B	22 2%	27 4%	22 3%	44 3%	9 5%	32 4%	19 3%	42 4%	9 2%
Permanently retired from work	30 2%	12 2%	17 2%	21 3%	8 1%	25 2%	5 2%	21 2%	8 1%	24 2%	4 1%
Or are you in full-time education?	16 1%	4 1%	12 1%	8 1%	8 1%	15 1%	1 *	9 1%	7 1%	13 1%	3 1%
EMPLOYED (1/ 2)	1215 82%	382 77%	808 85% A	586 83%	574 83%	1050 83%	152 76%	733 83%	456 81%	869 81%	326 85%
UNEMPLOYED (3)	108 7%	42 8%	65 7%	51 7%	49 7%	83 7%	23 12%	65 7%	42 8%	75 7%	30 8%
INACTIVE (4/ 5/ 6/ 7)	135 9%	61 12% B	68 7%	67 9%	58 8%	114 9%	20 10%	79 9%	51 9%	110 10% J	18 5%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U, V/W, X/Y/Z, a/b, c/d Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U, V/W, X/Y/Z, a/b, c/d Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

QDWORK Working status
Base: All respondents

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	1483	530	911	728	681	1265	201	906	545	1081	368
Base	1479	494	952	709	694	1262	200	887	560	1067	382
Don't know	8 1%	2 *	6 1%	1 *	6 1%	3 *	4 2% E	2 *	6 1%	2 *	5 1%
Other Answer	8 1%	4 1%	4 *	1 *	3 *	8 1%	- -	4 *	4 1%	7 1%	1 *
Refused	5 *	3 1%	2 *	3 *	2 *	5 *	1 *	4 *	- *	4 *	1 *
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U, V/W, X/Y/Z, a/b, c/d											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U, V/W, X/Y/Z, a/b, c/d											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QDWORK Working status
Base: All respondents

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders			Aware of any high street lenders	
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)	Yes (T)	No (U)
Unweighted Base	1483	279	1198	136	94	788	366	1434	1230	1200	1230	253
Base	1479	339	1135	194	106	792	291	1445	1203	1242	1203	276
Employed or self-employed full-time (30+ hours per week)	1010 68%	223 66%	785 69%	125 65%	72 *	548 69%	207 71%	997 69% R	801 67%	849 68% R	801 67%	209 76% T
Employed or self-employed part-time (less than 30 hours per week)	205 14%	49 14%	155 14%	32 17% *	15 14% *	105 13%	41 14%	198 14%	177 15%	177 14%	177 15%	29 10%
Unemployed and looking for work (including on a government work or training scheme)	108 7%	35 10%	73 6%	22 11% *	7 7% *	49 6%	20 7%	104 7%	88 7%	93 8%	88 7%	20 7%
Looking after the home/caring for family	35 2%	6 2%	29 3%	1 *	3 3% *	23 3%	7 2%	34 2%	29 2%	29 2%	29 2%	6 2%
Unable to work because of ill-health or disability	54 4%	17 5%	37 3%	9 5% *	6 6% *	26 3%	8 3%	50 3%	52 4% QS	45 4%	52 4% U	2 1%
Permanently retired from work	30 2%	4 1%	26 2%	1 1% *	- - *	23 3%	2 1%	27 2%	29 2% S	22 2%	29 2%	1 *
Or are you in full-time education?	16 1%	1 *	15 1%	- *	3 3% *	12 1%	2 1%	15 1%	11 1%	9 1%	11 1%	5 2%
EMPLOYED (1/ 2)	1215 82%	272 80%	940 83%	157 81%	87 83%	654 83%	248 85%	1195 83% R	977 81%	1026 83% R	977 81%	238 86%
UNEMPLOYED (3)	108 7%	35 10%	73 6%	22 11% *	7 7% *	49 6%	20 7%	104 7%	88 7%	93 8%	88 7%	20 7%
INACTIVE (4/ 5/ 6/ 7)	135 9%	28 8%	107 9%	11 6% *	11 11% *	83 11%	20 7%	127 9%	121 10% QS	105 8%	121 10%	14 5%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U, V/W, X/Y/Z, a/b, c/d Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U, V/W, X/Y/Z, a/b, c/d Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

QDWORK Working status
Base: All respondents

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders			Aware of any high street lenders	
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)	Yes (T)	No (U)
Unweighted Base	1483	279	1198	136	94	788	366	1434	1230	1200	1230	253
Base	1479	339	1135	194	106	792	291	1445	1203	1242	1203	276
Don't know	8 1%	3 1%	4 *	4 2%	- *	2 *	1 *	7 *	6 1%	5 *	6 1%	1 *
Other Answer	8 1%	- *	8 1%	- *	- *	3 *	1 *	8 1%	7 1%	8 1%	7 1%	1 *
Refused	5 *	1 *	3 *	1 *	- *	1 *	- *	5 *	4 *	4 *	4 *	1 *
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U, V/W, X/Y/Z, a/b, c/d												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U, V/W, X/Y/Z, a/b, c/d												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QDWORK Working status
Base: All respondents

	Total	Aware of any online lenders		Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		Yes (V)	No (W)	More confident (X)	Less confident (Y)	No change (Z)	New (a)	Repeat (b)	New (c)	Repeat (d)
Unweighted Base	1483	1434	49	1	8	99	503	961	805	659
Base	1479	1445	34	1	5	88	417	1049	827	639
Employed or self-employed full-time (30+ hours per week)	1010 68%	997 69% W	13 38% *	1 100% **	4 84% **	71 80%	281 67%	724 69%	559 68%	446 70%
Employed or self-employed part-time (less than 30 hours per week)	205 14%	198 14%	7 20% *	- - **	1 16% **	12 13%	66 16%	139 13%	132 16% d	73 11%
Unemployed and looking for work (including on a government work or training scheme)	108 7%	104 7%	3 10% *	- - **	- - **	3 3%	29 7%	75 7%	58 7%	47 7%
Looking after the home/caring for family	35 2%	34 2%	2 5% *	- - **	- - **	3 3%	10 2%	24 2%	13 2%	21 3%
Unable to work because of ill-health or disability	54 4%	50 3%	3 10% *	- - **	- - **	- -	19 5%	33 3%	31 4%	21 3%
Permanently retired from work	30 2%	27 2%	3 8% *	- - **	- - **	1 1%	5 1%	23 2%	15 2%	13 2%
Or are you in full-time education?	16 1%	15 1%	1 3% *	- - **	- - **	- -	4 1%	13 1%	5 1%	11 2%
EMPLOYED (1/ 2)	1215 82%	1195 83% W	20 58% *	1 100% **	5 100% **	82 93%	346 83%	863 82%	691 84%	518 81%
UNEMPLOYED (3)	108 7%	104 7%	3 10% *	- - **	- - **	3 3%	29 7%	75 7%	58 7%	47 7%
INACTIVE (4/ 5/ 6/ 7)	135 9%	127 9%	9 26% V*	- - **	- - **	4 4%	37 9%	93 9%	64 8%	66 10%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U, V/W, X/Y/Z, a/b, c/d Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U, V/W, X/Y/Z, a/b, c/d Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QDWORK Working status
Base: All respondents

	Total	Aware of any online lenders		Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		Yes (V)	No (W)	More confident (X)	Less confident (Y)	No change (Z)	New (a)	Repeat (b)	New (c)	Repeat (d)
Unweighted Base	1483	1434	49	1	8	99	503	961	805	659
Base	1479	1445	34	1	5	88	417	1049	827	639
Don't know	8 1%	7 *	1 3% *	- - **	- - **	- - -	1 *	6 1%	6 1%	2 *
Other Answer	8 1%	8 1%	1 2% *	- - **	- - **	- - -	2 *	6 1%	6 1%	2 *
Refused	5 *	5 *	1 2% *	- - **	- - **	- - -	- *	5 *	2 *	3 *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U, V/W, X/Y/Z, a/b, c/d										
Minimum Base: 30 (**). Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U, V/W, X/Y/Z, a/b, c/d										
Minimum Base: 30 (**). Small Base: 100 (*)										
Continuity correction applied										

QEDUC Highest qualification
Base: All respondents

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	1482	859	623	324	706	386	974	203	124	166
Base	1476	868	609	302	709	409	1007	205	108	143
University degree (e.g. PhD, MSc, BA, BSC) (including foundation degrees and PGCE)	307 21%	201 23% B	105 17%	38 13%	165 23% C	98 24% C	246 24% GH	24 12%	10 9% *	23 16%
Diploma in higher education (e.g. HNC, HND, Nursing or teaching qualification (excluding PGCE))	188 13%	110 13%	78 13%	34 11%	90 13%	54 13%	150 15% H	16 8%	4 4% *	18 12%
A level or equivalent (e.g. AS level, NVQ level 3, GNVQ advanced)	369 25%	227 26%	142 23%	111 37% DE	168 24%	75 18%	261 26% I	51 25%	32 29% *	24 17%
GCSE or equivalent (e.g. CSE, NVQ level 1 or 2, GNVQ intermediate/foundation)	415 28%	218 25%	196 32% A	95 31%	200 28%	104 26%	241 24%	84 41% F	44 40% F*	45 32%
None of the above	144 10%	88 10%	57 9%	15 5%	63 9%	56 14% C	76 8%	23 11%	15 14% *	28 19% F
Don't know	45 3%	19 2%	27 4%	8 3%	20 3%	17 4%	28 3%	6 3%	4 3% *	5 4%
Refusal	9 1%	5 1%	4 1%	1 *	4 1%	4 1%	7 1%	- -	- -	- -
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QEDUC Highest qualification
Base: All respondents

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	1482	451	796	366	430	174	1212	47	127	78
Base	1476	494	783	369	415	144	1222	43	120	77
University degree (e.g. PhD, MSc, BA, BSC) (including foundation degrees and PGCE)	307 21%	307 62% KLMN	- - -	- - -	- - -	- - -	221 18%	23 54% OR*	44 37% O*	16 21% *
Diploma in higher education (e.g. HNC, HND, Nursing or teaching qualification (excluding PGCE))	188 13%	188 38% KLMN	- - -	- - -	- - -	- - -	147 12%	4 10% *	22 19% *	13 17% *
A level or equivalent (e.g. AS level, NVQ level 3, GNVQ advanced)	369 25%	- - -	369 47% JMN	369 100% JKMN	- - -	- - -	313 26%	6 13% *	28 23% *	20 25% *
GCSE or equivalent (e.g. CSE, NVQ level 1 or 2, GNVQ intermediate/foundation)	415 28%	- - -	415 53% JLN	- - -	415 100% JKLN	- - -	374 31% Q	8 19% *	18 15% *	13 17% *
None of the above	144 10%	- - -	- - -	- - -	- - -	144 100% JKLM	125 10%	1 2% *	4 4% *	13 17% Q*
Don't know	45 3%	- - -	- - -	- - -	- - -	- - -	37 3%	1 2% *	3 3% *	2 3% *
Refusal	9 1%	- - -	- - -	- - -	- - -	- - -	5 *	- - *	- - *	- - *

Overlap formulae used
- Column Means:
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied

QEDUC Highest qualification
Base: All respondents

	Total	Accommodation					Number of people in hhd		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	1482	276	953	536	417	209	292	371	796
Base	1476	309	908	539	369	220	273	361	825
University degree (e.g. PhD, MSc, BA, BSc) (including foundation degrees and PGC)	307 21%	96 31% TVW	169 19% V	134 25% TV	34 9%	36 17% V	70 26%	67 19%	166 20%
Diploma in higher education (e.g. HNC, HND, Nursing or teaching qualification (excluding PGCE))	188 13%	46 15%	117 13%	70 13%	47 13%	22 10%	34 12%	59 16%	95 12%
A level or equivalent (e.g. AS level, NVQ level 3, GNVQ advanced)	369 25%	72 23%	216 24%	140 26%	77 21%	74 34% TV	49 18%	86 24%	228 28% X
GCSE or equivalent (e.g. CSE, NVQ level 1 or 2, GNVQ intermediate/foundation)	415 28%	72 23%	256 28% U	130 24%	127 34% STU	71 33%	77 28%	99 28%	236 29%
None of the above	144 10%	18 6%	111 12% SUW	49 9%	62 17% STUW	12 5%	31 11%	41 11%	71 9%
Don't know	45 3%	6 2%	33 4%	12 2%	20 5%	5 2%	7 2%	8 2%	27 3%
Refusal	9 1%	1 *	6 1%	4 1%	2 1%	- -	5 2% Z	1 *	1 *
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QEDUC Highest qualification
Base: All respondents

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	1482	893	293	184	91	568	50	129	378	474	1081	352
Base	1476	887	290	196	89	575	36	109	372	538	1089	336
University degree (e.g. PhD, MSc, BA, BSc) (including foundation degrees and PGC)	307 21%	194 22%	45 15%	41 21%	24 27% *	110 19%	2 5% *	7 6% *	70 19% g	154 29% fgh	245 22%	55 16%
Diploma in higher education (e.g. HNC, HND, Nursing or teaching qualification (excluding PGCE))	188 13%	115 13%	36 12%	27 14%	9 10% *	72 13%	1 3% *	17 16% *	43 11%	85 16%	144 13%	39 12%
A level or equivalent (e.g. AS level, NVQ level 3, GNVQ advanced)	369 25%	217 24%	90 31% e	42 22%	17 19% *	148 26%	8 21% *	26 24% *	101 27%	139 26%	265 24%	98 29%
GCSE or equivalent (e.g. CSE, NVQ level 1 or 2, GNVQ intermediate/foundation)	415 28%	238 27%	90 31%	64 33%	22 25% *	175 31%	17 47% hi*	40 37% i*	101 27%	120 22%	294 27%	106 31%
None of the above	144 10%	98 11%	21 7%	13 6%	12 13% *	45 8%	7 20% i*	17 15% i*	47 13% i	29 5%	104 10%	32 9%
Don't know	45 3%	19 2%	9 3%	8 4%	6 6% *	23 4%	1 4% *	2 2% *	11 3%	12 2%	31 3%	7 2%
Refusal	9 1%	5 1%	-	1 1%	-	1 *	-	-	-	-	6 1%	-

Overlap formulae used
- Column Means:
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied

QEDUC Highest qualification
Base: All respondents

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	1482	366	173	863	902	266	232	1017	465	49	534	511
Base	1476	291	183	928	772	288	338	1169	307	127	516	527
University degree (e.g. PhD, MSc, BA, BSC) (including foundation degrees and PGCE)	307 21%	53 18%	43 23%	205 22%	144 19%	64 22%	92 27% o	260 22% s	47 15%	44 35% s*	97 19%	114 22%
Diploma in higher education (e.g. HNC, HND, Nursing or teaching qualification (excluding PGCE))	188 13%	36 12%	26 14%	118 13%	103 13%	29 10%	47 14%	155 13%	33 11%	12 9% *	50 10%	67 13%
A level or equivalent (e.g. AS level, NVQ level 3, GNVQ advanced)	369 25%	61 21%	47 26%	241 26%	181 23%	69 24%	95 28%	303 26%	66 22%	34 27% *	157 30% v	114 22%
GCSE or equivalent (e.g. CSE, NVQ level 1 or 2, GNVQ intermediate/foundation)	415 28%	84 29%	40 22%	271 29%	216 28%	92 32%	88 26%	326 28%	89 29%	28 22% *	150 29%	153 29%
None of the above	144 10%	35 12%	23 13%	73 8%	89 12% q	29 10% q	13 4%	86 7%	58 19% r	10 8% *	42 8%	59 11%
Don't know	45 3%	19 7% n	3 2%	17 2%	32 4%	3 1%	4 1%	32 3%	13 4%	- - *	16 3%	20 4%
Refusal	9 1%	4 1%	- *	4 *	7 1%	1 *	- -	8 1%	2 *	- - *	5 1%	1 *
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

QEDUC Highest qualification**Base: All respondents**

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	1482	893	351	156
Base	1476	994	238	169
University degree (e.g. PhD, MSc, BA, BSC) (including foundation degrees and PGCE)	307 21%	239 24% x	35 15%	25 15% *
Diploma in higher education (e.g. HNC, HND, Nursing or teaching qualification (excluding PGCE))	188 13%	132 13%	22 9%	25 15% *
A level or equivalent (e.g. AS level, NVQ level 3, GNVQ advanced)	369 25%	257 26%	50 21%	42 25% *
GCSE or equivalent (e.g. CSE, NVQ level 1 or 2, GNVQ intermediate/foundation)	415 28%	261 26%	75 32%	59 35% *
None of the above	144 10%	72 7%	45 19% wy	14 8% *
Don't know	45 3%	27 3%	9 4%	3 2% *
Refusal	9 1%	7 1%	2 1%	- - *
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QEDUC Highest qualification
Base: All respondents

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	1482	970	400	30	266	100	627	251	156
Base	1476	1100	271	30	220	71	774	166	169
University degree (e.g. PhD, MSc, BA, BSC) (including foundation degrees and PGCE)	307 21%	256 23% B	42 15%	2 5% **	39 18%	14 20% *	200 26% GH	21 12%	25 15% *
Diploma in higher education (e.g. HNC, HND, Nursing or teaching qualification (excluding PGCE))	188 13%	147 13%	28 10%	4 14% **	32 15%	4 5% *	100 13%	19 11%	25 15% *
A level or equivalent (e.g. AS level, NVQ level 3, GNVQ advanced)	369 25%	286 26%	57 21%	6 20% **	48 22%	12 17% *	209 27%	37 22%	42 25% *
GCSE or equivalent (e.g. CSE, NVQ level 1 or 2, GNVQ intermediate/foundation)	415 28%	297 27%	83 31%	15 51% **	61 28%	23 32% *	200 26%	52 31%	59 35% *
None of the above	144 10%	79 7%	48 18% A	3 10% **	18 8%	16 23% D*	53 7%	29 17% FH	14 8% *
Don't know	45 3%	28 3%	11 4%	- **	17 8%	2 2% *	10 1%	7 4% F	3 2% *
Refusal	9 1%	7 1%	2 1%	- **	4 2%	- *	3 *	2 1%	- *
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QEDUC Highest qualification
Base: All respondents

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	1482	337	676	461	120	803	1287	190	488	475	644
Base	1476	270	620	582	132	737	1244	229	504	487	603
University degree (e.g. PhD, MSc, BA, BSC) (including foundation degrees and PGCE)	307 21%	48 18%	114 18%	144 25% J	23 17% *	157 21%	270 22%	37 16%	142 28% R	104 21% R	74 12%
Diploma in higher education (e.g. HNC, HND, Nursing or teaching qualification (excluding PGCE))	188 13%	31 12%	81 13%	75 13%	22 17% *	80 11%	164 13% M	24 10%	61 12%	73 15%	67 11%
A level or equivalent (e.g. AS level, NVQ level 3, GNVQ advanced)	369 25%	58 21%	167 27%	142 24%	34 26% *	162 22%	292 23%	77 34% MN	120 24%	128 26%	140 23%
GCSE or equivalent (e.g. CSE, NVQ level 1 or 2, GNVQ intermediate/foundation)	415 28%	81 30%	166 27%	166 29%	42 32% *	227 31% N	352 28%	61 27%	128 25%	146 30%	185 31%
None of the above	144 10%	30 11%	72 12%	42 7%	7 5% *	80 11%	119 10%	25 11%	41 8%	27 6%	95 16% PQ
Don't know	45 3%	17 6% JK	16 3%	11 2%	2 2% *	29 4%	41 3%	4 2%	13 2%	9 2%	32 5% PQ
Refusal	9 1%	4 2%	3 *	2 *	1 1% *	2 *	7 1%	1 *	- -	- -	9 2% P
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

QEDUC Highest qualification
Base: All respondents

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	1482	705	772	429	111	385	87	68	29	83	190	772
Base	1476	718	750	457	112	373	82	67	29	70	192	750
University degree (e.g. PhD, MSc, BA, BSC) (including foundation degrees and PGCE)	307 21%	163 23%	136 18%	124 27% WYac	46 41% UWXYabc*	65 17%	15 18% *	6 8% *	5 16% **	7 10% *	38 20%	136 18%
Diploma in higher education (e.g. HNC, HND, Nursing or teaching qualification (excluding PGCE))	188 13%	87 12%	99 13%	59 13%	12 11% *	42 11%	8 10% *	9 14% *	3 12% **	2 4% *	24 13%	99 13%
A level or equivalent (e.g. AS level, NVQ level 3, GNVQ advanced)	369 25%	167 23%	201 27%	100 22%	22 20% *	90 24%	18 22% *	21 32% *	5 17% **	23 32% *	43 22%	201 27%
GCSE or equivalent (e.g. CSE, NVQ level 1 or 2, GNVQ intermediate/foundation)	415 28%	219 30%	196 26%	134 29%	23 20% *	129 35% Vc	32 38% V*	24 36% *	12 42% **	22 31% *	67 35% V	196 26%
None of the above	144 10%	53 7%	92 12% S	22 5%	5 5% *	36 10% U	8 9% *	5 8% *	3 10% **	12 17% U*	17 9%	92 12% U
Don't know	45 3%	20 3%	25 3%	12 3%	2 2% *	10 3%	2 2% *	2 3% *	1 3% **	3 4% *	4 2%	25 3%
Refusal	9 1%	8 1%	1 *	6 1%	2 2% *	1 *	- *	- *	- **	1 1% *	- *	1 *
Overlap formulae used												
- Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

QEDUC Highest qualification
Base: All respondents

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	1482	911	571	378	1083	1424	55
Base	1476	897	580	416	1037	1420	52
University degree (e.g. PhD, MSc, BA, BSC) (including foundation degrees and PGCE)	307 21%	210 23% e	96 17%	88 21%	213 21%	296 21%	7 14% *
Diploma in higher education (e.g. HNC, HND, Nursing or teaching qualification (excluding PGCE))	188 13%	130 15% e	57 10%	52 12%	134 13%	183 13%	5 9% *
A level or equivalent (e.g. AS level, NVQ level 3, GNVQ advanced)	369 25%	223 25%	146 25%	102 25%	261 25%	356 25%	13 25% *
GCSE or equivalent (e.g. CSE, NVQ level 1 or 2, GNVQ intermediate/foundation)	415 28%	234 26%	181 31%	129 31%	277 27%	400 28%	14 27% *
None of the above	144 10%	77 9%	67 12%	37 9%	106 10%	134 9%	9 17% *
Don't know	45 3%	22 3%	23 4%	3 1%	42 4% f	42 3%	3 6% *
Refusal	9 1%	1 *	9 2% d	5 1%	4 *	8 1%	1 2% *
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied							

QEDUC Highest qualification
Base: All respondents

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	1482	752	713	513	462	151	137	398	372	646
Base	1476	689	765	554	512	158	140	409	387	614
University degree (e.g. PhD, MSc, BA, BSC) (including foundation degrees and PGC)	307 21%	127 18%	167 22% o	133 24% o	110 22% o	36 23% o*	15 11% *	99 24% r	90 23%	107 17%
Diploma in higher education (e.g. HNC, HND, Nursing or teaching qualification (excluding PGCE))	188 13%	94 14%	91 12%	68 12%	67 13%	19 12% *	14 10% *	59 14%	52 13%	72 12%
A level or equivalent (e.g. AS level, NVQ level 3, GNVQ advanced)	369 25%	181 26%	187 24%	131 24%	117 23%	43 27% *	32 23% *	110 27%	91 24%	153 25%
GCSE or equivalent (e.g. CSE, NVQ level 1 or 2, GNVQ intermediate/foundation)	415 28%	179 26%	234 31%	162 29%	161 31%	37 24% *	52 37% jn*	109 27%	105 27%	180 29%
None of the above	144 10%	68 10%	73 9%	51 9%	45 9%	22 14% *	25 18% klm*	26 6%	36 9%	71 12% p
Don't know	45 3%	32 5% kl	13 2%	9 2%	9 2%	1 * *	2 1% *	6 1%	9 2%	28 5% p
Refusal	9 1%	8 1%	2 *	2 *	1 *	- - *	- - *	1 *	4 1%	3 *
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QEDUC Highest qualification
Base: All respondents

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	1482	144	431	79	188	149	222	176
Base	1476	153	454	68	190	141	202	179
University degree (e.g. PhD, MSc, BA, BSC) (including foundation degrees and PGCE)	307	27	101	12	47	22	41	51
	21%	18% *	22%	17% *	25%	16%	20%	28% w
Diploma in higher education (e.g. HNC, HND, Nursing or teaching qualification (excluding PGCE))	188	24	58	5	19	16	26	27
	13%	16% *	13%	8% *	10%	11%	13%	15%
A level or equivalent (e.g. AS level, NVQ level 3, GNVQ advanced)	369	35	106	25	53	25	56	54
	25%	23% *	23%	37% tw*	28%	18%	28%	30%
GCSE or equivalent (e.g. CSE, NVQ level 1 or 2, GNVQ intermediate/foundation)	415	43	137	17	51	49	60	30
	28%	28% *	30% y	25% *	27%	35% y	30% y	17%
None of the above	144	23	41	8	10	20	17	10
	10%	15% vy*	9%	12% *	5%	14% v	8%	6%
Don't know	45	2	11	1	7	9	2	7
	3%	1% *	2%	1% *	4%	6% x	1%	4%
Refusal	9	-	1	-	2	-	-	1
	1%	- *	* *	- *	1%	-	* *	1%
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, t/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, t/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QEDUC Highest qualification
Base: All respondents

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	1482	530	910	728	680	1264	201	905	545	1080	368
Base	1476	494	949	709	691	1260	200	884	560	1064	382
University degree (e.g. PhD, MSc, BA, BSC) (including foundation degrees and PGC)	307 21%	87 18%	217 23%	167 24%	134 19%	278 22%	28 14%	178 20%	121 22%	205 19%	99 26% I
Diploma in higher education (e.g. HNC, HND, Nursing or teaching qualification (excluding PGCE))	188 13%	55 11%	128 13%	78 11%	105 15%	159 13%	28 14%	117 13%	68 12%	142 13%	40 10%
A level or equivalent (e.g. AS level, NVQ level 3, GNVQ advanced)	369 25%	126 26%	238 25%	178 25%	175 25%	315 25%	53 26%	211 24%	145 26%	256 24%	106 28%
GCSE or equivalent (e.g. CSE, NVQ level 1 or 2, GNVQ intermediate/foundation)	415 28%	141 28%	264 28%	202 28%	188 27%	353 28%	55 28%	260 29%	150 27%	323 30% J	84 22%
None of the above	144 10%	66 13% B	68 7%	59 8%	63 9%	106 8%	31 15% E	79 9%	61 11%	101 10%	36 9%
Don't know	45 3%	16 3%	28 3%	21 3%	22 3%	40 3%	4 2%	33 4%	11 2%	29 3%	15 4%
Refusal	9 1%	3 1%	7 1%	4 1%	5 1%	9 1%	- -	7 1%	2 *	8 1%	2 *
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U, V/W, X/Y/Z, a/b, c/d											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U, V/W, X/Y/Z, a/b, c/d											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QEDUC Highest qualification
Base: All respondents

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders			Aware of any high street lenders	
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)	Yes (T)	No (U)
Unweighted Base	1482	279	1197	136	94	787	366	1433	1229	1199	1229	253
Base	1476	339	1132	194	106	790	291	1442	1201	1239	1201	276
University degree (e.g. PhD, MSc, BA, BSC) (including foundation degrees and PGC)	307 21%	65 19%	242 21%	52 27% *	27 25% *	161 20%	53 18%	304 21%	237 20%	256 21%	237 20%	69 25%
Diploma in higher education (e.g. HNC, HND, Nursing or teaching qualification (excluding PGCE))	188 13%	47 14%	141 12%	24 12% *	11 10% *	108 14%	36 12%	184 13%	156 13%	167 13%	156 13%	31 11%
A level or equivalent (e.g. AS level, NVQ level 3, GNVQ advanced)	369 25%	110 32% L	256 23%	48 25% *	27 25% *	208 26%	61 21%	365 25%	299 25%	317 26%	299 25%	69 25%
GCSE or equivalent (e.g. CSE, NVQ level 1 or 2, GNVQ intermediate/foundation)	415 28%	84 25%	328 29%	56 29% *	32 30% *	218 28%	84 29%	410 28%	343 29%	360 29%	343 29%	72 26%
None of the above	144 10%	26 8%	117 10%	13 7% *	7 7% *	74 9%	35 12%	128 9%	120 10% QS	101 8%	120 10%	24 9%
Don't know	45 3%	7 2%	38 3%	1 1% *	3 3% *	17 2%	19 7% MO	41 3%	41 3% S	34 3%	41 3%	4 2%
Refusal	9 1%	- -	9 1%	- *	- *	4 1%	4 1%	9 1% R	3 *	4 *	3 *	6 2% T
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U, V/W, X/Y/Z, a/b, c/d Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U, V/W, X/Y/Z, a/b, c/d Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

QEDUC Highest qualification
Base: All respondents

	Total	Aware of any online lenders		Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		Yes (V)	No (W)	More confident (X)	Less confident (Y)	No change (Z)	New (a)	Repeat (b)	New (c)	Repeat (d)
Unweighted Base	1482	1433	49	1	8	99	503	960	804	659
Base	1476	1442	34	1	5	88	417	1046	824	639
University degree (e.g. PhD, MSc, BA, BSC) (including foundation degrees and PGC)	307 21%	304 21%	2 6% *	1 100% **	1 24% **	20 23%	66 16%	237 23% a	179 22%	124 19%
Diploma in higher education (e.g. HNC, HND, Nursing or teaching qualification (excluding PGCE))	188 13%	184 13%	4 12% *	- - **	- 8% **	10 11%	50 12%	138 13%	94 11%	93 15%
A level or equivalent (e.g. AS level, NVQ level 3, GNVQ advanced)	369 25%	365 25%	4 11% *	- - **	1 17% **	24 27%	97 23%	268 26%	197 24%	168 26%
GCSE or equivalent (e.g. CSE, NVQ level 1 or 2, GNVQ intermediate/foundation)	415 28%	410 28%	4 13% *	- - **	3 50% **	27 30%	126 30%	285 27%	236 29%	176 28%
None of the above	144 10%	128 9%	16 46% V*	- - **	- - **	8 9%	53 13%	90 9%	84 10%	59 9%
Don't know	45 3%	41 3%	4 11% V*	- - **	- - **	- *	19 4%	24 2%	26 3%	17 3%
Refusal	9 1%	9 1%	- - *	- - **	- - **	- -	6 1%	4 *	7 1%	2 *
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U, V/W, X/Y/Z, a/b, c/d Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U, V/W, X/Y/Z, a/b, c/d Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QDETH Ethnicity
Base: All respondents

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	1481	859	622	324	705	386	973	203	124	166
Base	1475	868	607	302	708	409	1006	205	108	143
White British	1120	672	448	229	516	337	764	148	81	120
	76%	77%	74%	76%	73%	82% D	76%	72%	76% *	84% G
White Irish	30	18	11	8	13	8	19	4	4	2
	2%	2%	2%	3%	2%	2%	2%	2%	3% *	1%
Other White background	73	39	33	12	39	16	50	10	5	7
	5%	5%	5%	4%	6%	4%	5%	5%	4% *	5%
Mixed	36	16	20	14	17	6	21	7	7	2
	2%	2%	3%	5%	2%	1%	2%	3%	6% *	1%
Asian or Asian British	41	35	6	11	27	2	28	6	1	6
	3%	4% B	1%	4% E	4% E	1%	3%	3%	1% *	4%
Black or Black British	120	57	63	19	64	29	81	24	9	4
	8%	7%	10% A	6%	9%	7%	8%	11% I	9% *	3%
Chinese	2	1	1	1	1	-	2	-	-	-
	*	*	*	*	*	-	*	-	*	-
Other	41	24	17	5	25	10	35	5	-	1
	3%	3%	3%	2%	3%	2%	3%	2%	* *	1%
Refusal	13	6	7	3	7	2	6	1	1	-
	1%	1%	1%	1%	1%	1%	1%	1%	1% *	-
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QDETH Ethnicity
Base: All respondents

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	1481	451	796	366	430	174	1212	47	127	78
Base	1475	494	783	369	415	144	1222	43	120	77
White British	1120	331	643	287	356	111	1120	-	-	-
	76%	67%	82%	78%	86%	77%	92%	-	-	-
			JL	J	JKLN		PQR	*	*	*
White Irish	30	10	13	7	5	3	30	-	-	-
	2%	2%	2%	2%	1%	2%	2%	-	-	-
							*	*	*	*
Other White background	73	28	32	19	13	11	73	-	-	-
	5%	6%	4%	5%	3%	7%	6%	-	-	-
							Q	*	*	*
Mixed	36	10	18	11	7	8	-	-	-	36
	2%	2%	2%	3%	2%	6%	-	-	-	47%
								*	*	OPQ*
Asian or Asian British	41	26	14	6	8	1	-	41	-	-
	3%	5%	2%	2%	2%	1%	-	96%	-	-
		KL						OQR*	*	*
Black or Black British	120	66	46	28	18	4	-	-	120	-
	8%	13%	6%	8%	4%	3%	-	-	100%	-
		KL MN						*	OPR*	*
Chinese	2	2	-	-	-	-	-	2	-	-
	*	*	-	-	-	-	-	4%	-	-
								O*	*	*
Other	41	19	15	8	6	5	-	-	-	41
	3%	4%	2%	2%	2%	4%	-	-	-	53%
								*	*	OPQ*
Refusal	13	3	4	2	2	1	-	-	-	-
	1%	1%	*	*	*	1%	-	-	-	-
								*	*	*
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QDETH Ethnicity
Base: All respondents

	Total	Accommodation					Number of people in hhd		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	1481	276	952	536	416	209	292	371	796
Base	1475	309	907	539	368	220	273	361	825
White British	1120	259	670	389	281	163	208	297	611
	76%	84% TU	74%	72%	76%	74%	76%	82% Z	74%
White Irish	30	4	21	14	7	3	9	8	12
	2%	1%	2%	3%	2%	1%	3%	2%	1%
Other White background	73	9	55	40	16	6	10	13	47
	5%	3%	6%	7%	4%	3%	4%	4%	6%
Mixed	36	7	24	15	9	3	4	10	23
	2%	2%	3%	3%	2%	2%	1%	3%	3%
Asian or Asian British	41	6	22	16	6	13	6	4	30
	3%	2%	2%	3%	2%	6% V	2%	1%	4%
Black or Black British	120	11	80	47	34	26	26	18	74
	8%	4%	9% S	9%	9% S	12% S	10%	5%	9%
Chinese	2	-	1	-	1	1	-	-	2
	*	-	*	-	*	*	-	-	*
Other	41	11	26	16	10	3	10	9	22
	3%	4%	3%	3%	3%	1%	4%	2%	3%
Refusal	13	1	7	3	4	1	-	2	5
	1%	*	1%	1%	1%	1%	-	*	1%
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QDETH Ethnicity
Base: All respondents

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	1481	893	293	184	91	568	50	129	378	474	1081	352
Base	1475	887	290	196	89	575	36	109	372	538	1089	336
White British	1120	691	224	137	64	425	27	77	287	422	851	241
	76%	78%	77%	70%	72%	74%	76%	71%	77%	78%	78%	72%
White Irish	30	22	2	2	2	6	1	2	3	10	24	5
	2%	3%	1%	1%	2%	1%	4%	2%	1%	2%	2%	1%
Other White background	73	46	9	14	3	27	1	7	14	30	45	25
	5%	5%	3%	7%	4%	5%	2%	7%	4%	6%	4%	7%
Mixed	36	22	8	6	-	14	-	3	8	16	26	8
	2%	2%	3%	3%	-	3%	1%	3%	2%	3%	2%	2%
Asian or Asian British	41	21	13	3	3	19	-	3	12	11	26	10
	3%	2%	4%	2%	4%	3%	-	3%	3%	2%	2%	3%
Black or Black British	120	57	26	25	11	61	6	11	35	34	79	37
	8%	6%	9%	13%	12%	11%	16%	10%	9%	6%	7%	11%
Chinese	2	1	-	-	1	1	-	-	-	1	-	2
	*	*	-	-	1%	*	-	-	-	*	-	1%
Other	41	24	7	6	3	16	-	5	14	13	32	9
	3%	3%	2%	3%	4%	3%	-	5%	4%	2%	3%	3%
Refusal	13	3	1	2	1	4	-	-	1	2	7	1
	1%	*	*	1%	1%	1%	-	-	*	*	1%	*
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QDETH Ethnicity
Base: All respondents

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	1481	366	173	862	901	266	232	1016	465	49	534	511
Base	1475	291	183	927	771	288	338	1168	307	127	516	527
White British	1120	200	143	722	580	220	261	921	199	97	394	394
	76%	69%	78%	78%	75%	77%	77%	79%	65%	77%	76%	75%
White Irish	30	8	3	18	19	5	4	23	7	3	14	10
	2%	3%	2%	2%	2%	2%	1%	2%	2%	3%	3%	2%
Other White background	73	17	2	49	36	12	19	53	19	2	25	35
	5%	6%	1%	5%	5%	4%	6%	5%	6%	2%	5%	7%
Mixed	36	4	8	24	14	11	11	32	4	8	16	8
	2%	1%	5%	3%	2%	4%	3%	3%	1%	6%	3%	2%
Asian or Asian British	41	13	5	19	25	8	4	30	11	1	16	12
	3%	4%	3%	2%	3%	3%	1%	3%	4%	1%	3%	2%
Black or Black British	120	32	16	66	62	21	32	72	48	11	39	45
	8%	11%	9%	7%	8%	7%	10%	6%	16%	8%	8%	8%
Chinese	2	1	1	-	2	-	-	2	-	-	-	-
	*	*	*	-	*	-	-	*	-	*	-	-
Other	41	17	3	20	29	6	4	28	13	4	9	17
	3%	6%	2%	2%	4%	2%	1%	2%	4%	3%	2%	3%
Refusal	13	1	1	9	4	4	3	7	6	1	4	6
	1%	*	1%	1%	1%	1%	1%	1%	2%	1%	1%	1%
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QDETH Ethnicity
Base: All respondents

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	1481	892	351	156
Base	1475	993	238	169
White British	1120 76%	783 79% x	146 61%	135 80% x*
White Irish	30 2%	20 2%	6 3%	1 1% *
Other White background	73 5%	46 5%	16 7%	6 3% *
Mixed	36 2%	32 3%	3 1%	1 1% *
Asian or Asian British	41 3%	26 3%	10 4%	1 * *
Black or Black British	120 8%	53 5%	40 17% w	21 12% w*
Chinese	2 *	2 *	- -	- *
Other	41 3%	25 3%	12 5% w	2 1% *
Refusal	13 1%	5 1%	3 1%	3 2% *
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QDETH Ethnicity
Base: All respondents

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	1481	969	400	30	266	100	626	251	156
Base	1475	1099	271	30	220	71	773	166	169
White British	1120	871	168	25	162	38	621	108	135
	76%	79% B	62%	81% *	73% E	54% *	80% G	65%	80% G*
White Irish	30	20	8	-	6	1	14	5	1
	2%	2%	3%	- **	3%	2% *	2%	3%	1% *
Other White background	73	51	17	-	9	8	38	8	6
	5%	5%	6%	- **	4%	11% *	5%	5%	3% *
Mixed	36	33	3	-	3	1	28	3	1
	2%	3%	1%	- **	2%	1% *	4%	2%	1% *
Asian or Asian British	41	26	11	-	8	4	18	6	1
	3%	2%	4%	- **	4%	6% *	2%	3%	* *
Black or Black British	120	62	47	5	18	14	35	26	21
	8%	6%	17% A	16% **	8%	20% D*	5%	16% F	12% F*
Chinese	2	2	-	-	1	-	1	-	-
	*	*	-	- **	*	-	*	-	- *
Other	41	26	13	-	11	5	14	7	2
	3%	2%	5%	- **	5%	8% *	2%	4%	1% *
Refusal	13	7	3	1	1	-	4	3	3
	1%	1%	1%	4% **	*	- *	1%	2%	2% *
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QDETH Ethnicity
Base: All respondents

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	1481	337	675	461	120	803	1287	190	488	475	643
Base	1475	270	618	582	132	737	1244	229	504	487	601
White British	1120 76%	188 70%	475 77%	453 78%	111 84% I*	549 74%	944 76%	174 76%	385 76%	369 76%	451 75%
White Irish	30 2%	8 3%	15 2%	7 1%	- - *	11 2%	29 2%	1 *	11 2%	9 2%	12 2%
Other White background	73 5%	15 6%	31 5%	27 5%	8 6% *	47 6%	63 5%	9 4%	35 7% R	26 5%	18 3%
Mixed	36 2%	4 1%	13 2%	19 3%	4 3% *	12 2%	29 2%	7 3%	10 2%	14 3%	13 2%
Asian or Asian British	41 3%	12 4%	15 2%	15 3%	4 3% *	18 2%	34 3%	7 3%	15 3%	13 3%	16 3%
Black or Black British	120 8%	27 10% L	49 8% L	43 7% L	2 1% *	64 9%	93 7%	27 12%	34 7%	36 7%	66 11% P
Chinese	2 *	1 *	1 *	- -	- -	1 *	2 *	- -	1 *	1 *	- -
Other	41 3%	14 5% K	18 3%	9 2%	3 2% *	31 4% O	41 3%	- -	11 2%	19 4%	15 3%
Refusal	13 1%	1 *	3 *	9 2%	2 1% *	5 1%	8 1%	4 2%	3 1%	1 *	9 2%
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

QDETH Ethnicity
Base: All respondents

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	1481	704	772	428	111	385	87	68	29	83	190	772
Base	1475	717	750	456	112	373	82	67	29	70	192	750
White British	1120	540	573	333	88	296	64	54	24	55	158	573
	76%	75%	76%	73%	79%	79% U	78%	80%	82%	78%	82% U	76%
White Irish	30	13	16	8	2	7	-	1	-	3	4	16
	2%	2%	2%	2%	2%	2%	-	1%	-	5%	2%	2%
Other White background	73	37	35	29	5	16	2	3	2	1	9	35
	5%	5%	5%	6%	5%	4%	3%	5%	6%	2%	5%	5%
Mixed	36	24	12	16	5	10	2	-	1	3	6	12
	2%	3%	2%	3%	5%	3%	2%	-	2%	4%	3%	2%
Asian or Asian British	41	18	23	13	4	6	-	2	1	2	2	23
	3%	3%	3%	3%	3%	2%	-	4%	2%	3%	1%	3%
Black or Black British	120	55	64	34	5	24	12	6	1	3	6	64
	8%	8%	9%	8%	5%	7% b	15%	8%	4%	4%	3%	9% b
Chinese	2	1	1	1	-	-	-	-	-	-	-	1
	*	*	*	*	-	-	-	-	-	-	-	*
Other	41	21	20	17	1	7	1	-	1	2	5	20
	3%	3%	3%	4%	1%	2%	1%	-	3%	3%	3%	3%
Refusal	13	7	4	5	2	6	1	1	-	2	2	4
	1%	1%	1%	1%	1%	1%	1%	2%	-	2%	1%	1%
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QDETH Ethnicity
Base: All respondents

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	1481	911	570	377	1083	1423	55
Base	1475	897	579	415	1037	1418	52
White British	1120	681	439	329	774	1082	33
	76%	76%	76%	79%	75%	76%	64%*
White Irish	30	9	20	13	17	27	2
	2%	1%	3% d	3%	2%	2%	5%*
Other White background	73	38	35	25	47	69	4
	5%	4%	6%	6%	5%	5%	7%*
Mixed	36	19	17	5	31	33	3
	2%	2%	3%	1%	3%	2%	5%*
Asian or Asian British	41	31	11	7	34	41	-
	3%	3%	2%	2%	3%	3%	1%*
Black or Black British	120	82	38	23	95	114	5
	8%	9%	7%	6%	9%	8%	11%*
Chinese	2	1	1	-	2	2	-
	*	*	*	-	*	*	-*
Other	41	29	12	10	30	38	3
	3%	3%	2%	2%	3%	3%	6%*
Refusal	13	6	6	2	9	12	1
	1%	1%	1%	1%	1%	1%	2%*
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QDETH Ethnicity
Base: All respondents

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	1481	752	712	512	461	151	137	397	372	646
Base	1475	689	764	553	511	158	140	408	387	614
White British	1120	497	608	455	407	130	111	312	288	474
	76%	72%	80% j	82% jk	80% j	83% *	79% *	76%	74%	77%
White Irish	30	22	7	6	4	1	1	7	10	9
	2%	3% k	1%	1%	1%	1% *	1% *	2%	3%	2%
Other White background	73	35	37	23	21	8	9	21	22	25
	5%	5%	5%	4%	4%	5% *	7% *	5%	6%	4%
Mixed	36	20	16	11	9	1	4	7	6	20
	2%	3%	2%	2%	2%	1% *	3% *	2%	2%	3%
Asian or Asian British	41	26	12	10	6	-	1	12	11	19
	3%	4%	2%	2%	1%	- *	1% *	3%	3%	3%
Black or Black British	120	55	64	40	47	15	10	29	39	46
	8%	8%	8%	7%	9%	10% *	7% *	7%	10%	7%
Chinese	2	1	1	-	1	-	-	-	1	1
	*	*	*	-	*	- *	- *	-	*	*
Other	41	24	16	6	13	1	2	17	7	15
	3%	3%	2%	1%	3%	1% *	1% *	4%	2%	2%
Refusal	13	8	4	2	2	1	1	3	2	6
	1%	1%	*	*	*	1% *	1% *	1%	1%	1%
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QDETH Ethnicity
Base: All respondents

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	1481	144	430	79	188	149	222	176
Base	1475	153	453	68	190	141	202	179
White British	1120	119	347	53	127	114	146	144
	76%	78% *	76%	78% *	67%	81% v	72%	80% v
White Irish	30	2	12	-	3	2	3	3
	2%	1% *	3%	- *	1%	1%	2%	2%
Other White background	73	8	24	4	12	3	11	8
	5%	5% *	5%	6% *	6%	2%	5%	4%
Mixed	36	2	13	1	5	1	9	4
	2%	2% *	3%	1% *	3%	*	4%	2%
Asian or Asian British	41	4	12	3	7	3	8	3
	3%	2% *	3%	5% *	4%	2%	4%	2%
Black or Black British	120	12	32	5	27	13	15	11
	8%	8% *	7%	7% *	14% t	9%	7%	6%
Chinese	2	-	1	-	-	-	1	-
	*	- *	*	- *	-	-	*	-
Other	41	6	9	1	8	3	10	3
	3%	4% *	2%	2% *	4%	2%	5%	2%
Refusal	13	1	4	1	1	2	-	3
	1%	1% *	1%	1% *	1%	2%	*	2%
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QDETH Ethnicity
Base: All respondents

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	1481	529	910	728	679	1263	201	905	544	1080	367
Base	1475	493	949	709	690	1258	200	884	558	1064	380
White British	1120	360	737	519	544	951	157	650	454	802	291
	76%	73%	78%	73%	79%	76%	79%	74%	81% G	75%	76%
White Irish	30	9	21	22	7	28	1	23	6	24	6
	2%	2%	2%	3% D	1%	2%	1%	3%	1%	2%	1%
Other White background	73	32	37	52	16	59	11	47	19	58	13
	5%	7%	4%	7% D	2%	5%	6%	5%	3%	5%	3%
Mixed	36	15	21	15	19	29	7	21	15	25	11
	2%	3%	2%	2%	3%	2%	3%	2%	3%	2%	3%
Asian or Asian British	41	19	21	19	17	39	2	22	18	29	12
	3%	4%	2%	3%	2%	3%	1%	3%	3%	3%	3%
Black or Black British	120	40	76	60	55	101	17	87	27	80	39
	8%	8%	8%	8%	8%	8%	9%	10% H	5%	8%	10%
Chinese	2	1	1	1	1	2	-	1	1	1	1
	*	*	*	*	*	*	-	*	*	*	*
Other	41	13	28	15	25	38	3	30	10	34	7
	3%	3%	3%	2%	4%	3%	1%	3%	2%	3%	2%
Refusal	13	4	8	6	7	10	2	3	8	11	2
	1%	1%	1%	1%	1%	1%	1%	*	2%	1%	*

Overlap formulae used
- Column Means:
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U, V/W, X/Y/Z, a/b, c/d
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U, V/W, X/Y/Z, a/b, c/d
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied

QDETH Ethnicity
Base: All respondents

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders			Aware of any high street lenders	
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)	Yes (T)	No (U)
Unweighted Base	1481	279	1196	136	94	786	366	1432	1229	1198	1229	252
Base	1475	339	1131	194	106	788	291	1441	1201	1238	1201	274
White British	1120	269	847	149	89	616	200	1103	905	946	905	215
	76%	79%	75%	77% *	84% P*	78% P	69%	77%	75%	76%	75%	78%
White Irish	30	2	28	3	1	16	8	28	19	16	19	10
	2%	1%	2%	2% *	1% *	2%	3%	2% S	2%	1%	2%	4%
Other White background	73	18	54	13	2	34	17	68	54	59	54	18
	5%	5%	5%	7% *	2% *	4%	6%	5%	5%	5%	5%	7%
Mixed	36	5	31	7	3	22	4	36	29	34	29	7
	2%	1%	3%	4% *	3% *	3%	1%	2%	2%	3%	2%	3%
Asian or Asian British	41	6	36	4	3	16	13	39	31	28	31	10
	3%	2%	3%	2% *	3% *	2%	4%	3%	3%	2%	3%	4%
Black or Black British	120	31	88	15	6	57	32	115	112	109	112	8
	8%	9%	8%	7% *	6% *	7%	11%	8%	9% Q	9%	9% U	3%
Chinese	2	-	2	-	-	1	1	2	2	2	2	-
	*	-	*	- *	- *	*	*	*	*	*	*	-
Other	41	6	35	1	1	18	17	38	39	33	39	2
	3%	2%	3%	* *	1% *	2%	6% O	3%	3%	3%	3%	1%
Refusal	13	2	11	3	-	8	1	13	10	10	10	3
	1%	1%	1%	1% *	- *	1%	*	1%	1%	1%	1%	1%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U, V/W, X/Y/Z, a/b, c/d Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U, V/W, X/Y/Z, a/b, c/d Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

QDETH Ethnicity
Base: All respondents

	Total	Aware of any online lenders		Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		Yes (V)	No (W)	More confident (X)	Less confident (Y)	No change (Z)	New (a)	Repeat (b)	New (c)	Repeat (d)
Unweighted Base	1481	1432	49	1	8	99	502	960	803	659
Base	1475	1441	34	1	5	88	415	1046	823	639
White British	1120	1103	17	-	5	66	297	811	605	504
	76%	77%	51%	-	92%	74%	72%	78%	74%	79%
		W	*	**	**					
White Irish	30	28	2	-	-	3	11	18	18	11
	2%	2%	5%	-	-	3%	3%	2%	2%	2%
		*	*	**	**					
Other White background	73	68	4	1	-	4	21	50	38	33
	5%	5%	13%	100%	-	5%	5%	5%	5%	5%
		*	*	**	**					
Mixed	36	36	-	-	-	1	7	29	21	15
	2%	2%	-	-	-	2%	2%	3%	3%	2%
		*	*	**	**					
Asian or Asian British	41	39	3	-	-	4	14	27	24	17
	3%	3%	8%	-	8%	5%	3%	3%	3%	3%
		*	*	**	**					
Black or Black British	120	115	5	-	-	6	40	79	78	41
	8%	8%	14%	-	-	7%	10%	8%	9%	6%
		*	*	**	**					
Chinese	2	2	-	-	-	-	2	-	2	-
	*	*	-	-	-	-	*	-	*	-
		*	*	**	**					
Other	41	38	3	-	-	2	20	21	27	14
	3%	3%	8%	-	-	2%	5%	2%	3%	2%
		*	*	**	**		b			
Refusal	13	13	-	-	-	2	3	10	10	3
	1%	1%	*	-	-	2%	1%	1%	1%	*
		*	*	**	**					

Overlap formulae used
- Column Means:
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U, V/W, X/Y/Z, a/b, c/d
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U, V/W, X/Y/Z, a/b, c/d
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied

QADULT Number of adults in household
Base: All respondents

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	1480	859	621	324	705	386	973	202	124	166
Base	1475	868	607	302	708	409	1006	205	108	143
1	385 26%	205 24%	180 30% A	45 15%	188 27% C	141 35% CD	237 24%	50 24%	44 41% FG*	53 37% FG
2	603 41%	360 41%	244 40%	91 30%	328 46% C	159 39%	434 43% G	66 32%	41 38% *	61 42%
3	277 19%	178 20%	100 16%	85 28% DE	110 16%	70 17%	194 19% I	55 27% HI	13 12% *	12 9%
4	140 9%	83 10%	57 9%	54 18% DE	54 8%	27 7%	91 9%	26 13%	5 5% *	15 11%
5+	53 4%	34 4%	19 3%	22 7% DE	22 3%	7 2%	39 4%	7 4%	4 4% *	2 1%
Don't know	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Refused	16 1%	9 1%	7 1%	5 2%	7 1%	4 1%	10 1%	- *	1 1% *	1 *
mean	2.2	2.3	2.1	2.7 DE	2.1	2.0	2.3 HI	2.4 HI	1.9 *	2.0
Std Dev	1.06	1.05	1.05	1.15	1.00	0.98	1.04	1.10	1.04	1.00
Std Err	0.03	0.04	0.04	0.07	0.04	0.05	0.03	0.08	0.10	0.08

Overlap formulae used

- Column Means:

Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
 Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:

Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
 Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied

QADULT Number of adults in household
Base: All respondents

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	1480	451	796	366	430	173	1211	47	127	78
Base	1475	494	783	369	415	144	1222	43	120	77
1	385 26%	130 26%	196 25%	76 21%	119 29% KL	42 29%	316 26%	7 16% *	43 36% *	17 22% *
2	603 41%	208 42%	317 40%	145 39%	171 41%	58 40%	520 43% Q	14 33% *	32 27% *	36 47% Q*
3	277 19%	85 17%	161 21%	87 23%	74 18%	24 17%	229 19%	5 12% *	26 22% *	15 19% *
4	140 9%	46 9%	78 10%	41 11%	37 9%	13 9%	106 9%	10 22% O*	17 14% *	7 9% *
5+	53 4%	22 5%	25 3%	15 4%	10 2%	5 4%	44 4%	5 13% OQ*	1 1% *	2 3% *
Don't know	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Refused	16 1%	3 1%	8 1%	5 1%	2 1%	1 *	7 1%	2 4% *	2 1% *	1 1% *
mean	2.2	2.2	2.3 M	2.4 KM	2.1	2.2	2.2	2.8 **	2.2 *	2.2 *
Std Dev	1.06	1.08	1.04	1.06	1.02	1.07	1.04	1.33	1.09	0.99
Std Err	0.03	0.05	0.04	0.06	0.05	0.09	0.03	0.21	0.10	0.11

Overlap formulae used

- Column Means:

Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
 Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:

Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
 Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied

QADULT Number of adults in household
Base: All respondents

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	1480	893	293	184	91	568	50	129	378	474	1081	352
Base	1475	887	290	196	89	575	36	109	372	538	1089	336
1	385 26%	271 31% bcde	60 21%	40 20%	14 16% *	114 20%	22 63% i*	64 59% hi*	159 43% i	63 12%	302 28%	78 23%
2	603 41%	301 34%	143 49% a	106 54% a	54 61% a*	303 53% a	5 14% *	30 28% *	149 40% f	294 55% fgh	449 41%	142 42%
3	277 19%	180 20%	52 18%	31 16%	15 16% *	98 17%	5 15% *	6 5% *	42 11% *	112 21% gh	188 17%	72 21%
4	140 9%	91 10%	27 9%	17 9%	4 4% *	48 8%	2 6% *	7 6% *	18 5% *	51 10%	105 10%	31 9%
5+	53 4%	41 5%	7 3%	2 1%	3 3% *	12 2%	1 2% *	1 1% *	2 1% *	17 3%	39 4%	12 3%
Don't know	-	-	-	-	-	-	-	-	-	-	-	-
Refused	16 1%	3 *	-	-	-	-	-	1 1% *	1 *	-	6 1%	2 1%
mean	2.2	2.2	2.2	2.2	2.2 *	2.2	1.7 *	1.6 *	1.8	2.4 fgh	2.2	2.3
Std Dev	1.06	1.13	0.97	0.88	0.86	0.92	1.07	0.94	0.87	0.92	1.06	1.03
Std Err	0.03	0.04	0.06	0.06	0.09	0.04	0.18	0.09	0.05	0.04	0.03	0.06

Overlap formulae used

- Column Means:

Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:

Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y

Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied

QADULT Number of adults in household
Base: All respondents

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	1480	366	173	861	901	265	232	1016	464	49	534	510
Base	1475	291	183	927	771	287	338	1168	307	127	516	527
1	385	81	42	243	202	83	77	278	107	23	123	150
	26%	28%	23%	26%	26%	29%	23%	24%	35% rt	18% *	24%	29%
2	603	111	75	389	319	113	143	486	118	67	221	207
	41%	38%	41%	42%	41%	39%	42%	42%	38%	53% *	43%	39%
3	277	53	39	177	137	53	79	231	47	28	93	102
	19%	18%	21%	19%	18%	18%	23%	20%	15%	22% *	18%	19%
4	140	29	21	81	77	27	28	119	21	9	52	45
	9%	10%	11%	9%	10%	9%	8%	10%	7%	7% *	10%	9%
5+	53	11	6	30	28	9	10	45	8	-	21	12
	4%	4%	3%	3%	4%	3%	3%	4%	3%	- *	4%	2%
Don't know	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	- *	-	-
Refused	16	5	-	7	8	4	1	9	7	-	6	9
	1%	2%	*	1%	1%	1%	*	1%	2%	- *	1%	2%
mean	2.2	2.2	2.3	2.2	2.2	2.2	2.3	2.3	2.0	2.2	2.3	2.2
								s		*		
Std Dev	1.06	1.09	1.05	1.03	1.06	1.05	1.00	1.06	1.02	0.81	1.06	1.02
Std Err	0.03	0.06	0.08	0.03	0.04	0.06	0.05	0.03	0.06	0.07	0.05	0.04

Overlap formulae used

- Column Means:

Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
 Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:

Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
 Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied

QADULT Number of adults in household
Base: All respondents

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	1480	892	350	156
Base	1475	993	237	169
1	385 26%	237 24%	82 34% w	47 28% *
2	603 41%	421 42%	89 37%	64 38% *
3	277 19%	193 19%	37 16%	38 22% *
4	140 9%	95 10%	19 8%	17 10% *
5+	53 4%	38 4%	5 2%	3 2% *
Don't know	- -	- -	- -	- *
Refused	16 1%	8 1%	5 2%	1 * *
mean	2.2	2.3	2.0	2.2 *
Std Dev	1.06	1.05	1.03	1.01
Std Err	0.03	0.03	0.07	0.08

Overlap formulae used

- Column Means:

Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
 Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:

Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
 Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied

QADULT Number of adults in household
Base: All respondents

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	1480	969	399	30	266	100	626	250	156
Base	1475	1099	270	30	220	71	773	166	169
1	385 26%	264 24%	94 35% A	7 24% **	57 26%	24 33% *	180 23%	58 35% F	47 28% *
2	603 41%	462 42%	99 37%	13 42% **	85 38%	27 37% *	337 44%	62 38%	64 38% *
3	277 19%	218 20%	41 15%	9 28% **	43 19%	10 14% *	150 19%	27 16%	38 22% *
4	140 9%	107 10%	23 9%	1 4% **	23 10%	7 9% *	73 9%	13 8%	17 10% *
5+	53 4%	40 4%	6 2%	1 2% **	9 4%	2 3% *	29 4%	3 2%	3 2% *
Don't know	- -	- -	- -	- **	- -	- *	- -	- -	- *
Refused	16 1%	8 1%	5 2%	- - **	3 1%	2 3% *	4 1%	2 1%	1 * *
mean	2.2	2.3 B	2.0	2.2 **	2.3	2.1 *	2.3 G	2.0	2.2 *
Std Dev	1.06	1.05	1.04	0.91	1.10	1.07	1.04	1.01	1.01
Std Err	0.03	0.03	0.06	0.17	0.07	0.13	0.04	0.08	0.08

Overlap formulae used
- Column Means:
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied



QADULT Number of adults in household
Base: All respondents

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	1480	337	675	460	120	803	1287	190	488	475	642
Base	1475	270	618	581	132	737	1244	229	504	487	601
1	385 26%	72 27%	168 27%	145 25%	35 27% *	210 28%	336 27%	48 21%	129 26%	131 27%	160 27%
2	603 41%	104 39%	252 41%	245 42%	54 41% *	306 41%	511 41%	92 40%	202 40%	203 42%	247 41%
3	277 19%	51 19%	110 18%	116 20%	26 20% *	126 17%	218 17%	59 26% MN	97 19%	88 18%	109 18%
4	140 9%	28 10%	59 10%	52 9%	12 9% *	66 9%	115 9%	25 11%	47 9%	51 10%	50 8%
5+	53 4%	11 4%	24 4%	18 3%	5 3% *	24 3%	51 4%	2 1%	25 5%	14 3%	22 4%
Don't know	- -	- -	- -	- -	- - *	- -	- -	- -	- -	- -	- -
Refused	16 1%	4 2%	5 1%	6 1%	- - *	6 1%	13 1%	3 1%	5 1%	1 *	12 2% Q
mean	2.2	2.3	2.2	2.2	2.2 *	2.2	2.2	2.3	2.3	2.2	2.2
Std Dev	1.06	1.09	1.07	1.02	1.05	1.04	1.07	0.95	1.10	1.04	1.05
Std Err	0.03	0.07	0.04	0.04	0.09	0.04	0.03	0.06	0.05	0.05	0.04

Overlap formulae used

- Column Means:

Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
 Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:

Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
 Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied

QADULT Number of adults in household
Base: All respondents

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	1480	703	772	427	111	384	87	67	29	83	189	772
Base	1475	716	750	456	112	372	82	67	29	70	192	750
1	385 26%	203 28%	181 24%	106 23%	39 35% U*	117 31% Ubc	29 35% *	13 19% *	7 24% **	34 48% UWYbc*	48 25%	181 24%
2	603 41%	304 43%	298 40%	202 44%	49 43% *	165 44%	37 45% *	38 57% a*	15 50% **	24 34% *	96 50% c	298 40%
3	277 19%	125 17%	146 19%	84 18%	17 16% *	55 15%	9 11% *	11 17% *	4 14% **	6 9% *	30 16%	146 19%
4	140 9%	58 8%	82 11%	44 10%	4 4% *	25 7%	6 7% *	2 3% *	3 12% **	4 6% *	13 7%	82 11%
5+	53 4%	19 3%	34 4%	16 3%	3 2% *	7 2%	1 1% *	3 4% *	- - **	2 2% *	3 1%	34 4%
Don't know	- -	- -	- -	- -	- *	- -	- -	- *	- **	- *	- -	- -
Refused	16 1%	6 1%	10 1%	4 1%	- *	3 1%	- 1% *	- - *	- - **	1 1% *	2 1%	10 1%
mean	2.2	2.1	2.3 S	2.3 VWXa	2.0 *	2.0	1.9 *	2.2 *	2.1 **	1.8 *	2.1	2.3 VWXab
Std Dev	1.06	1.01	1.09	1.03	0.93	0.95	0.91	0.92	0.93	1.00	0.90	1.09
Std Err	0.03	0.04	0.04	0.05	0.09	0.05	0.10	0.11	0.17	0.12	0.07	0.04

Overlap formulae used

- Column Means:

Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
 Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:

Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
 Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied

QADULT Number of adults in household
Base: All respondents

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	1480	910	570	377	1082	1422	55
Base	1475	896	579	415	1036	1418	52
1	385 26%	224 25%	161 28%	111 27%	266 26%	374 26%	12 22% *
2	603 41%	364 41%	239 41%	193 47% 9	404 39%	583 41%	19 36% *
3	277 19%	179 20%	98 17%	78 19%	195 19%	263 19%	10 20% *
4	140 9%	87 10%	53 9%	19 5%	118 11% f	133 9%	7 13% *
5+	53 4%	35 4%	18 3%	12 3%	40 4%	51 4%	2 4% *
Don't know	- -	- -	- -	- -	- -	- -	- *
Refused	16 1%	7 1%	9 2%	2 1%	14 1%	14 1%	3 5% *
mean	2.2	2.3	2.2	2.1	2.3 f	2.2	2.4 *
Std Dev	1.06	1.06	1.04	0.94	1.09	1.05	1.11
Std Err	0.03	0.04	0.04	0.05	0.03	0.03	0.16

Overlap formulae used
- Column Means:
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied



QADULT Number of adults in household
Base: All respondents

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	1480	751	712	512	461	151	137	397	371	646
Base	1475	688	764	553	511	158	140	408	386	614
1	385 26%	176 26%	204 27%	149 27%	133 26%	49 31%	41 29%	92 23%	106 27%	176 29%
2	603 41%	250 36%	349 46%	270 49%	248 48%	63 40%	69 49%	175 43%	154 40%	250 41%
3	277 19%	138 20%	129 17%	80 14%	80 16%	34 22%	20 14%	84 20%	69 18%	109 18%
4	140 9%	83 12%	55 7%	41 7%	35 7%	7 4%	9 6%	35 9%	37 10%	59 10%
5+	53 4%	34 5%	18 2%	8 1%	12 2%	2 2%	1 1%	18 4%	16 4%	16 3%
Don't know	-	-	-	-	-	-	-	-	-	-
Refused	16 1%	8 1%	9 1%	5 1%	4 1%	2 2%	1 *	5 1%	5 1%	4 1%
mean	2.2	2.3	2.1	2.1	2.1	2.0	2.0	2.3	2.2	2.2
Std Dev	1.06	1.13	0.97	0.92	0.95	0.92	0.88	1.05	1.09	1.03
Std Err	0.03	0.04	0.04	0.04	0.04	0.07	0.07	0.05	0.06	0.04

Overlap formulae used

- Column Means:
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied

QADULT Number of adults in household
Base: All respondents

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	1480	143	430	79	188	149	222	176
	1475	153	453	68	190	141	202	179
1	385	40	120	26	52	44	41	36
	26%	26% *	27%	38% xy*	28%	31%	20%	20%
2	603	64	200	26	73	47	85	76
	41%	42% *	44%	39% *	38%	33%	42%	42%
3	277	29	88	5	32	38	29	37
	19%	19% *	20%	8% *	17%	27% ux	14%	21%
4	140	14	35	6	24	8	28	17
	9%	9% *	8%	9% *	13%	6%	14%	9%
5+	53	2	7	4	7	2	19	10
	4%	1% *	1%	6% *	4%	1%	9% stw	6%
Don't know	-	-	-	-	-	-	-	-
	-	- *	-	- *	-	-	-	-
Refused	16	4	3	-	1	2	-	4
	1%	3% *	1%	- *	1%	2%	* *	2%
mean	2.2	2.2	2.1	2.0	2.3	2.1	2.5	2.4
		*		*		*	stuw	t
Std Dev	1.06	0.97	0.95	1.16	1.11	0.98	1.22	1.09
Std Err	0.03	0.08	0.04	0.14	0.08	0.08	0.09	0.08

Overlap formulae used
- Column Means:
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied



QADULT Number of adults in household
Base: All respondents

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	1480	528	910	728	679	1262	201	905	544	1080	366
Base	1475	492	949	709	690	1258	200	884	558	1064	380
1	385 26%	123 25%	252 27%	182 26%	181 26%	328 26%	51 25%	253 29% H	120 22%	283 27%	91 24%
2	603 41%	207 42%	385 41%	310 44%	263 38%	515 41%	84 42%	362 41%	231 41%	451 42%	141 37%
3	277 19%	93 19%	176 19%	118 17%	144 21%	232 18%	40 20%	157 18%	116 21%	192 18%	79 21%
4	140 9%	45 9%	92 10%	56 8%	77 11%	122 10%	18 9%	73 8%	63 11%	97 9%	41 11%
5+	53 4%	17 4%	35 4%	33 5%	18 3%	47 4%	5 3%	30 3%	22 4%	30 3%	22 6%
Don't know	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Refused	16 1%	7 1%	9 1%	9 1%	7 1%	14 1%	2 1%	9 1%	7 1%	11 1%	5 1%
mean	2.2	2.2	2.2	2.2	2.3	2.2	2.2	2.2	2.3 G	2.2	2.4 I
Std Dev	1.06	1.04	1.07	1.06	1.05	1.06	1.01	1.04	1.06	1.02	1.14
Std Err	0.03	0.05	0.03	0.04	0.04	0.03	0.07	0.04	0.05	0.03	0.06

Overlap formulae used

- Column Means:

Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U, V/W, X/Y/Z, a/b, c/d
 Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:

Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U, V/W, X/Y/Z, a/b, c/d
 Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied

QADULT Number of adults in household
Base: All respondents

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders			Aware of any high street lenders	
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)	Yes (T)	No (U)
Unweighted Base	1480	279	1195	136	94	785	366	1431	1228	1197	1228	252
Base	1475	339	1130	194	106	788	291	1441	1200	1237	1200	274
1	385 26%	99 29%	285 25%	49 25% *	23 22% *	203 26%	81 28%	376 26%	330 28%	328 27%	330 28%	55 20%
2	603 41%	122 36%	479 42%	83 43% *	54 51% *	321 41%	111 38%	588 41%	482 40%	509 41%	482 40%	121 44%
3	277 19%	65 19%	213 19%	42 22% *	20 19% *	151 19%	53 18%	270 19%	231 19%	225 18%	231 19%	47 17%
4	140 9%	32 9%	107 9%	13 7% *	5 5% *	81 10%	29 10%	138 10%	108 9%	118 10%	108 9%	32 12%
5+	53 4%	18 5%	35 3%	6 3% *	3 3% *	26 3%	11 4%	53 4%	40 3%	46 4%	40 3%	13 5%
Don't know	- -	- -	- -	- *	- *	- -	- -	- -	- -	- -	- -	- -
Refused	16 1%	4 1%	12 1%	2 1% *	- - *	6 1%	5 2%	16 1%	9 1%	10 1%	9 1%	7 2%
mean	2.2	2.2	2.2	2.2 *	2.1 *	2.2	2.2	2.2 R	2.2	2.2	2.2	2.4
Std Dev	1.06	1.13	1.03	0.99	0.92	1.05	1.09	1.06	1.05	1.06	1.05	1.08
Std Err	0.03	0.06	0.03	0.07	0.09	0.04	0.06	0.03	0.03	0.03	0.03	0.07

Overlap formulae used

- Column Means:

Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U, V/W, X/Y/Z, a/b, c/d

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:

Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U, V/W, X/Y/Z, a/b, c/d

Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied

QADULT Number of adults in household
Base: All respondents

	Total	Aware of any online lenders		Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		Yes (V)	No (W)	More confident (X)	Less confident (Y)	No change (Z)	New (a)	Repeat (b)	New (c)	Repeat (d)
Unweighted Base	1480	1431	49	1	8	99	502	959	802	659
Base	1475	1441	34	1	5	88	415	1045	822	639
1	385 26%	376 26%	9 26%	- **	2 34%	22 25%	119 29%	260 25%	216 26%	163 26%
2	603 41%	588 41%	15 46%	1 100%	3 50%	41 46%	159 38%	440 42%	330 40%	269 42%
3	277 19%	270 19%	7 20%	- **	- **	11 12%	78 19%	197 19%	160 19%	115 18%
4	140 9%	138 10%	2 7%	- **	1 16%	11 12%	39 9%	101 10%	77 9%	63 10%
5+	53 4%	53 4%	- *	- **	- **	4 5%	16 4%	35 3%	28 3%	23 4%
Don't know	- -	- -	- *	- **	- **	- -	- -	- -	- -	- -
Refused	16 1%	16 1%	1 2%	- **	- **	- -	4 1%	11 1%	10 1%	5 1%
mean	2.2	2.2	2.1 *	2.0 **	2.0 **	2.3	2.2	2.2	2.2	2.2
Std Dev	1.06	1.06	0.87	-	1.11	1.12	1.08	1.04	1.05	1.05
Std Err	0.03	0.03	0.15	-	0.48	0.12	0.05	0.03	0.04	0.04

Overlap formulae used

- Column Means:

Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U, V/W, X/Y/Z, a/b, c/d
 Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:

Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U, V/W, X/Y/Z, a/b, c/d
 Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied

QCHILD Number of children in household
Base: All respondents

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	1480	859	621	324	705	386	973	202	124	166
Base	1475	868	607	302	708	409	1006	205	108	143
0	887	575	312	204	356	297	636	105	58	82
	60%	66% B	51% D	68% D	50% D	73% D	63% G	51% G	54% *	57% *
1	290	144	146	68	142	63	196	47	24	22
	20%	17% A	24% A	22% A	20% A	15% A	19% A	23% A	22% *	16% *
2	196	93	103	16	139	35	121	37	18	18
	13%	11% A	17% A	5% A	20% CE	9% CE	12% CE	18% CE	16% *	13% *
3+	89	48	41	11	63	11	45	15	8	20
	6%	6% CE	7% CE	3% CE	9% CE	3% CE	5% CE	7% CE	7% *	14% F
Don't know	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
Refused	13	8	5	3	7	3	7	-	1	1
	1%	1% *	1% *	1% *	1% *	1% *	1% *	* *	1% *	* *
mean	0.7	0.6	0.8	0.5	0.9	0.4	0.6	0.9	0.8	0.9
			A		CE			F	*	F
Std Dev	1.02	0.98	1.05	0.85	1.12	0.80	0.93	1.12	1.02	1.33
Std Err	0.03	0.03	0.04	0.05	0.04	0.04	0.03	0.08	0.09	0.10

Overlap formulae used

- Column Means:

Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
 Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:

Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
 Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied

QCHILD Number of children in household
Base: All respondents

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	1480	451	796	366	430	173	1211	47	127	78
Base	1475	494	783	369	415	144	1222	43	120	77
0	887 60%	309 63%	455 58%	217 59%	238 57%	98 68%	759 62% Q	21 49% *	57 48% *	46 60% *
1	290 20%	81 16%	180 23% J	90 24% JN	90 22%	21 14%	236 19%	13 29% *	26 21% *	15 20% *
2	196 13%	68 14%	106 14%	42 11%	64 15%	13 9%	154 13%	3 7% *	25 21% *	12 16% *
3+	89 6%	33 7%	38 5%	17 4%	22 5%	12 8%	69 6%	4 10% *	11 9% *	3 4% *
Don't know	-	-	-	-	-	-	-	-	-	-
Refused	13 1%	3 1%	5 1%	3 1%	1 *	1 *	4 *	2 4% *	2 1% *	1 1% *
mean	0.7	0.7	0.7	0.6	0.7	0.6	0.6	0.9	0.9	0.6
Std Dev	1.02	1.01	0.99	0.94	1.03	1.12	1.00	*	O*	*
Std Err	0.03	0.05	0.04	0.05	0.05	0.09	0.03	0.19	0.09	0.10

Overlap formulae used

- Column Means:

Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
 Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:

Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
 Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied

QCHILD Number of children in household
Base: All respondents

	Total	Accommodation					Number of people in hhld		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	1480	276	951	536	415	209	292	371	796
Base	1475	309	907	539	368	220	273	361	825
0	887 60%	161 52%	558 62% SV	368 68% STV	190 52%	148 68% SV	271 100% YZ	301 83% Z	312 38%
1	290 20%	76 25% U	165 18%	87 16%	78 21%	46 21%	- - -	60 17% X	230 28% XY
2	196 13%	49 16%	119 13%	59 11%	60 16% W	17 8%	- - -	- - -	196 24% XY
3+	89 6%	22 7%	61 7% U	22 4%	39 11% TUV	5 2%	1 *	- -	88 11% XY
Don't know	-	-	-	-	-	-	-	-	-
Refused	13 1%	1 *	4 *	2 *	1 *	2 1%	- -	- -	- -
mean	0.7	0.8	0.7	0.5	0.9	0.5	*	0.2	1.1
		UW	UW		TUW			X	XY
Std Dev	1.02	1.05	1.05	0.92	1.18	0.79	0.20	0.37	1.14
Std Err	0.03	0.06	0.03	0.04	0.06	0.05	0.01	0.02	0.04

Overlap formulae used

- Column Means:

Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
 Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:

Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
 Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied

QCHILD Number of children in household
Base: All respondents

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	1480	893	293	184	91	568	50	129	378	474	1081	352
Base	1475	887	290	196	89	575	36	109	372	538	1089	336
0	887	887	-	-	-	-	29	70	218	298	649	212
	60%	100%	-	-	-	-	80%	64%	59%	55%	60%	63%
		bcde			*		hi*	*				
1	290	-	290	-	-	290	5	22	84	103	214	68
	20%	-	100%	-	-	50%	15%	20%	23%	19%	20%	20%
			acde		*	acd	*	*				
2	196	-	-	196	-	196	2	14	44	97	148	45
	13%	-	-	100%	-	34%	4%	13%	12%	18%	14%	13%
				abde	*	abd	*	*				
3+	89	-	-	-	89	89	-	2	25	40	75	10
	6%	-	-	-	100%	15%	-	2%	7%	8%	7%	3%
					abce*	abc	*	*				
Don't know	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
					*		*	*				
Refused	13	-	-	-	-	-	-	1	1	-	4	1
	1%	-	-	-	-	-	-	1%	*	-	*	*
					*		*	*				
mean	0.7	-	1.0	2.0	3.4	1.7	0.2	0.5	0.7	0.8	0.7	0.6
				e	abce*	ab	*	*	f	fg		
Std Dev	1.02	-	-	-	0.75	0.91	0.52	0.80	1.02	1.10	1.04	0.95
Std Err	0.03	-	-	-	0.08	0.04	0.07	0.07	0.05	0.05	0.03	0.05

Overlap formulae used

- Column Means:

Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:

Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y

Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied

QCHILD Number of children in household
Base: All respondents

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	1480	366	173	861	901	265	232	1016	464	49	534	510
Base	1475	291	183	927	771	287	338	1168	307	127	516	527
0	887	184	117	540	464	175	196	693	194	76	318	298
	60%	63%	64%	58%	60%	61%	58%	59%	63%	60% *	62%	57%
1	290	55	40	187	149	65	69	237	53	33	103	116
	20%	19%	22%	20%	19%	23%	20%	20%	17%	26% *	20%	22%
2	196	28	15	140	96	34	53	164	31	13	64	76
	13%	10%	8%	15%	12%	12%	16%	14%	10%	10% *	12%	14%
3+	89	19	10	55	56	10	19	66	22	5	25	31
	6%	7%	6%	6%	7%	4%	6%	6%	7%	4% *	5%	6%
Don't know	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
Refused	13	5	-	4	6	3	1	8	6	-	6	6
	1%	2%	*	*	1%	1%	*	1%	2%	- *	1%	1%
mean	0.7	0.6	0.6	0.7	0.7	0.6	0.7	0.7	0.6	0.6 *	0.6	0.7
Std Dev	1.02	1.01	1.00	1.02	1.09	0.89	0.96	1.00	1.07	0.86	1.00	1.01
Std Err	0.03	0.05	0.08	0.03	0.04	0.05	0.06	0.03	0.05	0.12	0.04	0.05

Overlap formulae used

- Column Means:

Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
 Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:

Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
 Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied

QCHILD Number of children in household
Base: All respondents

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	1480	892	350	156
Base	1475	993	237	169
0	887 60%	584 59%	149 63%	106 63% *
1	290 20%	209 21%	44 19%	28 16% *
2	196 13%	140 14% x	21 9%	23 14% *
3+	89 6%	54 5%	19 8%	11 7% *
Don't know	- -	- -	- -	- -
Refused	13 1%	6 1%	4 1%	1 *
mean	0.7	0.7	0.7	0.6 *
Std Dev	1.02	1.01	1.10	0.97
Std Err	0.03	0.03	0.06	0.08

Overlap formulae used

- Column Means:
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied

QCHILD Number of children in household
Base: All respondents

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	1480	969	399	30	266	100	626	250	156
Base	1475	1099	270	30	220	71	773	166	169
0	887 60%	650 59%	168 62%	21 69% **	140 64%	44 61% *	444 57%	105 63%	106 63% *
1	290 20%	226 21%	49 18%	7 24% **	40 18%	15 20% *	169 22%	30 18%	28 16% *
2	196 13%	153 14%	29 11%	2 5% **	22 10%	6 8% *	117 15%	15 9%	23 14% *
3+	89 6%	64 6%	21 8%	1 2% **	14 6%	5 7% *	40 5%	14 9%	11 7% *
Don't know	- -	- -	- -	- **	- -	- *	- -	- -	- *
Refused	13 1%	6 1%	4 2%	- **	3 1%	2 3% *	3 *	1 1%	1 * *
mean	0.7	0.7	0.7	0.4 **	0.6	0.6 *	0.7	0.7	0.6 *
Std Dev	1.02	1.01	1.08	0.68	1.01	1.04	1.01	1.12	0.97
Std Err	0.03	0.03	0.05	0.12	0.06	0.11	0.04	0.07	0.08

Overlap formulae used
- Column Means:
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied



QCHILD Number of children in household
Base: All respondents

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	1480	337	675	460	120	803	1287	190	488	475	642
Base	1475	270	618	581	132	737	1244	229	504	487	601
0	887 60%	173 64%	376 61%	335 58%	82 62% *	443 60%	762 61%	124 54%	331 66% QR	280 58%	338 56%
1	290 20%	50 18%	111 18%	128 22%	32 24% *	159 22%	251 20%	38 17%	86 17%	104 21%	122 20%
2	196 13%	26 10%	85 14%	84 14%	13 10% *	83 11%	154 12%	41 18%	53 10%	70 14%	92 15% P
3+	89 6%	17 6%	42 7%	29 5%	5 4% *	48 7%	65 5%	24 10% N	32 6%	32 7%	38 6%
Don't know	-	-	-	-	-	-	-	-	-	-	-
Refused	13 1%	4 2%	4 1%	5 1%	- * *	4 1%	11 1%	2 1%	3 1%	1 *	11 2%
mean	0.7	0.6	0.7	0.7	0.6 *	0.7	0.6	0.9 MN	0.6	0.7	0.7 P
Std Dev	1.02	1.01	1.10	0.92	0.83	1.03	0.98	1.17	1.01	1.02	1.07
Std Err	0.03	0.06	0.04	0.04	0.08	0.04	0.03	0.09	0.05	0.05	0.04

Overlap formulae used

- Column Means:
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied

QCHILD Number of children in household
Base: All respondents

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	1480	703	772	427	111	384	87	67	29	83	189	772
Base	1475	716	750	456	112	372	82	67	29	70	192	750
0	887	420	463	271	77	203	44	41	15	35	104	463
	60%	59%	62%	60%	69% Wb*	55%	53% *	61% *	50% **	50% *	54%	62%
1	290	130	159	86	16	72	12	11	9	10	41	159
	20%	18%	21%	19%	14% *	19%	15% *	16% *	32% **	14% *	21%	21%
2	196	114	80	70	12	66	17	8	5	16	37	80
	13%	16% T	11%	15%	11% *	18% c	21% c*	11% *	18% **	22% c*	19% c	11%
3+	89	46	39	24	6	28	9	7	-	9	8	39
	6%	6%	5%	5%	5% *	7%	10% *	11% *	- **	13% *	4%	5%
Don't know	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
Refused	13	5	8	4	-	3	-	-	-	1	2	8
	1%	1%	1%	1%	* *	1%	1% *	- *	- **	1% *	1%	1%
mean	0.7	0.7	0.6	0.7	0.6	0.8	1.0	0.7	0.7	1.1	0.7	0.6
					*	c	Uc*	*	**	UVc*		
Std Dev	1.02	1.07	0.96	1.03	1.12	1.11	1.35	1.11	0.77	1.28	0.98	0.96
Std Err	0.03	0.04	0.03	0.05	0.11	0.06	0.15	0.14	0.14	0.14	0.07	0.03

Overlap formulae used

- Column Means:

Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
 Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:

Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
 Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied

QCHILD Number of children in household
Base: All respondents

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	1480	910	570	377	1082	1422	55
Base	1475	896	579	415	1036	1418	52
0	887 60%	540 60%	347 60%	239 58%	633 61%	848 60%	36 69% *
1	290 20%	171 19%	119 21%	86 21%	202 20%	279 20%	10 20% *
2	196 13%	125 14%	70 12%	65 16%	126 12%	192 14%	2 4% *
3+	89 6%	54 6%	35 6%	24 6%	64 6%	87 6%	2 3% *
Don't know	- -	- -	- -	- -	- -	- -	- - *
Refused	13 1%	6 1%	7 1%	1 *	12 1%	12 1%	2 3% *
mean	0.7	0.7	0.7	0.7	0.7	0.7	0.4 *
Std Dev	1.02	1.04	0.98	1.04	1.01	1.02	0.76
Std Err	0.03	0.03	0.04	0.05	0.03	0.03	0.10

Overlap formulae used

- Column Means:
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied

QCHILD Number of children in household
Base: All respondents

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	1480	751	712	512	461	151	137	397	371	646
Base	1475	688	764	553	511	158	140	408	386	614
0	887 60%	451 66% klmo	425 56% m	303 55%	265 52%	101 64% m*	74 53% *	237 58%	246 64%	359 58%
1	290 20%	127 18%	159 21%	114 21%	117 23%	26 17% *	23 16% *	82 20%	59 15%	137 22% q
2	196 13%	74 11%	116 15%	91 16% j	81 16% j	17 10% *	28 20% j*	57 14%	53 14%	79 13%
3+	89 6%	29 4%	59 8% j	43 8% j	45 9% j	14 9% *	15 10% j*	28 7%	24 6%	35 6%
Don't know	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Refused	13 1%	8 1%	6 1%	3 1%	3 1%	1 * *	1 * *	3 1%	5 1%	4 1%
mean	0.7	0.6	0.8	0.8	0.8	0.7	0.9	0.7	0.6	0.7
Std Dev	1.02	0.94	1.07	1.09	1.10	1.02	1.18	1.06	0.99	1.03
Std Err	0.03	0.03	0.04	0.05	0.05	0.08	0.10	0.05	0.05	0.04

Overlap formulae used

- Column Means:
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied

QCHILD Number of children in household
Base: All respondents

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	1480	143	430	79	188	149	222	176
Base	1475	153	453	68	190	141	202	179
0	887	108	265	38	102	80	137	103
	60%	71% tv*	59%	56% *	53%	57%	68% v	57%
1	290	27	97	11	46	23	32	40
	20%	18% *	21%	17% *	24%	16%	16%	22%
2	196	13	66	12	27	19	23	22
	13%	8% *	15%	17% *	14%	13%	11%	12%
3+	89	3	22	7	15	17	10	11
	6%	2% *	5%	10% *	8%	12% st	5%	6%
Don't know	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
Refused	13	1	3	-	1	2	-	4
	1%	1% *	1%	- *	1%	2%	*	2%
mean	0.7	0.4	0.7	0.9	0.8	0.9	0.6	0.7
		*	s	s*	s	sx*		s
Std Dev	1.02	0.79	0.95	1.15	1.01	1.28	0.99	1.02
Std Err	0.03	0.07	0.05	0.13	0.07	0.11	0.07	0.08

Overlap formulae used

- Column Means:
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied

QCHILD Number of children in household
Base: All respondents

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	1480	528	910	728	679	1262	201	905	544	1080	366
Base	1475	492	949	709	690	1258	200	884	558	1064	380
0	887	277	591	419	422	744	132	515	352	634	237
	60%	56%	62%	59%	61%	59%	66%	58%	63%	60%	62%
1	290	106	174	152	121	252	35	176	108	205	76
	20%	22%	18%	21%	18%	20%	18%	20%	19%	19%	20%
2	196	58	134	80	110	170	22	122	69	146	49
	13%	12%	14%	11%	16%	14%	11%	14%	12%	14%	13%
3+	89	47	40	53	30	81	8	64	24	70	13
	6%	10%	4%	7%	4%	6%	4%	7%	4%	7%	3%
Don't know	-	-	-	-	-	-	-	-	-	-	-
Refused	13	4	9	6	7	11	2	7	5	8	5
	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%
mean	0.7	0.8	0.6	0.7	0.7	0.7	0.6	0.7	0.6	0.7	0.6
		B									
Std Dev	1.02	1.11	0.97	1.06	0.98	1.02	1.03	1.05	0.97	1.04	0.92
Std Err	0.03	0.05	0.03	0.04	0.04	0.03	0.07	0.04	0.04	0.03	0.05

Overlap formulae used

- Column Means:

Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U, V/W, X/Y/Z, a/b, c/d

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:

Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U, V/W, X/Y/Z, a/b, c/d

Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied

QCHILD Number of children in household
Base: All respondents

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders			Aware of any high street lenders	
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)	Yes (T)	No (U)
Unweighted Base	1480	279	1195	136	94	785	366	1431	1228	1197	1228	252
Base	1475	339	1130	194	106	788	291	1441	1200	1237	1200	274
0	887 60%	206 61%	678 60%	114 59%	66 62%	465 59%	184 63%	862 60%	734 61%	752 61%	734 61%	153 56%
1	290 20%	44 13%	244 22% K	32 17%	19 18%	172 22%	55 19%	287 20% R	222 19%	237 19%	222 19%	68 25%
2	196 13%	59 18%	136 12%	36 19%	10 9%	105 13%	28 10%	192 13%	161 13%	168 14%	161 13%	35 13%
3+	89 6%	28 8%	61 5%	12 6%	12 11%	42 5%	19 7%	87 6%	75 6%	73 6%	75 6%	14 5%
Don't know	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Refused	13 1%	2 1%	11 1%	1 *	- *	4 *	5 2%	13 1%	8 1%	7 1%	8 1%	5 2%
mean	0.7	0.8	0.7	0.7 *	0.7 *	0.7	0.6	0.7	0.7	0.7	0.7	0.7
Std Dev	1.02	1.10	0.99	1.01 *	1.15 *	1.00	1.01	1.01	1.03	1.01	1.03	0.95
Std Err	0.03	0.07	0.03	0.09	0.12	0.04	0.05	0.03	0.03	0.03	0.03	0.06

Overlap formulae used

- Column Means:

Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U, V/W, X/Y/Z, a/b, c/d

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:

Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U, V/W, X/Y/Z, a/b, c/d

Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied

QCHILD Number of children in household
Base: All respondents

	Total	Aware of any online lenders		Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		Yes (V)	No (W)	More confident (X)	Less confident (Y)	No change (Z)	New (a)	Repeat (b)	New (c)	Repeat (d)
Unweighted Base	1480	1431	49	1	8	99	502	959	802	659
Base	1475	1441	34	1	5	88	415	1045	822	639
0	887 60%	862 60%	24 72% *	- **	4 84% **	53 60%	266 64%	610 58%	494 60%	382 60%
1	290 20%	287 20%	3 8% *	1 100% **	1 16% **	16 18%	74 18%	215 21%	162 20%	128 20%
2	196 13%	192 13%	4 11% *	- **	- **	10 11%	40 10%	155 15% a	108 13%	87 14%
3+	89 6%	87 6%	2 7% *	- **	- **	9 10%	30 7%	57 5%	49 6%	38 6%
Don't know	- -	- -	- *	- **	- **	- -	- -	- -	- -	- -
Refused	13 1%	13 1%	1 2% *	- **	- **	- -	4 1%	8 1%	9 1%	4 1%
mean	0.7	0.7	0.6 *	1.0 **	0.2 **	0.8	0.6	0.7	0.7	0.7
Std Dev	1.02	1.01	1.15	-	0.41	1.18	1.03	1.01	0.98	1.05
Std Err	0.03	0.03	0.17	-	0.15	0.12	0.05	0.03	0.03	0.04

Overlap formulae used

- Column Means:

Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U, V/W, X/Y/Z, a/b, c/d
 Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:

Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U, V/W, X/Y/Z, a/b, c/d
 Minimum Base: 30 (**), Small Base: 100 (*)

Continuity correction applied

QDINCB MONTHLY HOUSEHOLD INCOME
Base: All respondents

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	1480	859	621	324	705	386	973	202	124	166
Base	1475	868	607	302	708	409	1006	205	108	143
Under £500	36 2%	19 2%	17 3%	9 3%	13 2%	12 3%	3 *	9 5% F	17 16% FGI*	6 4% F
£500 - £999	109 7%	46 5%	63 10% A	22 7%	56 8%	27 7%	38 4%	24 12% F	22 20% F*	25 17% F
£1,000 - £1,499	232 16%	119 14%	113 19% A	36 12%	106 15%	85 21% C	148 15%	48 23% FH	10 9% *	26 18%
£1,500 - £1,999	140 9%	91 11%	48 8%	18 6%	77 11%	40 10%	107 11% H	10 5%	1 1% *	21 15% GH
£2,000 - £2,999	248 17%	158 18%	89 15%	24 8%	128 18% C	89 22% C	203 20% GH	18 9%	7 7% *	20 14%
£3,000 or more	291 20%	200 23% B	91 15%	59 20%	155 22%	64 16%	260 26% GHI	21 10%	3 3% *	7 5%
Don't Know	312 21%	174 20%	138 23%	118 39% DE	133 19% E	48 12%	169 17%	60 29% F	45 42% FI*	32 23%
Refused	108 7%	61 7%	47 8%	17 6%	41 6%	44 11% D	77 8%	15 7%	3 2% *	7 5%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QDINCB MONTHLY HOUSEHOLD INCOME
Base: All respondents

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	1480	451	796	366	430	173	1211	47	127	78
Base	1475	494	783	369	415	144	1222	43	120	77
Under £500	36 2%	3 1%	24 3% J	8 2%	17 4% J	7 5% J	29 2%	- - *	6 5% *	- 1% *
£500 - £999	109 7%	24 5%	66 8%	26 7%	40 10% J	17 12% J	87 7%	3 8% *	11 9% *	8 11% *
£1,000 - £1,499	232 16%	65 13%	132 17%	61 16%	72 17%	28 19%	191 16%	5 11% *	28 23% *	6 8% *
£1,500 - £1,999	140 9%	48 10%	69 9%	40 11%	29 7%	20 14%	111 9%	7 15% *	7 6% *	15 20% OQ*
£2,000 - £2,999	248 17%	94 19% N	134 17% N	56 15%	78 19% N	11 8%	207 17%	5 12% *	18 15% *	16 21% *
£3,000 or more	291 20%	145 29% KMN	125 16% M	83 22% KMN	42 10%	17 12%	254 21%	6 15% *	16 13% *	12 16% *
Don't Know	312 21%	81 16%	186 24% J	81 22%	104 25% J	33 23%	257 21%	13 29% *	26 22% *	13 17% *
Refused	108 7%	35 7%	47 6%	14 4%	33 8%	11 8%	84 7%	4 10% *	8 7% *	5 6% *
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QDINCB MONTHLY HOUSEHOLD INCOME**Base: All respondents**

	Total	Accommodation					Number of people in hhd		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	1480	276	951	536	415	209	292	371	796
Base	1475	309	907	539	368	220	273	361	825
Under £500	36 2%	3 1%	30 3%	14 3%	16 4%	- -	19 7%	7 2%	10 1%
£500 - £999	109 7%	10 3%	92 10%	44 8%	48 13%	6 3%	41 15%	34 10%	33 4%
£1,000 - £1,499	232 16%	27 9%	188 21%	90 17%	98 27%	14 6%	75 28%	59 16%	97 12%
£1,500 - £1,999	140 9%	26 9%	110 12%	68 13%	42 11%	1 1%	35 13%	34 9%	71 9%
£2,000 - £2,999	248 17%	80 26%	144 16%	90 17%	54 15%	22 10%	33 12%	65 18%	149 18%
£3,000 or more	291 20%	111 36%	127 14%	106 20%	21 6%	46 21%	18 6%	76 21%	197 24%
Don't Know	312 21%	25 8%	148 16%	86 16%	63 17%	125 57%	21 8%	61 17%	225 27%
Refused	108 7%	27 9%	68 7%	42 8%	26 7%	6 3%	32 12%	24 7%	43 5%
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QDINCB MONTHLY HOUSEHOLD INCOME
Base: All respondents

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	1480	893	293	184	91	568	50	129	378	474	1081	352
Base	1475	887	290	196	89	575	36	109	372	538	1089	336
Under £500	36 2%	29 3%	5 2%	2 1%	- *	7 1%	36 100% ghi*	- *	- *	- *	26 2%	10 3%
£500 - £999	109 7%	70 8%	22 8%	14 7%	2 2% *	38 7%	- *	109 100% fhi*	- *	- *	72 7%	36 11%
£1,000 - £1,499	232 16%	141 16%	48 17%	28 14%	13 15% *	90 16%	- *	- *	232 62% fgi	- *	184 17%	47 14%
£1,500 - £1,999	140 9%	77 9%	36 12%	16 8%	12 13% *	63 11%	- *	- *	140 38% fgi	- *	101 9%	37 11%
£2,000 - £2,999	248 17%	132 15%	48 16%	48 25% a	20 22% *	115 20% a	- *	- *	- *	248 46% fgh	190 17%	54 16%
£3,000 or more	291 20%	166 19%	56 19%	49 25%	21 23% *	125 22%	- *	- *	- *	291 54% fgh	234 21%	56 17%
Don't Know	312 21%	202 23%	61 21%	31 16%	16 18% *	108 19%	- *	- *	- *	- *	208 19%	78 23%
Refused	108 7%	71 8%	14 5%	8 4%	5 6% *	27 5%	- *	- *	- *	- *	74 7%	18 5%

Overlap formulae used
- Column Means:
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied

QDINCB MONTHLY HOUSEHOLD INCOME

Base: All respondents

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	1480	366	173	861	901	265	232	1016	464	49	534	510
Base	1475	291	183	927	771	287	338	1168	307	127	516	527
Under £500	36	9	6	20	20	8	7	17	18	2	10	19
	2%	3%	3%	2%	3%	3%	2%	1%	6%	1%	2%	4%
£500 - £999	109	21	15	69	67	20	18	65	44	5	38	48
	7%	7%	8%	7%	9%	7%	5%	6%	14%	4%	7%	9%
£1,000 - £1,499	232	42	26	153	110	58	53	168	63	18	77	85
	16%	14%	14%	17%	14%	20%	16%	14%	21%	15%	15%	16%
£1,500 - £1,999	140	24	9	98	78	18	32	112	28	8	41	49
	9%	8%	5%	11%	10%	6%	9%	10%	9%	7%	8%	9%
£2,000 - £2,999	248	42	22	180	116	38	89	214	34	26	84	95
	17%	14%	12%	19%	15%	13%	26%	18%	11%	21%	16%	18%
£3,000 or more	291	47	44	191	130	67	85	266	24	37	112	98
	20%	16%	24%	21%	17%	23%	25%	23%	8%	29%	22%	19%
Don't Know	312	69	50	166	179	63	43	247	65	21	121	95
	21%	24%	27%	18%	23%	22%	13%	21%	21%	16%	23%	18%
Refused	108	37	12	50	72	16	12	78	30	9	33	37
	7%	13%	6%	5%	9%	6%	3%	7%	10%	7%	6%	7%
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QDINCB MONTHLY HOUSEHOLD INCOME**Base: All respondents**

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	1480	892	350	156
Base	1475	993	237	169
Under £500	36 2%	13 1%	15 6% w	7 4% *
£500 - £999	109 7%	59 6%	36 15% wy	10 6% *
£1,000 - £1,499	232 16%	132 13%	51 22% w	38 22% w*
£1,500 - £1,999	140 9%	96 10%	20 8%	15 9% *
£2,000 - £2,999	248 17%	186 19% x	24 10%	34 20% x*
£3,000 or more	291 20%	235 24% x	17 7%	30 16% x*
Don't Know	312 21%	203 20%	53 22%	28 17% *
Refused	108 7%	69 7%	22 9%	7 4% *
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QDINCB MONTHLY HOUSEHOLD INCOME
Base: All respondents

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	1480	969	399	30	266	100	626	250	156
Base	1475	1099	270	30	220	71	773	166	169
Under £500	36 2%	18 2%	15 6% A	1 4% **	3 2%	5 8% D*	10 1%	9 6% F	7 4% *
£500 - £999	109 7%	66 6%	38 14% A	1 2% **	9 4%	12 17% D*	50 6%	24 14% FH	10 6% *
£1,000 - £1,499	232 16%	154 14%	60 22% A	7 23% **	28 13%	14 20% *	104 13%	37 22% F	38 22% F*
£1,500 - £1,999	140 9%	108 10%	22 8%	2 6% **	18 8%	6 8% *	78 10%	14 8%	15 9% *
£2,000 - £2,999	248 17%	203 19% B	30 11%	11 35% **	36 16%	6 8% *	150 19% G	18 11%	34 20% *
£3,000 or more	291 20%	255 23% B	22 8%	5 15% **	42 19% E	5 6% *	192 25% G	12 7%	30 18% G*
Don' Know	312 21%	223 20%	57 21%	4 13% **	51 23%	18 26% *	152 20%	34 21%	28 17% *
Refused	108 7%	72 7%	25 9%	1 3% **	32 14%	5 8% *	38 5%	17 10% F	7 4% *
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QDINCB MONTHLY HOUSEHOLD INCOME
Base: All respondents

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	1480	337	675	460	120	803	1287	190	488	475	642
Base	1475	270	618	581	132	737	1244	229	504	487	601
Under £500	36 2%	7 3%	13 2%	15 3%	1 1% *	19 3%	29 2%	6 3%	9 2%	10 2%	22 4%
£500 - £999	109 7%	20 7%	60 10% K	29 5%	5 4% *	56 8%	94 8%	15 6%	39 8%	25 5%	61 10% Q
£1,000 - £1,499	232 16%	37 14%	96 16%	98 17%	19 14% *	133 18%	205 16%	27 12%	71 14%	77 16%	109 18%
£1,500 - £1,999	140 9%	22 8%	73 12%	45 8%	15 11% *	71 10%	116 9%	24 11%	43 9%	58 12%	52 9%
£2,000 - £2,999	248 17%	37 14%	92 15%	118 20%	32 25% IJ*	117 16%	208 17%	40 18%	98 19% R	105 22% R	69 12%
£3,000 or more	291 20%	46 17%	103 17%	141 24% J	30 22% *	134 18%	250 20%	40 18%	137 27% QR	95 19% R	73 12%
Don't Know	312 21%	67 25%	135 22%	109 19%	21 16% *	156 21%	250 20%	60 26%	80 16%	83 17%	166 28% PQ
Refused	108 7%	34 13% K	46 7%	26 5%	9 7% *	50 7%	92 7%	16 7%	27 5%	36 7%	48 8%
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

QDINCB MONTHLY HOUSEHOLD INCOME
Base: All respondents

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	1480	703	772	427	111	384	87	67	29	83	189	772
Base	1475	716	750	456	112	372	82	67	29	70	192	750
Under £500	36 2%	14 2%	22 3%	3 1%	2 2%	12 3% U	3 4%	3 4%	- -	7 10% UWbc*	2 1%	22 3%
£500 - £999	109 7%	48 7%	61 8%	17 4%	3 3%	40 11% UV	10 13% U*	6 9% *	2 6% **	14 20% UVbc*	14 7%	61 8% U
£1,000 - £1,499	232 16%	115 16%	116 16%	56 12%	14 13% *	72 19% U	19 23% U*	10 14% *	5 17% **	19 27% U*	28 15%	116 16%
£1,500 - £1,999	140 9%	71 10%	66 9%	44 10%	7 6%	43 11%	11 13% *	12 18% *	6 19% **	6 8% *	18 10%	66 9%
£2,000 - £2,999	248 17%	134 19%	114 15%	95 21% a	24 21% a*	61 16% a	14 18% a*	15 22% a*	5 19% **	2 3% *	37 19% a	114 15% a
£3,000 or more	291 20%	166 23% T	125 17%	131 29% WXac	40 35% WXYac*	64 17% a	11 13% a*	10 15% a*	6 22% **	- - *	51 27% WXac	125 17% a
Don' Know	312 21%	125 17%	184 25% S	81 18%	14 12% *	62 17%	8 10% *	10 15% *	4 13% **	18 25% *	32 17%	184 25% UVWX
Refused	108 7%	43 6%	63 8%	29 6%	9 8% *	17 5%	6 7% *	2 2% *	1 4% **	4 6% *	9 5%	63 8%
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QDINCB MONTHLY HOUSEHOLD INCOME**Base: All respondents**

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	1480	910	570	377	1082	1422	55
Base	1475	896	579	415	1036	1418	52
Under £500	36 2%	21 2%	14 2%	12 3%	23 2%	33 2%	3 6% *
£500 - £999	109 7%	54 6%	55 10%	24 6%	83 8%	104 7%	5 10% *
£1,000 - £1,499	232 16%	131 15%	101 17%	61 15%	167 16%	224 16%	6 12% *
£1,500 - £1,999	140 9%	93 10%	46 8%	40 10%	97 9%	137 10%	3 6% *
£2,000 - £2,999	248 17%	143 16%	104 18%	90 22% g	155 15%	241 17%	7 14% *
£3,000 or more	291 20%	209 23% e	82 14%	104 25% g	185 18%	285 20%	6 11% *
Don't Know	312 21%	183 20%	129 22%	67 16%	240 23% f	290 20%	18 35% *
Refused	108 7%	61 7%	47 8%	17 4%	87 8% f	105 7%	3 6% *
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied							

QDINCB MONTHLY HOUSEHOLD INCOME
Base: All respondents

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	1480	751	712	512	461	151	137	397	371	646
	1475	688	764	553	511	158	140	408	386	614
Under £500	36	14	21	13	12	10	4	12	6	14
	2%	2%	3%	2%	2%	6%	3%	3%	2%	2%
£500 - £999	109	53	54	34	38	10	9	29	29	46
	7%	8%	7%	6%	7%	6%	6%	7%	7%	7%
£1,000 - £1,499	232	96	134	86	94	36	30	59	64	101
	16%	14%	18%	16%	18%	23% j*	21% *	14%	17%	16%
£1,500 - £1,999	140	53	83	60	57	22	24	47	25	65
	9%	8%	11%	11%	11%	14% *	17% j*	11%	6%	11%
£2,000 - £2,999	248	90	152	121	113	23	28	69	59	111
	17%	13%	20% j	22% j	22% j	15% *	20% *	17%	15%	18%
£3,000 or more	291	132	157	128	96	30	24	94	94	94
	20%	19%	20%	23% m	19%	19% *	17% *	23% r	24% r	15%
Don't Know	312	182	126	86	78	19	19	82	85	122
	21%	26% klmno	16%	15%	15%	12% *	14% *	20%	22%	20%
Refused	108	69	38	26	23	7	4	17	23	61
	7%	10% klm	5%	5%	4%	4% *	3% *	4%	6%	10% p
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QDINCB MONTHLY HOUSEHOLD INCOME
Base: All respondents

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	1480	143	430	79	188	149	222	176
Base	1475	153	453	68	190	141	202	179
Under £500	36	3	9	5	8	3	2	3
	2%	2% *	2%	8% tx*	4%	2%	1%	2%
£500 - £999	109	13	26	8	20	15	11	10
	7%	9% *	6%	12% *	11%	11%	6%	6%
£1,000 - £1,499	232	27	77	10	30	22	23	26
	16%	18% *	17%	15% *	16%	16%	11%	14%
£1,500 - £1,999	140	11	45	5	22	16	16	15
	9%	7% *	10%	8% *	11%	11%	8%	8%
£2,000 - £2,999	248	18	93	18	26	22	30	36
	17%	12% *	21%	26% s*	14%	16%	15%	20%
£3,000 or more	291	29	94	6	32	24	48	45
	20%	19% *	21% u	8% *	17%	17%	24% u	25% u
Don't Know	312	32	84	14	35	31	56	37
	21%	21% *	19%	21% *	19%	22%	27% t	20%
Refused	108	19	25	2	17	7	15	8
	7%	12% *	6%	3% *	9%	5%	8%	5%
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QDINCB MONTHLY HOUSEHOLD INCOME**Base: All respondents**

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	1480	528	910	728	679	1262	201	905	544	1080	366
Base	1475	492	949	709	690	1258	200	884	558	1064	380
Under £500	36 2%	15 3%	19 2%	18 3%	16 2%	21 2%	15 7% E	19 2%	15 3%	27 3%	8 2%
£500 - £999	109 7%	42 9%	65 7%	48 7%	58 8%	91 7%	13 7%	75 8%	34 6%	83 8%	25 6%
£1,000 - £1,499	232 16%	92 19%	133 14%	123 17%	93 14%	193 15%	34 17%	152 17%	79 14%	175 16%	53 14%
£1,500 - £1,999	140 9%	45 9%	92 10%	61 9%	65 9%	119 9%	20 10%	81 9%	52 9%	108 10%	25 7%
£2,000 - £2,999	248 17%	65 13%	179 19% A	111 16%	133 19%	222 18%	26 13%	152 17%	90 16%	177 17%	70 18%
£3,000 or more	291 20%	74 15%	211 22% A	148 21%	134 19%	261 21%	28 14%	155 18%	129 23% G	183 17%	108 28% I
Don't Know	312 21%	121 25%	183 19%	143 20%	145 21%	258 21%	50 25%	185 21%	120 21%	228 21%	71 19%
Refused	108 7%	38 8%	67 7%	57 8%	46 7%	93 7%	15 7%	65 7%	41 7%	83 8%	21 5%
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U, V/W, X/Y/Z, a/b, c/d											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U, V/W, X/Y/Z, a/b, c/d											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QDINCB MONTHLY HOUSEHOLD INCOME
Base: All respondents

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders			Aware of any high street lenders	
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)	Yes (T)	No (U)
Unweighted Base	1480	279	1195	136	94	785	366	1431	1228	1197	1228	252
Base	1475	339	1130	194	106	788	291	1441	1200	1237	1200	274
Under £500	36 2%	12 4%	23 2%	6 3%	5 5%	14 2%	9 3%	35 2%	33 3%	30 2%	33 3%	2 1%
£500 - £999	109 7%	27 8%	81 7%	15 8%	6 6%	63 8%	21 7%	105 7%	89 7%	93 7%	89 7%	20 7%
£1,000 - £1,499	232 16%	64 19%	168 15%	31 16%	14 13%	132 17%	42 14%	219 15%	203 17%	190 15%	203 17%	29 11%
£1,500 - £1,999	140 9%	31 9%	109 10%	12 6%	7 6%	81 10%	24 8%	137 10%	128 11%	123 10%	128 11%	12 4%
£2,000 - £2,999	248 17%	60 18%	187 17%	42 22%	20 19%	138 18%	42 14%	246 17%	194 16%	223 18%	194 16%	53 19%
£3,000 or more	291 20%	65 19%	226 20%	45 23%	29 27%	156 20%	47 16%	290 20%	217 18%	249 20%	217 18%	74 27%
Don't Know	312 21%	70 21%	239 21%	37 19%	22 21%	152 19%	69 24%	303 21%	246 21%	245 20%	246 21%	66 24%
Refused	108 7%	11 3%	97 9%	5 3%	3 3%	53 7%	37 13%	106 7%	90 7%	84 7%	90 7%	19 7%
Overlap formulae used			K				MNO					
- Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U, V/W, X/Y/Z, a/b, c/d Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U, V/W, X/Y/Z, a/b, c/d Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

QDINCB MONTHLY HOUSEHOLD INCOME**Base: All respondents**

	Total	Aware of any online lenders		Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		Yes (V)	No (W)	More confident (X)	Less confident (Y)	No change (Z)	New (a)	Repeat (b)	New (c)	Repeat (d)
Unweighted Base	1480	1431	49	1	8	99	502	959	802	659
Base	1475	1441	34	1	5	88	415	1045	822	639
Under £500	36 2%	35 2%	1 3%	- **	- **	2 3%	11 3%	23 2%	23 3%	11 2%
£500 - £999	109 7%	105 7%	4 13%	- **	- **	6 7%	31 7%	76 7%	52 6%	54 8%
£1,000 - £1,499	232 16%	219 15%	12 36%	- **	1 17%	16 18%	70 17%	161 15%	139 17%	91 14%
£1,500 - £1,999	140 9%	137 10%	3 8%	- **	- **	14 16%	33 8%	104 10%	59 7%	79 12%
£2,000 - £2,999	248 17%	246 17%	2 5%	- **	1 26%	14 16%	53 13%	194 19%	134 16%	114 18%
£3,000 or more	291 20%	290 20%	1 2%	1 100%	2 32%	16 18%	66 16%	223 21%	171 21%	118 18%
Don't Know	312 21%	303 21%	9 26%	- **	- **	16 18%	105 25%	203 19%	182 22%	126 20%
Refused	108 7%	106 7%	2 7%	- **	- **	4 4%	46 11%	61 6%	61 7%	46 7%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U, V/W, X/Y/Z, a/b, c/d Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U, V/W, X/Y/Z, a/b, c/d Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QDINC2 Income stability
Base: All respondents

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	1478	857	621	323	704	386	972	202	123	166
Base	1473	866	607	302	707	409	1005	205	107	143
Steady income	1089	630	459	214	520	317	778	136	75	100
	74%	73%	76%	71%	74%	77%	77% G	66%	70% *	70%
Varies	336	204	133	77	164	83	208	66	26	32
	23%	24%	22%	25%	23%	20%	21% F	32% F	24% *	22%
Don't know	29	22	7	7	12	7	12	-	3	10
	2%	3%	1%	2%	2%	2%	1%	*	3% *	7% FG
Refusal	19	11	8	4	11	2	7	3	3	1
	1%	1%	1%	1%	2%	1%	1%	1%	2% *	1%
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QDINC2 Income stability
Base: All respondents

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	1478	451	794	366	428	173	1210	46	127	78
Base	1473	494	782	369	413	144	1221	43	120	77
Steady income	1089	389	559	265	294	104	920	26	79	58
	74%	79% KM	71%	72%	71%	73%	75%	61% *	66% *	75% *
Varies	336	94	204	98	106	32	270	12	37	17
	23%	19%	26% J	27% J	26%	22%	22%	29% *	31% *	22% *
Don't know	29	9	10	3	8	4	21	4	1	1
	2%	2%	1%	1%	2%	3%	2%	10% O*	1% *	1% *
Refusal	19	3	9	3	6	3	10	-	2	2
	1%	1%	1%	1%	1%	2%	1%	- *	2% *	2% *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QDINC2 Income stability
Base: All respondents

	Total	Accommodation					Number of people in hhld		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	1478	276	949	536	413	209	291	371	795
Base	1473	309	905	539	366	220	272	361	824
Steady income	1089	236	684	408	277	146	210	279	594
	74%	77%	76% W	76% W	76%	66%	77%	77%	72%
Varies	336	66	200	122	78	64	61	73	200
	23%	21%	22%	23%	21%	29%	22%	20%	24%
Don't know	29	2	15	7	8	7	1	5	22
	2%	1%	2%	1%	2%	3%	*	1%	3%
Refusal	19	4	6	2	4	3	1	4	8
	1%	1%	1%	*	1%	1%	*	1%	1%
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QDINC2 Income stability
Base: All respondents

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	1478	892	293	183	91	567	50	129	378	474	1081	352
Base	1473	886	290	195	89	574	36	109	372	538	1089	336
Steady income	1089	649	214	148	75	436	26	72	286	423	1089	-
	74%	73%	74%	76%	84%	76%	72%	66%	77%	79%	100%	-
					*		*	*		g	k	
Varies	336	212	68	45	10	124	10	36	85	110	-	336
	23%	24%	24%	23%	12%	22%	28%	33%	23%	20%	-	100%
					*		*	i*				j
Don't know	29	17	5	1	3	10	-	1	1	4	-	-
	2%	2%	2%	1%	3%	2%	-	1%	*	1%	-	-
					*		*					
Refusal	19	8	3	1	1	4	-	-	-	1	-	-
	1%	1%	1%	*	1%	1%	-	-	*	*	-	-
					*		*	*				
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QDINC2 Income stability
Base: All respondents

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	1478	365	173	860	899	265	232	1014	464	49	533	509
Base	1473	291	183	926	770	287	338	1167	307	127	515	526
Steady income	1089	209	138	692	590	206	242	876	214	95	415	343
	74%	72%	75%	75%	77%	72%	72%	75%	70%	75% *	81% v	65%
Varies	336	69	35	215	159	68	89	254	83	27	91	160
	23%	24%	19%	23%	21%	24%	26%	22%	27%	22% *	18%	30% u
Don't know	29	8	7	10	13	8	4	25	4	4	3	15
	2%	3%	4%	1%	2%	3%	1%	2%	1%	3% *	1%	3%
Refusal	19	5	3	8	9	5	2	12	6	-	6	8
	1%	2%	2%	1%	1%	2%	1%	1%	2%	- *	1%	2%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

QDINC2 Income stability
Base: All respondents

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	1478	890	350	156
Base	1473	992	237	169
Steady income	1089	745	164	129
	74%	75%	69%	76% *
Varies	336	216	65	38
	23%	22%	28%	23% *
Don't know	29	22	3	-
	2%	2%	1%	- *
Refusal	19	9	5	2
	1%	1%	2%	1% *
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QDINC2 Income stability
Base: All respondents

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	1478	967	399	30	265	100	625	250	156
Base	1473	1097	270	30	220	71	772	166	169
Steady income	1089	823	187	28	168	41	577	123	129
	74%	75%	69%	91% **	76% E	58% *	75%	74%	76% *
Varies	336	243	74	3	43	27	173	39	38
	23%	22%	27%	9% **	19%	37% D*	22%	23%	23% *
Don't know	29	22	3	-	7	1	15	2	-
	2%	2%	1%	- **	3%	2% *	2%	1%	- *
Refusal	19	10	6	-	2	3	7	2	2
	1%	1%	2%	- **	1%	4% *	1%	1%	1% *
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QDINC2 Income stability
Base: All respondents

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	1478	336	675	459	119	803	1287	190	488	475	640
Base	1473	269	618	580	131	737	1244	229	504	487	599
Steady income	1089	196	485	404	92	552	935	154	383	356	429
	74%	73%	79% K	70%	70% *	75%	75%	68%	76%	73%	72%
Varies	336	62	121	153	39	165	278	58	108	119	146
	23%	23%	20%	26% J	30% J*	22%	22%	26%	22%	24%	24%
Don't know	29	8	5	16	-	17	18	10	9	8	12
	2%	3%	1%	3%	- *	2%	1%	4%	2%	2%	2%
Refusal	19	4	7	8	-	4	13	6	3	4	13
	1%	1%	1%	1%	- *	1%	1%	2%	1%	1%	2%
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

QDINC2 Income stability
Base: All respondents

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	1478	702	771	426	111	383	86	67	29	83	189	771
Base	1473	715	749	455	112	371	82	67	29	70	192	749
Steady income	1089	540	544	339	89	275	62	46	25	58	134	544
	74%	75%	73%	74%	79%	74%	76%	69%	86%	82%	70%	73%
Varies	336	161	175	108	20	88	19	18	3	11	54	175
	23%	23%	23%	24%	18%	24%	23%	27%	10%	15%	28%	23%
Don't know	29	5	20	4	1	2	-	-	-	-	2	20
	2%	1%	3% S	1%	1%	1%	1%	-	-	-	1%	3%
Refusal	19	9	10	5	2	6	1	2	1	2	2	10
	1%	1%	1%	1%	2%	2%	1%	4%	4%	2%	1%	1%
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QDINC2 Income stability
Base: All respondents

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	1478	908	570	377	1080	1421	54
Base	1473	895	579	415	1035	1417	51
Steady income	1089	688	401	300	773	1063	25
	74%	77% e	69%	72%	75%	75% i	49% *
Varies	336	183	153	107	225	316	20
	23%	20%	27% d	26%	22%	22%	40% h*
Don't know	29	14	15	4	22	22	4
	2%	2%	3%	1%	2%	2%	7% *
Refusal	19	10	9	3	15	16	2
	1%	1%	2%	1%	1%	1%	4% *
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QDINC2 Income stability
Base: All respondents

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	1478	751	710	511	460	150	135	397	370	646
Base	1473	688	763	552	510	157	139	408	386	614
Steady income	1089	516	557	408	373	102	91	303	273	479
	74%	75%	73%	74%	73%	65%	65%	74%	71%	78%
Varies	336	144	190	134	129	53	46	94	102	119
	23%	21%	25%	24%	25%	34%	33%	23%	26%	19%
Don't know	29	19	6	5	4	1	1	8	6	8
	2%	3%	1%	1%	1%	*	*	2%	1%	1%
Refusal	19	9	9	5	4	2	2	3	5	9
	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QDINC2 Income stability
Base: All respondents

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	1478	142	430	79	188	148	222	176
Base	1473	152	453	68	190	141	202	179
Steady income	1089	119	321	43	135	104	162	143
	74%	78% *	71%	64% *	71%	74%	80% u	80% u
Varies	336	23	116	24	51	29	38	32
	23%	15% *	26%	36% sxy*	27%	21%	19%	18%
Don't know	29	6	13	-	1	5	-	2
	2%	4% *	3%	1% *	1%	4%	-	1%
Refusal	19	4	3	-	3	2	3	2
	1%	3% *	1%	- *	1%	2%	1%	1%
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QDINC2 Income stability
Base: All respondents

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	1478	527	909	727	678	1261	200	904	543	1079	365
Base	1473	491	949	708	690	1257	200	883	558	1063	379
Steady income	1089	336	728	510	523	951	124	676	394	790	276
	74%	68%	77% A	72%	76%	76% F	62%	77%	71%	74%	73%
Varies	336	135	195	180	142	264	70	184	142	245	85
	23%	28% B	21%	25%	21%	21%	35% E	21%	25%	23%	22%
Don't know	29	12	16	9	15	26	3	13	14	15	13
	2%	3%	2%	1%	2%	2%	2%	2%	3%	1%	3%
Refusal	19	8	11	9	10	16	3	10	8	13	5
	1%	2%	1%	1%	1%	1%	1%	1%	1%	1%	1%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U, V/W, X/Y/Z, a/b, c/d Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U, V/W, X/Y/Z, a/b, c/d Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

QDINC2 Income stability
Base: All respondents

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders			Aware of any high street lenders	
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)	Yes (T)	No (U)
Unweighted Base	1478	278	1194	136	93	785	365	1429	1226	1195	1226	252
Base	1473	338	1130	194	105	788	291	1439	1199	1236	1199	274
Steady income	1089	236	851	128	75	613	209	1068	878	909	878	212
	74%	70%	75%	66%	71%	78% M	72%	74%	73%	74%	73%	77%
Varies	336	93	241	57	28	158	69	327	287	291	287	50
	23%	27%	21%	29%	27%	20%	24%	23%	24%	24%	24%	18%
Don't know	29	7	22	8	-	9	8	27	22	23	22	7
	2%	2%	2%	4%	-	1%	3%	2%	2%	2%	2%	3%
Refusal	19	3	16	2	2	7	5	18	12	13	12	6
	1%	1%	1%	1%	2%	1%	2%	1%	1%	1%	1%	2%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U, V/W, X/Y/Z, a/b, c/d Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U, V/W, X/Y/Z, a/b, c/d Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

QDINC2 Income stability
Base: All respondents

	Total	Aware of any online lenders		Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		Yes (V)	No (W)	More confident (X)	Less confident (Y)	No change (Z)	New (a)	Repeat (b)	New (c)	Repeat (d)
Unweighted Base	1478	1429	49	1	8	99	501	958	801	658
Base	1473	1439	34	1	5	88	415	1044	822	638
Steady income	1089	1068	21	-	5	70	313	765	590	488
	74%	74%	63%	-	100%	79%	75%	73%	72%	77%
			*	**	**					
Varies	336	327	10	1	-	18	86	248	195	140
	23%	23%	29%	100%	-	21%	21%	24%	24%	22%
			*	**	**					
Don't know	29	27	2	-	-	-	9	19	25	3
	2%	2%	5%	-	-	-	2%	2%	3%	*
			*	**	**				d	
Refusal	19	18	1	-	-	-	6	12	12	7
	1%	1%	3%	-	-	-	2%	1%	1%	1%
			*	**	**					
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U, V/W, X/Y/Z, a/b, c/d										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U, V/W, X/Y/Z, a/b, c/d										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QRECON Recontact Question 1
Base: All main sample respondents

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	957	536	421	158	445	289	607	133	83	124
Base	1031	592	439	172	494	310	684	148	81	108
The Competition Commission	695	406	289	95	337	227	464	92	58	80
	67%	69%	66%	55%	68%	73%	68%	62%	71%	74%
					C	C		*	*	*
TNS BMRB, on behalf of the Competition Commission	695	407	289	96	337	227	466	91	56	82
	67%	69%	66%	56%	68%	73%	68%	62%	69%	76%
					C	C		*	*	*
Another Market Research Agency, on behalf of the Competition Commission	455	267	188	66	208	153	311	51	35	58
	44%	45%	43%	39%	42%	49%	45%	34%	43%	53%
								*	*	G*
None of these	317	174	143	71	147	80	209	51	23	25
	31%	29%	33%	42%	30%	26%	31%	34%	29%	23%
				DE				*	*	*
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QRECON Recontact Question 1
Base: All main sample respondents

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	957	304	494	231	263	124	761	33	103	50
Base	1031	358	537	251	286	103	836	32	101	55
The Competition Commission	695	251	361	168	193	68	583	17	61	33
	67%	70%	67%	67%	68%	66%	70%	52%	60%	60%
						*		**	*	*
TNS BMRB, on behalf of the Competition Commission	695	252	360	165	196	68	581	18	63	33
	67%	70%	67%	66%	68%	66%	70%	56%	62%	60%
						*		**	*	*
Another Market Research Agency, on behalf of the Competition Commission	455	159	248	115	132	38	377	8	43	26
	44%	44%	46%	46%	46%	37%	45%	26%	42%	48%
						*		**	*	*
None of these	317	99	168	80	87	33	240	13	37	21
	31%	28%	31%	32%	30%	32%	29%	40%	37%	38%
						*		**	*	*
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QRECON Recontact Question 1
Base: All main sample respondents

	Total	Accommodation					Number of people in hhld		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	957	205	608	344	264	119	206	239	499
Base	1031	245	614	374	240	146	204	247	570
The Competition Commission	695 67%	171 70%	414 68%	252 67%	162 68%	95 65% *	147 72%	163 66%	382 67%
TNS BMRB, on behalf of the Competition Commission	695 67%	171 70%	413 67%	249 67%	164 68%	97 66% *	148 72%	160 65%	385 67%
Another Market Research Agency, on behalf of the Competition Commission	455 44%	103 42%	282 46%	172 46%	111 46%	62 42% *	105 52%	112 45%	237 42%
None of these	317 31%	70 28%	189 31%	117 31%	72 30%	47 32% *	55 27%	83 34%	172 30%
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QRECON Recontact Question 1
Base: All main sample respondents

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	957	586	180	118	61	359	37	88	250	301	690	236
Base	1031	620	196	142	64	402	29	77	253	387	749	247
The Competition Commission	695 67%	410 66%	128 65%	108 76% *	47 74% *	283 70%	16 54% **	51 66% *	200 79%	290 75%	515 69%	174 70%
TNS BMRB, on behalf of the Competition Commission	695 67%	410 66%	128 65%	110 77% *	47 73% *	284 71%	16 54% **	49 63% *	203 80% g	290 75%	516 69%	174 70%
Another Market Research Agency, on behalf of the Competition Commission	455 44%	275 44%	82 42%	66 46% *	31 49% *	179 45%	11 38% **	33 43% *	143 56%	194 50%	333 44%	118 48%
None of these	317 31%	200 32%	64 33%	32 22% *	15 23% *	110 27%	13 46% **	26 34% h*	47 18%	91 23%	218 29%	70 28%

Overlap formulae used
- Column Means:
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied

QRECON Recontact Question 1
Base: All main sample respondents

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	957	158	108	633	534	178	186	493	464	49	325	357
Base	1031	158	128	691	479	204	290	724	307	127	329	400
The Competition Commission	695	88	74	497	298	137	220	494	201	83	211	299
	67%	56%	58%	72%	62%	67%	76%	68%	66%	66%	64%	75%
		*	*	lm			o			*		u
TNS BMRB, on behalf of the Competition Commission	695	92	72	497	302	136	219	492	203	83	214	297
	67%	58%	57%	72%	63%	67%	76%	68%	66%	66%	65%	74%
		*	*	lm			o			*		u
Another Market Research Agency, on behalf of the Competition Commission	455	49	53	332	181	98	150	317	137	44	141	190
	44%	31%	41%	48%	38%	48%	52%	44%	45%	35%	43%	48%
		*	*	l			o			*		
None of these	317	64	53	182	167	65	67	221	96	44	110	95
	31%	41%	41%	26%	35%	32%	23%	31%	31%	34%	33%	24%
		n*	n*		q					*	v	
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QRECON Recontact Question 1
Base: All main sample respondents

	Total	Channel of purchase ever used			Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Online only (A)	Retail only (B)	Online and Retail (C)	Mainly online (D)	Mainly retail (E)	Not possible to say (F)	Online (G)	Retail (H)	Online only (I)	Retail only (J)	Online and Retail (K)
Unweighted Base	957	436	350	113	488	389	22	58	100	378	250	113
Base	1031	609	237	131	688	265	24	87	71	523	166	131
The Competition Commission	695	397	158	104	462	180	17	44	44	353	114	104
	67%	65%	67%	80% AB*	67%	68%	72% **	51% *	61% *	68%	69%	80% *
TNS BMRB, on behalf of the Competition Commission	695	395	161	105	461	183	17	46	47	349	115	105
	67%	65%	68%	81% A*	67%	69%	72% **	53% *	65% *	67%	69%	81% I*
Another Market Research Agency, on behalf of the Competition Commission	455	248	112	73	292	127	14	19	30	229	83	73
	44%	41%	47%	56% A*	42%	48%	57% **	22% *	41% *	44%	50%	56% *
None of these	317	204	71	24	217	76	7	41	24	163	48	24
	31%	33% C	30%	19% *	31%	29%	28% **	47% *	33% *	31%	29%	19% *
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QRECON Recontact Question 1
Base: All main sample respondents

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (L)	Multiple with same lender (M)	Multiple with different lenders (N)	Multiple with same and different lenders (O)	Very well (P)	Very/Fairly well (Q)	Not very/ Not at all well (R)	Compound interest (S)	Simple interest (T)	Not simple interest (U)
Unweighted Base	957	136	482	332	81	424	785	172	328	309	411
Base	1031	143	421	462	89	412	819	212	375	339	407
The Competition Commission	695	80	287	327	67	281	568	127	266	232	264
	67%	56%	68%	71%	75%	68%	69%	60%	71%	68%	65%
		*	L	L	L*						
TNS BMRB, on behalf of the Competition Commission	695	84	287	323	64	284	571	125	271	235	259
	67%	58%	68%	70%	72%	69%	70%	59%	72%	69%	64%
		*			*		R		U		
Another Market Research Agency, on behalf of the Competition Commission	455	42	194	218	46	182	369	86	184	152	171
	44%	29%	46%	47%	51%	44%	45%	40%	49%	45%	42%
		*	L	L	L*						
None of these	317	58	124	132	22	123	235	82	101	98	137
	31%	41%	29%	29%	25%	30%	29%	39%	27%	29%	34%
		*			*						
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QRECON Recontact Question 1
Base: All main sample respondents

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (V)	No (W)	Credit card (X)	Bank or BS loan (Y)	Any other loan / credit (Z)	Home credit (a)	Pawnbroker (b)	Credit union (c)	DWP / Crisis loan (d)	Retail credit (e)	None (f)
Unweighted Base	957	468	485	281	74	260	63	58	21	51	119	485
Base	1031	514	509	329	78	269	64	56	20	49	134	509
The Competition Commission	695 67%	364 71%	326 64%	230 70%	48 62%	199 74% f	50 78% *	45 81% *	12 60% **	37 76% **	94 70% *	326 64%
TNS BMRB, on behalf of the Competition Commission	695 67%	366 71%	325 64%	230 70%	49 63%	202 75% f	52 80% *	46 83% f*	11 57% **	37 76% **	95 71% *	325 64%
Another Market Research Agency, on behalf of the Competition Commission	455 44%	236 46%	216 42%	154 47%	30 38%	125 46% *	32 49% *	24 43% *	8 40% **	23 48% **	61 46% *	216 42%
None of these	317 31%	139 27%	175 34%	93 28%	28 36% *	64 24%	13 20% *	10 17% *	7 37% **	11 23% **	37 27% *	175 34% Z
Overlap formulae used												
- Column Means: Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions: Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

QRECON Recontact Question 1
Base: All main sample respondents

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (g)	No (h)	Yes (i)	No (j)	Yes (k)	No (l)
Unweighted Base	957	592	365	257	684	916	39
Base	1031	623	408	306	708	988	39
The Competition Commission	695	432	263	232	455	674	21
	67%	69%	64%	76% j	64%	68%	55% **
TNS BMRB, on behalf of the Competition Commission	695	430	265	232	455	674	21
	67%	69%	65%	76% j	64%	68%	54% **
Another Market Research Agency, on behalf of the Competition Commission	455	271	183	159	289	439	16
	44%	44%	45%	52% j	41%	44%	41% **
None of these	317	180	137	70	237	295	17
	31%	29%	34%	23% i	34%	30%	45% **
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QRECON Recontact Question 1
Base: All main sample respondents

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (m)	Any debt problem (n)	Bad credit rating (o)	Made arrangements/ IVA (p)	County Court (q)	Bailiffs (r)	Overdrawn above agreed limit (s)	Overdrawn up to agreed limit (t)	Not overdrawn (u)
Unweighted Base	957	430	513	371	347	109	97	275	232	404
Base	1031	422	589	428	407	122	103	305	265	409
The Competition Commission	695 67%	259 61%	425 72%	317 74%	298 73%	88 72%	84 81%	217 71%	190 72%	264 64%
TNS BMRB, on behalf of the Competition Commission	695 67%	260 62%	424 72%	316 74%	296 73%	87 72%	86 83%	218 71%	190 72%	265 65%
Another Market Research Agency, on behalf of the Competition Commission	455 44%	177 42%	273 46%	191 45%	189 47%	53 43%	68 66%	140 46%	140 53%	159 39%
None of these	317 31%	151 36%	156 27%	106 25%	106 26%	34 28%	17 16%	82 27%	71 27%	137 33%
		nopr				*	*			
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QRECON Recontact Question 1
Base: All main sample respondents

	Total	Most important factor when taking out loan							Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		
		Ease (A)	Speed (B)	Amount (C)	Total cost (D)	Flexibility (E)	Reputation (F)	Channel (G)	Agree (H)	Disagree (I)	Agree (J)	Disagree (K)	
Unweighted Base	957	87	295	58	123	95	128	107	332	596	468	444	
Base	1031	100	344	50	132	91	126	123	328	679	483	493	
The Competition Commission	695 67%	65 65%	232 67%	44 88% ABDEF*	84 64%	59 65%	80 63%	96 78%	233 71%	445 66%	336 70%	316 64%	
TNS BMRB, on behalf of the Competition Commission	695 67%	65 65%	228 66%	41 82% D*	82 62%	64 71%	85 67%	96 79% D*	233 71%	447 66%	340 70%	313 63%	
Another Market Research Agency, on behalf of the Competition Commission	455 44%	37 37%	144 42%	26 53%	61 46%	38 42%	52 41%	70 57% AB*	153 47%	295 43%	214 44%	220 45%	
None of these	317 31%	33 33%	111 32%	6 12%	46 35%	26 29%	41 33%	25 21%	88 27%	222 33%	137 28%	169 34%	
Overlap formulae used													
- Column Means:													
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l													
Minimum Base: 30 (**), Small Base: 100 (*)													
- Column Proportions:													
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l													
Minimum Base: 30 (**), Small Base: 100 (*)													
Continuity correction applied													

QRECON Recontact Question 1
Base: All main sample respondents

	Total	Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet		Whether ever been refused a payday loan	
		Agree (L)	Disagree (M)	Agree (N)	Disagree (O)	Agree (P)	Disagree (Q)	Yes (R)	No (S)
Unweighted Base	957	786	158	575	364	699	234	202	750
Base	1031	853	166	606	406	740	268	265	761
The Competition Commission	695	570	115	385	297	491	190	206	486
	67%	67%	69% *	64%	73% N	66%	71%	78% S	64%
TNS BMRB, on behalf of the Competition Commission	695	572	113	389	294	489	191	208	485
	67%	67%	68% *	64%	72% N	66%	71%	79% S	64%
Another Market Research Agency, on behalf of the Competition Commission	455	383	68	266	180	309	135	137	317
	44%	45%	41% *	44%	44%	42%	50%	52%	42%
None of these	317	265	51	207	104	237	72	55	260
	31%	31%	31% *	34% O	26%	32%	27%	21%	34% R
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QRECON Recontact Question 1
Base: All main sample respondents

	Total	Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders			(SAMPLE) Size of loan		
		Yes (T)	No - but would consider this (U)	No - and would not consider this (V)	Only one loan taken out (W)	Aware of any online PDL (X)	Aware of any high street PDL (Y)	Aware of 3 or more PDLs (Z)	High (£200+) (a)	Low (Less than £200) (b)	Unknown (c)
Unweighted Base	957	121	61	544	158	908	836	772	457	432	68
Base	1031	179	74	548	158	997	865	866	526	426	79
The Competition Commission	695 67%	126 70% *	58 78% W*	373 68% W	88 56% *	673 67%	599 69%	595 69%	362 69%	278 65%	54 69% *
TNS BMRB, on behalf of the Competition Commission	695 67%	125 70% *	57 78% *	372 68% *	92 58% *	672 67%	602 70% X	595 69%	362 69%	280 66%	53 67% *
Another Market Research Agency, on behalf of the Competition Commission	455 44%	73 41% *	41 56% W*	257 47% W	49 31% *	442 44%	394 46%	399 46%	245 47%	177 41%	33 42% *
None of these	317 31%	51 28% *	13 18% *	167 31%	64 41% U*	307 31% Y	250 29%	256 30%	158 30%	135 32%	24 31% *
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

QRECON Recontact Question 1
Base: All main sample respondents

	Total	(SAMPLE) Date of loan			Reason for loan (General)		Use of loan			
		A-Recent (d)	B-Mid term (e)	C-Longer ago (f)	Unexpected INCREASE in expenses/ outgoings (g)	Unexpected DECREASE in income (h)	Living expenses (i)	Car/ vehicle (j)	Rent or mortgage (k)	Other (l)
Unweighted Base	957	-	695	262	483	192	506	87	45	337
Base	1031	-	713	318	535	209	548	93	40	366
The Competition Commission	695 67%	- -	466 65%	229 72%	352 66%	145 69%	384 70%	58 62% *	28 70% *	238 65%
TNS BMRB, on behalf of the Competition Commission	695 67%	- -	471 66%	224 70%	355 66%	140 67%	383 70%	58 62% *	30 74% *	236 65%
Another Market Research Agency, on behalf of the Competition Commission	455 44%	- -	318 45%	137 43%	242 45%	100 48%	265 48%	32 34% *	14 36% *	150 41%
None of these	317 31%	- -	231 32%	86 27%	170 32%	61 29%	156 28%	32 35% *	10 24% *	123 34%
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QRECON Recontact Question 1
Base: All main sample respondents

	Total	Whether repayment date has passed		Whether paid back loan in full		Action taken when not paid back on repayment date			Whether shopped around for sampled loan		Whether ever shopped around for loan	
		Yes (A)	No (B)	Yes (C)	No (D)	Rollover (E)	Repayment plan (F)	Defaulted (G)	Yes (H)	No (I)	Yes (J)	No (K)
Unweighted Base	957	873	69	681	173	85	81	61	206	748	316	642
Base	1031	942	73	722	192	86	79	77	265	759	393	639
The Competition Commission	695	637	49	485	135	66	56	58	202	486	292	403
	67%	68%	67%	67%	70%	77%	71%	75%	76%	64%	74%	63%
			*			*	*	*	I		K	
TNS BMRB, on behalf of the Competition Commission	695	637	49	487	132	64	56	57	199	490	291	405
	67%	68%	67%	67%	69%	75%	71%	74%	75%	65%	74%	63%
			*			*	*	*	I		K	
Another Market Research Agency, on behalf of the Competition Commission	455	415	35	306	92	47	39	44	113	335	185	270
	44%	44%	47%	42%	48%	55%	49%	57%	43%	44%	47%	42%
			*			*	*	*				
None of these	317	287	23	220	57	19	23	19	60	257	96	222
	31%	30%	32%	31%	30%	23%	29%	25%	23%	34%	24%	35%
			*			*	*	*		H		J
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QRECON Recontact Question 1
Base: All main sample respondents

	Total	How well understood repayment amount			Confidence in repaying loan			Ease of getting money to pay back loan		
		Very well (L)	Very/ Fairly well (M)	Not very/ Not at all well (N)	Very confident (O)	Very/ Fairly confident (P)	Not very/Not at all confident (Q)	Easier than expected (R)	Same as expected (S)	More difficult than expected (T)
Unweighted Base	957	725	890	65	735	905	49	216	492	157
Base	1031	775	955	74	772	966	57	229	516	189
The Competition Commission	695 67%	525 68%	646 68%	48 65% *	506 66%	644 67%	43 76% *	152 67%	343 66%	141 75%
TNS BMRB, on behalf of the Competition Commission	695 67%	529 68%	648 68%	47 63% *	508 66%	645 67%	43 76% *	155 68%	343 67%	138 73%
Another Market Research Agency, on behalf of the Competition Commission	455 44%	339 44%	422 44%	32 43% *	328 42%	425 44%	22 39% *	94 41%	234 45%	86 45%
None of these	317 31%	232 30%	291 30%	26 35% *	250 32%	302 31%	14 24% *	69 30%	165 32%	47 25%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QRECON Recontact Question 1
Base: All main sample respondents

	Total	Confidence and ease of repayment			Type of loan compared			Aware of any high street lenders		Aware of any online lenders	
		Very confident and found easy (U)	Very confident and found same (V)	Very confident and found difficult (W)	Online only (X)	Retail only (Y)	Online and Retail (Z)	Yes (a)	No (b)	Yes (c)	No (d)
Unweighted Base	957	175	409	90	193	37	79	836	121	908	49
Base	1031	184	424	107	281	26	82	865	166	997	34
The Competition Commission	695	117	278	80	210	17	61	599	96	673	22
	67%	63%	65%	75% *	75%	68% **	75% *	69%	58% *	67%	65% *
TNS BMRB, on behalf of the Competition Commission	695	120	281	76	207	18	62	602	93	672	23
	67%	65%	66%	71% *	74%	71% **	76% *	70% b	56% *	67%	68% *
Another Market Research Agency, on behalf of the Competition Commission	455	70	184	55	127	12	42	394	61	442	13
	44%	38%	43%	51% *	45%	48% **	52% *	46%	37% *	44%	38% *
None of these	317	60	139	27	68	8	19	250	67	307	10
	31%	33%	33%	25% *	24%	29% **	23% *	29%	41% a*	31%	29% *
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QRECON Recontact Question 1
Base: All main sample respondents

	Total	Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		More confident (e)	Less confident (f)	No change (g)	New (h)	Repeat (i)	New (j)	Repeat (k)
Unweighted Base	957	-	-	-	284	654	501	437
Base	1031	-	-	-	278	739	613	404
The Competition Commission	695	-	-	-	171	514	403	282
	67%	-	-	-	62%	70%	66%	70%
TNS BMRB, on behalf of the Competition Commission	695	-	-	-	175	510	408	278
	67%	-	-	-	63%	69%	67%	69%
Another Market Research Agency, on behalf of the Competition Commission	455	-	-	-	104	344	257	191
	44%	-	-	-	38%	47%	42%	47%
None of these	317	-	-	-	96	217	197	116
	31%	-	-	-	35%	29%	32%	29%
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QRECON2 Recontact Question 2
Base: All contemporaneous sample respondents

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	521	321	200	165	259	97	365	69	40	42
Base	442	274	168	130	213	99	321	57	26	35
Yes	347 79%	217 79%	131 78%	105 80%	167 79%	75 76% *	261 81%	41 73% *	20 77% *	24 68% *
No	95 21%	58 21%	37 22%	26 20%	46 21%	24 24% *	60 19%	16 27% *	6 23% *	11 32% *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QRECON2 Recontact Question 2
Base: All contemporaneous sample respondents

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	521	147	300	135	165	49	449	13	24	28
Base	442	136	245	118	127	41	385	11	18	22
Yes	347	108	198	96	103	32	305	8	15	17
	79%	79%	81%	81%	81%	78%	79%	76%	80%	76%
				*		*		**	**	**
No	95	28	47	22	25	9	80	3	4	5
	21%	21%	19%	19%	19%	22%	21%	24%	20%	24%
				*		*		**	**	**
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QRECON2 Recontact Question 2
Base: All contemporaneous sample respondents

	Total	Accommodation					Number of people in hhld		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	521	71	341	192	149	90	85	132	296
Base	442	64	292	165	127	74	68	113	254
Yes	347	44	236	135	101	59	60	79	207
	79%	69%	81%	82%	80%	80%	88%	69%	82%
		*				*	Y*	*	Y
No	95	20	56	30	26	14	8	35	47
	21%	31%	19%	18%	20%	20%	12%	31%	18%
		*				*	*	XZ*	
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QRECON2 Recontact Question 2
Base: All contemporaneous sample respondents

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	521	306	113	65	30	208	13	41	128	173	391	116
Base	442	266	94	53	25	171	7	32	119	151	341	89
Yes	347	210	73	45	19	137	6	26	97	121	273	71
	79%	79%	78%	85%	76%	80%	82%	82%	82%	80%	80%	79%
No	95	56	21	8	6	35	1	6	21	30	68	19
	21%	21%	22%	15%	24%	20%	18%	18%	18%	20%	20%	21%
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QRECON2 Recontact Question 2**Base: All contemporaneous sample respondents**

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	521	207	65	227	365	87	46	521	-	-	208	152
Base	442	133	55	234	290	83	48	442	-	-	185	126
Yes	347	106	40	185	225	69	37	347	-	-	142	99
	79%	80%	72% *	79%	78%	83% *	77% *	79%	-	-	76%	78%
No	95	26	15	50	65	14	11	95	-	-	44	28
	21%	20%	28% *	21%	22%	17% *	23% *	21%	-	-	24%	22%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

QRECON2 Recontact Question 2
Base: All contemporaneous sample respondents

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	521	454	-	43
Base	442	382	-	38
Yes	347 79%	300 79%	-	31 80% *
No	95 21%	82 21%	-	8 20% *
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QRECON2 Recontact Question 2
Base: All contemporaneous sample respondents

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	521	479	10	8	207	-	247	-	43
Base	442	409	5	7	133	-	250	-	38
Yes	347	320	5	6	106	-	194	-	31
	79%	78%	100%	93%	80%	-	78%	-	80%
			**	**					*
No	95	89	-	-	26	-	55	-	8
	21%	22%	-	7%	20%	-	22%	-	20%
			**	**					*
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QRECON2 Recontact Question 2**Base: All contemporaneous sample respondents**

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	521	200	193	127	38	379	502	18	160	166	229
Base	442	126	197	118	42	326	425	17	129	148	193
Yes	347 79%	101 80%	153 78%	92 78% *	31 74% *	252 78%	333 78%	14 84% **	100 77%	121 82%	147 76%
No	95 21%	25 20%	44 22%	26 22% *	11 26% *	73 22%	92 22%	3 16% **	29 23%	27 18%	46 24%
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

QRECON2 Recontact Question 2

Base: All contemporaneous sample respondents

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	521	234	286	145	37	123	23	9	8	32	70	286
Base	442	201	241	126	34	102	17	11	9	21	58	241
Yes	347	150	197	88	18	78	14	10	6	17	41	197
	79%	75%	82%	70%	52% **	77% *	80% **	96% **	61% **	81% **	71% *	82% U
No	95	51	44	38	16	24	4	-	4	4	17	44
	21%	25%	18%	30% c	48% **	23% *	20% **	4% **	39% **	19% **	29% *	18%
Overlap formulae used												
- Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

QRECON2 Recontact Question 2
Base: All contemporaneous sample respondents

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	521	316	205	120	396	505	15
Base	442	272	171	108	327	429	12
Yes	347	215	133	90	252	340	7
	79%	79%	78%	83% *	77%	79%	57% **
No	95	57	38	18	75	90	5
	21%	21%	22%	17% *	23%	21%	43% **
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QRECON2 Recontact Question 2
Base: All contemporaneous sample respondents

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	521	321	197	140	113	41	38	122	138	242
Base	442	267	174	124	103	35	36	103	120	205
Yes	347	206	140	100	83	30	31	76	95	168
	79%	77%	81%	81%	81%	84%	89%	74%	79%	82%
No	95	61	33	24	20	6	4	26	25	38
	21%	23%	19%	19%	19%	16%	11%	26%	21%	18%
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QRECON2 Recontact Question 2
Base: All contemporaneous sample respondents

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	521	55	135	21	65	53	94	69
Base	442	52	109	18	58	50	76	56
Yes	347	37	90	13	42	38	68	41
	79%	71% *	83%	75% **	72% *	77% *	89% svy*	72% *
No	95	15	19	4	16	12	8	16
	21%	29% x*	17%	25% **	28% x*	23% *	11% *	28% x*
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QRECON2 Recontact Question 2**Base: All contemporaneous sample respondents**

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	521	195	313	259	234	475	42	329	179	380	131
Base	442	163	270	224	197	404	34	278	152	323	111
Yes	347 79%	139 85% B	202 75%	179 80%	152 78%	320 79%	24 70% *	221 80%	116 77%	257 80%	83 75%
No	95 21%	24 15%	68 25% A	46 20%	44 22%	84 21%	10 30% *	57 20%	36 23%	66 20%	28 25%

Overlap formulae used

- Column Means:
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U, V/W, X/Y/Z, a/b, c/d
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U, V/W, X/Y/Z, a/b, c/d
Minimum Base: 30 (**), Small Base: 100 (*)
- Continuity correction applied

QRECON2 Recontact Question 2**Base: All contemporaneous sample respondents**

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders			Aware of any high street lenders	
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)	Yes (T)	No (U)
Unweighted Base	521	76	444	15	32	241	207	521	390	423	390	131
Base	442	73	368	16	31	240	133	442	334	370	334	109
Yes	347	60	286	13	26	184	106	347	263	293	263	85
	79%	82%	78%	82%	83%	77%	80%	79%	79%	79%	79%	78%
No	95	13	82	3	5	56	26	95	71	77	71	24
	21%	18%	22%	18%	17%	23%	20%	21%	21%	21%	21%	22%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U, V/W, X/Y/Z, a/b, c/d Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U, V/W, X/Y/Z, a/b, c/d Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

QRECON2 Recontact Question 2
Base: All contemporaneous sample respondents

	Total	Aware of any online lenders		Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		Yes (V)	No (W)	More confident (X)	Less confident (Y)	No change (Z)	New (a)	Repeat (b)	New (c)	Repeat (d)
Unweighted Base	521	521	-	1	8	99	217	304	300	221
Base	442	442	-	1	5	88	137	305	209	234
Yes	347	347	-	1	5	88	109	238	165	182
	79%	79%	-	100%	100%	100%	80%	78%	79%	78%
				**	**					
No	95	95	-	-	-	-	28	67	43	52
	21%	21%	-	-	-	-	20%	22%	21%	22%
				**	**					
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U, V/W, X/Y/Z, a/b, c/d										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U, V/W, X/Y/Z, a/b, c/d										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QCHECK How well can remember the experience of taking out sampled loan
Base: All respondents

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	1477	857	620	322	704	386	972	202	122	166
Base	1473	866	606	301	707	409	1005	205	107	143
Very well	737 50%	427 49%	310 51%	143 48%	338 48%	228 56%	511 51%	104 51%	44 41% *	76 53%
Fairly well	507 34%	297 34%	210 35%	94 31%	273 39% E	126 31%	353 35%	66 33%	43 40% *	42 30%
Not very well	166 11%	102 12%	64 11%	43 14%	72 10%	41 10%	103 10%	25 12%	12 11% *	20 14%
Not at all well	63 4%	40 5%	22 4%	20 7%	23 3%	15 4%	39 4%	9 4%	8 7% *	5 4%
WELL	1244 84%	724 84%	520 86%	238 79%	612 87% C	353 86% C	864 86%	170 83%	87 82% *	118 82%
NOT WELL	229 16%	143 16%	86 14%	64 21% DE	95 13%	55 14%	141 14%	34 17%	20 18% *	25 18%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QCHECK How well can remember the experience of taking out sampled loan
Base: All respondents

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	1477	451	793	366	427	173	1209	46	127	78
Base	1473	494	782	369	413	144	1220	43	120	77
Very well	737 50%	237 48%	389 50% L	162 44%	227 55% KL	80 55%	607 50%	19 44% *	64 53% *	43 56% *
Fairly well	507 34%	196 40% KMN	254 33%	129 35%	125 30%	39 27%	429 35%	17 40% *	29 24% *	28 36% *
Not very well	166 11%	48 10%	97 12% M	58 16% M	39 10%	17 12%	134 11%	5 12% *	20 17% *	3 4% *
Not at all well	63 4%	13 3%	41 5%	19 5%	22 5%	8 6%	50 4%	2 4% *	7 6% *	3 4% *
WELL	1244 84%	433 88% L	643 82%	292 79%	352 85%	119 83%	1036 85%	36 84% *	93 77% *	71 91% *
NOT WELL	229 16%	61 12%	138 18%	77 21% J	61 15%	25 17%	184 15%	7 16% *	27 23% *	7 9% *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QCHECK How well can remember the experience of taking out sampled loan
Base: All respondents

	Total	Accommodation					Number of people in hhld		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	1477	276	949	536	413	209	291	370	795
Base	1473	309	905	539	366	220	272	360	824
Very well	737 50%	161 52%	462 51%	258 48%	204 56% T	99 45%	147 54%	180 50%	404 49%
Fairly well	507 34%	107 35%	310 34% V	202 37% V	108 29%	77 35%	94 34%	128 36%	278 34%
Not very well	166 11%	33 11%	90 10%	50 9%	40 11%	33 15%	16 6%	37 10%	112 14% X
Not at all well	63 4%	7 2%	43 5%	29 5%	14 4%	10 5%	15 5%	15 4%	31 4%
WELL	1244 84%	268 87%	772 85%	460 85%	312 85%	176 80%	241 89%	308 86%	682 83%
NOT WELL	229 16%	41 13%	134 15%	79 15%	54 15%	44 20%	31 11%	52 14%	143 17%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied									

QCHECK How well can remember the experience of taking out sampled loan
Base: All respondents

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	1477	891	293	183	91	567	50	129	378	474	1080	352
Base	1473	886	290	195	89	574	36	109	372	538	1089	336
Very well	737 50%	443 50%	159 55% c	83 43%	48 54% *	291 51%	19 53% *	56 52% *	205 55%	251 47%	552 51%	165 49%
Fairly well	507 34%	320 36% d	92 32%	71 36% d	17 19% *	180 31% d	10 29% *	38 35% *	115 31%	207 38%	383 35%	113 34%
Not very well	166 11%	79 9%	29 10%	35 18% a	22 24% ab*	86 15% ab	2 7% *	8 7% *	43 11%	55 10%	112 10%	41 12%
Not at all well	63 4%	45 5%	10 3%	6 3%	2 3% *	18 3%	4 11% h*	7 7% *	9 2%	25 5%	43 4%	18 5%
WELL	1244 84%	762 86% d	251 87% de	154 79%	65 73% *	470 82%	29 82% *	94 86% *	320 86%	458 85%	935 86%	278 83%
NOT WELL	229 16%	124 14%	38 13%	41 21%	24 27% ab*	103 18% b	6 18% *	15 14% *	52 14%	80 15%	154 14%	58 17%

Overlap formulae used
- Column Means:
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied

QCHECK How well can remember the experience of taking out sampled loan
Base: All respondents

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	1477	364	173	860	898	265	232	1013	464	49	532	509
Base	1473	291	183	926	769	287	338	1166	307	127	514	526
Very well	737 50%	185 64% n	104 57% n	416 45%	435 57% pq	135 47%	135 40%	565 48%	172 56% rt	46 36% *	261 51%	281 53%
Fairly well	507 34%	87 30%	53 29%	347 37%	257 33%	95 33%	134 40%	415 36%	92 30%	49 39% *	172 33%	166 32%
Not very well	166 11%	16 6%	18 10%	113 12% l	59 8%	35 12%	50 15% o	135 12%	31 10%	25 20% *	55 11%	61 12%
Not at all well	63 4%	3 1%	7 4%	50 5% l	19 2%	22 8% o	19 6%	51 4%	11 4%	7 6% *	26 5%	18 3%
WELL	1244 84%	272 93% n	158 86%	763 82%	692 90% pq	230 80%	269 80%	980 84%	264 86%	95 75% *	433 84%	447 85%
NOT WELL	229 16%	19 7%	25 14%	163 18% l	77 10%	57 20% o	69 20% o	186 16%	42 14%	32 25% *	81 16%	79 15%

Overlap formulae used
- Column Means:
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied

QCHECK How well can remember the experience of taking out sampled loan

Base: All respondents

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	1477	889	350	156
Base	1473	991	237	169
Very well	737 50%	495 50%	139 59% wy	70 42% *
Fairly well	507 34%	356 36% x	66 28%	64 38% *
Not very well	166 11%	106 11%	22 9%	20 12% *
Not at all well	63 4%	36 4%	10 4%	15 9% w*
WELL	1244 84%	850 86%	205 87%	135 80% *
NOT WELL	229 16%	141 14%	32 13%	34 20% *
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QCHECK How well can remember the experience of taking out sampled loan
Base: All respondents

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	1477	966	399	30	264	100	625	250	156
Base	1473	1097	270	30	219	71	772	166	169
Very well	737 50%	534 49%	152 56% A	18 60% **	140 64%	45 62% *	354 46%	95 57% FH	70 42% *
Fairly well	507 34%	394 36%	82 30%	10 32% **	68 31%	19 26% *	287 37% G	48 29%	64 38% *
Not very well	166 11%	121 11%	25 9%	1 4% **	9 4%	7 10% *	97 13%	15 9%	20 12% *
Not at all well	63 4%	48 4%	11 4%	1 4% **	2 1%	1 2% *	34 4%	9 5%	15 9% *
WELL	1244 84%	928 85%	234 87%	28 92% **	208 95%	63 88% *	642 83%	142 86%	135 80% *
NOT WELL	229 16%	169 15%	36 13%	2 8% **	11 5%	8 12% *	130 17%	24 14%	34 20% *
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QCHECK How well can remember the experience of taking out sampled loan
Base: All respondents

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	1477	335	675	459	119	803	1287	190	488	475	639
Base	1473	269	618	580	131	737	1244	229	504	487	599
Very well	737 50%	170 63% JKL	328 53% K	236 41%	58 45% *	737 100% NO	737 59% O	- -	254 50%	225 46%	330 55% Q
Fairly well	507 34%	81 30%	210 34%	214 37%	53 41% *	- -	507 41% MO	- -	164 32%	192 39% R	185 31%
Not very well	166 11%	15 6%	62 10%	88 15% IJ	13 10% *	- -	- -	166 73% MN	63 13%	53 11%	60 10%
Not at all well	63 4%	3 1%	18 3%	42 7% IJ	6 5% *	- -	- -	63 27% MN	23 5%	16 3%	24 4%
WELL	1244 84%	251 93% JKL	539 87% K	451 78%	111 85% *	737 100% O	1244 100% O	- -	418 83%	417 86%	515 86%
NOT WELL	229 16%	18 7%	80 13% I	130 22% IJ	19 15% I*	- -	- -	229 100% MN	86 17%	70 14%	84 14%
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QCHECK How well can remember the experience of taking out sampled loan
Base: All respondents

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	1477	702	770	426	111	383	86	67	29	83	189	770
Base	1473	715	749	455	112	371	82	67	29	70	192	749
Very well	737 50%	352 49%	383 51%	227 50%	54 48%	176 47%	47 58%	33 50%	14 46%	35 49%	80 41%	383 51%
Fairly well	507 34%	252 35%	251 33%	169 37% X	36 32% *	136 37% X	19 23% *	24 36% *	8 28% **	25 35% *	83 43% X	251 33%
Not very well	166 11%	83 12%	80 11%	43 9%	20 18% U*	42 11%	11 13% *	8 12% *	6 21% **	10 15% *	18 10%	80 11%
Not at all well	63 4%	28 4%	35 5%	15 3%	3 2% *	17 5%	5 6% *	1 2% *	1 4% **	1 1% *	11 6%	35 5%
WELL	1244 84%	604 85%	634 85%	397 87%	90 80% *	312 84%	66 81% *	57 86% *	22 74% **	60 85% *	162 85%	634 85%
NOT WELL	229 16%	111 15%	115 15%	58 13%	22 20% *	59 16%	16 19% *	9 14% *	7 26% **	11 15% *	29 15%	115 15%
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QCHECK How well can remember the experience of taking out sampled loan
Base: All respondents

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	1477	908	569	377	1079	1420	54
Base	1473	895	578	415	1035	1417	51
Very well	737 50%	419 47%	318 55% d	196 47%	529 51%	705 50%	32 62% *
Fairly well	507 34%	343 38% e	164 28%	137 33%	367 35%	497 35%	10 19% *
Not very well	166 11%	98 11%	68 12%	58 14%	99 10%	154 11%	8 16% *
Not at all well	63 4%	35 4%	28 5%	23 6%	40 4%	60 4%	1 2% *
WELL	1244 84%	762 85%	482 83%	333 80%	896 87% f	1202 85%	42 81% *
NOT WELL	229 16%	132 15%	96 17%	81 20% g	139 13%	215 15%	10 19% *
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QCHECK How well can remember the experience of taking out sampled loan
Base: All respondents

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	1477	750	710	511	460	150	135	397	370	645
Base	1473	688	763	552	510	157	139	408	386	614
Very well	737 50%	368 53%	366 48%	269 49%	257 50%	75 48%	58 41%	176 43%	189 49%	339 55%
Fairly well	507 34%	239 35%	257 34%	177 32%	167 33%	49 32%	45 33%	161 39%	137 35%	196 32%
Not very well	166 11%	55 8%	103 13%	76 14%	64 13%	21 13%	30 22%	51 13%	38 10%	60 10%
Not at all well	63 4%	26 4%	37 5%	30 5%	22 4%	11 7%	6 4%	20 5%	21 6%	19 3%
WELL	1244 84%	607 88%	623 82%	446 81%	424 83%	125 80%	103 74%	337 82%	326 84%	536 87%
NOT WELL	229 16%	81 12%	140 18%	106 19%	86 17%	32 20%	36 26%	71 18%	60 16%	79 13%
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QCHECK How well can remember the experience of taking out sampled loan
Base: All respondents

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	1477	142	429	79	188	148	222	176
Base	1473	152	453	68	190	141	202	179
Very well	737	91	227	31	88	61	117	80
	50%	60% wy*	50%	46% *	46%	44%	58% wy	45%
Fairly well	507	48	138	25	62	61	70	76
	34%	31% *	30%	37% *	32%	43% t	35%	43% t
Not very well	166	10	66	9	29	13	14	15
	11%	7% *	15% x	13% *	15% x	9%	7%	9%
Not at all well	63	3	23	3	12	5	2	8
	4%	2% *	5%	5% *	6% x	4%	1%	4%
WELL	1244	138	364	56	149	122	187	156
	84%	91% tv*	80%	83% *	78%	87%	92% tv	87%
NOT WELL	229	13	88	12	41	18	16	23
	16%	9% *	20% sx	17% *	22% sx	13%	8%	13%
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QCHECK How well can remember the experience of taking out sampled loan
Base: All respondents

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	1477	526	909	726	678	1260	200	903	543	1078	365
Base	1473	491	949	707	690	1256	200	883	558	1062	379
Very well	737 50%	276 56% B	441 46%	385 54% D	315 46%	659 52% F	65 32%	476 54% H	243 44%	544 51%	180 48%
Fairly well	507 34%	138 28%	359 38% A	230 33%	261 38%	433 34%	71 36%	300 34%	203 36%	368 35%	131 34%
Not very well	166 11%	61 12%	102 11%	58 8%	88 13% C	126 10%	40 20% E	81 9%	80 14% G	110 10%	49 13%
Not at all well	63 4%	15 3%	47 5%	34 5%	26 4%	39 3%	24 12% E	26 3%	33 6% G	41 4%	19 5%
WELL	1244 84%	415 84%	801 84%	615 87%	576 83%	1092 87% F	136 68%	776 88% H	445 80%	912 86%	311 82%
NOT WELL	229 16%	76 16%	149 16%	93 13%	114 17%	165 13%	64 32% E	107 12%	113 20% G	150 14%	68 18%
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QCHECK How well can remember the experience of taking out sampled loan
Base: All respondents

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	1477	278	1193	136	93	785	364	1428	1225	1194
Base	1473	338	1129	194	105	788	291	1439	1198	1235
Very well	737 50%	135 40%	600 53% K	62 32% *	46 44% *	405 51% M	185 64% MNO	713 50%	607 51% S	605 49%
Fairly well	507 34%	125 37%	380 34%	80 41% *	33 32% *	280 36%	87 30%	501 35%	410 34%	439 36%
Not very well	166 11%	61 18% L	103 9%	32 16% P*	17 16% P*	77 10%	16 6%	164 11%	138 11%	140 11%
Not at all well	63 4%	17 5%	46 4%	20 10% OP*	9 8% P*	26 3%	3 1%	62 4%	44 4%	50 4%
WELL	1244 84%	260 77%	980 87% K	142 73% *	80 76% *	684 87% MN	272 93% MNO	1213 84%	1017 85%	1045 85%
NOT WELL	229 16%	78 23% L	149 13%	52 27% OP*	25 24% OP*	103 13% P	19 7%	225 16%	181 15%	191 15%

Overlap formulae used
- Column Means:
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied

QCHECK How well can remember the experience of taking out sampled loan
Base: All respondents

	Total	Type of loan compared			Aware of any high street lenders		Aware of any online lenders		Change in reported level of confidence in repaying loan (Follow-up)		
		Online only (T)	Retail only (U)	Online and Retail (V)	Yes (W)	No (X)	Yes (Y)	No (Z)	More confident (a)	Less confident (b)	No change (c)
Unweighted Base	1477	352	37	120	1225	252	1428	49	1	8	99
Base	1473	434	26	124	1198	274	1439	34	1	5	88
Very well	737	206	13	58	607	130	713	25	1	2	67
	50%	47%	52%	47%	51%	47%	50%	73%	100%	34%	76%
Fairly well	507	184	7	50	410	97	501	6	-	3	17
	34%	42%	28%	40%	34%	35%	35%	17%	-	58%	19%
Not very well	166	31	4	12	138	28	164	2	-	-	2
	11%	7%	17%	9%	11%	10%	11%	6%	-	8%	2%
Not at all well	63	14	1	4	44	19	62	1	-	-	2
	4%	3%	3%	3%	4%	7%	4%	3%	-	-	2%
WELL	1244	390	21	108	1017	227	1213	31	1	5	84
	84%	90%	80%	87%	85%	83%	84%	90%	100%	92%	95%
NOT WELL	229	45	5	16	181	47	225	3	-	-	4
	16%	10%	20%	13%	15%	17%	16%	10%	-	8%	5%
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QCHECK How well can remember the experience of taking out sampled loan
Base: All respondents

	Total	Market Status		Specific lender status	
		New (d)	Repeat (e)	New (f)	Repeat (g)
Unweighted Base	1477	500	958	800	658
Base	1473	414	1044	821	638
Very well	737 50%	247 60% e	485 46%	407 50%	325 51%
Fairly well	507 34%	125 30%	378 36%	276 34%	227 36%
Not very well	166 11%	34 8%	127 12%	96 12%	66 10%
Not at all well	63 4%	9 2%	54 5% d	42 5%	21 3%
WELL	1244 84%	372 90% e	863 83%	683 83%	551 86%
NOT WELL	229 16%	43 10%	181 17% d	138 17%	86 14%
Overlap formulae used					
- Column Means:					
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g					
Minimum Base: 30 (**), Small Base: 100 (*)					
- Column Proportions:					
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g					
Minimum Base: 30 (**), Small Base: 100 (*)					
Continuity correction applied					

Overview of market by channel of purchase
Base: All respondents

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	1560	860	623	334	742	406	975	203	124	166
Base	1560	870	609	313	754	429	1010	205	108	143
Online only	1038	621	376	239	537	245	740	115	65	71
	67%	71% B	62%	76% E	71% E	57%	73% GHI	56%	60% *	50%
Retail only	253	125	113	24	99	98	119	44	27	45
	16%	14%	19%	8%	13%	23% CD	12%	21% F	26% F*	31% F
Online and Retail	176	84	85	29	77	62	105	42	7	14
	11%	10%	14% A	9%	10%	15%	10%	20% FHI	7% *	10%
Incomplete information	93	41	35	22	42	24	46	4	8	13
	6%	5%	6%	7%	6%	6%	5%	2%	8% *	9% G
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

Overview of market by channel of purchase
Base: All respondents

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	1560	451	796	366	430	174	1212	47	127	78
Base	1560	494	783	369	415	144	1222	43	120	77
Online only	1038	370	518	257	261	72	849	28	53	57
	67%	75%	66%	70%	63%	50%	70%	65%	45%	74%
		KMN	N	N	N		Q	*	*	Q*
Retail only	253	58	125	50	75	45	168	10	40	16
	16%	12%	16%	13%	18%	31%	14%	23%	34%	20%
					J	JKLM		*	O*	*
Online and Retail	176	50	101	42	59	14	142	1	21	3
	11%	10%	13%	11%	14%	10%	12%	1%	17%	4%
								*	R*	*
Incomplete information	93	16	39	20	19	13	62	5	5	2
	6%	3%	5%	5%	5%	9%	5%	11%	4%	2%
						J		*	*	*
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

Overview of market by channel of purchase
Base: All respondents

	Total	Accommodation					Number of people in hhld		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	1560	276	954	536	418	209	292	371	796
Base	1560	309	911	539	372	220	273	361	825
Online only	1038	225	572	365	207	178	170	245	571
	67%	73%	63%	68%	56%	81%	62%	68%	69%
		TV	V	TV		TUV			
Retail only	253	48	170	82	88	12	62	58	113
	16%	15%	19%	15%	24%	6%	23%	16%	14%
		W	UW	W	STUW		Z		
Online and Retail	176	29	117	66	51	18	29	40	99
	11%	9%	13%	12%	14%	8%	11%	11%	12%
Incomplete information	93	7	52	26	26	12	11	18	43
	6%	2%	6%	5%	7%	5%	4%	5%	5%
					S				
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

Overview of market by channel of purchase
Base: All respondents

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	1560	893	293	184	91	568	50	129	378	474	1081	352
Base	1560	887	290	196	89	575	36	109	372	538	1089	336
Online only	1038 67%	584 66%	209 72%	140 71%	54 61% *	403 70%	13 36% *	59 54% *	228 61% f	421 78% fgh	745 68%	216 64%
Retail only	253 16%	149 17%	44 15%	21 11%	19 22% *	85 15%	15 42% hi*	36 33% hi*	71 19% i	41 8%	164 15%	65 19%
Online and Retail	176 11%	106 12%	28 10%	23 12%	11 13% *	62 11%	7 19% *	10 9% *	53 14%	64 12%	129 12%	38 11%
Incomplete information	93 6%	48 5%	8 3%	12 6%	4 4% *	24 4%	1 3% *	4 4% *	20 5%	13 2%	52 5%	17 5%
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

Overview of market by channel of purchase
Base: All respondents

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	1560	387	178	907	944	277	246	1061	499	55	568	536
Base	1560	309	186	986	812	297	363	1230	330	143	557	553
Online only	1038 67%	234 76% n	136 73%	668 68%	611 75% pq	201 68%	222 61%	1033 84% st	5 1%	102 71% s*	374 67%	343 62%
Retail only	253 16%	75 24% n	32 17%	147 15%	201 25% pq	35 12% q	18 5%	7 1%	246 75% rt	17 12% r*	85 15%	100 18%
Online and Retail	176 11%	- - l	17 9% l	159 16%	- - o	59 20% o	117 32% op	126 10%	51 15% r	24 17% *	54 10%	81 15%
Incomplete information	93 6%	- -	2 1%	12 1%	- -	2 1%	7 2% o	64 5%	29 9% rt	- - *	44 8%	29 5%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

Overview of market by channel of purchase
Base: All respondents

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	1560	927	373	162
Base	1560	1038	253	176
Online only	1038 67%	1038 100% xy	- - -	- - *
Retail only	253 16%	- -	253 100% wy	- - *
Online and Retail	176 11%	- -	- -	176 100% wx*
Incomplete information	93 6%	- -	- -	- - *
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

Overview of market by channel of purchase
Base: All respondents

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	1560	1008	423	31	281	106	646	267	162
Base	1560	1150	286	31	234	75	804	178	176
Online only	1038	1038	-	-	234	-	804	-	-
	67%	90% B	-	**	100% E	*	100% GH	-	*
Retail only	253	-	253	-	-	75	-	178	-
	16%	-	88% A	**	-	100% D*	-	100% FH	-
Online and Retail	176	112	33	31	-	-	-	-	176
	11%	10%	12%	100% **	-	*	-	-	100% FG*
Incomplete information	93	-	-	-	-	-	-	-	-
	6%	-	-	**	-	*	-	-	*
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

Overview of market by channel of purchase
Base: All respondents

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	1560	356	707	488	126	803	1287	190	489	475	646
Base	1560	286	649	619	138	737	1244	229	507	487	606
Online only	1038 67%	225 78% JKL	430 66%	381 62%	89 64% *	495 67%	850 68%	141 62%	356 70% R	340 70% R	375 62%
Retail only	253 16%	61 21% KL	137 21% KL	53 9%	10 7% *	139 19% N	205 17%	32 14%	76 15%	64 13%	131 22% PQ
Online and Retail	176 11%	- -	35 5% I	141 23% IJ	32 23% IJ*	70 10%	135 11%	34 15%	58 11%	66 13%	55 9%
Incomplete information	93 6%	1 *	47 7% I	44 7% I	8 6% I*	33 5%	54 4%	21 9% N	18 3%	17 3%	45 7% PQ
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

Overview of market by channel of purchase
Base: All respondents

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	1560	723	794	440	117	394	92	69	32	88	192	794
Base	1560	745	769	479	119	386	92	68	32	74	194	769
Online only	1038	500	517	352	88	230	48	22	20	31	145	517
	67%	67%	67%	73% WXYa	74% WXYa*	59% Ya	52% *	33% *	62% **	41% *	75% WXYa	67% WXYa
Retail only	253	115	131	49	17	75	18	21	7	26	21	131
	16%	15%	17%	10%	14% *	19% Ub	20% *	32% UVbc*	21% **	35% UVWbc*	11% *	17% U
Online and Retail	176	101	75	62	11	64	22	22	4	11	19	75
	11%	13%	10%	13%	9% *	17% bc	24% UVbc*	33% UVWbc*	13% **	15% *	10% *	10% *
Incomplete information	93	30	47	15	3	18	3	2	1	6	9	47
	6%	4%	6%	3%	3% *	5% *	3% *	3% *	4% **	8% *	4% *	6% *
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

Overview of market by channel of purchase
Base: All respondents

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	1560	962	598	388	1108	1456	58
Base	1560	958	602	425	1066	1456	53
Online only	1038 67%	648 68%	390 65%	279 66%	732 69%	983 68%	33 61% *
Retail only	253 16%	160 17%	93 15%	49 12%	192 18% f	232 16%	15 28% *
Online and Retail	176 11%	101 11%	75 12%	71 17% 9	91 9%	168 12%	2 5% *
Incomplete information	93 6%	48 5%	44 7%	26 6%	50 5%	74 5%	4 7% *
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

Overview of market by channel of purchase
Base: All respondents

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	1560	769	726	523	472	154	138	405	379	661
Base	1560	711	777	564	522	160	142	418	395	630
Online only	1038	513	489	351	329	81	75	278	273	420
	67%	72% klmno	63% no	62% n	63% n	51% *	52% *	67%	69%	67%
Retail only	253	128	114	83	75	25	26	53	56	122
	16%	18%	15%	15%	14%	16% *	18% *	13%	14%	19% p
Online and Retail	176	34	135	102	93	43	32	69	46	53
	11%	5%	17% j	18% j	18% j	27% jklm*	22% j*	17% r	12%	8%
Incomplete information	93	36	40	28	25	10	10	17	20	35
	6%	5%	5%	5%	5%	6% *	7% *	4%	5%	6%
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

Overview of market by channel of purchase
Base: All respondents

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base Base	1560	148	453	87	200	156	233	186
	1560	156	480	72	203	151	214	193
Online only	1038	104	320	41	135	103	147	126
	67%	67% *	67%	57% *	67%	69%	69%	65%
Retail only	253	23	79	17	33	27	32	23
	16%	15% *	16%	23% *	16%	18%	15%	12%
Online and Retail	176	18	52	11	31	12	16	32
	11%	11% *	11%	16% *	15%	8%	8%	16% x
Incomplete information	93	11	30	3	5	8	19	12
	6%	7% *	6%	4% *	2%	6%	9% v	6%
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

Overview of market by channel of purchase
Base: All respondents

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	1560	540	919	735	690	1281	205	919	550	1096	370
Base	1560	503	963	716	706	1280	204	900	564	1081	383
Online only	1038 67%	326 65%	667 69%	464 65%	510 72% C	889 69% F	113 55%	618 69%	369 65%	727 67%	268 70%
Retail only	253 16%	101 20% B	135 14%	128 18%	102 14%	194 15%	46 23% E	154 17%	85 15%	181 17%	48 12%
Online and Retail	176 11%	43 9%	123 13%	84 12%	74 11%	136 11%	32 16%	90 10%	76 14%	120 11%	46 12%
Incomplete information	93 6%	33 7%	38 4%	39 5% D	19 3%	61 5%	13 6%	38 4%	33 6%	53 5%	21 6%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

Overview of market by channel of purchase
Base: All respondents

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	1560	288	1246	138	95	818	387	1508	1296	1261
Base	1560	351	1182	199	107	827	309	1524	1268	1306
Online only	1038 67%	216 62%	817 69%	135 68%	67 63%	582 70%	234 76%	1033 68% RS	780 62%	864 66% R
Retail only	253 16%	34 10%	217 18% K	9 4% *	16 15% M*	149 18% M	75 24% M	226 15%	250 20% QS	199 15%
Online and Retail	176 11%	80 23% L	95 8%	55 28% OP*	24 22% OP*	94 11% P	- -	175 12%	166 13% Q	168 13% Q
Incomplete information	93 6%	22 6%	53 4%	- *	- *	2 *	- -	90 6%	72 6%	74 6%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

Overview of market by channel of purchase

Base: All respondents

	Total	Type of loan compared			Aware of any high street lenders		Aware of any online lenders		Change in reported level of confidence in repaying loan (Follow-up)		
		Online only (T)	Retail only (U)	Online and Retail (V)	Yes (W)	No (X)	Yes (Y)	No (Z)	More confident (a)	Less confident (b)	No change (c)
Unweighted Base	1560	367	39	128	1296	264	1508	52	1	8	99
Base	1560	452	27	133	1268	292	1524	36	1	5	88
Online only	1038	373	6	74	780	258	1033	5	1	5	79
	67%	82%	21%	56%	62%	88%	68%	13%	100%	92%	90%
		UV		U*		W		Z	**	**	
Retail only	253	6	18	18	250	3	226	28	-	-	-
	16%	1%	67%	14%	20%	1%	15%	77%	-	-	-
			TV*	T*	X			Y*	**	**	
Online and Retail	176	54	1	37	166	10	175	1	-	-	8
	11%	12%	4%	28%	13%	4%	12%	2%	-	8%	9%
				TU*	X			*	**	**	
Incomplete information	93	19	2	4	72	20	90	3	-	-	1
	6%	4%	9%	3%	6%	7%	6%	8%	-	-	2%
			*	*				*	**	**	
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

Overview of market by channel of purchase
Base: All respondents

	Total	Market Status		Specific lender status	
		New (d)	Repeat (e)	New (f)	Repeat (g)
Unweighted Base	1560	531	1010	849	692
Base	1560	446	1100	877	669
Online only	1038 67%	315 71%	721 65%	583 66%	453 68%
Retail only	253 16%	106 24% e	141 13%	142 16%	105 16%
Online and Retail	176 11%	14 3%	161 15% d	112 13%	63 9%
Incomplete information	93 6%	11 2%	78 7% d	40 5%	49 7%
Overlap formulae used					
- Column Means:					
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g					
Minimum Base: 30 (**), Small Base: 100 (*)					
- Column Proportions:					
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g					
Minimum Base: 30 (**), Small Base: 100 (*)					
Continuity correction applied					

Overview of market by repayment behaviour
Base: All respondents

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	1560	860	623	334	742	406	975	203	124	166
Base	1560	870	609	313	754	429	1010	205	108	143
Repaid loan on time / no need for new one	717 46%	402 46%	268 44%	131 42%	338 45%	207 48%	459 45%	97 47%	43 40% *	67 47%
Repaid on time but needed new loan	161 10%	94 11%	64 10%	24 8%	79 10%	54 13%	104 10%	20 10%	19 18% *	14 10%
Did not repay on time but no new loan needed	140 9%	72 8%	62 10%	32 10%	63 8%	38 9%	80 8%	22 10%	15 14% *	16 11%
Did not repay on time and new loan needed	55 3%	33 4%	21 3%	2 1%	38 5% C	12 3%	27 3%	11 6%	6 5% *	9 6%
Repayment date not passed	411 26%	229 26%	162 27%	106 34% E	201 27%	101 24%	297 29% GI	42 20%	22 20% *	28 19%
Incomplete information (include all cases not covered by codes 1-5 here	77 5%	41 5%	32 5%	18 6%	36 5%	17 4%	43 4%	13 6%	3 3% *	9 7%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

Overview of market by repayment behaviour
Base: All respondents

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	1560	451	796	366	430	174	1212	47	127	78
Base	1560	494	783	369	415	144	1222	43	120	77
Repaid loan on time / no need for new one	717 46%	227 46%	344 44%	176 48%	167 40%	69 48%	564 46%	18 42% *	44 37% *	38 49% *
Repaid on time but needed new loan	161 10%	61 12%	75 10%	33 9%	42 10%	19 13%	129 11%	7 15% *	11 9% *	10 13% *
Did not repay on time but no new loan needed	140 9%	39 8%	78 10% L	25 7%	53 13% KL	14 10%	108 9%	2 5% *	18 15% *	5 6% *
Did not repay on time and new loan needed	55 3%	22 5%	28 4%	11 3%	18 4%	3 2%	47 4%	2 5% *	3 3% *	- - *
Repayment date not passed	411 26%	128 26%	209 27%	100 27%	109 26%	36 25%	323 26%	10 22% *	31 26% *	20 26% *
Incomplete information (include all cases not covered by codes 1-5 here)	77 5%	16 3%	49 6%	24 7%	25 6%	4 3%	51 4%	5 11% *	12 10% O*	5 7% *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

Overview of market by repayment behaviour
Base: All respondents

	Total	Accommodation					Number of people in hhld		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	1560	276	954	536	418	209	292	371	796
Base	1560	309	911	539	372	220	273	361	825
Repaid loan on time / no need for new one	717 46%	153 49%	407 45%	257 48%	150 40%	94 43%	121 44%	192 53% Z	347 42%
Repaid on time but needed new loan	161 10%	34 11%	105 11%	61 11%	44 12%	16 7%	43 16% Z	38 11%	76 9%
Did not repay on time but no new loan needed	140 9%	35 11%	66 7%	38 7%	28 8%	31 14% TU	24 9%	19 5%	89 11% Y
Did not repay on time and new loan needed	55 3%	15 5%	35 4%	13 2%	22 6% U	3 2%	11 4%	6 2%	36 4%
Repayment date not passed	411 26%	59 19%	259 28% S	146 27%	113 30% S	62 28%	62 23%	91 25%	231 28%
Incomplete information (include all cases not covered by codes 1-5 here	77 5%	14 4%	39 4%	23 4%	16 4%	13 6%	13 5%	14 4%	46 6%
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

Overview of market by repayment behaviour
Base: All respondents

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	1560	893	293	184	91	568	50	129	378	474	1081	352
Base	1560	887	290	196	89	575	36	109	372	538	1089	336
Repaid loan on time / no need for new one	717 46%	422 48%	124 43%	76 39%	38 43%	239 42%	10 29%	49 45%	162 43%	265 49%	511 47%	133 40%
Repaid on time but needed new loan	161 10%	101 11%	21 7%	31 16%	4 5%	56 10%	3 9%	9 8%	53 14%	60 11%	132 12%	26 8%
Did not repay on time but no new loan needed	140 9%	67 8%	43 15%	14 7%	8 9%	65 11%	8 23%	8 8%	30 8%	39 7%	74 7%	56 17%
Did not repay on time and new loan needed	55 3%	27 3%	8 3%	9 4%	9 10%	26 5%	2 6%	6 6%	9 3%	26 5%	38 4%	14 4%
Repayment date not passed	411 26%	226 25%	81 28%	55 28%	24 27%	160 28%	6 18%	29 27%	101 27%	130 24%	290 27%	86 26%
Incomplete information (include all cases not covered by codes 1-5 here	77 5%	44 5%	12 4%	11 6%	6 6%	29 5%	5 15%	7 6%	17 5%	19 4%	44 4%	22 7%
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

Overview of market by repayment behaviour
Base: All respondents

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	1560	387	178	907	944	277	246	1061	499	55	568	536
Base	1560	309	186	986	812	297	363	1230	330	143	557	553
Repaid loan on time / no need for new one	717 46%	150 48%	85 45%	453 46%	413 51% q	135 45%	137 38%	547 44%	170 52% r	62 44% *	263 47%	238 43%
Repaid on time but needed new loan	161 10%	13 4%	9 5%	125 13% lm	75 9%	25 8%	47 13%	117 10%	43 13%	16 11% *	55 10%	54 10%
Did not repay on time but no new loan needed	140 9%	20 7%	27 15% l	85 9%	49 6%	38 13% o	45 12% o	93 8%	47 14% r	16 11% *	36 6%	77 14% u
Did not repay on time and new loan needed	55 3%	3 1%	4 2%	46 5% l	9 1%	7 3%	36 10% op	42 3%	12 4%	5 3% *	13 2%	32 6% u
Repayment date not passed	411 26%	117 38% n	58 31%	222 23%	248 31% q	77 26%	69 19%	378 31% s	33 10%	31 21% s*	168 30% v	125 23%
Incomplete information (include all cases not covered by codes 1-5 here)	77 5%	6 2%	4 2%	55 6%	18 2%	15 5%	28 8% o	52 4%	25 8% r	13 9% *	22 4%	26 5%
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

Overview of market by repayment behaviour
Base: All respondents

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	1560	927	373	162
Base	1560	1038	253	176
Repaid loan on time / no need for new one	717 46%	470 45%	131 52%	78 44% *
Repaid on time but needed new loan	161 10%	92 9%	35 14% w	20 11% *
Did not repay on time but no new loan needed	140 9%	74 7%	38 15% w	21 12% *
Did not repay on time and new loan needed	55 3%	35 3%	7 3%	10 6% *
Repayment date not passed	411 26%	327 31% x	28 11%	37 21% x*
Incomplete information (include all cases not covered by codes 1-5 here	77 5%	40 4%	15 6%	9 5% *
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

Overview of market by repayment behaviour
Base: All respondents

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	1560	1008	423	31	281	106	646	267	162
Base	1560	1150	286	31	234	75	804	178	176
Repaid loan on time / no need for new one	717 46%	521 45%	147 51%	10 33% **	107 46%	42 57% *	363 45%	88 49%	78 44% *
Repaid on time but needed new loan	161 10%	107 9%	39 14% A	1 4% **	6 3%	7 10% D*	86 11%	28 16%	20 11% *
Did not repay on time but no new loan needed	140 9%	86 7%	40 14% A	7 22% **	11 5%	10 13% D*	63 8%	28 16% F	21 12% *
Did not repay on time and new loan needed	55 3%	43 4%	8 3%	1 4% **	1 *	2 3% *	35 4%	5 3%	10 6% *
Repayment date not passed	411 26%	346 30% B	35 12%	11 35% **	106 46% E	10 14% *	220 27% G	17 10%	37 21% G*
Incomplete information (include all cases not covered by codes 1-5 here)	77 5%	47 4%	17 6%	1 2% **	3 1%	3 4% *	37 5%	12 7%	9 5% *
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

Overview of market by repayment behaviour
Base: All respondents

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	1560	356	707	488	126	803	1287	190	489	475	646
Base	1560	286	649	619	138	737	1244	229	507	487	606
Repaid loan on time / no need for new one	717 46%	137 48%	329 51% KL	246 40%	49 35% *	298 40%	569 46% M	99 43%	227 45%	224 46%	269 44%
Repaid on time but needed new loan	161 10%	12 4%	79 12% I	69 11% I	14 10% *	66 9%	128 10%	29 13%	67 13% R	52 11%	52 9%
Did not repay on time but no new loan needed	140 9%	19 7%	42 7%	78 13% IJ	12 9% *	60 8%	109 9%	25 11%	34 7%	49 10%	63 10%
Did not repay on time and new loan needed	55 3%	2 1%	11 2%	41 7% IJ	18 13% IJK*	18 2%	36 3%	17 7% MN	27 5% R	18 4%	13 2%
Repayment date not passed	411 26%	110 38% JKL	170 26%	131 21%	29 21% *	271 37% NO	359 29% O	28 12%	117 23%	129 26%	180 30% P
Incomplete information (include all cases not covered by codes 1-5 here)	77 5%	7 3%	17 3%	52 8% IJ	16 12% IJ*	24 3%	42 3%	31 14% MN	35 7% Q	15 3%	29 5%
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

Overview of market by repayment behaviour
Base: All respondents

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	1560	723	794	440	117	394	92	69	32	88	192	794
Base	1560	745	769	479	119	386	92	68	32	74	194	769
Repaid loan on time / no need for new one	717 46%	353 47%	344 45%	232 48%	63 53%	181 47%	43 46%	27 39%	9 27%	29 40%	98 50%	344 45%
Repaid on time but needed new loan	161 10%	88 12%	70 9%	52 11%	17 14%	43 11%	6 7%	9 13%	4 14%	13 18%	20 10%	70 9%
Did not repay on time but no new loan needed	140 9%	72 10%	67 9%	48 10% V	2 2% *	34 9% V	8 9% *	6 9% *	7 22% **	11 15% V*	14 7%	67 9%
Did not repay on time and new loan needed	55 3%	28 4%	26 3%	13 3%	- *	22 6% UV	10 11% UVc*	10 15% UVWbc*	1 2% **	3 4% *	8 4%	26 3%
Repayment date not passed	411 26%	178 24%	217 28%	119 25%	32 27% *	93 24%	22 24% *	13 19% *	10 31% **	16 21% *	47 24%	217 28%
Incomplete information (include all cases not covered by codes 1-5 here)	77 5%	26 4%	44 6%	16 3%	5 4% *	13 3%	4 4% *	4 5% *	2 5% **	2 2% *	7 4%	44 6%
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

Overview of market by repayment behaviour
Base: All respondents

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	1560	962	598	388	1108	1456	58
Base	1560	958	602	425	1066	1456	53
Repaid loan on time / no need for new one	717 46%	449 47%	268 45%	165 39%	523 49%	666 46%	27 50% *
Repaid on time but needed new loan	161 10%	99 10%	61 10%	59 14%	93 9%	158 11%	- - *
Did not repay on time but no new loan needed	140 9%	82 9%	57 10%	49 12%	87 8%	128 9%	11 20% h*
Did not repay on time and new loan needed	55 3%	34 4%	20 3%	27 6%	28 3%	52 4%	3 5% *
Repayment date not passed	411 26%	252 26%	158 26%	101 24%	290 27%	384 26%	11 21% *
Incomplete information (include all cases not covered by codes 1-5 here)	77 5%	40 4%	37 6%	24 6%	45 4%	68 5%	2 4% *
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

Overview of market by repayment behaviour
Base: All respondents

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	1560	769	726	523	472	154	138	405	379	661
Base	1560	711	777	564	522	160	142	418	395	630
Repaid loan on time / no need for new one	717 46%	378 53% klmo	301 39%	210 37%	198 38%	67 42% *	46 33% *	192 46%	180 45%	285 45%
Repaid on time but needed new loan	161 10%	54 8%	101 13% j	82 15% j	67 13% j	15 10% *	21 15% *	61 15% r	39 10%	57 9%
Did not repay on time but no new loan needed	140 9%	43 6%	93 12% j	65 12% j	77 15% jk	21 13% j*	19 14% j*	35 8%	31 8%	62 10%
Did not repay on time and new loan needed	55 3%	6 1%	48 6% j	42 7% j	35 7% j	12 8% j*	12 8% j*	25 6% r	14 3%	13 2%
Repayment date not passed	411 26%	213 30% klm	181 23% m	128 23%	104 20%	37 23% *	35 25% *	90 21%	107 27%	184 29% p
Incomplete information (include all cases not covered by codes 1-5 here)	77 5%	17 2%	53 7% j	37 7% j	41 8% j	8 5% *	9 6% *	15 4%	25 6%	28 4%
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

Overview of market by repayment behaviour
Base: All respondents

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	1560	148	453	87	200	156	233	186
Base	1560	156	480	72	203	151	214	193
Repaid loan on time / no need for new one	717 46%	75 48% u*	224 47% u	22 30% *	101 50% u	67 44% u	101 47% u	78 41% u
Repaid on time but needed new loan	161 10%	16 10% *	48 10% *	16 23% stvwxy*	21 11% *	15 10% *	19 9% *	19 10% *
Did not repay on time but no new loan needed	140 9%	10 7% *	60 12% x	4 5% *	17 9% *	15 10% *	12 6% *	13 7% *
Did not repay on time and new loan needed	55 3%	3 2% *	27 6% v	4 6% *	1 1% *	2 1% *	3 2% *	10 5% *
Repayment date not passed	411 26%	45 29% *	100 21% *	24 33% t*	49 24% *	48 32% t	65 31% t	56 29% *
Incomplete information (include all cases not covered by codes 1-5 here)	77 5%	7 5% *	20 4% *	2 3% *	13 6% *	4 3% *	12 6% *	17 9% *
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

Overview of market by repayment behaviour
Base: All respondents

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	1560	540	919	735	690	1281	205	919	550	1096	370
Base	1560	503	963	716	706	1280	204	900	564	1081	383
Repaid loan on time / no need for new one	717 46%	210 42%	454 47%	321 45%	328 46%	613 48% F	61 30%	453 50% H	210 37%	499 46%	170 44%
Repaid on time but needed new loan	161 10%	44 9%	109 11%	88 12%	63 9%	124 10%	33 16% E	68 8%	88 16% G	106 10%	48 12%
Did not repay on time but no new loan needed	140 9%	54 11%	82 8%	64 9%	66 9%	102 8%	34 17% E	74 8%	63 11%	96 9%	33 9%
Did not repay on time and new loan needed	55 3%	21 4%	32 3%	31 4%	22 3%	36 3%	18 9% E	24 3%	30 5% G	40 4%	13 3%
Repayment date not passed	411 26%	149 30%	238 25%	189 26%	190 27%	349 27%	42 21%	253 28%	133 24%	293 27%	95 25%
Incomplete information (include all cases not covered by codes 1-5 here)	77 5%	24 5%	48 5%	24 3%	36 5%	56 4%	16 8%	27 3%	39 7% G	47 4%	25 7%
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

Overview of market by repayment behaviour
Base: All respondents

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	1560	288	1246	138	95	818	387	1508	1296	1261
Base	1560	351	1182	199	107	827	309	1524	1268	1306
Repaid loan on time / no need for new one	717 46%	117 33%	590 50% K	60 30% *	36 34% *	425 51% MN	150 48% M	698 46% S	581 46% S	578 44%
Repaid on time but needed new loan	161 10%	55 16% L	105 9%	39 20% OP*	21 20% OP*	72 9% P	13 4%	155 10%	129 10%	138 11%
Did not repay on time but no new loan needed	140 9%	44 12%	95 8%	17 9% *	9 8% *	82 10%	20 7%	136 9%	124 10%	124 10%
Did not repay on time and new loan needed	55 3%	38 11% L	16 1%	34 17% OP*	7 7% OP*	9 1%	3 1%	55 4%	48 4%	52 4%
Repayment date not passed	411 26%	75 21%	326 28%	25 12% *	27 26% *	216 26% M	117 38% MO	407 27% R	317 25%	344 26%
Incomplete information (include all cases not covered by codes 1-5 here)	77 5%	22 6%	51 4%	24 12% OP*	6 5% *	22 3%	6 2%	74 5%	69 5%	71 5%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

Overview of market by repayment behaviour
Base: All respondents

	Total	Type of loan compared			Aware of any high street lenders		Aware of any online lenders		Change in reported level of confidence in repaying loan (Follow-up)		
		Online only (T)	Retail only (U)	Online and Retail (V)	Yes (W)	No (X)	Yes (Y)	No (Z)	More confident (a)	Less confident (b)	No change (c)
Unweighted Base	1560	367	39	128	1296	264	1508	52	1	8	99
Base	1560	452	27	133	1268	292	1524	36	1	5	88
Repaid loan on time / no need for new one	717 46%	211 47%	12 43% *	59 44% *	581 46%	136 47%	698 46%	19 53% *	- - **	- - **	- - -
Repaid on time but needed new loan	161 10%	47 10%	5 17% *	17 13% *	129 10%	31 11%	155 10%	6 16% *	- - **	- - **	- - -
Did not repay on time but no new loan needed	140 9%	28 6%	6 22% TV*	10 7% *	124 10%	16 5%	136 9%	4 11% *	- - **	- - **	- - -
Did not repay on time and new loan needed	55 3%	20 4%	- - *	3 3% *	48 4%	7 2%	55 4%	- - *	- - **	- - **	- - -
Repayment date not passed	411 26%	136 30% U	2 9% *	35 27% *	317 25%	93 32%	407 27%	4 11% *	1 100% **	5 100% **	88 100%
Incomplete information (include all cases not covered by codes 1-5 here)	77 5%	11 2%	2 9% *	9 7% *	69 5%	8 3%	74 5%	3 9% *	- - **	- - **	- - -
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

Overview of market by repayment behaviour
Base: All respondents

	Total	Market Status		Specific lender status	
		New (d)	Repeat (e)	New (f)	Repeat (g)
Unweighted Base	1560	531	1010	849	692
Base	1560	446	1100	877	669
Repaid loan on time / no need for new one	717 46%	233 52% e	476 43%	411 47%	298 45%
Repaid on time but needed new loan	161 10%	40 9%	119 11%	91 10%	69 10%
Did not repay on time but no new loan needed	140 9%	32 7%	105 10%	88 10%	49 7%
Did not repay on time and new loan needed	55 3%	4 1%	50 5% d	26 3%	28 4%
Repayment date not passed	411 26%	123 27%	288 26%	213 24%	197 29%
Incomplete information (include all cases not covered by codes 1-5 here	77 5%	14 3%	63 6%	49 6%	28 4%
Overlap formulae used					
- Column Means:					
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g					
Minimum Base: 30 (**), Small Base: 100 (*)					
- Column Proportions:					
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g					
Minimum Base: 30 (**), Small Base: 100 (*)					
Continuity correction applied					

QPDSI1 (Follow-up) Whether original repayment date for sampled loan has passed
Base: All respondents

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	108	70	38	23	57	28	83	15	5	5
Base	95	65	30	18	50	27	76	12	3	4
Yes	95	65	30	18	50	27	76	12	3	4
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
No	-	-	-	-	-	-	-	-	-	-
	-	-	**	**	-	**	-	**	**	**
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSI1 (Follow-up) Whether original repayment date for sampled loan has passed

Base: All respondents

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	108	33	65	27	38	9	92	4	6	4
Base	95	33	54	24	29	8	79	5	6	3
Yes	95	33	54	24	29	8	79	5	6	3
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
No	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
		**		**	**	**		**	**	**
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSI1 (Follow-up) Whether original repayment date for sampled loan has passed
Base: All respondents

	Total	Accommodation					Number of people in hhd		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	108	17	74	40	34	15	22	25	61
Base	95	14	67	41	26	14	18	22	54
Yes	95	14	67	41	26	14	18	22	54
	100%	100%	100%	100%	100%	100%	100%	100%	100%
No	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
		**		**	**	**	**	**	
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDS11 (Follow-up) Whether original repayment date for sampled loan has passed
Base: All respondents

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	108	68	18	14	8	40	3	7	30	42	83	25
Base	95	58	18	10	9	37	2	7	31	34	75	19
Yes	95	58	18	10	9	37	2	7	31	34	75	19
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
No	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	**	**	**	**	**	**	**	-	-	**
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDS11 (Follow-up) Whether original repayment date for sampled loan has passed
Base: All respondents

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	108	40	16	50	71	22	13	108	-	-	37	35
Base	95	29	13	51	62	19	13	95	-	-	35	30
Yes	95	29	13	51	62	19	13	95	-	-	35	30
	100%	100%	100%	100%	100%	100%	100%	100%	-	-	100%	100%
No	-	-	-	-	-	-	-	-	-	-	-	-
	-	**	**	-	-	**	**	-	-	-	**	**
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSI1 (Follow-up) Whether original repayment date for sampled loan has passed
Base: All respondents

	Total	Channel of purchase ever used			Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Online only (A)	Retail only (B)	Online and Retail (C)	Mainly online (D)	Mainly retail (E)	Not possible to say (F)	Online (G)	Retail (H)	Online only (I)	Retail only (J)	Online and Retail (K)
Unweighted Base	108	95	-	11	101	3	2	40	-	55	-	11
Base	95	85	-	8	91	2	1	29	-	56	-	8
Yes	95	85	-	8	91	2	1	29	-	56	-	8
	100%	100%	-	100%	100%	100%	100%	100%	-	100%	-	100%
No	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	**	-	**	**	-	-	-	-	**
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSI1 (Follow-up) Whether original repayment date for sampled loan has passed
Base: All respondents

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (L)	Multiple with same lender (M)	Multiple with different lenders (N)	Multiple with same and different lenders (O)	Very well (P)	Very/Fairly well (Q)	Not very/ Not at all well (R)	Compound interest (S)	Simple interest (T)	Not simple interest (U)
Unweighted Base	108	40	37	31	9	79	104	4	34	38	46
Base	95	29	41	25	10	71	90	4	27	36	41
Yes	95	29	41	25	10	71	90	4	27	36	41
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
No	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
		**	-	**	**	*	*	**	**	**	-
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSI1 (Follow-up) Whether original repayment date for sampled loan has passed

Base: All respondents

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (V)	No (W)	Credit card (X)	Bank or BS loan (Y)	Any other loan / credit (Z)	Home credit (a)	Pawnbroker (b)	Credit union (c)	DWP / Crisis loan (d)	Retail credit (e)	None (f)
Unweighted Base	108	53	54	35	1	32	6	2	-	9	18	54
Base	95	43	51	28	1	26	4	2	-	6	16	51
Yes	95	43	51	28	1	26	4	2	-	6	16	51
	100%	100%	100%	100%	100%	100%	100%	100%	-	100%	100%	100%
No	-	-	-	-	-	-	-	-	-	-	-	-
	-	*	*	**	**	**	**	**	-	**	**	-
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u												
Minimum Base: 30 (*), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u												
Minimum Base: 30 (*), Small Base: 100 (*)												
Continuity correction applied												

QPDSI1 (Follow-up) Whether original repayment date for sampled loan has passed
Base: All respondents

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (g)	No (h)	Yes (i)	No (j)	Yes (k)	No (l)
Unweighted Base	108	72	36	31	76	106	2
Base	95	69	26	32	62	93	2
Yes	95	69	26	32	62	93	2
	100%	100%	100%	100%	100%	100%	100%
No	-	-	-	-	-	-	-
	-	-	**	**	-	-	**
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDSI1 (Follow-up) Whether original repayment date for sampled loan has passed
Base: All respondents

	Total	Debt history					Whether used overdraft in the last 12 months			
		None (m)	Any debt problem (n)	Bad credit rating (o)	Made arrangements/ IVA (p)	County Court (q)	Bailiffs (r)	Overdrawn above agreed limit (s)	Overdrawn up to agreed limit (t)	Not overdrawn (u)
Unweighted Base	108	54	52	35	29	9	10	23	30	51
Base	95	50	44	28	25	7	8	21	27	45
Yes	95	50	44	28	25	7	8	21	27	45
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
No	-	-	-	-	-	-	-	-	-	-
	-	*	*	**	**	**	**	**	**	-
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDS11 (Follow-up) Whether original repayment date for sampled loan has passed
Base: All respondents

	Total	Most important factor when taking out loan							Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service	
		Ease (A)	Speed (B)	Amount (C)	Total cost (D)	Flexibility (E)	Reputation (F)	Channel (G)	Agree (H)	Disagree (I)	Agree (J)	Disagree (K)
Unweighted Base	108	11	26	-	15	15	21	14	39	68	56	48
Base	95	13	21	-	15	15	17	11	36	58	48	44
Yes	95	13	21	-	15	15	17	11	36	58	48	44
	100%	100%	100%	-	100%	100%	100%	100%	100%	100%	100%	100%
No	-	-	-	-	-	-	-	-	-	-	-	-
	-	**	**	-	**	**	**	**	**	-	*	*
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDS11 (Follow-up) Whether original repayment date for sampled loan has passed
Base: All respondents

	Total	Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet		Whether ever been refused a payday loan	
		Agree (L)	Disagree (M)	Agree (N)	Disagree (O)	Agree (P)	Disagree (Q)	Yes (R)	No (S)
Unweighted Base	108	95	10	66	42	81	25	16	92
Base	95	82	9	60	35	72	21	15	79
Yes	95	82	9	60	35	72	21	15	79
	100%	100%	100%	100%	100%	100%	100%	100%	100%
No	-	-	-	-	-	-	-	-	-
	-	-	**	*	*	-	**	**	-
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSI1 (Follow-up) Whether original repayment date for sampled loan has passed

Base: All respondents

	Total	Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders			(SAMPLE) Size of loan		
		Yes (T)	No - but would consider this (U)	No - and would not consider this (V)	Only one loan taken out (W)	Aware of any online PDL (X)	Aware of any high street PDL (Y)	Aware of 3 or more PDLs (Z)	High (£200+) (a)	Low (Less than £200) (b)	Unknown (c)
Unweighted Base	108	4	8	53	40	108	89	95	53	55	-
Base	95	3	8	53	29	95	80	86	49	46	-
Yes	95	3	8	53	29	95	80	86	49	46	-
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	-
No	-	-	-	-	-	-	-	-	-	-	-
	-	**	**	-	**	*	*	*	*	*	-
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSI1 (Follow-up) Whether original repayment date for sampled loan has passed

Base: All respondents

	Total	(SAMPLE) Date of loan			Reason for loan (General)		Use of loan			
		A-Recent (d)	B-Mid term (e)	C-Longer ago (f)	Unexpected INCREASE in expenses/ outgoings (g)	Unexpected DECREASE in income (h)	Living expenses (i)	Car/ vehicle (j)	Rent or mortgage (k)	Other (l)
Unweighted Base	108	108	-	-	56	23	55	18	8	29
Base	95	95	-	-	55	22	51	17	7	22
Yes	95	95	-	-	55	22	51	17	7	22
	100%	100%	-	-	100%	100%	100%	100%	100%	100%
No	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	**	-	**	**	**
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDS11 (Follow-up) Whether original repayment date for sampled loan has passed**Base: All respondents**

	Total	Whether repayment date has passed		Whether paid back loan in full		Action taken when not paid back on repayment date			Whether shopped around for sampled loan		Whether ever shopped around for loan	
		Yes (A)	No (B)	Yes (C)	No (D)	Rollover (E)	Repayment plan (F)	Defaulted (G)	Yes (H)	No (I)	Yes (J)	No (K)
Unweighted Base	108	-	108	87	21	13	9	-	39	69	56	52
Base	95	-	95	73	22	16	7	-	39	55	55	40
Yes	95	-	95	73	22	16	7	-	39	55	55	40
	100%	-	100%	100%	100%	100%	100%	-	100%	100%	100%	100%
No	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	**	**	**	-	*	*	*	*
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDS11 (Follow-up) Whether original repayment date for sampled loan has passed

Base: All respondents

	Total	How well understood repayment amount			Confidence in repaying loan			Ease of getting money to pay back loan		
		Very well (L)	Very/ Fairly well (M)	Not very/ Not at all well (N)	Very condident (O)	Very/ Fairly confident (P)	Not very/Not at all confident (Q)	Easier than expected (R)	Same as expected (S)	More difficult than expected (T)
Unweighted Base	108	94	106	2	97	107	1	34	65	8
Base	95	82	94	1	87	94	1	29	56	10
Yes	95	82	94	1	87	94	1	29	56	10
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
No	-	-	-	-	-	-	-	-	-	-
	-	*	*	**	*	*	**	**	-	**
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDS11 (Follow-up) Whether original repayment date for sampled loan has passed

Base: All respondents

	Total	Confidence and ease of repayment			Type of loan compared			Aware of any high street lenders		Aware of any online lenders	
		Very confident and found easy (U)	Very confident and found same (V)	Very confident and found difficult (W)	Online only (X)	Retail only (Y)	Online and Retail (Z)	Yes (a)	No (b)	Yes (c)	No (d)
Unweighted Base	108	34	56	6	50	-	5	89	19	108	-
Base	95	29	50	8	49	-	5	80	15	95	-
Yes	95	29	50	8	49	-	5	80	15	95	-
	100%	100%	100%	100%	100%	-	100%	100%	100%	100%	-
No	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
		**		**			**		**		
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSI1 (Follow-up) Whether original repayment date for sampled loan has passed
Base: All respondents

	Total	Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		More confident (e)	Less confident (f)	No change (g)	New (h)	Repeat (i)	New (j)	Repeat (k)
Unweighted Base	108	1	8	99	41	67	62	46
Base	95	1	5	88	29	65	44	51
Yes	95	1	5	88	29	65	44	51
	100%	100%	100%	100%	100%	100%	100%	100%
No	-	-	-	-	-	-	-	-
	-	**	**	-	**	-	*	*
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSI2 (Follow-up) Whether repaid sampled loan in full by the repayment date
Base: All whose repayment date HAS passed

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	108	70	38	23	57	28	83	15	5	5
Base	95	65	30	18	50	27	76	12	3	4
Yes - repaid in full by repayment date	73 77%	54 83%	19 63%	14 77%	41 82%	18 66%	59 77%	9 72%	2 84%	3 75%
No - did not repay in full by repayment date	22 23%	11 17%	11 37%	4 23%	9 18%	9 34%	17 23%	3 28%	- 16%	1 25%
Don't know	-	-	-	-	-	-	-	-	-	-
Refusal	-	-	-	-	-	-	-	-	-	-
	-	-	**	**	**	**	**	**	**	**
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSI2 (Follow-up) Whether repaid sampled loan in full by the repayment date**Base: All whose repayment date HAS passed**

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	108	33	65	27	38	9	92	4	6	4
Base	95	33	54	24	29	8	79	5	6	3
Yes - repaid in full by repayment date	73 77%	22 68% **	42 78% **	20 81% **	22 76% **	8 100% **	62 79% **	5 100% **	3 49% **	2 65% **
No - did not repay in full by repayment date	22 23%	10 32% **	12 22% **	5 19% **	7 24% **	- - **	17 21% **	- - **	3 51% **	1 35% **
Don't know	-	-	-	-	-	-	-	-	-	-
Refusal	-	-	-	-	-	-	-	-	-	-
	-	**	**	**	**	**	**	**	**	**
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSI2 (Follow-up) Whether repaid sampled loan in full by the repayment date
Base: All whose repayment date HAS passed

	Total	Accommodation					Number of people in hhld		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	108	17	74	40	34	15	22	25	61
Base	95	14	67	41	26	14	18	22	54
Yes - repaid in full by repayment date	73 77%	12 91% **	50 75%	28 69% **	22 85% **	9 67% **	14 76% **	16 71% **	43 79%
No - did not repay in full by repayment date	22 23%	1 9% **	16 25%	13 31% **	4 15% **	5 33% **	4 24% **	7 29% **	11 21%
Don't know	-	-	-	-	-	-	-	-	-
Refusal	-	-	-	-	-	-	-	-	-
	-	**	**	**	**	**	**	**	**
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSI2 (Follow-up) Whether repaid sampled loan in full by the repayment date**Base: All whose repayment date HAS passed**

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	108	68	18	14	8	40	3	7	30	42	83	25
Base	95	58	18	10	9	37	2	7	31	34	75	19
Yes - repaid in full by repayment date	73 77%	42 73%	14 74%	8 83%	9 100%	31 83%	2 100%	4 53%	23 73%	26 77%	59 78%	14 72%
No - did not repay in full by repayment date	22 23%	16 27%	5 26%	2 17%	- 17%	6 17%	- **	3 47%	8 27%	8 23%	17 22%	5 28%
Don't know	-	-	-	-	-	-	-	-	-	-	-	-
Refusal	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	**	**	**	**	**	**	**	**	**	**
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSI2 (Follow-up) Whether repaid sampled loan in full by the repayment date
Base: All whose repayment date HAS passed

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	108	40	16	50	71	22	13	108	-	-	37	35
Base	95	29	13	51	62	19	13	95	-	-	35	30
Yes - repaid in full by repayment date	73 77%	22 75% **	12 87% **	38 74%	52 84%	14 75% **	5 41% **	73 77%	- -	- -	25 72% **	21 71% **
No - did not repay in full by repayment date	22 23%	7 25% **	2 13% **	13 26%	10 16%	5 25% **	8 59% **	22 23%	- -	- -	10 28% **	9 29% **
Don't know	-	-	-	-	-	-	-	-	-	-	-	-
Refusal	-	-	-	-	-	-	-	-	-	-	-	-
	-	**	**	-	-	**	**	-	-	-	**	**
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSI2 (Follow-up) Whether repaid sampled loan in full by the repayment date
Base: All whose repayment date HAS passed

	Total	Channel of purchase ever used			Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Online only (A)	Retail only (B)	Online and Retail (C)	Mainly online (D)	Mainly retail (E)	Not possible to say (F)	Online (G)	Retail (H)	Online only (I)	Retail only (J)	Online and Retail (K)
Unweighted Base	108	95	-	11	101	3	2	40	-	55	-	11
Base	95	85	-	8	91	2	1	29	-	56	-	8
Yes - repaid in full by repayment date	73	66	-	5	69	2	-	22	-	44	-	5
	77%	78%	-	63%	77%	79%	50%	75%	-	79%	-	63%
No - did not repay in full by repayment date	22	19	-	3	21	-	-	7	-	12	-	3
	23%	22%	-	37%	23%	21%	50%	25%	-	21%	-	37%
Don't know	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	**	-	**	**	-	-	-	-	**
Refusal	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	**	-	**	**	-	-	-	-	**
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSI2 (Follow-up) Whether repaid sampled loan in full by the repayment date
Base: All whose repayment date HAS passed

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (L)	Multiple with same lender (M)	Multiple with different lenders (N)	Multiple with same and different lenders (O)	Very well (P)	Very/Fairly well (Q)	Not very/ Not at all well (R)	Compound interest (S)	Simple interest (T)	Not simple interest (U)
Unweighted Base	108	40	37	31	9	79	104	4	34	38	46
Base	95	29	41	25	10	71	90	4	27	36	41
Yes - repaid in full by repayment date	73 77%	22 75% **	37 90%	14 56% **	5 50% **	57 81% *	69 76% *	4 90% **	24 90% **	22 63% **	34 83% **
No - did not repay in full by repayment date	22 23%	7 25% **	4 10%	11 44% **	5 50% **	14 19% *	22 24% *	- 10% **	3 10% **	13 37% **	7 17% **
Don't know	-	-	-	-	-	-	-	-	-	-	-
Refusal	-	-	-	-	-	-	-	-	-	-	-
	-	**	-	**	**	*	*	**	**	**	-
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSI2 (Follow-up) Whether repaid sampled loan in full by the repayment date
Base: All whose repayment date HAS passed

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (V)	No (W)	Credit card (X)	Bank or BS loan (Y)	Any other loan / credit (Z)	Home credit (a)	Pawnbroker (b)	Credit union (c)	DWP / Crisis loan (d)	Retail credit (e)	None (f)
Unweighted Base	108	53	54	35	1	32	6	2	-	9	18	54
Base	95	43	51	28	1	26	4	2	-	6	16	51
Yes - repaid in full by repayment date	73 77%	36 83% *	36 71% *	24 84% **	1 100% **	21 81% **	4 89% **	- 25% **	- 79% **	5 85% **	14 71% **	36
No - did not repay in full by repayment date	22 23%	7 17% *	15 29% *	5 16% **	- - **	5 19% **	- 11% **	1 75% **	- 21% **	1 15% **	2 29% **	15
Don't know	-	-	-	-	-	-	-	-	-	-	-	-
Refusal	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
Overlap formulae used		*	*	**	**	**	**	**	-	**	**	-
- Column Means: Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions: Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSI2 (Follow-up) Whether repaid sampled loan in full by the repayment date
Base: All whose repayment date HAS passed

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (g)	No (h)	Yes (i)	No (j)	Yes (k)	No (l)
Unweighted Base	108	72	36	31	76	106	2
Base	95	69	26	32	62	93	2
Yes - repaid in full by repayment date	73 77%	53 76%	20 78% **	25 79% **	47 75%	71 76%	2 100% **
No - did not repay in full by repayment date	22 23%	17 24%	6 22% **	7 21% **	15 25%	22 24%	- - **
Don't know	-	-	-	-	-	-	-
Refusal	-	-	-	-	-	-	-
	-	-	**	**	-	-	**
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDSI2 (Follow-up) Whether repaid sampled loan in full by the repayment date
Base: All whose repayment date HAS passed

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (m)	Any debt problem (n)	Bad credit rating (o)	Made arrangements/ IVA (p)	County Court (q)	Bailiffs (r)	Overdrawn above agreed limit (s)	Overdrawn up to agreed limit (t)	Not overdrawn (u)
Unweighted Base	108	54	52	35	29	9	10	23	30	51
Base	95	50	44	28	25	7	8	21	27	45
Yes - repaid in full by repayment date	73 77%	42 85% *	29 66% *	22 76% **	13 54% **	4 51% **	3 37% **	14 68% **	21 78% **	35 79% *
No - did not repay in full by repayment date	22 23%	7 15% *	15 34% *	7 24% **	12 46% **	4 49% **	5 63% **	7 32% **	6 22% **	10 21% *
Don't know	- -	- *	- *	- **	- **	- **	- **	- **	- **	- -
Refusal	- -	- *	- *	- **	- **	- **	- **	- **	- **	- -
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSI2 (Follow-up) Whether repaid sampled loan in full by the repayment date
Base: All whose repayment date HAS passed

	Total	Most important factor when taking out loan							Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service	
		Ease (A)	Speed (B)	Amount (C)	Total cost (D)	Flexibility (E)	Reputation (F)	Channel (G)	Agree (H)	Disagree (I)	Agree (J)	Disagree (K)
Unweighted Base	108	11	26	-	15	15	21	14	39	68	56	48
Base	95	13	21	-	15	15	17	11	36	58	48	44
Yes - repaid in full by repayment date	73 77%	11 81% **	17 83% **	-	11 72% **	10 66% **	12 67% **	10 88% **	31 84% **	42 72% *	40 85% *	29 66% *
No - did not repay in full by repayment date	22 23%	3 19% **	3 17% **	-	4 28% **	5 34% **	6 33% **	1 12% **	6 16% **	16 28% *	7 15% *	15 34% *
Don't know	-	-	-	-	-	-	-	-	-	-	-	-
	-	**	**	-	**	**	**	**	**	-	*	*
Refusal	-	-	-	-	-	-	-	-	-	-	-	-
	-	**	**	-	**	**	**	**	**	-	*	*
Overlap formulae used												
- Column Means: Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions: Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

QPDSI2 (Follow-up) Whether repaid sampled loan in full by the repayment date
Base: All whose repayment date HAS passed

	Total	Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet		Whether ever been refused a payday loan	
		Agree (L)	Disagree (M)	Agree (N)	Disagree (O)	Agree (P)	Disagree (Q)	Yes (R)	No (S)
Unweighted Base	108	95	10	66	42	81	25	16	92
Base	95	82	9	60	35	72	21	15	79
Yes - repaid in full by repayment date	73 77%	65 79%	7 82% **	49 82% *	24 67% *	58 80%	13 64% **	10 63% **	63 79%
No - did not repay in full by repayment date	22 23%	17 21%	2 18% **	11 18% *	12 33% *	14 20%	7 36% **	6 37% **	16 21%
Don't know	-	-	-	-	-	-	-	-	-
Refusal	-	-	-	-	-	-	-	-	-
	-	-	**	*	*	-	**	**	-
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSI2 (Follow-up) Whether repaid sampled loan in full by the repayment date
Base: All whose repayment date HAS passed

	Total	Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders			(SAMPLE) Size of loan		
		Yes (T)	No - but would consider this (U)	No - and would not consider this (V)	Only one loan taken out (W)	Aware of any online PDL (X)	Aware of any high street PDL (Y)	Aware of 3 or more PDLs (Z)	High (£200+) (a)	Low (Less than £200) (b)	Unknown (c)
Unweighted Base	108	4	8	53	40	108	89	95	53	55	-
Base	95	3	8	53	29	95	80	86	49	46	-
Yes - repaid in full by repayment date	73 77%	2 58% **	4 51% **	44 83%	22 75% **	73 77% *	60 75% *	64 75% *	36 73% *	37 80% *	-
No - did not repay in full by repayment date	22 23%	1 42% **	4 49% **	9 17%	7 25% **	22 23% *	20 25% *	22 25% *	13 27% *	9 20% *	-
Don't know	-	-	-	-	-	-	-	-	-	-	-
Refusal	-	-	-	-	-	-	-	-	-	-	-
	-	**	**	-	**	*	*	*	*	*	-
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSI2 (Follow-up) Whether repaid sampled loan in full by the repayment date
Base: All whose repayment date HAS passed

	Total	(SAMPLE) Date of loan			Reason for loan (General)		Use of loan			
		A-Recent (d)	B-Mid term (e)	C-Longer ago (f)	Unexpected INCREASE in expenses/ outgoings (g)	Unexpected DECREASE in income (h)	Living expenses (i)	Car/ vehicle (j)	Rent or mortgage (k)	Other (l)
Unweighted Base	108	108	-	-	56	23	55	18	8	29
Base	95	95	-	-	55	22	51	17	7	22
Yes - repaid in full by repayment date	73 77%	73 77%	- -	- -	44 80%	14 66%	33 65%	15 90%	6 86%	20 88%
No - did not repay in full by repayment date	22 23%	22 23%	- -	- -	11 20%	7 34%	18 35%	2 10%	1 14%	3 12%
Don't know	-	-	-	-	-	-	-	-	-	-
Refusal	-	-	-	-	-	-	-	-	-	-
Overlap formulae used	-	-	-	-	-	-	-	-	-	-
- Column Means:	-	-	-	-	-	-	-	-	-	-
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l	-	-	-	-	-	-	-	-	-	-
Minimum Base: 30 (**), Small Base: 100 (*)	-	-	-	-	-	-	-	-	-	-
- Column Proportions:	-	-	-	-	-	-	-	-	-	-
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l	-	-	-	-	-	-	-	-	-	-
Minimum Base: 30 (**), Small Base: 100 (*)	-	-	-	-	-	-	-	-	-	-
Continuity correction applied	-	-	-	-	-	-	-	-	-	-

QPDSI2 (Follow-up) Whether repaid sampled loan in full by the repayment date
Base: All whose repayment date HAS passed

	Total	Whether repayment date has passed		Whether paid back loan in full		Action taken when not paid back on repayment date			Whether shopped around for sampled loan		Whether ever shopped around for loan	
		Yes (A)	No (B)	Yes (C)	No (D)	Rollover (E)	Repayment plan (F)	Defaulted (G)	Yes (H)	No (I)	Yes (J)	No (K)
Unweighted Base	108	-	108	87	21	13	9	-	39	69	56	52
Base	95	-	95	73	22	16	7	-	39	55	55	40
Yes - repaid in full by repayment date	73	-	73	73	-	-	-	-	31	41	42	30
	77%	-	77%	100%	-	-	-	-	80%	75%	77%	76%
					**	**	**		*	*	*	*
No - did not repay in full by repayment date	22	-	22	-	22	16	7	-	8	14	12	10
	23%	-	23%	-	100%	100%	100%	-	20%	25%	23%	24%
					**	**	**		*	*	*	*
Don't know	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
					**	**	**		*	*	*	*
Refusal	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
					**	**	**		*	*	*	*
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSI2 (Follow-up) Whether repaid sampled loan in full by the repayment date

Base: All whose repayment date HAS passed

	Total	How well understood repayment amount			Confidence in repaying loan			Ease of getting money to pay back loan		
		Very well (L)	Very/ Fairly well (M)	Not very/ Not at all well (N)	Very confident (O)	Very/ Fairly confident (P)	Not very/Not at all confident (Q)	Easier than expected (R)	Same as expected (S)	More difficult than expected (T)
Unweighted Base	108	94	106	2	97	107	1	34	65	8
Base	95	82	94	1	87	94	1	29	56	10
Yes - repaid in full by repayment date	73 77%	62 76% *	72 77% *	- 50% **	70 81% *	73 78% *	- - **	24 85% **	47 84% *	1 13% **
No - did not repay in full by repayment date	22 23%	20 24% *	22 23% *	- 50% **	17 19% *	21 22% *	1 100% **	4 15% **	9 16% *	8 87% **
Don't know	-	-	-	-	-	-	-	-	-	-
Refusal	-	-	-	-	-	-	-	-	-	-
	-	*	*	**	*	*	**	**	-	**
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSI2 (Follow-up) Whether repaid sampled loan in full by the repayment date
Base: All whose repayment date HAS passed

	Total	Confidence and ease of repayment			Type of loan compared			Aware of any high street lenders		Aware of any online lenders	
		Very confident and found easy (U)	Very confident and found same (V)	Very confident and found difficult (W)	Online only (X)	Retail only (Y)	Online and Retail (Z)	Yes (a)	No (b)	Yes (c)	No (d)
Unweighted Base	108	34	56	6	50	-	5	89	19	108	-
Base	95	29	50	8	49	-	5	80	15	95	-
Yes - repaid in full by repayment date	73	24	45	1	36	-	5	60	13	73	-
	77%	85%	90%	15%	75%	-	100%	75%	88%	77%	-
		**		**			**		**		
No - did not repay in full by repayment date	22	4	5	7	12	-	-	20	2	22	-
	23%	15%	10%	85%	25%	-	-	25%	12%	23%	-
		**		**			**		**		
Don't know	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
		**		**			**		**		
Refusal	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
		**		**			**		**		
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSI2 (Follow-up) Whether repaid sampled loan in full by the repayment date
Base: All whose repayment date HAS passed

	Total	Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		More confident (e)	Less confident (f)	No change (g)	New (h)	Repeat (i)	New (j)	Repeat (k)
Unweighted Base	108	1	8	99	41	67	62	46
Base	95	1	5	88	29	65	44	51
Yes - repaid in full by repayment date	73 77%	- **	2 34% **	71 80%	22 74% **	51 78%	31 70% *	42 82% *
No - did not repay in full by repayment date	22 23%	1 100% **	3 66% **	17 20%	8 26% **	15 22%	13 30% *	9 18% *
Don't know	- -	- **	- **	- -	- **	- -	- *	- *
Refusal	- -	- **	- **	- -	- **	- -	- *	- *
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSI3 (Follow-up) Confidence, at the point of taking out sampled loan, that would be able to repay the loan in full on the date originally agreed with the lender
Base: All respondents

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	108	70	38	23	57	28	83	15	5	5
Base	95	65	30	18	50	27	76	12	3	4
Very confident	87 92%	62 97%	25 81% **	17 98% **	46 92%	23 87% **	70 92%	12 93% **	3 100% **	3 75% **
Fairly confident	7 7%	2 3%	4 15% **	- 2% **	4 8%	2 8% **	5 6%	1 7% **	- - **	1 25% **
Not very confident	1 1%	- -	1 4% **	- - **	- -	1 5% **	1 2%	- - **	- - **	- - **
Not at all confident	- -	- -	- - **	- - **	- -	- - **	- - **	- - **	- - **	- - **
CONFIDENT	94 99%	65 100%	29 96% **	18 100%	50 100%	26 95% **	75 98%	12 100% **	3 100% **	4 100% **
NOT CONFIDENT	1 1%	- -	1 4% **	- - **	- -	1 5% **	1 2%	- - **	- - **	- - **
Don't know	- -	- -	- - **	- - **	- -	- - **	- - **	- - **	- - **	- - **
Refused	- -	- -	- - **	- - **	- -	- - **	- - **	- - **	- - **	- - **
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

Competition Commission - Payday Lending Survey - 120248

QPDSI3 (Follow-up) Confidence, at the point of taking out sampled loan, that would be able to repay the loan in full on the date originally agreed with the lender
Base: All respondents

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	108	33	65	27	38	9	92	4	6	4
Base	95	33	54	24	29	8	79	5	6	3
Very confident	87 92%	30 92%	48 90%	24 96%	25 85%	8 100%	72 92%	4 91%	6 100%	3 100%
Fairly confident	7 7%	1 4%	5 10%	1 4%	4 15%	- -	5 7%	- 9%	- -	- -
Not very confident	1 1%	1 4%	-	-	-	-	1 2%	-	-	-
Not at all confident	-	-	-	-	-	-	-	-	-	-
CONFIDENT	94 99%	31 96%	54 100%	24 100%	29 100%	8 100%	78 98%	5 100%	6 100%	3 100%
NOT CONFIDENT	1 1%	1 4%	-	-	-	-	1 2%	-	-	-
Don't know	-	-	-	-	-	-	-	-	-	-
Refused	-	-	-	-	-	-	-	-	-	-
Overlap formulae used	-	-	-	-	-	-	-	-	-	-
- Column Means:	-	-	-	-	-	-	-	-	-	-
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v	-	-	-	-	-	-	-	-	-	-
Minimum Base: 30 (**), Small Base: 100 (*)	-	-	-	-	-	-	-	-	-	-
- Column Proportions:	-	-	-	-	-	-	-	-	-	-
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v	-	-	-	-	-	-	-	-	-	-
Minimum Base: 30 (**), Small Base: 100 (*)	-	-	-	-	-	-	-	-	-	-
Continuity correction applied	-	-	-	-	-	-	-	-	-	-

Competition Commission - Payday Lending Survey - 120248

QPDSI3 (Follow-up) Confidence, at the point of taking out sampled loan, that would be able to repay the loan in full on the date originally agreed with the lender
Base: All respondents

	Total	Accommodation					Number of people in hhld		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	108	17	74	40	34	15	22	25	61
Base	95	14	67	41	26	14	18	22	54
Very confident	87 92% **	12 91% **	61 92% **	38 92% **	23 91% **	12 90% **	17 93% **	20 88% **	50 93% **
Fairly confident	7 7% **	- - **	5 8% **	3 8% **	2 9% **	1 10% **	1 7% **	1 6% **	4 7% **
Not very confident	1 1% **	1 9% **	- - **	- - **	- - **	- - **	- - **	1 6% **	- - **
Not at all confident	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **
CONFIDENT	94 99% **	12 91% **	67 100% **	41 100% **	26 100% **	14 100% **	18 100% **	21 94% **	54 100% **
NOT CONFIDENT	1 1% **	1 9% **	- - **	- - **	- - **	- - **	- - **	1 6% **	- - **
Don't know	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **
Refused	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

Competition Commission - Payday Lending Survey - 120248

QPDSI3 (Follow-up) Confidence, at the point of taking out sampled loan, that would be able to repay the loan in full on the date originally agreed with the lender
Base: All respondents

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	108	68	18	14	8	40	3	7	30	42	83	25
Base	95	58	18	10	9	37	2	7	31	34	75	19
Very confident	87 92%	52 89%	17 90%	10 100%	9 100%	35 95%	2 100%	6 94%	29 94%	30 89%	68 91%	19 95%
Fairly confident	7 7%	5 9%	2 10%	- -	- -	2 5%	- -	- 6%	2 6%	3 8%	6 8%	1 5%
Not very confident	1 1%	1 2%	- -	- -	- -	- -	- -	- -	- -	1 4%	1 2%	- -
Not at all confident	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
CONFIDENT	94 99%	57 98%	18 100%	10 100%	9 100%	37 100%	2 100%	7 100%	31 100%	33 96%	74 98%	19 100%
NOT CONFIDENT	1 1%	1 2%	- -	- -	- -	- -	- -	- -	- -	1 4%	1 2%	- -
Don't know	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Refused	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

Competition Commission - Payday Lending Survey - 120248

QPDSI3 (Follow-up) Confidence, at the point of taking out sampled loan, that would be able to repay the loan in full on the date originally agreed with the lender
Base: All respondents

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	108	40	16	50	71	22	13	108	-	-	37	35
Base	95	29	13	51	62	19	13	95	-	-	35	30
Very confident	87	27	11	47	58	17	10	87	-	-	32	28
	92%	94%	84%	92%	94%	93%	76%	92%	-	-	90%	94%
		**	**			**	**				**	**
Fairly confident	7	2	2	3	4	1	2	7	-	-	2	2
	7%	6%	16%	5%	6%	7%	14%	7%	-	-	6%	6%
		**	**			**	**				**	**
Not very confident	1	-	-	1	-	-	1	1	-	-	1	-
	1%	-	-	2%	-	-	10%	1%	-	-	4%	-
		**	**			**	**				**	**
Not at all confident	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
		**	**			**	**				**	**
CONFIDENT	94	29	13	50	62	19	12	94	-	-	34	30
	99%	100%	100%	98%	100%	100%	90%	99%	-	-	96%	100%
		**	**			**	**				**	**
NOT CONFIDENT	1	-	-	1	-	-	1	1	-	-	1	-
	1%	-	-	2%	-	-	10%	1%	-	-	4%	-
		**	**			**	**				**	**
Don't know	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
		**	**			**	**				**	**
Refused	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
		**	**			**	**				**	**
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSI3 (Follow-up) Confidence, at the point of taking out sampled loan, that would be able to repay the loan in full on the date originally agreed with the lender
Base: All respondents

	Total	Channel of purchase ever used			Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Online only (A)	Retail only (B)	Online and Retail (C)	Mainly online (D)	Mainly retail (E)	Not possible to say (F)	Online (G)	Retail (H)	Online only (I)	Retail only (J)	Online and Retail (K)
Unweighted Base	108	95	-	11	101	3	2	40	-	55	-	11
Base	95	85	-	8	91	2	1	29	-	56	-	8
Very confident	87	79	-	7	83	2	-	27	-	52	-	7
	92%	92%	-	83%	92%	100%	50%	94%	-	91%	-	83%
Fairly confident	7	5	-	1	6	-	-	2	-	4	-	1
	7%	6%	-	17%	7%	-	50%	6%	-	6%	-	17%
Not very confident	1	1	-	-	1	-	-	-	-	1	-	-
	1%	1%	-	-	1%	-	-	-	-	2%	-	-
Not at all confident	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
CONFIDENT	94	84	-	8	89	2	1	29	-	55	-	8
	99%	99%	-	100%	99%	100%	100%	100%	-	98%	-	100%
NOT CONFIDENT	1	1	-	-	1	-	-	-	-	1	-	-
	1%	1%	-	-	1%	-	-	-	-	2%	-	-
Don't know	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
Refused	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

Competition Commission - Payday Lending Survey - 120248

QPDSI3 (Follow-up) Confidence, at the point of taking out sampled loan, that would be able to repay the loan in full on the date originally agreed with the lender
Base: All respondents

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (L)	Multiple with same lender (M)	Multiple with different lenders (N)	Multiple with same and different lenders (O)	Very well (P)	Very/Fairly well (Q)	Not very/ Not at all well (R)	Compound interest (S)	Simple interest (T)	Not simple interest (U)
Unweighted Base	108	40	37	31	9	79	104	4	34	38	46
Base	95	29	41	25	10	71	90	4	27	36	41
Very confident	87 92% **	27 94% **	38 93% **	21 86% **	9 87% **	68 96% *	83 92% *	4 90% **	24 90% **	33 94% **	37 91% **
Fairly confident	7 7% **	2 6% **	3 7% **	2 9% **	- - **	3 4% *	6 7% *	- 10% **	3 10% **	1 3% **	4 9% **
Not very confident	1 1% **	- - **	- - **	1 5% **	1 13% **	- - *	1 1% *	- - **	- - **	1 4% **	- - **
Not at all confident	- - **	- - **	- - **	- - **	- - **	- - *	- - *	- - **	- - **	- - **	- - **
CONFIDENT	94 99% **	29 100% **	41 100% **	23 95% **	9 87% **	71 100% *	89 99% *	4 100% **	27 100% **	34 96% **	41 100% **
NOT CONFIDENT	1 1% **	- - **	- - **	1 5% **	1 13% **	- - *	1 1% *	- - **	- - **	1 4% **	- - **
Don't know	- - **	- - **	- - **	- - **	- - **	- - *	- - *	- - **	- - **	- - **	- - **
Refused	- - **	- - **	- - **	- - **	- - **	- - *	- - *	- - **	- - **	- - **	- - **
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSI3 (Follow-up) Confidence, at the point of taking out sampled loan, that would be able to repay the loan in full on the date originally agreed with the lender
Base: All respondents

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (V)	No (W)	Credit card (X)	Bank or BS loan (Y)	Any other loan / credit (Z)	Home credit (a)	Pawnbroker (b)	Credit union (c)	DWP / Crisis loan (d)	Retail credit (e)	None (f)
Unweighted Base	108	53	54	35	1	32	6	2	-	9	18	54
Base	95	43	51	28	1	26	4	2	-	6	16	51
Very confident	87	38	48	24	1	25	4	2	-	6	15	48
	92%	89%	94%	84%	100%	94%	100%	100%	-	93%	92%	94%
Fairly confident	7	4	3	3	-	-	-	-	-	-	-	3
	7%	8%	6%	11%	-	2%	-	-	-	7%	-	6%
Not very confident	1	1	-	1	-	1	-	-	-	-	1	-
	1%	3%	-	4%	-	5%	-	-	-	-	8%	-
Not at all confident	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
CONFIDENT	94	42	51	27	1	25	4	2	-	6	15	51
	99%	97%	100%	96%	100%	95%	100%	100%	-	100%	92%	100%
NOT CONFIDENT	1	1	-	1	-	1	-	-	-	-	1	-
	1%	3%	-	4%	-	5%	-	-	-	-	8%	-
Don't know	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
Refused	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

Competition Commission - Payday Lending Survey - 120248

QPDSI3 (Follow-up) Confidence, at the point of taking out sampled loan, that would be able to repay the loan in full on the date originally agreed with the lender
Base: All respondents

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (g)	No (h)	Yes (i)	No (j)	Yes (k)	No (l)
Unweighted Base	108	72	36	31	76	106	2
Base	95	69	26	32	62	93	2
Very confident	87 92%	64 92%	23 89% **	29 89% **	57 93%	85 91%	2 100% **
Fairly confident	7 7%	4 6%	3 11% **	2 7% **	4 7%	7 7%	- - **
Not very confident	1 1%	1 2%	- - **	1 4% **	- -	1 1%	- - **
Not at all confident	- -	- -	- - **	- - **	- -	- -	- - **
CONFIDENT	94 99%	68 98%	26 100% **	31 96% **	62 100%	92 99%	2 100% **
NOT CONFIDENT	1 1%	1 2%	- - **	1 4% **	- -	1 1%	- - **
Don't know	- -	- -	- - **	- - **	- -	- -	- - **
Refused	- -	- -	- - **	- - **	- -	- -	- - **
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

Competition Commission - Payday Lending Survey - 120248

QPDSI3 (Follow-up) Confidence, at the point of taking out sampled loan, that would be able to repay the loan in full on the date originally agreed with the lender

Base: All respondents

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (m)	Any debt problem (n)	Bad credit rating (o)	Made arrangements/ IVA (p)	County Court (q)	Bailiffs (r)	Overdrawn above agreed limit (s)	Overdrawn up to agreed limit (t)	Not overdrawn (u)
Unweighted Base	108	54	52	35	29	9	10	23	30	51
Base	95	50	44	28	25	7	8	21	27	45
Very confident	87 92%	48 96%	38 87%	25 88%	21 82%	4 61%	7 84%	20 98%	24 87%	41 91%
Fairly confident	7 7%	2 4%	5 10%	2 8%	3 13%	3 39%	1 16%	- 2%	2 8%	4 9%
Not very confident	1 1%	- *	1 3%	1 4%	1 5%	- **	- **	- **	1 5%	- **
Not at all confident	- -	- *	- *	- **	- **	- **	- **	- **	- **	- **
CONFIDENT	94 99%	50 100%	42 97%	27 96%	24 95%	7 100%	8 100%	21 100%	26 95%	45 100%
NOT CONFIDENT	1 1%	- *	1 3%	1 4%	1 5%	- **	- **	- **	1 5%	- **
Don't know	- -	- *	- *	- **	- **	- **	- **	- **	- **	- **
Refused	- -	- *	- *	- **	- **	- **	- **	- **	- **	- **
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

Competition Commission - Payday Lending Survey - 120248

QPDSI3 (Follow-up) Confidence, at the point of taking out sampled loan, that would be able to repay the loan in full on the date originally agreed with the lender
Base: All respondents

	Total	Most important factor when taking out loan							Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service	
		Ease (A)	Speed (B)	Amount (C)	Total cost (D)	Flexibility (E)	Reputation (F)	Channel (G)	Agree (H)	Disagree (I)	Agree (J)	Disagree (K)
Unweighted Base	108	11	26	-	15	15	21	14	39	68	56	48
Base	95	13	21	-	15	15	17	11	36	58	48	44
Very confident	87	13	18	-	14	14	16	10	33	53	43	41
	92%	93% **	87% **	-	97% **	94% **	90% **	88% **	91% **	92% **	91% *	93% *
Fairly confident	7	1	3	-	-	1	-	1	3	4	5	2
	7% **	7% **	13% **	-	3% **	6% **	2% **	12% **	9% **	6% **	9% *	4% *
Not very confident	1	-	-	-	-	-	1	-	-	1	-	1
	1% **	- **	- **	-	- **	- **	7% **	- **	- **	2% **	- *	3% *
Not at all confident	-	-	-	-	-	-	-	-	-	-	-	-
	- **	- **	- **	-	- **	- **	- **	- **	- **	- **	- *	- *
CONFIDENT	94	13	21	-	15	15	16	11	36	57	48	43
	99% **	100% **	100% **	-	100% **	100% **	93% **	100% **	100% **	98% **	100% *	97% *
NOT CONFIDENT	1	-	-	-	-	-	1	-	-	1	-	1
	1% **	- **	- **	-	- **	- **	7% **	- **	- **	2% **	- *	3% *
Don't know	-	-	-	-	-	-	-	-	-	-	-	-
	- **	- **	- **	-	- **	- **	- **	- **	- **	- **	- *	- *
Refused	-	-	-	-	-	-	-	-	-	-	-	-
	- **	- **	- **	-	- **	- **	- **	- **	- **	- **	- *	- *
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

Competition Commission - Payday Lending Survey - 120248

QPDSI3 (Follow-up) Confidence, at the point of taking out sampled loan, that would be able to repay the loan in full on the date originally agreed with the lender

Base: All respondents

	Total	Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet		Whether ever been refused a payday loan	
		Agree (L)	Disagree (M)	Agree (N)	Disagree (O)	Agree (P)	Disagree (Q)	Yes (R)	No (S)
Unweighted Base	108	95	10	66	42	81	25	16	92
Base	95	82	9	60	35	72	21	15	79
Very confident	87 92%	74 90%	9 100% **	57 96% *	30 85% *	66 91%	19 91% **	15 100% **	72 90%
Fairly confident	7 7%	7 8%	- **	3 4% *	4 11% *	5 7%	2 9% **	- **	7 8%
Not very confident	1 1%	1 2%	- **	- *	1 4% *	1 2%	- **	- **	1 2%
Not at all confident	- -	- -	- **	- *	- *	- -	- **	- **	- -
CONFIDENT	94 99%	81 98%	9 100% **	60 100% *	34 96% *	71 98%	21 100% **	15 100% **	78 98%
NOT CONFIDENT	1 1%	1 2%	- **	- *	1 4% *	1 2%	- **	- **	1 2%
Don't know	- -	- -	- **	- *	- *	- -	- **	- **	- -
Refused	- -	- -	- **	- *	- *	- -	- **	- **	- -
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

Competition Commission - Payday Lending Survey - 120248

QPDSI3 (Follow-up) Confidence, at the point of taking out sampled loan, that would be able to repay the loan in full on the date originally agreed with the lender
Base: All respondents

	Total	Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders			(SAMPLE) Size of loan		
		Yes (T)	No - but would consider this (U)	No - and would not consider this (V)	Only one loan taken out (W)	Aware of any online PDL (X)	Aware of any high street PDL (Y)	Aware of 3 or more PDLs (Z)	High (£200+) (a)	Low (Less than £200) (b)	Unknown (c)
Unweighted Base	108	4	8	53	40	108	89	95	53	55	-
Base	95	3	8	53	29	95	80	86	49	46	-
Very confident	87 92%	1 42% **	6 84% **	50 94%	27 94% **	87 92% *	72 90% *	78 91% *	42 86% *	45 97% *	-
Fairly confident	7 7%	2 58% **	- **	3 6%	2 6% **	7 7% *	7 8% *	7 8% *	5 11% *	1 3% *	-
Not very confident	1 1%	- **	1 16% **	-	- **	1 1% *	1 2% *	1 1% *	1 3% *	- *	-
Not at all confident	- -	- **	- **	-	- **	- *	- *	- *	- *	- *	-
CONFIDENT	94 99%	3 100% **	6 84% **	53 100%	29 100% **	94 99% *	79 98% *	85 99% *	48 97% *	46 100% *	-
NOT CONFIDENT	1 1%	- **	1 16% **	-	- **	1 1% *	1 2% *	1 1% *	1 3% *	- *	-
Don't know	- -	- **	- **	-	- **	- *	- *	- *	- *	- *	-
Refused	- -	- **	- **	-	- **	- *	- *	- *	- *	- *	-
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

Competition Commission - Payday Lending Survey - 120248

QPDSI3 (Follow-up) Confidence, at the point of taking out sampled loan, that would be able to repay the loan in full on the date originally agreed with the lender
Base: All respondents

	Total	(SAMPLE) Date of loan			Reason for loan (General)		Use of loan			
		A-Recent (d)	B-Mid term (e)	C-Longer ago (f)	Unexpected INCREASE in expenses/ outgoings (g)	Unexpected DECREASE in income (h)	Living expenses (i)	Car/ vehicle (j)	Rent or mortgage (k)	Other (l)
Unweighted Base	108	108	-	-	56	23	55	18	8	29
Base	95	95	-	-	55	22	51	17	7	22
Very confident	87 92%	87 92%	-	-	51 93%	21 96% **	47 92%	14 84% **	7 100% **	21 94% **
Fairly confident	7 7%	7 7%	-	-	4 7%	1 4% **	3 5%	3 16% **	- - **	1 6% **
Not very confident	1 1%	1 1%	-	-	-	- **	1 2%	- **	- **	- **
Not at all confident	-	-	-	-	-	- **	- **	- **	- **	- **
CONFIDENT	94 99%	94 99%	-	-	55 100%	22 100% **	50 98%	17 100% **	7 100% **	22 100% **
NOT CONFIDENT	1 1%	1 1%	-	-	-	- **	1 2%	- **	- **	- **
Don't know	-	-	-	-	-	- **	- **	- **	- **	- **
Refused	-	-	-	-	-	- **	- **	- **	- **	- **
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

Competition Commission - Payday Lending Survey - 120248

QPDSI3 (Follow-up) Confidence, at the point of taking out sampled loan, that would be able to repay the loan in full on the date originally agreed with the lender
Base: All respondents

	Total	Whether repayment date has passed		Whether paid back loan in full		Action taken when not paid back on repayment date			Whether shopped around for sampled loan		Whether ever shopped around for loan	
		Yes (A)	No (B)	Yes (C)	No (D)	Rollover (E)	Repayment plan (F)	Defaulted (G)	Yes (H)	No (I)	Yes (J)	No (K)
Unweighted Base	108	-	108	87	21	13	9	-	39	69	56	52
Base	95	-	95	73	22	16	7	-	39	55	55	40
Very confident	87	-	87	70	17	12	5	-	37	50	50	37
	92%	-	92%	96%	76%	78%	63%	-	93%	90%	92%	91%
Fairly confident	7	-	7	3	4	2	3	-	1	5	3	4
	7%	-	7%	4%	18%	14%	37%	-	3%	10%	6%	9%
Not very confident	1	-	1	-	1	1	-	-	1	-	1	-
	1%	-	1%	-	6%	8%	-	-	3%	-	2%	-
Not at all confident	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
CONFIDENT	94	-	94	73	21	14	7	-	38	55	54	40
	99%	-	99%	100%	94%	92%	100%	-	97%	100%	98%	100%
NOT CONFIDENT	1	-	1	-	1	1	-	-	1	-	1	-
	1%	-	1%	-	6%	8%	-	-	3%	-	2%	-
Don't know	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
Refused	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

Competition Commission - Payday Lending Survey - 120248

QPDSI3 (Follow-up) Confidence, at the point of taking out sampled loan, that would be able to repay the loan in full on the date originally agreed with the lender
Base: All respondents

	Total	How well understood repayment amount			Confidence in repaying loan			Ease of getting money to pay back loan		
		Very well (L)	Very/ Fairly well (M)	Not very/ Not at all well (N)	Very confident (O)	Very/ Fairly confident (P)	Not very/Not at all confident (Q)	Easier than expected (R)	Same as expected (S)	More difficult than expected (T)
Unweighted Base	108	94	106	2	97	107	1	34	65	8
Base	95	82	94	1	87	94	1	29	56	10
Very confident	87 92%	76 93% *	86 92% *	1 100% **	87 100% P*	87 93% *	- **	29 100% **	50 88%	8 86% **
Fairly confident	7 7%	4 5% *	7 7% *	- - **	- * *	7 7% O*	- - **	- - **	5 10%	1 14% **
Not very confident	1 1%	1 2% *	1 1% *	- - **	- * *	- - *	1 100% **	- - **	1 2%	- - **
Not at all confident	-	-	-	-	-	-	-	-	-	-
CONFIDENT	94 99%	81 98% *	93 99% *	1 100% **	87 100% *	94 100% *	- **	29 100% **	55 98%	10 100% **
NOT CONFIDENT	1 1%	1 2% *	1 1% *	- - **	- * *	- * *	1 100% **	- - **	1 2%	- - **
Don't know	-	-	-	-	-	-	-	-	-	-
Refused	-	-	-	-	-	-	-	-	-	-
	-	*	*	**	*	*	**	**	-	**
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

Competition Commission - Payday Lending Survey - 120248

QPDSI3 (Follow-up) Confidence, at the point of taking out sampled loan, that would be able to repay the loan in full on the date originally agreed with the lender
Base: All respondents

	Total	Confidence and ease of repayment			Type of loan compared			Aware of any high street lenders		Aware of any online lenders	
		Very confident and found easy (U)	Very confident and found same (V)	Very confident and found difficult (W)	Online only (X)	Retail only (Y)	Online and Retail (Z)	Yes (a)	No (b)	Yes (c)	No (d)
Unweighted Base	108	34	56	6	50	-	5	89	19	108	-
Base	95	29	50	8	49	-	5	80	15	95	-
Very confident	87 92%	29 100% **	50 100%	8 100% **	44 91%	-	5 100% **	72 90%	15 100% **	87 92%	-
Fairly confident	7 7%	- **	-	- **	3 6%	-	- **	7 8%	- **	7 7%	-
Not very confident	1 1%	- **	-	- **	1 3%	-	- **	1 2%	- **	1 1%	-
Not at all confident	- -	- **	-	- **	-	-	- **	- **	- **	- -	-
CONFIDENT	94 99%	29 100% **	50 100%	8 100% **	48 97%	-	5 100% **	79 98%	15 100% **	94 99%	-
NOT CONFIDENT	1 1%	- **	-	- **	1 3%	-	- **	1 2%	- **	1 1%	-
Don't know	- -	- **	-	- **	-	-	- **	- **	- **	- -	-
Refused	- -	- **	-	- **	-	-	- **	- **	- **	- -	-
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

Competition Commission - Payday Lending Survey - 120248

QPDSI3 (Follow-up) Confidence, at the point of taking out sampled loan, that would be able to repay the loan in full on the date originally agreed with the lender
Base: All respondents

	Total	Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		More confident (e)	Less confident (f)	No change (g)	New (h)	Repeat (i)	New (j)	Repeat (k)
Unweighted Base	108	1	8	99	41	67	62	46
Base	95	1	5	88	29	65	44	51
Very confident	87 92% **	1 100% **	- - **	86 97% **	27 93% **	60 91% **	40 91% *	47 92% *
Fairly confident	7 7% **	- - **	4 76% **	3 3% **	2 7% **	5 7% **	4 9% *	3 5% *
Not very confident	1 1% **	- - **	1 24% **	- - **	- - **	1 2% **	- - *	1 2% *
Not at all confident	- - **	- - **	- - **	- - **	- - **	- - **	- - *	- - *
CONFIDENT	94 99% **	1 100% **	4 76% **	88 100% **	29 100% **	64 98% **	44 100% *	50 98% *
NOT CONFIDENT	1 1% **	- - **	1 24% **	- - **	- - **	1 2% **	- - *	1 2% *
Don't know	- - **	- - **	- - **	- - **	- - **	- - **	- - *	- - *
Refused	- - **	- - **	- - **	- - **	- - **	- - **	- - *	- - *
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSI6 (Follow-up) How easy or difficult found getting the money to repay the loan
Base: All whose repayment date HAS passed

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	108	70	38	23	57	28	83	15	5	5
Base	95	65	30	18	50	27	76	12	3	4
Much easier than expected	19 20%	14 21%	5 17%	7 38%	8 16%	4 16%	15 20%	3 21%	- 16%	- 12%
A little easier than expected	10 10%	9 14%	1 3%	1 7%	4 9%	4 15%	7 9%	2 18%	- 16%	- 16%
A little more difficult than expected	3 4%	3 5%	- 0%	- 0%	- 0%	3 13%	2 3%	1 10%	- 0%	- 0%
Much more difficult than expected	6 6%	1 2%	5 16%	3 18%	2 3%	1 5%	6 8%	- 0%	- 0%	- 0%
Or about as you expected	56 59%	37 57%	19 64%	6 35%	36 72%	14 52%	46 60%	6 50%	1 51%	3 88%
EASIER	29 30%	23 35%	6 20%	8 45%	12 25%	8 31%	22 29%	5 39%	1 33%	- 12%
MORE DIFFICULT	10 10%	5 7%	5 16%	3 18%	2 3%	5 18%	8 11%	1 10%	- 0%	- 0%
Don't know	- *	- 1%	- 0%	- 2%	- 0%	- 0%	- 0%	- 0%	- 16%	- 0%
Refused	- -	- -	- 0%	- 0%	- 0%	- 0%	- 0%	- 0%	- 0%	- 0%
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSI6 (Follow-up) How easy or difficult found getting the money to repay the loan
Base: All whose repayment date HAS passed

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	108	33	65	27	38	9	92	4	6	4
Base	95	33	54	24	29	8	79	5	6	3
Much easier than expected	19 20%	2 5%	12 22%	8 32%	4 13%	5 67%	16 21%	1 30%	1 14%	- 12%
A little easier than expected	10 10%	3 8%	7 12%	2 9%	4 15%	- -	7 8%	- -	3 51%	- -
A little more difficult than expected	3 4%	3 8%	1 2%	1 4%	- -	- -	3 4%	- -	- -	- -
Much more difficult than expected	6 6%	2 6%	4 7%	1 5%	3 9%	- -	5 6%	- -	- -	1 35%
Or about as you expected	56 59%	24 72%	30 56%	12 51%	18 61%	3 33%	47 60%	3 70%	2 35%	2 53%
EASIER	29 30%	5 14%	18 34%	10 41%	8 29%	5 67%	23 29%	1 30%	4 65%	- 12%
MORE DIFFICULT	10 10%	5 14%	5 9%	2 9%	3 9%	- -	8 11%	- -	- -	1 35%
Don't know	- *	- -	- 1%	- -	- 1%	- -	- 1%	- -	- -	- -
Refused	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSI6 (Follow-up) How easy or difficult found getting the money to repay the loan
Base: All whose repayment date HAS passed

	Total	Accommodation					Number of people in hhd		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	108	17	74	40	34	15	22	25	61
Base	95	14	67	41	26	14	18	22	54
Much easier than expected	19 20%	2 16% **	11 17% **	6 16% **	5 19% **	5 39% **	3 16% **	5 22% **	11 20% **
A little easier than expected	10 10%	1 6% **	9 13% **	5 13% **	4 14% **	- **	4 20% **	3 11% **	4 7% **
A little more difficult than expected	3 4%	- **	3 5% **	2 5% **	1 5% **	- **	3 14% **	1 4% **	- **
Much more difficult than expected	6 6%	- **	3 4% **	2 4% **	1 5% **	3 23% **	- **	3 12% **	3 6% **
Or about as you expected	56 59%	11 77% **	40 60% **	25 62% **	14 56% **	5 38% **	9 48% **	11 51% **	36 67% **
EASIER	29 30%	3 23% **	20 30% **	12 29% **	8 32% **	5 39% **	7 36% **	7 33% **	15 27% **
MORE DIFFICULT	10 10%	- **	6 10% **	4 9% **	2 10% **	3 23% **	3 14% **	4 16% **	3 6% **
Don't know	- *	- **	- 1% **	- **	- 2% **	- **	- 2% **	- **	- **
Refused	- -	- **	- -	- **	- **	- **	- **	- **	- **
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSI6 (Follow-up) How easy or difficult found getting the money to repay the loan
Base: All whose repayment date HAS passed

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	108	68	18	14	8	40	3	7	30	42	83	25
Base	95	58	18	10	9	37	2	7	31	34	75	19
Much easier than expected	19 20%	14 24%	4 19%	1 9%	- 5%	5 13%	1 59%	1 14%	4 14%	8 23%	15 20%	4 18%
A little easier than expected	10 10%	6 11%	- 2%	1 9%	2 25%	4 10%	- *	- *	7 23%	3 7%	9 12%	- 2%
A little more difficult than expected	3 4%	3 6%	- *	- *	- *	- *	- *	- *	1 4%	2 6%	1 1%	3 13%
Much more difficult than expected	6 6%	4 6%	2 13%	- *	- *	2 7%	- *	3 41%	- *	3 8%	4 5%	2 13%
Or about as you expected	56 59%	30 52%	12 65%	8 82%	6 70%	26 71%	1 41%	3 46%	18 59%	19 55%	46 61%	11 54%
EASIER	29 30%	20 35%	4 21%	2 18%	3 30%	8 23%	1 59%	1 14%	12 37%	10 30%	25 33%	4 20%
MORE DIFFICULT	10 10%	7 12%	2 13%	- *	- *	2 7%	- *	3 41%	1 4%	5 15%	5 6%	5 26%
Don't know	- *	- 1%	- *	- *	- *	- *	- *	- *	- *	- *	- 1%	- *
Refused	- *	- *	- *	- *	- *	- *	- *	- *	- *	- *	- *	- *
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v												
Minimum Base: 30 (*), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v												
Minimum Base: 30 (*), Small Base: 100 (*)												
Continuity correction applied												

QPDSI6 (Follow-up) How easy or difficult found getting the money to repay the loan
Base: All whose repayment date HAS passed

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	108	40	16	50	71	22	13	108	-	-	37	35
Base	95	29	13	51	62	19	13	95	-	-	35	30
Much easier than expected	19 20%	5 18% **	3 23% **	9 18%	12 20%	4 21% **	1 10% **	19 20%	- -	- -	8 22% **	6 19% **
A little easier than expected	10 10%	4 12% **	1 7% **	5 10%	8 12%	2 9% **	- 3% **	10 10%	- -	- -	6 18% **	1 4% **
A little more difficult than expected	3 4%	- - **	1 7% **	3 5%	2 4%	1 7% **	- - **	3 4%	- -	- -	2 6% **	- - **
Much more difficult than expected	6 6%	3 11% **	- 3% **	2 5%	3 5%	- 2% **	2 19% **	6 6%	- -	- -	- - **	6 19% **
Or about as you expected	56 59%	17 59% **	8 57% **	32 62%	37 59%	11 59% **	9 68% **	56 59%	- -	- -	19 55% **	18 58% **
EASIER	29 30%	9 30% **	4 30% **	14 28%	20 32%	6 30% **	2 13% **	29 30%	- -	- -	14 39% **	7 23% **
MORE DIFFICULT	10 10%	3 11% **	1 10% **	5 10%	5 9%	2 9% **	2 19% **	10 10%	- -	- -	2 6% **	6 19% **
Don't know	- *	- - **	- 3% **	-	- -	- 2% **	- - **	- *	- -	- -	- - **	- - **
Refused	- -	- - **	- - **	-	- -	- - **	- - **	- -	- -	- -	- - **	- - **
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSI6 (Follow-up) How easy or difficult found getting the money to repay the loan
Base: All whose repayment date HAS passed

	Total	Channel of purchase ever used			Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Online only (A)	Retail only (B)	Online and Retail (C)	Mainly online (D)	Mainly retail (E)	Not possible to say (F)	Online (G)	Retail (H)	Online only (I)	Retail only (J)	Online and Retail (K)
Unweighted Base	108	95	-	11	101	3	2	40	-	55	-	11
Base	95	85	-	8	91	2	1	29	-	56	-	8
Much easier than expected	19 20%	17 20%	-	- 5%	18 19%	- **	- **	5 18%	-	12 21%	-	- 5%
A little easier than expected	10 10%	9 10%	-	1 11% **	9 10%	- **	- 50% **	4 12%	-	5 9%	-	1 11% **
A little more difficult than expected	3 4%	3 4%	-	- **	3 4%	- **	- **	- -	-	3 6%	-	- **
Much more difficult than expected	6 6%	6 7%	-	- **	6 7%	- **	- **	3 11%	-	3 5%	-	- **
Or about as you expected	56 59%	50 58%	-	6 79% **	54 60%	2 79% **	- 50% **	17 59%	-	33 58%	-	6 79% **
EASIER	29 30%	26 30%	-	1 16% **	27 30%	- **	- 50% **	9 30%	-	17 31%	-	1 16% **
MORE DIFFICULT	10 10%	10 11%	-	- **	10 10%	- **	- **	3 11%	-	6 11%	-	- **
Don't know	- *	- -	-	- 5% **	-	- 21% **	- **	-	-	-	-	- 5% **
Refused	- -	- -	-	- **	-	- **	- **	-	-	-	-	- **
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSI6 (Follow-up) How easy or difficult found getting the money to repay the loan
Base: All whose repayment date HAS passed

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (L)	Multiple with same lender (M)	Multiple with different lenders (N)	Multiple with same and different lenders (O)	Very well (P)	Very/Fairly well (Q)	Not very/ Not at all well (R)	Compound interest (S)	Simple interest (T)	Not simple interest (U)
Unweighted Base	108	40	37	31	9	79	104	4	34	38	46
Base	95	29	41	25	10	71	90	4	27	36	41
Much easier than expected	19 20%	5 18% **	9 23% **	4 17% **	1 13% **	18 26% *	19 21% *	- - **	6 23% **	5 15% **	12 29% **
A little easier than expected	10 10%	4 12% **	5 13% **	1 3% **	- - **	8 11% *	10 11% *	- - **	3 12% **	4 12% **	4 10% **
A little more difficult than expected	3 4%	- - **	2 5% **	1 5% **	1 13% **	2 3% *	3 4% *	- - **	2 8% **	- - **	1 3% **
Much more difficult than expected	6 6%	3 11% **	- - **	3 12% **	1 13% **	5 7% *	6 6% *	- 10% **	- - **	3 8% **	3 8% **
Or about as you expected	56 59%	17 59% **	24 59% **	15 61% **	6 62% **	37 52% **	52 58% **	4 90% **	15 55% **	23 65% **	20 49% **
EASIER	29 30%	9 30% **	15 36% **	5 21% **	1 13% **	27 38% *	29 32% *	- - **	9 35% **	10 27% **	16 39% **
MORE DIFFICULT	10 10%	3 11% **	2 5% **	4 17% **	3 25% **	7 10% *	9 10% *	- 10% **	2 8% **	3 8% **	4 11% **
Don't know	- *	- - **	- - **	- 2% **	- - **	- - *	- * *	- - **	- 2% **	- - **	- 1% **
Refused	- -	- - **	- - **	- - **	- - **	- - *	- - *	- - **	- - **	- - **	- - **
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSI6 (Follow-up) How easy or difficult found getting the money to repay the loan
Base: All whose repayment date HAS passed

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (V)	No (W)	Credit card (X)	Bank or BS loan (Y)	Any other loan / credit (Z)	Home credit (a)	Pawnbroker (b)	Credit union (c)	DWP / Crisis loan (d)	Retail credit (e)	None (f)
Unweighted Base	108	53	54	35	1	32	6	2	-	9	18	54
Base	95	43	51	28	1	26	4	2	-	6	16	51
Much easier than expected	19 20%	7 15%	12 24%	4 13%	1 100%	3 12%	- -	- -	- -	2 28%	1 8%	12 24%
A little easier than expected	10 10%	4 9%	6 11%	3 11%	- -	3 10%	1 21%	- -	- -	2 37%	- -	6 11%
A little more difficult than expected	3 4%	3 8%	- -	2 8%	- -	1 5%	- -	1 75%	- -	- -	- -	- -
Much more difficult than expected	6 6%	- -	6 12%	- -	- -	- -	- -	- -	- -	- -	- -	6 12%
Or about as you expected	56 59%	29 68%	26 52%	19 68%	- -	19 73%	3 79%	- 25%	- -	2 35%	15 92%	26 52%
EASIER	29 30%	10 24%	18 36%	7 24%	1 100%	6 22%	1 21%	- -	- -	4 65%	1 8%	18 36%
MORE DIFFICULT	10 10%	3 8%	6 12%	2 8%	- -	1 5%	- -	1 75%	- -	- -	- -	6 12%
Don't know	- *	- *	- 1%	- -	- -	- -	- -	- -	- -	- -	- -	- 1%
Refused	- -	- *	- *	- -	- -	- -	- -	- -	- -	- -	- -	- -
Overlap formulae used												
- Column Means: Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions: Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

QPDSI6 (Follow-up) How easy or difficult found getting the money to repay the loan
Base: All whose repayment date HAS passed

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (g)	No (h)	Yes (i)	No (j)	Yes (k)	No (l)
Unweighted Base	108	72	36	31	76	106	2
Base	95	69	26	32	62	93	2
Much easier than expected	19 20%	11 16%	8 30% **	4 13% **	15 24%	18 20%	- 25% **
A little easier than expected	10 10%	8 12%	1 5% **	4 12% **	6 9%	8 9%	1 75% **
A little more difficult than expected	3 4%	3 5% **	- - **	- - **	3 6%	3 4%	- - **
Much more difficult than expected	6 6%	5 7% **	1 5% **	4 14% **	2 3%	6 7%	- - **
Or about as you expected	56 59%	41 59%	15 60% **	19 60% **	36 58%	56 60%	- - **
EASIER	29 30%	20 28%	9 35% **	8 26% **	20 33%	27 29%	2 100% **
MORE DIFFICULT	10 10%	8 12%	1 5% **	4 14% **	5 8%	10 10%	- - **
Don't know	- *	- 1%	- - **	- - **	- 1%	- *	- - **
Refused	- -	- -	- - **	- - **	- -	- -	- - **
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDSI6 (Follow-up) How easy or difficult found getting the money to repay the loan
Base: All whose repayment date HAS passed

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (m)	Any debt problem (n)	Bad credit rating (o)	Made arrangements/ IVA (p)	County Court (q)	Bailiffs (r)	Overdrawn above agreed limit (s)	Overdrawn up to agreed limit (t)	Not overdrawn (u)
Unweighted Base	108	54	52	35	29	9	10	23	30	51
Base	95	50	44	28	25	7	8	21	27	45
Much easier than expected	19 20%	10 20% *	9 20% *	4 15% **	6 22% **	1 19% **	- 5% **	2 9% **	5 20% **	11 25% **
A little easier than expected	10 10%	4 9% *	5 12% *	4 15% **	2 8% **	- 6% **	3 32% **	- 2% **	3 10% **	5 12% **
A little more difficult than expected	3 4%	3 7% *	- - *	- - **	- - **	- - **	- - **	- - **	3 13% **	- - **
Much more difficult than expected	6 6%	- - *	6 14% m*	2 7% **	4 16% **	- - **	2 20% **	5 23% **	1 5% **	- - **
Or about as you expected	56 59%	32 65% *	23 53% *	18 62% **	13 52% **	5 75% **	4 43% **	13 64% **	14 53% **	28 63% **
EASIER	29 30%	14 29% *	14 32% *	9 31% **	8 31% **	2 25% **	3 37% **	2 11% **	8 30% **	17 37% **
MORE DIFFICULT	10 10%	3 7% *	6 14% *	2 7% **	4 16% **	- - **	2 20% **	5 23% **	5 17% **	- - **
Don't know	- *	- *	- 1% *	- - **	- 2% **	- - **	- - **	- 2% **	- - **	- - **
Refused	- -	- *	- *	- - **	- - **	- - **	- - **	- - **	- - **	- - **
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSI6 (Follow-up) How easy or difficult found getting the money to repay the loan
Base: All whose repayment date HAS passed

	Total	Most important factor when taking out loan							Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service	
		Ease (A)	Speed (B)	Amount (C)	Total cost (D)	Flexibility (E)	Reputation (F)	Channel (G)	Agree (H)	Disagree (I)	Agree (J)	Disagree (K)
Unweighted Base	108	11	26	-	15	15	21	14	39	68	56	48
Base	95	13	21	-	15	15	17	11	36	58	48	44
Much easier than expected	19	5	4	-	1	1	5	2	10	9	8	11
	20%	40%	19%	-	9%	6%	28%	15%	27%	16%	16%	25%
A little easier than expected	10	-	2	-	-	1	4	2	5	5	5	5
	10%	-	11%	-	3%	6%	25%	17%	14%	8%	11%	10%
A little more difficult than expected	3	-	1	-	1	1	-	-	-	3	1	2
	4%	-	4%	-	9%	9%	-	-	-	6%	3%	5%
Much more difficult than expected	6	-	-	-	3	3	-	-	1	5	2	4
	6%	-	-	-	20%	19%	-	4%	3%	8%	4%	10%
Or about as you expected	56	8	13	-	9	9	8	7	20	36	31	22
	59%	60%	63%	-	60%	61%	47%	64%	55%	62%	66%	50%
EASIER	29	5	6	-	2	2	9	4	15	14	13	16
	30%	40%	30%	-	12%	12%	53%	32%	41%	24%	27%	35%
MORE DIFFICULT	10	-	1	-	4	4	-	-	1	8	3	7
	10%	-	4%	-	28%	27%	-	4%	3%	14%	6%	15%
Don't know	-	-	-	-	-	-	-	-	-	-	-	-
	*	-	2%	-	-	-	-	-	-	-	1%	-
Refused	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSI6 (Follow-up) How easy or difficult found getting the money to repay the loan
Base: All whose repayment date HAS passed

	Total	Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet		Whether ever been refused a payday loan	
		Agree (L)	Disagree (M)	Agree (N)	Disagree (O)	Agree (P)	Disagree (Q)	Yes (R)	No (S)
Unweighted Base	108	95	10	66	42	81	25	16	92
Base	95	82	9	60	35	72	21	15	79
Much easier than expected	19 20%	18 22%	- 5% **	13 21% *	6 17% *	14 20%	5 23% **	5 29% **	14 18%
A little easier than expected	10 10%	9 11%	- 5% **	8 13% *	2 6% *	6 8%	2 9% **	2 11% **	8 10%
A little more difficult than expected	3 4%	2 3%	1 14% **	2 4% *	1 4% *	3 5%	- - **	- - **	3 4%
Much more difficult than expected	6 6%	3 4%	- - **	1 2% *	5 14% *	- 1%	6 27% **	4 26% **	2 3%
Or about as you expected	56 59%	49 59%	7 77% **	36 60% **	20 58% *	48 67%	8 41% **	5 31% **	52 65%
EASIER	29 30%	28 34%	1 9% **	20 34% *	8 23% *	20 28%	7 32% **	6 40% **	22 28%
MORE DIFFICULT	10 10%	6 7%	1 14% **	3 6% *	6 17% *	4 5%	6 27% **	4 26% **	6 7%
Don't know	- *	- -	- - **	- - *	- 1% *	- -	- - **	- 3% **	- -
Refused	- -	- -	- - **	- - *	- - *	- -	- - **	- - **	- -
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSI6 (Follow-up) How easy or difficult found getting the money to repay the loan
Base: All whose repayment date HAS passed

	Total	Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders			(SAMPLE) Size of loan		
		Yes (T)	No - but would consider this (U)	No - and would not consider this (V)	Only one loan taken out (W)	Aware of any online PDL (X)	Aware of any high street PDL (Y)	Aware of 3 or more PDLs (Z)	High (£200+) (a)	Low (Less than £200) (b)	Unknown (c)
Unweighted Base	108	4	8	53	40	108	89	95	53	55	-
Base	95	3	8	53	29	95	80	86	49	46	-
Much easier than expected	19 20%	- **	1 17%	11 21%	5 18%	19 20%	15 19%	17 20%	6 13%	13 27%	-
A little easier than expected	10 10%	- **	- **	6 12%	4 12%	10 10%	8 10%	8 10%	9 19%	- 1%	-
A little more difficult than expected	3 4%	- **	- **	3 7%	- **	3 4%	3 4%	3 4%	3 7%	- -	-
Much more difficult than expected	6 6%	- **	1 16%	2 3%	3 11%	6 6%	5 6%	6 7%	3 6%	3 7%	-
Or about as you expected	56 59%	3 87%	5 66%	30 58%	17 59%	56 59%	48 60%	51 59%	27 55%	30 64%	-
EASIER	29 30%	- **	1 17%	17 33%	9 30%	29 30%	24 30%	26 30%	16 32%	13 28%	-
MORE DIFFICULT	10 10%	- **	1 16%	5 10%	3 11%	10 10%	8 10%	10 11%	6 13%	3 7%	-
Don't know	- *	- 13%	- **	- -	- **	- *	- 1%	- *	- *	- 1%	-
Refused	- -	- **	- **	- -	- **	- *	- *	- *	- *	- *	-
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSI6 (Follow-up) How easy or difficult found getting the money to repay the loan
Base: All whose repayment date HAS passed

	Total	(SAMPLE) Date of loan			Reason for loan (General)		Use of loan			
		A-Recent (d)	B-Mid term (e)	C-Longer ago (f)	Unexpected INCREASE in expenses/ outgoings (g)	Unexpected DECREASE in income (h)	Living expenses (i)	Car/ vehicle (j)	Rent or mortgage (k)	Other (l)
Unweighted Base	108	108	-	-	56	23	55	18	8	29
Base	95	95	-	-	55	22	51	17	7	22
Much easier than expected	19 20%	19 20%	- -	- -	8 15%	2 10%	7 15%	5 32%	2 28%	4 19%
A little easier than expected	10 10%	10 10%	- -	- -	6 10%	3 14%	6 12%	- 3%	- -	3 15%
A little more difficult than expected	3 4%	3 4%	- -	- -	1 2%	2 10%	3 7%	- -	- -	- -
Much more difficult than expected	6 6%	6 6%	- -	- -	3 6%	2 11%	4 9%	- 3%	- -	1 5%
Or about as you expected	56 59%	56 59%	- -	- -	36 66%	12 54%	29 58%	11 63%	5 72%	13 60%
EASIER	29 30%	29 30%	- -	- -	14 25%	5 24%	13 26%	6 34%	2 28%	8 35%
MORE DIFFICULT	10 10%	10 10%	- -	- -	4 8%	5 21%	8 15%	- 3%	- -	1 5%
Don't know	- *	- *	- -	- -	- 1%	- -	- 1%	- -	- -	- -
Refused	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l Minimum Base: 30 (*), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l Minimum Base: 30 (*), Small Base: 100 (*) Continuity correction applied										

QPDSI6 (Follow-up) How easy or difficult found getting the money to repay the loan
Base: All whose repayment date HAS passed

	Total	Whether repayment date has passed		Whether paid back loan in full		Action taken when not paid back on repayment date			Whether shopped around for sampled loan		Whether ever shopped around for loan	
		Yes (A)	No (B)	Yes (C)	No (D)	Rollover (E)	Repayment plan (F)	Defaulted (G)	Yes (H)	No (I)	Yes (J)	No (K)
Unweighted Base	108	-	108	87	21	13	9	-	39	69	56	52
Base	95	-	95	73	22	16	7	-	39	55	55	40
Much easier than expected	19	-	19	18	1	1	-	-	6	13	8	11
	20%	-	20%	24%	6%	8%	-	-	16%	23%	15%	26%
					**	**	**		*	*	*	*
A little easier than expected	10	-	10	7	3	3	-	-	3	6	3	6
	10%	-	10%	9%	14%	20%	6%	-	9%	11%	6%	16%
					**	**	**		*	*	*	*
A little more difficult than expected	3	-	3	1	2	2	-	-	3	-	3	-
	4%	-	4%	2%	10%	14%	-	-	9%	-	6%	-
					**	**	**		*	*	*	*
Much more difficult than expected	6	-	6	-	6	5	-	-	3	3	3	3
	6%	-	6%	-	27%	33%	6%	-	7%	6%	5%	8%
					**	**	**		*	*	*	*
Or about as you expected	56	-	56	47	9	4	6	-	24	33	37	20
	59%	-	59%	65%	41%	22%	82%	-	60%	59%	67%	49%
					**	**	*		*	*	*	*
EASIER	29	-	29	24	4	4	-	-	10	19	12	17
	30%	-	30%	33%	20%	28%	6%	-	24%	34%	21%	42%
					**	**	**		*	*	*	*
MORE DIFFICULT	10	-	10	1	8	7	-	-	6	3	6	3
	10%	-	10%	2%	37%	47%	6%	-	16%	6%	12%	8%
					**	**	*		*	*	*	*
Don't know	-	-	-	-	-	-	-	-	-	-	-	-
	*	-	*	-	2%	3%	6%	-	-	1%	-	1%
					**	**	**		*	*	*	*
Refused	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	**	-	-	-	*	*	*	*
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSI6 (Follow-up) How easy or difficult found getting the money to repay the loan
Base: All whose repayment date HAS passed

	Total	How well understood repayment amount			Confidence in repaying loan			Ease of getting money to pay back loan		
		Very well (L)	Very/ Fairly well (M)	Not very/ Not at all well (N)	Very confident (O)	Very/ Fairly confident (P)	Not very/Not at all confident (Q)	Easier than expected (R)	Same as expected (S)	More difficult than expected (T)
Unweighted Base	108	94	106	2	97	107	1	34	65	8
Base	95	82	94	1	87	94	1	29	56	10
Much easier than expected	19 20%	18 23% *	19 20% *	- - **	19 22% *	19 20% *	- - **	19 66% **	- - **	- - **
A little easier than expected	10 10%	8 10% *	10 10% *	- - **	10 11% *	10 10% *	- - **	10 34% **	- - **	- - **
A little more difficult than expected	3 4%	3 4% *	3 4% *	- - **	3 3% *	3 4% *	- - **	- - **	- - **	3 36% **
Much more difficult than expected	6 6%	5 6% *	6 6% *	- - **	6 6% *	6 6% *	- - **	- - **	- - **	6 64% **
Or about as you expected	56 59%	46 57% *	55 59% *	1 100% **	50 57% *	55 59% *	1 100% **	- - **	56 100% **	- - **
EASIER	29 30%	27 32% *	29 30% *	- - **	29 33% *	29 31% *	- - **	29 100% **	- - **	- - **
MORE DIFFICULT	10 10%	9 11% *	10 10% *	- - **	8 9% *	10 10% *	- - **	- - **	- - **	10 100% **
Don't know	- *	- 1% *	- * *	- - **	- * *	- * *	- - **	- - **	- - **	- - **
Refused	- -	- *	- *	- **	- *	- *	- **	- **	- **	- **
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDSI6 (Follow-up) How easy or difficult found getting the money to repay the loan
Base: All whose repayment date HAS passed

	Total	Confidence and ease of repayment			Type of loan compared			Aware of any high street lenders		Aware of any online lenders	
		Very confident and found easy (U)	Very confident and found same (V)	Very confident and found difficult (W)	Online only (X)	Retail only (Y)	Online and Retail (Z)	Yes (a)	No (b)	Yes (c)	No (d)
Unweighted Base	108	34	56	6	50	-	5	89	19	108	-
Base	95	29	50	8	49	-	5	80	15	95	-
Much easier than expected	19 20%	19 66% **	- - **	- - **	8 17%	- - **	- - **	15 19%	4 24% **	19 20%	- - **
A little easier than expected	10 10%	10 34% **	- - **	- - **	2 4%	- - **	1 26% **	8 10%	1 9% **	10 10%	- - **
A little more difficult than expected	3 4%	- - **	- - **	3 31% **	3 7%	- - **	- - **	3 4%	- - **	3 4%	- - **
Much more difficult than expected	6 6%	- - **	- - **	6 69% **	3 6%	- - **	- - **	5 6%	1 9% **	6 6%	- - **
Or about as you expected	56 59%	- - **	50 100%	- - **	32 66%	- - **	4 74% **	48 60%	8 58% **	56 59%	- - **
EASIER	29 30%	29 100% **	- - **	- - **	10 21%	- - **	1 26% **	24 30%	5 33% **	29 30%	- - **
MORE DIFFICULT	10 10%	- - **	- - **	8 100% **	6 13%	- - **	- - **	8 10%	1 9% **	10 10%	- - **
Don't know	- *	- - **	- - **	- - **	- - **	- - **	- - **	- 1%	- - **	- *	- - **
Refused	- -	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- -	- - **
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSI6 (Follow-up) How easy or difficult found getting the money to repay the loan
Base: All whose repayment date HAS passed

	Total	Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		More confident (e)	Less confident (f)	No change (g)	New (h)	Repeat (i)	New (j)	Repeat (k)
Unweighted Base	108	1	8	99	41	67	62	46
Base	95	1	5	88	29	65	44	51
Much easier than expected	19 20% ..	- - ..	- - ..	19 21% ..	5 18% ..	14 21% ..	8 19% ..	11 21% ..
A little easier than expected	10 10% ..	- - ..	- - ..	10 11% ..	4 12% ..	6 9% ..	4 10% ..	5 10% ..
A little more difficult than expected	3 4% ..	- - ..	1 17% ..	3 3% ..	- - ..	3 5% ..	- - ..	3 7% ..
Much more difficult than expected	6 6% ..	1 100% ..	- 8% ..	4 5% ..	4 12% ..	2 4% ..	5 11% ..	1 2% ..
Or about as you expected	56 59% ..	- - ..	4 74% ..	52 59% ..	17 58% ..	39 60% ..	26 59% ..	30 59% ..
EASIER	29 30% ..	- - ..	- - ..	29 32% ..	9 30% ..	20 30% ..	13 29% ..	16 31% ..
MORE DIFFICULT	10 10% ..	1 100% ..	1 26% ..	7 8% ..	4 12% ..	6 9% ..	5 11% ..	5 9% ..
Don't know	- * ..	- - ..	- - ..	- * ..	- - ..	- 1% ..	- 1% ..	- * ..
Refused	- - ..	- - ..	- - ..	- - ..	- - ..	- - ..	- - ..	- - ..
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSI7 (Follow-up) Reasons for finding it more difficult than expected getting the money needed to repay sampled loan

Base: All who found it more difficult than expected getting the money needed to repay sampled loan

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	8	4	4	2	2	4	7	1	-	-
Base	10	5	5	3	2	5	8	1	-	-
Unexpected expenses/increase in outgoings	4 46%	- **	4 91%	3 87%	2 100%	- **	4 53%	- **	- -	- -
Other change in financial circumstances (no further detail)	3 27%	3 54%	- **	- **	- **	3 54%	1 15%	1 100%	- -	- -
Didn't leave enough to live on	1 13%	1 27%	- **	- **	- **	1 27%	1 15%	- **	- -	- -
Lost job	1 10%	1 19%	- **	- **	- **	1 19%	1 11%	- **	- -	- -
The company made it difficult for me to pay back the loan on time (no specific detail)	- 4%	- **	- 9%	- 13%	- **	- **	- 5%	- **	- -	- -
Interest rate/it was more money than I thought I would need to repay	- -	- **	- **	- **	- **	- **	- **	- **	- -	- -
Other decrease in income	- -	- **	- **	- **	- **	- **	- **	- **	- -	- -
Other change in personal circumstances (no further detail)	- -	- **	- **	- **	- **	- **	- **	- **	- -	- -
Didn't calculate how much I would need to repay correctly	- -	- **	- **	- **	- **	- **	- **	- **	- -	- -
Other answers	- -	- **	- **	- **	- **	- **	- **	- **	- -	- -
Don't know	- -	- **	- **	- **	- **	- **	- **	- **	- -	- -
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSI7 (Follow-up) Reasons for finding it more difficult than expected getting the money needed to repay sampled loan
Base: All who found it more difficult than expected getting the money needed to repay sampled loan

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	8	4	4	2	2	4	7	1	-	-
Base	10	5	5	3	2	5	8	1	-	-
No Answer	-	-	-	-	-	-	-	-	-	-
	-	**	**	**	**	**	**	**	-	-
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSI7 (Follow-up) Reasons for finding it more difficult than expected getting the money needed to repay sampled loan**Base: All who found it more difficult than expected getting the money needed to repay sampled loan**

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	8	5	3	2	1	-	7	-	-	1
Base	10	5	5	2	3	-	8	-	-	1
Unexpected expenses/increase in outgoings	4 46%	- 9%	4 81%	1 57%	3 100%	-	3 38%	-	-	1 100%
Other change in financial circumstances (no further detail)	3 27%	3 54%	-	-	-	-	3 30%	-	-	-
Didn't leave enough to live on	1 13%	1 27%	-	-	-	-	1 15%	-	-	-
Lost job	1 10%	-	1 19%	1 43%	-	-	1 11%	-	-	-
The company made it difficult for me to pay back the loan on time (no specific detail)	- 4%	- 9%	-	-	-	-	- 5%	-	-	-
Interest rate/it was more money than I thought I would need to repay	-	-	-	-	-	-	-	-	-	-
Other decrease in income	-	-	-	-	-	-	-	-	-	-
Other change in personal circumstances (no further detail)	-	-	-	-	-	-	-	-	-	-
Didn't calculate how much I would need to repay correctly	-	-	-	-	-	-	-	-	-	-
Other answers	-	-	-	-	-	-	-	-	-	-
Don't know	-	-	-	-	-	-	-	-	-	-
Overlap formulae used	-	-	-	-	-	-	-	-	-	-
- Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

Competition Commission - Payday Lending Survey - 120248

QPDS17 (Follow-up) Reasons for finding it more difficult than expected getting the money needed to repay sampled loan
Base: All who found it more difficult than expected getting the money needed to repay sampled loan

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	8	5	3	2	1	-	7	-	-	1
Base	10	5	5	2	3	-	8	-	-	1
No Answer	-	-	-	-	-	-	-	-	-	-
	-	**	**	**	**	-	**	-	-	**
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSI7 (Follow-up) Reasons for finding it more difficult than expected getting the money needed to repay sampled loan
Base: All who found it more difficult than expected getting the money needed to repay sampled loan

	Total	Accommodation					Number of people in hhd		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	8	-	6	4	2	2	2	2	4
Base	10	-	6	4	2	3	3	4	3
Unexpected expenses/increase in outgoings	4 46% **	- - **	1 19% **	- - **	1 49% **	3 100% **	- - **	3 75% **	2 49% **
Other change in financial circumstances (no further detail)	3 27% **	- - **	3 40% **	1 33% **	1 51% **	- - **	1 50% **	- - **	1 38% **
Didn't leave enough to live on	1 13% **	- - **	1 20% **	1 33% **	- - **	- - **	1 50% **	- - **	- - **
Lost job	1 10% **	- - **	1 14% **	1 24% **	- - **	- - **	- - **	1 25% **	- - **
The company made it difficult for me to pay back the loan on time (no specific detail)	- 4% **	- - **	- 7% **	- 11% **	- - **	- - **	- - **	- - **	- 13% **
Interest rate/it was more money than I thought I would need to repay	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **
Other decrease in income	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **
Other change in personal circumstances (no further detail)	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **
Didn't calculate how much I would need to repay correctly	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **
Other answers	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **
Don't know	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSI7 (Follow-up) Reasons for finding it more difficult than expected getting the money needed to repay sampled loan
Base: All who found it more difficult than expected getting the money needed to repay sampled loan

	Total	Accommodation					Number of people in hhld		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	8	-	6	4	2	2	2	2	4
Base	10	-	6	4	2	3	3	4	3
No Answer	-	-	-	-	-	-	-	-	-
	-	-	**	**	**	**	**	**	**
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSI7 (Follow-up) Reasons for finding it more difficult than expected getting the money needed to repay sampled loan
Base: All who found it more difficult than expected getting the money needed to repay sampled loan

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	8	6	2	-	-	2	-	1	1	5	4	4
Base	10	7	2	-	-	2	-	3	1	5	5	5
Unexpected expenses/increase in outgoings	4 46% **	3 45% **	1 49% **	-	-	1 49% **	-	3 100% **	-	2 32% **	3 70% **	1 24% **
Other change in financial circumstances (no further detail)	3 27% **	1 18% **	1 51% **	-	-	1 51% **	-	-	1 100% **	1 25% **	-	3 50% **
Didn't leave enough to live on	1 13% **	1 18% **	-	-	-	-	-	-	-	1 25% **	-	1 25% **
Lost job	1 10% **	1 13% **	-	-	-	-	-	-	-	1 18% **	1 20% **	-
The company made it difficult for me to pay back the loan on time (no specific detail)	- 4% **	- 6% **	-	-	-	-	-	-	-	-	-	-
Interest rate/it was more money than I thought I would need to repay	- **	- **	-	-	-	-	-	-	-	-	-	-
Other decrease in income	- **	- **	-	-	-	-	-	-	-	-	-	-
Other change in personal circumstances (no further detail)	- **	- **	-	-	-	-	-	-	-	-	-	-
Didn't calculate how much I would need to repay correctly	- **	- **	-	-	-	-	-	-	-	-	-	-
Other answers	- **	- **	-	-	-	-	-	-	-	-	-	-
Don't know	- **	- **	-	-	-	-	-	-	-	-	-	-
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSI7 (Follow-up) Reasons for finding it more difficult than expected getting the money needed to repay sampled loan
Base: All who found it more difficult than expected getting the money needed to repay sampled loan

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	8	6	2	-	-	2	-	1	1	5	4	4
Base	10	7	2	-	-	2	-	3	1	5	5	5
No Answer	-	-	-	-	-	-	-	-	-	-	-	-
	-	**	**	-	-	**	-	**	**	**	**	**
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSI7 (Follow-up) Reasons for finding it more difficult than expected getting the money needed to repay sampled loan
Base: All who found it more difficult than expected getting the money needed to repay sampled loan

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	8	2	2	4	4	2	2	8	-	-	2	4
Base	10	3	1	5	5	2	2	10	-	-	2	6
Unexpected expenses/increase in outgoings	4 46%	3 87% **	- 32% **	1 24% **	3 51% **	- 25% **	1 49% **	4 46% **	- - **	- - **	- - **	4 78% **
Other change in financial circumstances (no further detail)	3 27%	- **	- **	3 50% **	- **	1 75% **	1 51% **	3 27% **	- - **	- - **	1 58% **	1 22% **
Didn't leave enough to live on	1 13%	- **	- **	1 25% **	1 24% **	- **	- **	1 13% **	- - **	- - **	- - **	- - **
Lost job	1 10%	- **	1 68% **	- **	1 17% **	- **	- **	1 10% **	- - **	- - **	1 42% **	- - **
The company made it difficult for me to pay back the loan on time (no specific detail)	- 4%	- 13% **	- **	- **	- 8% **	- **	- **	- 4% **	- - **	- - **	- - **	- - **
Interest rate/it was more money than I thought I would need to repay	- -	- **	- **	- **	- **	- **	- **	- - **	- - **	- - **	- - **	- - **
Other decrease in income	- -	- **	- **	- **	- **	- **	- **	- - **	- - **	- - **	- - **	- - **
Other change in personal circumstances (no further detail)	- -	- **	- **	- **	- **	- **	- **	- - **	- - **	- - **	- - **	- - **
Didn't calculate how much I would need to repay correctly	- -	- **	- **	- **	- **	- **	- **	- - **	- - **	- - **	- - **	- - **
Other answers	- -	- **	- **	- **	- **	- **	- **	- - **	- - **	- - **	- - **	- - **
Don't know	- -	- **	- **	- **	- **	- **	- **	- - **	- - **	- - **	- - **	- - **
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSI7 (Follow-up) Reasons for finding it more difficult than expected getting the money needed to repay sampled loan
Base: All who found it more difficult than expected getting the money needed to repay sampled loan

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	8	2	2	4	4	2	2	8	-	-	2	4
Base	10	3	1	5	5	2	2	10	-	-	2	6
No Answer	-	-	-	-	-	-	-	-	-	-	-	-
	-	**	**	**	**	**	**	-	-	-	**	**
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSI7 (Follow-up) Reasons for finding it more difficult than expected getting the money needed to repay sampled loan

Base: All who found it more difficult than expected getting the money needed to repay sampled loan

	Total	Channel of purchase ever used			Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Online only (A)	Retail only (B)	Online and Retail (C)	Mainly online (D)	Mainly retail (E)	Not possible to say (F)	Online (G)	Retail (H)	Online only (I)	Retail only (J)	Online and Retail (K)
Unweighted Base	8	8	-	-	8	-	-	2	-	6	-	-
Base	10	10	-	-	10	-	-	3	-	6	-	-
Unexpected expenses/increase in outgoings	4 46%	4 46%	-	-	4 46%	-	-	3 87%	-	2 26%	-	-
Other change in financial circumstances (no further detail)	3 27%	3 27%	-	-	3 27%	-	-	-	-	3 40%	-	-
Didn't leave enough to live on	1 13%	1 13%	-	-	1 13%	-	-	-	-	1 20%	-	-
Lost job	1 10%	1 10%	-	-	1 10%	-	-	-	-	1 14%	-	-
The company made it difficult for me to pay back the loan on time (no specific detail)	- 4%	- 4%	-	-	- 4%	-	-	- 13%	-	-	-	-
Interest rate/it was more money than I thought I would need to repay	-	-	-	-	-	-	-	-	-	-	-	-
Other decrease in income	-	-	-	-	-	-	-	-	-	-	-	-
Other change in personal circumstances (no further detail)	-	-	-	-	-	-	-	-	-	-	-	-
Didn't calculate how much I would need to repay correctly	-	-	-	-	-	-	-	-	-	-	-	-
Other answers	-	-	-	-	-	-	-	-	-	-	-	-
Overlap formulae used	-	-	-	-	-	-	-	-	-	-	-	-
- Column Means: Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions: Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

QPDSI7 (Follow-up) Reasons for finding it more difficult than expected getting the money needed to repay sampled loan

Base: All who found it more difficult than expected getting the money needed to repay sampled loan

	Total	Channel of purchase ever used			Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Online only (A)	Retail only (B)	Online and Retail (C)	Mainly online (D)	Mainly retail (E)	Not possible to say (F)	Online (G)	Retail (H)	Online only (I)	Retail only (J)	Online and Retail (K)
Unweighted Base	8	8	-	-	8	-	-	2	-	6	-	-
Base	10	10	-	-	10	-	-	3	-	6	-	-
Don't know	-	-	-	-	-	-	-	-	-	-	-	-
No Answer	-	-	-	-	-	-	-	-	-	-	-	-
Overlap formulae used	-	-	-	-	-	-	-	-	-	-	-	-
- Column Means:												
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

Competition Commission - Payday Lending Survey - 120248

QPDSI7 (Follow-up) Reasons for finding it more difficult than expected getting the money needed to repay sampled loan
Base: All who found it more difficult than expected getting the money needed to repay sampled loan

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (L)	Multiple with same lender (M)	Multiple with different lenders (N)	Multiple with same and different lenders (O)	Very well (P)	Very/Fairly well (Q)	Not very/ Not at all well (R)	Compound interest (S)	Simple interest (T)	Not simple interest (U)
Unweighted Base	8	2	2	4	2	5	7	1	2	3	3
Base	10	3	2	4	3	7	9	-	2	3	4
Unexpected expenses/increase in outgoings	4 46%	3 87%	- **	2 39%	- **	4 53%	4 44%	- 100%	- **	1 42%	3 71%
Other change in financial circumstances (no further detail)	3 27%	- **	- **	3 61%	3 100%	1 17%	3 28%	- **	- **	1 43%	1 29%
Didn't leave enough to live on	1 13%	- **	1 58%	- **	- **	1 17%	1 14%	- **	1 58%	- **	- **
Lost job	1 10%	- **	1 42%	- **	- **	1 12%	1 10%	- **	1 42%	- **	- **
The company made it difficult for me to pay back the loan on time (no specific detail)	- 4%	- 13%	- **	- **	- **	- **	- 5%	- **	- **	- 15%	- **
Interest rate/it was more money than I thought I would need to repay	- -	- **	- **	- **	- **	- **	- **	- **	- **	- **	- **
Other decrease in income	- -	- **	- **	- **	- **	- **	- **	- **	- **	- **	- **
Other change in personal circumstances (no further detail)	- -	- **	- **	- **	- **	- **	- **	- **	- **	- **	- **
Didn't calculate how much I would need to repay correctly	- -	- **	- **	- **	- **	- **	- **	- **	- **	- **	- **
Other answers	- -	- **	- **	- **	- **	- **	- **	- **	- **	- **	- **
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSI7 (Follow-up) Reasons for finding it more difficult than expected getting the money needed to repay sampled loan

Base: All who found it more difficult than expected getting the money needed to repay sampled loan

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (L)	Multiple with same lender (M)	Multiple with different lenders (N)	Multiple with same and different lenders (O)	Very well (P)	Very/Fairly well (Q)	Not very/ Not at all well (R)	Compound interest (S)	Simple interest (T)	Not simple interest (U)
Unweighted Base	8	2	2	4	2	5	7	1	2	3	3
Base	10	3	2	4	3	7	9	-	2	3	4
Don't know	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
No Answer	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSI7 (Follow-up) Reasons for finding it more difficult than expected getting the money needed to repay sampled loan**Base: All who found it more difficult than expected getting the money needed to repay sampled loan**

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (V)	No (W)	Credit card (X)	Bank or BS loan (Y)	Any other loan / credit (Z)	Home credit (a)	Pawnbroker (b)	Credit union (c)	DWP / Crisis loan (d)	Retail credit (e)	None (f)
Unweighted Base	8	3	5	2	-	1	-	1	-	-	-	5
Base	10	3	6	2	-	1	-	1	-	-	-	6
Unexpected expenses/increase in outgoings	4 46%	- **	4 72%	- **	- -	- **	- -	- **	- -	- -	- -	4 72%
Other change in financial circumstances (no further detail)	3 27%	1 37%	1 21%	- **	- -	1 100%	- -	1 100%	- -	- -	- -	1 21%
Didn't leave enough to live on	1 13%	1 37%	- **	1 58%	- -	- **	- -	- **	- -	- -	- -	- **
Lost job	1 10%	1 27%	- **	1 42%	- -	- **	- -	- **	- -	- -	- -	- **
The company made it difficult for me to pay back the loan on time (no specific detail)	- 4%	- **	- 7%	- **	- -	- **	- -	- **	- -	- -	- -	- 7%
Interest rate/it was more money than I thought I would need to repay	- -	- **	- **	- **	- -	- **	- -	- **	- -	- -	- -	- **
Other decrease in income	- -	- **	- **	- **	- -	- **	- -	- **	- -	- -	- -	- **
Other change in personal circumstances (no further detail)	- -	- **	- **	- **	- -	- **	- -	- **	- -	- -	- -	- **
Didn't calculate how much I would need to repay correctly	- -	- **	- **	- **	- -	- **	- -	- **	- -	- -	- -	- **
Other answers	- -	- **	- **	- **	- -	- **	- -	- **	- -	- -	- -	- **
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSI7 (Follow-up) Reasons for finding it more difficult than expected getting the money needed to repay sampled loan

Base: All who found it more difficult than expected getting the money needed to repay sampled loan

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (V)	No (W)	Credit card (X)	Bank or BS loan (Y)	Any other loan / credit (Z)	Home credit (a)	Pawnbroker (b)	Credit union (c)	DWP / Crisis loan (d)	Retail credit (e)	None (f)
Unweighted Base	8	3	5	2	-	1	-	1	-	-	-	5
Base	10	3	6	2	-	1	-	1	-	-	-	6
Don't know	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	..	-	..	-	-	-	..
No Answer	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	..	-	..	-	-	-	..
Overlap formulae used												
- Column Means: Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions: Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

QPDSI7 (Follow-up) Reasons for finding it more difficult than expected getting the money needed to repay sampled loan
Base: All who found it more difficult than expected getting the money needed to repay sampled loan

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (g)	No (h)	Yes (i)	No (j)	Yes (k)	No (l)
Unweighted Base	8	7	1	3	5	8	-
Base	10	8	1	4	5	10	-
Unexpected expenses/increase in outgoings	4 46%	4 53% **	- - **	3 71% **	1 24% **	4 46% **	- - **
Other change in financial circumstances (no further detail)	3 27%	1 15% **	1 100% **	1 29% **	1 25% **	3 27% **	- - **
Didn't leave enough to live on	1 13%	1 15% **	- - **	- - **	1 25% **	1 13% **	- - **
Lost job	1 10%	1 11% **	- - **	- - **	1 18% **	1 10% **	- - **
The company made it difficult for me to pay back the loan on time (no specific detail)	- 4%	- 5% **	- - **	- - **	- 8% **	- 4% **	- - **
Interest rate/it was more money than I thought I would need to repay	- -	- - **	- - **	- - **	- - **	- - **	- - **
Other decrease in income	- -	- - **	- - **	- - **	- - **	- - **	- - **
Other change in personal circumstances (no further detail)	- -	- - **	- - **	- - **	- - **	- - **	- - **
Didn't calculate how much I would need to repay correctly	- -	- - **	- - **	- - **	- - **	- - **	- - **
Other answers	- -	- - **	- - **	- - **	- - **	- - **	- - **
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

Competition Commission - Payday Lending Survey - 120248

QPDSI7 (Follow-up) Reasons for finding it more difficult than expected getting the money needed to repay sampled loan
Base: All who found it more difficult than expected getting the money needed to repay sampled loan

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (g)	No (h)	Yes (i)	No (j)	Yes (k)	No (l)
Unweighted Base	8	7	1	3	5	8	-
Base	10	8	1	4	5	10	-
Don't know	-	-	-	-	-	-	-
	-	**	**	**	**	-	-
No Answer	-	-	-	-	-	-	-
	-	**	**	**	**	-	-
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDSI7 (Follow-up) Reasons for finding it more difficult than expected getting the money needed to repay sampled loan

Base: All who found it more difficult than expected getting the money needed to repay sampled loan

	Total	Debt history					Whether used overdraft in the last 12 months			
		None (m)	Any debt problem (n)	Bad credit rating (o)	Made arrangements/ IVA (p)	County Court (q)	Bailiffs (r)	Overdrawn above agreed limit (s)	Overdrawn up to agreed limit (t)	Not overdrawn (u)
Unweighted Base	8	3	5	3	2	-	2	4	4	-
Base	10	3	6	2	4	-	2	5	5	-
Unexpected expenses/increase in outgoings	4 46%	- **	4 72%	- 20%	4 100%	-	2 100%	4 91%	- **	- -
Other change in financial circumstances (no further detail)	3 27%	1 37%	1 21%	1 60%	- **	-	- **	- **	3 54%	- -
Didn't leave enough to live on	1 13%	1 37%	- **	- **	- **	-	- **	- **	1 27%	- -
Lost job	1 10%	1 27%	- **	- **	- **	-	- **	- **	1 19%	- -
The company made it difficult for me to pay back the loan on time (no specific detail)	- 4%	- **	- 7%	- 20%	- **	-	- **	- 9%	- **	- -
Interest rate/it was more money than I thought I would need to repay	- -	- **	- **	- **	- **	-	- **	- **	- **	- -
Other decrease in income	- -	- **	- **	- **	- **	-	- **	- **	- **	- -
Other change in personal circumstances (no further detail)	- -	- **	- **	- **	- **	-	- **	- **	- **	- -
Didn't calculate how much I would need to repay correctly	- -	- **	- **	- **	- **	-	- **	- **	- **	- -
Other answers	- -	- **	- **	- **	- **	-	- **	- **	- **	- -
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSI7 (Follow-up) Reasons for finding it more difficult than expected getting the money needed to repay sampled loan

Base: All who found it more difficult than expected getting the money needed to repay sampled loan

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (m)	Any debt problem (n)	Bad credit rating (o)	Made arrangements/ IVA (p)	County Court (q)	Bailiffs (r)	Overdrawn above agreed limit (s)	Overdrawn up to agreed limit (t)	Not overdrawn (u)
Unweighted Base	8	3	5	3	2	-	2	4	4	-
Base	10	3	6	2	4	-	2	5	5	-
Don't know	-	-	-	-	-	-	-	-	-	-
	-	**	**	**	**	-	**	**	**	-
No Answer	-	-	-	-	-	-	-	-	-	-
	-	**	**	**	**	-	**	**	**	-
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSI7 (Follow-up) Reasons for finding it more difficult than expected getting the money needed to repay sampled loan**Base: All who found it more difficult than expected getting the money needed to repay sampled loan**

	Total	Most important factor when taking out loan							Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service	
		Ease (A)	Speed (B)	Amount (C)	Total cost (D)	Flexibility (E)	Reputation (F)	Channel (G)	Agree (H)	Disagree (I)	Agree (J)	Disagree (K)
Unweighted Base	8	-	1	-	4	2	-	1	1	7	3	5
Base	10	-	1	-	4	4	-	-	1	8	3	7
Unexpected expenses/increase in outgoings	4 46%	- -	- **	- -	2 39%	3 68%	- -	- **	- **	4 53%	- 14%	4 60%
Other change in financial circumstances (no further detail)	3 27%	- -	- **	- -	1 30%	1 32%	- -	- **	1 100%	1 15%	3 86%	- **
Didn't leave enough to live on	1 13%	- -	- **	- -	1 30%	- **	- -	- **	- **	1 15%	- **	1 19%
Lost job	1 10%	- -	1 100%	- -	- **	- **	- -	- **	- **	1 11%	- **	1 14%
The company made it difficult for me to pay back the loan on time (no specific detail)	- 4%	- -	- **	- -	- **	- **	- -	- 100%	- **	- 5%	- **	- 7%
Interest rate/it was more money than I thought I would need to repay	- -	- -	- **	- -	- **	- **	- -	- **	- **	- **	- **	- **
Other decrease in income	- -	- -	- **	- -	- **	- **	- -	- **	- **	- **	- **	- **
Other change in personal circumstances (no further detail)	- -	- -	- **	- -	- **	- **	- -	- **	- **	- **	- **	- **
Didn't calculate how much I would need to repay correctly	- -	- -	- **	- -	- **	- **	- -	- **	- **	- **	- **	- **
Other answers	- -	- -	- **	- -	- **	- **	- -	- **	- **	- **	- **	- **
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSI7 (Follow-up) Reasons for finding it more difficult than expected getting the money needed to repay sampled loan

Base: All who found it more difficult than expected getting the money needed to repay sampled loan

	Total	Most important factor when taking out loan							Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service	
		Ease (A)	Speed (B)	Amount (C)	Total cost (D)	Flexibility (E)	Reputation (F)	Channel (G)	Agree (H)	Disagree (I)	Agree (J)	Disagree (K)
Unweighted Base	8	-	1	-	4	2	-	1	1	7	3	5
Base	10	-	1	-	4	4	-	-	1	8	3	7
Don't know	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
No Answer	-	-	..	-	..	..	-	..	..	..	..	..
	-	-	..	-	-
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSI7 (Follow-up) Reasons for finding it more difficult than expected getting the money needed to repay sampled loan**Base: All who found it more difficult than expected getting the money needed to repay sampled loan**

	Total	Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet		Whether ever been refused a payday loan	
		Agree (L)	Disagree (M)	Agree (N)	Disagree (O)	Agree (P)	Disagree (Q)	Yes (R)	No (S)
Unweighted Base	8	6	1	3	5	4	4	2	6
Base	10	6	1	3	6	4	6	4	6
Unexpected expenses/increase in outgoings	4 46%	2 30% **	- - **	- - **	4 72% **	- - **	4 78% **	3 68% **	2 30% **
Other change in financial circumstances (no further detail)	3 27%	1 23% **	1 100% **	1 37% **	1 21% **	1 33% **	1 22% **	1 32% **	1 23% **
Didn't leave enough to live on	1 13%	1 23% **	- - **	1 37% **	- - **	1 33% **	- - **	- - **	1 23% **
Lost job	1 10%	1 17% **	- - **	1 27% **	- - **	1 24% **	- - **	- - **	1 17% **
The company made it difficult for me to pay back the loan on time (no specific detail)	- 4%	- 8% **	- - **	- - **	- 7% **	- 11% **	- - **	- - **	- 8% **
Interest rate/it was more money than I thought I would need to repay	- -	- **	- **	- **	- **	- **	- **	- **	- **
Other decrease in income	- -	- **	- **	- **	- **	- **	- **	- **	- **
Other change in personal circumstances (no further detail)	- -	- **	- **	- **	- **	- **	- **	- **	- **
Didn't calculate how much I would need to repay correctly	- -	- **	- **	- **	- **	- **	- **	- **	- **
Other answers	- -	- **	- **	- **	- **	- **	- **	- **	- **
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSI7 (Follow-up) Reasons for finding it more difficult than expected getting the money needed to repay sampled loan
Base: All who found it more difficult than expected getting the money needed to repay sampled loan

	Total	Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet		Whether ever been refused a payday loan	
		Agree (L)	Disagree (M)	Agree (N)	Disagree (O)	Agree (P)	Disagree (Q)	Yes (R)	No (S)
Unweighted Base	8	6	1	3	5	4	4	2	6
Base	10	6	1	3	6	4	6	4	6
Don't know	-	-	-	-	-	-	-	-	-
	-	**	**	**	**	**	**	**	**
No Answer	-	-	-	-	-	-	-	-	-
	-	**	**	**	**	**	**	**	**
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSI7 (Follow-up) Reasons for finding it more difficult than expected getting the money needed to repay sampled loan
Base: All who found it more difficult than expected getting the money needed to repay sampled loan

	Total	Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders			(SAMPLE) Size of loan		
		Yes (T)	No - but would consider this (U)	No - and would not consider this (V)	Only one loan taken out (W)	Aware of any online PDL (X)	Aware of any high street PDL (Y)	Aware of 3 or more PDLs (Z)	High (£200+) (a)	Low (Less than £200) (b)	Unknown (c)
Unweighted Base	8	-	1	5	2	8	7	8	6	2	-
Base	10	-	1	5	3	10	8	10	6	3	-
Unexpected expenses/increase in outgoings	4 46%	- -	- **	2 32%	3 87%	4 46%	4 53%	4 46%	2 26%	3 87%	-
Other change in financial circumstances (no further detail)	3 27%	- -	1 100%	1 25%	- **	3 27%	1 15%	3 27%	3 40%	- **	-
Didn't leave enough to live on	1 13%	- -	- **	1 25%	- **	1 13%	1 15%	1 13%	1 20%	- **	-
Lost job	1 10%	- -	- **	1 18%	- **	1 10%	1 11%	1 10%	1 14%	- **	-
The company made it difficult for me to pay back the loan on time (no specific detail)	- 4%	- -	- **	- **	- 13%	- 4%	- 5%	- 4%	- **	- 13%	-
Interest rate/it was more money than I thought I would need to repay	- -	- -	- **	- **	- **	- **	- **	- **	- **	- **	-
Other decrease in income	- -	- -	- **	- **	- **	- **	- **	- **	- **	- **	-
Other change in personal circumstances (no further detail)	- -	- -	- **	- **	- **	- **	- **	- **	- **	- **	-
Didn't calculate how much I would need to repay correctly	- -	- -	- **	- **	- **	- **	- **	- **	- **	- **	-
Other answers	- -	- -	- **	- **	- **	- **	- **	- **	- **	- **	-
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSI7 (Follow-up) Reasons for finding it more difficult than expected getting the money needed to repay sampled loan

Base: All who found it more difficult than expected getting the money needed to repay sampled loan

	Total	Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders			(SAMPLE) Size of loan		
		Yes (T)	No - but would consider this (U)	No - and would not consider this (V)	Only one loan taken out (W)	Aware of any online PDL (X)	Aware of any high street PDL (Y)	Aware of 3 or more PDLs (Z)	High (£200+) (a)	Low (Less than £200) (b)	Unknown (c)
Unweighted Base	8	-	1	5	2	8	7	8	6	2	-
Base	10	-	1	5	3	10	8	10	6	3	-
Don't know	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
No Answer	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSI7 (Follow-up) Reasons for finding it more difficult than expected getting the money needed to repay sampled loan
Base: All who found it more difficult than expected getting the money needed to repay sampled loan

	Total	(SAMPLE) Date of loan			Reason for loan (General)		Use of loan			
		A-Recent (d)	B-Mid term (e)	C-Longer ago (f)	Unexpected INCREASE in expenses/ outgoings (g)	Unexpected DECREASE in income (h)	Living expenses (i)	Car/ vehicle (j)	Rent or mortgage (k)	Other (l)
Unweighted Base	8	8	-	-	3	4	6	1	-	1
Base	10	10	-	-	4	5	8	-	-	1
Unexpected expenses/increase in outgoings	4 46%	4 46%	-	-	3 62% **	1 26% **	3 35% **	- 100% **	-	1 100% **
Other change in financial circumstances (no further detail)	3 27%	3 27%	-	-	- **	3 54% **	3 32% **	-	-	- **
Didn't leave enough to live on	1 13%	1 13%	-	-	1 29% **	- **	1 16% **	-	-	- **
Lost job	1 10%	1 10%	-	-	- **	1 20% **	1 12% **	-	-	- **
The company made it difficult for me to pay back the loan on time (no specific detail)	- 4%	- 4%	-	-	- 10% **	- **	- 5% **	-	-	- **
Interest rate/it was more money than I thought I would need to repay	-	-	-	-	- **	- **	- **	-	-	- **
Other decrease in income	-	-	-	-	- **	- **	- **	-	-	- **
Other change in personal circumstances (no further detail)	-	-	-	-	- **	- **	- **	-	-	- **
Didn't calculate how much I would need to repay correctly	-	-	-	-	- **	- **	- **	-	-	- **
Other answers	-	-	-	-	- **	- **	- **	-	-	- **
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

Competition Commission - Payday Lending Survey - 120248

QPDSI7 (Follow-up) Reasons for finding it more difficult than expected getting the money needed to repay sampled loan
Base: All who found it more difficult than expected getting the money needed to repay sampled loan

	Total	(SAMPLE) Date of loan			Reason for loan (General)		Use of loan			
		A-Recent (d)	B-Mid term (e)	C-Longer ago (f)	Unexpected INCREASE in expenses/ outgoings (g)	Unexpected DECREASE in income (h)	Living expenses (i)	Car/ vehicle (j)	Rent or mortgage (k)	Other (l)
Unweighted Base	8	8	-	-	3	4	6	1	-	1
Base	10	10	-	-	4	5	8	-	-	1
Don't know	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	**	**	**	**	-	**
No Answer	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	**	**	**	**	-	**
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSI7 (Follow-up) Reasons for finding it more difficult than expected getting the money needed to repay sampled loan**Base: All who found it more difficult than expected getting the money needed to repay sampled loan**

	Total	Whether repayment date has passed		Whether paid back loan in full		Action taken when not paid back on repayment date			Whether shopped around for sampled loan		Whether ever shopped around for loan	
		Yes (A)	No (B)	Yes (C)	No (D)	Rollover (E)	Repayment plan (F)	Defaulted (G)	Yes (H)	No (I)	Yes (J)	No (K)
Unweighted Base	8	-	8	1	7	5	1	-	6	2	6	2
Base	10	-	10	1	8	7	-	-	6	3	6	3
Unexpected expenses/increase in outgoings	4 46%	- -	4 46%	- **	4 53%	4 53%	- 100%	- -	1 19%	3 100%	1 19%	3 100%
Other change in financial circumstances (no further detail)	3 27%	- -	3 27%	- **	3 31%	3 34%	- -	- -	3 40%	- -	3 40%	- -
Didn't leave enough to live on	1 13%	- -	1 13%	1 100%	- **	- **	- **	- -	1 20%	- **	1 20%	- **
Lost job	1 10%	- -	1 10%	- **	1 11%	1 12%	- **	- -	1 14%	- **	1 14%	- **
The company made it difficult for me to pay back the loan on time (no specific detail)	- 4%	- -	- 4%	- **	- 5%	- **	- -	- -	- 7%	- **	- 7%	- **
Interest rate/it was more money than I thought I would need to repay	- -	- -	- -	- **	- **	- **	- **	- -	- **	- **	- **	- **
Other decrease in income	- -	- -	- -	- **	- **	- **	- **	- -	- **	- **	- **	- **
Other change in personal circumstances (no further detail)	- -	- -	- -	- **	- **	- **	- **	- -	- **	- **	- **	- **
Didn't calculate how much I would need to repay correctly	- -	- -	- -	- **	- **	- **	- **	- -	- **	- **	- **	- **
Other answers	- -	- -	- -	- **	- **	- **	- **	- -	- **	- **	- **	- **
Don't know	- -	- -	- -	- **	- **	- **	- **	- -	- **	- **	- **	- **
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k												
Minimum Base: 30 (*), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k												
Minimum Base: 30 (*), Small Base: 100 (*)												
Continuity correction applied												

QPDSI7 (Follow-up) Reasons for finding it more difficult than expected getting the money needed to repay sampled loan

Base: All who found it more difficult than expected getting the money needed to repay sampled loan

	Total	Whether repayment date has passed		Whether paid back loan in full		Action taken when not paid back on repayment date			Whether shopped around for sampled loan		Whether ever shopped around for loan	
		Yes (A)	No (B)	Yes (C)	No (D)	Rollover (E)	Repayment plan (F)	Defaulted (G)	Yes (H)	No (I)	Yes (J)	No (K)
Unweighted Base	8	-	8	1	7	5	1	-	6	2	6	2
Base	10	-	10	1	8	7	-	-	6	3	6	3
No Answer	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSI7 (Follow-up) Reasons for finding it more difficult than expected getting the money needed to repay sampled loan

Base: All who found it more difficult than expected getting the money needed to repay sampled loan

	Total	How well understood repayment amount			Confidence in repaying loan			Ease of getting money to pay back loan		
		Very well (L)	Very/ Fairly well (M)	Not very/ Not at all well (N)	Very confident (O)	Very/ Fairly confident (P)	Not very/Not at all confident (Q)	Easier than expected (R)	Same as expected (S)	More difficult than expected (T)
Unweighted Base	8	6	8	-	6	8	-	-	-	8
Base	10	9	10	-	8	10	-	-	-	10
Unexpected expenses/increase in outgoings	4 46%	4 46% **	4 46% **	-	4 48% **	4 46% **	-	-	-	4 46%
Other change in financial circumstances (no further detail)	3 27%	3 29% **	3 27% **	-	3 31% **	3 27% **	-	-	-	3 27%
Didn't leave enough to live on	1 13%	1 15% **	1 13% **	-	1 15% **	1 13% **	-	-	-	1 13%
Lost job	1 10%	1 11% **	1 10% **	-	- **	1 10% **	-	-	-	1 10%
The company made it difficult for me to pay back the loan on time (no specific detail)	- 4%	- **	- 4% **	-	- 5% **	- 4% **	-	-	-	- 4%
Interest rate/it was more money than I thought I would need to repay	-	- **	- **	-	- **	- **	-	-	-	-
Other decrease in income	-	- **	- **	-	- **	- **	-	-	-	-
Other change in personal circumstances (no further detail)	-	- **	- **	-	- **	- **	-	-	-	-
Didn't calculate how much I would need to repay correctly	-	- **	- **	-	- **	- **	-	-	-	-
Other answers	-	- **	- **	-	- **	- **	-	-	-	-
Don't know	-	- **	- **	-	- **	- **	-	-	-	-
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

Competition Commission - Payday Lending Survey - 120248

QPDSI7 (Follow-up) Reasons for finding it more difficult than expected getting the money needed to repay sampled loan
Base: All who found it more difficult than expected getting the money needed to repay sampled loan

	Total	How well understood repayment amount			Confidence in repaying loan			Ease of getting money to pay back loan		
		Very well (L)	Very/ Fairly well (M)	Not very/ Not at all well (N)	Very confident (O)	Very/ Fairly confident (P)	Not very/Not at all confident (Q)	Easier than expected (R)	Same as expected (S)	More difficult than expected (T)
Unweighted Base	8	6	8	-	6	8	-	-	-	8
Base	10	9	10	-	8	10	-	-	-	10
No Answer	-	-	-	-	-	-	-	-	-	-
	-	**	**	-	**	**	-	-	-	-
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSI7 (Follow-up) Reasons for finding it more difficult than expected getting the money needed to repay sampled loan
Base: All who found it more difficult than expected getting the money needed to repay sampled loan

	Total	Confidence and ease of repayment			Type of loan compared			Aware of any high street lenders		Aware of any online lenders	
		Very confident and found easy (U)	Very confident and found same (V)	Very confident and found difficult (W)	Online only (X)	Retail only (Y)	Online and Retail (Z)	Yes (a)	No (b)	Yes (c)	No (d)
Unweighted Base	8	-	-	6	6	-	-	7	1	8	-
Base	10	-	-	8	6	-	-	8	1	10	-
Unexpected expenses/increase in outgoings	4 46%	- -	- -	4 48%	1 19%	- -	- -	4 53% **	- -	4 46%	- -
Other change in financial circumstances (no further detail)	3 27%	- -	- -	3 31%	3 40%	- -	- -	1 15% **	1 100%	3 27%	- -
Didn't leave enough to live on	1 13%	- -	- -	1 15%	1 20%	- -	- -	1 15% **	- -	1 13%	- -
Lost job	1 10%	- -	- -	- -	1 14%	- -	- -	1 11% **	- -	1 10%	- -
The company made it difficult for me to pay back the loan on time (no specific detail)	- 4%	- -	- -	- 5%	- 7%	- -	- -	- 5% **	- -	- 4%	- -
Interest rate/it was more money than I thought I would need to repay	- -	- -	- -	- -	- -	- -	- -	- - **	- - **	- -	- -
Other decrease in income	- -	- -	- -	- -	- -	- -	- -	- - **	- - **	- -	- -
Other change in personal circumstances (no further detail)	- -	- -	- -	- -	- -	- -	- -	- - **	- - **	- -	- -
Didn't calculate how much I would need to repay correctly	- -	- -	- -	- -	- -	- -	- -	- - **	- - **	- -	- -
Other answers	- -	- -	- -	- -	- -	- -	- -	- - **	- - **	- -	- -
Don't know	- -	- -	- -	- -	- -	- -	- -	- - **	- - **	- -	- -
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSI7 (Follow-up) Reasons for finding it more difficult than expected getting the money needed to repay sampled loan
Base: All who found it more difficult than expected getting the money needed to repay sampled loan

	Total	Confidence and ease of repayment			Type of loan compared			Aware of any high street lenders		Aware of any online lenders	
		Very confident and found easy (U)	Very confident and found same (V)	Very confident and found difficult (W)	Online only (X)	Retail only (Y)	Online and Retail (Z)	Yes (a)	No (b)	Yes (c)	No (d)
Unweighted Base	8	-	-	6	6	-	-	7	1	8	-
Base	10	-	-	8	6	-	-	8	1	10	-
No Answer	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSI7 (Follow-up) Reasons for finding it more difficult than expected getting the money needed to repay sampled loan**Base: All who found it more difficult than expected getting the money needed to repay sampled loan**

	Total	Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		More confident (e)	Less confident (f)	No change (g)	New (h)	Repeat (i)	New (j)	Repeat (k)
Unweighted Base	8	1	2	5	3	5	4	4
Base	10	1	1	7	4	6	5	5
Unexpected expenses/increase in outgoings	4 46%	- **	- 32% **	4 57% **	3 88% **	1 21% **	4 91% **	- - **
Other change in financial circumstances (no further detail)	3 27%	1 100% **	- **	1 18% **	- **	3 43% **	- **	3 54% **
Didn't leave enough to live on	1 13%	- **	- **	1 18% **	- **	1 21% **	- **	1 27% **
Lost job	1 10%	- **	1 68% **	- **	- **	1 15% **	- **	1 19% **
The company made it difficult for me to pay back the loan on time (no specific detail)	- 4%	- **	- **	- 6% **	- 12% **	- **	- 9% **	- - **
Interest rate/it was more money than I thought I would need to repay	- -	- **	- **	- **	- **	- **	- **	- **
Other decrease in income	- -	- **	- **	- **	- **	- **	- **	- **
Other change in personal circumstances (no further detail)	- -	- **	- **	- **	- **	- **	- **	- **
Didn't calculate how much I would need to repay correctly	- -	- **	- **	- **	- **	- **	- **	- **
Other answers	- -	- **	- **	- **	- **	- **	- **	- **
Don't know	- -	- **	- **	- **	- **	- **	- **	- **
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSI7 (Follow-up) Reasons for finding it more difficult than expected getting the money needed to repay sampled loan
Base: All who found it more difficult than expected getting the money needed to repay sampled loan

	Total	Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		More confident (e)	Less confident (f)	No change (g)	New (h)	Repeat (i)	New (j)	Repeat (k)
Unweighted Base	8	1	2	5	3	5	4	4
Base	10	1	1	7	4	6	5	5
No Answer	-	-	-	-	-	-	-	-
	-	**	**	**	**	**	**	**
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSI9 (Follow-up) Action taken due to NOT repaying sampled loan by repayment date
Base: All who did NOT repay sampled loan by the repayment date

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	21	10	11	4	10	7	14	5	1	1
Base	22	11	11	4	9	9	17	3	-	1
Extend or renew this loan, sometimes known as a rollover	16 71%	8 73% **	8 70% **	3 79% **	3 39% **	9 100% **	12 68% **	3 75% **	- 100% **	1 100% **
Arrange a repayment plan with the lender	7 33%	3 27% **	4 39% **	- 11% **	6 72% **	- 5% **	5 29% **	1 25% **	- 100% **	1 100% **
Default on the loan	-	-	-	-	-	-	-	-	-	-
Take out another payday loan with a different provider to pay off this loan	-	-	-	-	-	-	-	-	-	-
Other answer	1 4%	- 4% **	- 4% **	1 21% **	- **	- **	- 2% **	- 12% **	- **	- **
Don't know	-	-	-	-	-	-	-	-	-	-
Refusal	-	-	-	-	-	-	-	-	-	-
Overlap formulae used	-	**	**	**	**	**	**	**	**	**
- Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDSI9 (Follow-up) Action taken due to NOT repaying sampled loan by repayment date

Base: All who did NOT repay sampled loan by the repayment date

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	21	9	12	4	8	-	17	-	2	1
Base	22	10	12	5	7	-	17	-	3	1
Extend or renew this loan, sometimes known as a rollover	16 71%	7 71%	8 71%	3 73%	5 70%	-	11 68%	-	3 100%	1 100%
Arrange a repayment plan with the lender	7 33%	3 25%	5 40%	1 27%	3 49%	-	6 35%	-	- 13%	-
Default on the loan	-	-	-	-	-	-	-	-	-	-
Take out another payday loan with a different provider to pay off this loan	-	-	-	-	-	-	-	-	-	-
Other answer	1 4%	- 4%	- 4%	-	-	-	1 5%	-	-	-
Don't know	-	-	-	-	-	-	-	-	-	-
Refusal	-	-	-	-	-	-	-	-	-	-
Overlap formulae used	-	-	-	-	-	-	-	-	-	-
- Column Means:	-	-	-	-	-	-	-	-	-	-
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v	-	-	-	-	-	-	-	-	-	-
Minimum Base: 30 (**), Small Base: 100 (*)	-	-	-	-	-	-	-	-	-	-
- Column Proportions:	-	-	-	-	-	-	-	-	-	-
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v	-	-	-	-	-	-	-	-	-	-
Minimum Base: 30 (**), Small Base: 100 (*)	-	-	-	-	-	-	-	-	-	-
Continuity correction applied	-	-	-	-	-	-	-	-	-	-

QPDSI9 (Follow-up) Action taken due to NOT repaying sampled loan by repayment date
Base: All who did NOT repay sampled loan by the repayment date

	Total	Accommodation					Number of people in hhd		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	21	1	16	11	5	4	3	5	13
Base	22	1	16	13	4	5	4	7	11
Extend or renew this loan, sometimes known as a rollover	16 71% **	1 100% **	12 72% **	8 67% **	3 89% **	3 61% **	4 100% **	5 75% **	6 58% **
Arrange a repayment plan with the lender	7 33% **	- - **	6 36% **	5 37% **	1 34% **	1 30% **	- 10% **	2 25% **	5 47% **
Default on the loan	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **
Take out another payday loan with a different provider to pay off this loan	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **
Other answer	1 4% **	- - **	- 3% **	- 3% **	- - **	- 9% **	- - **	- - **	1 8% **
Don't know	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **
Refusal	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSI9 (Follow-up) Action taken due to NOT repaying sampled loan by repayment date
Base: All who did NOT repay sampled loan by the repayment date

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	21	14	5	2	-	7	-	2	6	8	16	5
Base	22	16	5	2	-	6	-	3	8	8	17	5
Extend or renew this loan, sometimes known as a rollover	16 71% **	11 70% **	4 91% **	- 25% **	- - **	5 74% **	- - **	3 87% **	5 59% **	6 79% **	12 72% **	4 69% **
Arrange a repayment plan with the lender	7 33% **	4 27% **	1 28% **	2 100% **	- - **	3 47% **	- - **	- 13% **	3 41% **	2 26% **	6 36% **	1 23% **
Default on the loan	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **
Take out another payday loan with a different provider to pay off this loan	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **
Other answer	1 4% **	1 5% **	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- 3% **	- 8% **
Don't know	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **
Refusal	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

QPDSI9 (Follow-up) Action taken due to NOT repaying sampled loan by repayment date

Base: All who did NOT repay sampled loan by the repayment date

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	21	6	3	12	9	5	7	21	-	-	8	8
Base	22	7	2	13	10	5	8	22	-	-	10	9
Extend or renew this loan, sometimes known as a rollover	16 71%	6 82% **	1 76% **	9 65% **	9 87% **	3 64% **	4 55% **	16 71%	-	-	6 62% **	8 90% **
Arrange a repayment plan with the lender	7 33%	- 6% **	1 48% **	6 46% **	1 14% **	2 46% **	4 51% **	7 33%	-	-	3 34% **	2 25% **
Default on the loan	-	-	-	-	-	-	-	-	-	-	-	-
Take out another payday loan with a different provider to pay off this loan	-	-	-	-	-	-	-	-	-	-	-	-
Other answer	1 4%	1 12% **	-	-	1 9% **	-	-	1 4%	-	-	-	-
Don't know	-	-	-	-	-	-	-	-	-	-	-	-
Refusal	-	-	-	-	-	-	-	-	-	-	-	-
Overlap formulae used	-	**	**	**	**	**	**	-	-	-	**	**
- Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

QPDSI9 (Follow-up) Action taken due to NOT repaying sampled loan by repayment date
Base: All who did NOT repay sampled loan by the repayment date

	Total	Channel of purchase ever used			Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Online only (A)	Retail only (B)	Online and Retail (C)	Mainly online (D)	Mainly retail (E)	Not possible to say (F)	Online (G)	Retail (H)	Online only (I)	Retail only (J)	Online and Retail (K)
Unweighted Base	21	17	-	4	19	1	1	6	-	11	-	4
Base	22	19	-	3	21	-	-	7	-	12	-	3
Extend or renew this loan, sometimes known as a rollover	16 71%	15 78%	-	1 29%	15 70%	- 100%	- 100%	6 82%	-	9 75%	-	1 29%
Arrange a repayment plan with the lender	7 33%	4 22%	-	3 100%	6 30%	- 100%	- 100%	- 6%	-	4 32%	-	3 100%
Default on the loan	-	-	-	-	-	-	-	-	-	-	-	-
Take out another payday loan with a different provider to pay off this loan	-	-	-	-	-	-	-	-	-	-	-	-
Other answer	1 4%	1 4%	-	-	1 4%	-	-	1 12%	-	-	-	-
Don't know	-	-	-	-	-	-	-	-	-	-	-	-
Refusal	-	-	-	-	-	-	-	-	-	-	-	-
Overlap formulae used	-	-	-	-	-	-	-	-	-	-	-	-
- Column Means:	-	-	-	-	-	-	-	-	-	-	-	-
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u	-	-	-	-	-	-	-	-	-	-	-	-
Minimum Base: 30 (**), Small Base: 100 (*)	-	-	-	-	-	-	-	-	-	-	-	-
- Column Proportions:	-	-	-	-	-	-	-	-	-	-	-	-
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u	-	-	-	-	-	-	-	-	-	-	-	-
Minimum Base: 30 (**), Small Base: 100 (*)	-	-	-	-	-	-	-	-	-	-	-	-
Continuity correction applied	-	-	-	-	-	-	-	-	-	-	-	-

QPDSI9 (Follow-up) Action taken due to NOT repaying sampled loan by repayment date
Base: All who did NOT repay sampled loan by the repayment date

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (L)	Multiple with same lender (M)	Multiple with different lenders (N)	Multiple with same and different lenders (O)	Very well (P)	Very/Fairly well (Q)	Not very/ Not at all well (R)	Compound interest (S)	Simple interest (T)	Not simple interest (U)
Unweighted Base	21	6	4	11	4	11	20	1	4	12	7
Base	22	7	4	11	5	14	22	-	3	13	7
Extend or renew this loan, sometimes known as a rollover	16 71%	6 82%	3 68%	7 65%	4 76%	11 84%	16 73%	- -	3 100%	9 68%	5 70%
Arrange a repayment plan with the lender	7 33%	- 6%	2 54%	5 43%	1 24%	3 22%	7 32%	- 100%	1 50%	4 29%	3 36%
Default on the loan	-	-	-	-	-	-	-	-	-	-	-
Take out another payday loan with a different provider to pay off this loan	-	-	-	-	-	-	-	-	-	-	-
Other answer	1 4%	1 12%	-	-	-	-	1 4%	-	-	1 6%	-
Don't know	-	-	-	-	-	-	-	-	-	-	-
Refusal	-	-	-	-	-	-	-	-	-	-	-
Overlap formulae used	-	**	**	**	**	**	**	**	**	**	**
- Column Means: Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

QPDSI9 (Follow-up) Action taken due to NOT repaying sampled loan by repayment date

Base: All who did NOT repay sampled loan by the repayment date

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (V)	No (W)	Credit card (X)	Bank or BS loan (Y)	Any other loan / credit (Z)	Home credit (a)	Pawnbroker (b)	Credit union (c)	DWP / Crisis loan (d)	Retail credit (e)	None (f)
Unweighted Base	21	7	14	4	-	5	1	1	-	2	2	14
Base	22	7	15	5	-	5	-	1	-	1	2	15
Extend or renew this loan, sometimes known as a rollover	16 71%	5 66% **	11 74% **	2 47% **	-	4 76% **	- 100% **	1 100% **	-	1 100% **	1 51% **	11 74% **
Arrange a repayment plan with the lender	7 33%	3 40% **	4 29% **	2 53% **	-	2 32% **	- 100% **	- - **	-	- 32% **	1 49% **	4 29% **
Default on the loan	-	-	-	-	-	-	-	-	-	-	-	-
	-	**	**	**	-	**	**	**	-	**	**	**
Take out another payday loan with a different provider to pay off this loan	-	-	-	-	-	-	-	-	-	-	-	-
	-	**	**	**	-	**	**	**	-	**	**	**
Other answer	1 4%	- **	1 6% **	- **	-	- **	- **	- **	-	- **	- **	1 6% **
Don't know	-	-	-	-	-	-	-	-	-	-	-	-
	-	**	**	**	-	**	**	**	-	**	**	**
Refusal	-	-	-	-	-	-	-	-	-	-	-	-
	-	**	**	**	-	**	**	**	-	**	**	**
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSI9 (Follow-up) Action taken due to NOT repaying sampled loan by repayment date
Base: All who did NOT repay sampled loan by the repayment date

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (g)	No (h)	Yes (i)	No (j)	Yes (k)	No (l)
Unweighted Base	21	16	5	5	16	21	-
Base	22	17	6	7	15	22	-
Extend or renew this loan, sometimes known as a rollover	16 71%	12 75% **	3 61% **	5 76% **	10 69% **	16 71%	-
Arrange a repayment plan with the lender	7 33%	4 25% **	3 55% **	2 24% **	6 37% **	7 33%	-
Default on the loan	-	-	-	-	-	-	-
Take out another payday loan with a different provider to pay off this loan	-	-	-	-	-	-	-
Other answer	1 4%	1 5% **	-	-	1 6% **	1 4%	-
Don't know	-	-	-	-	-	-	-
Refusal	-	-	-	-	-	-	-
Overlap formulae used	-	**	**	**	**	-	-
- Column Means: Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u Minimum Base: 30 (**). Small Base: 100 (*)							
- Column Proportions: Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u Minimum Base: 30 (**). Small Base: 100 (*) Continuity correction applied							

QPDSI9 (Follow-up) Action taken due to NOT repaying sampled loan by repayment date
Base: All who did NOT repay sampled loan by the repayment date

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (m)	Any debt problem (n)	Bad credit rating (o)	Made arrangements/ IVA (p)	County Court (q)	Bailiffs (r)	Overdrawn above agreed limit (s)	Overdrawn up to agreed limit (t)	Not overdrawn (u)
Unweighted Base	21	7	14	8	10	4	6	7	5	9
Base	22	7	15	7	12	4	5	7	6	10
Extend or renew this loan, sometimes known as a rollover	16 71%	5 72% **	10 71% **	5 69% **	9 78% **	1 38% **	3 50% **	6 87% **	5 79% **	5 56% **
Arrange a repayment plan with the lender	7 33%	2 22% **	6 38% **	3 44% **	4 37% **	4 100% **	3 59% **	1 19% **	1 21% **	5 49% **
Default on the loan	- -	- **	- **	- **	- **	- **	- **	- **	- **	- **
Take out another payday loan with a different provider to pay off this loan	- -	- **	- **	- **	- **	- **	- **	- **	- **	- **
Other answer	1 4%	- 6% **	- 3% **	- 6% **	- **	- **	- **	- 6% **	- **	- 4% **
Don't know	- -	- **	- **	- **	- **	- **	- **	- **	- **	- **
Refusal	- -	- **	- **	- **	- **	- **	- **	- **	- **	- **
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDSI9 (Follow-up) Action taken due to NOT repaying sampled loan by repayment date
Base: All who did NOT repay sampled loan by the repayment date

	Total	Most important factor when taking out loan							Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service	
		Ease (A)	Speed (B)	Amount (C)	Total cost (D)	Flexibility (E)	Reputation (F)	Channel (G)	Agree (H)	Disagree (I)	Agree (J)	Disagree (K)
Unweighted Base	21	2	4	-	4	3	5	3	7	13	9	12
Base	22	3	3	-	4	5	6	1	6	16	7	15
Extend or renew this loan, sometimes known as a rollover	16 71%	1 50% **	1 39% **	-	2 59% **	5 100% **	5 93% **	- 33% **	4 76% **	11 69% **	6 76% **	10 69% **
Arrange a repayment plan with the lender	7 33%	1 50% **	3 74% **	-	2 41% **	1 19% **	- 7% **	- 33% **	2 40% **	5 29% **	3 42% **	4 28% **
Default on the loan	-	-	-	-	-	-	-	-	-	-	-	-
	-	**	**	-	**	**	**	**	**	**	**	**
Take out another payday loan with a different provider to pay off this loan	-	-	-	-	-	-	-	-	-	-	-	-
	-	**	**	-	**	**	**	**	**	**	**	**
Other answer	1 4%	- **	- **	-	- **	- **	7% **	33% **	8% **	3% **	6% **	3% **
Don't know	-	-	-	-	-	-	-	-	-	-	-	-
	-	**	**	-	**	**	**	**	**	**	**	**
Refusal	-	-	-	-	-	-	-	-	-	-	-	-
	-	**	**	-	**	**	**	**	**	**	**	**
Overlap formulae used												
- Column Means: Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions: Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

QPDSI9 (Follow-up) Action taken due to NOT repaying sampled loan by repayment date
Base: All who did NOT repay sampled loan by the repayment date

	Total	Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet		Whether ever been refused a payday loan	
		Agree (L)	Disagree (M)	Agree (N)	Disagree (O)	Agree (P)	Disagree (Q)	Yes (R)	No (S)
Unweighted Base	21	17	2	10	11	14	6	5	16
Base	22	17	2	11	12	14	7	6	16
Extend or renew this loan, sometimes known as a rollover	16 71%	11 66% **	1 75% **	8 75% **	8 68% **	10 70% **	5 71% **	6 100% **	10 61% **
Arrange a repayment plan with the lender	7 33%	7 40% **	- - **	3 29% **	4 37% **	5 33% **	2 29% **	1 15% **	6 39% **
Default on the loan	-	-	-	-	-	-	-	-	-
Take out another payday loan with a different provider to pay off this loan	-	-	-	-	-	-	-	-	-
Other answer	1 4%	- 2% **	- 25% **	- - **	1 7% **	1 6% **	- - **	- - **	1 5% **
Don't know	-	-	-	-	-	-	-	-	-
Refusal	-	-	-	-	-	-	-	-	-
	-	**	**	**	**	**	**	**	**
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSI9 (Follow-up) Action taken due to NOT repaying sampled loan by repayment date
Base: All who did NOT repay sampled loan by the repayment date

	Total	Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders			(SAMPLE) Size of loan		
		Yes (T)	No - but would consider this (U)	No - and would not consider this (V)	Only one loan taken out (W)	Aware of any online PDL (X)	Aware of any high street PDL (Y)	Aware of 3 or more PDLs (Z)	High (£200+) (a)	Low (Less than £200) (b)	Unknown (c)
Unweighted Base	21	2	3	9	6	21	19	20	12	9	-
Base	22	1	4	9	7	22	20	22	13	9	-
Extend or renew this loan, sometimes known as a rollover	16 71%	- 32% **	3 67% **	6 67% **	6 82% **	16 71% **	14 71% **	16 73% **	10 77% **	6 63% **	-
Arrange a repayment plan with the lender	7 33%	1 100% **	1 33% **	4 48% **	- 6% **	7 33% **	7 36% **	7 34% **	4 34% **	3 32% **	-
Default on the loan	-	-	-	-	-	-	-	-	-	-	-
	-	**	**	**	**	**	**	**	**	**	-
Take out another payday loan with a different provider to pay off this loan	-	-	-	-	-	-	-	-	-	-	-
	-	**	**	**	**	**	**	**	**	**	-
Other answer	1 4%	- **	- **	- **	1 12% **	1 4% **	- 2% **	- 2% **	- **	1 9% **	-
Don't know	-	-	-	-	-	-	-	-	-	-	-
	-	**	**	**	**	**	**	**	**	**	-
Refusal	-	-	-	-	-	-	-	-	-	-	-
	-	**	**	**	**	**	**	**	**	**	-
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSI9 (Follow-up) Action taken due to NOT repaying sampled loan by repayment date
Base: All who did NOT repay sampled loan by the repayment date

	Total	(SAMPLE) Date of loan			Reason for loan (General)		Use of loan			
		A-Recent (d)	B-Mid term (e)	C-Longer ago (f)	Unexpected INCREASE in expenses/ outgoings (g)	Unexpected DECREASE in income (h)	Living expenses (i)	Car/ vehicle (j)	Rent or mortgage (k)	Other (l)
Unweighted Base	21	21	-	-	10	5	15	3	1	3
Base	22	22	-	-	11	7	18	2	1	3
Extend or renew this loan, sometimes known as a rollover	16 71%	16 71%	-	-	6 58% **	7 100% **	14 77% **	-	1 100% **	2 83% **
Arrange a repayment plan with the lender	7 33%	7 33%	-	-	6 51% **	-	5 26% **	2 100% **	-	1 36% **
Default on the loan	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	**	**	**	**	**	**
Take out another payday loan with a different provider to pay off this loan	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	**	**	**	**	**	**
Other answer	1 4%	1 4%	-	-	-	-	-	-	-	-
			-	-	4% **	- **	2% **	- **	- **	17% **
Don't know	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	**	**	**	**	**	**
Refusal	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	**	**	**	**	**	**
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSI9 (Follow-up) Action taken due to NOT repaying sampled loan by repayment date
Base: All who did NOT repay sampled loan by the repayment date

	Total	Whether repayment date has passed		Whether paid back loan in full		Action taken when not paid back on repayment date			Whether shopped around for sampled loan		Whether ever shopped around for loan	
		Yes (A)	No (B)	Yes (C)	No (D)	Rollover (E)	Repayment plan (F)	Defaulted (G)	Yes (H)	No (I)	Yes (J)	No (K)
Unweighted Base	21	-	21	-	21	13	9	-	8	13	12	9
Base	22	-	22	-	22	16	7	-	8	14	12	10
Extend or renew this loan, sometimes known as a rollover	16 71%	- -	16 71%	- -	16 71%	16 100% **	2 24% **	- -	6 79% **	9 67% **	8 66% **	8 78% **
Arrange a repayment plan with the lender	7 33%	- -	7 33%	- -	7 33%	2 11% **	7 100% **	- -	2 21% **	6 40% **	5 41% **	2 22% **
Default on the loan	-	-	-	-	-	-	-	-	-	-	-	-
Take out another payday loan with a different provider to pay off this loan	-	-	-	-	-	-	-	-	-	-	-	-
Other answer	1 4%	- -	1 4%	- -	1 4%	- **	- **	- -	5% **	3% **	3% **	4% **
Don't know	-	-	-	-	-	-	-	-	-	-	-	-
Refusal	-	-	-	-	-	-	-	-	-	-	-	-
Overlap formulae used	-	-	-	-	-	**	**	-	**	**	**	**
- Column Means: Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions: Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

QPDSI9 (Follow-up) Action taken due to NOT repaying sampled loan by repayment date
Base: All who did NOT repay sampled loan by the repayment date

	Total	How well understood repayment amount			Confidence in repaying loan			Ease of getting money to pay back loan		
		Very well (L)	Very/ Fairly well (M)	Not very/ Not at all well (N)	Very confident (O)	Very/ Fairly confident (P)	Not very/Not at all confident (Q)	Easier than expected (R)	Same as expected (S)	More difficult than expected (T)
Unweighted Base	21	17	20	1	14	20	1	3	10	7
Base	22	20	22	-	17	21	1	4	9	8
Extend or renew this loan, sometimes known as a rollover	16 71%	16 79%	16 73%	- -	12 73%	14 70%	1 100%	4 100%	4 39%	7 90%
Arrange a repayment plan with the lender	7 33%	6 30%	7 34%	- -	5 27%	7 35%	- -	- 10%	6 66%	- 5%
Default on the loan	-	-	-	-	-	-	-	-	-	-
Take out another payday loan with a different provider to pay off this loan	-	-	-	-	-	-	-	-	-	-
Other answer	1 4%	- -	- 2%	- 100%	1 5%	1 4%	- -	- -	- 5%	- 5%
Don't know	-	-	-	-	-	-	-	-	-	-
Refusal	-	-	-	-	-	-	-	-	-	-
Overlap formulae used	-	-	-	-	-	-	-	-	-	-
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSI9 (Follow-up) Action taken due to NOT repaying sampled loan by repayment date
Base: All who did NOT repay sampled loan by the repayment date

	Total	Confidence and ease of repayment			Type of loan compared			Aware of any high street lenders		Aware of any online lenders	
		Very confident and found easy (U)	Very confident and found same (V)	Very confident and found difficult (W)	Online only (X)	Retail only (Y)	Online and Retail (Z)	Yes (a)	No (b)	Yes (c)	No (d)
Unweighted Base	21	3	5	5	12	-	-	19	2	21	-
Base	22	4	5	7	12	-	-	20	2	22	-
Extend or renew this loan, sometimes known as a rollover	16 71%	4 100% **	1 18% **	6 94% **	8 66%	-	-	14 71% **	1 75% **	16 71%	-
Arrange a repayment plan with the lender	7 33%	- 10% **	4 74% **	- - **	5 41%	-	-	7 36% **	- - **	7 33%	-
Default on the loan	-	-	-	-	-	-	-	-	-	-	-
Take out another payday loan with a different provider to pay off this loan	-	-	-	-	-	-	-	-	-	-	-
Other answer	1 4%	- **	- 8% **	- 6% **	3%	-	-	2% **	25% **	1 4%	-
Don't know	-	-	-	-	-	-	-	-	-	-	-
Refusal	-	-	-	-	-	-	-	-	-	-	-
	-	**	**	**	-	-	-	**	**	-	-
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSI9 (Follow-up) Action taken due to NOT repaying sampled loan by repayment date
Base: All who did NOT repay sampled loan by the repayment date

	Total	Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		More confident (e)	Less confident (f)	No change (g)	New (h)	Repeat (i)	New (j)	Repeat (k)
Unweighted Base	21	1	5	15	7	14	13	8
Base	22	1	3	17	8	15	13	9
Extend or renew this loan, sometimes known as a rollover	16 71%	1 100% **	3 75% **	12 68% **	6 78% **	10 68% **	9 70% **	7 72% **
Arrange a repayment plan with the lender	7 33%	- **	1 25% **	6 37% **	1 11% **	6 44% **	4 30% **	3 38% **
Default on the loan	- -	- **	- **	- **	- **	- **	- **	- **
Take out another payday loan with a different provider to pay off this loan	- -	- **	- **	- **	- **	- **	- **	- **
Other answer	1 4%	- **	- **	1 5% **	1 11% **	- **	1 7% **	- **
Don't know	- -	- **	- **	- **	- **	- **	- **	- **
Refusal	- -	- **	- **	- **	- **	- **	- **	- **
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSI10 (Follow-up) Whether total repayment amount on sampled loan was more than, less than, or about what was originally expected
Base: All whose repayment date HAS passed

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	87	60	27	19	47	21	69	10	4	4
Base	73	54	19	14	41	18	59	9	2	3
More	2 3%	2 3%	- 2% **	1 9% **	1 2% **	- - **	2 3%	- 5% **	- - **	- - **
Less	7 10%	5 10%	2 10% **	- - **	4 10% **	3 18% **	4 6%	3 31% **	- - **	1 34% **
About what I expected	63 87%	47 87%	17 88% **	12 91% **	36 88% **	15 82% **	54 91%	6 64% **	2 100% **	2 66% **
I didn't know what it would cost	- -	- -	- - **	- - **	- - **	- - **	- -	- - **	- - **	- - **
Don't know	- -	- -	- - **	- - **	- - **	- - **	- -	- - **	- - **	- - **
Refusal	- -	- -	- - **	- - **	- - **	- - **	- -	- - **	- - **	- - **
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

Competition Commission - Payday Lending Survey - 120248

QPDSI10 (Follow-up) Whether total repayment amount on sampled loan was more than, less than, or about what was originally expected
 Base: All whose repayment date HAS passed

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	87	24	53	23	30	9	75	4	4	3
Base	73	22	42	20	22	8	62	5	3	2
More	2	-	2	-	1	-	1	-	-	-
3%	3%	-	4%	2%	6%	5%	2%	9%	-	19%
		**		**	**	**		**	**	**
Less	7	-	5	-	5	2	7	-	-	-
10%	10%	-	12%	2%	21%	23%	12%	-	-	-
		**		**	**	**		**	**	**
About what I expected	63	22	35	19	16	6	54	4	3	2
87%	87%	100%	84%	96%	74%	72%	86%	91%	100%	81%
		**		**	**	**		**	**	**
I didn't know what it would cost	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
		**		**	**	**		**	**	**
Don't know	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
		**		**	**	**		**	**	**
Refusal	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
		**		**	**	**		**	**	**
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSI10 (Follow-up) Whether total repayment amount on sampled loan was more than, less than, or about what was originally expected
Base: All whose repayment date HAS passed

	Total	Accommodation					Number of people in hhd		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	87	16	58	29	29	11	19	20	48
Base	73	12	50	28	22	9	14	16	43
More	2	-	1	-	1	1	-	-	1
3%	3%	3%	2%	-	4%	9%	3%	3%	3%
		**		**	**	**	**	**	
Less	7	-	7	2	5	-	3	1	3
10%	3%	3%	14%	6%	23%	-	23%	6%	7%
		**		**	**	**	**	**	
About what I expected	63	12	42	27	16	8	10	14	39
87%	93%	85%	94%	73%	91%	74%	92%	90%	
		**		**	**	**	**	**	
I didn't know what it would cost	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
		**		**	**	**	**	**	
Don't know	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
		**		**	**	**	**	**	
Refusal	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
		**		**	**	**	**	**	
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSI10 (Follow-up) Whether total repayment amount on sampled loan was more than, less than, or about what was originally expected
Base: All whose repayment date HAS passed

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	87	54	13	12	8	33	3	5	24	34	67	20
Base	73	42	14	8	9	31	2	4	23	26	59	14
More	2	2	-	-	-	-	-	-	-	1	2	-
	3%	4%	3%	-	-	1%	-	-	-	3%	3%	3%
			**	**	**	**	**	**	**	**	**	**
Less	7	4	1	-	2	3	1	1	5	-	5	2
	10%	10%	7%	-	25%	10%	41%	37%	22%	-	9%	16%
			**	**	**	**	**	**	**	**	**	**
About what I expected	63	36	12	8	7	27	1	2	18	26	52	11
	87%	86%	90%	100%	75%	88%	59%	63%	78%	97%	89%	81%
			**	**	**	**	**	**	**	**	**	**
I didn't know what it would cost	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
			**	**	**	**	**	**	**	**	**	**
Don't know	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
			**	**	**	**	**	**	**	**	**	**
Refusal	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
			**	**	**	**	**	**	**	**	**	**
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSI10 (Follow-up) Whether total repayment amount on sampled loan was more than, less than, or about what was originally expected
Base: All whose repayment date HAS passed

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	87	34	13	38	62	17	6	87	-	-	29	27
Base	73	22	12	38	52	14	5	73	-	-	25	21
More	2	1	1	-	1	1	-	2	-	-	1	1
	3%	4%	7%	1%	2%	9%	-	3%	-	-	3%	4%
		**	**			**	**				**	**
Less	7	2	-	6	5	1	1	7	-	-	3	2
	10%	8%	-	15%	10%	6%	17%	10%	-	-	11%	11%
		**	**			**	**				**	**
About what I expected	63	19	11	32	46	12	4	63	-	-	22	18
	87%	88%	93%	84%	88%	84%	83%	87%	-	-	86%	85%
		**	**			**	**				**	**
I didn't know what it would cost	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
		**	**			**	**				**	**
Don't know	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
		**	**			**	**				**	**
Refusal	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
		**	**			**	**				**	**
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSI10 (Follow-up) Whether total repayment amount on sampled loan was more than, less than, or about what was originally expected

Base: All whose repayment date HAS passed

	Total	Channel of purchase ever used			Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Online only (A)	Retail only (B)	Online and Retail (C)	Mainly online (D)	Mainly retail (E)	Not possible to say (F)	Online (G)	Retail (H)	Online only (I)	Retail only (J)	Online and Retail (K)
Unweighted Base	87	78	-	7	82	2	1	34	-	44	-	7
Base	73	66	-	5	69	2	-	22	-	44	-	5
More	2	2	-	-	2	-	-	1	-	1	-	-
3%	3%	3%	-	8%	3%	-	-	4%	-	2%	-	8%
Less	7	7	-	-	7	-	-	2	-	6	-	-
10%	11%	11%	-	-	10%	-	-	8%	-	12%	-	-
About what I expected	63	57	-	5	60	2	-	19	-	38	-	5
87%	86%	86%	-	92%	86%	100%	100%	88%	-	86%	-	92%
I didn't know what it would cost	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-
Don't know	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-
Refusal	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSI10 (Follow-up) Whether total repayment amount on sampled loan was more than, less than, or about what was originally expected

Base: All whose repayment date HAS passed

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (L)	Multiple with same lender (M)	Multiple with different lenders (N)	Multiple with same and different lenders (O)	Very well (P)	Very/Fairly well (Q)	Not very/ Not at all well (R)	Compound interest (S)	Simple interest (T)	Not simple interest (U)
Unweighted Base	87	34	33	20	5	68	84	3	30	26	39
Base	73	22	37	14	5	57	69	4	24	22	34
More	2	1	-	1	-	1	2	-	1	-	1
	3%	4%	-	9%	-	2%	3%	-	4%	2%	3%
		**	**	**	**	*	*	**	**	**	**
Less	7	2	5	1	1	7	7	-	4	3	3
	10%	8%	12%	7%	19%	13%	11%	-	17%	12%	10%
		**	**	**	**	*	*	**	**	**	**
About what I expected	63	19	33	11	4	48	59	4	19	19	30
	87%	88%	88%	84%	81%	85%	86%	100%	79%	86%	88%
		**	**	**	**	*	*	**	**	**	**
I didn't know what it would cost	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
		**	**	**	**	*	*	**	**	**	**
Don't know	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
		**	**	**	**	*	*	**	**	**	**
Refusal	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
		**	**	**	**	*	*	**	**	**	**
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSI10 (Follow-up) Whether total repayment amount on sampled loan was more than, less than, or about what was originally expected
Base: All whose repayment date HAS passed

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (V)	No (W)	Credit card (X)	Bank or BS loan (Y)	Any other loan / credit (Z)	Home credit (a)	Pawnbroker (b)	Credit union (c)	DWP / Crisis loan (d)	Retail credit (e)	None (f)
Unweighted Base	87	46	40	31	1	27	5	1	-	7	16	40
Base	73	36	36	24	1	21	4	-	-	5	14	36
More	2	1	1	-	-	-	-	-	-	-	-	1
	3%	2%	4%	2%	**	2%	**	**	-	9%	**	4%
Less	7	6	1	4	1	5	1	-	-	3	1	1
	10%	17%	4%	17%	100%	22%	25%	-	-	56%	7%	4%
About what I expected	63	29	34	19	-	16	3	-	-	2	13	34
	87%	81%	93%	81%	**	76%	75%	100%	-	35%	93%	93%
I didn't know what it would cost	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	**	**	**	**	**	**	-	**	**	**
Don't know	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	**	**	**	**	**	**	-	**	**	**
Refusal	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	**	**	**	**	**	**	-	**	**	**
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

Competition Commission - Payday Lending Survey - 120248

QPDSI10 (Follow-up) Whether total repayment amount on sampled loan was more than, less than, or about what was originally expected

Base: All whose repayment date HAS passed

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (g)	No (h)	Yes (i)	No (j)	Yes (k)	No (l)
Unweighted Base	87	56	31	26	60	85	2
Base	73	53	20	25	47	71	2
More	2	1	1	-	2	2	-
	3%	2%	6%	2%	4%	2%	25%
Less	7	6	2	4	4	7	-
	10%	10%	9%	15%	8%	10%	-
About what I expected	63	46	17	21	41	62	1
	87%	88%	85%	84%	89%	87%	75%
I didn't know what it would cost	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
Don't know	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
Refusal	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

Competition Commission - Payday Lending Survey - 120248

QPDSI10 (Follow-up) Whether total repayment amount on sampled loan was more than, less than, or about what was originally expected

Base: All whose repayment date HAS passed

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (m)	Any debt problem (n)	Bad credit rating (o)	Made arrangements/ IVA (p)	County Court (q)	Bailiffs (r)	Overdrawn above agreed limit (s)	Overdrawn up to agreed limit (t)	Not overdrawn (u)
Unweighted Base	87	47	38	27	19	5	4	16	25	42
Base	73	42	29	22	13	4	3	14	21	35
More	2	1	1	1	-	-	-	-	-	1
	3%	2%	4%	4%	3%	-	14%	-	-	4%
			**	**	**	**	**	**	**	**
Less	7	2	5	3	3	1	-	1	1	5
	10%	4%	19%	15%	23%	37%	-	7%	4%	15%
			**	**	**	**	**	**	**	**
About what I expected	63	40	22	17	10	2	3	13	20	28
	87%	94%	77%	81%	73%	63%	86%	93%	96%	81%
			**	**	**	**	**	**	**	**
I didn't know what it would cost	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
			**	**	**	**	**	**	**	**
Don't know	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
			**	**	**	**	**	**	**	**
Refusal	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
			**	**	**	**	**	**	**	**
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSI10 (Follow-up) Whether total repayment amount on sampled loan was more than, less than, or about what was originally expected
Base: All whose repayment date HAS passed

	Total	Most important factor when taking out loan							Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service	
		Ease (A)	Speed (B)	Amount (C)	Total cost (D)	Flexibility (E)	Reputation (F)	Channel (G)	Agree (H)	Disagree (I)	Agree (J)	Disagree (K)
Unweighted Base	87	9	22	-	11	12	16	11	32	55	47	36
Base	73	11	17	-	11	10	12	10	31	42	40	29
More	2	-	-	-	-	-	1	-	1	1	-	1
3%	3%	**	**	-	4%	4%	7%	-	3%	3%	1%	3%
Less	7	2	2	-	-	1	-	2	4	4	5	2
10%	10%	17%	11%	-	-	14%	-	19%	12%	9%	13%	6%
About what I expected	63	9	15	-	10	8	11	8	26	37	34	27
87%	87%	83%	89%	-	96%	82%	93%	81%	85%	88%	85%	91%
I didn't know what it would cost	-	-	-	-	-	-	-	-	-	-	-	-
	-	**	**	-	**	**	**	**	**	-	-	**
Don't know	-	-	-	-	-	-	-	-	-	-	-	-
	-	**	**	-	**	**	**	**	**	-	-	**
Refusal	-	-	-	-	-	-	-	-	-	-	-	-
	-	**	**	-	**	**	**	**	**	-	-	**
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

Competition Commission - Payday Lending Survey - 120248

QPDSI10 (Follow-up) Whether total repayment amount on sampled loan was more than, less than, or about what was originally expected

Base: All whose repayment date HAS passed

	Total	Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet		Whether ever been refused a payday loan	
		Agree (L)	Disagree (M)	Agree (N)	Disagree (O)	Agree (P)	Disagree (Q)	Yes (R)	No (S)
Unweighted Base	87	78	8	56	31	67	19	11	76
Base	73	65	7	49	24	58	13	10	63
More	2	2	-	1	1	2	-	-	2
	3%	3%	-	2%	5%	3%	3%	4%	3%
			**		**		**		
Less	7	7	-	7	-	4	1	-	7
	10%	11%	-	15%	-	7%	10%	-	12%
			**		**		**		
About what I expected	63	56	7	41	22	52	12	9	54
	87%	86%	100%	83%	95%	90%	87%	96%	86%
			**		**		**		
I didn't know what it would cost	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
			**		**		**		
Don't know	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
			**		**		**		
Refusal	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
			**		**		**		
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

Competition Commission - Payday Lending Survey - 120248

QPDSI10 (Follow-up) Whether total repayment amount on sampled loan was more than, less than, or about what was originally expected

Base: All whose repayment date HAS passed

	Total	Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders			(SAMPLE) Size of loan		
		Yes (T)	No - but would consider this (U)	No - and would not consider this (V)	Only one loan taken out (W)	Aware of any online PDL (X)	Aware of any high street PDL (Y)	Aware of 3 or more PDLs (Z)	High (£200+) (a)	Low (Less than £200) (b)	Unknown (c)
Unweighted Base	87	2	5	44	34	87	70	75	41	46	-
Base	73	2	4	44	22	73	60	64	36	37	-
More	2	-	-	1	1	2	2	2	-	2	-
3%	3%	-	-	3%	4%	3%	3%	3%	1%	5%	-
	**	**	**	**	**	*	*	*	*	*	*
Less	7	-	-	6	2	7	6	5	5	3	-
10%	10%	-	-	13%	8%	10%	11%	8%	13%	7%	-
	**	**	**	**	**	*	*	*	*	*	*
About what I expected	63	2	4	37	19	63	52	57	31	33	-
87%	87%	100%	100%	85%	88%	87%	87%	89%	86%	88%	-
	**	**	**	**	**	*	*	*	*	*	*
I didn't know what it would cost	-	-	-	-	-	-	-	-	-	-	-
	**	**	**	**	**	*	*	*	*	*	*
Don't know	-	-	-	-	-	-	-	-	-	-	-
	**	**	**	**	**	*	*	*	*	*	*
Refusal	-	-	-	-	-	-	-	-	-	-	-
	**	**	**	**	**	*	*	*	*	*	*
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSI10 (Follow-up) Whether total repayment amount on sampled loan was more than, less than, or about what was originally expected
Base: All whose repayment date HAS passed

	Total	(SAMPLE) Date of loan			Reason for loan (General)		Use of loan			
		A-Recent (d)	B-Mid term (e)	C-Longer ago (f)	Unexpected INCREASE in expenses/ outgoings (g)	Unexpected DECREASE in income (h)	Living expenses (i)	Car/ vehicle (j)	Rent or mortgage (k)	Other (l)
Unweighted Base	87	87	-	-	46	18	40	15	7	26
Base	73	73	-	-	44	14	33	15	6	20
More	2 3%	2 3%	-	-	1 3%	-	-	-	-	2 9%
						**	**	3%	**	**
Less	7 10%	7 10%	-	-	4 8%	1 6%	6 18%	-	1 16%	- 2%
						**	**	**	**	**
About what I expected	63 87%	63 87%	-	-	39 89%	14 94%	27 82%	15 97%	5 84%	18 89%
						**	**	**	**	**
I didn't know what it would cost	-	-	-	-	-	-	-	-	-	-
						**	**	**	**	**
Don't know	-	-	-	-	-	-	-	-	-	-
						**	**	**	**	**
Refusal	-	-	-	-	-	-	-	-	-	-
						**	**	**	**	**
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

Competition Commission - Payday Lending Survey - 120248

QPDSI10 (Follow-up) Whether total repayment amount on sampled loan was more than, less than, or about what was originally expected
 Base: All whose repayment date HAS passed

	Total	Whether repayment date has passed		Whether paid back loan in full		Action taken when not paid back on repayment date			Whether shopped around for sampled loan		Whether ever shopped around for loan	
		Yes (A)	No (B)	Yes (C)	No (D)	Rollover (E)	Repayment plan (F)	Defaulted (G)	Yes (H)	No (I)	Yes (J)	No (K)
Unweighted Base	87	-	87	87	-	-	-	-	31	56	44	43
Base	73	-	73	73	-	-	-	-	31	41	42	30
More	2	-	2	2	-	-	-	-	-	2	-	2
	3%	-	3%	3%	-	-	-	-	1%	4%	1%	6%
Less	7	-	7	7	-	-	-	-	2	5	4	4
	10%	-	10%	10%	-	-	-	-	6%	13%	9%	12%
About what I expected	63	-	63	63	-	-	-	-	29	34	38	25
	87%	-	87%	87%	-	-	-	-	93%	83%	90%	82%
I didn't know what it would cost	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
Don't know	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
Refusal	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSI10 (Follow-up) Whether total repayment amount on sampled loan was more than, less than, or about what was originally expected
Base: All whose repayment date HAS passed

	Total	How well understood repayment amount			Confidence in repaying loan			Ease of getting money to pay back loan		
		Very well (L)	Very/ Fairly well (M)	Not very/ Not at all well (N)	Very confident (O)	Very/ Fairly confident (P)	Not very/Not at all confident (Q)	Easier than expected (R)	Same as expected (S)	More difficult than expected (T)
Unweighted Base	87	77	86	1	83	87	-	31	55	1
Base	73	62	72	-	70	73	-	24	47	1
More	2 3%	1 2% *	2 2% *	- 100% **	2 2% *	2 3% *	- -	1 4% **	1 3%	- - **
Less	7 10%	7 12% *	7 10% *	- - **	7 10% *	7 10% *	- -	4 17% **	3 7%	- - **
About what I expected	63 87%	53 86% *	63 88% *	- - **	61 87% *	63 87% *	- -	19 79% **	43 91%	1 100% **
I didn't know what it would cost	- - *	- - *	- - *	- - **	- - *	- - *	- -	- - **	- -	- - **
Don't know	- -	- *	- *	- **	- *	- *	- -	- **	- -	- **
Refusal	- -	- *	- *	- **	- *	- *	- -	- **	- -	- **
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSI10 (Follow-up) Whether total repayment amount on sampled loan was more than, less than, or about what was originally expected
Base: All whose repayment date HAS passed

	Total	Confidence and ease of repayment			Type of loan compared			Aware of any high street lenders		Aware of any online lenders	
		Very confident and found easy (U)	Very confident and found same (V)	Very confident and found difficult (W)	Online only (X)	Retail only (Y)	Online and Retail (Z)	Yes (a)	No (b)	Yes (c)	No (d)
Unweighted Base	87	31	51	1	38	-	5	70	17	87	-
Base	73	24	45	1	36	-	5	60	13	73	-
More	2	1	1	-	-	-	-	2	-	2	-
3%		4%	2%	-	1%	-	-	3%	3%	3%	-
Less	7	4	3	-	4	-	-	6	1	7	-
10%		17%	7%	-	10%	-	-	11%	7%	10%	-
About what I expected	63	19	41	1	32	-	5	52	12	63	-
87%		79%	91%	100%	89%	-	100%	87%	90%	87%	-
I didn't know what it would cost	-	-	-	-	-	-	-	-	-	-	-
-		-	-	-	-	-	-	-	-	-	-
Don't know	-	-	-	-	-	-	-	-	-	-	-
-		-	-	-	-	-	-	-	-	-	-
Refusal	-	-	-	-	-	-	-	-	-	-	-
-		-	-	-	-	-	-	-	-	-	-
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

Competition Commission - Payday Lending Survey - 120248

QPDSI10 (Follow-up) Whether total repayment amount on sampled loan was more than, less than, or about what was originally expected

Base: All whose repayment date HAS passed

	Total	Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		More confident (e)	Less confident (f)	No change (g)	New (h)	Repeat (i)	New (j)	Repeat (k)
Unweighted Base	87	-	3	84	34	53	49	38
Base	73	-	2	71	22	51	31	42
More	2	-	-	2	1	1	2	-
	3%	-	24% **	2%	4% **	3%	7% **	-
Less	7	-	-	7	2	6	2	6
	10%	-	- **	10%	8% **	11%	6% **	13%
About what I expected	63	-	1	62	19	44	27	37
	87%	-	76% **	87%	88% **	87%	87% **	87%
I didn't know what it would cost	-	-	-	-	-	-	-	-
	-	-	- **	-	- **	-	- **	-
Don't know	-	-	-	-	-	-	-	-
	-	-	- **	-	- **	-	- **	-
Refusal	-	-	-	-	-	-	-	-
	-	-	- **	-	- **	-	- **	-
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QRECON (Follow-up) Recontact Question 1
Base: All main sample respondents

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	108	70	38	23	57	28	83	15	5	5
Base	95	65	30	18	50	27	76	12	3	4
The Competition Commission	71 75%	51 78%	20 67%	13 73%	35 70%	22 83%	61 80%	8 68%	1 49%	- 12%
TNS BMRB, on behalf of the Competition Commission	75 79%	53 83%	21 70%	13 73%	39 77%	23 85%	62 82%	9 75%	1 49%	2 49%
Another Market Research Agency, on behalf of the Competition Commission	52 55%	37 57%	15 50%	11 63%	22 45%	18 68%	43 57%	7 60%	1 33%	- 12%
None of these	19 20%	11 17%	8 26%	5 27%	10 21%	4 15%	13 17%	3 25%	1 51%	2 51%
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QRECON (Follow-up) Recontact Question 1
Base: All main sample respondents

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	108	33	65	27	38	9	92	4	6	4
Base	95	33	54	24	29	8	79	5	6	3
The Competition Commission	71	25	39	18	21	6	58	4	6	3
	75%	77%	72%	73%	72%	78%	73%	91%	93%	88%
		**	**	**	**	**		**	**	**
TNS BMRB, on behalf of the Competition Commission	75	26	41	19	22	7	63	4	6	2
	79%	80%	77%	79%	75%	83%	80%	91%	93%	53%
		**	**	**	**	**		**	**	**
Another Market Research Agency, on behalf of the Competition Commission	52	19	26	13	13	6	41	4	5	2
	55%	58%	49%	52%	46%	78%	53%	91%	73%	53%
		**	**	**	**	**		**	**	**
None of these	19	6	11	4	7	1	16	-	-	-
	20%	20%	21%	16%	25%	17%	20%	9%	7%	12%
		**	**	**	**	**		**	**	**
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QRECON (Follow-up) Recontact Question 1
Base: All main sample respondents

	Total	Accommodation					Number of people in hhd		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	108	17	74	40	34	15	22	25	61
Base	95	14	67	41	26	14	18	22	54
The Competition Commission	71	10	51	31	19	10	14	16	40
	75%	70%	76%	77%	76%	72%	78%	71%	75%
		**		**	**	**	**	**	
TNS BMRB, on behalf of the Competition Commission	75	11	54	35	18	10	14	16	44
	79%	77%	81%	87%	71%	72%	78%	71%	82%
		**		**	**	**	**	**	
Another Market Research Agency, on behalf of the Competition Commission	52	6	37	24	13	9	11	9	32
	55%	43%	55%	58%	50%	65%	57%	42%	59%
		**		**	**	**	**	**	
None of these	19	3	12	6	6	4	4	6	9
	20%	23%	17%	13%	24%	28%	22%	29%	16%
		**		**	**	**	**	**	
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QRECON (Follow-up) Recontact Question 1
Base: All main sample respondents

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	108	68	18	14	8	40	3	7	30	42	83	25
Base	95	58	18	10	9	37	2	7	31	34	75	19
The Competition Commission	71	43	17	7	4	28	2	6	25	24	56	15
	75%	74%	93%	68%	50%	76%	81%	86%	82%	71%	74%	76%
			**	**	**	**	**	**	**			**
TNS BMRB, on behalf of the Competition Commission	75	43	17	8	8	32	2	6	26	27	60	14
	79%	74%	91%	77%	85%	86%	81%	86%	83%	78%	80%	74%
			**	**	**	**	**	**	**			**
Another Market Research Agency, on behalf of the Competition Commission	52	29	14	6	3	23	2	5	19	16	43	9
	55%	51%	75%	59%	36%	61%	81%	67%	61%	47%	57%	47%
			**	**	**	**	**	**	**			**
None of these	19	15	-	2	1	4	-	1	5	6	15	4
	20%	26%	2%	23%	15%	11%	19%	14%	17%	19%	20%	20%
			**	**	**	**	**	**	**			**

Overlap formulae used
- Column Means:
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied

QRECON (Follow-up) Recontact Question 1
Base: All main sample respondents

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	108	40	16	50	71	22	13	108	-	-	37	35
Base	95	29	13	51	62	19	13	95	-	-	35	30
The Competition Commission	71	21	12	37	48	11	12	71	-	-	28	23
	75%	71%	91%	73%	77%	57%	90%	75%	-	-	80%	75%
		**	**			**	**				**	**
TNS BMRB, on behalf of the Competition Commission	75	24	12	37	52	11	10	75	-	-	28	22
	79%	84%	91%	73%	84%	60%	80%	79%	-	-	80%	74%
		**	**			**	**				**	**
Another Market Research Agency, on behalf of the Competition Commission	52	16	11	24	35	7	9	52	-	-	21	18
	55%	56%	81%	46%	56%	37%	70%	55%	-	-	59%	61%
		**	**			**	**				**	**
None of these	19	5	1	13	10	8	1	19	-	-	7	7
	20%	16%	9%	25%	16%	40%	10%	20%	-	-	20%	22%
		**	**			**	**				**	**
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QRECON (Follow-up) Recontact Question 1
Base: All main sample respondents

	Total	Channel of purchase ever used			Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Online only (A)	Retail only (B)	Online and Retail (C)	Mainly online (D)	Mainly retail (E)	Not possible to say (F)	Online (G)	Retail (H)	Online only (I)	Retail only (J)	Online and Retail (K)
Unweighted Base	108	95	-	11	101	3	2	40	-	55	-	11
Base	95	85	-	8	91	2	1	29	-	56	-	8
The Competition Commission	71	65	-	5	69	1	-	21	-	45	-	5
	75%	76%	-	58%	76%	41%	50%	71%	-	79%	-	58%
TNS BMRB, on behalf of the Competition Commission	75	69	-	5	72	1	-	24	-	44	-	5
	79%	80%	-	63%	80%	41%	50%	84%	-	78%	-	63%
Another Market Research Agency, on behalf of the Competition Commission	52	48	-	3	50	1	-	16	-	31	-	3
	55%	56%	-	42%	55%	41%	50%	56%	-	55%	-	42%
None of these	19	16	-	3	17	1	-	5	-	11	-	3
	20%	18%	-	37%	19%	59%	50%	16%	-	19%	-	37%
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QRECON (Follow-up) Recontact Question 1
Base: All main sample respondents

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (L)	Multiple with same lender (M)	Multiple with different lenders (N)	Multiple with same and different lenders (O)	Very well (P)	Very/Fairly well (Q)	Not very/ Not at all well (R)	Compound interest (S)	Simple interest (T)	Not simple interest (U)
Unweighted Base	108	40	37	31	9	79	104	4	34	38	46
Base	95	29	41	25	10	71	90	4	27	36	41
The Competition Commission	71	21	32	18	10	53	67	4	20	26	32
	75%	71%	78%	73%	100%	76%	74%	79%	74%	72%	79%
		**		**	**	*	*	**	**	**	
TNS BMRB, on behalf of the Competition Commission	75	24	33	17	10	57	71	4	21	24	36
	79%	84%	81%	69%	100%	81%	79%	79%	78%	68%	89%
		**		**	**	*	*	**	**	**	
Another Market Research Agency, on behalf of the Competition Commission	52	16	22	14	9	43	51	-	16	17	26
	55%	56%	53%	56%	87%	61%	57%	10%	58%	47%	64%
		**		**	**	*	*	**	**	**	
None of these	19	5	8	6	-	12	18	1	6	10	4
	20%	16%	19%	26%	-	17%	20%	21%	22%	28%	11%
		**		**	**	*	*	**	**	**	

Overlap formulae used
- Column Means:
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Proportions:
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u
Minimum Base: 30 (**), Small Base: 100 (*)
Continuity correction applied

QRECON (Follow-up) Recontact Question 1
Base: All main sample respondents

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (V)	No (W)	Credit card (X)	Bank or BS loan (Y)	Any other loan / credit (Z)	Home credit (a)	Pawnbroker (b)	Credit union (c)	DWP / Crisis loan (d)	Retail credit (e)	None (f)
Unweighted Base	108	53	54	35	1	32	6	2	-	9	18	54
Base	95	43	51	28	1	26	4	2	-	6	16	51
The Competition Commission	71	30	41	21	1	18	3	1	-	4	11	41
	75%	70%	80%	73%	100%	69%	67%	75%	-	66%	68%	80%
		*	*	**	**	**	**	**	-	**	**	**
TNS BMRB, on behalf of the Competition Commission	75	31	43	22	1	19	3	1	-	5	12	43
	79%	73%	85%	76%	100%	74%	67%	75%	-	73%	73%	85%
		*	*	**	**	**	**	**	-	**	**	**
Another Market Research Agency, on behalf of the Competition Commission	52	20	32	16	1	11	3	1	-	2	7	32
	55%	46%	63%	55%	100%	43%	67%	75%	-	30%	40%	63%
		*	*	**	**	**	**	**	-	**	**	**
None of these	19	12	7	7	-	7	1	-	-	2	4	7
	20%	27%	13%	24%	-	26%	33%	25%	-	27%	27%	13%
		*	*	**	**	**	**	**	-	**	**	**
Overlap formulae used												
- Column Means: Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions: Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

QRECON (Follow-up) Recontact Question 1
Base: All main sample respondents

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (g)	No (h)	Yes (i)	No (j)	Yes (k)	No (l)
Unweighted Base	108	72	36	31	76	106	2
Base	95	69	26	32	62	93	2
The Competition Commission	71	54	16	29	42	70	1
	75%	78%	64% **	89% **	68%	75%	75% **
TNS BMRB, on behalf of the Competition Commission	75	57	17	29	46	73	1
	79%	83%	68% **	89% **	74%	79%	75% **
Another Market Research Agency, on behalf of the Competition Commission	52	38	13	21	31	52	-
	55%	55%	52% **	65% **	50%	56%	- **
None of these	19	11	8	3	15	19	-
	20%	16%	32% **	11% **	24%	20%	25% **
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QRECON (Follow-up) Recontact Question 1
Base: All main sample respondents

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (m)	Any debt problem (n)	Bad credit rating (o)	Made arrangements/ IVA (p)	County Court (q)	Bailiffs (r)	Overdrawn above agreed limit (s)	Overdrawn up to agreed limit (t)	Not overdrawn (u)
Unweighted Base	108	54	52	35	29	9	10	23	30	51
Base	95	50	44	28	25	7	8	21	27	45
The Competition Commission	71	38	32	21	19	3	6	18	20	31
	75%	76%	74%	76%	76%	45%	78%	87%	73%	69%
		*	*	**	**	**	**	**	**	
TNS BMRB, on behalf of the Competition Commission	75	42	32	22	19	4	5	17	21	35
	79%	84%	73%	79%	74%	57%	64%	81%	76%	79%
		*	*	**	**	**	**	**	**	
Another Market Research Agency, on behalf of the Competition Commission	52	31	20	12	10	1	3	10	14	28
	55%	63%	46%	43%	41%	19%	37%	50%	51%	62%
		*	*	**	**	**	**	**	**	
None of these	19	8	10	6	5	3	2	3	6	10
	20%	16%	24%	21%	21%	43%	22%	13%	24%	21%
		*	*	**	**	**	**	**	**	
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B/C, D/E/F, G/H, I/J/K, L/M/N/O, P/Q/R, S/T/U, V/W, X/Y/Z/a/b/c/d/e/f, g/h, i/j, k/l, m/n/o/p/q/r, s/t/u										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QRECON (Follow-up) Recontact Question 1
Base: All main sample respondents

	Total	Most important factor when taking out loan							Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		
		Ease (A)	Speed (B)	Amount (C)	Total cost (D)	Flexibility (E)	Reputation (F)	Channel (G)	Agree (H)	Disagree (I)	Agree (J)	Disagree (K)	
Unweighted Base	108	11	26	-	15	15	21	14	39	68	56	48	
Base	95	13	21	-	15	15	17	11	36	58	48	44	
The Competition Commission	71 75%	10 77% **	14 70% **	- - -	11 73% **	12 85% **	14 78% **	8 77% **	28 76% **	43 74% -	33 70% *	35 79% *	
TNS BMRB, on behalf of the Competition Commission	75 79%	11 84% **	14 70% **	- - -	12 83% **	14 94% **	14 78% **	8 77% **	32 87% **	43 73% -	38 79% *	34 78% *	
Another Market Research Agency, on behalf of the Competition Commission	52 55%	9 70% **	9 45% **	- - -	4 29% **	11 73% **	10 58% **	7 65% **	21 58% **	30 52% -	24 50% *	26 59% *	
None of these	19 20%	2 16% **	6 30% **	- - -	1 9% **	1 6% **	4 22% **	3 23% **	5 13% **	14 25% -	10 21% *	9 20% *	
Overlap formulae used													
- Column Means: Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l Minimum Base: 30 (**), Small Base: 100 (*)													
- Column Proportions: Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied													

QRECON (Follow-up) Recontact Question 1
Base: All main sample respondents

	Total	Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet		Whether ever been refused a payday loan	
		Agree (L)	Disagree (M)	Agree (N)	Disagree (O)	Agree (P)	Disagree (Q)	Yes (R)	No (S)
Unweighted Base	108	95	10	66	42	81	25	16	92
Base	95	82	9	60	35	72	21	15	79
The Competition Commission	71	59	8	46	24	53	16	14	57
	75%	72%	85% **	78% *	69% *	73%	77% **	89% **	72%
TNS BMRB, on behalf of the Competition Commission	75	63	8	50	24	58	15	14	61
	79%	77%	85% **	84% *	70% *	80%	71% **	89% **	77%
Another Market Research Agency, on behalf of the Competition Commission	52	46	2	35	17	36	14	10	42
	55%	56%	23% **	59% *	47% *	50%	66% **	63% **	53%
None of these	19	18	1	10	9	14	5	2	17
	20%	22%	15% **	16% *	27% *	20%	23% **	11% **	22%
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QRECON (Follow-up) Recontact Question 1
Base: All main sample respondents

	Total	Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders			(SAMPLE) Size of loan		
		Yes (T)	No - but would consider this (U)	No - and would not consider this (V)	Only one loan taken out (W)	Aware of any online PDL (X)	Aware of any high street PDL (Y)	Aware of 3 or more PDLs (Z)	High (£200+) (a)	Low (Less than £200) (b)	Unknown (c)
Unweighted Base	108	4	8	53	40	108	89	95	53	55	-
Base	95	3	8	53	29	95	80	86	49	46	-
The Competition Commission	71	2	5	41	21	71	58	64	40	31	-
	75%	71%	71%	77%	71%	75%	73%	74%	82%	67%	-
		**	**		**	*	*	*	*	*	
TNS BMRB, on behalf of the Competition Commission	75	2	5	41	24	75	62	67	41	34	-
	79%	71%	71%	77%	84%	79%	77%	78%	83%	74%	-
		**	**		**	*	*	*	*	*	
Another Market Research Agency, on behalf of the Competition Commission	52	2	3	29	16	52	42	47	28	24	-
	55%	71%	38%	56%	56%	55%	53%	55%	57%	53%	-
		**	**		**	*	*	*	*	*	
None of these	19	1	2	11	5	19	17	17	7	12	-
	20%	29%	29%	20%	16%	20%	21%	20%	14%	26%	-
		**	**		**	*	*	*	*	*	
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QRECON (Follow-up) Recontact Question 1
Base: All main sample respondents

	Total	(SAMPLE) Date of loan			Reason for loan (General)		Use of loan			
		A-Recent (d)	B-Mid term (e)	C-Longer ago (f)	Unexpected INCREASE in expenses/ outgoings (g)	Unexpected DECREASE in income (h)	Living expenses (i)	Car/ vehicle (j)	Rent or mortgage (k)	Other (l)
Unweighted Base	108	108	-	-	56	23	55	18	8	29
Base	95	95	-	-	55	22	51	17	7	22
The Competition Commission	71 75%	71 75%	- -	- -	41 76%	18 84% **	41 80%	11 66% **	7 100% **	14 64% **
TNS BMRB, on behalf of the Competition Commission	75 79%	75 79%	- -	- -	46 84%	17 79% **	41 80%	14 82% **	7 100% **	15 69% **
Another Market Research Agency, on behalf of the Competition Commission	52 55%	52 55%	- -	- -	29 52%	15 69% **	31 62%	9 56% **	4 61% **	8 36% **
None of these	19 20%	19 20%	- -	- -	9 16%	3 16% **	10 20%	3 18% **	- - **	6 25% **
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C/D/E/F/G, H/I, J/K, L/M, N/O, P/Q, R/S, T/U/V/W, X/Y/Z, a/b/c, d/e/f, g/h, i/j/k/l Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QRECON (Follow-up) Recontact Question 1
Base: All main sample respondents

	Total	Whether repayment date has passed		Whether paid back loan in full		Action taken when not paid back on repayment date			Whether shopped around for sampled loan		Whether ever shopped around for loan	
		Yes (A)	No (B)	Yes (C)	No (D)	Rollover (E)	Repayment plan (F)	Defaulted (G)	Yes (H)	No (I)	Yes (J)	No (K)
Unweighted Base	108	-	108	87	21	13	9	-	39	69	56	52
Base	95	-	95	73	22	16	7	-	39	55	55	40
The Competition Commission	71	-	71	53	18	14	4	-	32	39	42	29
	75%	-	75%	72%	82%	91%	52%	-	80%	70%	76%	72%
					**	**	**		*	*	*	*
TNS BMRB, on behalf of the Competition Commission	75	-	75	57	18	14	5	-	31	43	42	32
	79%	-	79%	78%	81%	90%	64%	-	80%	78%	77%	80%
					**	**	**		*	*	*	*
Another Market Research Agency, on behalf of the Competition Commission	52	-	52	37	15	11	4	-	20	32	28	24
	55%	-	55%	51%	67%	70%	52%	-	49%	58%	52%	59%
					**	**	**		*	*	*	*
None of these	19	-	19	16	3	-	3	-	7	12	11	8
	20%	-	20%	22%	14%	3%	36%	-	17%	22%	20%	20%
					**	**	**		*	*	*	*
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QRECON (Follow-up) Recontact Question 1
Base: All main sample respondents

	Total	How well understood repayment amount			Confidence in repaying loan			Ease of getting money to pay back loan		
		Very well (L)	Very/ Fairly well (M)	Not very/ Not at all well (N)	Very confident (O)	Very/ Fairly confident (P)	Not very/Not at all confident (Q)	Easier than expected (R)	Same as expected (S)	More difficult than expected (T)
Unweighted Base	108	94	106	2	97	107	1	34	65	8
Base	95	82	94	1	87	94	1	29	56	10
The Competition Commission	71 75%	62 76% *	70 74% *	1 100% **	65 75% *	70 74% *	1 100% **	23 79% **	39 69% *	9 96% **
TNS BMRB, on behalf of the Competition Commission	75 79%	66 80% *	74 78% *	1 100% **	68 78% *	73 78% *	1 100% **	23 80% **	43 77% *	8 83% **
Another Market Research Agency, on behalf of the Competition Commission	52 55%	45 55% *	51 54% *	1 100% **	48 56% *	52 55% *	- - **	20 70% **	25 44% *	7 69% **
None of these	19 20%	15 18% *	19 20% *	- - **	18 20% *	19 20% *	- - **	6 20% **	13 23% *	- 4% **
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QRECON (Follow-up) Recontact Question 1
Base: All main sample respondents

	Total	Confidence and ease of repayment			Type of loan compared			Aware of any high street lenders		Aware of any online lenders	
		Very confident and found easy (U)	Very confident and found same (V)	Very confident and found difficult (W)	Online only (X)	Retail only (Y)	Online and Retail (Z)	Yes (a)	No (b)	Yes (c)	No (d)
Unweighted Base	108	34	56	6	50	-	5	89	19	108	-
Base	95	29	50	8	49	-	5	80	15	95	-
The Competition Commission	71	23	34	8	36	-	5	58	12	71	-
	75%	79%	69%	95%	73%	-	100%	73%	85%	75%	-
		**		**			**		**		
TNS BMRB, on behalf of the Competition Commission	75	23	38	7	36	-	5	62	12	75	-
	79%	80%	76%	80%	75%	-	100%	77%	85%	79%	-
		**		**			**		**		
Another Market Research Agency, on behalf of the Competition Commission	52	20	23	5	26	-	2	42	10	52	-
	55%	70%	46%	64%	53%	-	47%	53%	66%	55%	-
		**		**			**		**		
None of these	19	6	12	-	11	-	-	17	2	19	-
	20%	20%	24%	5%	23%	-	-	21%	15%	20%	-
		**		**			**		**		
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QRECON (Follow-up) Recontact Question 1
Base: All main sample respondents

	Total	Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		More confident (e)	Less confident (f)	No change (g)	New (h)	Repeat (i)	New (j)	Repeat (k)
Unweighted Base	108	1	8	99	41	67	62	46
Base	95	1	5	88	29	65	44	51
The Competition Commission	71	1	5	65	21	50	29	42
	75%	100%	92%	73%	71%	76%	65%	83%
		**	**		**		*	*
TNS BMRB, on behalf of the Competition Commission	75	1	5	69	25	50	31	43
	79%	100%	92%	78%	84%	76%	72%	84%
		**	**		**		*	*
Another Market Research Agency, on behalf of the Competition Commission	52	1	4	47	17	35	21	30
	55%	100%	68%	53%	57%	54%	49%	59%
		**	**		**		*	*
None of these	19	-	-	19	5	14	11	8
	20%	-	8%	21%	16%	22%	25%	16%
		**	**		**		*	*
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B, C/D, E/F/G, H/I, J/K, L/M/N, O/P/Q, R/S/T, U/V/W, X/Y/Z, a/b, c/d, e/f/g, h/i, j/k								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

(Follow-up) Overview of market by repayment behaviour
Base: All respondents

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	108	70	38	23	57	28	83	15	5	5
Base	95	65	30	18	50	27	76	12	3	4
Repaid loan on time / no need for new one	-	-	-	-	-	-	-	-	-	-
	-	-	**	**	-	**	-	**	**	**
Repaid on time but needed new loan	-	-	-	-	-	-	-	-	-	-
	-	-	**	**	-	**	-	**	**	**
Did not repay on time but no new loan needed	-	-	-	-	-	-	-	-	-	-
	-	-	**	**	-	**	-	**	**	**
Did not repay on time and new loan needed	-	-	-	-	-	-	-	-	-	-
	-	-	**	**	-	**	-	**	**	**
Repayment date not passed	-	-	-	-	-	-	-	-	-	-
	-	-	**	**	-	**	-	**	**	**
Incomplete information (include all cases not covered by codes 1-5 here	95 100%	65 100%	30 100% **	18 100% **	50 100%	27 100% **	76 100%	12 100% **	3 100% **	4 100% **
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

(Follow-up) Overview of market by repayment behaviour
Base: All respondents

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	108	33	65	27	38	9	92	4	6	4
Base	95	33	54	24	29	8	79	5	6	3
Repaid loan on time / no need for new one	-	-	-	-	-	-	-	-	-	-
	-	**	-	**	**	**	-	**	**	**
Repaid on time but needed new loan	-	-	-	-	-	-	-	-	-	-
	-	**	-	**	**	**	-	**	**	**
Did not repay on time but no new loan needed	-	-	-	-	-	-	-	-	-	-
	-	**	-	**	**	**	-	**	**	**
Did not repay on time and new loan needed	-	-	-	-	-	-	-	-	-	-
	-	**	-	**	**	**	-	**	**	**
Repayment date not passed	-	-	-	-	-	-	-	-	-	-
	-	**	-	**	**	**	-	**	**	**
Incomplete information (include all cases not covered by codes 1-5 here)	95 100%	33 100% **	54 100%	24 100% **	29 100% **	8 100% **	79 100%	5 100% **	6 100% **	3 100% **
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

(Follow-up) Overview of market by repayment behaviour
Base: All respondents

	Total	Accommodation					Number of people in hhd		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	108	17	74	40	34	15	22	25	61
Base	95	14	67	41	26	14	18	22	54
Repaid loan on time / no need for new one	-	-	-	-	-	-	-	-	-
	-	**	-	**	**	**	**	**	-
Repaid on time but needed new loan	-	-	-	-	-	-	-	-	-
	-	**	-	**	**	**	**	**	-
Did not repay on time but no new loan needed	-	-	-	-	-	-	-	-	-
	-	**	-	**	**	**	**	**	-
Did not repay on time and new loan needed	-	-	-	-	-	-	-	-	-
	-	**	-	**	**	**	**	**	-
Repayment date not passed	-	-	-	-	-	-	-	-	-
	-	**	-	**	**	**	**	**	-
Incomplete information (include all cases not covered by codes 1-5 here)	95	14	67	41	26	14	18	22	54
	100%	100%	100%	100%	100%	100%	100%	100%	100%
		**		**	**	**	**	**	
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

(Follow-up) Overview of market by repayment behaviour
Base: All respondents

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	108	68	18	14	8	40	3	7	30	42	83	25
Base	95	58	18	10	9	37	2	7	31	34	75	19
Repaid loan on time / no need for new one	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	**	**	**	**	**	**	**	-	-	**
Repaid on time but needed new loan	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	**	**	**	**	**	**	**	-	-	**
Did not repay on time but no new loan needed	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	**	**	**	**	**	**	**	-	-	**
Did not repay on time and new loan needed	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	**	**	**	**	**	**	**	-	-	**
Repayment date not passed	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	**	**	**	**	**	**	**	-	-	**
Incomplete information (include all cases not covered by codes 1-5 here	95 100%	58 100%	18 100%	10 100%	9 100%	37 100%	2 100%	7 100%	31 100%	34 100%	75 100%	19 100%
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

(Follow-up) Overview of market by repayment behaviour
Base: All respondents

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	108	40	16	50	71	22	13	108	-	-	37	35
Base	95	29	13	51	62	19	13	95	-	-	35	30
Repaid loan on time / no need for new one	-	-	-	-	-	-	-	-	-	-	-	-
	-	**	**	-	-	**	**	-	-	-	**	**
Repaid on time but needed new loan	-	-	-	-	-	-	-	-	-	-	-	-
	-	**	**	-	-	**	**	-	-	-	**	**
Did not repay on time but no new loan needed	-	-	-	-	-	-	-	-	-	-	-	-
	-	**	**	-	-	**	**	-	-	-	**	**
Did not repay on time and new loan needed	-	-	-	-	-	-	-	-	-	-	-	-
	-	**	**	-	-	**	**	-	-	-	**	**
Repayment date not passed	-	-	-	-	-	-	-	-	-	-	-	-
	-	**	**	-	-	**	**	-	-	-	**	**
Incomplete information (include all cases not covered by codes 1-5 here	95 100%	29 100% **	13 100% **	51 100%	62 100%	19 100% **	13 100% **	95 100%	-	-	35 100% **	30 100% **
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

(Follow-up) Overview of market by repayment behaviour
Base: All respondents

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	108	95	-	11
Base	95	85	-	8
Repaid loan on time / no need for new one	- -	- -	- -	- -
Repaid on time but needed new loan	- -	- -	- -	- **
Did not repay on time but no new loan needed	- -	- -	- -	- **
Did not repay on time and new loan needed	- -	- -	- -	- **
Repayment date not passed	- -	- -	- -	- **
Incomplete information (include all cases not covered by codes 1-5 here	95 100%	85 100%	- -	8 100% **
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

(Follow-up) Overview of market by repayment behaviour
Base: All respondents

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	108	101	3	2	40	-	55	-	11
Base	95	91	2	1	29	-	56	-	8
Repaid loan on time / no need for new one	-	-	-	-	-	-	-	-	-
	-	-	**	**	-	-	-	-	**
Repaid on time but needed new loan	-	-	-	-	-	-	-	-	-
	-	-	**	**	-	-	-	-	**
Did not repay on time but no new loan needed	-	-	-	-	-	-	-	-	-
	-	-	**	**	-	-	-	-	**
Did not repay on time and new loan needed	-	-	-	-	-	-	-	-	-
	-	-	**	**	-	-	-	-	**
Repayment date not passed	-	-	-	-	-	-	-	-	-
	-	-	**	**	-	-	-	-	**
Incomplete information (include all cases not covered by codes 1-5 here)	95	91	2	1	29	-	56	-	8
	100%	100%	100%	100%	100%	-	100%	-	100%
			**	**					**
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

(Follow-up) Overview of market by repayment behaviour
Base: All respondents

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	108	40	37	31	9	79	104	4	34	38	46
Base	95	29	41	25	10	71	90	4	27	36	41
Repaid loan on time / no need for new one	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
		**		**	**	*	*	**	**	**	
Repaid on time but needed new loan	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
		**	-	**	**	*	*	**	**	**	
Did not repay on time but no new loan needed	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
		**		**	**	*	*	**	**	**	
Did not repay on time and new loan needed	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
		**	-	**	**	*	*	**	**	**	
Repayment date not passed	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
		**	-	**	**	*	*	**	**	**	
Incomplete information (include all cases not covered by codes 1-5 here)	95	29	41	25	10	71	90	4	27	36	41
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
		**		**	**	*	*	**	**	**	
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

(Follow-up) Overview of market by repayment behaviour
Base: All respondents

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	108	53	54	35	1	32	6	2	-	9	18	54
Base	95	43	51	28	1	26	4	2	-	6	16	51
Repaid loan on time / no need for new one	-	-	-	-	-	-	-	-	-	-	-	-
	-	*	*	**	**	**	**	**	-	**	**	-
Repaid on time but needed new loan	-	-	-	-	-	-	-	-	-	-	-	-
	-	*	*	**	**	**	**	**	-	**	**	-
Did not repay on time but no new loan needed	-	-	-	-	-	-	-	-	-	-	-	-
	-	*	*	**	**	**	**	**	-	**	**	-
Did not repay on time and new loan needed	-	-	-	-	-	-	-	-	-	-	-	-
	-	*	*	**	**	**	**	**	-	**	**	-
Repayment date not passed	-	-	-	-	-	-	-	-	-	-	-	-
	-	*	*	**	**	**	**	**	-	**	**	-
Incomplete information (include all cases not covered by codes 1-5 here)	95	43	51	28	1	26	4	2	-	6	16	51
	100%	100%	100%	100%	100%	100%	100%	100%	-	100%	100%	100%
		*	*	**	**	**	**	**		**	**	
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

(Follow-up) Overview of market by repayment behaviour
Base: All respondents

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	108	72	36	31	76	106	2
Base	95	69	26	32	62	93	2
Repaid loan on time / no need for new one	-	-	-	-	-	-	-
	-	-	**	**	-	-	**
Repaid on time but needed new loan	-	-	-	-	-	-	-
	-	-	**	**	-	-	**
Did not repay on time but no new loan needed	-	-	-	-	-	-	-
	-	-	**	**	-	-	**
Did not repay on time and new loan needed	-	-	-	-	-	-	-
	-	-	**	**	-	-	**
Repayment date not passed	-	-	-	-	-	-	-
	-	-	**	**	-	-	**
Incomplete information (include all cases not covered by codes 1-5 here)	95 100%	69 100%	26 100% **	32 100% **	62 100%	93 100%	2 100% **
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

(Follow-up) Overview of market by repayment behaviour
Base: All respondents

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	108	54	52	35	29	9	10	23	30	51
Base	95	50	44	28	25	7	8	21	27	45
Repaid loan on time / no need for new one	-	-	-	-	-	-	-	-	-	-
	-	*	*	**	**	**	**	**	**	-
Repaid on time but needed new loan	-	-	-	-	-	-	-	-	-	-
	-	*	*	**	**	**	**	**	**	-
Did not repay on time but no new loan needed	-	-	-	-	-	-	-	-	-	-
	-	*	*	**	**	**	**	**	**	-
Did not repay on time and new loan needed	-	-	-	-	-	-	-	-	-	-
	-	*	*	**	**	**	**	**	**	-
Repayment date not passed	-	-	-	-	-	-	-	-	-	-
	-	*	*	**	**	**	**	**	**	-
Incomplete information	95	50	44	28	25	7	8	21	27	45
(include all cases not covered by codes 1-5 here	100%	100% *	100% *	100% **	100% **	100% **	100% **	100% **	100% **	100%
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

(Follow-up) Overview of market by repayment behaviour
Base: All respondents

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	108	11	26	-	15	15	21	14
Base	95	13	21	-	15	15	17	11
Repaid loan on time / no need for new one	- -	- **	- **	- -	- **	- **	- **	- **
Repaid on time but needed new loan	- -	- **	- **	- -	- **	- **	- **	- **
Did not repay on time but no new loan needed	- -	- **	- **	- -	- **	- **	- **	- **
Did not repay on time and new loan needed	- -	- **	- **	- -	- **	- **	- **	- **
Repayment date not passed	- -	- **	- **	- -	- **	- **	- **	- **
Incomplete information (include all cases not covered by codes 1-5 here	95 100%	13 100% **	21 100% **	- -	15 100% **	15 100% **	17 100% **	11 100% **
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

(Follow-up) Overview of market by repayment behaviour
Base: All respondents

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	108	39	68	56	48	95	10	66	42	81	25
Base	95	36	58	48	44	82	9	60	35	72	21
Repaid loan on time / no need for new one	-	-	-	-	-	-	-	-	-	-	-
	-	**	-	*	*	-	**	*	*	-	**
Repaid on time but needed new loan	-	-	-	-	-	-	-	-	-	-	-
	-	**	-	*	*	-	**	*	*	-	**
Did not repay on time but no new loan needed	-	-	-	-	-	-	-	-	-	-	-
	-	**	-	*	*	-	**	*	*	-	**
Did not repay on time and new loan needed	-	-	-	-	-	-	-	-	-	-	-
	-	**	-	*	*	-	**	*	*	-	**
Repayment date not passed	-	-	-	-	-	-	-	-	-	-	-
	-	**	-	*	*	-	**	*	*	-	**
Incomplete information (include all cases not covered by codes 1-5 here)	95	36	58	48	44	82	9	60	35	72	21
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
		**		*	*		**	*	*		**
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**). Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**). Small Base: 100 (*)											
Continuity correction applied											

(Follow-up) Overview of market by repayment behaviour
Base: All respondents

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	108	16	92	4	8	53	40	108	89	95
Base	95	15	79	3	8	53	29	95	80	86
Repaid loan on time / no need for new one	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
	**	**	**	**	**	**	**	*	*	*
Repaid on time but needed new loan	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
	**	**	**	**	**	**	**	*	*	*
Did not repay on time but no new loan needed	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
	**	**	**	**	**	**	**	*	*	*
Did not repay on time and new loan needed	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
	**	**	**	**	**	**	**	*	*	*
Repayment date not passed	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
	**	**	**	**	**	**	**	*	*	*
Incomplete information (include all cases not covered by codes 1-5 here)	95	15	79	3	8	53	29	95	80	86
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
		**	**	**	**	**	**	*	*	*
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

(Follow-up) Overview of market by repayment behaviour
Base: All respondents

	Total	Type of loan compared			Aware of any high street lenders		Aware of any online lenders		Change in reported level of confidence in repaying loan (Follow-up)		
		Online only (T)	Retail only (U)	Online and Retail (V)	Yes (W)	No (X)	Yes (Y)	No (Z)	More confident (a)	Less confident (b)	No change (c)
Unweighted Base	108	50	-	5	89	19	108	-	1	8	99
Base	95	49	-	5	80	15	95	-	1	5	88
Repaid loan on time / no need for new one	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
Repaid on time but needed new loan	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
Did not repay on time but no new loan needed	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
Did not repay on time and new loan needed	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
Repayment date not passed	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
Incomplete information (include all cases not covered by codes 1-5 here)	95 100%	49 100%	-	5 100%	80 100%	15 100%	95 100%	-	1 100%	5 100%	88 100%
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

(Follow-up) Overview of market by repayment behaviour
Base: All respondents

	Total	Market Status		Specific lender status	
		New (d)	Repeat (e)	New (f)	Repeat (g)
Unweighted Base	108	41	67	62	46
Base	95	29	65	44	51
Repaid loan on time / no need for new one	-	-	-	-	-
	-	**	-	*	*
Repaid on time but needed new loan	-	-	-	-	-
	-	**	-	*	*
Did not repay on time but no new loan needed	-	-	-	-	-
	-	**	-	*	*
Did not repay on time and new loan needed	-	-	-	-	-
	-	**	-	*	*
Repayment date not passed	-	-	-	-	-
	-	**	-	*	*
Incomplete information (include all cases not covered by codes 1-5 here)	95 100%	29 100%	65 100%	44 100%	51 100%
		**		*	*
Overlap formulae used					
- Column Means:					
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g					
Minimum Base: 30 (**), Small Base: 100 (*)					
- Column Proportions:					
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X, Y/Z, a/b/c, d/e, f/g					
Minimum Base: 30 (**), Small Base: 100 (*)					
Continuity correction applied					

QPDSI9A (Follow-up) Reasons for not repaying loan in full by the repayment date**Base: All follow-up respondents who did not repay the loan in full by the repayment date**

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	21	10	11	4	10	7	14	5	1	1
Base	22	11	11	4	9	9	17	3	-	1
Unexpected increase in expenses or outgoings since taking out loan	9 41%	3 28% **	6 55% **	3 79% **	5 53% **	1 14% **	7 40% **	1 39% **	- - **	1 100% **
Unexpected decrease in income since taking out loan	5 23%	5 43% **	- 4% **	- - **	2 19% **	3 38% **	3 20% **	2 49% **	- - **	- - **
Deferred repayment until after Christmas	4 18%	3 25% **	1 11% **	- - **	- - **	4 44% **	4 23% **	- - **	- - **	- - **
Lender offered to extend the loan	3 12%	3 25% **	- - **	- - **	- - **	3 30% **	3 16% **	- - **	- - **	- - **
Did not expect to be able to repay it in full	2 7%	- - **	2 15% **	- - **	2 18% **	- - **	2 9% **	- - **	- - **	- - **
Changed repayment terms	- 2%	- - **	- 4% **	- - **	- - **	- 5% **	- - **	- 12% **	- - **	- - **
Repayment date was before payday	- 2%	- 4% **	- - **	- 11% **	- - **	- - **	- - **	- - **	- 100% **	- - **
Issues with taking money out of account	- 2%	- - **	- 4% **	- 11% **	- - **	- - **	- 2% **	- - **	- - **	- - **
They tried to take the money earlier than expected	- -	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **
Repayment amount was higher than expected	- -	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **
Forgot about it	- -	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **
Other Answer	- -	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSI9A (Follow-up) Reasons for not repaying loan in full by the repayment date
Base: All follow-up respondents who did not repay the loan in full by the repayment date

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	21	10	11	4	10	7	14	5	1	1
Base	22	11	11	4	9	9	17	3	-	1
Don't know	1 4%	- ..	1 8%	- ..	1 10%	- ..	1 5%	- ..	- ..	- ..
Refusal	- -	- ..	- ..	- ..	- ..	- ..	- ..	- ..	- ..	- ..
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSI9A (Follow-up) Reasons for not repaying loan in full by the repayment date**Base: All follow-up respondents who did not repay the loan in full by the repayment date**

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	21	9	12	4	8	-	17	-	2	1
Base	22	10	12	5	7	-	17	-	3	1
Unexpected increase in expenses or outgoings since taking out loan	9 41%	1 9%	8 70%	4 80%	5 64%	-	8 47%	-	-	1 100%
Unexpected decrease in income since taking out loan	5 23%	3 24%	3 22%	1 20%	2 24%	-	5 30%	-	-	-
Deferred repayment until after Christmas	4 18%	4 38%	-	-	-	-	1 8%	-	3 87%	-
Lender offered to extend the loan	3 12%	3 26%	-	-	-	-	-	-	3 87%	-
Did not expect to be able to repay it in full	2 7%	2 16%	-	-	-	-	2 10%	-	-	-
Changed repayment terms	- 2%	- **	- 4%	- **	- 6%	-	- **	-	- 13%	- **
Repayment date was before payday	- 2%	- **	- 4%	- **	- 6%	-	- 3%	-	-	-
Issues with taking money out of account	- 2%	- 4%	- **	- **	- **	-	- 3%	-	-	-
They tried to take the money earlier than expected	- -	- **	- **	- **	- **	-	- **	-	-	-
Repayment amount was higher than expected	- -	- **	- **	- **	- **	-	- **	-	-	-
Forgot about it	- -	- **	- **	- **	- **	-	- **	-	-	-
Other Answer	- -	- **	- **	- **	- **	-	- **	-	-	-
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSI9A (Follow-up) Reasons for not repaying loan in full by the repayment date
Base: All follow-up respondents who did not repay the loan in full by the repayment date

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	21	9	12	4	8	-	17	-	2	1
Base	22	10	12	5	7	-	17	-	3	1
Don't know	1	1	-	-	-	-	-	-	-	-
	4%	9%	-	-	-	-	-	-	-	-
Refusal	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
		**	**	**	**	-	**	-	**	**
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSI9A (Follow-up) Reasons for not repaying loan in full by the repayment date
Base: All follow-up respondents who did not repay the loan in full by the repayment date

	Total	Accommodation					Number of people in hhd		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	21	1	16	11	5	4	3	5	13
Base	22	1	16	13	4	5	4	7	11
Unexpected increase in expenses or outgoings since taking out loan	9 41%	- **	6 37% **	5 38% **	1 32% **	3 70% **	- - **	3 42% **	6 58% **
Unexpected decrease in income since taking out loan	5 23%	- **	5 31% **	3 27% **	2 45% **	- - **	1 29% **	1 20% **	3 23% **
Deferred repayment until after Christmas	4 18%	1 100% **	3 17% **	3 22% **	- - **	- - **	3 62% **	1 19% **	- - **
Lender offered to extend the loan	3 12%	- **	3 17% **	3 22% **	- - **	- - **	3 62% **	- - **	- - **
Did not expect to be able to repay it in full	2 7%	- **	1 7% **	1 10% **	- - **	- 9% **	- - **	1 19% **	- 4% **
Changed repayment terms	- 2%	- **	- 3% **	- - **	- 11% **	- - **	- - **	- - **	- 4% **
Repayment date was before payday	- 2%	- **	- 3% **	- - **	- 11% **	- - **	- 10% **	- - **	- - **
Issues with taking money out of account	- 2%	- **	- 3% **	- 3% **	- - **	- - **	- - **	- - **	- 4% **
They tried to take the money earlier than expected	- -	- **	- - **	- - **	- - **	- - **	- - **	- - **	- - **
Repayment amount was higher than expected	- -	- **	- - **	- - **	- - **	- - **	- - **	- - **	- - **
Forgot about it	- -	- **	- - **	- - **	- - **	- - **	- - **	- - **	- - **
Other Answer	- -	- **	- - **	- - **	- - **	- - **	- - **	- - **	- - **
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSI9A (Follow-up) Reasons for not repaying loan in full by the repayment date
Base: All follow-up respondents who did not repay the loan in full by the repayment date

	Total	Accommodation					Number of people in hhld		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	21	1	16	11	5	4	3	5	13
Base	22	1	16	13	4	5	4	7	11
Don't know	1 4%	- ..	- ..	- ..	- ..	1 20%	- ..	- ..	1 8%
Refusal	- -	- ..	- ..	- ..	- ..	- ..	- ..	- ..	- ..
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSI9A (Follow-up) Reasons for not repaying loan in full by the repayment date
Base: All follow-up respondents who did not repay the loan in full by the repayment date

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	21	14	5	2	-	7	-	2	6	8	16	5
Base	22	16	5	2	-	6	-	3	8	8	17	5
Unexpected increase in expenses or outgoings since taking out loan	9 41%	5 31%	3 64%	1 75%	-	4 67%	-	3 87%	2 26%	2 31%	6 37%	3 54%
Unexpected decrease in income since taking out loan	5 23%	3 22%	2 36%	-	-	2 26%	-	- 13%	3 30%	2 27%	3 16%	3 46%
Deferred repayment until after Christmas	4 18%	4 25%	-	-	-	-	-	-	3 33%	1 16%	4 24%	-
Lender offered to extend the loan	3 12%	3 17%	-	-	-	-	-	-	3 33%	-	3 16%	-
Did not expect to be able to repay it in full	2 7%	2 10%	-	-	-	-	-	-	-	2 21%	2 10%	-
Changed repayment terms	- 2%	- **	- **	- 25%	-	- 7%	-	-	-	- 5%	- 3%	-
Repayment date was before payday	- 2%	- 3%	-	-	-	-	-	-	-	-	- 3%	-
Issues with taking money out of account	- 2%	- 3%	-	-	-	-	-	-	-	-	- 3%	-
They tried to take the money earlier than expected	-	-	-	-	-	-	-	-	-	-	-	-
Repayment amount was higher than expected	-	-	-	-	-	-	-	-	-	-	-	-
Forgot about it	-	-	-	-	-	-	-	-	-	-	-	-
Other Answer	-	-	-	-	-	-	-	-	-	-	-	-
Overlap formulae used	-	-	-	-	-	-	-	-	-	-	-	-
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSI9A (Follow-up) Reasons for not repaying loan in full by the repayment date
Base: All follow-up respondents who did not repay the loan in full by the repayment date

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	21	14	5	2	-	7	-	2	6	8	16	5
Base	22	16	5	2	-	6	-	3	8	8	17	5
Don't know	1 4%	1 6%	-	-	-	-	-	-	1 11%	-	1 5%	-
		**	**	**	-	**	-	**	**	**	**	**
Refusal	-	-	-	-	-	-	-	-	-	-	-	-
	-	**	**	**	-	**	-	**	**	**	**	**
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSI9A (Follow-up) Reasons for not repaying loan in full by the repayment date**Base: All follow-up respondents who did not repay the loan in full by the repayment date**

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	21	6	3	12	9	5	7	21	-	-	8	8
Base	22	7	2	13	10	5	8	22	-	-	10	9
Unexpected increase in expenses or outgoings since taking out loan	9 41% ..	4 50% ..	- - ..	6 42% ..	5 55% ..	1 27% ..	2 33% ..	9 41% -	- - -	- - -	2 17% ..	6 71% ..
Unexpected decrease in income since taking out loan	5 23% ..	- 6% ..	1 52% ..	4 29% ..	1 14% ..	3 54% ..	1 17% ..	5 23% -	- - -	- - -	2 22% ..	2 19% ..
Deferred repayment until after Christmas	4 18% ..	3 38% ..	- - ..	1 10% ..	3 28% ..	- - ..	1 17% ..	4 18% -	- - -	- - -	4 40% ..	- - ..
Lender offered to extend the loan	3 12% ..	3 38% ..	- - ..	- - ..	3 28% ..	- - ..	- - ..	3 12% -	- - -	- - -	3 27% ..	- - ..
Did not expect to be able to repay it in full	2 7% ..	- - ..	- 24% ..	1 9% ..	- - ..	- 9% ..	1 16% ..	2 7% -	- - -	- - -	1 12% ..	- 5% ..
Changed repayment terms	- 2% ..	- - ..	- - ..	- 3% ..	- - ..	- - ..	- 6% ..	- 2% -	- - -	- - -	- - ..	- 5% ..
Repayment date was before payday	- 2% ..	- - ..	- 24% ..	- - ..	- - ..	- 9% ..	- - ..	- 2% -	- - -	- - -	- - ..	- - ..
Issues with taking money out of account	- 2% ..	- 6% ..	- - ..	- - ..	- 4% ..	- - ..	- - ..	- 2% -	- - -	- - -	- - ..	- - ..
They tried to take the money earlier than expected	- - ..	- - ..	- - ..	- - ..	- - ..	- - ..	- - ..	- - -	- - -	- - -	- - ..	- - ..
Repayment amount was higher than expected	- - ..	- - ..	- - ..	- - ..	- - ..	- - ..	- - ..	- - -	- - -	- - -	- - ..	- - ..
Forgot about it	- - ..	- - ..	- - ..	- - ..	- - ..	- - ..	- - ..	- - -	- - -	- - -	- - ..	- - ..
Other Answer	- - ..	- - ..	- - ..	- - ..	- - ..	- - ..	- - ..	- - -	- - -	- - -	- - ..	- - ..
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSI9A (Follow-up) Reasons for not repaying loan in full by the repayment date
Base: All follow-up respondents who did not repay the loan in full by the repayment date

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	21	6	3	12	9	5	7	21	-	-	8	8
Base	22	7	2	13	10	5	8	22	-	-	10	9
Don't know	1	-	-	1	-	-	1	1	-	-	1	-
	4%	-	-	7%	-	-	12%	4%	-	-	9%	-
		**	**	**	**	**	**				**	**
Refusal	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
		**	**	**	**	**	**				**	**
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSI9A (Follow-up) Reasons for not repaying loan in full by the repayment date**Base: All follow-up respondents who did not repay the loan in full by the repayment date**

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	21	17	-	4
Base	22	19	-	3
Unexpected increase in expenses or outgoings since taking out loan	9 41% **	9 48% **	- - -	- - **
Unexpected decrease in income since taking out loan	5 23% **	5 27% **	- - -	- - **
Deferred repayment until after Christmas	4 18% **	4 21% **	- - -	- - **
Lender offered to extend the loan	3 12% **	3 14% **	- - -	- - **
Did not expect to be able to repay it in full	2 7% **	- 2% **	- - -	1 41% **
Changed repayment terms	- 2% **	- ** -	- - -	- 14% **
Repayment date was before payday	- 2% **	- - **	- - -	- 14% **
Issues with taking money out of account	- 2% **	- 2% **	- - -	- - **
They tried to take the money earlier than expected	- - **	- - **	- - -	- - **
Repayment amount was higher than expected	- - **	- - **	- - -	- - **
Forgot about it	- - **	- - **	- - -	- - **
Other Answer	- - **	- - **	- - -	- - **
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QPDSI9A (Follow-up) Reasons for not repaying loan in full by the repayment date
Base: All follow-up respondents who did not repay the loan in full by the repayment date

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	21	17	-	4
Base	22	19	-	3
Don't know	1 4%	- ..	- -	1 31% ..
Refusal	- -	- ..	- -	- ..
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QPDSI9A (Follow-up) Reasons for not repaying loan in full by the repayment date
Base: All follow-up respondents who did not repay the loan in full by the repayment date

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	21	19	1	1	6	-	11	-	4
Base	22	21	-	-	7	-	12	-	3
Unexpected increase in expenses or outgoings since taking out loan	9 41% **	9 43% **	- - **	- - **	4 50% **	- - **	6 47% **	- - **	- - **
Unexpected decrease in income since taking out loan	5 23% **	5 24% **	- - **	- - **	- 6% **	- - **	5 39% **	- - **	- - **
Deferred repayment until after Christmas	4 18% **	4 19% **	- - **	- - **	3 38% **	- - **	1 11% **	- - **	- - **
Lender offered to extend the loan	3 12% **	3 13% **	- - **	- - **	3 38% **	- - **	- - **	- - **	- - **
Did not expect to be able to repay it in full	2 7% **	2 8% **	- - **	- - **	- - **	- - **	- 4% **	- - **	1 41% **
Changed repayment terms	- 2% **	- - **	- - **	- 100% **	- - **	- - **	- - **	- - **	- 14% **
Repayment date was before payday	- 2% **	- - **	- 100% **	- - **	- - **	- - **	- - **	- - **	- 14% **
Issues with taking money out of account	- 2% **	- 2% **	- - **	- - **	- 6% **	- - **	- - **	- - **	- - **
They tried to take the money earlier than expected	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **
Repayment amount was higher than expected	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **
Forgot about it	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSI9A (Follow-up) Reasons for not repaying loan in full by the repayment date**Base: All follow-up respondents who did not repay the loan in full by the repayment date**

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	21	19	1	1	6	-	11	-	4
Base	22	21	-	-	7	-	12	-	3
Other Answer	-	-	-	-	-	-	-	-	-
	-	**	**	**	-	-	**	-	**
Don't know	1	1	-	-	-	-	-	-	1
	4%	**	**	**	-	-	**	-	31%
Refusal	-	-	-	-	-	-	-	-	-
	-	**	**	**	-	-	**	-	**
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSI9A (Follow-up) Reasons for not repaying loan in full by the repayment date**Base: All follow-up respondents who did not repay the loan in full by the repayment date**

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	21	6	4	11	4	11	20	1	4	12	7
Base	22	7	4	11	5	14	22	-	3	13	7
Unexpected increase in expenses or outgoings since taking out loan	9 41%	4 50%	2 46%	4 34%	- -	7 48%	9 42%	- -	1 50%	4 29%	4 64%
Unexpected decrease in income since taking out loan	5 23%	- 6%	2 54%	3 23%	3 50%	4 28%	5 24%	- -	1 34%	3 19%	2 24%
Deferred repayment until after Christmas	4 18%	3 38%	- -	1 12%	1 25%	3 20%	4 18%	- -	- -	4 30%	- -
Lender offered to extend the loan	3 12%	3 38%	- -	- -	- -	3 20%	3 13%	- -	- -	3 21%	- -
Did not expect to be able to repay it in full	2 7%	- -	- -	2 15%	1 24%	- -	1 6%	- 100%	- -	1 9%	- 6%
Changed repayment terms	- 2%	- -	- -	- 4%	- -	- 3%	- 2%	- -	- -	- 3%	- -
Repayment date was before payday	- 2%	- -	- -	- 4%	- -	- -	- 2%	- -	- 16%	- -	- 6%
Issues with taking money out of account	- 2%	- 6%	- -	- -	- -	- -	- 2%	- -	- -	- 3%	- -
They tried to take the money earlier than expected	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Repayment amount was higher than expected	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Forgot about it	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Overlap formulae used	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
- Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

QPDSI9A (Follow-up) Reasons for not repaying loan in full by the repayment date**Base: All follow-up respondents who did not repay the loan in full by the repayment date**

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	21	6	4	11	4	11	20	1	4	12	7
Base	22	7	4	11	5	14	22	-	3	13	7
Other Answer	-	-	-	-	-	-	-	-	-	-	-
	-	**	**	**	**	**	**	**	**	**	**
Don't know	1	-	-	1	-	-	1	-	-	1	-
	4%	**	**	8%	**	**	4%	**	**	7%	**
Refusal	-	-	-	-	-	-	-	-	-	-	-
	-	**	**	**	**	**	**	**	**	**	**
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSI9A (Follow-up) Reasons for not repaying loan in full by the repayment date
Base: All follow-up respondents who did not repay the loan in full by the repayment date

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	21	7	14	4	-	5	1	1	-	2	2	14
Base	22	7	15	5	-	5	-	1	-	1	2	15
Unexpected increase in expenses or outgoings since taking out loan	9 41%	1 13% **	8 55% **	- - **	- - **	1 18% **	- - **	- - **	- - **	1 68% **	- - **	8 55% **
Unexpected decrease in income since taking out loan	5 23%	3 47% **	2 11% **	2 47% **	- - **	1 25% **	- - **	1 100% **	- - **	- - **	- - **	2 11% **
Deferred repayment until after Christmas	4 18%	1 17% **	3 18% **	1 27% **	- - **	1 25% **	- - **	- - **	- - **	- - **	1 51% **	3 18% **
Lender offered to extend the loan	3 12%	- - **	3 18% **	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **	3 18% **
Did not expect to be able to repay it in full	2 7%	1 17% **	- 3% **	1 26% **	- - **	1 24% **	- - **	- - **	- - **	- - **	1 49% **	- 3% **
Changed repayment terms	- 2%	- 6% **	- - **	- - **	- - **	- 8% **	- 100% **	- - **	- - **	- 32% **	- - **	- - **
Repayment date was before payday	- 2%	- - **	- 3% **	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- 3% **
Issues with taking money out of account	- 2%	- - **	- 3% **	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- 3% **
They tried to take the money earlier than expected	- -	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **
Repayment amount was higher than expected	- -	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **
Forgot about it	- -	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **
Overlap formulae used												
- Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

QPDSI9A (Follow-up) Reasons for not repaying loan in full by the repayment date**Base: All follow-up respondents who did not repay the loan in full by the repayment date**

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	21	7	14	4	-	5	1	1	-	2	2	14
Base	22	7	15	5	-	5	-	1	-	1	2	15
Other Answer	-	-	-	-	-	-	-	-	-	-	-	-
	-	**	**	**	-	**	**	**	-	**	**	**
Don't know	1	-	1	-	-	-	-	-	-	-	-	1
	4%	**	6%	**	-	**	**	**	-	**	**	6%
Refusal	-	-	-	-	-	-	-	-	-	-	-	-
	-	**	**	**	-	**	**	**	-	**	**	**
Overlap formulae used												
- Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

QPDSI9A (Follow-up) Reasons for not repaying loan in full by the repayment date
Base: All follow-up respondents who did not repay the loan in full by the repayment date

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	21	16	5	5	16	21	-
Base	22	17	6	7	15	22	-
Unexpected increase in expenses or outgoings since taking out loan	9 41%	7 42% **	2 39% **	3 40% **	6 42% **	9 41%	-
Unexpected decrease in income since taking out loan	5 23%	3 16% **	3 45% **	1 18% **	4 25% **	5 23%	-
Deferred repayment until after Christmas	4 18%	4 24% **	- - **	1 18% **	3 18% **	4 18%	-
Lender offered to extend the loan	3 12%	3 17% **	- - **	- - **	3 18% **	3 12%	-
Did not expect to be able to repay it in full	2 7%	2 10% **	- - **	2 24% **	- - **	2 7%	-
Changed repayment terms	- 2%	- 3% **	- - **	- - **	- 3% **	- 2%	-
Repayment date was before payday	- 2%	- 3% **	- - **	- - **	- 3% **	- 2%	-
Issues with taking money out of account	- 2%	- 3% **	- - **	- - **	- 3% **	- 2%	-
They tried to take the money earlier than expected	- -	- - **	- - **	- - **	- - **	- -	-
Repayment amount was higher than expected	- -	- - **	- - **	- - **	- - **	- -	-
Forgot about it	- -	- - **	- - **	- - **	- - **	- -	-
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDSI9A (Follow-up) Reasons for not repaying loan in full by the repayment date
Base: All follow-up respondents who did not repay the loan in full by the repayment date

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	21	16	5	5	16	21	-
Base	22	17	6	7	15	22	-
Other Answer	-	-	-	-	-	-	-
	-	**	**	**	**	-	-
Don't know	1	-	1	-	1	1	-
	4%	**	16%	**	6%	4%	-
Refusal	-	-	-	-	-	-	-
	-	**	**	**	**	-	-
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDSI9A (Follow-up) Reasons for not repaying loan in full by the repayment date
Base: All follow-up respondents who did not repay the loan in full by the repayment date

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	21	7	14	8	10	4	6	7	5	9
Base	22	7	15	7	12	4	5	7	6	10
Unexpected increase in expenses or outgoings since taking out loan	9 41%	1 12% **	8 56% **	3 45% **	8 71% **	1 26% **	3 66% **	5 74% **	1 21% **	3 32% **
Unexpected decrease in income since taking out loan	5 23%	3 35% **	3 17% **	1 18% **	1 11% **	1 36% **	- - **	- - **	3 58% **	2 18% **
Deferred repayment until after Christmas	4 18%	3 37% **	1 9% **	1 18% **	1 11% **	- - **	- - **	- - **	1 21% **	3 29% **
Lender offered to extend the loan	3 12%	3 37% **	- - **	- - **	- - **	- - **	- - **	- - **	- - **	3 29% **
Did not expect to be able to repay it in full	2 7%	1 16% **	- 3% **	- 6% **	- - **	- - **	- 8% **	- 6% **	- - **	1 13% **
Changed repayment terms	- 2%	- **	- 3% **	- 6% **	- 4% **	- 12% **	- 8% **	- 6% **	- - **	- - **
Repayment date was before payday	- 2%	- **	- 3% **	- - **	- 4% **	- - **	- - **	- 6% **	- - **	- - **
Issues with taking money out of account	- 2%	- **	- 3% **	- 6% **	- - **	- - **	- - **	- 6% **	- - **	- - **
They tried to take the money earlier than expected	- -	- **	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **
Repayment amount was higher than expected	- -	- **	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **
Forgot about it	- -	- **	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSI9A (Follow-up) Reasons for not repaying loan in full by the repayment date

Base: All follow-up respondents who did not repay the loan in full by the repayment date

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	21	7	14	8	10	4	6	7	5	9
Base	22	7	15	7	12	4	5	7	6	10
Other Answer	-	-	-	-	-	-	-	-	-	-
	-	**	**	**	**	**	**	**	**	**
Don't know	1	-	1	-	-	1	1	-	-	1
	4%	**	6%	**	**	26%	18%	-	-	10%
Refusal	-	-	-	-	-	-	-	-	-	-
	-	-	-	**	**	**	**	**	**	**
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSI9A (Follow-up) Reasons for not repaying loan in full by the repayment date
Base: All follow-up respondents who did not repay the loan in full by the repayment date

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	21	2	4	-	4	3	5	3
Base	22	3	3	-	4	5	6	1
Unexpected increase in expenses or outgoings since taking out loan	9 41%	1 50% **	- - **	- - -	2 59% **	4 74% **	1 23% **	- 33% **
Unexpected decrease in income since taking out loan	5 23%	1 50% **	1 26% **	- - -	1 30% **	1 26% **	- - **	- 33% **
Deferred repayment until after Christmas	4 18%	- - **	- - **	- - -	- - **	- - **	4 69% **	- - **
Lender offered to extend the loan	3 12%	- - **	- - **	- - -	- - **	- - **	3 47% **	- - **
Did not expect to be able to repay it in full	2 7%	- - **	1 35% **	- - -	- 10% **	- - **	- - **	- - **
Changed repayment terms	- 2%	- - **	- - **	- - -	- - **	- - **	- 7% **	- - **
Repayment date was before payday	- 2%	- - **	- 12% **	- - -	- - **	- - **	- - **	- - **
Issues with taking money out of account	- 2%	- - **	- - **	- - -	- - **	- - **	- - **	- 33% **
They tried to take the money earlier than expected	- -	- - **	- - **	- - -	- - **	- - **	- - **	- - **
Repayment amount was higher than expected	- -	- - **	- - **	- - -	- - **	- - **	- - **	- - **
Forgot about it	- -	- - **	- - **	- - -	- - **	- - **	- - **	- - **
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSI9A (Follow-up) Reasons for not repaying loan in full by the repayment date
Base: All follow-up respondents who did not repay the loan in full by the repayment date

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	21	2	4	-	4	3	5	3
Base	22	3	3	-	4	5	6	1
Other Answer	-	-	-	-	-	-	-	-
	-	**	**	-	**	**	**	**
Don't know	1	-	1	-	-	-	-	-
	4%	**	26%	-	**	**	**	**
Refusal	-	-	-	-	-	-	-	-
	-	**	**	-	**	**	**	**
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSI9A (Follow-up) Reasons for not repaying loan in full by the repayment date**Base: All follow-up respondents who did not repay the loan in full by the repayment date**

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	21	7	13	9	12	17	2	10	11	14	6
Base	22	6	16	7	15	17	2	11	12	14	7
Unexpected increase in expenses or outgoings since taking out loan	9 41%	3 54% **	6 38% **	3 36% **	7 44% **	6 35% **	- 25% **	3 25% **	7 57% **	5 36% **	4 54% **
Unexpected decrease in income since taking out loan	5 23%	1 22% **	4 24% **	3 34% **	3 18% **	4 22% **	1 75% **	4 37% **	1 11% **	2 15% **	3 40% **
Deferred repayment until after Christmas	4 18%	- **	4 25% **	- **	4 27% **	4 23% **	- **	3 26% **	1 11% **	4 28% **	- **
Lender offered to extend the loan	3 12%	- **	3 17% **	- **	3 18% **	3 16% **	- **	3 26% **	- **	3 19% **	- **
Did not expect to be able to repay it in full	2 7%	- **	2 10% **	- **	1 8% **	2 10% **	- **	- **	2 14% **	1 8% **	- 6% **
Changed repayment terms	- 2%	- 8% **	- **	- 6% **	- **	- 2% **	- **	- 4% **	- **	- 3% **	- **
Repayment date was before payday	- 2%	- **	- **	- 6% **	- **	- **	- **	- **	- 4% **	- **	- **
Issues with taking money out of account	- 2%	- **	- 3% **	- **	- 3% **	- 2% **	- **	- **	- 4% **	- 3% **	- **
They tried to take the money earlier than expected	- -	- **	- **	- **	- **	- **	- **	- **	- **	- **	- **
Repayment amount was higher than expected	- -	- **	- **	- **	- **	- **	- **	- **	- **	- **	- **
Forgot about it	- -	- **	- **	- **	- **	- **	- **	- **	- **	- **	- **
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSI9A (Follow-up) Reasons for not repaying loan in full by the repayment date
Base: All follow-up respondents who did not repay the loan in full by the repayment date

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	21	7	13	9	12	17	2	10	11	14	6
Base	22	6	16	7	15	17	2	11	12	14	7
Other Answer	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
	-	**	**	**	**	**	**	**	**	**	**
Don't know	1	1	-	1	-	1	-	1	-	1	-
	4%	16%	-	12%	-	5%	-	9%	-	6%	-
	-	**	**	**	**	**	**	**	**	**	**
Refusal	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
	-	**	**	**	**	**	**	**	**	**	**
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSI9A (Follow-up) Reasons for not repaying loan in full by the repayment date
Base: All follow-up respondents who did not repay the loan in full by the repayment date

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	21	5	16	2	3	9	6	21	19	20
Base	22	6	16	1	4	9	7	22	20	22
Unexpected increase in expenses or outgoings since taking out loan	9 41%	4 63% **	6 34% **	- **	1 33% **	3 38% **	4 50% **	9 41% **	9 43% **	9 40% **
Unexpected decrease in income since taking out loan	5 23%	1 22% **	4 24% **	- **	1 33% **	3 39% **	- 6% **	5 23% **	4 19% **	5 24% **
Deferred repayment until after Christmas	4 18%	- **	4 24% **	- **	1 33% **	- **	3 38% **	4 18% **	4 20% **	4 18% **
Lender offered to extend the loan	3 12%	- **	3 17% **	- **	- **	- **	3 38% **	3 12% **	3 13% **	3 13% **
Did not expect to be able to repay it in full	2 7%	- **	2 10% **	- **	- **	2 18% **	- **	2 7% **	2 8% **	2 8% **
Changed repayment terms	- 2%	- 7% **	- **	- **	- **	- 5% **	- **	- 2% **	- 2% **	- 2% **
Repayment date was before payday	- 2%	- 7% **	- **	- 32% **	- **	- **	- **	- 2% **	- 2% **	- 2% **
Issues with taking money out of account	- 2%	- **	3% **	- **	- **	- **	6% **	- 2% **	- 2% **	- 2% **
They tried to take the money earlier than expected	- -	- **	- **	- **	- **	- **	- **	- **	- **	- **
Repayment amount was higher than expected	- -	- **	- **	- **	- **	- **	- **	- **	- **	- **
Forgot about it	- -	- **	- **	- **	- **	- **	- **	- **	- **	- **
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSI9A (Follow-up) Reasons for not repaying loan in full by the repayment date**Base: All follow-up respondents who did not repay the loan in full by the repayment date**

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	21	5	16	2	3	9	6	21	19	20
Base	22	6	16	1	4	9	7	22	20	22
Other Answer	-	-	-	-	-	-	-	-	-	-
	-	**	**	**	**	**	**	**	**	**
Don't know	1	-	1	1	-	-	-	1	1	1
	4%	-	6%	68%	-	-	-	4%	4%	4%
		**	**	**	**	**	**	**	**	**
Refusal	-	-	-	-	-	-	-	-	-	-
	-	**	**	**	**	**	**	**	**	**
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSI9A (Follow-up) Reasons for not repaying loan in full by the repayment date
Base: All follow-up respondents who did not repay the loan in full by the repayment date

	Total	(SAMPLE) Size of loan			(SAMPLE) Date of loan			Reason for loan (General)	
		High (£200+) (T)	Low (Less than £200) (U)	Unknown (V)	A-Recent (W)	B-Mid term (X)	C-Longer ago (Y)	Unexpected INCREASE in expenses/ outgoings (Z)	Unexpected DECREASE in income (a)
Unweighted Base	21	12	9	-	21	-	-	10	5
Base	22	13	9	-	22	-	-	11	7
Unexpected increase in expenses or outgoings since taking out loan	9 41% **	3 26% **	6 63% **	- -	9 41% -	- -	- -	7 65% **	1 16% **
Unexpected decrease in income since taking out loan	5 23% **	4 30% **	1 14% **	- -	5 23% -	- -	- -	2 16% **	3 47% **
Deferred repayment until after Christmas	4 18% **	4 31% **	- -	- -	4 18% -	- -	- -	- -	3 37% **
Lender offered to extend the loan	3 12% **	3 21% **	- -	- -	3 12% -	- -	- -	- -	3 37% **
Did not expect to be able to repay it in full	2 7% **	- 3% **	1 13% **	- -	2 7% -	- -	- -	1 11% **	- - **
Changed repayment terms	- 2% **	- 3% **	- -	- -	- 2% -	- -	- -	- **	- **
Repayment date was before payday	- 2% **	- -	- 5% **	- -	- 2% -	- -	- -	- 4% **	- - **
Issues with taking money out of account	- 2% **	- -	- 5% **	- -	- 2% -	- -	- -	- 4% **	- - **
They tried to take the money earlier than expected	- - **	- -	- -	- -	- -	- -	- -	- **	- **
Repayment amount was higher than expected	- - **	- -	- -	- -	- -	- -	- -	- **	- **
Forgot about it	- - **	- -	- -	- -	- -	- -	- -	- **	- **
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSI9A (Follow-up) Reasons for not repaying loan in full by the repayment date
Base: All follow-up respondents who did not repay the loan in full by the repayment date

	Total	(SAMPLE) Size of loan			(SAMPLE) Date of loan			Reason for loan (General)	
		High (£200+ (T))	Low (Less than £200) (U)	Unknown (V)	A-Recent (W)	B-Mid term (X)	C-Longer ago (Y)	Unexpected INCREASE in expenses/ outgoings (Z)	Unexpected DECREASE in income (a)
Unweighted Base	21	12	9	-	21	-	-	10	5
Base	22	13	9	-	22	-	-	11	7
Other Answer	-	-	-	-	-	-	-	-	-
	-	**	**	-	-	-	-	**	**
Don't know	1	1	-	-	1	-	-	-	-
	4%	7%	-	-	4%	-	-	**	**
Refusal	-	-	-	-	-	-	-	-	-
	-	**	**	-	-	-	-	**	**
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSI9A (Follow-up) Reasons for not repaying loan in full by the repayment date
Base: All follow-up respondents who did not repay the loan in full by the repayment date

	Total	Use of loan				Whether repayment date has passed	
		Living expenses (b)	Car/ vehicle (c)	Rent or mortgage (d)	Other (e)	Yes (f)	No (g)
Unweighted Base	21	15	3	1	3	-	21
Base	22	18	2	1	3	-	22
Unexpected increase in expenses or outgoings since taking out loan	9 41%	7 37% **	- **	1 100% **	3 100% **	- -	9 41%
Unexpected decrease in income since taking out loan	5 23%	5 26% **	- 24% **	- **	- **	- -	5 23%
Deferred repayment until after Christmas	4 18%	4 22% **	- **	- **	- **	- -	4 18%
Lender offered to extend the loan	3 12%	3 15% **	- **	- **	- **	- -	3 12%
Did not expect to be able to repay it in full	2 7%	1 7% **	- 24% **	- **	- **	- -	2 7%
Changed repayment terms	- 2%	- 2% **	- **	- **	- **	- -	- 2%
Repayment date was before payday	- 2%	- 2% **	- **	- **	- **	- -	- 2%
Issues with taking money out of account	- 2%	- 2% **	- **	- **	- **	- -	- 2%
They tried to take the money earlier than expected	- -	- **	- **	- **	- **	- -	- -
Repayment amount was higher than expected	- -	- **	- **	- **	- **	- -	- -
Forgot about it	- -	- **	- **	- **	- **	- -	- -
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDSI9A (Follow-up) Reasons for not repaying loan in full by the repayment date
Base: All follow-up respondents who did not repay the loan in full by the repayment date

	Total	Use of loan				Whether repayment date has passed	
		Living expenses (b)	Car/ vehicle (c)	Rent or mortgage (d)	Other (e)	Yes (f)	No (g)
Unweighted Base	21	15	3	1	3	-	21
Base	22	18	2	1	3	-	22
Other Answer	-	-	-	-	-	-	-
	-	**	**	**	**	-	-
Don't know	1	-	1	-	-	-	1
	4%	**	52%	**	**	-	4%
Refusal	-	-	-	-	-	-	-
	-	**	**	**	**	-	-
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDSI9A (Follow-up) Reasons for not repaying loan in full by the repayment date
Base: All follow-up respondents who did not repay the loan in full by the repayment date

	Total	Whether paid back loan in full		Action taken when not paid back on repayment date			Whether shopped around for sampled loan		Whether ever shopped around for loan	
		Yes (A)	No (B)	Rollover (C)	Repayment plan (D)	Defaulted (E)	Yes (F)	No (G)	Yes (H)	No (I)
Unweighted Base	21	-	21	13	9	-	8	13	12	9
Base	22	-	22	16	7	-	8	14	12	10
Unexpected increase in expenses or outgoings since taking out loan	9 41%	- -	9 41%	7 47% **	2 30% **	- -	1 15% **	8 56% **	4 35% **	5 50% **
Unexpected decrease in income since taking out loan	5 23%	- -	5 23%	3 22% **	2 23% **	- -	5 59% **	- 3% **	5 38% **	- 4% **
Deferred repayment until after Christmas	4 18%	- -	4 18%	4 25% **	- - **	- -	1 16% **	3 19% **	1 10% **	3 28% **
Lender offered to extend the loan	3 12%	- -	3 12%	3 17% **	- - **	- -	- - **	3 19% **	- - **	3 28% **
Did not expect to be able to repay it in full	2 7%	- -	2 7%	- - **	2 23% **	- -	- - **	2 12% **	1 10% **	- 4% **
Changed repayment terms	- 2%	- -	- 2%	- 3% **	- 6% **	- -	- 5% **	- - **	- 3% **	- - **
Repayment date was before payday	- 2%	- -	- 2%	- 3% **	- 6% **	- -	- - **	- 3% **	- - **	- 4% **
Issues with taking money out of account	- 2%	- -	- 2%	- - **	- - **	- -	- 5% **	- - **	- 3% **	- - **
They tried to take the money earlier than expected	- -	- -	- -	- - **	- - **	- -	- - **	- - **	- - **	- - **
Repayment amount was higher than expected	- -	- -	- -	- - **	- - **	- -	- - **	- - **	- - **	- - **
Forgot about it	- -	- -	- -	- - **	- - **	- -	- - **	- - **	- - **	- - **
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSI9A (Follow-up) Reasons for not repaying loan in full by the repayment date**Base: All follow-up respondents who did not repay the loan in full by the repayment date**

	Total	Whether paid back loan in full		Action taken when not paid back on repayment date			Whether shopped around for sampled loan		Whether ever shopped around for loan	
		Yes (A)	No (B)	Rollover (C)	Repayment plan (D)	Defaulted (E)	Yes (F)	No (G)	Yes (H)	No (I)
Unweighted Base	21	-	21	13	9	-	8	13	12	9
Base	22	-	22	16	7	-	8	14	12	10
Other Answer	-	-	-	-	-	-	-	-	-	-
	-	-	-	**	**	-	**	**	**	**
Don't know	1	-	1	-	1	-	-	1	-	1
	4%	-	4%	**	13%	-	**	6%	**	9%
Refusal	-	-	-	-	-	-	-	-	-	-
	-	-	-	**	**	-	**	**	**	**
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSI9A (Follow-up) Reasons for not repaying loan in full by the repayment date
Base: All follow-up respondents who did not repay the loan in full by the repayment date

	Total	How well understood repayment amount			Confidence in repaying loan			Ease of getting money to pay back loan		
		Very well (J)	Very/ Fairly well (K)	Not very/ Not at all well (L)	Very confident (M)	Very/ Fairly confident (N)	Not very/Not at all confident (O)	Easier than expected (P)	Same as expected (Q)	More difficult than expected (R)
Unweighted Base	21	17	20	1	14	20	1	3	10	7
Base	22	20	22	-	17	21	1	4	9	8
Unexpected increase in expenses or outgoings since taking out loan	9 41%	9 44% **	9 40% **	- 100% **	8 46% **	9 44% **	- **	1 29% **	4 44% **	4 48% **
Unexpected decrease in income since taking out loan	5 23%	5 26% **	5 24% **	- **	4 22% **	5 25% **	- **	- **	2 19% **	3 42% **
Deferred repayment until after Christmas	4 18%	4 20% **	4 18% **	- **	3 16% **	3 13% **	1 100% **	3 62% **	1 14% **	- **
Lender offered to extend the loan	3 12%	3 14% **	3 13% **	- **	3 16% **	3 13% **	- **	3 62% **	- **	- **
Did not expect to be able to repay it in full	2 7%	1 6% **	2 8% **	- **	1 7% **	2 8% **	- **	- **	1 13% **	- 5% **
Changed repayment terms	- 2%	- 2% **	- 2% **	- **	- 3% **	- 2% **	- **	- 10% **	- **	- **
Repayment date was before payday	- 2%	- 2% **	- 2% **	- **	- 3% **	- 2% **	- **	- **	- **	- **
Issues with taking money out of account	- 2%	- **	- 2% **	- **	- 3% **	- 2% **	- **	- **	- **	- 5% **
They tried to take the money earlier than expected	- -	- **	- **	- **	- **	- **	- **	- **	- **	- **
Repayment amount was higher than expected	- -	- **	- **	- **	- **	- **	- **	- **	- **	- **
Forgot about it	- -	- **	- **	- **	- **	- **	- **	- **	- **	- **
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSI9A (Follow-up) Reasons for not repaying loan in full by the repayment date**Base: All follow-up respondents who did not repay the loan in full by the repayment date**

	Total	How well understood repayment amount			Confidence in repaying loan			Ease of getting money to pay back loan		
		Very well (J)	Very/ Fairly well (K)	Not very/ Not at all well (L)	Very confident (M)	Very/ Fairly confident (N)	Not very/Not at all confident (O)	Easier than expected (P)	Same as expected (Q)	More difficult than expected (R)
Unweighted Base	21	17	20	1	14	20	1	3	10	7
Base	22	20	22	-	17	21	1	4	9	8
Other Answer	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
	-	**	**	**	**	**	**	**	**	**
Don't know	1	-	1	-	-	1	-	-	1	-
	4%	-	4%	-	-	4%	-	-	10%	-
	-	**	**	**	**	**	**	**	**	**
Refusal	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
	-	**	**	**	**	**	**	**	**	**
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSI9A (Follow-up) Reasons for not repaying loan in full by the repayment date**Base: All follow-up respondents who did not repay the loan in full by the repayment date**

	Total	Confidence and ease of repayment			Type of loan compared			Aware of any high street lenders		Aware of any online lenders	
		Very confident and found easy (S)	Very confident and found same (T)	Very confident and found difficult (U)	Online only (V)	Retail only (W)	Online and Retail (X)	Yes (Y)	No (Z)	Yes (a)	No (b)
Unweighted Base	21	3	5	5	12	-	-	19	2	21	-
Base	22	4	5	7	12	-	-	20	2	22	-
Unexpected increase in expenses or outgoings since taking out loan	9 41%	1 29% **	3 51% **	4 57% **	4 35%	-	-	9 43% **	- 25% **	9 41%	-
Unexpected decrease in income since taking out loan	5 23%	- **	1 25% **	3 37% **	5 38%	-	-	4 19% **	1 75% **	5 23%	-
Deferred repayment until after Christmas	4 18%	3 62% **	- **	- **	1 10%	-	-	4 20% **	- **	4 18%	-
Lender offered to extend the loan	3 12%	3 62% **	- **	- **	-	-	-	3 13% **	- **	3 12%	-
Did not expect to be able to repay it in full	2 7%	- **	1 24% **	- **	1 10%	-	-	2 8% **	- **	2 7%	-
Changed repayment terms	- 2%	- 10% **	- **	- **	- 3%	-	-	- 2% **	- **	- 2%	-
Repayment date was before payday	- 2%	- **	- **	- **	-	-	-	- 2% **	- **	- 2%	-
Issues with taking money out of account	- 2%	- **	- **	- 6% **	- 3%	-	-	- 2% **	- **	- 2%	-
They tried to take the money earlier than expected	- -	- **	- **	- **	-	-	-	- **	- **	-	-
Repayment amount was higher than expected	- -	- **	- **	- **	-	-	-	- **	- **	-	-
Forgot about it	- -	- **	- **	- **	-	-	-	- **	- **	-	-
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSI9A (Follow-up) Reasons for not repaying loan in full by the repayment date**Base: All follow-up respondents who did not repay the loan in full by the repayment date**

	Total	Confidence and ease of repayment			Type of loan compared			Aware of any high street lenders		Aware of any online lenders	
		Very confident and found easy (S)	Very confident and found same (T)	Very confident and found difficult (U)	Online only (V)	Retail only (W)	Online and Retail (X)	Yes (Y)	No (Z)	Yes (a)	No (b)
Unweighted Base	21	3	5	5	12	-	-	19	2	21	-
Base	22	4	5	7	12	-	-	20	2	22	-
Other Answer	-	-	-	-	-	-	-	-	-	-	-
	-	**	**	**	-	-	-	**	**	-	-
Don't know	1	-	-	-	-	-	-	1	-	1	-
	4%	**	**	**	-	-	-	4%	**	4%	-
Refusal	-	-	-	-	-	-	-	-	-	-	-
	-	**	**	**	-	-	-	**	**	-	-
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSI9A (Follow-up) Reasons for not repaying loan in full by the repayment date**Base: All follow-up respondents who did not repay the loan in full by the repayment date**

	Total	Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		More confident (c)	Less confident (d)	No change (e)	New (f)	Repeat (g)	New (h)	Repeat (i)
Unweighted Base	21	1	5	15	7	14	13	8
Base	22	1	3	17	8	15	13	9
Unexpected increase in expenses or outgoings since taking out loan	9 41%	- **	- 12% **	9 50% **	4 47% **	6 38% **	7 56% **	2 20% **
Unexpected decrease in income since taking out loan	5 23%	1 100% **	1 39% **	3 15% **	- 6% **	5 32% **	- 3% **	5 52% **
Deferred repayment until after Christmas	4 18%	- **	1 37% **	3 16% **	3 36% **	1 9% **	3 21% **	1 14% **
Lender offered to extend the loan	3 12%	- **	- **	3 16% **	3 36% **	- **	3 21% **	- **
Did not expect to be able to repay it in full	2 7%	- **	- 12% **	1 7% **	- 6% **	1 8% **	- 3% **	1 14% **
Changed repayment terms	- 2%	- **	- **	- 2% **	- **	- 3% **	- 3% **	- **
Repayment date was before payday	- 2%	- **	- **	- 2% **	- **	- 3% **	- 3% **	- **
Issues with taking money out of account	- 2%	- **	- **	- 2% **	- 6% **	- **	- 3% **	- **
They tried to take the money earlier than expected	- -	- **	- **	- **	- **	- **	- **	- **
Repayment amount was higher than expected	- -	- **	- **	- **	- **	- **	- **	- **
Forgot about it	- -	- **	- **	- **	- **	- **	- **	- **
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSI9A (Follow-up) Reasons for not repaying loan in full by the repayment date
Base: All follow-up respondents who did not repay the loan in full by the repayment date

	Total	Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		More confident (c)	Less confident (d)	No change (e)	New (f)	Repeat (g)	New (h)	Repeat (i)
Unweighted Base	21	1	5	15	7	14	13	8
Base	22	1	3	17	8	15	13	9
Other Answer	-	-	-	-	-	-	-	-
	-	**	**	**	**	**	**	**
Don't know	1	-	-	1	-	1	1	-
	4%	**	**	5%	**	6%	7%	**
Refusal	-	-	-	-	-	-	-	-
	-	**	**	**	**	**	**	**
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSI10A (Follow-up) Amount repaid**Base: All follow-up respondents who repaid loan in full by the repayment date**

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	87	60	27	19	47	21	69	10	4	4
Base	73	54	19	14	41	18	59	9	2	3
40 - 125	12 16%	8 14%	4 21% **	3 23% **	7 16%	2 10% **	8 14%	3 29% **	- 19% **	- 16% **
126 - 175	12 16%	9 16%	3 16% **	3 19% **	6 15%	3 18% **	10 17%	- 5% **	1 61% **	- **
176 - 250	16 22%	14 25%	3 14% **	5 36% **	8 20%	3 18% **	14 24%	1 10% **	- **	1 50% **
251 - 330	13 18%	8 16%	5 26% **	1 7% **	10 24%	3 15% **	11 18%	2 25% **	- 19% **	- **
331 - 700	15 21%	12 22%	4 19% **	2 12% **	8 20%	5 29% **	12 21%	2 21% **	- **	1 34% **
Don't Know	4 6%	4 7%	1 5% **	- 3% **	2 5%	2 10% **	4 6%	1 10% **	- **	- **
Refused	- -	- -	- **	- **	- -	- **	- -	- **	- **	- **
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSI10A (Follow-up) Amount repaid

Base: All follow-up respondents who repaid loan in full by the repayment date

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	87	24	53	23	30	9	75	4	4	3
Base	73	22	42	20	22	8	62	5	3	2
40 - 125	12	3	8	6	2	-	9	1	-	1
	16%	14%	19%	30%	10%	5%	15%	20%	-	59%
		**		**	**	**		**	**	**
126 - 175	12	4	7	5	2	1	10	1	-	-
	16%	17%	16%	25%	8%	17%	16%	19%	-	-
		**	**	**	**	**		**	**	**
176 - 250	16	5	7	3	4	4	12	3	-	1
	22%	22%	17%	16%	18%	50%	20%	61%	14%	41%
		**	**	**	**	**		**	**	**
251 - 330	13	3	10	4	7	-	12	-	1	-
	18%	14%	24%	18%	30%	-	20%	-	30%	-
		**	**	**	**	**		**	**	**
331 - 700	15	6	8	2	6	1	14	-	2	-
	21%	29%	19%	9%	28%	11%	22%	-	56%	-
		**	**	**	**	**		**	**	**
Don't Know	4	1	2	-	1	1	4	-	-	-
	6%	4%	4%	2%	6%	17%	7%	-	-	-
		**	**	**	**	**		**	**	**
Refused	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
		**	**	**	**	**		**	**	**
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSI10A (Follow-up) Amount repaid**Base: All follow-up respondents who repaid loan in full by the repayment date**

	Total	Accommodation					Number of people in hhd		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	87	16	58	29	29	11	19	20	48
Base	73	12	50	28	22	9	14	16	43
40 - 125	12	2	7	2	5	2	3	1	7
	16%	17%	14%	8%	21%	24%	22%	8%	17%
		**		**	**	**	**	**	
126 - 175	12	3	6	4	2	3	2	3	8
	16%	25%	11%	13%	10%	32%	12%	17%	18%
		**		**	**	**	**	**	
176 - 250	16	1	12	10	3	3	1	5	10
	22%	7%	24%	33%	12%	30%	6%	31%	24%
		**		**	**	**	**	**	
251 - 330	13	4	10	6	4	-	2	5	7
	18%	29%	19%	20%	18%	-	13%	31%	15%
		**		**	**	**	**	**	
331 - 700	15	2	13	6	7	1	6	2	7
	21%	14%	25%	20%	32%	9%	40%	13%	17%
		**		**	**	**	**	**	
Don't Know	4	1	3	2	1	-	1	-	4
	6%	7%	6%	6%	6%	5%	7%	-	8%
		**		**	**	**	**	**	
Refused	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
		**		**	**	**	**	**	
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSI10A (Follow-up) Amount repaid

Base: All follow-up respondents who repaid loan in full by the repayment date

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	87	54	13	12	8	33	3	5	24	34	67	20
Base	73	42	14	8	9	31	2	4	23	26	59	14
40 - 125	12	7	4	-	-	4	-	1	3	4	10	2
	16%	17%	28%	5%	-	14%	-	37%	13%	16%	17%	13%
126 - 175	12	6	2	2	3	6	-	-	1	6	10	2
	16%	13%	13%	23%	31%	21%	19%	12%	4%	24%	17%	15%
176 - 250	16	9	5	1	1	7	1	-	7	4	14	2
	22%	22%	34%	11%	15%	22%	41%	-	32%	17%	25%	13%
251 - 330	13	9	1	4	-	4	1	1	4	4	8	5
	18%	21%	7%	44%	-	14%	41%	25%	20%	14%	14%	36%
331 - 700	15	8	1	1	4	7	-	-	5	7	13	3
	21%	19%	9%	17%	50%	23%	-	-	24%	25%	22%	18%
Don't Know	4	3	1	-	-	2	-	1	2	1	4	1
	6%	6%	10%	-	5%	6%	-	25%	8%	5%	6%	6%
Refused	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (*), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (*), Small Base: 100 (*)												
Continuity correction applied												

QPDSI10A (Follow-up) Amount repaid

Base: All follow-up respondents who repaid loan in full by the repayment date

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	87	34	13	38	62	17	6	87	-	-	29	27
Base	73	22	12	38	52	14	5	73	-	-	25	21
40 - 125	12	3	1	7	6	3	2	12	-	-	5	5
	16%	16%	8%	18%	11%	24%	41%	16%	-	-	19%	22%
		**	**			**	**				**	**
126 - 175	12	6	2	3	9	2	-	12	-	-	2	4
	16%	26%	15%	9%	17%	15%	-	16%	-	-	9%	20%
		**	**			**	**				**	**
176 - 250	16	6	5	5	15	1	-	16	-	-	6	4
	22%	26%	46%	13%	29%	9%	-	22%	-	-	25%	17%
		**	**			**	**				**	**
251 - 330	13	4	2	8	11	2	-	13	-	-	7	4
	18%	16%	16%	21%	21%	15%	-	18%	-	-	26%	18%
		**	**			**	**				**	**
331 - 700	15	2	1	11	10	3	2	15	-	-	4	3
	21%	11%	11%	30%	20%	18%	42%	21%	-	-	17%	12%
		**	**			**	**				**	**
Don't Know	4	1	-	3	1	3	1	4	-	-	1	2
	6%	4%	4%	8%	2%	19%	17%	6%	-	-	4%	10%
		**	**			**	**				**	**
Refused	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
		**	**			**	**				**	**
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSI10A (Follow-up) Amount repaid**Base: All follow-up respondents who repaid loan in full by the repayment date**

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	87	78	-	7
Base	73	66	-	5
40 - 125	12	10	-	1
	16%	15%	-	24%
				**
126 - 175	12	11	-	-
	16%	16%	-	8%
				**
176 - 250	16	16	-	-
	22%	24%	-	8%
				**
251 - 330	13	12	-	1
	18%	19%	-	18%
				**
331 - 700	15	14	-	2
	21%	20%	-	33%
				**
Don't Know	4	4	-	-
	6%	6%	-	8%
				**
Refused	-	-	-	-
	-	-	-	-
				**
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QPDSI10A (Follow-up) Amount repaid**Base: All follow-up respondents who repaid loan in full by the repayment date**

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	87	82	2	1	34	-	44	-	7
Base	73	69	2	-	22	-	44	-	5
40 - 125	12	10	1	-	3	-	6	-	1
	16%	14%	74% **	- **	16%	-	15%	-	24% **
126 - 175	12	11	-	-	6	-	5	-	-
	16%	15%	- **	100% **	26%	-	11%	-	8% **
176 - 250	16	16	-	-	6	-	10	-	-
	22%	23%	- **	- **	26%	-	23%	-	8% **
251 - 330	13	13	-	-	4	-	9	-	1
	18%	19%	- **	- **	16%	-	20%	-	18% **
331 - 700	15	15	-	-	2	-	11	-	2
	21%	21%	26% **	- **	11%	-	25%	-	33% **
Don't Know	4	4	-	-	1	-	3	-	-
	6%	6%	- **	- **	4%	-	7%	-	8% **
Refused	-	-	-	-	-	-	-	-	-
	-	-	- **	- **	-	-	-	-	- **
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSI10A (Follow-up) Amount repaid

Base: All follow-up respondents who repaid loan in full by the repayment date

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	87	34	33	20	5	68	84	3	30	26	39
Base	73	22	37	14	5	57	69	4	24	22	34
40 - 125	12	3	3	5	2	6	10	1	4	3	6
	16%	16%	8%	37%	44%	11%	15%	31%	16%	12%	18%
		**	**	**	**	*	*	**	**	**	**
126 - 175	12	6	4	2	-	11	12	-	6	2	7
	16%	26%	10%	18%	-	19%	17%	-	23%	8%	20%
		**	**	**	**	*	*	**	**	**	**
176 - 250	16	6	9	1	-	13	13	3	2	7	9
	22%	26%	25%	9%	-	24%	20%	69%	9%	32%	26%
		**	**	**	**	*	*	**	**	**	**
251 - 330	13	4	9	1	1	10	13	-	5	4	5
	18%	16%	24%	7%	19%	18%	19%	-	19%	18%	16%
		**	**	**	**	*	*	**	**	**	**
331 - 700	15	2	11	2	1	12	15	-	6	5	6
	21%	11%	28%	16%	19%	21%	22%	-	25%	22%	18%
		**	**	**	**	*	*	**	**	**	**
Don't Know	4	1	2	2	1	4	4	-	2	2	1
	6%	4%	5%	13%	19%	7%	6%	-	7%	8%	3%
		**	**	**	**	*	*	**	**	**	**
Refused	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
		**	**	**	**	*	*	**	**	**	**
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSI10A (Follow-up) Amount repaid

Base: All follow-up respondents who repaid loan in full by the repayment date

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	87	46	40	31	1	27	5	1	-	7	16	40
Base	73	36	36	24	1	21	4	-	-	5	14	36
40 - 125	12	6	6	3	-	3	-	-	-	-	3	6
	16%	15%	17% ..	12% ..	- ..	14% ..	- ..	- ..	- ..	9% ..	19% ..	17% ..
126 - 175	12	3	7	3	-	1	-	-	-	1	-	7
	16%	10%	21% ..	11% ..	- ..	4% ..	- ..	- ..	- ..	17% ..	- ..	21% ..
176 - 250	16	7	9	3	1	7	2	-	-	-	5	9
	22%	20%	25% ..	11% ..	100% ..	32% ..	51% ..	- ..	- ..	9% ..	40% ..	25% ..
251 - 330	13	6	7	4	-	5	-	-	-	1	3	7
	18%	18%	19% ..	17% ..	- ..	21% ..	12% ..	100% ..	- ..	27% ..	20% ..	19% ..
331 - 700	15	12	3	11	-	5	-	-	-	2	3	3
	21%	33% ..	9% ..	44% ..	- ..	23% ..	12% ..	- ..	- ..	38% ..	19% ..	9% ..
Don't Know	4	1	3	1	-	1	1	-	-	-	-	3
	6%	4%	9% ..	4% ..	- ..	6% ..	25% ..	- ..	- ..	- ..	3% ..	9% ..
Refused	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	- ..	- ..	- ..	- ..	- ..	- ..	- ..	- ..	- ..	- ..
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, t/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, t/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSI10A (Follow-up) Amount repaid
Base: All follow-up respondents who repaid loan in full by the repayment date

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	87	56	31	26	60	85	2
Base	73	53	20	25	47	71	2
40 - 125	12	9	3	5	7	11	-
	16%	16%	15% **	20%	14%	16%	25% **
126 - 175	12	8	4	1	10	12	-
	16%	15%	19% **	3% **	22%	17%	- **
176 - 250	16	14	2	8	8	16	-
	22%	27%	11% **	31%	18%	23%	- **
251 - 330	13	8	5	4	9	12	1
	18%	15%	27% **	18%	19%	17%	75% **
331 - 700	15	12	4	6	9	15	-
	21%	22%	18% **	23% **	20%	21%	- **
Don't Know	4	2	2	1	3	4	-
	6%	4%	11% **	5% **	7%	6%	- **
Refused	-	-	-	-	-	-	-
	-	-	- **	- **	-	-	- **
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDSI10A (Follow-up) Amount repaid

Base: All follow-up respondents who repaid loan in full by the repayment date

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	87	47	38	27	19	5	4	16	25	42
Base	73	42	29	22	13	4	3	14	21	35
40 - 125	12	6	5	4	3	-	-	3	3	6
	16%	15%	19%	19%	22%	-	-	18%	12%	17%
126 - 175	12	7	3	1	2	-	-	-	4	8
	16%	18%	12%	6%	16%	12%	-	-	17%	23%
176 - 250	16	14	3	2	1	-	-	3	5	8
	22%	32%	9%	11%	6%	12%	14%	19%	26%	23%
251 - 330	13	4	10	7	4	2	2	1	6	5
	18%	8%	34%	33%	30%	51%	72%	10%	27%	14%
331 - 700	15	9	5	5	2	1	-	6	4	5
	21%	22%	19%	21%	17%	25%	-	43%	18%	14%
Don't Know	4	2	2	2	1	-	-	1	-	3
	6%	5%	8%	10%	10%	-	14%	10%	-	9%
Refused	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSI10A (Follow-up) Amount repaid
Base: All follow-up respondents who repaid loan in full by the repayment date

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	87	9	22	-	11	12	16	11
Base	73	11	17	-	11	10	12	10
40 - 125	12	1	3	-	-	-	3	4
	16%	8%	15%	-	4%	-	22%	44%
		**	**		**	**	**	**
126 - 175	12	-	2	-	3	1	3	2
	16%	-	13%	-	30%	9%	25%	18%
		**	**		**	**	**	**
176 - 250	16	7	1	-	3	2	2	-
	22%	63%	8%	-	26%	24%	15%	-
		**	**		**	**	**	**
251 - 330	13	2	4	-	2	2	3	1
	18%	17%	21%	-	21%	18%	26%	9%
		**	**		**	**	**	**
331 - 700	15	1	5	-	2	3	1	3
	21%	12%	30%	-	16%	35%	7%	29%
		**	**		**	**	**	**
Don't Know	4	-	2	-	-	1	-	-
	6%	-	13%	-	4%	14%	4%	-
		**	**		**	**	**	**
Refused	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
		**	**		**	**	**	**
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSI10A (Follow-up) Amount repaid

Base: All follow-up respondents who repaid loan in full by the repayment date

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	87	32	55	47	36	78	8	56	31	67	19
Base	73	31	42	40	29	65	7	49	24	58	13
40 - 125	12	4	7	6	5	10	2	6	5	9	3
	16%	14%	17%	16%	18%	15%	22%	13%	22%	16%	20%
		**			**		**		**		**
126 - 175	12	8	4	7	4	12	-	8	4	10	2
	16%	26%	10%	19%	12%	18%	-	15%	18%	18%	13%
		**			**		**		**		**
176 - 250	16	6	10	2	12	13	3	12	4	14	2
	22%	19%	25%	5%	40%	20%	43%	24%	19%	25%	13%
		**			**		**		**		**
251 - 330	13	4	10	9	4	12	1	8	5	9	5
	18%	11%	23%	22%	15%	19%	18%	17%	21%	15%	34%
		**			**		**		**		**
331 - 700	15	7	8	12	3	14	1	11	4	12	1
	21%	23%	20%	30%	10%	22%	17%	22%	18%	21%	10%
		**			**		**		**		**
Don't Know	4	2	2	3	1	4	-	4	-	3	1
	6%	7%	5%	8%	5%	7%	-	8%	2%	5%	10%
		**			**		**		**		**
Refused	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
		**			**		**		**		**
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSI10A (Follow-up) Amount repaid

Base: All follow-up respondents who repaid loan in full by the repayment date

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	87	11	76	2	5	44	34	87	70	75
Base	73	10	63	2	4	44	22	73	60	64
40 - 125	12	-	12	1	1	6	3	12	9	11
	16%	-	18%	50%	31%	13%	16%	16%	15%	17%
		**		**	**		**	*	*	*
126 - 175	12	-	11	-	-	5	6	12	10	11
	16%	4%	18%	-	11%	11%	26%	16%	17%	18%
		**		**	**		**	*	*	*
176 - 250	16	3	13	-	1	10	6	16	14	13
	22%	33%	21%	-	23%	22%	26%	22%	23%	20%
		**		**	**		**	*	*	*
251 - 330	13	5	9	-	1	9	4	13	11	12
	18%	50%	14%	-	23%	20%	16%	18%	19%	19%
		**		**	**		**	*	*	*
331 - 700	15	1	14	1	-	11	2	15	14	13
	21%	9%	23%	50%	11%	26%	11%	21%	23%	21%
		**		**	**		**	*	*	*
Don't Know	4	-	4	-	-	4	1	4	2	3
	6%	4%	6%	-	-	8%	4%	6%	4%	5%
		**		**	**		**	*	*	*
Refused	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
		**		**	**		**	*	*	*
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSI10A (Follow-up) Amount repaid

Base: All follow-up respondents who repaid loan in full by the repayment date

	Total	(SAMPLE) Size of loan			(SAMPLE) Date of loan			Reason for loan (General)	
		High (£200+) (T)	Low (Less than £200) (U)	Unknown (V)	A-Recent (W)	B-Mid term (X)	C-Longer ago (Y)	Unexpected INCREASE in expenses/ outgoings (Z)	Unexpected DECREASE in income (a)
Unweighted Base	87	41	46	-	87	-	-	46	18
Base	73	36	37	-	73	-	-	44	14
40 - 125	12	-	12	-	12	-	-	5	2
	16%	-	31%	-	16%	-	-	11%	12%
		*	T*						**
126 - 175	12	1	11	-	12	-	-	7	2
	16%	3%	30%	-	16%	-	-	15%	15%
		*	T*						**
176 - 250	16	5	11	-	16	-	-	11	4
	22%	14%	31%	-	22%	-	-	25%	25%
		*	*						**
251 - 330	13	12	1	-	13	-	-	8	4
	18%	35%	2%	-	18%	-	-	18%	24%
		U*	*						**
331 - 700	15	15	-	-	15	-	-	12	3
	21%	43%	-	-	21%	-	-	28%	18%
		U*	*						**
Don't Know	4	2	2	-	4	-	-	1	1
	6%	6%	6%	-	6%	-	-	3%	6%
		*	*						**
Refused	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
		*	*						**
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSI10A (Follow-up) Amount repaid

Base: All follow-up respondents who repaid loan in full by the repayment date

	Total	Use of loan				Whether repayment date has passed	
		Living expenses (b)	Car/ vehicle (c)	Rent or mortgage (d)	Other (e)	Yes (f)	No (g)
Unweighted Base	87	40	15	7	26	-	87
Base	73	33	15	6	20	-	73
40 - 125	12	3	4	1	4	-	12
	16%	9%	25%	23%	18%	-	16%
		**	**	**	**		
126 - 175	12	5	4	-	3	-	12
	16%	14%	27%	-	16%	-	16%
		**	**	**	**		
176 - 250	16	9	3	1	3	-	16
	22%	27%	21%	23%	13%	-	22%
		**	**	**	**		
251 - 330	13	5	2	-	6	-	13
	18%	16%	12%	-	31%	-	18%
		**	**	**	**		
331 - 700	15	8	2	2	4	-	15
	21%	25%	12%	37%	20%	-	21%
		**	**	**	**		
Don't Know	4	3	-	1	-	-	4
	6%	8%	3%	16%	2%	-	6%
		**	**	**	**		
Refused	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
		**	**	**	**		
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDSI10A (Follow-up) Amount repaid**Base: All follow-up respondents who repaid loan in full by the repayment date**

	Total	Whether paid back loan in full		Action taken when not paid back on repayment date			Whether shopped around for sampled loan		Whether ever shopped around for loan	
		Yes (A)	No (B)	Rollover (C)	Repayment plan (D)	Defaulted (E)	Yes (F)	No (G)	Yes (H)	No (I)
Unweighted Base	87	87	-	-	-	-	31	56	44	43
Base	73	73	-	-	-	-	31	41	42	30
40 - 125	12	12	-	-	-	-	5	7	6	5
	16%	16%	-	-	-	-	16%	16%	15%	17%
							**			**
126 - 175	12	12	-	-	-	-	1	11	2	10
	16%	16%	-	-	-	-	3%	27%	5%	32%
							**			**
176 - 250	16	16	-	-	-	-	10	6	11	5
	22%	22%	-	-	-	-	32%	15%	27%	16%
							**			**
251 - 330	13	13	-	-	-	-	6	8	8	5
	18%	18%	-	-	-	-	18%	19%	20%	16%
							**			**
331 - 700	15	15	-	-	-	-	9	6	12	3
	21%	21%	-	-	-	-	30%	14%	28%	11%
							**			**
Don't Know	4	4	-	-	-	-	-	4	2	2
	6%	6%	-	-	-	-	1%	10%	5%	7%
							**			**
Refused	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
							**			**
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSI10A (Follow-up) Amount repaid**Base: All follow-up respondents who repaid loan in full by the repayment date**

	Total	How well understood repayment amount			Confidence in repaying loan			Ease of getting money to pay back loan		
		Very well (J)	Very/ Fairly well (K)	Not very/ Not at all well (L)	Very confident (M)	Very/ Fairly confident (N)	Not very/Not at all confident (O)	Easier than expected (P)	Same as expected (Q)	More difficult than expected (R)
Unweighted Base	87	77	86	1	83	87	-	31	55	1
Base	73	62	72	-	70	73	-	24	47	1
40 - 125	12 16%	9 15% *	12 16% *	- **	12 17% *	12 16% *	-	5 21% **	6 14%	- **
126 - 175	12 16%	11 18% *	12 16% *	- **	11 16% *	12 16% *	-	4 15% **	8 18%	- **
176 - 250	16 22%	13 20% *	16 22% *	- **	16 23% *	16 22% *	-	5 22% **	11 23%	- **
251 - 330	13 18%	12 20% *	13 18% *	- **	12 18% *	13 18% *	-	5 20% **	9 18%	- **
331 - 700	15 21%	13 21% *	15 21% *	- **	14 20% *	15 21% *	-	4 15% **	10 22%	1 100% **
Don't Know	4 6%	4 6% *	4 6% *	- 100% **	4 6% *	4 6% *	-	2 7% **	3 6%	- **
Refused	-	-	-	-	-	-	-	-	-	-
	-	*	*	**	*	*	-	**	-	**

Overlap formulae used
 - Column Means:
 Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i
 Minimum Base: 30 (**), Small Base: 100 (*)
 - Column Proportions:
 Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i
 Minimum Base: 30 (**), Small Base: 100 (*)
 Continuity correction applied

QPDSI10A (Follow-up) Amount repaid

Base: All follow-up respondents who repaid loan in full by the repayment date

	Total	Confidence and ease of repayment			Type of loan compared			Aware of any high street lenders		Aware of any online lenders	
		Very confident and found easy (S)	Very confident and found same (T)	Very confident and found difficult (U)	Online only (V)	Retail only (W)	Online and Retail (X)	Yes (Y)	No (Z)	Yes (a)	No (b)
Unweighted Base	87	31	51	1	38	-	5	70	17	87	-
Base	73	24	45	1	36	-	5	60	13	73	-
40 - 125	12	5	6	-	6	-	-	9	3	12	-
	16%	21%	14%	-	17%	-	-	15%	20%	16%	-
		**		**			**		**		
126 - 175	12	4	7	-	2	-	-	10	2	12	-
	16%	15%	17%	-	6%	-	-	17%	14%	16%	-
		**		**	**		**		**		
176 - 250	16	5	11	-	11	-	-	14	3	16	-
	22%	22%	24%	-	31%	-	-	23%	21%	22%	-
		**		**	**		**		**		
251 - 330	13	5	8	-	6	-	2	11	2	13	-
	18%	20%	17%	-	17%	-	46%	19%	17%	18%	-
		**		**	**		**		**		
331 - 700	15	4	10	1	8	-	3	14	1	15	-
	21%	15%	21%	100%	23%	-	54%	23%	10%	21%	-
		**		**	**		**		**		
Don't Know	4	2	3	-	2	-	-	2	2	4	-
	6%	7%	6%	-	6%	-	-	4%	17%	6%	-
		**		**	**		**		**		
Refused	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
		**		**	**		**		**		

Overlap formulae used
 - Column Means:
 Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i
 Minimum Base: 30 (**), Small Base: 100 (*)
 - Column Proportions:
 Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i
 Minimum Base: 30 (**), Small Base: 100 (*)
 Continuity correction applied

QPDSI10A (Follow-up) Amount repaid**Base: All follow-up respondents who repaid loan in full by the repayment date**

	Total	Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		More confident (c)	Less confident (d)	No change (e)	New (f)	Repeat (g)	New (h)	Repeat (i)
Unweighted Base	87	-	3	84	34	53	49	38
Base	73	-	2	71	22	51	31	42
40 - 125	12	-	-	12	3	8	6	5
	16%	-	**	16%	16%	16%	21%	12%
126 - 175	12	-	1	11	6	6	8	4
	16%	-	48%	16%	26%	12%	27%	9%
176 - 250	16	-	-	16	6	10	7	9
	22%	-	**	23%	26%	21%	23%	22%
251 - 330	13	-	-	13	4	10	4	10
	18%	-	**	19%	16%	19%	12%	23%
331 - 700	15	-	1	14	2	13	4	11
	21%	-	52%	20%	11%	25%	12%	27%
Don't Know	4	-	-	4	1	4	2	3
	6%	-	**	6%	4%	7%	6%	6%
Refused	-	-	-	-	-	-	-	-
	-	-	**	-	**	-	**	-
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDF12 (Follow-up) Whether been contacted regarding taking out a new loan since taking out sampled loan

Base: All follow-up respondents whose repayment date has passed

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	108	70	38	23	57	28	83	15	5	5
Base	95	65	30	18	50	27	76	12	3	4
Yes - by the same lender	25	16	9	3	17	5	19	4	-	1
	26%	24%	30%	18%	34%	17%	26%	32%	16%	25%
			**	**		**		**	**	**
Yes - by a different lender	12	9	3	-	8	4	11	1	-	-
	12%	14%	10%	2%	16%	13%	14%	7%	-	-
			**	**		**		**	**	**
No	62	43	19	14	28	20	50	7	2	3
	66%	66%	64%	80%	56%	74%	66%	60%	84%	75%
			**	**		**		**	**	**
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDF12 (Follow-up) Whether been contacted regarding taking out a new loan since taking out sampled loan

Base: All follow-up respondents whose repayment date has passed

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	108	33	65	27	38	9	92	4	6	4
Base	95	33	54	24	29	8	79	5	6	3
Yes - by the same lender	25	9	13	6	8	3	22	-	2	1
	26%	27%	25%	24%	26%	33%	28%	-	27%	35%
		**		**	**	**		**	**	**
Yes - by a different lender	12	5	7	2	5	-	10	-	2	-
	12%	15%	12%	7%	17%	5%	12%	-	35%	-
		**		**	**	**		**	**	**
No	62	20	36	18	18	5	50	5	4	2
	66%	62%	68%	74%	62%	67%	64%	100%	58%	65%
		**		**	**	**		**	**	**
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDF12 (Follow-up) Whether been contacted regarding taking out a new loan since taking out sampled loan

Base: All follow-up respondents whose repayment date has passed

	Total	Accommodation					Number of people in hhld		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	108	17	74	40	34	15	22	25	61
Base	95	14	67	41	26	14	18	22	54
Yes - by the same lender	25	2	20	10	10	3	5	5	15
	26%	13%	30%	24%	39%	25%	28%	21%	28%
		**		**	**	**	**	**	
Yes - by a different lender	12	1	10	8	2	1	-	1	10
	12%	7%	15%	19%	9%	6%	2%	6%	19%
		**		**	**	**	**	**	
No	62	11	41	27	13	10	13	16	33
	66%	80%	61%	66%	53%	72%	70%	73%	62%
		**		**	**	**	**	**	
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDF12 (Follow-up) Whether been contacted regarding taking out a new loan since taking out sampled loan

Base: All follow-up respondents whose repayment date has passed

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	108	68	18	14	8	40	3	7	30	42	83	25
Base	95	58	18	10	9	37	2	7	31	34	75	19
Yes - by the same lender	25	14	5	2	4	11	1	-	10	7	17	8
	26%	24%	25%	17%	50%	29%	59%	-	31%	19%	22%	41%
			**	**	**	**	**	**	**	**	**	**
Yes - by a different lender	12	4	3	4	1	8	-	-	6	5	5	7
	12%	7%	17%	36%	14%	21%	-	-	18%	14%	6%	36%
			**	**	**	**	**	**	**	**	**	**
No	62	40	12	6	5	22	1	7	18	24	56	7
	66%	70%	65%	59%	50%	60%	41%	100%	59%	70%	74%	35%
			**	**	**	**	**	**	**	**	**	**
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDF12 (Follow-up) Whether been contacted regarding taking out a new loan since taking out sampled loan

Base: All follow-up respondents whose repayment date has passed

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	108	40	16	50	71	22	13	108	-	-	37	35
Base	95	29	13	51	62	19	13	95	-	-	35	30
Yes - by the same lender	25	6	1	18	14	5	5	25	-	-	7	10
	26%	19%	6%	35%	22%	29%	42%	26%	-	-	19%	32%
		**	**			**	**				**	**
Yes - by a different lender	12	2	3	7	6	3	3	12	-	-	4	3
	12%	8%	23%	13%	9%	14%	27%	12%	-	-	10%	11%
		**	**			**	**				**	**
No	62	21	10	30	43	12	7	62	-	-	26	19
	66%	73%	74%	59%	69%	67%	51%	66%	-	-	74%	62%
		**	**			**	**				**	**
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDF12 (Follow-up) Whether been contacted regarding taking out a new loan since taking out sampled loan

Base: All follow-up respondents whose repayment date has passed

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	108	95	-	11
Base	95	85	-	8
Yes - by the same lender	25 26%	22 25%	-	3 36% **
Yes - by a different lender	12 12%	11 12%	-	1 16% **
No	62 66%	56 66%	-	5 64% **
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

Competition Commission - Payday Lending Survey - 120248

QPDF12 (Follow-up) Whether been contacted regarding taking out a new loan since taking out sampled loan
Base: All follow-up respondents whose repayment date has passed

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	108	101	3	2	40	-	55	-	11
Base	95	91	2	1	29	-	56	-	8
Yes - by the same lender	25	23	2	-	6	-	16	-	3
	26%	25%	79% ..	- ..	19%	-	28%	-	36% ..
Yes - by a different lender	12	12	-	-	2	-	8	-	1
	12%	13%	- ..	- ..	8%	-	15%	-	16% ..
No	62	60	-	1	21	-	35	-	5
	66%	66%	21% ..	100% ..	73%	-	62%	-	64% ..
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDF12 (Follow-up) Whether been contacted regarding taking out a new loan since taking out sampled loan
Base: All follow-up respondents whose repayment date has passed

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	108	40	37	31	9	79	104	4	34	38	46
Base	95	29	41	25	10	71	90	4	27	36	41
Yes - by the same lender	25	6	9	10	3	21	24	1	12	7	11
	26%	19%	23%	41%	25%	29%	26%	21%	43%	19%	28%
		**		**	**	*	*	**	**	**	
Yes - by a different lender	12	2	5	5	2	7	11	-	3	4	6
	12%	8%	12%	19%	22%	10%	13%	10%	10%	11%	14%
		**		**	**	*	*	**	**	**	
No	62	21	28	13	6	45	59	3	13	26	26
	66%	73%	69%	52%	65%	64%	66%	70%	48%	73%	64%
		**		**	**	*	*	**	**	**	
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDF12 (Follow-up) Whether been contacted regarding taking out a new loan since taking out sampled loan
Base: All follow-up respondents whose repayment date has passed

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	108	53	54	35	1	32	6	2	-	9	18	54
Base	95	43	51	28	1	26	4	2	-	6	16	51
Yes - by the same lender	25	12	13	8	1	8	1	-	-	3	4	13
	26%	28%	25%	28%	100% **	32%	33%	- **	-	51%	24% **	25%
Yes - by a different lender	12	7	5	5	-	3	1	-	-	1	1	5
	12%	17% *	9% *	17% **	- **	12% **	23% **	- **	-	15% **	8% **	9%
No	62	25	37	17	-	15	2	2	-	2	11	37
	66%	58% *	72% *	60% **	- **	56% **	44% **	100% **	-	34% **	68% **	72%
Overlap formulae used												
- Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

Competition Commission - Payday Lending Survey - 120248

QPDF12 (Follow-up) Whether been contacted regarding taking out a new loan since taking out sampled loan
Base: All follow-up respondents whose repayment date has passed

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	108	72	36	31	76	106	2
Base	95	69	26	32	62	93	2
Yes - by the same lender	25	17	8	9	16	25	-
	26%	24%	31% **	27% **	26%	27%	- **
Yes - by a different lender	12	7	4	5	7	12	-
	12%	11%	17% **	16% **	11%	13%	- **
No	62	48	15	19	42	61	2
	66%	69%	58% **	60% **	68%	65%	100% **
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDF12 (Follow-up) Whether been contacted regarding taking out a new loan since taking out sampled loan
Base: All follow-up respondents whose repayment date has passed

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	108	54	52	35	29	9	10	23	30	51
Base	95	50	44	28	25	7	8	21	27	45
Yes - by the same lender	25	9	15	11	6	1	3	5	8	12
	26%	19%	34%	38%	25%	13%	35%	22%	30%	26%
		*	*	**	**	**	**	**	**	
Yes - by a different lender	12	3	9	7	5	1	3	4	4	4
	12%	6%	20%	26%	21%	19%	42%	19%	16%	8%
		*	*	**	**	**	**	**	**	
No	62	39	23	13	15	5	4	13	17	30
	66%	77%	52%	46%	59%	68%	43%	65%	63%	67%
		k*	*	**	**	**	**	**	**	
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, t/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, t/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDF12 (Follow-up) Whether been contacted regarding taking out a new loan since taking out sampled loan
Base: All follow-up respondents whose repayment date has passed

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	108	11	26	-	15	15	21	14
Base	95	13	21	-	15	15	17	11
Yes - by the same lender	25	1	5	-	6	2	5	5
	26%	10%	25%	-	40%	12%	27%	47%
		**	**		**	**	**	**
Yes - by a different lender	12	1	3	-	4	2	2	-
	12%	7%	13%	-	29%	12%	13%	-
		**	**		**	**	**	**
No	62	11	13	-	7	12	11	6
	66%	83%	62%	-	48%	85%	63%	53%
		**	**		**	**	**	**
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDF12 (Follow-up) Whether been contacted regarding taking out a new loan since taking out sampled loan
Base: All follow-up respondents whose repayment date has passed

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	108	39	68	56	48	95	10	66	42	81	25
Base	95	36	58	48	44	82	9	60	35	72	21
Yes - by the same lender	25 26%	10 27% **	15 26%	14 30% *	11 24% *	23 28%	2 24% **	18 30% *	7 20% *	17 23%	6 31% **
Yes - by a different lender	12 12%	4 11% **	8 14%	9 19% *	3 6% *	9 11%	3 28% **	6 9% *	6 18% *	8 11%	4 19% **
No	62 66%	24 67% **	38 65%	27 57% *	32 73% *	53 65%	6 62% **	39 66% *	23 66% *	50 70%	12 56% **
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDF12 (Follow-up) Whether been contacted regarding taking out a new loan since taking out sampled loan
Base: All follow-up respondents whose repayment date has passed

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	108	16	92	4	8	53	40	108	89	95
Base	95	15	79	3	8	53	29	95	80	86
Yes - by the same lender	25 26%	4 25% **	21 26%	- **	4 56% **	15 28%	6 19% **	25 26% *	21 26% *	22 25% *
Yes - by a different lender	12 12%	3 22% **	8 11%	- **	3 33% **	6 12%	2 8% **	12 12% *	9 11% *	11 13% *
No	62 66%	10 64% **	53 66%	3 100% **	3 44% **	34 64%	21 73% **	62 66% *	53 66% *	57 66% *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDF12 (Follow-up) Whether been contacted regarding taking out a new loan since taking out sampled loan
Base: All follow-up respondents whose repayment date has passed

	Total	(SAMPLE) Size of loan			(SAMPLE) Date of loan			Reason for loan (General)	
		High (£200+) (T)	Low (Less than £200) (U)	Unknown (V)	A-Recent (W)	B-Mid term (X)	C-Longer ago (Y)	Unexpected INCREASE in expenses/ outgoings (Z)	Unexpected DECREASE in income (a)
Unweighted Base	108	53	55	-	108	-	-	56	23
Base	95	49	46	-	95	-	-	55	22
Yes - by the same lender	25	13	12	-	25	-	-	13	8
	26%	26%	26%	-	26%	-	-	25%	35%
		*	*						**
Yes - by a different lender	12	10	2	-	12	-	-	6	4
	12%	20%	5%	-	12%	-	-	10%	20%
		*	*						**
No	62	30	32	-	62	-	-	38	11
	66%	62%	70%	-	66%	-	-	70%	51%
		*	*						**
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

Competition Commission - Payday Lending Survey - 120248

QPDF12 (Follow-up) Whether been contacted regarding taking out a new loan since taking out sampled loan
Base: All follow-up respondents whose repayment date has passed

	Total	Use of loan				Whether repayment date has passed	
		Living expenses (b)	Car/ vehicle (c)	Rent or mortgage (d)	Other (e)	Yes (f)	No (g)
Unweighted Base	108	55	18	8	29	-	108
Base	95	51	17	7	22	-	95
Yes - by the same lender	25	12	3	2	7	-	25
	26%	24%	20%	32%	32%	-	26%
Yes - by a different lender	12	7	2	1	2	-	12
	12%	15%	13%	14%	10%	-	12%
No	62	34	11	4	15	-	62
	66%	66%	67%	54%	66%	-	66%
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDF12 (Follow-up) Whether been contacted regarding taking out a new loan since taking out sampled loan

Base: All follow-up respondents whose repayment date has passed

	Total	Whether paid back loan in full		Action taken when not paid back on repayment date			Whether shopped around for sampled loan		Whether ever shopped around for loan	
		Yes (A)	No (B)	Rollover (C)	Repayment plan (D)	Defaulted (E)	Yes (F)	No (G)	Yes (H)	No (I)
Unweighted Base	108	87	21	13	9	-	39	69	56	52
Base	95	73	22	16	7	-	39	55	55	40
Yes - by the same lender	25 26%	21 28%	4 19% **	2 16% **	1 17% **	-	11 29% *	14 24% *	17 31% *	8 20% *
Yes - by a different lender	12 12%	8 11%	4 17% **	2 14% **	2 23% **	-	4 11% *	8 14% *	8 15% *	4 9% *
No	62 66%	46 63%	17 75% **	12 78% **	6 77% **	-	26 67% *	36 65% *	33 61% *	29 72% *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDF12 (Follow-up) Whether been contacted regarding taking out a new loan since taking out sampled loan
Base: All follow-up respondents whose repayment date has passed

	Total	How well understood repayment amount			Confidence in repaying loan			Ease of getting money to pay back loan		
		Very well (J)	Very/ Fairly well (K)	Not very/ Not at all well (L)	Very confident (M)	Very/ Fairly confident (N)	Not very/Not at all confident (O)	Easier than expected (P)	Same as expected (Q)	More difficult than expected (R)
Unweighted Base	108	94	106	2	97	107	1	34	65	8
Base	95	82	94	1	87	94	1	29	56	10
Yes - by the same lender	25 26%	23 28% *	24 26% *	- 50% **	25 29% *	25 27% *	- - **	10 34% **	12 22%	3 31% **
Yes - by a different lender	12 12%	10 12% *	11 12% *	- 50% **	10 12% *	12 13% *	- - **	1 4% **	9 16%	2 18% **
No	62 66%	53 65% *	62 66% *	- 50% **	56 64% *	61 65% *	1 100% **	18 62% **	38 68%	6 65% **
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDF12 (Follow-up) Whether been contacted regarding taking out a new loan since taking out sampled loan

Base: All follow-up respondents whose repayment date has passed

	Total	Confidence and ease of repayment			Type of loan compared			Aware of any high street lenders		Aware of any online lenders	
		Very confident and found easy (S)	Very confident and found same (T)	Very confident and found difficult (U)	Online only (V)	Retail only (W)	Online and Retail (X)	Yes (Y)	No (Z)	Yes (a)	No (b)
Unweighted Base	108	34	56	6	50	-	5	89	19	108	-
Base	95	29	50	8	49	-	5	80	15	95	-
Yes - by the same lender	25	10	12	3	14	-	2	21	4	25	-
	26%	34%	25%	36%	29%	-	35%	26%	26%	26%	-
		**		**			**		**		
Yes - by a different lender	12	1	8	1	7	-	1	9	3	12	-
	12%	4%	16%	15%	14%	-	26%	11%	21%	12%	-
		**		**			**		**		
No	62	18	32	5	30	-	3	53	9	62	-
	66%	62%	65%	64%	62%	-	65%	66%	65%	66%	-
		**		**			**		**		
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDF12 (Follow-up) Whether been contacted regarding taking out a new loan since taking out sampled loan
Base: All follow-up respondents whose repayment date has passed

	Total	Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		More confident (c)	Less confident (d)	No change (e)	New (f)	Repeat (g)	New (h)	Repeat (i)
Unweighted Base	108	1	8	99	41	67	62	46
Base	95	1	5	88	29	65	44	51
Yes - by the same lender	25	1	-	24	6	19	13	12
	26%	100%	-	27%	19%	29%	30%	23%
		**	**		**		*	*
Yes - by a different lender	12	1	-	10	3	9	5	7
	12%	100%	8%	11%	9%	14%	11%	14%
		**	**		**		*	*
No	62	-	5	58	21	41	28	35
	66%	-	92%	65%	72%	63%	63%	68%
		**	**		**		*	*
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSI13 (Follow-up) Whether taken out another payday loan since taking out sampled loan
Base: All follow-up respondents whose repayment date has passed

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	108	70	38	23	57	28	83	15	5	5
Base	95	65	30	18	50	27	76	12	3	4
Yes - with the same lender	12 13%	7 11%	5 16%	1 5%	4 7%	7 28%	6 7%	4 36%	1 51%	- 12%
Yes - with a different lender	4 4%	3 5%	- 1%	- *	2 5%	1 5%	3 4%	- 3%	- *	- *
No	80 84%	55 85%	25 82%	17 95%	44 88%	19 71%	68 89%	8 61%	1 49%	3 88%
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSI13 (Follow-up) Whether taken out another payday loan since taking out sampled loan

Base: All follow-up respondents whose repayment date has passed

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	108	33	65	27	38	9	92	4	6	4
Base	95	33	54	24	29	8	79	5	6	3
Yes - with the same lender	12 13%	2 7%	7 13%	3 12%	4 14%	3 33%	11 14%	- -	- -	- -
		**		**	**	**		**	**	**
Yes - with a different lender	4 4%	- -	4 7%	2 10%	1 5%	- -	3 4%	- -	- 7%	- -
		**		**	**	**		**	**	**
No	80 84%	31 93%	44 81%	19 77%	25 85%	5 67%	65 83%	5 100%	6 93%	3 100%
		**		**	**	**		**	**	**
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSI13 (Follow-up) Whether taken out another payday loan since taking out sampled loan
Base: All follow-up respondents whose repayment date has passed

	Total	Accommodation					Number of people in hhd		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	108	17	74	40	34	15	22	25	61
Base	95	14	67	41	26	14	18	22	54
Yes - with the same lender	12 13%	4 27% **	8 12%	6 16% **	1 5% **	- 3% **	1 5% **	4 18% **	7 13%
Yes - with a different lender	4 4%	1 9% **	3 4%	2 5% **	- 2% **	- - **	- - **	- - **	4 7%
No	80 84%	9 65% **	57 86%	33 81% **	24 93% **	13 97% **	17 95% **	18 82% **	44 82%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied									

QPDSI13 (Follow-up) Whether taken out another payday loan since taking out sampled loan

Base: All follow-up respondents whose repayment date has passed

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	108	68	18	14	8	40	3	7	30	42	83	25
Base	95	58	18	10	9	37	2	7	31	34	75	19
Yes - with the same lender	12 13%	5 9%	3 19%	2 23%	1 10%	6 17%	1 41%	1 14%	2 7%	4 12%	8 11%	4 20%
Yes - with a different lender	4 4%	- -	2 12%	2 17%	- -	4 10%	- -	- -	3 11%	- 1%	2 2%	2 11%
No	80 84%	52 91%	14 75%	6 60%	8 90%	28 75%	1 59%	6 86%	26 85%	30 86%	66 87%	14 73%
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSI13 (Follow-up) Whether taken out another payday loan since taking out sampled loan
Base: All follow-up respondents whose repayment date has passed

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	108	40	16	50	71	22	13	108	-	-	37	35
Base	95	29	13	51	62	19	13	95	-	-	35	30
Yes - with the same lender	12	3	1	8	5	3	3	12	-	-	5	6
	13%	9%	6%	17%	9%	17%	27%	13%	-	-	15%	19%
		**	**			**	**				**	**
Yes - with a different lender	4	-	-	4	-	1	3	4	-	-	2	2
	4%	-	-	7%	-	6%	20%	4%	-	-	6%	5%
		**	**			**	**				**	**
No	80	26	13	40	57	14	8	80	-	-	29	23
	84%	91%	94%	78%	91%	77%	60%	84%	-	-	81%	75%
		**	**			**	**				**	**
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSI13 (Follow-up) Whether taken out another payday loan since taking out sampled loan
Base: All follow-up respondents whose repayment date has passed

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	108	95	-	11
Base	95	85	-	8
Yes - with the same lender	12 13%	11 12%	-	1 17% **
Yes - with a different lender	4 4%	3 4%	-	- 5% **
No	80 84%	72 85%	-	6 78% **
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QPDSI13 (Follow-up) Whether taken out another payday loan since taking out sampled loan
Base: All follow-up respondents whose repayment date has passed

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	108	101	3	2	40	-	55	-	11
Base	95	91	2	1	29	-	56	-	8
Yes - with the same lender	12 13%	12 13%	- ..	- ..	3 9%	- -	8 14%	- -	1 17%
Yes - with a different lender	4 4%	3 4%	- ..	- 50%	- -	- -	3 6%	- -	- 5%
No	80 84%	76 84%	2 100%	- 50%	26 91%	- -	46 82%	- -	6 78%
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSI13 (Follow-up) Whether taken out another payday loan since taking out sampled loan
Base: All follow-up respondents whose repayment date has passed

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	108	40	37	31	9	79	104	4	34	38	46
Base	95	29	41	25	10	71	90	4	27	36	41
Yes - with the same lender	12 13%	3 9%	4 9%	6 23%	4 44%	11 16%	11 12%	1 21%	6 22%	4 11%	4 9%
Yes - with a different lender	4 4%	- **	- -	4 16%	1 9%	1 2%	3 3%	1 28%	1 3%	- 1%	2 6%
No	80 84%	26 91%	38 91%	16 65%	6 56%	59 84%	78 86%	2 52%	21 78%	31 88%	35 85%
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSI13 (Follow-up) Whether taken out another payday loan since taking out sampled loan

Base: All follow-up respondents whose repayment date has passed

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	108	53	54	35	1	32	6	2	-	9	18	54
Base	95	43	51	28	1	26	4	2	-	6	16	51
Yes - with the same lender	12	6	5	4	1	4	1	-	-	1	2	5
	13%	13%	10%	14%	100%	17%	33%	25%	-	14%	14%	10%
Yes - with a different lender	4	1	2	1	-	1	1	-	-	-	-	2
	4%	3%	5%	3%	-	5%	33%	-	-	7%	-	5%
No	80	37	43	24	-	22	2	1	-	5	14	43
	84%	86%	85%	86%	-	82%	56%	75%	-	79%	86%	85%
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

Competition Commission - Payday Lending Survey - 120248

QPDSI13 (Follow-up) Whether taken out another payday loan since taking out sampled loan
Base: All follow-up respondents whose repayment date has passed

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	108	72	36	31	76	106	2
Base	95	69	26	32	62	93	2
Yes - with the same lender	12 13%	6 9%	6 22% **	5 15% **	6 10%	12 13%	- - **
Yes - with a different lender	4 4%	4 6%	- - **	2 7% **	2 3%	4 4%	- - **
No	80 84%	60 87%	20 78% **	26 81% **	54 87%	78 84%	2 100% **
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDSI13 (Follow-up) Whether taken out another payday loan since taking out sampled loan
Base: All follow-up respondents whose repayment date has passed

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	108	54	52	35	29	9	10	23	30	51
Base	95	50	44	28	25	7	8	21	27	45
Yes - with the same lender	12 13%	5 9% *	6 15% *	5 18% **	3 10% **	- 6% **	1 10% **	2 11% **	2 8% **	8 17% -
Yes - with a different lender	4 4%	1 2% *	3 7% *	3 10% **	3 12% **	- 6% **	2 21% **	3 12% **	1 5% **	- - -
No	80 84%	45 91% *	34 79% *	20 71% **	20 78% **	6 88% **	6 69% **	17 81% **	24 88% **	37 83% -
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSI13 (Follow-up) Whether taken out another payday loan since taking out sampled loan
Base: All follow-up respondents whose repayment date has passed

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	108	11	26	-	15	15	21	14
Base	95	13	21	-	15	15	17	11
Yes - with the same lender	12	1	2	-	2	2	4	1
	13%	7%	11%	-	11%	15%	23%	8%
		**	**		**	**	**	**
Yes - with a different lender	4	-	2	-	1	-	-	-
	4%	-	10%	-	9%	-	2%	-
		**	**	-	**	**	**	**
No	80	13	17	-	12	12	13	10
	84%	93%	83%	-	80%	85%	75%	92%
		**	**	-	**	**	**	**
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSI13 (Follow-up) Whether taken out another payday loan since taking out sampled loan**Base: All follow-up respondents whose repayment date has passed**

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	108	39	68	56	48	95	10	66	42	81	25
Base	95	36	58	48	44	82	9	60	35	72	21
Yes - with the same lender	12 13%	4 10% **	8 14%	5 11% *	7 15% *	10 12%	2 19% **	8 13% *	4 11% *	6 8%	6 30% **
Yes - with a different lender	4 4%	2 5% **	2 4%	3 5% *	1 3% *	3 3%	1 13% **	1 2% *	2 7% *	3 4%	1 4% **
No	80 84%	31 85% **	49 84%	41 85% *	36 82% *	70 86%	6 67% **	51 86% *	29 82% *	63 88%	15 70% **
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

QPDSI13 (Follow-up) Whether taken out another payday loan since taking out sampled loan
Base: All follow-up respondents whose repayment date has passed

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	108	16	92	4	8	53	40	108	89	95
Base	95	15	79	3	8	53	29	95	80	86
Yes - with the same lender	12 13%	3 22% **	8 11%	- - **	3 40% **	6 12%	3 9% **	12 13% *	8 9% *	9 11% *
Yes - with a different lender	4 4%	- 3% **	3 4%	- - **	2 32% **	1 3%	- - **	4 4% *	4 5% *	4 4% *
No	80 84%	12 75% **	69 86%	3 100% **	2 28% **	46 87%	26 91% **	80 84% *	70 87% *	74 86% *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSI13 (Follow-up) Whether taken out another payday loan since taking out sampled loan
Base: All follow-up respondents whose repayment date has passed

	Total	(SAMPLE) Size of loan			(SAMPLE) Date of loan			Reason for loan (General)	
		High (£200+) (T)	Low (Less than £200) (U)	Unknown (V)	A-Recent (W)	B-Mid term (X)	C-Longer ago (Y)	Unexpected INCREASE in expenses/ outgoings (Z)	Unexpected DECREASE in income (a)
Unweighted Base	108	53	55	-	108	-	-	56	23
Base	95	49	46	-	95	-	-	55	22
Yes - with the same lender	12 13%	6 12% *	6 13% *	- -	12 13%	- -	- -	1 2%	4 20% **
Yes - with a different lender	4 4%	3 5% *	1 3% *	- -	4 4%	- -	- -	2 5%	1 4% **
No	80 84%	41 85% *	39 84% *	- -	80 84%	- -	- -	51 94%	18 80% **
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied									

QPDSI13 (Follow-up) Whether taken out another payday loan since taking out sampled loan
Base: All follow-up respondents whose repayment date has passed

	Total	Use of loan				Whether repayment date has passed	
		Living expenses (b)	Car/ vehicle (c)	Rent or mortgage (d)	Other (e)	Yes (f)	No (g)
Unweighted Base	108	55	18	8	29	-	108
Base	95	51	17	7	22	-	95
Yes - with the same lender	12 13%	7 14%	1 7%	1 14%	3 12%	- -	12 13%
Yes - with a different lender	4 4%	4 7%	- **	- **	- **	- -	4 4%
No	80 84%	41 80%	16 93%	6 86%	20 88%	- -	80 84%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied							

QPDSI13 (Follow-up) Whether taken out another payday loan since taking out sampled loan
Base: All follow-up respondents whose repayment date has passed

	Total	Whether paid back loan in full		Action taken when not paid back on repayment date			Whether shopped around for sampled loan		Whether ever shopped around for loan	
		Yes (A)	No (B)	Rollover (C)	Repayment plan (D)	Defaulted (E)	Yes (F)	No (G)	Yes (H)	No (I)
Unweighted Base	108	87	21	13	9	-	39	69	56	52
Base	95	73	22	16	7	-	39	55	55	40
Yes - with the same lender	12 13%	11 15%	1 6% **	1 8% **	- - **	- - **	3 9% *	8 15% *	8 15% *	4 9% *
Yes - with a different lender	4 4%	2 3%	2 8% **	- 3% **	2 23% **	- - **	2 4% *	2 4% *	4 7% *	- - *
No	80 84%	61 84%	19 87% **	14 89% **	6 77% **	- - **	34 87% *	46 83% *	44 79% *	37 91% *
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDSI13 (Follow-up) Whether taken out another payday loan since taking out sampled loan
Base: All follow-up respondents whose repayment date has passed

	Total	How well understood repayment amount			Confidence in repaying loan			Ease of getting money to pay back loan		
		Very well (J)	Very/ Fairly well (K)	Not very/ Not at all well (L)	Very condident (M)	Very/ Fairly confident (N)	Not very/Not at all confident (O)	Easier than expected (P)	Same as expected (Q)	More difficult than expected (R)
Unweighted Base	108	94	106	2	97	107	1	34	65	8
Base	95	82	94	1	87	94	1	29	56	10
Yes - with the same lender	12 13%	11 14% *	11 12% *	- 50% **	12 14% *	12 13% *	- - **	5 17% **	6 10%	1 13% **
Yes - with a different lender	4 4%	3 3% *	4 4% *	- - **	4 4% *	4 4% *	- - **	- 1% **	3 6%	- - **
No	80 84%	69 84% *	80 85% *	- 50% **	72 83% *	79 84% *	1 100% **	23 82% **	48 85%	8 87% **
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDSI13 (Follow-up) Whether taken out another payday loan since taking out sampled loan
Base: All follow-up respondents whose repayment date has passed

	Total	Confidence and ease of repayment			Type of loan compared			Aware of any high street lenders		Aware of any online lenders	
		Very confident and found easy (S)	Very confident and found same (T)	Very confident and found difficult (U)	Online only (V)	Retail only (W)	Online and Retail (X)	Yes (Y)	No (Z)	Yes (a)	No (b)
Unweighted Base	108	34	56	6	50	-	5	89	19	108	-
Base	95	29	50	8	49	-	5	80	15	95	-
Yes - with the same lender	12	5	6	1	8	-	-	8	4	12	-
	13%	17%	12%	15%	17%	-	-	9%	29%	13%	-
		**		**			**		**		
Yes - with a different lender	4	-	3	-	4	-	-	4	-	4	-
	4%	1%	7%	-	8%	-	-	5%	-	4%	-
		**		**			**		**		
No	80	23	41	7	38	-	5	70	10	80	-
	84%	82%	83%	85%	77%	-	100%	87%	71%	84%	-
		**		**			**		**		
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSI13 (Follow-up) Whether taken out another payday loan since taking out sampled loan
Base: All follow-up respondents whose repayment date has passed

	Total	Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		More confident (c)	Less confident (d)	No change (e)	New (f)	Repeat (g)	New (h)	Repeat (i)
Unweighted Base	108	1	8	99	41	67	62	46
Base	95	1	5	88	29	65	44	51
Yes - with the same lender	12 13%	1 100% **	- - **	11 12%	3 9% **	9 14%	4 9% *	8 16% *
Yes - with a different lender	4 4%	- - **	- - **	4 4%	- - **	4 6%	3 7% *	1 2% *
No	80 84%	- - **	5 100% **	75 85%	27 91% **	53 81%	37 84% *	43 84% *
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDSI14 (Follow-up) Whether think will need to take out another payday loan before next payday
 Base: All follow-up respondents whose repayment date has passed

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	108	70	38	23	57	28	83	15	5	5
Base	95	65	30	18	50	27	76	12	3	4
Definitely will	4 4%	2 3%	2 7% **	- 2% **	- 1% **	3 12% **	3 4%	1 7% **	- - **	- - **
Probably will	8 9%	5 8%	4 12% **	4 21% **	5 9%	- - **	7 10%	1 7% **	- - **	- - **
No	80 84%	55 85%	24 61% **	14 77% **	43 86%	23 85% **	63 82%	11 85% **	3 100% **	4 100% **
Not applicable - don't have payday/loans not linked to payday	1 1%	1 1%	- - **	- - **	- - **	1 3% **	1 1%	- - **	- - **	- - **
Don't know	2 2%	2 3%	- - **	- - **	2 4%	- - **	2 3%	- - **	- - **	- - **
Refusal	- -	- -	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSI14 (Follow-up) Whether think will need to take out another payday loan before next payday
Base: All follow-up respondents whose repayment date has passed

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	108	33	65	27	38	9	92	4	6	4
Base	95	33	54	24	29	8	79	5	6	3
Definitely will	4	1	2	-	1	1	4	-	-	-
	4%	**	3%	2%	5%	11%	5%	**	**	**
Probably will	8	2	6	3	3	1	7	-	2	-
	9%	**	11%	13%	9%	11%	8%	**	27%	**
No	80	28	45	21	24	6	65	5	5	3
	84%	**	84%	86%	82%	77%	83%	100%	73%	100%
Not applicable - don't have payday/loans not linked to payday	1	-	1	-	1	-	1	-	-	-
	1%	**	2%	**	3%	**	1%	**	**	**
Don't know	2	1	-	-	-	-	2	-	-	-
	2%	**	1%	**	1%	**	3%	**	**	**
Refusal	-	-	-	-	-	-	-	-	-	-
	-	**	-	**	**	**	-	**	**	**
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDS14 (Follow-up) Whether think will need to take out another payday loan before next payday
Base: All follow-up respondents whose repayment date has passed

	Total	Accommodation					Number of people in hhld		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	108	17	74	40	34	15	22	25	61
Base	95	14	67	41	26	14	18	22	54
Definitely will	4 4%	- **	4 5%	2 4% **	2 7% **	- 3% **	2 10% **	- 2% **	2 3%
Probably will	8 9%	3 23% **	4 6%	3 6% **	1 5% **	1 10% **	2 9% **	3 12% **	4 7%
No	80 84%	10 74% **	58 87%	36 87% **	22 86% **	11 78% **	14 79% **	19 86% **	46 85%
Not applicable - don't have payday/loans not linked to payday	1 1%	- **	1 1%	1 2% **	- **	- **	- **	- **	1 2%
Don't know	2 2%	- 3% **	- 1%	- **	- 2% **	1 9% **	- 2% **	- **	2 3%
Refusal	- -	- **	-	- **	- **	- **	- **	- **	- -
Overlap formulae used									
- Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied									

QPDS14 (Follow-up) Whether think will need to take out another payday loan before next payday
Base: All follow-up respondents whose repayment date has passed

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	108	68	18	14	8	40	3	7	30	42	83	25
Base	95	58	18	10	9	37	2	7	31	34	75	19
Definitely will	4	2	1	-	-	2	-	1	1	1	2	2
	4%	4%	7%	-	5%	5%	-	14%	4%	4%	3%	9%
Probably will	8	6	1	-	1	3	-	1	3	2	7	2
	9%	10%	5%	4%	14%	7%	-	14%	8%	6%	9%	9%
No	80	48	15	9	7	31	2	5	25	31	66	14
	84%	83%	83%	96%	76%	85%	100%	73%	82%	90%	87%	71%
Not applicable - don't have payday/loans not linked to payday	1	-	1	-	-	1	-	-	1	-	-	1
	1%	-	5%	-	-	2%	-	-	3%	-	-	5%
Don't know	2	2	-	-	-	-	-	-	1	-	1	1
	2%	3%	-	-	5%	1%	-	-	3%	-	1%	6%
Refusal	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDSI14 (Follow-up) Whether think will need to take out another payday loan before next payday
Base: All follow-up respondents whose repayment date has passed

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	108	40	16	50	71	22	13	108	-	-	37	35
Base	95	29	13	51	62	19	13	95	-	-	35	30
Definitely will	4	1	-	3	1	1	2	4	-	-	-	2
	4%	3%	-	6%	1%	5%	17%	4%	-	-	1%	7%
Probably will	8	-	-	8	5	2	1	8	-	-	2	4
	9%	1%	3%	15%	9%	9%	10%	9%	-	-	6%	13%
No	80	27	13	38	55	15	8	80	-	-	32	23
	84%	94%	97%	75%	89%	80%	66%	84%	-	-	90%	76%
Not applicable - don't have payday/loans not linked to payday	1	-	-	1	-	-	1	1	-	-	1	-
	1%	-	-	2%	-	-	7%	1%	-	-	3%	-
Don't know	2	-	-	1	-	1	-	2	-	-	-	1
	2%	1%	-	2%	1%	6%	-	2%	-	-	-	4%
Refusal	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDS14 (Follow-up) Whether think will need to take out another payday loan before next payday
Base: All follow-up respondents whose repayment date has passed

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	108	95	-	11
Base	95	85	-	8
Definitely will	4 4%	4 5%	-	-
Probably will	8 9%	7 8%	-	2 21% **
No	80 84%	72 85%	-	6 79% **
Not applicable - don't have payday/loans not linked to payday	1 1%	1 1%	-	-
Don't know	2 2%	2 2%	-	-
Refusal	-	-	-	-
	-	-	-	**
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QPDSI14 (Follow-up) Whether think will need to take out another payday loan before next payday
 Base: All follow-up respondents whose repayment date has passed

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	108	101	3	2	40	-	55	-	11
Base	95	91	2	1	29	-	56	-	8
Definitely will	4 4%	4 4%	- ..	- ..	1 3%	- -	3 5%	- -	- ..
Probably will	8 9%	8 9%	- 21%	- ..	- 1%	- -	6 11%	- -	2 21%
No	80 84%	76 84%	2 79%	1 100%	27 94%	- -	45 80%	- -	6 79%
Not applicable - don't have payday/loans not linked to payday	1 1%	1 1%	- ..	- ..	- -	- -	1 2%	- -	- ..
Don't know	2 2%	2 2%	- ..	- ..	- 1%	- -	1 2%	- -	- ..
Refusal	- -	- -	- ..	- ..	- -	- -	- -	- -	- ..
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSI14 (Follow-up) Whether think will need to take out another payday loan before next payday
Base: All follow-up respondents whose repayment date has passed

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	108	40	37	31	9	79	104	4	34	38	46
Base	95	29	41	25	10	71	90	4	27	36	41
Definitely will	4	1	2	1	1	3	4	-	-	3	1
	4%	3%	4%	5%	13%	4%	4%	-	-	7%	3%
Probably will	8	-	6	2	1	6	7	1	2	2	5
	9%	1%	15%	7%	9%	9%	8%	30%	8%	6%	12%
No	80	27	33	19	7	58	77	3	22	30	34
	84%	94%	81%	77%	69%	83%	85%	70%	84%	85%	84%
Not applicable - don't have payday/loans not linked to payday	1	-	-	1	1	1	1	-	1	-	-
	1%	-	-	4%	9%	1%	1%	-	3%	-	-
Don't know	2	-	-	2	-	2	2	-	1	-	-
	2%	1%	-	7%	-	3%	2%	-	5%	1%	1%
Refusal	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSI14 (Follow-up) Whether think will need to take out another payday loan before next payday

Base: All follow-up respondents whose repayment date has passed

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	108	53	54	35	1	32	6	2	-	9	18	54
Base	95	43	51	28	1	26	4	2	-	6	16	51
Definitely will	4	1	3	1	-	-	-	-	-	-	-	3
	4%	3%	5%	5%	-	2%	-	-	-	-	3%	5%
Probably will	8	4	5	4	-	1	-	-	-	-	1	5
	9%	9%	9%	14%	-	3%	-	-	-	-	6%	9%
No	80	36	42	22	1	24	3	2	-	6	15	42
	84%	85%	83%	77%	100%	91%	77%	100%	-	100%	92%	83%
Not applicable - don't have payday/loans not linked to payday	1	1	-	1	-	1	1	-	-	-	-	-
	1%	2%	-	3%	-	3%	23%	-	-	-	-	-
Don't know	2	-	2	-	-	-	-	-	-	-	-	2
	2%	1%	3%	1%	-	-	-	-	-	-	-	3%
Refusal	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

Competition Commission - Payday Lending Survey - 120248

QPDSI14 (Follow-up) Whether think will need to take out another payday loan before next payday
Base: All follow-up respondents whose repayment date has passed

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	108	72	36	31	76	106	2
Base	95	69	26	32	62	93	2
Definitely will	4	2	2	2	2	4	-
	4%	3%	7%	7%	3%	4%	-
Probably will	8	7	1	3	6	8	-
	9%	11%	4%	8%	9%	9%	-
No	80	59	21	26	53	78	2
	84%	85%	82%	81%	85%	84%	100%
Not applicable - don't have payday/loans not linked to payday	1	1	-	1	-	1	-
	1%	1%	-	3%	-	1%	-
Don't know	2	-	2	-	2	2	-
	2%	-	8%	1%	3%	2%	-
Refusal	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

Competition Commission - Payday Lending Survey - 120248

QPDSI14 (Follow-up) Whether think will need to take out another payday loan before next payday
 Base: All follow-up respondents whose repayment date has passed

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	108	54	52	35	29	9	10	23	30	51
Base	95	50	44	28	25	7	8	21	27	45
Definitely will	4	-	4	4	2	1	-	-	2	2
	4%	1%	8%	12%	7%	13%	-	-	6%	5%
Probably will	8	5	3	3	-	-	-	4	2	3
	9%	11%	6%	9%	2%	-	5%	19%	7%	6%
No	80	42	37	21	22	6	8	16	24	38
	84%	84%	84%	75%	89%	87%	95%	76%	87%	85%
Not applicable - don't have payday/loans not linked to payday	1	1	-	-	-	-	-	1	-	-
	1%	2%	-	-	-	-	-	4%	-	-
Don't know	2	1	1	1	-	-	-	-	-	2
	2%	2%	2%	3%	2%	-	-	-	-	5%
Refusal	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

Competition Commission - Payday Lending Survey - 120248

QPDSI14 (Follow-up) Whether think will need to take out another payday loan before next payday
Base: All follow-up respondents whose repayment date has passed

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	108	11	26	-	15	15	21	14
Base	95	13	21	-	15	15	17	11
Definitely will	4	-	1	-	1	1	-	-
	4%	..	4%	-	9%	6%	2%	-
Probably will	8	1	1	-	1	1	2	2
	9%	7%	4%	-	6%	9%	13%	20%
	
No	80	13	17	-	13	12	14	9
	84%	93%	85%	-	86%	82%	78%	80%
	
Not applicable - don't have payday/loans not linked to payday	1	-	1	-	-	-	-	-
	1%	-	4%	-	-	-	-	-
	
Don't know	2	-	-	-	-	-	1	-
	2%	-	2%	-	-	3%	7%	-
	
Refusal	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

Competition Commission - Payday Lending Survey - 120248

QPDSI14 (Follow-up) Whether think will need to take out another payday loan before next payday
Base: All follow-up respondents whose repayment date has passed

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	108	39	68	56	48	95	10	66	42	81	25
Base	95	36	58	48	44	82	9	60	35	72	21
Definitely will	4	3	1	2	2	4	-	3	1	2	2
	4%	7%	2%	5%	4%	5%	-	4%	4%	3%	8%
		**		*	*		**	*	*		**
Probably will	8	1	7	7	2	6	2	5	4	5	4
	9%	4%	12%	14%	4%	8%	24%	8%	10%	7%	17%
		**		*	*		**	*	*		**
No	80	31	48	36	40	69	7	51	29	63	14
	84%	85%	83%	76%	91%	84%	76%	85%	82%	88%	68%
		**		*	*		**	*	*		**
Not applicable - don't have payday/loans not linked to payday	1	-	1	1	-	1	-	1	-	-	1
	1%	-	2%	2%	-	1%	-	2%	-	-	4%
		**		*	*		**	*	*		**
Don't know	2	2	-	2	-	2	-	-	2	2	-
	2%	5%	1%	3%	1%	3%	-	1%	5%	2%	2%
		**		*	*		**	*	*		**
Refusal	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
		**		*	*		**	*	*		**
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSI14 (Follow-up) Whether think will need to take out another payday loan before next payday
 Base: All follow-up respondents whose repayment date has passed

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	108	16	92	4	8	53	40	108	89	95
Base	95	15	79	3	8	53	29	95	80	86
Definitely will	4 4%	1 8% **	3 3%	1 29% **	1 16% **	1 2%	1 3% **	4 4% *	2 2% *	3 4% *
Probably will	8 9%	1 9% **	7 9%	1 29% **	2 29% **	5 9%	- 1% **	8 9% *	7 9% *	8 9% *
No	80 84%	13 83% **	67 84%	1 42% **	4 54% **	45 85%	27 94% **	80 84% *	68 85% *	72 84% *
Not applicable - don't have payday/loans not linked to payday	1 1%	- - **	1 1%	- - **	- - **	1 2%	- - **	1 1% *	1 1% *	1 1% *
Don't know	2 2%	- - **	2 3%	- - **	- - **	1 2%	- 1% **	2 2% *	2 3% *	2 2% *
Refusal	- -	- - **	- -	- - **	- - **	- -	- - **	- - *	- - *	- - *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSI14 (Follow-up) Whether think will need to take out another payday loan before next payday

Base: All follow-up respondents whose repayment date has passed

	Total	(SAMPLE) Size of loan			(SAMPLE) Date of loan			Reason for loan (General)	
		High (£200+) (T)	Low (Less than £200) (U)	Unknown (V)	A-Recent (W)	B-Mid term (X)	C-Longer ago (Y)	Unexpected INCREASE in expenses/ outgoings (Z)	Unexpected DECREASE in income (a)
Unweighted Base	108	53	55	-	108	-	-	56	23
Base	95	49	46	-	95	-	-	55	22
Definitely will	4	3	1	-	4	-	-	1	2
	4%	5%	3%	-	4%	-	-	2%	8%
Probably will	8	3	5	-	8	-	-	3	3
	9%	7%	11%	-	9%	-	-	5%	12%
No	80	42	38	-	80	-	-	51	15
	84%	86%	82%	-	84%	-	-	94%	68%
Not applicable - don't have payday/loans not linked to payday	1	1	-	-	1	-	-	-	1
	1%	2%	-	-	1%	-	-	-	4%
Don't know	2	-	2	-	2	-	-	-	2
	2%	-	4%	-	2%	-	-	-	8%
Refusal	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDSI14 (Follow-up) Whether think will need to take out another payday loan before next payday
Base: All follow-up respondents whose repayment date has passed

	Total	Use of loan				Whether repayment date has passed	
		Living expenses (b)	Car/ vehicle (c)	Rent or mortgage (d)	Other (e)	Yes (f)	No (g)
Unweighted Base	108	55	18	8	29	-	108
Base	95	51	17	7	22	-	95
Definitely will	4	4	-	-	-	-	4
	4%	7%	**	**	2%	-	4%
Probably will	8	3	-	1	4	-	8
	9%	5%	3%	14%	20%	-	9%
			**	**	**		
No	80	42	16	6	17	-	80
	84%	82%	97%	86%	78%	-	84%
			**	**	**		
Not applicable - don't have payday/loans not linked to payday	1	1	-	-	-	-	1
	1%	2%	-	-	-	-	1%
			**	**	**		
Don't know	2	2	-	-	-	-	2
	2%	4%	-	-	-	-	2%
			**	**	**		
Refusal	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
			**	**	**		
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDSI14 (Follow-up) Whether think will need to take out another payday loan before next payday
Base: All follow-up respondents whose repayment date has passed

	Total	Whether paid back loan in full		Action taken when not paid back on repayment date			Whether shopped around for sampled loan		Whether ever shopped around for loan	
		Yes (A)	No (B)	Rollover (C)	Repayment plan (D)	Defaulted (E)	Yes (F)	No (G)	Yes (H)	No (I)
Unweighted Base	108	87	21	13	9	-	39	69	56	52
Base	95	73	22	16	7	-	39	55	55	40
Definitely will	4 4%	3 4%	1 6% **	1 8% **	- - **	- - -	2 4% *	2 4% *	4 6% *	- 1% *
Probably will	8 9%	8 11%	- 2% **	- - **	- 6% **	- - -	5 12% *	4 6% *	7 13% *	1 3% *
No	80 84%	59 81%	20 92% **	14 92% **	7 94% **	- - -	33 84% *	47 84% *	42 77% *	37 93% *
Not applicable - don't have payday/loans not linked to payday	1 1%	1 1%	- - **	- - **	- - **	- - -	- - *	1 2% *	1 2% *	- - *
Don't know	2 2%	2 3%	- - **	- - **	- - **	- - -	- - *	2 4% *	1 2% *	1 2% *
Refusal	- -	- -	- - **	- - **	- - **	- - -	- - *	- - *	- - *	- - *
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

Competition Commission - Payday Lending Survey - 120248

QPDSI14 (Follow-up) Whether think will need to take out another payday loan before next payday
 Base: All follow-up respondents whose repayment date has passed

	Total	How well understood repayment amount			Confidence in repaying loan			Ease of getting money to pay back loan		
		Very well (J)	Very/ Fairly well (K)	Not very/ Not at all well (L)	Very confident (M)	Very/ Fairly confident (N)	Not very/Not at all confident (O)	Easier than expected (P)	Same as expected (Q)	More difficult than expected (R)
Unweighted Base	108	94	106	2	97	107	1	34	65	8
Base	95	82	94	1	87	94	1	29	56	10
Definitely will	4 4%	4 5% *	4 4% *	- - **	3 3% *	4 4% *	- - **	- 1% **	2 4%	1 13% **
Probably will	8 9%	8 10% *	8 9% *	- - **	8 9% *	8 9% *	- - **	4 12% **	4 6%	- 4% **
No	80 84%	67 82% *	79 84% *	1 100% **	73 84% *	78 84% *	1 100% **	24 83% **	48 84%	8 82% **
Not applicable - don't have payday/loans not linked to payday	1 1%	1 1% *	1 1% *	- - **	1 1% *	1 1% *	- - **	- - **	1 2%	- - **
Don't know	2 2%	2 3% *	2 2% *	- - **	2 2% *	2 2% *	- - **	1 3% **	1 2%	- - **
Refusal	- -	- *	- *	- **	- *	- *	- **	- **	- -	- **
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDSI14 (Follow-up) Whether think will need to take out another payday loan before next payday
Base: All follow-up respondents whose repayment date has passed

	Total	Confidence and ease of repayment			Type of loan compared			Aware of any high street lenders		Aware of any online lenders	
		Very confident and found easy (S)	Very confident and found same (T)	Very confident and found difficult (U)	Online only (V)	Retail only (W)	Online and Retail (X)	Yes (Y)	No (Z)	Yes (a)	No (b)
Unweighted Base	108	34	56	6	50	-	5	89	19	108	-
Base	95	29	50	8	49	-	5	80	15	95	-
Definitely will	4	-	1	1	4	-	-	2	2	4	-
	4%	1%	3%	15%	7%	-	-	2%	15%	4%	-
		**		**			**		**		
Probably will	8	4	4	-	5	-	2	7	1	8	-
	9%	12%	9%	-	11%	-	35%	9%	6%	9%	-
		**		**			**		**		
No	80	24	42	7	38	-	3	68	12	80	-
	84%	83%	84%	85%	77%	-	65%	85%	79%	84%	-
		**		**			**		**		
Not applicable - don't have payday/loans not linked to payday	1	-	1	-	1	-	-	1	-	1	-
	1%	-	2%	-	2%	-	-	1%	-	1%	-
		**		**			**		**		
Don't know	2	1	1	-	1	-	-	2	-	2	-
	2%	3%	2%	-	2%	-	-	3%	-	2%	-
		**		**			**		**		
Refusal	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
		**		**			**		**		
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDSI14 (Follow-up) Whether think will need to take out another payday loan before next payday
Base: All follow-up respondents whose repayment date has passed

	Total	Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		More confident (c)	Less confident (d)	No change (e)	New (f)	Repeat (g)	New (h)	Repeat (i)
Unweighted Base	108	1	8	99	41	67	62	46
Base	95	1	5	88	29	65	44	51
Definitely will	4	1	1	2	1	3	1	3
	4%	100%	17%	2%	3%	5%	2%	6%
Probably will	8	-	-	8	1	8	1	7
	9%	-	8%	9%	3%	11%	3%	14%
No	80	-	4	76	27	52	40	40
	84%	-	74%	86%	93%	80%	90%	78%
Not applicable - don't have payday/loans not linked to payday	1	-	-	1	-	1	-	1
	1%	-	-	1%	-	1%	-	2%
Don't know	2	-	-	2	-	2	2	-
	2%	-	-	2%	1%	3%	5%	-
Refusal	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDF3A (Follow-up) Things would like to have done differently when taking out sampled loan (UNPROMPTED)

Base: All follow-up respondents whose repayment date has passed

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	108	70	38	23	57	28	83	15	5	5
Base	95	65	30	18	50	27	76	12	3	4
Would have used an alternative	8 8%	6 10%	1 4%	- 2%	4 7%	4 14%	6 8%	1 7%	1 35%	- -
			**	**		**		**	**	**
Not taken out/not needed to take out a payday loan	7 7%	2 3%	5 15%	1 8%	4 9%	1 3%	5 6%	1 7%	- -	1 25%
			**	**		**		**	**	**
Done some background research	3 4%	2 3%	2 5%	- 2%	2 5%	- 2%	3 4%	- 3%	- -	- -
			**	**		**		**	**	**
Managed my finances more effectively	3 3%	2 3%	1 3%	1 8%	2 4%	- -	3 4%	- -	- 16%	- -
			**	**		**		**	**	**
Other Answer	2 2%	2 3%	- -	1 5%	1 2%	- 2%	2 2%	- -	- 16%	- -
			**	**		**		**	**	**
Nothing	72 76%	50 77%	22 72%	13 75%	37 74%	21 80%	58 76%	10 82%	1 33%	3 75%
			**	**		**		**	**	**
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDF3A (Follow-up) Things would like to have done differently when taking out sampled loan (UNPROMPTED)

Base: All follow-up respondents whose repayment date has passed

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	108	33	65	27	38	9	92	4	6	4
Base	95	33	54	24	29	8	79	5	6	3
Would have used an alternative	8 8%	8 24% **	- - **	- - **	- - **	- - **	1 2% **	3 61% **	3 44% **	- - **
Not taken out/not needed to take out a payday loan	7 7%	2 7% **	4 7% **	1 5% **	3 9% **	- 5% **	6 7% **	- - **	- - **	- - **
Done some background research	3 4%	1 3% **	2 5% **	1 5% **	1 4% **	- - **	2 2% **	- 9% **	- - **	1 35% **
Managed my finances more effectively	3 3%	- 1% **	3 5% **	3 11% **	- - **	- - **	3 4% **	- - **	- - **	- - **
Other Answer	2 2%	- - **	2 4% **	1 3% **	1 5% **	- - **	2 3% **	- - **	- - **	- - **
Nothing	72 76%	21 66% **	42 79% **	18 75% **	24 82% **	8 95% **	65 82% **	1 30% **	3 56% **	2 65% **
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDF3A (Follow-up) Things would like to have done differently when taking out sampled loan (UNPROMPTED)

Base: All follow-up respondents whose repayment date has passed

	Total	Accommodation					Number of people in hhld		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	108	17	74	40	34	15	22	25	61
Base	95	14	67	41	26	14	18	22	54
Would have used an alternative	8 8%	2 13% **	6 9%	6 14% **	- - **	- - **	3 15% **	- - **	5 9%
Not taken out/not needed to take out a payday loan	7 7%	- **	4 7%	3 8% **	1 5% **	2 16% **	1 5% **	- 2% **	5 10%
Done some background research	3 4%	- 3% **	3 4%	- 1% **	2 10% **	- - **	- 2% **	1 4% **	2 4%
Managed my finances more effectively	3 3%	1 7% **	2 3%	2 4% **	- 2% **	- - **	- 2% **	1 4% **	2 3%
Other Answer	2 2%	- **	2 3%	- **	2 7% **	- 3% **	1 5% **	- **	1 2%
Nothing	72 76%	11 77% **	49 74%	30 73% **	20 76% **	11 81% **	13 71% **	20 90% **	39 71%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied									

Competition Commission - Payday Lending Survey - 120248

QPDF3A (Follow-up) Things would like to have done differently when taking out sampled loan (UNPROMPTED)

Base: All follow-up respondents whose repayment date has passed

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	108	68	18	14	8	40	3	7	30	42	83	25
Base	95	58	18	10	9	37	2	7	31	34	75	19
Would have used an alternative	8 8%	3 5%	3 15%	2 19%	- -	5 12%	- -	- -	5 18%	1 3%	7 9%	1 5%
Not taken out/not needed to take out a payday loan	7 7%	4 7%	1 7%	1 13%	- -	3 7%	- -	- 6%	3 10%	- 1%	5 7%	2 9%
Done some background research	3 4%	1 1%	2 11%	- 4%	- -	2 7%	- -	- -	- -	3 10%	2 3%	1 6%
Managed my finances more effectively	3 3%	2 3%	1 5%	- 4%	- -	1 4%	1 41%	1 14%	- 1%	1 2%	3 4%	- 2%
Other Answer	2 2%	1 2%	- -	1 9%	- -	1 2%	- -	- 6%	1 3%	- 1%	1 1%	1 7%
Nothing	72 76%	47 81%	11 62%	5 50%	9 100%	25 68%	1 59%	5 74%	21 68%	28 83%	58 77%	14 71%
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDF3A (Follow-up) Things would like to have done differently when taking out sampled loan (UNPROMPTED)

Base: All follow-up respondents whose repayment date has passed

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	108	40	16	50	71	22	13	108	-	-	37	35
Base	95	29	13	51	62	19	13	95	-	-	35	30
Would have used an alternative	8	7	-	1	8	-	-	8	-	-	3	1
	8%	23%	-	2%	12%	-	-	8%	-	-	8%	3%
		**	**			**	**				**	**
Not taken out/not needed to take out a payday loan	7	1	1	5	2	1	4	7	-	-	3	3
	7%	3%	6%	10%	3%	5%	31%	7%	-	-	7%	10%
		**	**			**	**				**	**
Done some background research	3	2	-	1	2	-	1	3	-	-	-	2
	4%	6%	3%	2%	3%	2%	9%	4%	-	-	1%	5%
		**	**			**	**				**	**
Managed my finances more effectively	3	1	-	2	3	-	-	3	-	-	1	2
	3%	4%	-	4%	5%	-	-	3%	-	-	3%	7%
		**	**			**	**				**	**
Other Answer	2	1	1	-	2	-	-	2	-	-	-	-
	2%	3%	10%	-	3%	2%	-	2%	-	-	1%	1%
		**	**			**	**				**	**
Nothing	72	18	11	42	46	17	8	72	-	-	28	22
	76%	60%	81%	83%	74%	91%	60%	76%	-	-	80%	72%
		**	**			**	**				**	**
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDF3A (Follow-up) Things would like to have done differently when taking out sampled loan (UNPROMPTED)

Base: All follow-up respondents whose repayment date has passed

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	108	95	-	11
Base	95	85	-	8
Would have used an alternative	8 8%	8 9%	- -	- **
Not taken out/not needed to take out a payday loan	7 7%	6 7%	- -	1 11% **
Done some background research	3 4%	3 3%	- -	- 5% **
Managed my finances more effectively	3 3%	3 4%	- -	- - **
Other Answer	2 2%	2 2%	- -	- 5% **
Nothing	72 76%	64 75%	- -	6 78% **
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QPDF3A (Follow-up) Things would like to have done differently when taking out sampled loan (UNPROMPTED)

Base: All follow-up respondents whose repayment date has passed

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	108	101	3	2	40	-	55	-	11
Base	95	91	2	1	29	-	56	-	8
Would have used an alternative	8 8%	8 9%	- ..	- ..	7 23%	- -	1 2%	- -	- ..
Not taken out/not needed to take out a payday loan	7 7%	7 7%	- ..	- ..	1 3%	- -	5 9%	- -	1 11% ..
Done some background research	3 4%	3 3%	- ..	- 50% ..	2 6%	- -	1 2%	- -	- 5% ..
Managed my finances more effectively	3 3%	3 3%	- ..	- ..	1 4%	- -	2 3%	- -	- - ..
Other Answer	2 2%	2 2%	- 21% ..	- - ..	1 3%	- -	1 2%	- -	- 5% ..
Nothing	72 76%	68 76%	2 79% ..	- 50% ..	18 60%	- -	47 83%	- -	6 78% ..
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDF3A (Follow-up) Things would like to have done differently when taking out sampled loan (UNPROMPTED)
Base: All follow-up respondents whose repayment date has passed

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	108	40	37	31	9	79	104	4	34	38	46
Base	95	29	41	25	10	71	90	4	27	36	41
Would have used an alternative	8 8%	7 23% **	1 2% **	- - **	- - **	7 10% *	8 9% *	- - **	1 3% **	6 17% **	1 2% **
Not taken out/not needed to take out a payday loan	7 7%	1 3% **	2 4% **	4 16% **	1 9% **	3 4% *	6 7% *	- 10% **	1 5% **	2 6% **	3 7% **
Done some background research	3 4%	2 6% **	- - **	2 7% **	- - **	2 4% *	3 4% *	- - **	1 3% **	2 6% **	- 1% **
Managed my finances more effectively	3 3%	1 4% **	2 4% **	- - **	- - **	2 3% *	3 3% *	- - **	1 5% **	1 3% **	1 2% **
Other Answer	2 2%	1 3% **	1 2% **	- 2% **	- - **	- 1% *	2 2% *	- - **	1 3% **	- 1% **	1 3% **
Nothing	72 76%	18 60% **	36 87% **	19 76% **	9 91% **	55 79% *	68 75% *	4 90% **	21 80% **	24 68% **	34 84% **
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied											

QPDF3A (Follow-up) Things would like to have done differently when taking out sampled loan (UNPROMPTED)

Base: All follow-up respondents whose repayment date has passed

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	108	53	54	35	1	32	6	2	-	9	18	54
Base	95	43	51	28	1	26	4	2	-	6	16	51
Would have used an alternative	8 8%	1 2%	6 12%	1 3%	- -	1 3%	- -	- -	- -	- -	1 6%	6 12%
Not taken out/not needed to take out a payday loan	7 7%	1 2%	6 11%	1 3%	- -	- -	- -	- -	- -	- -	- -	6 11%
Done some background research	3 4%	1 2%	2 5%	1 3%	- -	- -	- -	- -	- -	- -	- -	2 5%
Managed my finances more effectively	3 3%	2 5%	1 2%	2 6%	- -	1 5%	- 11%	- -	- -	- -	1 6%	1 2%
Other Answer	2 2%	1 3%	1 2%	- 1%	- -	1 3%	- -	- -	- -	- -	1 6%	1 2%
Nothing	72 76%	37 86%	35 69%	24 83%	1 100%	23 88%	4 89%	2 100%	-	6 100%	14 83%	35 69%
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDF3A (Follow-up) Things would like to have done differently when taking out sampled loan (UNPROMPTED)

Base: All follow-up respondents whose repayment date has passed

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	108	72	36	31	76	106	2
Base	95	69	26	32	62	93	2
Would have used an alternative	8 8%	8 11%	- **	3 9%	4 7%	8 8%	- **
Not taken out/not needed to take out a payday loan	7 7%	4 6%	2 9%	1 4%	5 9%	7 7%	- **
Done some background research	3 4%	2 4%	1 3%	- 1%	3 5%	3 4%	- **
Managed my finances more effectively	3 3%	2 3%	1 5%	2 7%	1 1%	3 3%	- **
Other Answer	2 2%	2 3%	- 2%	1 3%	1 2%	2 2%	- **
Nothing	72 76%	51 74%	21 81%	25 76%	47 77%	70 75%	2 100%
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

Competition Commission - Payday Lending Survey - 120248

QPDF3A (Follow-up) Things would like to have done differently when taking out sampled loan (UNPROMPTED)

Base: All follow-up respondents whose repayment date has passed

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	108	54	52	35	29	9	10	23	30	51
Base	95	50	44	28	25	7	8	21	27	45
Would have used an alternative	8 8%	6 13% *	- 1% *	- 2% **	- - **	- - **	- - **	- 2% **	1 3% **	6 14%
Not taken out/not needed to take out a payday loan	7 7%	2 4% *	5 11% *	4 14% **	3 12% **	3 39% **	3 37% **	1 7% **	1 5% **	4 9%
Done some background research	3 4%	2 3% *	2 4% *	- - **	2 7% **	- - **	1 15% **	2 8% **	- 2% **	1 2%
Managed my finances more effectively	3 3%	1 3% *	2 4% *	1 5% **	1 3% **	- - **	- - **	- - **	2 7% **	1 3%
Other Answer	2 2%	- 1% *	2 4% *	1 3% **	1 5% **	1 19% **	- - **	- 2% **	- - **	2 4%
Nothing	72 76%	38 77% *	33 76% *	22 77% **	18 72% **	3 43% **	4 48% **	17 81% **	23 84% **	30 68%
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDF3A (Follow-up) Things would like to have done differently when taking out sampled loan (UNPROMPTED)

Base: All follow-up respondents whose repayment date has passed

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	108	11	26	-	15	15	21	14
Base	95	13	21	-	15	15	17	11
Would have used an alternative	8	4	-	-	-	-	3	1
	8%	27%	-	-	-	-	16%	12%
		**	**		**	**	**	**
Not taken out/not needed to take out a payday loan	7	1	2	-	2	1	1	-
	7%	7%	9%	-	11%	6%	5%	4%
		**	**		**	**	**	**
Done some background research	3	-	-	-	1	-	1	-
	4%	-	2%	-	8%	3%	5%	4%
		**	**		**	**	**	**
Managed my finances more effectively	3	-	-	-	-	2	-	1
	3%	-	-	-	-	12%	2%	8%
		**	**		**	**	**	**
Other Answer	2	-	1	-	-	-	-	-
	2%	-	6%	-	3%	-	-	-
		**	**		**	**	**	**
Nothing	72	9	17	-	11	11	13	8
	76%	66%	83%	-	77%	79%	72%	72%
		**	**		**	**	**	**
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

Competition Commission - Payday Lending Survey - 120248

QPDF3A (Follow-up) Things would like to have done differently when taking out sampled loan (UNPROMPTED)

Base: All follow-up respondents whose repayment date has passed

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	108	39	68	56	48	95	10	66	42	81	25
Base	95	36	58	48	44	82	9	60	35	72	21
Would have used an alternative	8 8%	3 8% **	5 9%	2 4% *	6 13% *	8 9% *	- - **	6 11% *	1 4% *	8 11% *	- - **
Not taken out/not needed to take out a payday loan	7 7%	5 12% **	2 4%	5 10% *	2 4% *	6 8% *	- 5% **	3 4% *	4 11% *	6 8% *	1 4% **
Done some background research	3 4%	- 1% **	3 5%	- 1% *	2 5% *	3 4% *	- - **	1 2% *	2 6% *	2 3% *	1 6% **
Managed my finances more effectively	3 3%	- 1% **	3 5%	2 4% *	1 3% *	3 3% *	- 5% **	2 4% *	1 2% *	2 2% *	1 6% **
Other Answer	2 2%	2 5% **	-	2 4% *	- 1% *	1 1% *	1 10% **	1 1% *	1 4% *	1 2% *	- 2% **
Nothing	72 76%	26 73% **	45 78%	37 77% *	33 74% *	61 75% *	7 81% **	46 77% *	26 73% *	53 74% *	17 81% **
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDF3A (Follow-up) Things would like to have done differently when taking out sampled loan (UNPROMPTED)
 Base: All follow-up respondents whose repayment date has passed

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	108	16	92	4	8	53	40	108	89	95
Base	95	15	79	3	8	53	29	95	80	86
Would have used an alternative	8 8%	- - **	8 10%	- - **	- - **	1 2%	7 23%	8 8%	8 10%	8 9%
Not taken out/not needed to take out a payday loan	7 7%	- 3%	6 8%	3 87%	1 16%	2 3%	1 3%	7 7%	5 6%	6 7%
Done some background research	3 4%	- - **	3 4%	- - **	- - **	2 3%	2 6%	3 4%	3 4%	3 4%
Managed my finances more effectively	3 3%	1 6%	2 3%	- - **	- - **	2 3%	1 4%	3 3%	3 3%	3 3%
Other Answer	2 2%	1 6%	1 2%	- 13%	- - **	1 2%	1 3%	2 2%	2 2%	2 3%
Nothing	72 76%	13 86%	59 74%	- - **	6 84%	46 87%	18 60%	72 76%	60 75%	64 75%
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDF3A (Follow-up) Things would like to have done differently when taking out sampled loan (UNPROMPTED)

Base: All follow-up respondents whose repayment date has passed

	Total	(SAMPLE) Size of loan			(SAMPLE) Date of loan			Reason for loan (General)	
		High (£200+) (T)	Low (Less than £200) (U)	Unknown (V)	A-Recent (W)	B-Mid term (X)	C-Longer ago (Y)	Unexpected INCREASE in expenses/ outgoings (Z)	Unexpected DECREASE in income (a)
Unweighted Base	108	53	55	-	108	-	-	56	23
Base	95	49	46	-	95	-	-	55	22
Would have used an alternative	8 8%	4 7% *	4 9% *	- -	8 8% -	- -	- -	4 7% *	3 13% **
Not taken out/not needed to take out a payday loan	7 7%	5 10% *	2 4% *	- -	7 7% -	- -	- -	4 7% *	1 4% **
Done some background research	3 4%	2 4% *	1 3% *	- -	3 4% -	- -	- -	2 3% *	2 8% **
Managed my finances more effectively	3 3%	1 3% *	2 4% *	- -	3 3% -	- -	- -	1 2% *	- 2% **
Other Answer	2 2%	1 2% *	1 3% *	- -	2 2% -	- -	- -	1 2% *	1 4% **
Nothing	72 76%	36 74% *	36 78% *	- -	72 76% -	- -	- -	43 78% *	15 70% **
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied									

QPDF3A (Follow-up) Things would like to have done differently when taking out sampled loan (UNPROMPTED)

Base: All follow-up respondents whose repayment date has passed

	Total	Use of loan				Whether repayment date has passed	
		Living expenses (b)	Car/ vehicle (c)	Rent or mortgage (d)	Other (e)	Yes (f)	No (g)
Unweighted Base	108	55	18	8	29	-	108
Base	95	51	17	7	22	-	95
Would have used an alternative	8 8%	7 13%	- **	- **	1 4%	- -	8 8%
Not taken out/not needed to take out a payday loan	7 7%	2 4%	2 10%	1 14%	2 8%	- -	7 7%
Done some background research	3 4%	1 2%	- 3%	- 6%	2 7%	- -	3 4%
Managed my finances more effectively	3 3%	1 3%	1 5%	- **	1 4%	- -	3 3%
Other Answer	2 2%	2 3%	- **	- **	- 2%	- -	2 2%
Nothing	72 76%	38 75%	14 82%	5 80%	17 74%	- -	72 76%
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDF3A (Follow-up) Things would like to have done differently when taking out sampled loan (UNPROMPTED)

Base: All follow-up respondents whose repayment date has passed

	Total	Whether paid back loan in full		Action taken when not paid back on repayment date			Whether shopped around for sampled loan		Whether ever shopped around for loan	
		Yes (A)	No (B)	Rollover (C)	Repayment plan (D)	Defaulted (E)	Yes (F)	No (G)	Yes (H)	No (I)
Unweighted Base	108	87	21	13	9	-	39	69	56	52
Base	95	73	22	16	7	-	39	55	55	40
Would have used an alternative	8 8%	5 6%	3 14% **	3 17% **	- **	- **	4 10% *	4 7% *	4 7% *	4 9% *
Not taken out/not needed to take out a payday loan	7 7%	2 3%	4 20% **	1 6% **	4 54% **	- -	1 2% *	6 10% *	4 7% *	3 7% *
Done some background research	3 4%	2 3%	1 5% **	1 8% **	- -	- -	2 5% *	1 2% *	2 4% *	1 3% *
Managed my finances more effectively	3 3%	3 4%	- **	- **	- **	- -	1 2% *	2 4% *	2 3% *	1 3% *
Other Answer	2 2%	2 2%	- 2% **	- 3% **	- 6% **	- -	1 3% *	1 2% *	1 2% *	1 2% *
Nothing	72 76%	59 81%	13 59% **	10 66% **	3 40% **	- -	30 76% *	42 75% *	41 76% *	30 76% *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

Competition Commission - Payday Lending Survey - 120248

QPDF3A (Follow-up) Things would like to have done differently when taking out sampled loan (UNPROMPTED)

Base: All follow-up respondents whose repayment date has passed

	Total	How well understood repayment amount			Confidence in repaying loan			Ease of getting money to pay back loan		
		Very well (J)	Very/ Fairly well (K)	Not very/ Not at all well (L)	Very confident (M)	Very/ Fairly confident (N)	Not very/Not at all confident (O)	Easier than expected (P)	Same as expected (Q)	More difficult than expected (R)
Unweighted Base	108	94	106	2	97	107	1	34	65	8
Base	95	82	94	1	87	94	1	29	56	10
Would have used an alternative	8 8%	5 6% *	8 8% *	- - **	8 9% *	8 8% *	- - **	3 10% **	5 8% *	- 4% **
Not taken out/not needed to take out a payday loan	7 7%	4 5% *	6 6% *	1 100% **	3 3% *	7 7% M*	- - **	- - **	6 11% *	- 4% **
Done some background research	3 4%	3 4% *	3 4% *	- - **	3 3% *	3 4% *	- - **	- 1% **	2 3% *	1 13% **
Managed my finances more effectively	3 3%	3 4% *	3 3% *	- - **	3 4% *	3 3% *	- - **	1 3% **	2 4% *	- - **
Other Answer	2 2%	2 3% *	2 2% *	- - **	2 3% *	2 2% *	- - **	- - **	2 3% *	- - **
Nothing	72 76%	65 79% *	72 76% *	- - **	68 78% *	71 75% *	1 100% **	25 86% **	40 71% *	7 78% **
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDF3A (Follow-up) Things would like to have done differently when taking out sampled loan (UNPROMPTED)**Base: All follow-up respondents whose repayment date has passed**

	Total	Confidence and ease of repayment			Type of loan compared			Aware of any high street lenders		Aware of any online lenders	
		Very confident and found easy (S)	Very confident and found same (T)	Very confident and found difficult (U)	Online only (V)	Retail only (W)	Online and Retail (X)	Yes (Y)	No (Z)	Yes (a)	No (b)
Unweighted Base	108	34	56	6	50	-	5	89	19	108	-
Base	95	29	50	8	49	-	5	80	15	95	-
Would have used an alternative	8	3	5	-	4	-	-	8	-	8	-
	8%	10%	9%	5%	8%	-	-	10%	-	8%	-
		**		**			**		**		
Not taken out/not needed to take out a payday loan	7	-	3	-	4	-	-	5	2	7	-
	7%	-	6%	-	8%	-	-	6%	12%	7%	-
		**		**			**		**		
Done some background research	3	-	1	1	2	-	-	3	-	3	-
	4%	1%	3%	15%	4%	-	-	4%	-	4%	-
		**		**			**		**		
Managed my finances more effectively	3	1	2	-	1	-	1	3	-	3	-
	3%	3%	5%	-	2%	-	19%	3%	3%	3%	-
		**		**			**		**		
Other Answer	2	-	2	-	1	-	-	2	-	2	-
	2%	-	4%	-	3%	-	-	2%	3%	2%	-
		**		**			**		**		
Nothing	72	25	37	7	36	-	4	60	12	72	-
	76%	86%	74%	80%	75%	-	81%	75%	82%	76%	-
		**		**			**		**		
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDF3A (Follow-up) Things would like to have done differently when taking out sampled loan (UNPROMPTED)**Base: All follow-up respondents whose repayment date has passed**

	Total	Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		More confident (c)	Less confident (d)	No change (e)	New (f)	Repeat (g)	New (h)	Repeat (i)
Unweighted Base	108	1	8	99	41	67	62	46
Base	95	1	5	88	29	65	44	51
Would have used an alternative	8 8% **	- - **	- - **	8 9% **	7 23% **	1 1% **	7 16% *	1 2% *
Not taken out/not needed to take out a payday loan	7 7% **	- - **	2 34% **	5 5% **	1 4% **	5 8% **	4 9% *	3 5% *
Done some background research	3 4% **	- - **	- 8% **	3 3% **	2 6% **	2 3% **	3 8% *	- - *
Managed my finances more effectively	3 3% **	- - **	- - **	3 4% **	1 4% **	2 3% **	1 3% *	2 4% *
Other Answer	2 2% **	- - **	- - **	2 2% **	1 3% **	1 2% **	1 3% *	1 2% *
Nothing	72 76% **	1 100% **	3 58% **	68 76% **	18 60% **	54 83% **	27 62% *	45 88% h*
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDF3B (Follow-up) Whether would have done things differently when taking out sampled loan (PROMPTED)

Base: All follow-up respondents whose repayment date has passed

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	108	70	38	23	57	28	83	15	5	5
Base	95	65	30	18	50	27	76	12	3	4
I would take out the same loan with the same lender	54 57%	37 57%	17 55%	10 57%	27 53%	17 63%	40 53%	10 82%	1 49%	2 49%
I would take out a similar loan but with a different payday lender	3 3%	1 2%	2 5%	- -	1 2%	2 6%	2 3%	- 3%	- -	- -
I would take out a loan but not from a payday lender	8 8%	8 12%	- -	- -	4 8%	4 15%	8 10%	- -	- -	- -
I would not take out a loan at all	26 28%	17 26%	9 31%	8 43%	16 33%	2 8%	22 29%	2 14%	- 16%	2 51%
Don't know	3 3%	2 3%	1 4%	- -	1 2%	2 8%	2 3%	- -	1 35%	- -
Refusal	1 1%	- -	1 4%	- -	1 2%	- -	1 2%	- -	- -	- -
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDF3B (Follow-up) Whether would have done things differently when taking out sampled loan (PROMPTED)

Base: All follow-up respondents whose repayment date has passed

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	108	33	65	27	38	9	92	4	6	4
Base	95	33	54	24	29	8	79	5	6	3
I would take out the same loan with the same lender	54 57%	12 36%	35 65%	16 64%	19 65%	7 83%	49 62%	- 9%	2 35%	2 65%
I would take out a similar loan but with a different payday lender	3 3%	2 8%	- 1%	- *	- 1%	- *	2 3%	- *	- 7%	- *
I would take out a loan but not from a payday lender	8 8%	6 17%	2 4%	- 2%	2 6%	- *	5 6%	- 9%	3 44%	- *
I would not take out a loan at all	26 28%	10 31%	15 28%	7 29%	8 27%	1 11%	21 26%	4 81%	1 14%	- *
Don't know	3 3%	3 8%	- *	- *	- *	- 5%	2 3%	- *	- *	- *
Refusal	1 1%	- *	1 2%	1 5%	- *	- *	- *	- *	- *	1 35%
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDF3B (Follow-up) Whether would have done things differently when taking out sampled loan (PROMPTED)

Base: All follow-up respondents whose repayment date has passed

	Total	Accommodation					Number of people in hhd		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	108	17	74	40	34	15	22	25	61
Base	95	14	67	41	26	14	18	22	54
I would take out the same loan with the same lender	54 57%	9 69%	35 53%	18 44%	17 68%	8 58%	10 55%	12 55%	31 58%
I would take out a similar loan but with a different payday lender	3 3%	- **	3 4%	2 6%	- 2%	- **	- **	1 5%	2 3%
I would take out a loan but not from a payday lender	8 8%	1 6%	7 11%	6 14%	1 5%	- **	4 24%	2 10%	1 2%
I would not take out a loan at all	26 28%	1 9%	19 29%	15 36%	5 19%	5 39%	3 19%	5 24%	17 32%
Don't know	3 3%	2 16%	- 1%	- **	- 2%	- 3%	- 2%	1 6%	1 2%
Refusal	1 1%	- **	1 2%	- **	1 5%	- **	- **	- **	1 2%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied									

QPDF3B (Follow-up) Whether would have done things differently when taking out sampled loan (PROMPTED)**Base: All follow-up respondents whose repayment date has passed**

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	108	68	18	14	8	40	3	7	30	42	83	25
Base	95	58	18	10	9	37	2	7	31	34	75	19
I would take out the same loan with the same lender	54 57%	34 58%	8 43%	7 68%	5 59%	20 54%	- 19%	3 40%	20 64%	17 50%	41 54%	13 65%
I would take out a similar loan but with a different payday lender	3 3%	1 2%	1 7%	- 4%	- 5%	2 5%	- ..	- ..	- ..	3 8%	2 2%	1 6%
I would take out a loan but not from a payday lender	8 8%	7 12%	1 5%	- ..	- ..	1 2%	- ..	- ..	3 9%	4 12%	8 11%	- ..
I would not take out a loan at all	26 28%	14 24%	7 39%	2 18%	4 41%	13 34%	2 81%	4 60%	8 27%	7 22%	22 29%	4 20%
Don't know	3 3%	2 4%	- ..	1 9%	- ..	1 2%	- ..	- ..	- ..	2 5%	3 3%	- 2%
Refusal	1 1%	- ..	1 7%	- ..	- ..	1 3%	- ..	- ..	- ..	1 4%	- ..	1 6%
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDF3B (Follow-up) Whether would have done things differently when taking out sampled loan (PROMPTED)
Base: All follow-up respondents whose repayment date has passed

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	108	40	16	50	71	22	13	108	-	-	37	35
Base	95	29	13	51	62	19	13	95	-	-	35	30
I would take out the same loan with the same lender	54 57%	11 39%	11 81%	30 59%	36 59%	11 59%	5 37%	54 57%	- -	- -	24 69%	14 45%
I would take out a similar loan but with a different payday lender	3 3%	- ..	- ..	3 6%	- -	- ..	3 23%	3 3%	- -	- -	1 3%	2 6%
I would take out a loan but not from a payday lender	8 8%	5 17%	- ..	3 6%	7 11%	1 7%	- ..	8 8%	- -	- -	5 13%	- 1%
I would not take out a loan at all	26 28%	13 43%	2 16%	11 22%	17 28%	6 32%	3 21%	26 28%	- -	- -	4 11%	12 40%
Don't know	3 3%	- 1%	- 3%	2 4%	1 2%	- 2%	1 10%	3 3%	- -	- -	1 4%	1 4%
Refusal	1 1%	- ..	- ..	1 2%	- -	- ..	1 9%	1 1%	- -	- -	- ..	1 4%
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDF3B (Follow-up) Whether would have done things differently when taking out sampled loan (PROMPTED)

Base: All follow-up respondents whose repayment date has passed

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	108	95	-	11
Base	95	85	-	8
I would take out the same loan with the same lender	54 57%	48 56%	- -	5 58% **
I would take out a similar loan but with a different payday lender	3 3%	1 1%	- -	2 20% **
I would take out a loan but not from a payday lender	8 8%	8 9%	- -	- 5% **
I would not take out a loan at all	26 28%	25 29%	- -	1 17% **
Don't know	3 3%	3 4%	- -	- - **
Refusal	1 1%	1 1%	- -	- - **
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QPDF3B (Follow-up) Whether would have done things differently when taking out sampled loan (PROMPTED)

Base: All follow-up respondents whose repayment date has passed

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	108	101	3	2	40	-	55	-	11
Base	95	91	2	1	29	-	56	-	8
I would take out the same loan with the same lender	54 57%	50 55%	2 79%	- 50%	11 39%	-	36 64%	-	5 58%
I would take out a similar loan but with a different payday lender	3 3%	2 3%	- **	- 50%	-	-	1 2%	-	2 20%
I would take out a loan but not from a payday lender	8 8%	8 9%	- **	- **	5 17%	-	3 5%	-	- 5%
I would not take out a loan at all	26 28%	26 28%	- 21%	- **	13 43%	-	12 22%	-	1 17%
Don't know	3 3%	3 3%	- **	- **	- 1%	-	3 5%	-	- **
Refusal	1 1%	1 1%	- **	- **	-	-	1 2%	-	- **
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDF3B (Follow-up) Whether would have done things differently when taking out sampled loan (PROMPTED)
Base: All follow-up respondents whose repayment date has passed

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	108	40	37	31	9	79	104	4	34	38	46
Base	95	29	41	25	10	71	90	4	27	36	41
I would take out the same loan with the same lender	54 57%	11 39%	28 69%	14 57%	5 53%	41 59%	53 58%	1 21%	17 63%	15 42%	27 66%
I would take out a similar loan but with a different payday lender	3 3%	- **	- **	3 12%	2 25%	2 2%	3 3%	- **	- **	3 8%	- -
I would take out a loan but not from a payday lender	8 8%	5 17%	3 7%	- 2%	- **	6 8%	6 7%	2 42%	2 6%	6 17%	- 1%
I would not take out a loan at all	26 28%	13 43%	9 22%	4 18%	1 9%	19 27%	24 27%	2 37%	7 26%	9 25%	13 33%
Don't know	3 3%	- 1%	1 2%	2 7%	1 13%	2 3%	3 3%	- **	1 5%	2 5%	- -
Refusal	1 1%	- **	- -	1 5%	- **	1 2%	1 1%	- **	- **	1 3%	- -
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDF3B (Follow-up) Whether would have done things differently when taking out sampled loan (PROMPTED)

Base: All follow-up respondents whose repayment date has passed

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	108	53	54	35	1	32	6	2	-	9	18	54
Base	95	43	51	28	1	26	4	2	-	6	16	51
I would take out the same loan with the same lender	54 57%	29 68%	24 47%	20 72%	- ..	17 65%	3 67%	2 100%	- ..	6 93%	8 51%	24 47%
I would take out a similar loan but with a different payday lender	3 3%	2 4%	1 2%	1 4%	- ..	2 6%	- 11%	- ..	- ..	- 7%	1 7%	1 2%
I would take out a loan but not from a payday lender	8 8%	2 5%	6 11%	- 1%	- ..	2 7%	- ..	- ..	- ..	- ..	2 11%	6 11%
I would not take out a loan at all	26 28%	8 18%	18 36%	5 18%	1 100%	4 15%	1 23%	- ..	- ..	- ..	3 19%	18 36%
Don't know	3 3%	2 4%	- 1%	1 4%	- ..	2 6%	- ..	- ..	- ..	- ..	2 10%	- 1%
Refusal	1 1%	- ..	1 2%	- ..	- ..	- ..	- ..	- ..	- ..	- ..	- ..	1 2%
Overlap formulae used												
- Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

Competition Commission - Payday Lending Survey - 120248

QPDF3B (Follow-up) Whether would have done things differently when taking out sampled loan (PROMPTED)

Base: All follow-up respondents whose repayment date has passed

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	108	72	36	31	76	106	2
Base	95	69	26	32	62	93	2
I would take out the same loan with the same lender	54 57%	36 52%	17 68% **	14 45% **	39 63%	52 56%	2 100% **
I would take out a similar loan but with a different payday lender	3 3%	2 2%	1 5% **	2 8% **	- 1%	3 3%	- - **
I would take out a loan but not from a payday lender	8 8%	6 9%	2 7% **	3 8% **	5 9%	8 9%	- - **
I would not take out a loan at all	26 28%	21 31%	5 19% **	11 35% **	15 24%	26 28%	- - **
Don't know	3 3%	3 4%	- 2% **	1 4% **	1 1%	3 3%	- - **
Refusal	1 1%	1 2%	- - **	- - **	1 2%	1 1%	- - **
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDF3B (Follow-up) Whether would have done things differently when taking out sampled loan (PROMPTED)
Base: All follow-up respondents whose repayment date has passed

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	108	54	52	35	29	9	10	23	30	51
Base	95	50	44	28	25	7	8	21	27	45
I would take out the same loan with the same lender	54 57%	30 59% *	24 55% *	15 54% **	13 53% **	3 43% **	5 58% **	9 43% **	18 67% **	24 54% **
I would take out a similar loan but with a different payday lender	3 3%	1 2% *	2 4% *	2 6% **	- 2% **	- 6% **	- 5% **	- 2% **	1 5% **	1 3% **
I would take out a loan but not from a payday lender	8 8%	5 11% *	3 6% *	2 8% **	- 2% **	- - **	- - **	3 15% **	- - **	5 11% **
I would not take out a loan at all	26 28%	14 28% *	12 27% *	7 26% **	8 32% **	4 51% **	1 16% **	7 34% **	6 24% **	13 28% **
Don't know	3 3%	- - *	2 5% *	2 6% **	2 7% **	- - **	- 5% **	- - **	1 5% **	2 4% **
Refusal	1 1%	- - *	1 3% *	- - **	1 5% **	- - **	1 15% **	1 6% **	- - **	- - **
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDF3B (Follow-up) Whether would have done things differently when taking out sampled loan (PROMPTED)
Base: All follow-up respondents whose repayment date has passed

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	108	11	26	-	15	15	21	14
Base	95	13	21	-	15	15	17	11
I would take out the same loan with the same lender	54 57%	8 63% **	11 54% **	- - -	3 23% **	10 66% **	10 57% **	9 80% **
I would take out a similar loan but with a different payday lender	3 3%	- **	1 6% **	- - -	1 9% **	- **	- 2% **	- - **
I would take out a loan but not from a payday lender	8 8%	- **	2 10% **	- - -	2 15% **	- **	4 21% **	- - **
I would not take out a loan at all	26 28%	5 37% **	6 29% **	- - -	7 44% **	5 34% **	1 8% **	1 12% **
Don't know	3 3%	- **	- **	- - -	- - **	- **	2 12% **	1 8% **
Refusal	1 1%	- **	- **	- - -	1 8% **	- **	- **	- - **
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

Competition Commission - Payday Lending Survey - 120248

QPDF3B (Follow-up) Whether would have done things differently when taking out sampled loan (PROMPTED)

Base: All follow-up respondents whose repayment date has passed

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	108	39	68	56	48	95	10	66	42	81	25
Base	95	36	58	48	44	82	9	60	35	72	21
I would take out the same loan with the same lender	54 57%	18 49% **	36 62%	28 59% *	23 52% *	48 59% *	5 52% **	38 63% *	16 46% *	39 54%	13 62% **
I would take out a similar loan but with a different payday lender	3 3%	2 5% **	1 2%	2 4% *	1 3% *	3 4% *	- - **	2 3% *	1 3% *	2 2%	1 6% **
I would take out a loan but not from a payday lender	8 8%	2 6% **	6 10%	2 4% *	5 12% *	6 7% *	2 20% **	6 10% *	2 6% *	8 11%	- 2% **
I would not take out a loan at all	26 28%	14 39% **	11 20%	14 30% *	12 27% *	20 25% **	3 28% **	14 24% *	12 34% *	21 29%	5 24% **
Don't know	3 3%	- 1% **	3 4%	2 4% *	1 3% *	3 4% *	- - **	- 1% *	3 7% *	3 4%	- - **
Refusal	1 1%	- - **	1 2%	- - *	1 3% *	1 1% *	- - **	- - *	1 3% *	- -	1 6% **
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDF3B (Follow-up) Whether would have done things differently when taking out sampled loan (PROMPTED)

Base: All follow-up respondents whose repayment date has passed

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	108	16	92	4	8	53	40	108	89	95
Base	95	15	79	3	8	53	29	95	80	86
I would take out the same loan with the same lender	54 57%	8 52% **	46 57%	- **	4 51% **	36 69%	11 39% **	54 57% *	46 57% *	48 56% *
I would take out a similar loan but with a different payday lender	3 3%	2 11% **	1 2%	- **	1 16% **	2 3%	- **	3 3% *	2 2% *	3 3% *
I would take out a loan but not from a payday lender	8 8%	- **	8 10%	- **	- **	3 6%	5 17% **	8 8% *	5 7% *	6 7% *
I would not take out a loan at all	26 28%	5 35% **	21 26%	3 100% **	1 16% **	9 17%	13 43% **	26 28% *	24 30% *	25 29% *
Don't know	3 3%	- 3% **	3 3%	- **	1 16% **	1 3%	- 1% **	3 3% *	2 3% *	3 3% *
Refusal	1 1%	- **	1 2%	- **	- **	1 2%	- **	1 1% *	1 2% *	1 1% *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDF3B (Follow-up) Whether would have done things differently when taking out sampled loan (PROMPTED)**Base: All follow-up respondents whose repayment date has passed**

	Total	(SAMPLE) Size of loan			(SAMPLE) Date of loan			Reason for loan (General)	
		High (£200+) (T)	Low (Less than £200) (U)	Unknown (V)	A-Recent (W)	B-Mid term (X)	C-Longer ago (Y)	Unexpected INCREASE in expenses/ outgoings (Z)	Unexpected DECREASE in income (a)
Unweighted Base	108	53	55	-	108	-	-	56	23
Base	95	49	46	-	95	-	-	55	22
I would take out the same loan with the same lender	54 57%	28 57%	26 56%	- -	54 57%	- -	- -	28 52%	13 58%
		*	*						**
I would take out a similar loan but with a different payday lender	3 3%	2 3%	1 3%	- -	3 3%	- -	- -	1 2%	1 6%
		*	*						**
I would take out a loan but not from a payday lender	8 8%	6 12%	2 5%	- -	8 8%	- -	- -	4 8%	3 14%
		*	*						**
I would not take out a loan at all	26 28%	10 21%	16 34%	- -	26 28%	- -	- -	20 37%	4 16%
		*	*						**
Don't know	3 3%	2 3%	1 3%	- -	3 3%	- -	- -	- 1%	- -
		*	*						**
Refusal	1 1%	1 2%	- *	- -	1 1%	- -	- -	- -	1 6%
		*	*						**
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDF3B (Follow-up) Whether would have done things differently when taking out sampled loan (PROMPTED)

Base: All follow-up respondents whose repayment date has passed

	Total	Use of loan				Whether repayment date has passed	
		Living expenses (b)	Car/ vehicle (c)	Rent or mortgage (d)	Other (e)	Yes (f)	No (g)
Unweighted Base	108	55	18	8	29	-	108
Base	95	51	17	7	22	-	95
I would take out the same loan with the same lender	54 57%	28 55%	9 55%	2 34%	16 71%	- -	54 57%
I would take out a similar loan but with a different payday lender	3 3%	3 6%	- **	- **	- **	- -	3 3%
I would take out a loan but not from a payday lender	8 8%	5 9%	1 5%	3 39%	- **	- -	8 8%
I would not take out a loan at all	26 28%	13 26%	7 40%	2 28%	4 19%	- -	26 28%
Don't know	3 3%	2 4%	- **	- **	1 4%	- -	3 3%
Refusal	1 1%	- -	- **	- **	1 5%	- -	1 1%
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied							

QPDF3B (Follow-up) Whether would have done things differently when taking out sampled loan (PROMPTED)**Base: All follow-up respondents whose repayment date has passed**

	Total	Whether paid back loan in full		Action taken when not paid back on repayment date			Whether shopped around for sampled loan		Whether ever shopped around for loan	
		Yes (A)	No (B)	Rollover (C)	Repayment plan (D)	Defaulted (E)	Yes (F)	No (G)	Yes (H)	No (I)
Unweighted Base	108	87	21	13	9	-	39	69	56	52
Base	95	73	22	16	7	-	39	55	55	40
I would take out the same loan with the same lender	54 57%	46 64%	7 33% **	5 30% **	3 35% **	-	22 55% *	32 57% *	33 60% *	21 52% *
I would take out a similar loan but with a different payday lender	3 3%	-	3 13% **	2 11% **	2 23% **	-	2 4% *	1 2% *	3 5% *	-
I would take out a loan but not from a payday lender	8 8%	5 7%	3 12% **	3 17% **	-	-	2 5% *	6 11% *	2 4% *	6 15% *
I would not take out a loan at all	26 28%	19 27%	7 30% **	4 26% **	3 43% **	-	11 29% *	15 27% *	14 26% *	12 29% *
Don't know	3 3%	2 2%	1 6% **	1 8% **	-	-	1 3% *	2 3% *	1 2% *	2 4% *
Refusal	1 1%	-	1 5% **	1 8% **	-	-	1 3% *	-	1 2% *	-
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDF3B (Follow-up) Whether would have done things differently when taking out sampled loan (PROMPTED)

Base: All follow-up respondents whose repayment date has passed

	Total	How well understood repayment amount			Confidence in repaying loan			Ease of getting money to pay back loan		
		Very well (J)	Very/ Fairly well (K)	Not very/ Not at all well (L)	Very confident (M)	Very/ Fairly confident (N)	Not very/Not at all confident (O)	Easier than expected (P)	Same as expected (Q)	More difficult than expected (R)
Unweighted Base	108	94	106	2	97	107	1	34	65	8
Base	95	82	94	1	87	94	1	29	56	10
I would take out the same loan with the same lender	54 57%	49 60% *	54 57% *	- - **	51 58% *	54 57% *	- - **	19 68% **	32 57%	2 23% **
I would take out a similar loan but with a different payday lender	3 3%	3 4% *	3 3% *	- - **	3 3% *	3 3% *	- - **	- 1% **	1 2%	1 13% **
I would take out a loan but not from a payday lender	8 8%	7 9% *	8 9% *	- - **	8 9% *	8 9% *	- - **	5 16% **	4 6%	- - **
I would not take out a loan at all	26 28%	19 23% *	26 27% *	- 50% **	23 26% *	26 28% *	- - **	4 15% **	16 29%	5 51% **
Don't know	3 3%	3 3% *	3 3% *	- 50% **	2 2% *	2 2% *	1 100% **	- - **	3 5%	- - **
Refusal	1 1%	1 1% *	1 1% *	- - **	1 1% *	1 1% *	- - **	- - **	-	1 13% **
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDF3B (Follow-up) Whether would have done things differently when taking out sampled loan (PROMPTED)

Base: All follow-up respondents whose repayment date has passed

	Total	Confidence and ease of repayment			Type of loan compared			Aware of any high street lenders		Aware of any online lenders	
		Very confident and found easy (S)	Very confident and found same (T)	Very confident and found difficult (U)	Online only (V)	Retail only (W)	Online and Retail (X)	Yes (Y)	No (Z)	Yes (a)	No (b)
Unweighted Base	108	34	56	6	50	-	5	89	19	108	-
Base	95	29	50	8	49	-	5	80	15	95	-
I would take out the same loan with the same lender	54 57%	19 68% **	30 60%	1 15% **	29 59%	-	4 81% **	46 57%	8 54% **	54 57%	-
I would take out a similar loan but with a different payday lender	3 3%	- 1% **	1 2%	1 15% **	3 6%	-	- **	2 2%	1 9% **	3 3%	-
I would take out a loan but not from a payday lender	8 8%	5 16% **	4 7%	- **	1 2%	-	- **	5 7%	3 19% **	8 8%	-
I would not take out a loan at all	26 28%	4 15% **	13 27%	4 54% **	14 28%	-	1 19% **	24 30%	2 12% **	26 28%	-
Don't know	3 3%	- **	2 4%	- **	1 3%	-	- **	2 3%	1 6% **	3 3%	-
Refusal	1 1%	- **	-	1 15% **	1 2%	-	- **	1 2%	- **	1 1%	-
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDF3B (Follow-up) Whether would have done things differently when taking out sampled loan (PROMPTED)**Base: All follow-up respondents whose repayment date has passed**

	Total	Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		More confident (c)	Less confident (d)	No change (e)	New (f)	Repeat (g)	New (h)	Repeat (i)
Unweighted Base	108	1	8	99	41	67	62	46
Base	95	1	5	88	29	65	44	51
I would take out the same loan with the same lender	54 57%	- **	2 42% **	51 58%	11 38% **	42 65%	20 46% *	34 66% *
I would take out a similar loan but with a different payday lender	3 3%	1 100% **	- **	2 2%	- **	3 4%	- 1% *	2 5% *
I would take out a loan but not from a payday lender	8 8%	- **	- **	8 9%	5 16% **	3 5%	5 12% *	3 5% *
I would not take out a loan at all	26 28%	- **	2 34% **	24 28%	13 44% **	13 20%	16 36% *	10 20% *
Don't know	3 3%	- **	1 24% **	2 2%	- 1% **	3 4%	1 2% *	2 4% *
Refusal	1 1%	- **	- **	1 1%	- **	1 2%	1 3% *	- *
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDF3C (Follow-up) Perceived amount of time spent comparing payday loans against other sources of borrowing when taking out sampled loan
Base: All follow-up respondents whose repayment date has passed

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	108	70	38	23	57	28	83	15	5	5
Base	95	65	30	18	50	27	76	12	3	4
Too long comparing it against other sources of borrowing	3 3%	2 3%	- 1% **	- - **	1 2% **	1 5% **	1 2%	- 3% **	- - **	1 25% **
Not enough time comparing it against other source of borrowing	21 22%	14 22%	6 21% **	3 18% **	15 29% **	3 12% **	16 21%	3 26% **	1 35% **	1 25% **
Or about the right amount of time comparing?	69 72%	46 71%	23 76% **	14 78% **	33 65% **	22 82% **	57 75%	9 71% **	1 33% **	2 49% **
Don't know	3 3%	2 3%	- 1% **	- 2% **	2 4% **	- 2% **	2 2%	- - **	1 33% **	- - **
Refusal	- *	- 1%	- - **	- 2% **	- - **	- - **	- 1%	- - **	- - **	- - **
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

Competition Commission - Payday Lending Survey - 120248

QPDF3C (Follow-up) Perceived amount of time spent comparing payday loans against other sources of borrowing when taking out sampled loan
Base: All follow-up respondents whose repayment date has passed

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	108	33	65	27	38	9	92	4	6	4
Base	95	33	54	24	29	8	79	5	6	3
Too long comparing it against other sources of borrowing	3 3%	- **	3 5%	1 5%	1 5%	- **	2 3%	- **	- 7%	- **
Not enough time comparing it against other source of borrowing	21 22%	9 27%	11 20%	5 19%	6 20%	1 17%	15 20%	3 70%	- **	1 35%
Or about the right amount of time comparing?	69 72%	24 73%	39 72%	18 74%	21 71%	6 73%	58 74%	1 30%	6 93%	2 65%
Don't know	3 3%	- **	1 2%	- **	1 5%	1 11%	3 3%	- **	- **	- **
Refusal	- *	- **	- 1%	- 2%	- **	- **	- 1%	- **	- **	- **
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

Competition Commission - Payday Lending Survey - 120248

QPDF3C (Follow-up) Perceived amount of time spent comparing payday loans against other sources of borrowing when taking out sampled loan
Base: All follow-up respondents whose repayment date has passed

	Total	Accommodation					Number of people in hhd		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	108	17	74	40	34	15	22	25	61
Base	95	14	67	41	26	14	18	22	54
Too long comparing it against other sources of borrowing	3 3%	1 9% **	1 2%	- - **	1 5% **	- - **	1 5% **	- - **	2 3%
Not enough time comparing it against other source of borrowing	21 22%	4 30% **	14 22%	9 21% **	6 22% **	2 16% **	2 9% **	5 23% **	14 25%
Or about the right amount of time comparing?	69 72%	8 58% **	49 73%	31 75% **	18 69% **	12 84% **	15 84% **	17 75% **	37 67%
Don't know	3 3%	- 3% **	2 3%	1 3% **	- 2% **	- - **	- 2% **	- 2% **	2 3%
Refusal	- *	- - **	- 1%	- - **	- 2% **	- - **	- - **	- - **	- 1%
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

Competition Commission - Payday Lending Survey - 120248

QPDF3C (Follow-up) Perceived amount of time spent comparing payday loans against other sources of borrowing when taking out sampled loan

Base: All follow-up respondents whose repayment date has passed

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	108	68	18	14	8	40	3	7	30	42	83	25
Base	95	58	18	10	9	37	2	7	31	34	75	19
Too long comparing it against other sources of borrowing	3 3%	1 2%	1 7%	- 4%	- -	2 4%	- -	- -	2 7%	- 1%	3 3%	- -
Not enough time comparing it against other source of borrowing	21 22%	9 15%	9 48%	1 14%	2 21%	12 32%	- -	- 6%	7 22%	9 26%	16 22%	4 22%
Or about the right amount of time comparing?	69 72%	46 80%	8 46%	8 77%	7 75%	23 61%	2 81%	6 94%	22 70%	24 69%	55 73%	14 71%
Don't know	3 3%	2 3%	- -	- 4%	- 5%	1 2%	- 19%	- -	- 1%	1 3%	1 2%	1 7%
Refusal	- *	- 1%	- -	- -	- -	- -	- -	- -	- -	- 1%	- 1%	- -
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDF3C (Follow-up) Perceived amount of time spent comparing payday loans against other sources of borrowing when taking out sampled loan**Base: All follow-up respondents whose repayment date has passed**

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	108	40	16	50	71	22	13	108	-	-	37	35
Base	95	29	13	51	62	19	13	95	-	-	35	30
Too long comparing it against other sources of borrowing	3 3%	- ..	- ..	3 5%	1 1%	1 6%	- 3%	3 3%	- -	- -	1 3%	2 5%
Not enough time comparing it against other source of borrowing	21 22%	6 20%	1 6%	13 26%	13 22%	2 9%	5 36%	21 22%	- -	- -	5 14%	8 27%
Or about the right amount of time comparing?	69 72%	21 73%	12 91%	35 68%	45 73%	15 82%	8 61%	69 72%	- -	- -	29 83%	19 64%
Don't know	3 3%	2 6%	- 3%	- 1%	2 4%	- 2%	- -	3 3%	- -	- -	- 1%	- 1%
Refusal	- *	- 1%	- ..	- -	- 1%	- ..	- ..	- *	- -	- -	- ..	- 1%
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDF3C (Follow-up) Perceived amount of time spent comparing payday loans against other sources of borrowing when taking out sampled loan
Base: All follow-up respondents whose repayment date has passed

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	108	95	-	11
Base	95	85	-	8
Too long comparing it against other sources of borrowing	3 3%	2 2%	- -	- 5% **
Not enough time comparing it against other source of borrowing	21 22%	19 22%	- -	1 15% **
Or about the right amount of time comparing?	69 72%	62 73%	- -	6 74% **
Don't know	3 3%	2 3%	- -	- 5% **
Refusal	- .	- .	- -	- - **
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

Competition Commission - Payday Lending Survey - 120248

QPDF3C (Follow-up) Perceived amount of time spent comparing payday loans against other sources of borrowing when taking out sampled loan
Base: All follow-up respondents whose repayment date has passed

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	108	101	3	2	40	-	55	-	11
Base	95	91	2	1	29	-	56	-	8
Too long comparing it against other sources of borrowing	3 3%	2 2%	- **	- 50% **	- -	- -	2 4%	- -	- 5% **
Not enough time comparing it against other source of borrowing	21 22%	20 22%	- **	- **	6 20%	- -	13 23%	- -	1 15% **
Or about the right amount of time comparing?	69 72%	66 73%	2 79% **	- 50% **	21 73%	- -	41 73%	- -	6 74% **
Don't know	3 3%	2 2%	- 21% **	- - **	2 6%	- -	- 1%	- -	- 5% **
Refusal	- *	- *	- **	- **	- 1%	- -	- -	- -	- **
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

Competition Commission - Payday Lending Survey - 120248

QPDF3C (Follow-up) Perceived amount of time spent comparing payday loans against other sources of borrowing when taking out sampled loan
Base: All follow-up respondents whose repayment date has passed

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	108	40	37	31	9	79	104	4	34	38	46
Base	95	29	41	25	10	71	90	4	27	36	41
Too long comparing it against other sources of borrowing	3 3%	- **	1 2%	2 7%	- **	1 2%	1 1%	1 28%	- **	1 4%	1 3%
Not enough time comparing it against other source of borrowing	21 22%	6 20%	10 23%	5 22%	3 34%	17 24%	19 21%	1 30%	7 27%	10 28%	7 18%
Or about the right amount of time comparing?	69 72%	21 73%	31 75%	17 68%	7 66%	51 72%	67 74%	2 42%	19 70%	24 68%	29 72%
Don't know	3 3%	2 6%	-	1 3%	- **	1 2%	3 3%	- **	1 3%	- **	3 6%
Refusal	- *	- 1%	-	- **	- **	- 1%	- *	- **	- **	- **	- 1%
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

Competition Commission - Payday Lending Survey - 120248

QPDF3C (Follow-up) Perceived amount of time spent comparing payday loans against other sources of borrowing when taking out sampled loan
Base: All follow-up respondents whose repayment date has passed

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	108	53	54	35	1	32	6	2	-	9	18	54
Base	95	43	51	28	1	26	4	2	-	6	16	51
Too long comparing it against other sources of borrowing	3 3%	1 3%	1 2%	1 3%	- **	- 2%	- 11%	- **	- -	- 7%	- **	1 2%
Not enough time comparing it against other source of borrowing	21 22%	7 15%	13 26%	7 23%	- **	5 19%	1 23%	- **	- -	2 30%	2 13%	13 26%
Or about the right amount of time comparing?	69 72%	33 77%	35 69%	20 69%	1 100%	21 78%	3 67%	2 100%	- -	4 57%	14 87%	35 69%
Don't know	3 3%	1 3%	1 3%	1 3%	- **	- 2%	- **	- **	- -	- 7%	- **	1 3%
Refusal	- *	- 1%	- -	- 1%	- **	- **	- **	- **	- -	- **	- **	- -
Overlap formulae used												
- Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied												

Competition Commission - Payday Lending Survey - 120248

QPDF3C (Follow-up) Perceived amount of time spent comparing payday loans against other sources of borrowing when taking out sampled loan
Base: All follow-up respondents whose repayment date has passed

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	108	72	36	31	76	106	2
Base	95	69	26	32	62	93	2
Too long comparing it against other sources of borrowing	3 3%	2 2%	1 4% **	1 4% **	1 2%	3 3%	- - **
Not enough time comparing it against other source of borrowing	21 22%	15 22%	5 21% **	11 34% **	9 14%	21 22%	- - **
Or about the right amount of time comparing?	69 72%	52 75%	17 65% **	19 58% **	50 81%	67 72%	2 100% **
Don't know	3 3%	- 1%	2 9% **	1 3% **	2 3%	3 3%	- - **
Refusal	- *	- -	- 2% **	- 1% **	- -	- *	- - **
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

Competition Commission - Payday Lending Survey - 120248

QPDF3C (Follow-up) Perceived amount of time spent comparing payday loans against other sources of borrowing when taking out sampled loan
Base: All follow-up respondents whose repayment date has passed

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	108	54	52	35	29	9	10	23	30	51
Base	95	50	44	28	25	7	8	21	27	45
Too long comparing it against other sources of borrowing	3 3%	- *	3 6%	2 6%	3 10%	- 6%	- 5%	2 8%	1 3%	- *
Not enough time comparing it against other source of borrowing	21 22%	11 22%	9 20%	7 25%	3 10%	1 13%	2 25%	4 21%	2 8%	14 31%
Or about the right amount of time comparing?	69 72%	39 78%	29 67%	18 65%	17 69%	6 81%	6 69%	14 69%	22 82%	30 67%
Don't know	3 3%	- *	3 6%	1 3%	2 9%	- *	- *	- 2%	2 7%	- 1%
Refusal	- *	- *	- 1%	- 2%	- 2%	- *	- *	- *	- *	- 1%
Overlap formulae used										
- Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

Competition Commission - Payday Lending Survey - 120248

QPDF3C (Follow-up) Perceived amount of time spent comparing payday loans against other sources of borrowing when taking out sampled loan
Base: All follow-up respondents whose repayment date has passed

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	108	11	26	-	15	15	21	14
Base	95	13	21	-	15	15	17	11
Too long comparing it against other sources of borrowing	3 3%	1 7% **	1 6% **	- - -	- - **	- - **	- 2% **	- - **
Not enough time comparing it against other source of borrowing	21 22%	3 20% **	5 26% **	- - -	3 23% **	1 9% **	3 18% **	5 45% **
Or about the right amount of time comparing?	69 72%	9 66% **	13 64% **	- - -	11 77% **	13 88% **	14 77% **	6 55% **
Don't know	3 3%	1 7% **	1 4% **	- - -	- - **	- 3% **	- - **	- - **
Refusal	- *	- - **	- - **	- - -	- - **	- - **	- 2% **	- - **
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

Competition Commission - Payday Lending Survey - 120248

QPDF3C (Follow-up) Perceived amount of time spent comparing payday loans against other sources of borrowing when taking out sampled loan
Base: All follow-up respondents whose repayment date has passed

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	108	39	68	56	48	95	10	66	42	81	25
Base	95	36	58	48	44	82	9	60	35	72	21
Too long comparing it against other sources of borrowing	3 3%	2 5% **	1 2%	3 5% *	- - *	1 2%	1 13% **	1 2% *	1 3% *	3 4%	- - **
Not enough time comparing it against other source of borrowing	21 22%	9 25% **	12 20%	10 21% *	10 23% *	20 24%	1 10% **	12 20% *	9 25% *	12 16%	7 34% **
Or about the right amount of time comparing?	69 72%	24 67% **	44 76%	33 69% *	34 76% *	59 72%	7 77% **	45 75% *	24 67% *	56 78%	13 62% **
Don't know	3 3%	1 4% **	1 2%	3 5% *	- - *	2 2%	- - **	1 2% *	1 4% *	1 2%	1 4% **
Refusal	- *	- **	- 1%	- *	- 1% *	- 1%	- **	- *	- 1% *	- 1%	- **
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDF3C (Follow-up) Perceived amount of time spent comparing payday loans against other sources of borrowing when taking out sampled loan
Base: All follow-up respondents whose repayment date has passed

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	108	16	92	4	8	53	40	108	89	95
Base	95	15	79	3	8	53	29	95	80	86
Too long comparing it against other sources of borrowing	3 3%	- 3% **	2 3%	- **	1 16% **	1 3%	- **	3 3% *	3 3% *	3 3% *
Not enough time comparing it against other source of borrowing	21 22%	3 20% **	18 22%	- **	3 40% **	11 21%	6 20% **	21 22% *	17 21% *	20 24% *
Or about the right amount of time comparing?	69 72%	12 75% **	57 72%	3 87% **	3 38% **	40 77%	21 73% **	69 72% *	59 73% *	61 71% *
Don't know	3 3%	- 3% **	2 3%	- 13% **	- 6% **	- -	2 6% **	3 3% *	2 2% *	2 2% *
Refusal	- *	- **	- 1%	- **	- **	- -	- 1% **	- *	- 1% *	- *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDF3C (Follow-up) Perceived amount of time spent comparing payday loans against other sources of borrowing when taking out sampled loan
Base: All follow-up respondents whose repayment date has passed

	Total	(SAMPLE) Size of loan			(SAMPLE) Date of loan			Reason for loan (General)	
		High (£200+) (T)	Low (Less than £200) (U)	Unknown (V)	A-Recent (W)	B-Mid term (X)	C-Longer ago (Y)	Unexpected INCREASE in expenses/ outgoings (Z)	Unexpected DECREASE in income (a)
Unweighted Base	108	53	55	-	108	-	-	56	23
Base	95	49	46	-	95	-	-	55	22
Too long comparing it against other sources of borrowing	3 3%	1 3% *	1 3% *	- -	3 3%	- -	- -	2 4%	- - **
Not enough time comparing it against other source of borrowing	21 22%	10 20% *	11 24% *	- -	21 22%	- -	- -	11 19%	6 26% **
Or about the right amount of time comparing?	69 72%	37 76% *	32 69% *	- -	69 72%	- -	- -	40 73%	16 74% **
Don't know	3 3%	1 2% *	2 4% *	- -	3 3%	- -	- -	2 3%	- - **
Refusal	- *	- *	- 1% *	- -	- *	- -	- -	- -	- - **
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

Competition Commission - Payday Lending Survey - 120248

QPDF3C (Follow-up) Perceived amount of time spent comparing payday loans against other sources of borrowing when taking out sampled loan
Base: All follow-up respondents whose repayment date has passed

	Total	Use of loan				Whether repayment date has passed	
		Living expenses (b)	Car/ vehicle (c)	Rent or mortgage (d)	Other (e)	Yes (f)	No (g)
Unweighted Base	108	55	18	8	29	-	108
Base	95	51	17	7	22	-	95
Too long comparing it against other sources of borrowing	3 3%	3 5%	- ..	- ..	- ..	- -	3 3%
Not enough time comparing it against other source of borrowing	21 22%	12 24%	1 8% ..	1 20% ..	6 27% ..	- -	21 22%
Or about the right amount of time comparing?	69 72%	35 69%	14 84% ..	5 80% ..	16 71% ..	- -	69 72%
Don't know	3 3%	1 2%	1 8% ..	- ..	- 2% ..	- -	3 3%
Refusal	- *	- 1%	- ..	- ..	- ..	- -	- *
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDF3C (Follow-up) Perceived amount of time spent comparing payday loans against other sources of borrowing when taking out sampled loan
Base: All follow-up respondents whose repayment date has passed

	Total	Whether paid back loan in full		Action taken when not paid back on repayment date			Whether shopped around for sampled loan		Whether ever shopped around for loan	
		Yes (A)	No (B)	Rollover (C)	Repayment plan (D)	Defaulted (E)	Yes (F)	No (G)	Yes (H)	No (I)
Unweighted Base	108	87	21	13	9	-	39	69	56	52
Base	95	73	22	16	7	-	39	55	55	40
Too long comparing it against other sources of borrowing	3 3%	2 3%	- 2% **	- 3% **	- 6% **	- - -	3 6% *	- - *	3 5% *	- - *
Not enough time comparing it against other source of borrowing	21 22%	15 20%	6 27% **	3 22% **	3 41% **	- - -	8 20% *	13 23% *	13 23% *	8 20% *
Or about the right amount of time comparing?	69 72%	53 73%	15 70% **	12 73% **	3 47% **	- - -	29 74% *	39 71% *	40 72% *	29 72% *
Don't know	3 3%	2 3%	- 2% **	- 3% **	- 6% **	- - -	- - *	3 5% *	- - *	3 7% *
Refusal	- *	- 1%	- - **	- - **	- - **	- - -	- - *	- 1% *	- - *	- 1% *
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDF3C (Follow-up) Perceived amount of time spent comparing payday loans against other sources of borrowing when taking out sampled loan
Base: All follow-up respondents whose repayment date has passed

	Total	How well understood repayment amount			Confidence in repaying loan			Ease of getting money to pay back loan		
		Very well (J)	Very/ Fairly well (K)	Not very/ Not at all well (L)	Very confident (M)	Very/ Fairly confident (N)	Not very/Not at all confident (O)	Easier than expected (P)	Same as expected (Q)	More difficult than expected (R)
Unweighted Base	108	94	106	2	97	107	1	34	65	8
Base	95	82	94	1	87	94	1	29	56	10
Too long comparing it against other sources of borrowing	3 3%	1 2% *	3 3% *	- - **	3 3% *	3 3% *	- - **	- 1% **	2 4%	- - **
Not enough time comparing it against other source of borrowing	21 22%	16 20% *	20 22% *	- 50% **	19 22% *	21 22% *	- - **	7 25% **	10 16%	3 35% **
Or about the right amount of time comparing?	69 72%	62 76% *	68 72% *	- 50% **	63 73% *	67 72% *	1 100% **	20 69% **	43 76%	6 65% **
Don't know	3 3%	2 2% *	3 3% *	- - **	2 2% *	3 3% *	- - **	1 3% **	1 2%	- - **
Refusal	- *	- 1% *	- *	- **	- *	- *	- **	- 1% **	- -	- - **
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (**), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (**), Small Base: 100 (*) Continuity correction applied										

QPDF3C (Follow-up) Perceived amount of time spent comparing payday loans against other sources of borrowing when taking out sampled loan
Base: All follow-up respondents whose repayment date has passed

	Total	Confidence and ease of repayment			Type of loan compared			Aware of any high street lenders		Aware of any online lenders	
		Very confident and found easy (S)	Very confident and found same (T)	Very confident and found difficult (U)	Online only (V)	Retail only (W)	Online and Retail (X)	Yes (Y)	No (Z)	Yes (a)	No (b)
Unweighted Base	108	34	56	6	50	-	5	89	19	108	-
Base	95	29	50	8	49	-	5	80	15	95	-
Too long comparing it against other sources of borrowing	3 3%	- 1% **	2 4%	- - **	3 5%	- -	- -	3 3%	- -	3 3%	- -
Not enough time comparing it against other source of borrowing	21 22%	7 25% **	9 16%	3 36% **	13 26%	- -	- -	17 21%	4 27% **	21 22%	- -
Or about the right amount of time comparing?	69 72%	20 69% **	38 77%	5 64% **	34 69%	- -	5 100% **	59 73%	10 67% **	69 72%	- -
Don't know	3 3%	1 3% **	- 1%	- - **	- -	- -	- -	2 2%	1 6% **	3 3%	- -
Refusal	- *	- 1% **	- -	- - **	- -	- -	- -	- 1%	- - **	- *	- -
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDF3C (Follow-up) Perceived amount of time spent comparing payday loans against other sources of borrowing when taking out sampled loan
Base: All follow-up respondents whose repayment date has passed

	Total	Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		More confident (c)	Less confident (d)	No change (e)	New (f)	Repeat (g)	New (h)	Repeat (i)
Unweighted Base	108	1	8	99	41	67	62	46
Base	95	1	5	88	29	65	44	51
Too long comparing it against other sources of borrowing	3 3%	- **	- **	3 3%	- **	3 4%	2 *	1 2%
Not enough time comparing it against other source of borrowing	21 22%	1 100% **	1 16% **	19 21%	6 21% **	15 22%	8 18% *	13 25% *
Or about the right amount of time comparing?	69 72%	- **	4 84% **	64 73%	21 72% **	47 73%	31 71% *	37 73% *
Don't know	3 3%	- **	- **	3 3%	2 6% **	1 1%	3 6% *	- *
Refusal	- *	- **	- **	- *	- 1% **	- -	- 1% *	- *
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDF3D (Follow-up) Perceived amount of time spent comparing payday loans when taking out sampled loan
Base: All follow-up respondents whose repayment date has passed

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	108	70	38	23	57	28	83	15	5	5
Base	95	65	30	18	50	27	76	12	3	4
Too long shopping around to compare payday loans	2 2%	1 2%	- 1%	- -	1 2%	- 2%	1 2%	- 3%	- -	- -
Not enough time shopping around to compare payday loans	17 18%	11 17%	6 21%	3 18%	12 24%	2 8%	13 17%	3 26%	- 16%	1 25%
Or about the right amount of time shopping around?	70 73%	47 73%	22 74%	13 75%	35 69%	22 81%	59 78%	7 53%	1 33%	3 75%
Don't know	6 6%	6 9%	- 1%	1 8%	2 4%	3 10%	3 3%	2 18%	1 51%	- -
Refusal	- *	- -	- 1%	- -	- 1%	- -	- 1%	- -	- -	- -
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDF3D (Follow-up) Perceived amount of time spent comparing payday loans when taking out sampled loan**Base: All follow-up respondents whose repayment date has passed**

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	108	33	65	27	38	9	92	4	6	4
Base	95	33	54	24	29	8	79	5	6	3
Too long shopping around to compare payday loans	2 2%	- **	2 3%	1 5%	- 1%	- **	1 2%	- **	- 7%	- **
Not enough time shopping around to compare payday loans	17 18%	8 24% **	8 15%	3 10% **	5 19% **	1 17% **	13 17%	3 61% **	- **	1 35% **
Or about the right amount of time shopping around?	70 73%	24 72% **	40 74%	18 74% **	22 74% **	6 73% **	60 76%	- 9% **	6 93% **	2 65% **
Don't know	6 6%	1 4% **	4 7%	3 11% **	1 5% **	1 11% **	4 5%	1 30% **	- **	- **
Refusal	- *	- **	- 1%	- **	- 1%	- **	- 1%	- **	- **	- **
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDF3D (Follow-up) Perceived amount of time spent comparing payday loans when taking out sampled loan
Base: All follow-up respondents whose repayment date has passed

	Total	Accommodation					Number of people in hhd		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	108	17	74	40	34	15	22	25	61
Base	95	14	67	41	26	14	18	22	54
Too long shopping around to compare payday loans	2 2%	1 9% **	- 1% **	- - **	- 2% **	- - **	- - **	- - **	2 3%
Not enough time shopping around to compare payday loans	17 18%	2 13% **	13 20% **	9 21% **	4 17% **	2 16% **	1 7% **	3 15% **	12 23%
Or about the right amount of time shopping around?	70 73%	9 68% **	49 74% **	29 71% **	20 78% **	11 77% **	17 91% **	18 81% **	35 64%
Don't know	6 6%	1 10% **	3 5% **	3 6% **	1 3% **	1 7% **	- 2% **	1 4% **	5 9%
Refusal	- *	- - **	- 1% **	- 1% **	- - **	- - **	- - **	- - **	- 1%
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDF3D (Follow-up) Perceived amount of time spent comparing payday loans when taking out sampled loan**Base: All follow-up respondents whose repayment date has passed**

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	108	68	18	14	8	40	3	7	30	42	83	25
Base	95	58	18	10	9	37	2	7	31	34	75	19
Too long shopping around to compare payday loans	2 2%	- -	1 7%	- 4%	- -	2 4%	- -	- -	1 4%	- 1%	2 2%	- -
Not enough time shopping around to compare payday loans	17 18%	7 12%	8 45%	- -	2 21%	10 28%	- -	- 6%	6 18%	7 21%	12 17%	5 24%
Or about the right amount of time shopping around?	70 73%	49 84%	6 34%	8 82%	7 75%	21 56%	2 81%	5 80%	23 76%	24 69%	57 76%	12 64%
Don't know	6 6%	2 4%	3 14%	1 14%	- -	4 11%	- 19%	1 14%	- 1%	3 9%	4 5%	2 12%
Refusal	- *	- -	- -	- -	- 5%	- 1%	- -	- -	- 1%	- -	- 1%	- -
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDF3D (Follow-up) Perceived amount of time spent comparing payday loans when taking out sampled loan**Base: All follow-up respondents whose repayment date has passed**

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	108	40	16	50	71	22	13	108	-	-	37	35
Base	95	29	13	51	62	19	13	95	-	-	35	30
Too long shopping around to compare payday loans	2 2%	- ..	- ..	2 3%	- ..	1 6%	- 3%	2 2%	- ..	- ..	- ..	2 5%
Not enough time shopping around to compare payday loans	17 18%	5 17%	1 9%	10 20%	9 15%	2 12%	5 36%	17 18%	- ..	- ..	4 12%	5 16%
Or about the right amount of time shopping around?	70 73%	22 74%	12 91%	36 70%	49 78%	14 77%	7 51%	70 73%	- ..	- ..	28 79%	22 73%
Don't know	6 6%	2 8%	- ..	4 7%	4 6%	1 5%	1 10%	6 6%	- ..	- ..	3 7%	2 6%
Refusal	- *	- 1%	- ..	- ..	- 1%	- ..	- ..	- *	- ..	- ..	- 1%	- ..
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (*), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y Minimum Base: 30 (*), Small Base: 100 (*) Continuity correction applied												

QPDF3D (Follow-up) Perceived amount of time spent comparing payday loans when taking out sampled loan
Base: All follow-up respondents whose repayment date has passed

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	108	95	-	11
Base	95	85	-	8
Too long shopping around to compare payday loans	2 2%	1 1%	-	- 5% **
Not enough time shopping around to compare payday loans	17 18%	15 17%	-	2 20% **
Or about the right amount of time shopping around?	70 73%	64 74%	-	6 74% **
Don't know	6 6%	6 7%	-	- - **
Refusal	- *	- *	- -	- - **
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QPDF3D (Follow-up) Perceived amount of time spent comparing payday loans when taking out sampled loan
Base: All follow-up respondents whose repayment date has passed

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	108	101	3	2	40	-	55	-	11
Base	95	91	2	1	29	-	56	-	8
Too long shopping around to compare payday loans	2 2%	1 1%	- **	- 50% **	- -	- -	1 2%	- -	- 5% **
Not enough time shopping around to compare payday loans	17 18%	16 17%	- 21% **	- - **	5 17%	- -	10 17%	- -	2 20% **
Or about the right amount of time shopping around?	70 73%	67 74%	2 79% **	- 50% **	22 74%	- -	42 74%	- -	6 74% **
Don't know	6 6%	6 6%	- **	- **	2 8%	- -	4 6%	- -	- - **
Refusal	- *	- *	- **	- **	- 1%	- -	- -	- -	- - **
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDF3D (Follow-up) Perceived amount of time spent comparing payday loans when taking out sampled loan
Base: All follow-up respondents whose repayment date has passed

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	108	40	37	31	9	79	104	4	34	38	46
Base	95	29	41	25	10	71	90	4	27	36	41
Too long shopping around to compare payday loans	2 2%	- **	- **	2 7%	- **	- 1%	- *	1 28%	- **	- 1%	1 3%
Not enough time shopping around to compare payday loans	17 18%	5 17%	6 16%	6 24%	3 34%	13 19%	16 18%	1 30%	6 24%	9 25%	6 14%
Or about the right amount of time shopping around?	70 73%	22 74%	33 80%	15 61%	5 53%	51 72%	68 75%	2 42%	17 63%	25 71%	30 74%
Don't know	6 6%	2 8%	2 4%	2 9%	1 13%	5 7%	6 7%	- **	4 13%	- 1%	4 9%
Refusal	- *	- 1%	- **	- **	- **	- 1%	- *	- **	- **	- 1%	- **
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDF3D (Follow-up) Perceived amount of time spent comparing payday loans when taking out sampled loan
Base: All follow-up respondents whose repayment date has passed

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	108	53	54	35	1	32	6	2	-	9	18	54
Base	95	43	51	28	1	26	4	2	-	6	16	51
Too long shopping around to compare payday loans	2 2%	- 1% *	1 2% *	- **	- **	- 2% **	- 11% **	- **	- -	- 7% **	- **	1 2%
Not enough time shopping around to compare payday loans	17 18%	5 12% *	12 23% *	5 17% **	- **	5 20% **	1 23% **	- **	- -	2 30% **	3 16% **	12 23%
Or about the right amount of time shopping around?	70 73%	34 80% *	35 69% *	21 74% **	1 100% **	20 75% **	3 67% **	2 100% **	- -	4 57% **	13 82% **	35 69%
Don't know	6 6%	3 6% *	3 5% *	2 8% **	- **	- 2% **	- **	- **	- -	- 7% **	- **	3 5%
Refusal	- *	- 1% *	- - *	- 1% **	- **	- 2% **	- **	- **	- -	- - **	- 3% **	- -
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDF3D (Follow-up) Perceived amount of time spent comparing payday loans when taking out sampled loan
Base: All follow-up respondents whose repayment date has passed

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	108	72	36	31	76	106	2
Base	95	69	26	32	62	93	2
Too long shopping around to compare payday loans	2 2%	2 2%	- **	1 4%	- 1%	2 2%	- **
Not enough time shopping around to compare payday loans	17 18%	13 19%	4 15% **	9 29% **	8 13%	17 18%	- - **
Or about the right amount of time shopping around?	70 73%	52 75%	18 69% **	19 60% **	50 81%	68 73%	2 100% **
Don't know	6 6%	2 3%	4 15% **	2 7% **	3 5%	6 7%	- - **
Refusal	- *	- 1%	- **	- **	- 1%	- *	- - **
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDF3D (Follow-up) Perceived amount of time spent comparing payday loans when taking out sampled loan
Base: All follow-up respondents whose repayment date has passed

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	108	54	52	35	29	9	10	23	30	51
Base	95	50	44	28	25	7	8	21	27	45
Too long shopping around to compare payday loans	2 2%	- *	2 4%	2 6%	2 7%	- 6%	- 5%	2 8%	- *	- *
Not enough time shopping around to compare payday loans	17 18%	9 18%	8 19%	6 22%	3 12%	1 13%	2 25%	3 17%	2 8%	12 26%
Or about the right amount of time shopping around?	70 73%	40 80%	29 66%	19 66%	17 68%	6 81%	6 69%	15 75%	22 82%	29 65%
Don't know	6 6%	1 2%	4 10%	1 5%	3 14%	- *	- *	- *	3 10%	3 8%
Refusal	- *	- *	- 1%	- 2%	- *	- *	- *	- *	- *	- 1%
Overlap formulae used - Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, t/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (*), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, t/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (*), Small Base: 100 (*) Continuity correction applied										

QPDF3D (Follow-up) Perceived amount of time spent comparing payday loans when taking out sampled loan
Base: All follow-up respondents whose repayment date has passed

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	108	11	26	-	15	15	21	14
Base	95	13	21	-	15	15	17	11
Too long shopping around to compare payday loans	2 2%	- **	1 6%	-	- **	- **	- 2%	- **
Not enough time shopping around to compare payday loans	17 18%	3 20% **	5 26% **	-	3 23% **	1 6% **	2 13% **	3 25% **
Or about the right amount of time shopping around?	70 73%	10 73% **	13 64% **	-	11 77% **	14 94% **	11 65% **	7 67% **
Don't know	6 6%	1 7% **	1 4% **	-	- **	- **	3 17% **	1 8% **
Refusal	- *	- **	- **	-	- **	- **	- 2% **	- **
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDF3D (Follow-up) Perceived amount of time spent comparing payday loans when taking out sampled loan**Base: All follow-up respondents whose repayment date has passed**

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	108	39	68	56	48	95	10	66	42	81	25
Base	95	36	58	48	44	82	9	60	35	72	21
Too long shopping around to compare payday loans	2 2%	2 5% **	- - *	2 3% *	- - *	- 1% *	1 13% **	- 1% *	1 3% *	2 2% *	- - **
Not enough time shopping around to compare payday loans	17 18%	9 24% **	8 14% *	8 16% *	9 21% *	16 19% *	1 10% **	11 19% *	6 17% *	9 12% *	6 29% **
Or about the right amount of time shopping around?	70 73%	24 66% **	46 78% *	36 75% *	31 70% *	60 73% **	7 77% **	45 76% *	24 69% *	58 80% *	12 58% **
Don't know	6 6%	2 6% **	4 7% *	3 6% *	3 8% *	6 7% **	- - **	3 4% *	4 10% *	4 5% *	3 13% **
Refusal	- *	- **	- 1%	- *	- 1%	- 1%	- **	- 1%	- *	- 1%	- **
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDF3D (Follow-up) Perceived amount of time spent comparing payday loans when taking out sampled loan
Base: All follow-up respondents whose repayment date has passed

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	108	16	92	4	8	53	40	108	89	95
Base	95	15	79	3	8	53	29	95	80	86
Too long shopping around to compare payday loans	2 2%	- 3% **	1 2%	- **	1 16% **	- 1%	- **	2 2% *	2 2% *	2 2% *
Not enough time shopping around to compare payday loans	17 18%	3 16% **	15 18%	- 13% **	2 28% **	9 17%	5 17% **	17 18% *	13 16% *	17 19% *
Or about the right amount of time shopping around?	70 73%	12 81% **	57 72%	3 87% **	4 50% **	40 77%	22 74% **	70 73% *	61 76% *	62 72% *
Don't know	6 6%	- **	6 8%	- **	- 6% **	3 6%	2 8% **	6 6% *	4 5% *	5 6% *
Refusal	- *	- **	- 1%	- **	- **	- -	- 1% **	- *	- 1% *	- *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDF3D (Follow-up) Perceived amount of time spent comparing payday loans when taking out sampled loan
Base: All follow-up respondents whose repayment date has passed

	Total	(SAMPLE) Size of loan			(SAMPLE) Date of loan			Reason for loan (General)	
		High (£200+) (T)	Low (Less than £200) (U)	Unknown (V)	A-Recent (W)	B-Mid term (X)	C-Longer ago (Y)	Unexpected INCREASE in expenses/ outgoings (Z)	Unexpected DECREASE in income (a)
Unweighted Base	108	53	55	-	108	-	-	56	23
Base	95	49	46	-	95	-	-	55	22
Too long shopping around to compare payday loans	2 2%	- 1% *	1 3% *	- -	2 2% -	- -	- -	1 2% -	- - **
Not enough time shopping around to compare payday loans	17 18% *	9 18% *	8 18% *	- -	17 18% -	- -	- -	10 19% -	6 26% **
Or about the right amount of time shopping around?	70 73% *	38 78% *	31 68% *	- -	70 73% -	- -	- -	41 74% -	15 70% **
Don't know	6 6% *	1 2% *	5 11% *	- -	6 6% -	- -	- -	3 5% -	- 2% **
Refusal	- *	- 1% *	- -	- -	- *	- -	- -	- -	- 2% **
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDF3D (Follow-up) Perceived amount of time spent comparing payday loans when taking out sampled loan
Base: All follow-up respondents whose repayment date has passed

	Total	Use of loan				Whether repayment date has passed	
		Living expenses (b)	Car/ vehicle (c)	Rent or mortgage (d)	Other (e)	Yes (f)	No (g)
Unweighted Base	108	55	18	8	29	-	108
Base	95	51	17	7	22	-	95
Too long shopping around to compare payday loans	2 2%	2 3%	- **	- **	- **	- -	2 2%
Not enough time shopping around to compare payday loans	17 18%	10 20%	1 5% **	1 20% **	5 22% **	- -	17 18%
Or about the right amount of time shopping around?	70 73%	37 73%	12 72% **	5 80% **	17 76% **	- -	70 73%
Don't know	6 6%	2 3%	4 23% **	- **	- 2% **	- -	6 6%
Refusal	- *	- 1%	- **	- **	- **	- -	- *
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDF3D (Follow-up) Perceived amount of time spent comparing payday loans when taking out sampled loan**Base: All follow-up respondents whose repayment date has passed**

	Total	Whether paid back loan in full		Action taken when not paid back on repayment date			Whether shopped around for sampled loan		Whether ever shopped around for loan	
		Yes (A)	No (B)	Rollover (C)	Repayment plan (D)	Defaulted (E)	Yes (F)	No (G)	Yes (H)	No (I)
Unweighted Base	108	87	21	13	9	-	39	69	56	52
Base	95	73	22	16	7	-	39	55	55	40
Too long shopping around to compare payday loans	2 2%	1 2%	- 2% **	- 3% **	- 6% **	-	2 4% *	- * *	2 3% *	- * *
Not enough time shopping around to compare payday loans	17 18%	11 15%	6 29% **	4 24% **	3 47% **	-	6 16% *	11 19% *	10 19% *	7 17% *
Or about the right amount of time shopping around?	70 73%	54 74%	15 70% **	12 73% **	3 47% **	-	31 78% *	39 70% *	41 75% *	29 71% *
Don't know	6 6%	6 8%	- * **	- * **	- * **	-	- * *	6 11% *	1 2% *	5 12% *
Refusal	- *	- 1%	- * **	- * **	- * **	-	- 1% *	- * *	- 1% *	- * *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

Competition Commission - Payday Lending Survey - 120248

QPDF3D (Follow-up) Perceived amount of time spent comparing payday loans when taking out sampled loan

Base: All follow-up respondents whose repayment date has passed

	Total	How well understood repayment amount			Confidence in repaying loan			Ease of getting money to pay back loan		
		Very well (J)	Very/ Fairly well (K)	Not very/ Not at all well (L)	Very confident (M)	Very/ Fairly confident (N)	Not very/Not at all confident (O)	Easier than expected (P)	Same as expected (Q)	More difficult than expected (R)
Unweighted Base	108	94	106	2	97	107	1	34	65	8
Base	95	82	94	1	87	94	1	29	56	10
Too long shopping around to compare payday loans	2 2%	- 1% *	2 2% *	- - **	2 2% *	2 2% *	- - **	- 1% **	1 2% *	- - **
Not enough time shopping around to compare payday loans	17 18%	13 16% *	17 18% *	- 50% **	15 18% *	17 18% *	- - **	5 16% **	9 16% *	3 35% **
Or about the right amount of time shopping around?	70 73%	63 77% *	69 73% *	- 50% **	64 74% *	68 73% *	1 100% **	20 69% **	44 77% *	6 65% **
Don't know	6 6%	5 6% *	6 7% *	- - **	5 6% *	6 7% *	- - **	4 14% **	2 4% *	- - **
Refusal	- *	- 1% *	- * *	- - **	- * *	- * *	- - **	- - **	- 1% *	- - **
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDF3D (Follow-up) Perceived amount of time spent comparing payday loans when taking out sampled loan
Base: All follow-up respondents whose repayment date has passed

	Total	Confidence and ease of repayment			Type of loan compared			Aware of any high street lenders		Aware of any online lenders	
		Very confident and found easy (S)	Very confident and found same (T)	Very confident and found difficult (U)	Online only (V)	Retail only (W)	Online and Retail (X)	Yes (Y)	No (Z)	Yes (a)	No (b)
Unweighted Base	108	34	56	6	50	-	5	89	19	108	-
Base	95	29	50	8	49	-	5	80	15	95	-
Too long shopping around to compare payday loans	2 2%	- 1%	1 2%	- -	2 3%	- -	- -	2 2%	- -	2 2%	- -
Not enough time shopping around to compare payday loans	17 18%	5 16%	7 15%	3 36%	10 21%	- -	- -	13 16%	4 30%	17 18%	- -
Or about the right amount of time shopping around?	70 73%	20 69%	39 79%	5 64%	35 72%	- -	5 100%	61 76%	8 56%	70 73%	- -
Don't know	6 6%	4 14%	1 3%	- -	1 3%	- -	- -	4 5%	2 14%	6 6%	- -
Refusal	- *	- -	- 1%	- -	- 1%	- -	- -	- 1%	- -	- *	- -
Overlap formulae used - Column Means: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (*), Small Base: 100 (*) - Column Proportions: Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i Minimum Base: 30 (*), Small Base: 100 (*) Continuity correction applied											

Competition Commission - Payday Lending Survey - 120248

QPDF3D (Follow-up) Perceived amount of time spent comparing payday loans when taking out sampled loan
Base: All follow-up respondents whose repayment date has passed

	Total	Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		More confident (c)	Less confident (d)	No change (e)	New (f)	Repeat (g)	New (h)	Repeat (i)
Unweighted Base	108	1	8	99	41	67	62	46
Base	95	1	5	88	29	65	44	51
Too long shopping around to compare payday loans	2 2%	- **	- **	2 2%	- **	2 3%	2 4% *	- - *
Not enough time shopping around to compare payday loans	17 18%	1 100% **	1 16% **	15 17%	5 18% **	12 18%	7 17% *	10 19% *
Or about the right amount of time shopping around?	70 73%	- **	4 84% **	65 74%	22 73% **	48 73%	31 71% *	38 75% *
Don't know	6 6%	- **	- **	6 7%	2 7% **	4 6%	3 7% *	3 6% *
Refusal	- *	- **	- **	- *	- 1% **	- -	- 1% *	- - *
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

QPDF3E (Follow-up) Perceived amount of time spent looking at costs and charges when taking out sampled loan
Base: All follow-up respondents whose repayment date has passed

	Total	Gender		Age			Working status			
		Male (A)	Female (B)	18-24 (C)	25-44 (D)	45+ (E)	Full time (F)	Part time (G)	Unemployed/ looking (H)	Not working (I)
Unweighted Base	108	70	38	23	57	28	83	15	5	5
Base	95	65	30	18	50	27	76	12	3	4
Too much time looking at costs and charges	4 4%	3 4%	1 4%	- ..	2 4%	2 7%	3 3%	- 3%	- ..	1 25%
Not enough time looking at costs and charges	15 16%	10 16%	5 16%	3 17%	9 18%	3 10%	12 16%	2 14%	- 16%	1 25%
Or about the right amount of time?	73 77%	49 76%	24 80%	15 83%	37 74%	21 80%	60 79%	10 82%	1 49%	2 49%
Don't know	3 3%	3 4%	- ..	- ..	2 3%	1 3%	2 2%	- ..	1 35%	- ..
Refusal	- -	- -	- ..	- ..	- -	- ..	- -	- ..	- ..	- ..
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDF3E (Follow-up) Perceived amount of time spent looking at costs and charges when taking out sampled loan

Base: All follow-up respondents whose repayment date has passed

	Total	Highest Qualification					Ethnicity			
		Degree or diploma (J)	A level or GCSE (K)	A level (L)	GCSE (M)	None (N)	White (O)	Asian (P)	Black (Q)	Other (R)
Unweighted Base	108	33	65	27	38	9	92	4	6	4
Base	95	33	54	24	29	8	79	5	6	3
Too much time looking at costs and charges	4 4%	1 3% **	3 6% **	2 7% **	1 5% **	- - **	3 3% **	- - **	- 7% **	- - **
Not enough time looking at costs and charges	15 16%	9 26% **	5 10% **	2 9% **	3 10% **	1 17% **	8 10% **	3 70% **	3 44% **	1 35% **
Or about the right amount of time?	73 77%	22 68% **	44 82% **	19 79% **	25 85% **	6 78% **	67 85% **	1 30% **	3 49% **	2 65% **
Don't know	3 3%	1 3% **	1 2% **	1 5% **	- - **	- 5% **	2 2% **	- - **	- - **	- - **
Refusal	- -	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **	- - **
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDF3E (Follow-up) Perceived amount of time spent looking at costs and charges when taking out sampled loan

Base: All follow-up respondents whose repayment date has passed

	Total	Accommodation					Number of people in hhld		
		Owned (S)	Rented (Total) (T)	Rented (Private) (U)	Rented (Public) (V)	Live with parents (W)	1 (X)	2 (Y)	3+ (Z)
Unweighted Base	108	17	74	40	34	15	22	25	61
Base	95	14	67	41	26	14	18	22	54
Too much time looking at costs and charges	4 4%	1 9%	2 3%	- -	2 7%	1 7%	1 7%	- -	3 5%
		**		**	**	**	**	**	
Not enough time looking at costs and charges	15 16%	1 7%	12 18%	9 22%	3 11%	2 16%	4 22%	2 8%	9 17%
		**		**	**	**	**	**	
Or about the right amount of time?	73 77%	11 78%	52 77%	32 78%	20 77%	11 77%	12 64%	21 92%	41 76%
		**		**	**	**	**	**	
Don't know	3 3%	1 7%	1 2%	- -	1 5%	- -	1 7%	- -	1 2%
		**		**	**	**	**	**	
Refusal	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
		**		**	**	**	**	**	
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDF3E (Follow-up) Perceived amount of time spent looking at costs and charges when taking out sampled loan

Base: All follow-up respondents whose repayment date has passed

	Total	Number of children in hhld					Monthly income				Income fluctuation	
		0 (a)	1 (b)	2 (c)	3+ (d)	Any children (e)	Under £500 (f)	£500-£999 (g)	£1,000 -£1,999 (h)	£2,000+ (i)	Steady (j)	Variable (k)
Unweighted Base	108	68	18	14	8	40	3	7	30	42	83	25
Base	95	58	18	10	9	37	2	7	31	34	75	19
Too much time looking at costs and charges	4 4%	2 4%	1 7%	- 4%	- -	2 4%	- -	- 6%	3 10%	- 1%	3 5%	- 2%
Not enough time looking at costs and charges	15 16%	8 14%	7 39%	- -	- -	7 19%	- -	- 6%	6 21%	4 13%	13 18%	2 8%
Or about the right amount of time?	73 77%	46 80%	10 55%	8 82%	9 100%	27 73%	2 100%	6 87%	20 65%	30 86%	56 75%	17 87%
Don't know	3 3%	1 2%	- -	1 14%	- -	1 4%	- -	- -	1 4%	- -	2 3%	- 2%
Refusal	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDF3E (Follow-up) Perceived amount of time spent looking at costs and charges when taking out sampled loan
Base: All follow-up respondents whose repayment date has passed

	Total	Number of loans			Number of lenders used			(SAMPLE) Channel of purchase (Most recent loan)			Preference	
		1 (l)	2 (m)	3+ (n)	1 (o)	2 (p)	3+ (q)	Online (r)	Retail (s)	Longer term product (t)	First choice (u)	Last choice (v)
Unweighted Base	108	40	16	50	71	22	13	108	-	-	37	35
Base	95	29	13	51	62	19	13	95	-	-	35	30
Too much time looking at costs and charges	4	-	-	3	1	1	1	4	-	-	2	2
	4%	1%	-	7%	2%	6%	10%	4%	-	-	5%	7%
		**	**			**	**				**	**
Not enough time looking at costs and charges	15	8	2	5	10	3	1	15	-	-	5	3
	16%	26%	13%	10%	17%	14%	9%	16%	-	-	14%	11%
		**	**			**	**				**	**
Or about the right amount of time?	73	21	12	41	48	15	10	73	-	-	28	22
	77%	71%	87%	79%	77%	79%	80%	77%	-	-	80%	75%
		**	**			**	**				**	**
Don't know	3	-	-	2	3	-	-	3	-	-	-	2
	3%	1%	-	4%	4%	-	-	3%	-	-	1%	7%
		**	**			**	**				**	**
Refusal	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
		**	**			**	**				**	**
Overlap formulae used												
- Column Means:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions:												
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y												
Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

QPDF3E (Follow-up) Perceived amount of time spent looking at costs and charges when taking out sampled loan
Base: All follow-up respondents whose repayment date has passed

	Total	Channel of purchase ever used		
		Online only (w)	Retail only (x)	Online and Retail (y)
Unweighted Base	108	95	-	11
Base	95	85	-	8
Too much time looking at costs and charges	4 4%	3 3%	- -	1 17% **
Not enough time looking at costs and charges	15 16%	14 16%	- -	- 5% **
Or about the right amount of time?	73 77%	67 78%	- -	6 78% **
Don't know	3 3%	3 3%	- -	- - **
Refusal	- -	- -	- -	- - **
Overlap formulae used				
- Column Means:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
- Column Proportions:				
Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N, O/P/Q/R, S/T/U/V/W, X/Y/Z, a/b/c/d/e, f/g/h/i, j/k, l/m/n, o/p/q, r/s/t, u/v, w/x/y				
Minimum Base: 30 (**), Small Base: 100 (*)				
Continuity correction applied				

QPDF3E (Follow-up) Perceived amount of time spent looking at costs and charges when taking out sampled loan
Base: All follow-up respondents whose repayment date has passed

	Total	Main channel of purchase			One loan - Channel of purchase ever used		Multiple loans - Channel of purchase ever used		
		Mainly online (A)	Mainly retail (B)	Not possible to say (C)	Online (D)	Retail (E)	Online only (F)	Retail only (G)	Online and Retail (H)
Unweighted Base	108	101	3	2	40	-	55	-	11
Base	95	91	2	1	29	-	56	-	8
Too much time looking at costs and charges	4 4%	3 4%	- ..	- 50% ..	- 1%	- -	2 4%	- -	1 17% ..
Not enough time looking at costs and charges	15 16%	14 15%	- 21% ..	- - ..	8 26%	- -	6 11%	- -	- 5% ..
Or about the right amount of time?	73 77%	71 78%	2 79% ..	- 50% ..	21 71%	- -	46 81%	- -	6 78% ..
Don't know	3 3%	3 3%	- ..	- ..	- 1%	- -	2 4%	- -	- - ..
Refusal	- -	- -	- ..	- ..	- -	- -	- -	- -	- - ..
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y									
Minimum Base: 30 (**), Small Base: 100 (*)									
Continuity correction applied									

QPDF3E (Follow-up) Perceived amount of time spent looking at costs and charges when taking out sampled loan
Base: All follow-up respondents whose repayment date has passed

	Total	Incidence of lender use				Recall of most recent loan			Financial literacy		
		One loan only (I)	Multiple with same lender (J)	Multiple with different lenders (K)	Multiple with same and different lenders (L)	Very well (M)	Very/Fairly well (N)	Not very/ Not at all well (O)	Compound interest (P)	Simple interest (Q)	Not simple interest (R)
Unweighted Base	108	40	37	31	9	79	104	4	34	38	46
Base	95	29	41	25	10	71	90	4	27	36	41
Too much time looking at costs and charges	4 4%	- 1%	1 2%	3 10%	- -	2 3%	3 3%	1 28%	- 2%	2 6%	1 3%
		**		**	**	*	*	**	**	**	
Not enough time looking at costs and charges	15 16%	8 26%	5 11%	3 12%	- -	13 18%	15 16%	- 10%	4 13%	10 29%	4 9%
		**		**	**	*	*	**	**	**	
Or about the right amount of time?	73 77%	21 71%	34 81%	19 78%	10 100%	53 76%	71 78%	3 63%	22 82%	23 65%	34 84%
		**		**	**	*	*	**	**	**	
Don't know	3 3%	- 1%	2 5%	- -	- -	3 4%	3 3%	- -	1 3%	- -	2 4%
		**		**	**	*	*	**	**	**	
Refusal	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
		**		**	**	*	*	**	**	**	
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDF3E (Follow-up) Perceived amount of time spent looking at costs and charges when taking out sampled loan
Base: All follow-up respondents whose repayment date has passed

	Total	Whether used any other form of credit in the last 12 months		Credit used in the last 12 months								
		Yes (S)	No (T)	Credit card (U)	Bank or BS loan (V)	Any other loan / credit (W)	Home credit (X)	Pawnbroker (Y)	Credit union (Z)	DWP / Crisis loan (a)	Retail credit (b)	None (c)
Unweighted Base	108	53	54	35	1	32	6	2	-	9	18	54
Base	95	43	51	28	1	26	4	2	-	6	16	51
Too much time looking at costs and charges	4 4%	2 4%	2 4%	1 5%	- -	- 2%	- 11%	- -	- -	- 7%	- -	2 4%
Not enough time looking at costs and charges	15 16%	1 3%	14 27%	- -	- -	1 5%	- -	- -	- -	1 21%	- -	14 27%
Or about the right amount of time?	73 77%	39 90%	35 68%	26 91%	1 100%	25 93%	4 89%	2 100%	- -	4 72%	16 100%	35 68%
Don't know	3 3%	1 3%	- 1%	1 4%	- -	- -	- -	- -	- -	- -	- -	- 1%
Refusal	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Overlap formulae used												
- Column Means: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*)												
- Column Proportions: Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y Minimum Base: 30 (**), Small Base: 100 (*)												
Continuity correction applied												

Competition Commission - Payday Lending Survey - 120248

QPDF3E (Follow-up) Perceived amount of time spent looking at costs and charges when taking out sampled loan

Base: All follow-up respondents whose repayment date has passed

	Total	Whether alternative sources of credit available		Whether turned down for credit in the last 12 months		Bank account	
		Yes (d)	No (e)	Yes (f)	No (g)	Yes (h)	No (i)
Unweighted Base	108	72	36	31	76	106	2
Base	95	69	26	32	62	93	2
Too much time looking at costs and charges	4 4%	2 2%	2 9% **	1 4% **	3 4%	4 4%	- - **
Not enough time looking at costs and charges	15 16%	12 17%	3 12% **	3 10% **	12 19%	15 16%	- - **
Or about the right amount of time?	73 77%	54 77%	20 77% **	26 82% **	47 76%	72 77%	2 100% **
Don't know	3 3%	2 3%	- 2% **	1 4% **	- 1%	3 3%	- - **
Refusal	- -	- -	- - **	- - **	- -	- -	- - **
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDF3E (Follow-up) Perceived amount of time spent looking at costs and charges when taking out sampled loan
Base: All follow-up respondents whose repayment date has passed

	Total	Debt history						Whether used overdraft in the last 12 months		
		None (j)	Any debt problem (k)	Bad credit rating (l)	Made arrangements/ IVA (m)	County Court (n)	Bailiffs (o)	Overdrawn above agreed limit (p)	Overdrawn up to agreed limit (q)	Not overdrawn (r)
Unweighted Base	108	54	52	35	29	9	10	23	30	51
Base	95	50	44	28	25	7	8	21	27	45
Too much time looking at costs and charges	4 4%	- *	4 9%	2 6%	3 10%	2 25%	1 16%	2 8%	1 3%	1 3%
Not enough time looking at costs and charges	15 16%	9 18%	6 14%	4 14%	4 15%	1 13%	3 36%	3 17%	1 3%	10 23%
Or about the right amount of time?	73 77%	40 79%	33 76%	22 79%	19 74%	4 62%	4 47%	15 75%	25 92%	31 69%
Don't know	3 3%	1 3%	- 1%	- 2%	- *	- *	- *	- *	- 2%	2 5%
Refusal	- -	- *	- *	- *	- *	- *	- *	- *	- *	- -
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, t/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, t/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDF3E (Follow-up) Perceived amount of time spent looking at costs and charges when taking out sampled loan

Base: All follow-up respondents whose repayment date has passed

	Total	Most important factor when taking out loan						
		Ease (s)	Speed (t)	Amount (u)	Total cost (v)	Flexibility (w)	Reputation (x)	Channel (y)
Unweighted Base	108	11	26	-	15	15	21	14
Base	95	13	21	-	15	15	17	11
Too much time looking at costs and charges	4	1	2	-	-	-	-	-
	4%	7%	10%	-	-	-	2%	-
		**	**		**	**	**	**
Not enough time looking at costs and charges	15	3	2	-	2	1	6	1
	16%	20%	11%	-	11%	9%	36%	8%
		**	**		**	**	**	**
Or about the right amount of time?	73	10	16	-	13	13	11	8
	77%	73%	79%	-	89%	91%	62%	72%
		**	**		**	**	**	**
Don't know	3	-	-	-	-	-	-	2
	3%	-	-	-	-	-	-	20%
		**	**		**	**	**	**
Refusal	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
		**	**		**	**	**	**
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L, M/N/O, P/Q/R, S/T, U/V/W/X/Y/Z/a/b/c, d/e, f/g, h/i, j/k/l/m/n/o, p/q/r, s/t/u/v/w/x/y								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								

Competition Commission - Payday Lending Survey - 120248

QPDF3E (Follow-up) Perceived amount of time spent looking at costs and charges when taking out sampled loan

Base: All follow-up respondents whose repayment date has passed

	Total	Agreement: I try to avoid banks as much as possible		Agreement: I think banks offer a poor service		Agreement: I have a good understanding of financial conditions and terms		Agreement: I am good at resisting temptation		Agreement: I am concerned about giving personal information on the internet	
		Agree (A)	Disagree (B)	Agree (C)	Disagree (D)	Agree (E)	Disagree (F)	Agree (G)	Disagree (H)	Agree (I)	Disagree (J)
Unweighted Base	108	39	68	56	48	95	10	66	42	81	25
Base	95	36	58	48	44	82	9	60	35	72	21
Too much time looking at costs and charges	4 4%	3 8% **	1 2%	4 8% *	- - *	3 3%	1 13% **	3 4% *	1 3% *	3 5%	- 2% **
Not enough time looking at costs and charges	15 16%	6 16% **	9 15%	4 7% *	10 23% *	14 17%	- 5% **	11 18% *	4 12% *	12 16%	3 14% **
Or about the right amount of time?	73 77%	27 74% **	46 80%	38 79% *	34 77% *	63 77%	7 82% **	46 77% *	28 78% *	54 75%	17 83% **
Don't know	3 3%	- 1% **	2 4%	3 5% *	- - *	2 3%	- - **	- 1% *	2 6% *	3 4%	- - **
Refusal	- -	- - **	- -	- - *	- - *	- -	- - **	- - *	- - *	- -	- - **
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDF3E (Follow-up) Perceived amount of time spent looking at costs and charges when taking out sampled loan
Base: All follow-up respondents whose repayment date has passed

	Total	Whether ever been refused a payday loan		Whether taken out payday loan to pay off debt to another payday loan company				Awareness of lenders		
		Yes (K)	No (L)	Yes (M)	No - but would consider this (N)	No - and would not consider this (O)	Only one loan taken out (P)	Aware of any online PDL (Q)	Aware of any high street PDL (R)	Aware of 3 or more PDLs (S)
Unweighted Base	108	16	92	4	8	53	40	108	89	95
Base	95	15	79	3	8	53	29	95	80	86
Too much time looking at costs and charges	4 4%	- 3% **	3 4%	1 29% **	1 16% **	1 3%	- 1% **	4 4% *	4 5% *	4 5% *
Not enough time looking at costs and charges	15 16%	2 11% **	13 17%	- 13% **	- **	5 10%	8 26% **	15 16% *	12 15% *	14 17% *
Or about the right amount of time?	73 77%	13 86% **	60 76%	2 58% **	6 84% **	44 83%	21 71% **	73 77% *	62 77% *	66 76% *
Don't know	3 3%	- **	3 3%	- **	- **	2 4%	- 1% **	3 3% *	2 3% *	2 3% *
Refusal	- -	- **	- -	- **	- **	- -	- **	- *	- *	- *
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDF3E (Follow-up) Perceived amount of time spent looking at costs and charges when taking out sampled loan
Base: All follow-up respondents whose repayment date has passed

	Total	(SAMPLE) Size of loan			(SAMPLE) Date of loan			Reason for loan (General)	
		High (£200+) (T)	Low (Less than £200) (U)	Unknown (V)	A-Recent (W)	B-Mid term (X)	C-Longer ago (Y)	Unexpected INCREASE in expenses/ outgoings (Z)	Unexpected DECREASE in income (a)
Unweighted Base	108	53	55	-	108	-	-	56	23
Base	95	49	46	-	95	-	-	55	22
Too much time looking at costs and charges	4 4%	2 5% *	2 4% *	- -	4 4% *	- -	- -	2 4% *	- - **
Not enough time looking at costs and charges	15 16%	7 14% *	8 17% *	- -	15 16% *	- -	- -	8 15% *	5 24% **
Or about the right amount of time?	73 77%	40 81% *	34 73% *	- -	73 77% *	- -	- -	44 81% *	17 76% **
Don't know	3 3%	- * *	3 6% *	- -	3 3% *	- -	- -	- 1% *	- - **
Refusal	- -	- * *	- * *	- -	- - *	- -	- -	- -	- - **
Overlap formulae used									
- Column Means:									
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g									
Minimum Base: 30 (**). Small Base: 100 (*)									
- Column Proportions:									
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g									
Minimum Base: 30 (**). Small Base: 100 (*)									
Continuity correction applied									

Competition Commission - Payday Lending Survey - 120248

QPDF3E (Follow-up) Perceived amount of time spent looking at costs and charges when taking out sampled loan

Base: All follow-up respondents whose repayment date has passed

	Total	Use of loan				Whether repayment date has passed	
		Living expenses (b)	Car/ vehicle (c)	Rent or mortgage (d)	Other (e)	Yes (f)	No (g)
Unweighted Base	108	55	18	8	29	-	108
Base	95	51	17	7	22	-	95
Too much time looking at costs and charges	4 4%	3 5%	1 5%	- *	- 2%	- *	4 4%
Not enough time looking at costs and charges	15 16%	8 16%	1 5%	2 34%	5 21%	- *	15 16%
Or about the right amount of time?	73 77%	39 77%	15 87%	4 66%	16 71%	- *	73 77%
Don't know	3 3%	1 2%	- 3%	- *	1 6%	- *	3 3%
Refusal	- -	- -	- *	- *	- *	- -	- -
Overlap formulae used							
- Column Means:							
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g							
Minimum Base: 30 (**), Small Base: 100 (*)							
- Column Proportions:							
Columns Tested (5%): A/B, C/D, E/F, G/H, I/J, K/L, M/N/O/P, Q/R/S, T/U/V, W/X/Y, Z/a, b/c/d/e, f/g							
Minimum Base: 30 (**), Small Base: 100 (*)							
Continuity correction applied							

QPDF3E (Follow-up) Perceived amount of time spent looking at costs and charges when taking out sampled loan

Base: All follow-up respondents whose repayment date has passed

	Total	Whether paid back loan in full		Action taken when not paid back on repayment date			Whether shopped around for sampled loan		Whether ever shopped around for loan	
		Yes (A)	No (B)	Rollover (C)	Repayment plan (D)	Defaulted (E)	Yes (F)	No (G)	Yes (H)	No (I)
Unweighted Base	108	87	21	13	9	-	39	69	56	52
Base	95	73	22	16	7	-	39	55	55	40
Too much time looking at costs and charges	4 4%	3 4%	1 6% **	- 3% **	1 18% **	-	3 6% *	1 2% *	3 5% *	1 3% *
Not enough time looking at costs and charges	15 16%	7 10%	8 36% **	6 39% **	2 30% **	-	5 12% *	10 19% *	7 12% *	8 21% *
Or about the right amount of time?	73 77%	60 83%	13 58% **	9 58% **	4 51% **	-	31 78% *	43 77% *	44 81% *	29 72% *
Don't know	3 3%	3 4%	- **	- **	- **	-	1 3% *	1 2% *	1 2% *	1 3% *
Refusal	-	-	-	-	-	-	-	-	-	-
	-	-	**	**	**	-	*	*	*	*
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

Competition Commission - Payday Lending Survey - 120248

QPDF3E (Follow-up) Perceived amount of time spent looking at costs and charges when taking out sampled loan

Base: All follow-up respondents whose repayment date has passed

	Total	How well understood repayment amount			Confidence in repaying loan			Ease of getting money to pay back loan		
		Very well (J)	Very/ Fairly well (K)	Not very/ Not at all well (L)	Very confident (M)	Very/ Fairly confident (N)	Not very/Not at all confident (O)	Easier than expected (P)	Same as expected (Q)	More difficult than expected (R)
Unweighted Base	108	94	106	2	97	107	1	34	65	8
Base	95	82	94	1	87	94	1	29	56	10
Too much time looking at costs and charges	4 4%	2 2% *	4 4% *	- - **	3 3% *	4 4% *	- - **	- 1% **	3 6% *	- - **
Not enough time looking at costs and charges	15 16%	11 13% *	14 15% *	1 100% **	13 15% *	15 16% *	- - **	5 19% **	7 13% *	2 22% **
Or about the right amount of time?	73 77%	67 82% *	73 78% *	- - **	68 79% *	72 77% *	1 100% **	21 75% **	44 79% *	7 78% **
Don't know	3 3%	3 3% *	3 3% *	- - **	3 3% *	3 3% *	- - **	1 4% **	1 2% *	- - **
Refusal	- -	- - *	- - *	- - **	- - *	- - *	- - **	- - **	- - *	- - **
Overlap formulae used										
- Column Means:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
- Column Proportions:										
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i										
Minimum Base: 30 (**), Small Base: 100 (*)										
Continuity correction applied										

QPDF3E (Follow-up) Perceived amount of time spent looking at costs and charges when taking out sampled loan
Base: All follow-up respondents whose repayment date has passed

	Total	Confidence and ease of repayment			Type of loan compared			Aware of any high street lenders		Aware of any online lenders	
		Very confident and found easy (S)	Very confident and found same (T)	Very confident and found difficult (U)	Online only (V)	Retail only (W)	Online and Retail (X)	Yes (Y)	No (Z)	Yes (a)	No (b)
Unweighted Base	108	34	56	6	50	-	5	89	19	108	-
Base	95	29	50	8	49	-	5	80	15	95	-
Too much time looking at costs and charges	4 4%	- 1%	3 5%	- -	3 5%	- -	- -	4 5%	- -	4 4%	- -
		**		**			**		**		
Not enough time looking at costs and charges	15 16%	5 19%	5 11%	2 20%	7 14%	- -	- -	12 15%	3 18%	15 16%	- -
		**		**			**		**		
Or about the right amount of time?	73 77%	21 75%	40 81%	7 80%	38 79%	- -	5 100%	62 77%	12 79%	73 77%	- -
		**		**			**		**		
Don't know	3 3%	1 4%	1 3%	- -	1 3%	- -	- -	2 3%	- 3%	3 3%	- -
		**		**			**		**		
Refusal	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
		**		**			**		**		
Overlap formulae used											
- Column Means:											
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i											
Minimum Base: 30 (**), Small Base: 100 (*)											
- Column Proportions:											
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i											
Minimum Base: 30 (**), Small Base: 100 (*)											
Continuity correction applied											

QPDF3E (Follow-up) Perceived amount of time spent looking at costs and charges when taking out sampled loan

Base: All follow-up respondents whose repayment date has passed

	Total	Change in reported level of confidence in repaying loan (Follow-up)			Market Status		Specific lender status	
		More confident (c)	Less confident (d)	No change (e)	New (f)	Repeat (g)	New (h)	Repeat (i)
Unweighted Base	108	1	8	99	41	67	62	46
Base	95	1	5	88	29	65	44	51
Too much time looking at costs and charges	4 4% **	- - **	- - **	4 4% **	- 1% **	3 5% **	3 7% *	1 2% *
Not enough time looking at costs and charges	15 16% **	- - **	1 25% **	14 16% **	8 27% **	7 11% **	11 24% *	5 9% *
Or about the right amount of time?	73 77% **	1 100% **	4 75% **	68 77% **	21 70% **	53 81% **	30 68% *	43 85% *
Don't know	3 3% **	- - **	- - **	3 3% **	- 1% **	2 3% **	- 1% *	2 4% *
Refusal	- - **	- - **	- - **	- - **	- - **	- - **	- - *	- - *
Overlap formulae used								
- Column Means:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
- Column Proportions:								
Columns Tested (5%): A/B, C/D/E, F/G, H/I, J/K/L, M/N/O, P/Q/R, S/T/U, V/W/X, Y/Z, a/b, c/d/e, f/g, h/i								
Minimum Base: 30 (**), Small Base: 100 (*)								
Continuity correction applied								