

YouGov Results - Credit Scores

Feildwork: 3-4 August 2020

Sample: 2,138 UK adults



Total	Gender		Age					Social Grade	
	Male	Female	18-24	25-34	35-44	45-54	55+	ABC1	C2DE

Moving on...When, if ever, was the last time you checked your credit score? (Please select the option that comes closest. If you have never checked your credit score, please select the 'Not applicable' option)

Unweighted base	2138	1000	1138	107	323	393	363	952	1296	842
Base: All UK Adults	2138	1037	1101	237	314	392	348	848	1219	919
Within the last month	21%	23%	19%	19%	27%	30%	22%	14%	21%	20%
Longer than one month ago, within the last six months	11%	12%	10%	16%	15%	13%	11%	7%	11%	11%
Longer than six months ago	18%	18%	19%	3%	21%	24%	21%	18%	20%	17%
Don't know/ can't recall	12%	10%	15%	3%	12%	12%	16%	13%	12%	13%
Not applicable - I have never checked my credit score	37%	38%	37%	59%	25%	21%	29%	46%	36%	39%

How often do you check your credit score? (Please select the option that best applies)

Unweighted base	1082	540	542	41	204	261	200	376	686	396
Base: All UK Adults who have ever checked their credit score	1077	549	528	91	196	261	190	340	634	443
At least once a month	27%	29%	26%	35%	29%	31%	25%	23%	27%	28%
At least once every six months	23%	25%	20%	32%	23%	24%	23%	19%	21%	25%
At least once a year	12%	12%	11%	23%	12%	9%	11%	12%	12%	12%
Less often than once a year	32%	29%	35%	9%	30%	31%	38%	36%	35%	28%
Don't know/ can't recall	6%	5%	8%	1%	7%	5%	3%	10%	5%	8%

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Do you actively try to improve your credit score through financial decisions and purchases (e.g. through making smarter financial decisions, budgeting, shopping around for the best deal, etc.)?

Unweighted base	1082	540	542	41	204	261	200	376	686	396
Base: All UK Adults who have ever checked their credit score	1077	549	528	91	196	261	190	340	634	443
Yes, I do this often	18%	18%	18%	27%	24%	21%	16%	11%	20%	16%
Yes, I do this sometimes	35%	33%	38%	56%	47%	37%	37%	20%	34%	37%
No, I do not do this at all	44%	47%	41%	13%	27%	39%	45%	66%	45%	43%
Don't know	2%	2%	3%	3%	2%	2%	2%	3%	1%	4%

For the following question, even if you have never checked your credit score, we are still interested in your opinion
How important, if at all, do you think it is to maintain a good credit score?

Unweighted base	2138	1000	1138	107	323	393	363	952	1296	842
Base: All UK Adults	2138	1037	1101	237	314	392	348	848	1219	919
Very important	48%	43%	52%	57%	43%	46%	51%	46%	53%	41%
Somewhat important	35%	36%	34%	25%	42%	42%	35%	32%	34%	37%
Somewhat unimportant	6%	7%	4%	5%	6%	5%	4%	6%	4%	7%
Very unimportant	4%	5%	3%	2%	3%	1%	4%	6%	3%	6%
Don't know	8%	9%	7%	11%	7%	5%	6%	9%	6%	10%

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For the following question, by 'financial product' we mean any product which a person can use to make a financial investment (e.g. a mortgage or a credit card). Thinking about ANY financial products that you have EVER applied for... (If you have never applied for a financial product, please select the 'Not applicable' option) How often, if ever, do you check your credit score before the applying for the product?

Unweighted base	1010	511	499	40	190	248	194	338	647	363
Base: All UK Adults who have ever checked their credit score	1008	521	487	89	182	247	184	305	600	409
Always (i.e. every time I apply for a financial product)	14%	13%	15%	27%	21%	16%	9%	9%	17%	11%
Most of time	15%	14%	16%	19%	16%	23%	13%	8%	13%	18%
Sometimes	26%	26%	25%	14%	33%	25%	28%	24%	26%	26%
Never	32%	34%	30%	3%	21%	26%	37%	49%	33%	30%
Don't know	4%	4%	4%	10%	4%	4%	4%	1%	4%	3%
Not applicable - I have never applied for a financial product	9%	8%	10%	26%	5%	6%	9%	9%	7%	12%

Cell Contents (Column Percentages)