

# Trends in Advertising Activity - Payday Loans

December 2013

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## Key Facts

Source: BARB/Infosys+/Nielsen Media

Note: Figures have been rounded for illustrative purposes – please refer to the 'Advertising Activity' section for detailed analyses

# Key Facts - Viewing

Hours of viewing/day

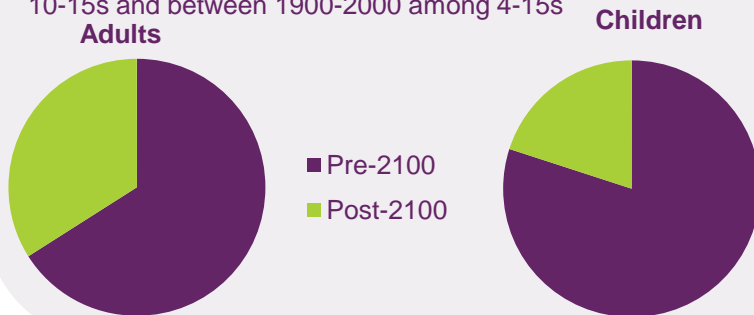
2012	Total TV	Comm.TV
Adults	4.3	2.8
ABC1 Adults	3.5	2.2
C2DE Adults	5.2	3.6
4-15	2.4	1.7
10-15	2.4	1.8

Commercial: Non-commercial

Comm: Non-comm	2008	2012
Adults	66:34	66:34
ABC1 Adults	63:37	61:39
C2DE Adults	68:32	70:30
4-15	74:26	73:27
10-15	75:25	75:25

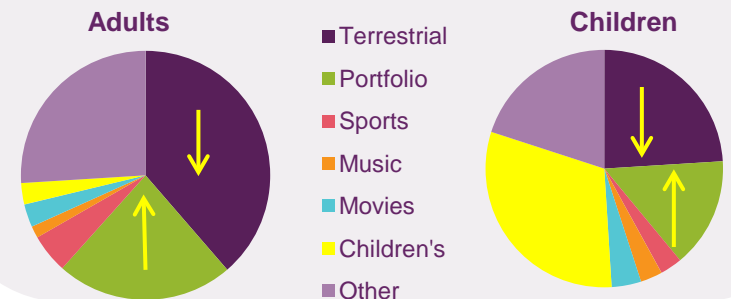
## Viewing by daypart

- Around two-thirds of commercial channel viewing takes place pre-2100 across the adults demographic groups – this has remained stable over time. ABC1 Adult viewing tends to be higher later in the evening than Adults/C2DE Adults.
- Around four-fifths of Children’s viewing takes place pre-2100, falling to around three-quarters among older children – this has also remained stable over the analysis period
- In 2012, viewing to commercial channels peaked between 2100-2200 among adult demographic groups, between 2000-2100 among 10-15s and between 1900-2000 among 4-15s



## Commercial channel viewing by channel group

- Terrestrial channels account for almost two-fifths of adult viewing - this has been in decline as viewing to Portfolio channels has increased to around a quarter of viewing.
- Among children, the share of viewing represented by the Terrestrial channels falls to around a quarter and viewing to the Portfolio channels accounts for around 15% of viewing. Children’s channels account for almost a third of viewing amongst 4-15 year olds and a fifth of viewing among 10-15 year olds. Music channels account for a greater share of children’s viewing than Adults.
- The ‘Other Top 10 (PDL)’ channels accounted for 5-6% of viewing

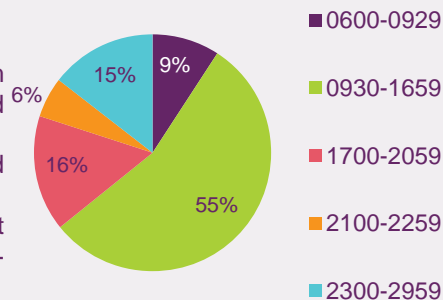


# Key Facts - Payday Loans

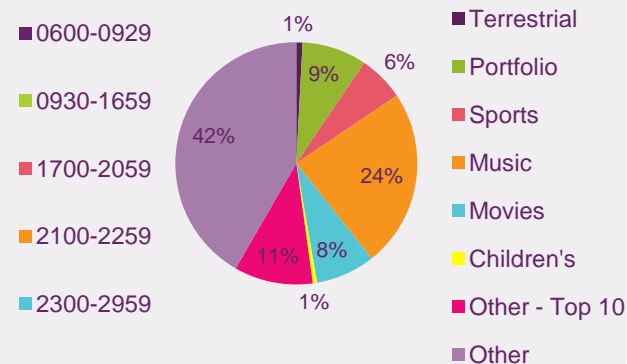
	2008	2011	2012
Spots	17k	243k	397k
% total spots	0.1%	0.7%	1.2%

- Between 2008 and 2012 the volume of PDL spots shown increased from 17k to 397k, with a year-on-year increase of 64% between 2011 and 2012.
- PDL advertising increased to represent 7.3% of all Finance spots and 90.3% of all advertising related to Personal Loans in 2012.
- Over the past two years, when the volume of PDL advertising has been at its highest, the majority of spots were aired during the day between 0600-1659.
- Over the same period, significant proportions of PDL spots were aired across Music, Movie and 'Top 10 Other' channels – the greatest proportion were shown on 'Other' channels. Children's channels accounted for 0.6% of PDL spots in 2012

Spots by daypart, 2012



Spots by channel, 2012

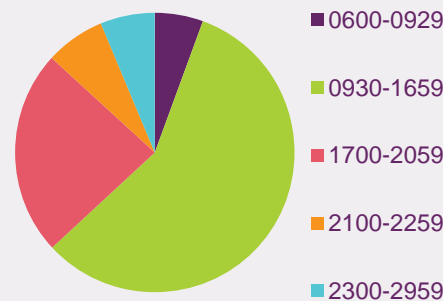


Commercial Spots

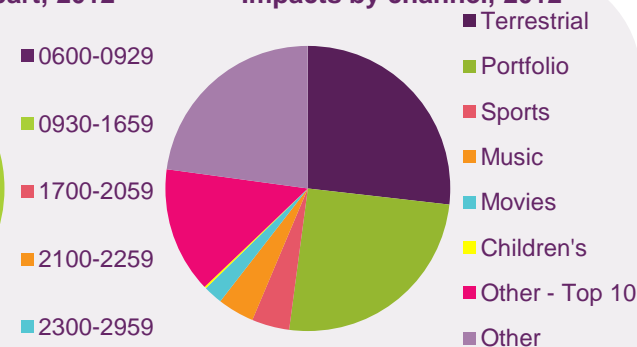
Commercial Impacts

Impacts	2008	2011	2012	Per Person, 2012
Adults	12m	4.2bn	7.5bn, 0.8%	152
ABC1 Adults	5m	1.5bn	2.7bn, 0.7%	103
C2DE Adults	7m	2.7bn	4.8bn, 0.8%	208
4-15	3m	466m	596m, 0.6%	70
10-15	2m	249m	348m, 0.7%	84

Impacts by daypart, 2012\*



Impacts by channel, 2012\*



- With 55.0% of PDL spots aired between 0930-1659, this daypart also accounted for over half of PDL impacts in 2012. A further 15.8% of PDL spots were shown between 1700-2059 and around a quarter of impacts were seen during this slot – this share was higher among children as the proportion of Child PDL impacts seen post-2100 was lower than Adults.
- While PSB-owned channels accounted for 9.5% of PDL spots in 2012, these channels represented around a half of PDL impacts. Similarly the 'Top 10 Other' represented a greater proportion of impacts compared with spots, while the proportion of impacts seen across the Music, Movie and 'Other' channels was significantly lower than the share of spots shown across these channel groups in 2012. Among younger viewers the Music and the 'Top 10 Other' channels accounted for a notably higher proportion of Child PDL impacts compared against Adults as the PSB-owned channels accounted for smaller shares. In 2012, Children's channels accounted for 3% of PDL impacts seen by 4-15 year olds, equivalent to 2 impacts per child over the year.

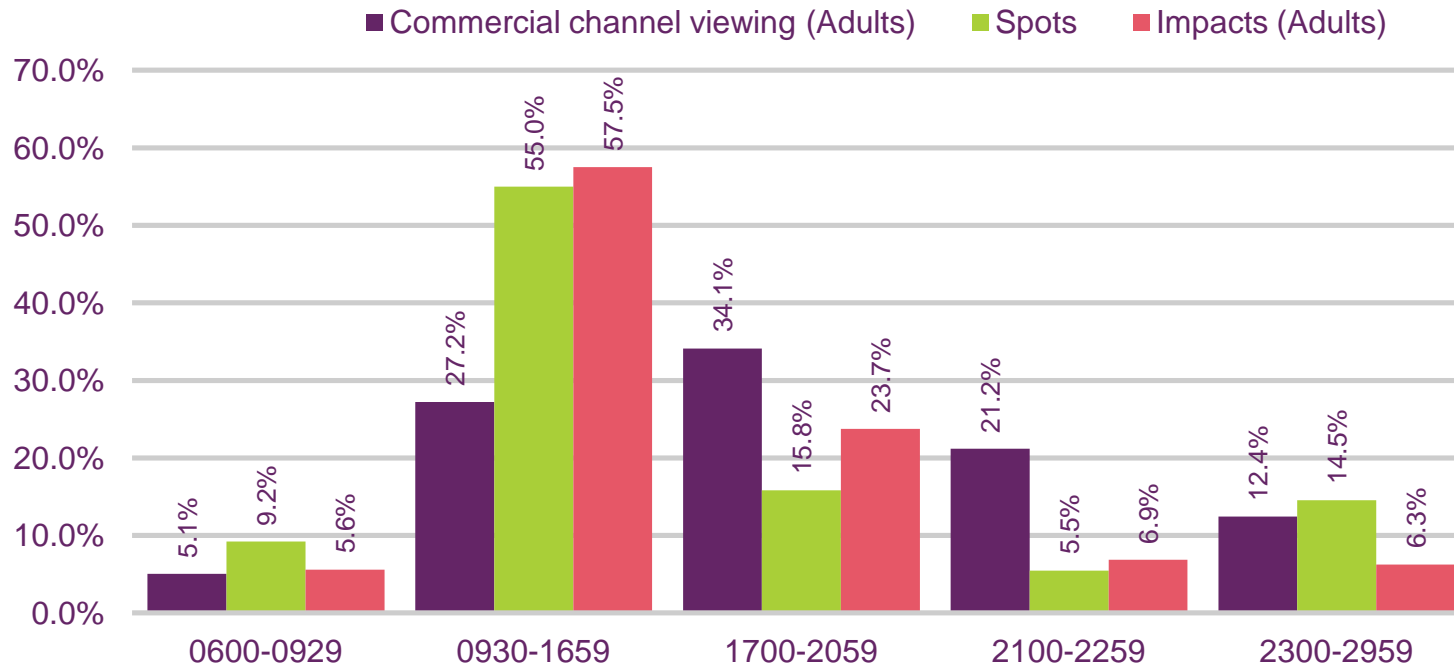
\* Based on data for Adults - figures have been rounded for illustrative purposes

# Key Facts - Payday Loans



## Comparative Analysis by Daypart, 2012

### Comparative charts, Payday Loans - Adults



Source: BARB/Nielsen Monitor.

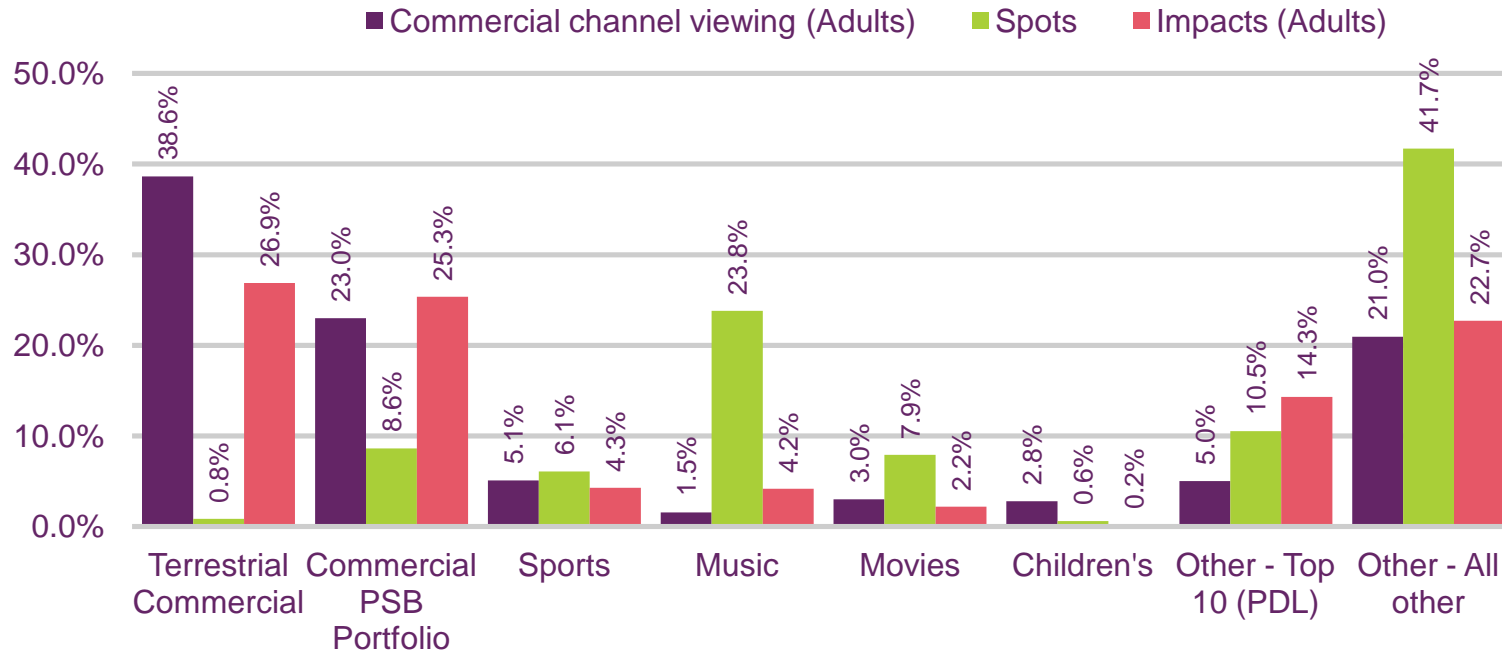


# Key Facts - Payday Loans



## Comparative Analysis by Channel Group, 2012

### Comparative charts, Payday Loans - Adults



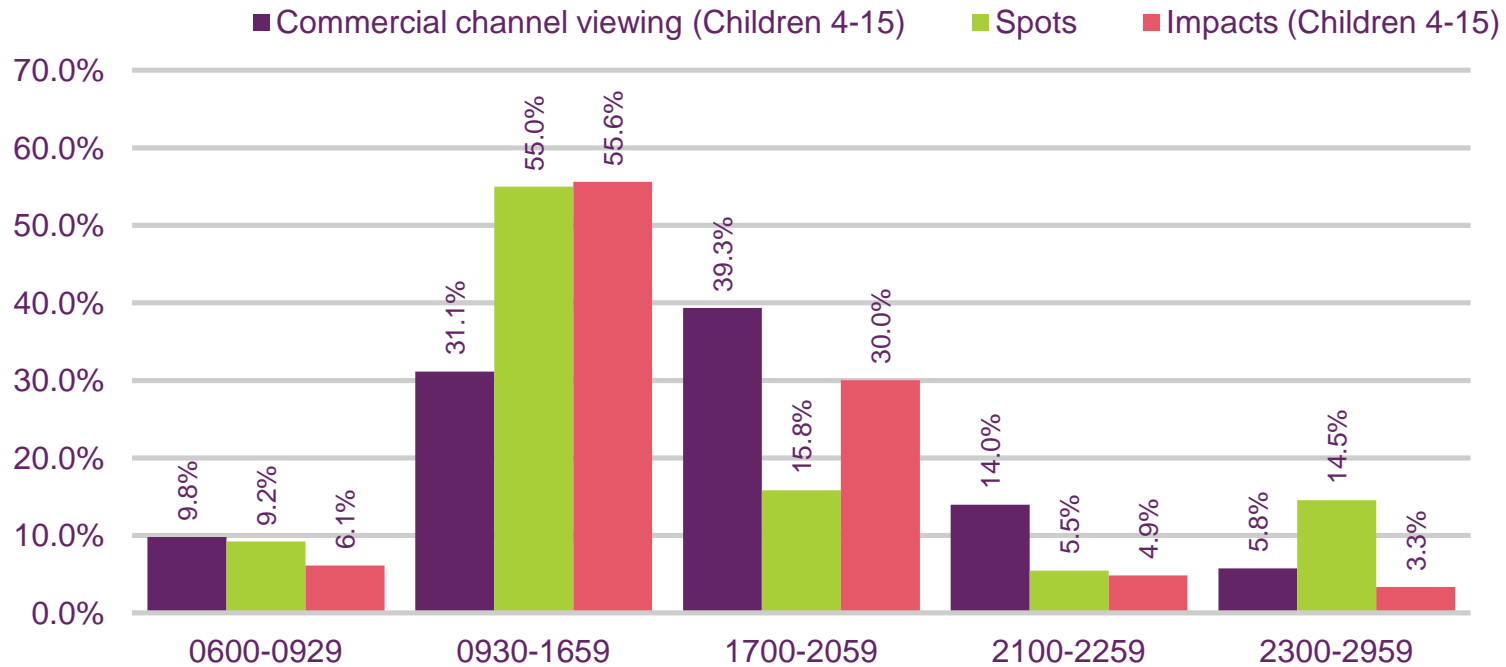
Source: BARB/Nielsen Monitor.

# Key Facts - Payday Loans



## Comparative Analysis by Daypart, 2012

### Comparative charts, Payday Loans – Children 4-15



Source: BARB/Nielsen Monitor.

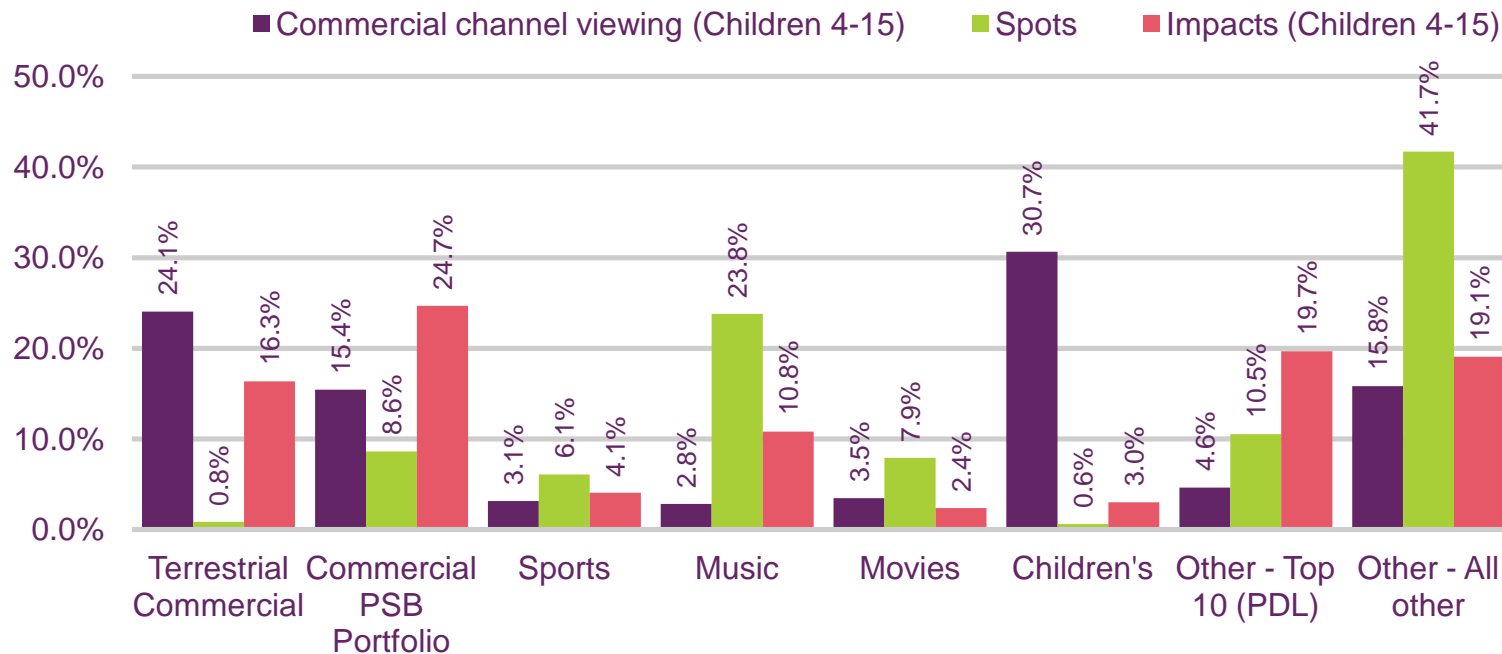


# Key Facts - Payday Loans



## Comparative Analysis by Channel Group, 2012

### Comparative charts, Payday Loans – Children 4-15



Source: BARB/Nielsen Monitor.

## Total commercial spots & impacts by category

- Within the Nielsen Media database, data for different product categories is classified using a 3-tier system of Major, Mid and Minor product categories.
- The Payday Loans 'minor' category sits within the Personal Loans 'mid' category, which itself sits within the Finance category. In 2008, the total Finance category accounted for 14.5% of commercial spots- the largest product category in terms of the amount of advertising shown. The Personal Loans 'mid' category accounted for 0.7% of total commercial spots and the Payday Loans 'minor' category accounted for 0.1% of all television advertising shown.
- In 2012, the Finance category accounted for 15.9% of commercial spots shown. The Personal Loans 'mid' category accounted for 1.3% of all spots and Payday Loan commercials represented 1.2% of all television advertising shown. This proportion suggests that, while the share of commercials represented by Payday Loan advertisers has grown from 0.1% in 2008 to 1.2% in 2012, the market remained a relatively small one in 2012, when compared against all the other activity across commercial television.
- In terms of exposure, the Finance category accounted for 10.1% of total Adult impacts in 2008 and 8.5% of impacts among 10-15 year olds. Within this, the Payday Loans 'minor' category was very small, with a share of 0.0% being recorded against all demographics.
- In 2012, the Finance category accounted for 12.4% of all Adult impacts – and 10.2% of 10-15 year old impacts. The Payday Loans 'minor' category represented 0.8% of all television impacts seen by Adults and 0.7% of television impacts seen by 10-15 year olds. This demonstrates that while audiences were exposed to a significant share of a wide range of finance related commercials, the proportion represented by Payday Loan commercials was relatively small.

# Key Facts - In context



## Total Commercial Advertising Spots, 2008

Category	Spots, Millions	Share
<b>TOTAL</b>	<b>31.8</b>	<b>100.0%</b>
Finance	4.6	14.5%
Food	3.9	12.3%
Cosmetics & Personal Care	3.8	11.8%
Entertainment & Leisure	2.9	9.2%
Household FMCG	2.5	7.9%
Pharmaceutical	1.6	5.1%
Govt, Political, Social Org	1.5	4.8%
Leisure Equipment	1.5	4.8%
Telecoms	1.2	3.8%
Drink	1.2	3.8%
Motors	1.2	3.7%
Retail	0.9	3.0%
Travel & Transport	0.9	2.7%
Media	0.8	2.5%
Games & Consoles	0.8	2.4%
All Other	2.5	7.8%

General Insurance	8.0%
Other Financial Services	1.9%
Mortgages	0.8%
Brand Building/Services	0.8%
Personal Loans	0.7%
(Payday Loans)	0.1%
Money Transmission	0.6%
Plastic Cards	0.6%
Life Protection	0.5%
Savings	0.4%
Business Banking Services	0.1%
Pensions	0.1%
Asset Management	0%
Investments	0%
General Financial	0%
Company Notices & Announcement	0%

Source: BARB/Nielsen Monitor.

Top 15 categories based on volume of spots in 2008

# Key Facts - In context



## Total Commercial Advertising Spots, 2012

Category	Spots, Millions	Share
<b>TOTAL</b>	<b>34.2</b>	<b>100.0%</b>
Finance	5.4	15.9%
Food	4.3	12.6%
Entertainment & Leisure	3.9	11.4%
Cosmetics & Personal Care	2.7	8.0%
Telecoms	2.2	6.5%
Household FMCG	1.7	4.9%
Leisure Equipment	1.5	4.3%
Travel & Transport	1.3	3.8%
Drink	1.2	3.4%
Pharmaceutical	1.2	3.4%
Retail	1.1	3.2%
Media	1.1	3.2%
Motors	1.1	3.2%
Household Equipment & DIY	0.9	2.6%
Govt, Political, Social Org	0.8	2.4%
All Other	3.8	11.2%

General Insurance	6.9%
Other Financial Services	4.7%
Personal Loans	1.3%
(Payday Loans)	1.2%
Money Transmission	0.6%
Life Protection	0.6%
Brand Building/Services	0.5%
Business Banking Services	0.4%
Savings	0.4%
Plastic Cards	0.4%
Mortgages	0.1%
General Financial	0%
Asset Management	0%

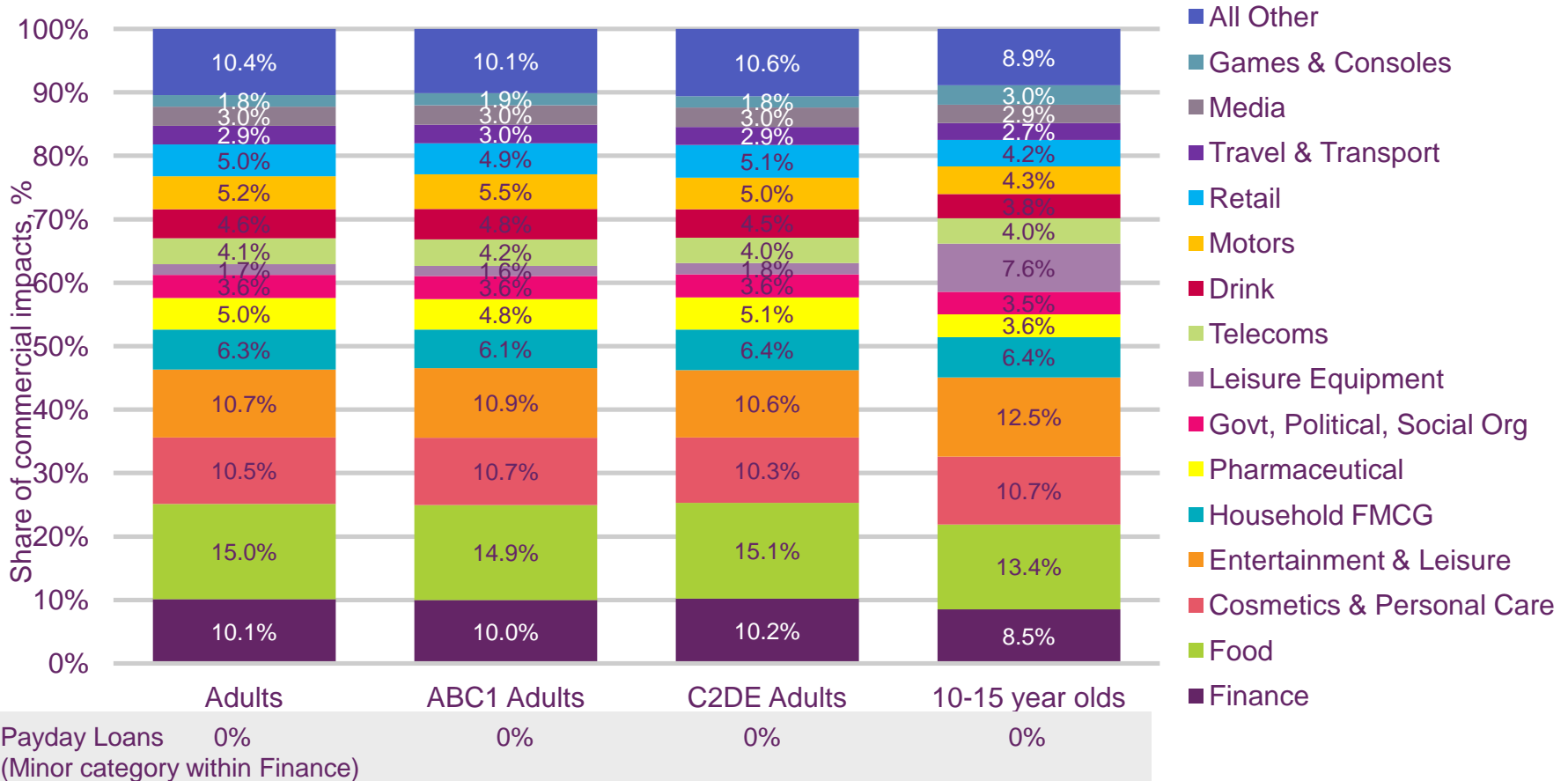
Source: BARB/Nielsen Monitor.

Top 15 categories based on volume of spots in 2012

# Key Facts - In context



## Share of commercial impacts by category: 2008



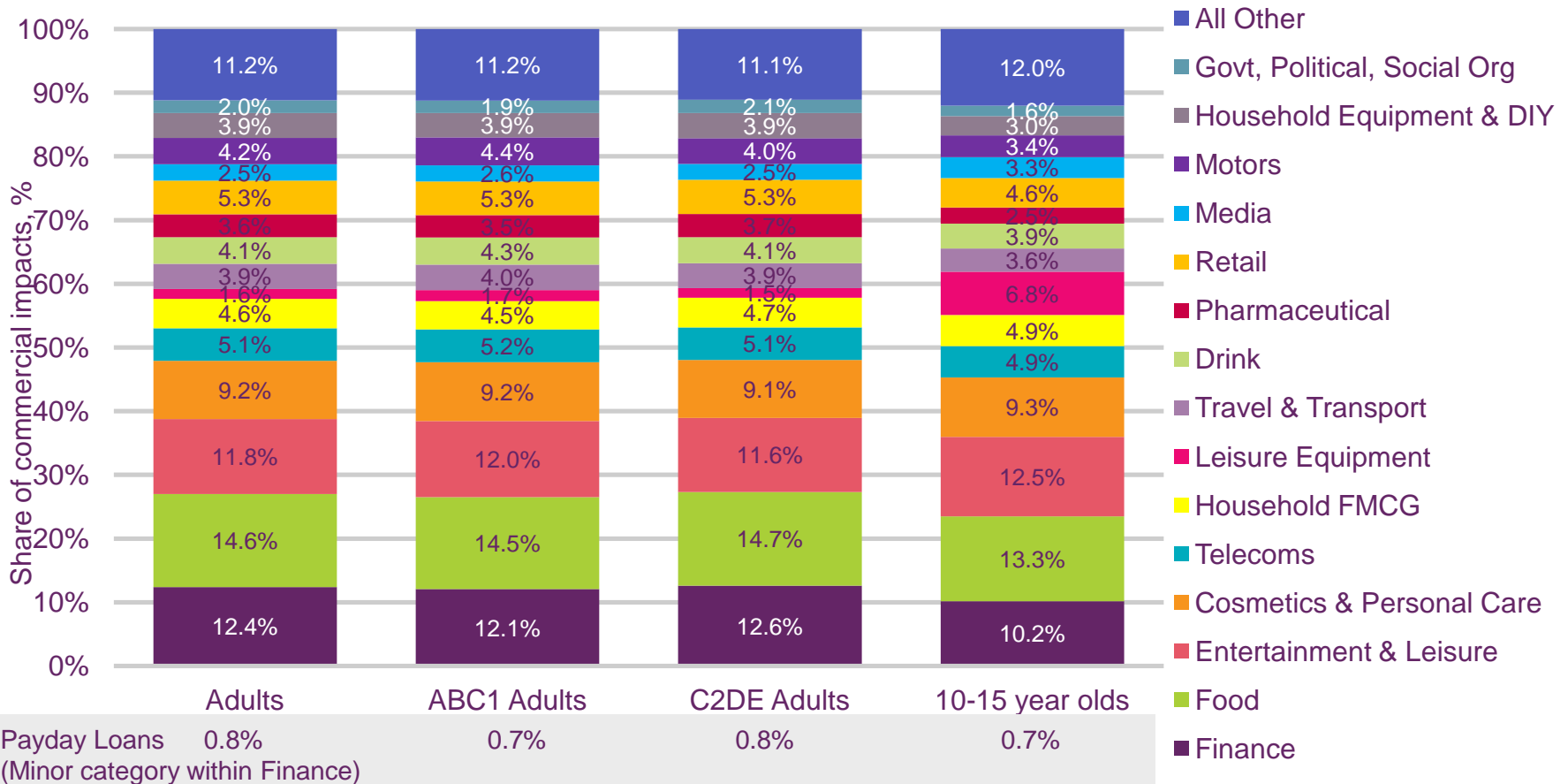
Source: BARB/Nielsen Monitor.

Top 15 categories based on volume of spots shown in 2008

# Key Facts - In context



## Share of commercial impacts by category: 2012



Source: BARB/Nielsen Monitor.

Top 15 categories based on volume of spots shown in 2012

## Viewing trends





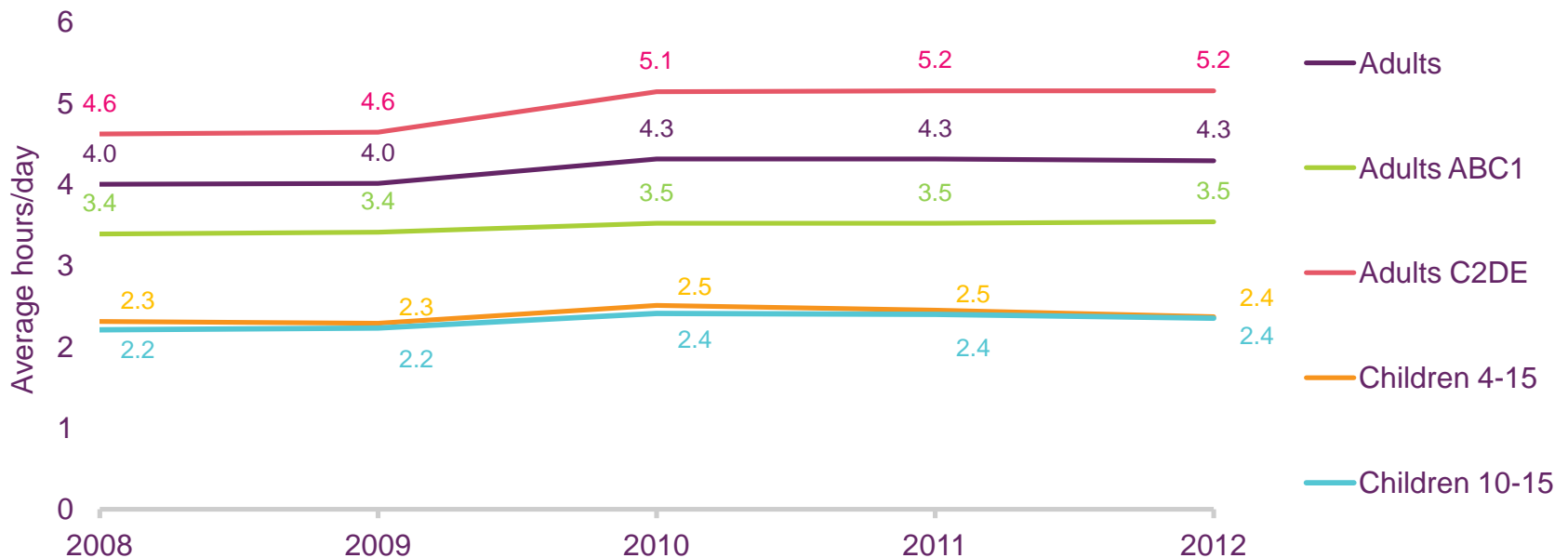
## Viewing Trends

### Total TV viewing

- In 2012, total television viewing ranged from 2.4 hours/day among Children to 5.2 hours/day among C2DE Adults.
- In 2012, commercial channels accounted for 66.2% of Adult viewing
  - Commercial channels accounted for a lower proportion of viewing among ABC1 Adults, standing at 61.5% in 2012.
  - Viewing to commercial channels stood at 69.8%, in 2012, among C2DE Adults – up marginally from 67.9% in 2008.
- The share of viewing accounted for by commercial channels was higher among Children, standing at 73.4% in 2012.
  - A similar split in viewing was seen among Children aged 10-15 years, with 74.8% of their viewing in 2012 represented by commercial channels.

## In 2012, total television viewing ranged from 2.4 hours/day among Children to 5.2 hours/day among C2DE Adults

Average hours of viewing: Total TV, 2008-2013

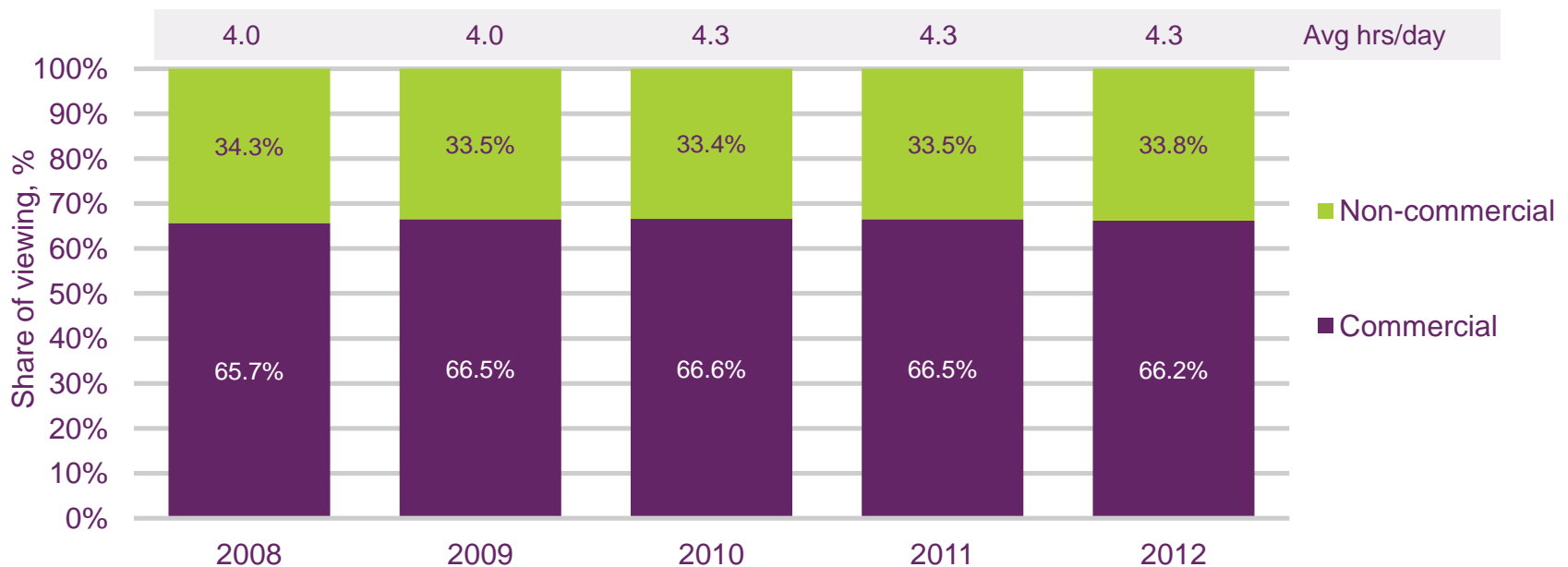


Source: BARB/Infosys+.

- New BARB panel introduced 1st Jan 2010. As a result pre and post panel change data must be treated with caution.

# In 2012, commercial channels accounted for 66.2% of Adult viewing

## Share of viewing: Commercial vs Non-commercial, Adults

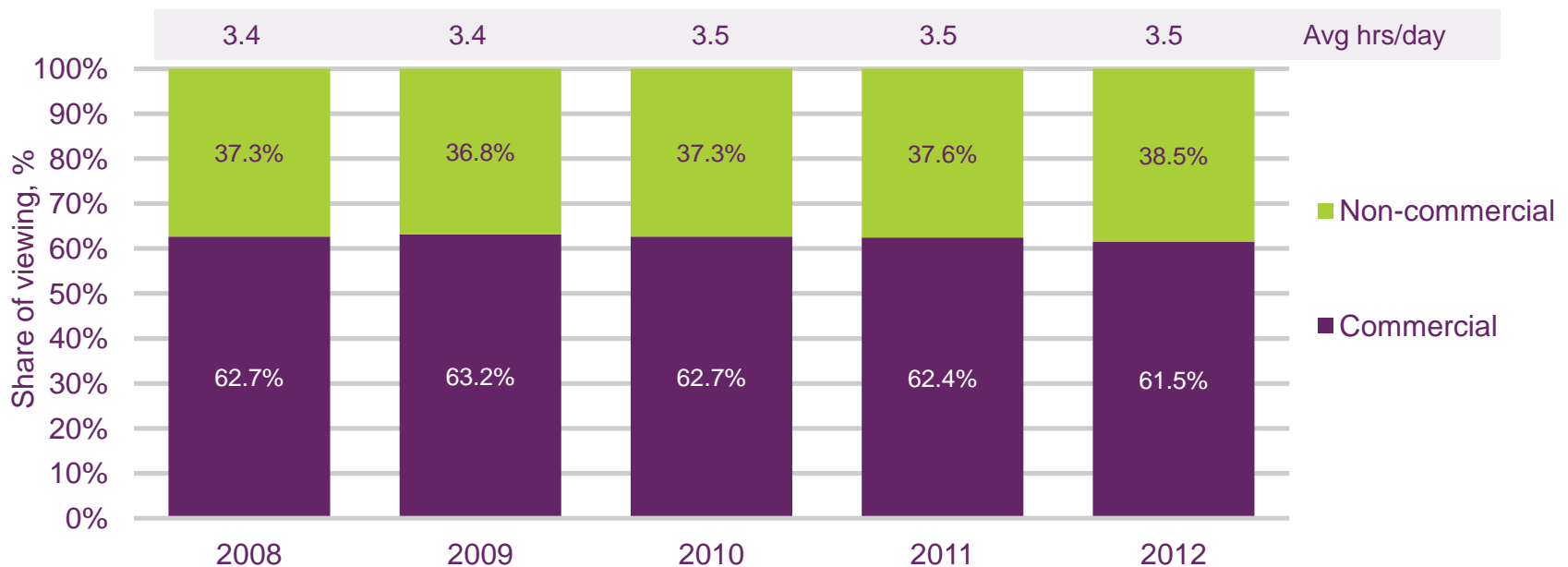


Source: BARB/Infosys+. Non-commercial = All BBC channels.

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## Commercial channels accounted for a lower proportion of viewing among ABC1 Adults, standing at 61.5% in 2012

### Share of viewing: Commercial vs Non-commercial, Adults ABC1

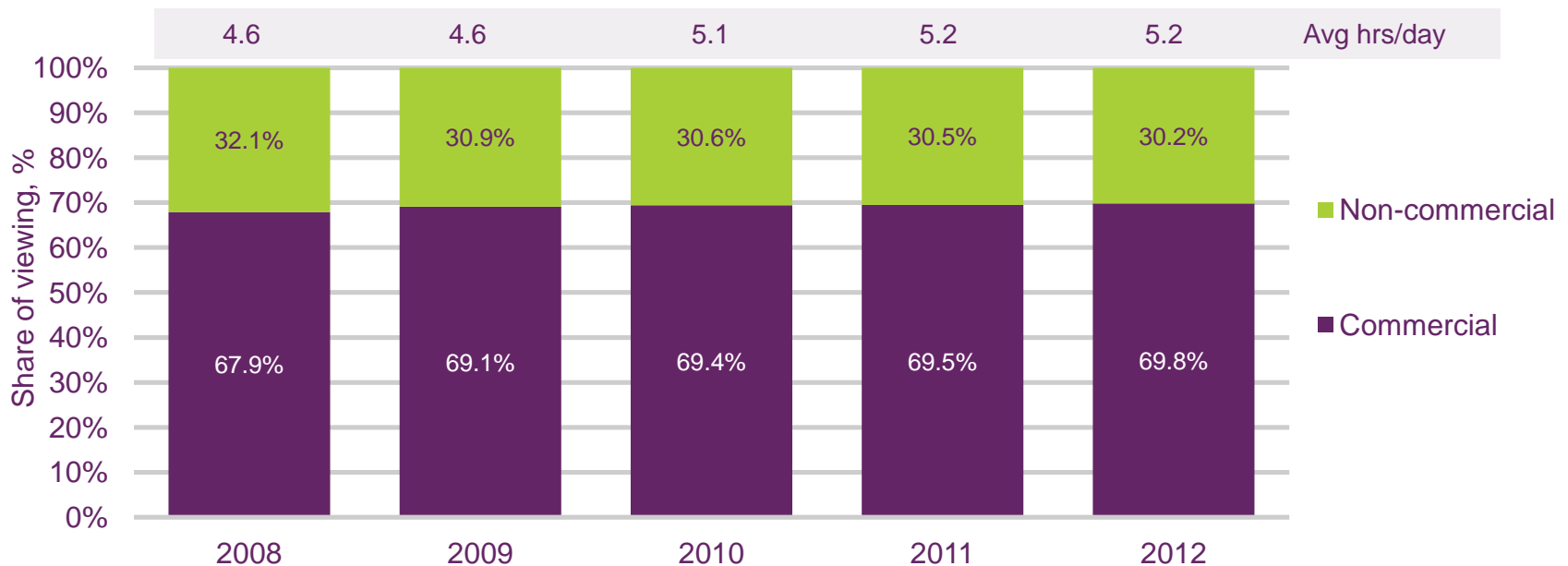


Source: BARB/Infosys+. Non-commercial = All BBC channels.

- New BARB panel introduced 1st Jan 2010. As a result pre and post panel change data must be treated with caution.

## Viewing to commercial channels stood at 69.8%, in 2012, among C2DE Adults – up marginally from 67.9% in 2008

### Share of viewing: Commercial vs Non-commercial, Adults C2DE

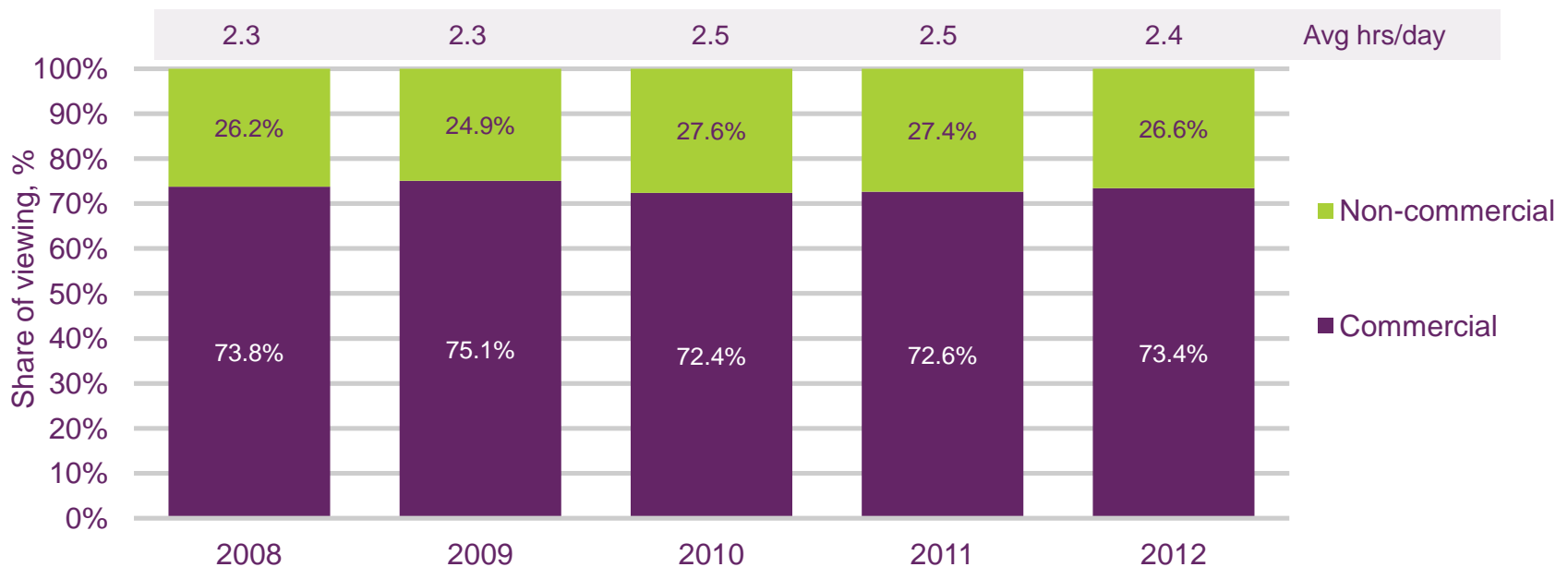


Source: BARB/Infosys+. Non-commercial = All BBC channels.

- New BARB panel introduced 1st Jan 2010. As a result pre and post panel change data must be treated with caution.

## The share of viewing accounted for by commercial channels was higher among Children, standing at 73.4% in 2012

### Share of viewing: Commercial vs Non-commercial, Children 4-15

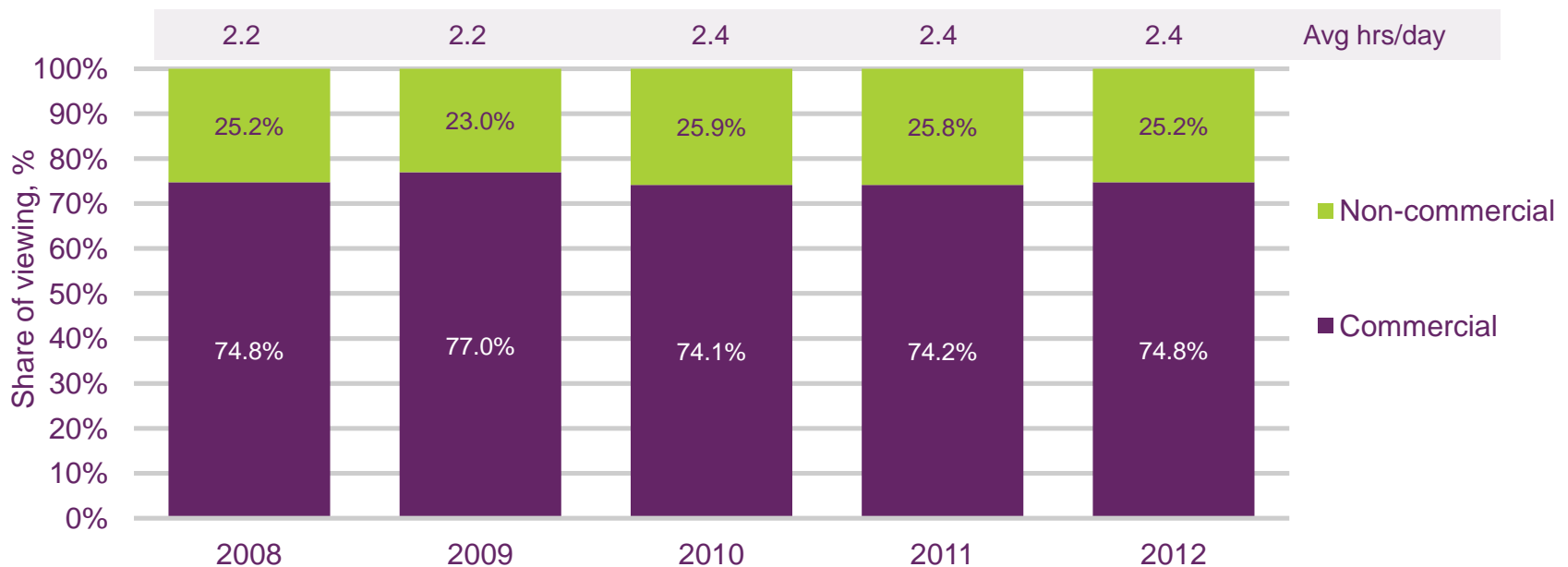


Source: BARB/Infosys+. Non-commercial = All BBC channels.

- New BARB panel introduced 1st Jan 2010. As a result pre and post panel change data must be treated with caution.

## A similar split in viewing was seen among Children aged 10-15 years, with 74.8% of their viewing in 2012 represented by commercial channels

Share of viewing: Commercial vs Non-commercial, Children 10-15



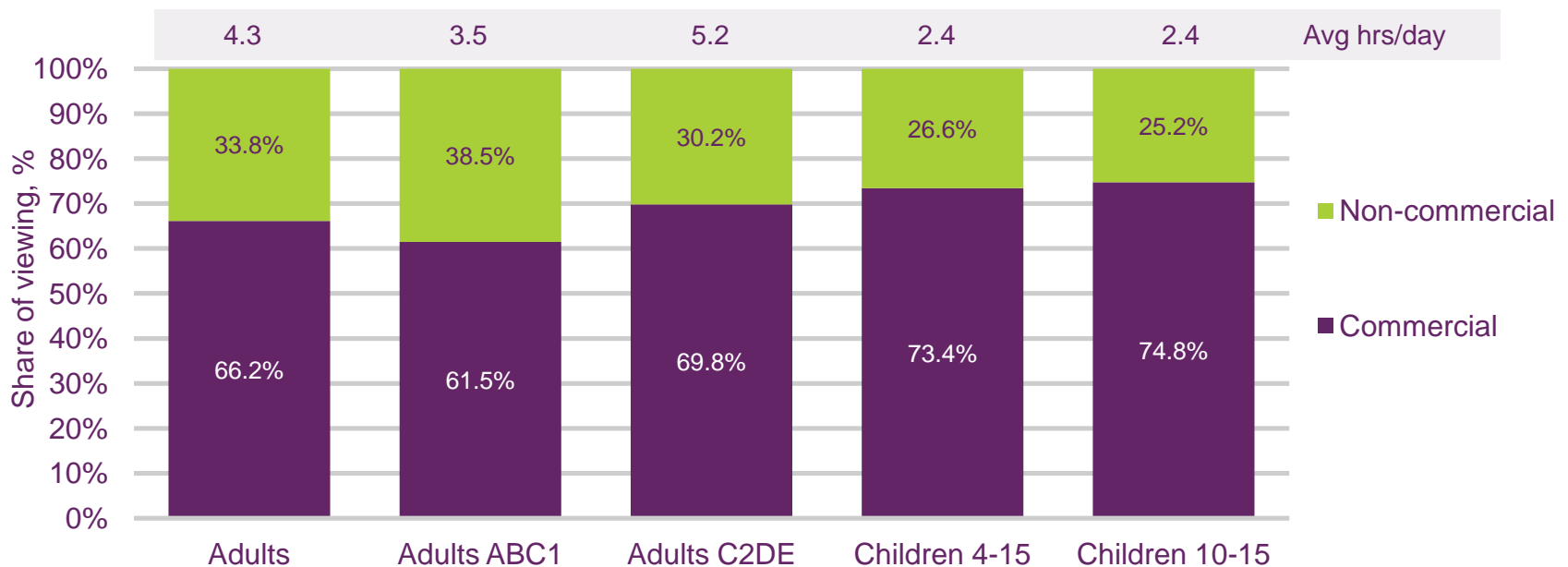
Source: BARB/Infosys+. Non-commercial = All BBC channels.

- New BARB panel introduced 1st Jan 2010. As a result pre and post panel change data must be treated with caution.



# The proportion of viewing represented by commercial channels, in 2012, ranged from 61.5% among ABC1 Adults to 74.8% among older children

Share of viewing: Commercial vs Non-commercial, 2012



Source: BARB/Infosys+. Non-commercial = All BBC channels.

- New BARB panel introduced 1st Jan 2010. As a result pre and post panel change data must be treated with caution.



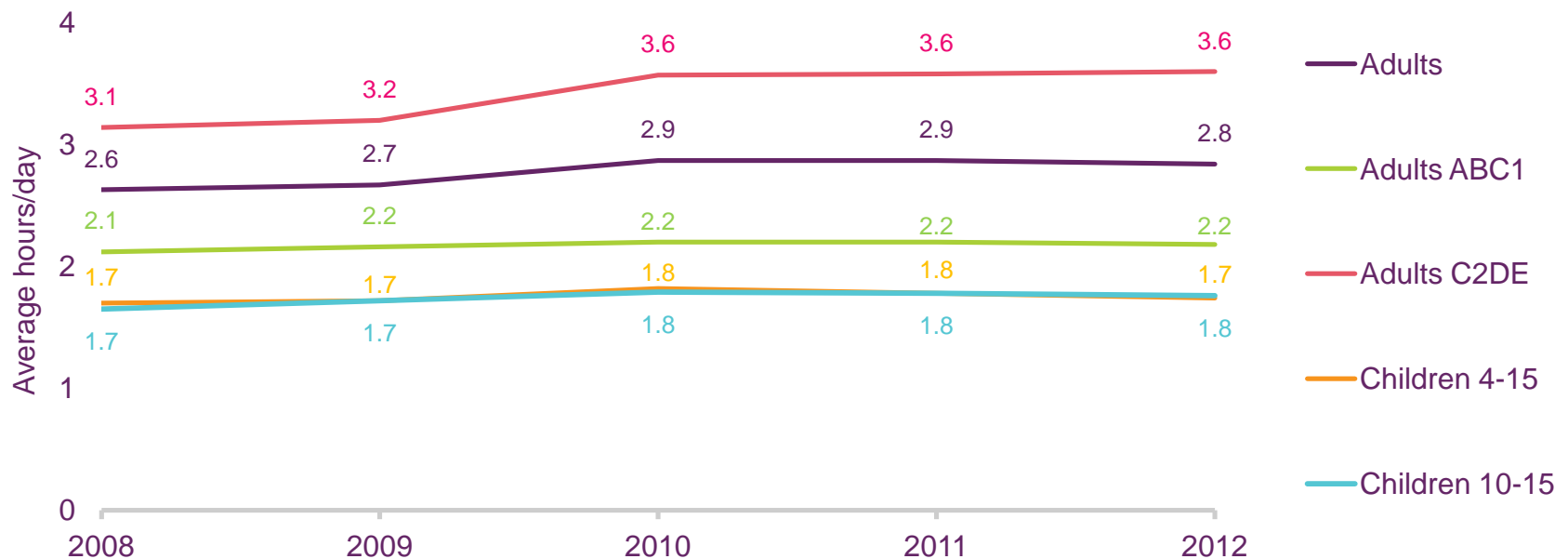
## Viewing Trends

### Commercial channel viewing – by daypart

- The time spent watching commercial channels, in 2012, ranged from 3.6 hours/day among C2DE Adults to 1.7 hours/day among Children.
- In 2012, viewing to commercial channels peaked between 2100-2200 among adult demographic groups, between 2000-2100 among 10-15 year olds and between 1900-2000 among Children aged 4-15.
- 66.4% of Adult viewing to commercial channels, in 2012, took place between 0600-2100 – the share of viewing by daypart remained fairly stable over the analysis period.
  - Among ABC1 Adults, 64.7% of their commercial viewing in 2012 took place pre-2100, with a greater proportion of their viewing (23.4%) taking place between 2100-2300 compared with all Adults(21.2%).
  - Compared against ABC1 Adults, a greater proportion of commercial channel viewing among C2DE Adults took place between 0600-1700 (33.9% vs. 30.0%) and post-2300(12.8% vs. 11.9%).
- In 2012, 80.2% of Children’s viewing to commercial channels took place pre-2100.
  - Over a quarter of viewing to commercial channels among older children took place post-2100 in 2012 – this share remained relatively stable over the analysis period.

## The time spent watching commercial channels, in 2012, ranged from 3.6 hours/day among C2DE Adults to 1.7 hours/day among Children

Average hours of viewing: Commercial channels, 2008-2012

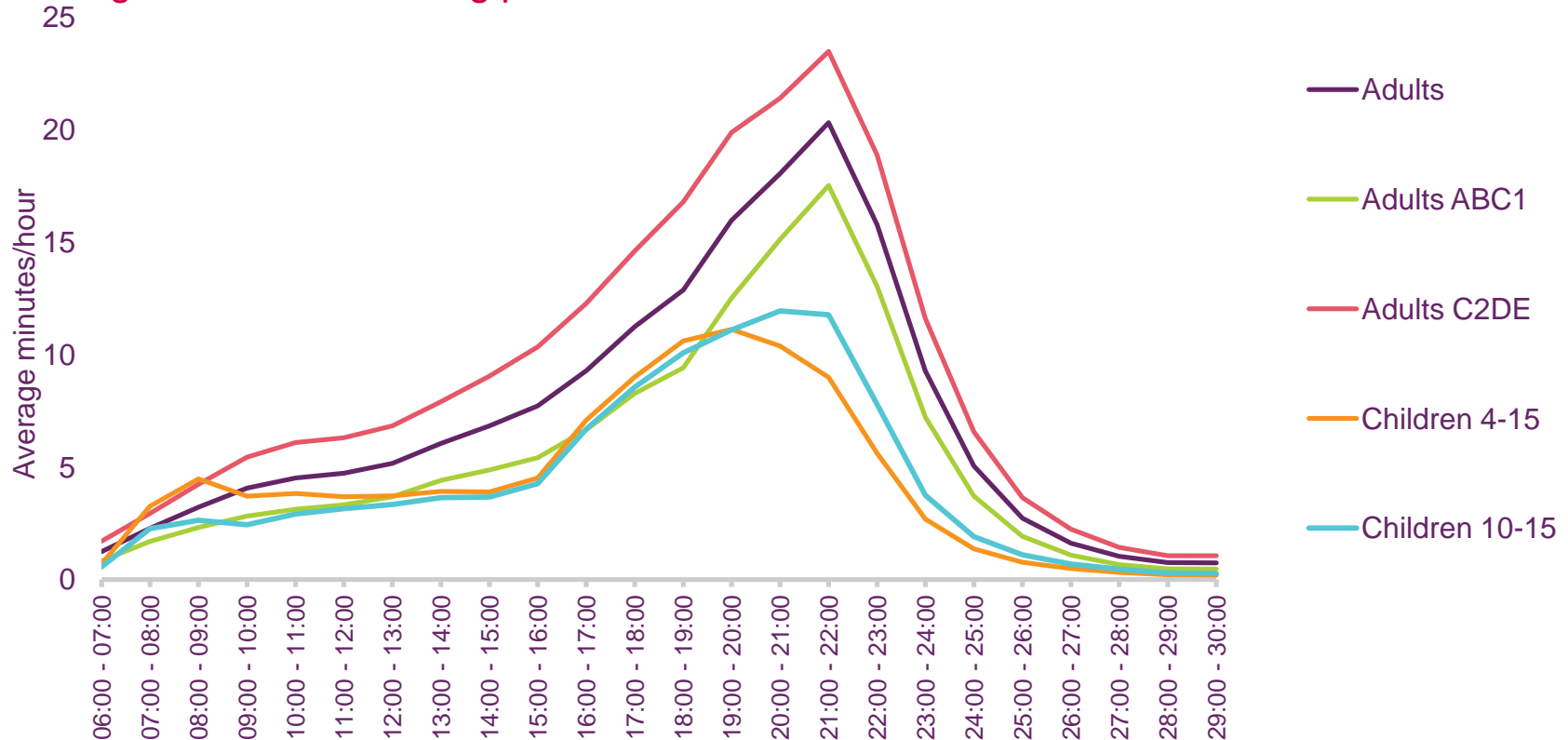


Source: BARB/Infosys+. Analysis excludes all BBC channels.

- New BARB panel introduced 1st Jan 2010. As a result pre and post panel change data must be treated with caution.

**In 2012, viewing to commercial channels peaked between 2100-2200 among adult demographic groups, between 2000-2100 among 10-15 year olds and between 1900-2000 among Children aged 4-15**

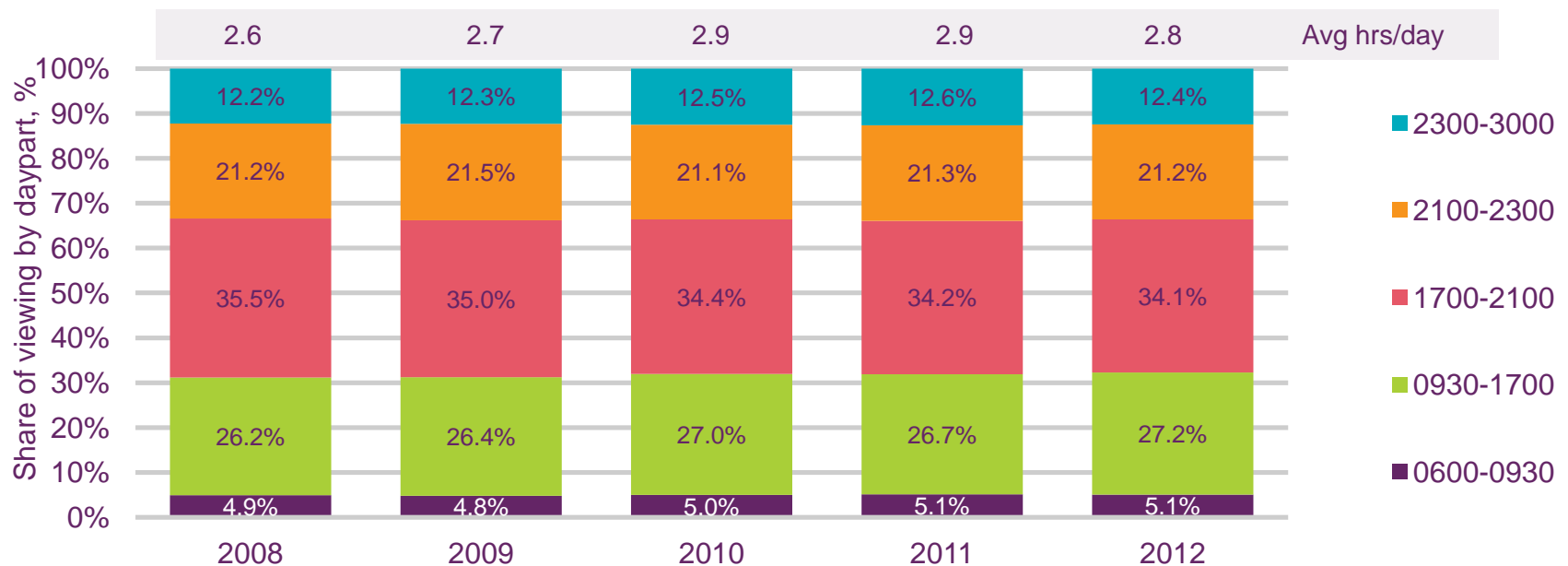
Average minutes of viewing per hour: Commercial channels, 2012



Source: BARB/Infosys+. Analysis excludes all BBC channels.

## 66.4% of Adult viewing to commercial channels, in 2012, took place between 0600-2100 – share of viewing by daypart remained fairly stable over the analysis period

Share of viewing by daypart: Commercial channels, Adults

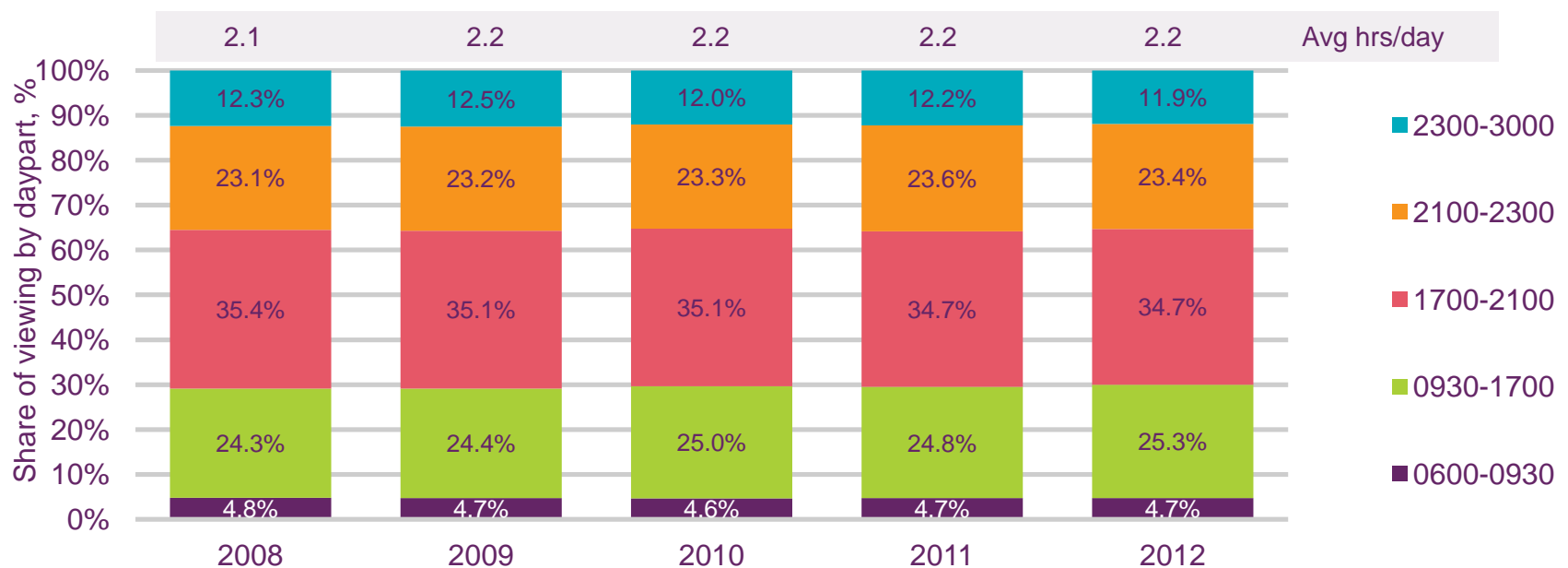


Source: BARB/Infosys+. Analysis excludes all BBC channels.

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## Among ABC1 Adults, 64.7% of their commercial viewing in 2012 took place pre-2100, with a greater proportion of their viewing taking place between 2100-2300 compared with Adults

Share of viewing by daypart: Commercial channels, ABC1 Adults

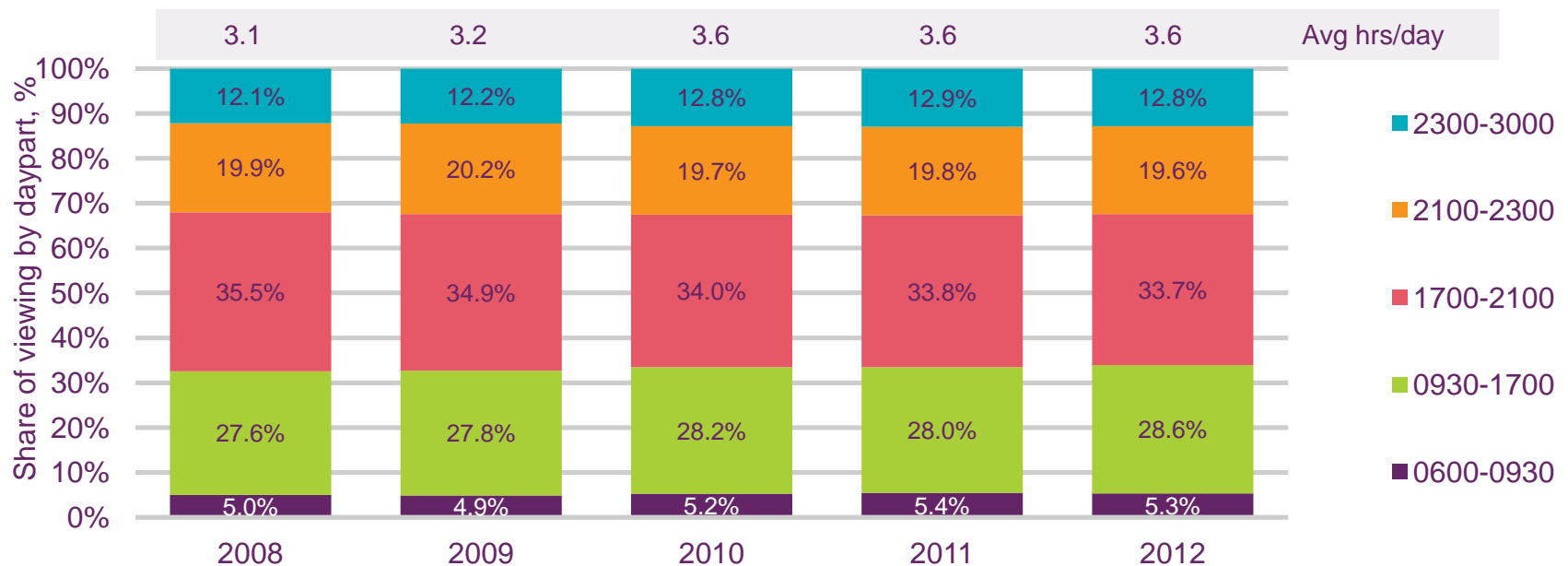


Source: BARB/Infosys+. Analysis excludes all BBC channels.

- New BARB panel introduced 1st Jan 2010. As a result pre and post panel change data must be treated with caution.

## Compared against ABC1 Adults, a greater proportion of commercial channel viewing among C2DE Adults took place between 0600-1700 and post-2300

Share of viewing by daypart: Commercial channels, C2DE Adults



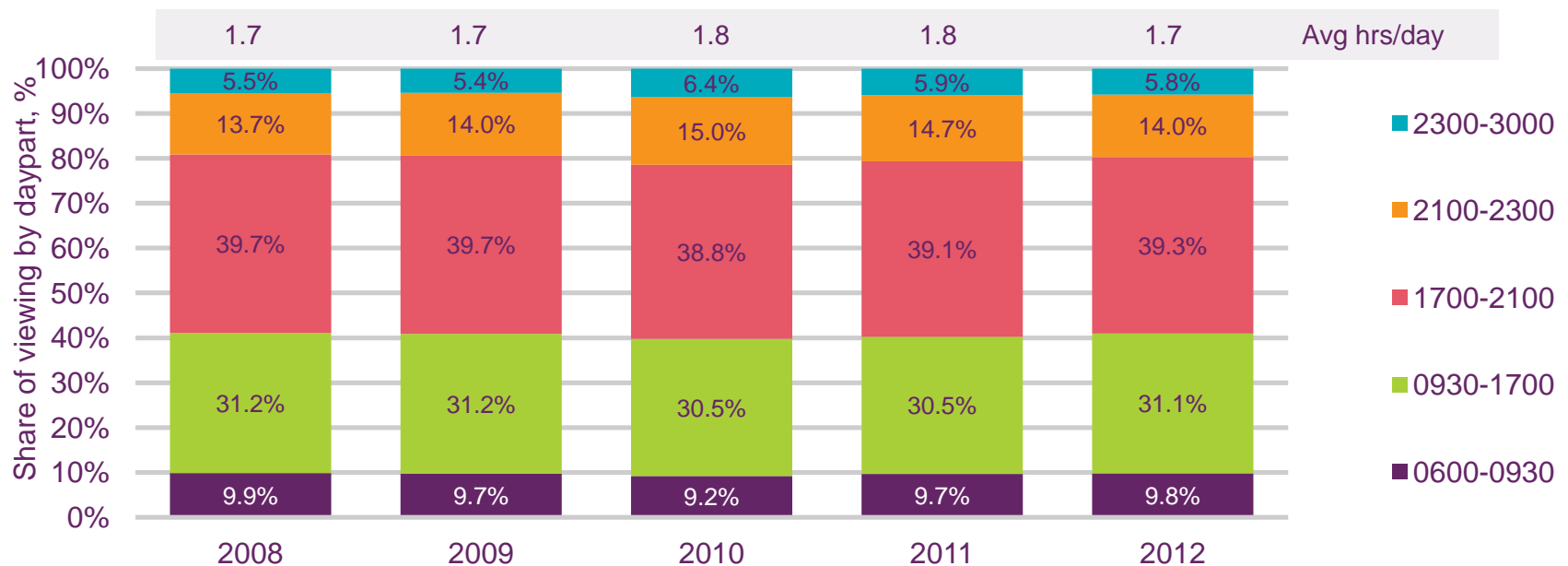
Source: BARB/Infosys+. Analysis excludes all BBC channels.

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## In 2012, 80.2% of Children's viewing to commercial channels took place pre-2100

### Share of viewing by daypart: Commercial channels, Children 4-15

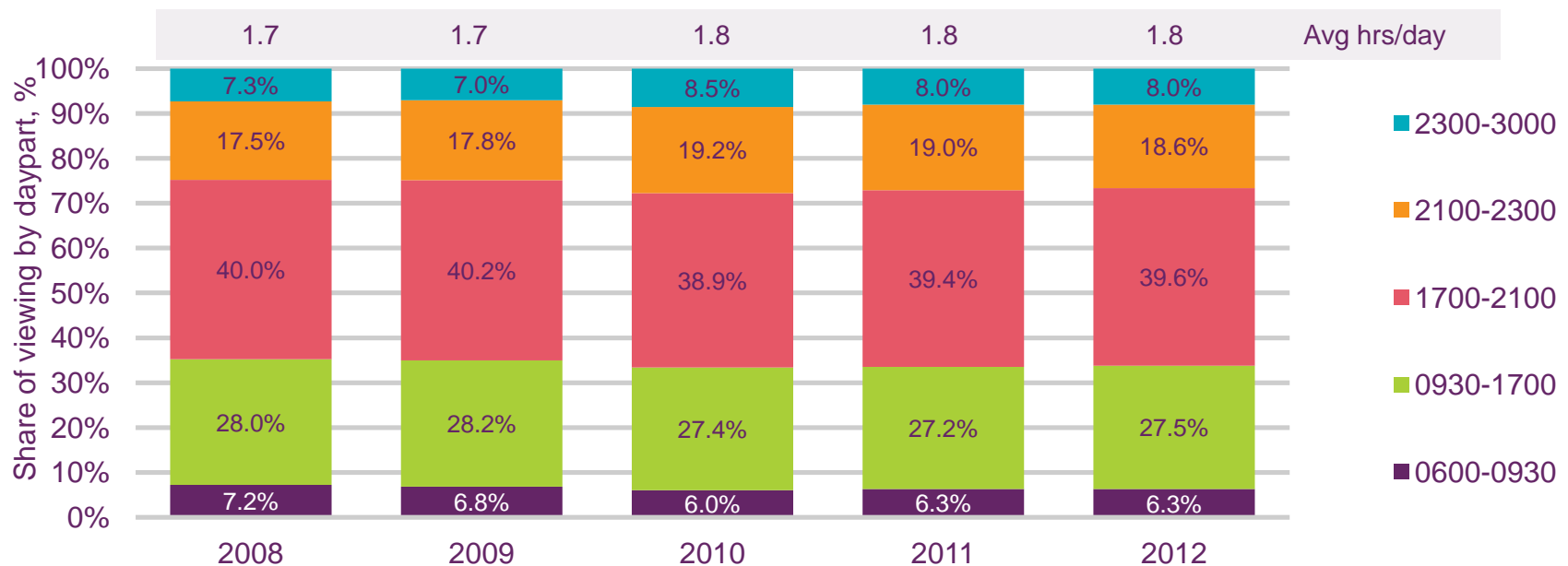


Source: BARB/Infosys+. Analysis excludes all BBC channels.

- New BARB panel introduced 1st Jan 2010. As a result pre and post panel change data must be treated with caution.

## Over a quarter of viewing to commercial channels among older children took place post-2100 in 2012 – this share remained relatively stable over the analysis period

Share of viewing by daypart: Commercial channels, Children 10-15

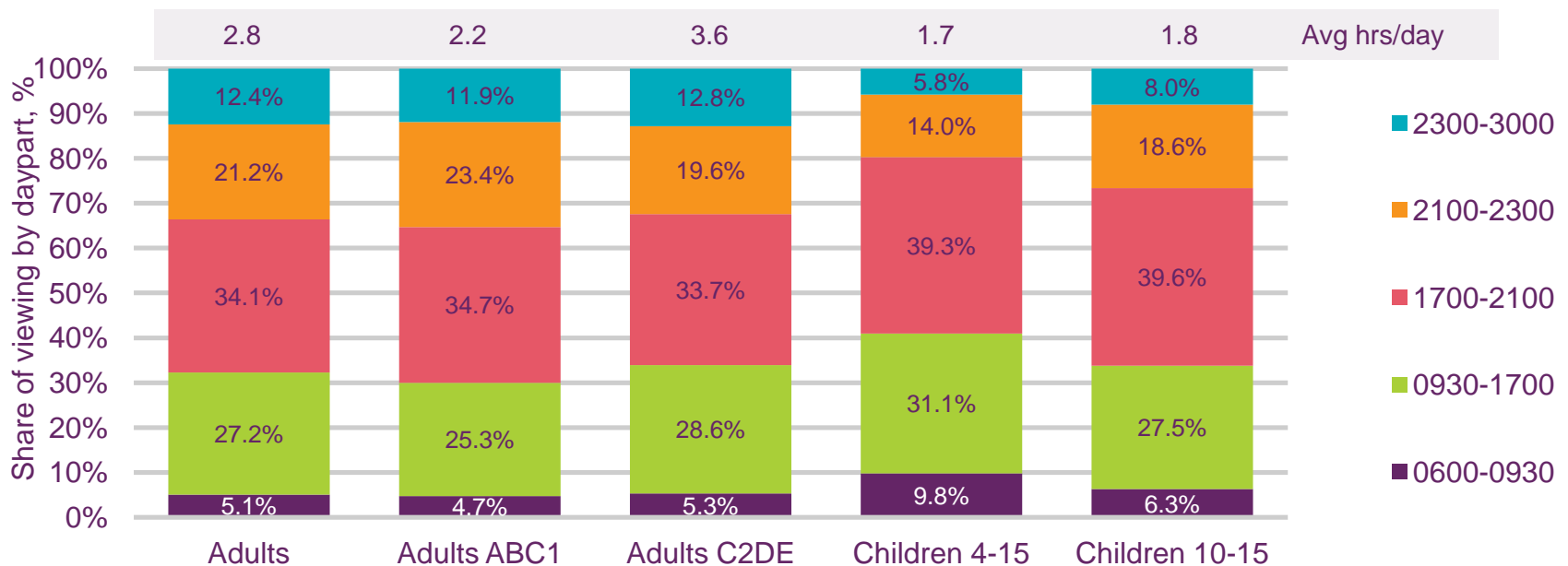


Source: BARB/Infosys+. Analysis excludes all BBC channels.

- New BARB panel introduced 1st Jan 2010. As a result pre and post panel change data must be treated with caution.

# In 2012, C2DE Adults watched more than double the amount of commercial television than Children – almost a fifth of children’s viewing took place post-2100

Share of viewing by daypart: Commercial channels, 2012



Source: BARB/Infosys+. Analysis excludes all BBC channels.

- New BARB panel introduced 1st Jan 2010. As a result pre and post panel change data must be treated with caution.



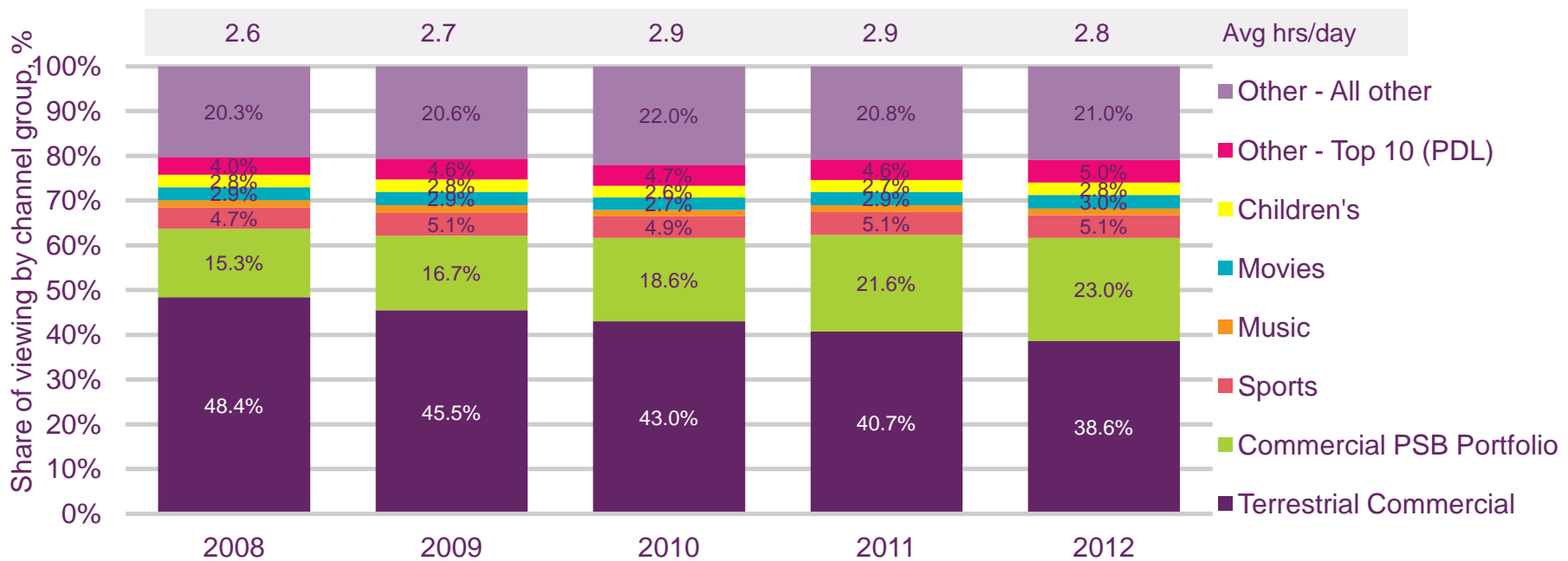
## Viewing Trends

### Commercial channel viewing – by channel group

- The PSB-owned channels accounted for a greater proportion of commercial channel viewing among adult demographic groups than Children, who spent a greater proportion of their time watching Music channels, as well as Children's channels. The 'Other Top 10' channels accounted for around 5-6% of viewing.
- Among Adults, the proportion of commercial channel viewing represented by the Terrestrial channels fell from 48.4% in 2008 to 38.6% in 2012 as viewing to the PSB portfolio channels increased from 15.3% to 23.0%. The 'Other Top 10' channels accounted for 5.0% of viewing.
  - Commercial channel viewing among ABC1 Adults followed a similar trend with the PSB-owned channels accounting for 60.0% of viewing in 2012. Viewing to Sports channels and the 'Top 10 Other' was marginally higher among ABC1s than All Adults.
  - The PSB-owned channels represented 62.7% of commercial channel viewing among C2DE Adults in 2012 compared with 66.5% in 2008. Compared against ABC1 Adults, viewing to the PSB portfolio channels has been higher while viewing to Sports and the 'Top 10 Other' channels has been lower.
- While viewing to commercial channels followed a similar trend among Children, the share accounted for by the PSB-owned channels stood at 39.5%, in 2012, compared with 61.6% among Adults. Children's channels accounted for 30.7% of Children's viewing in 2012.
  - Compared with 4-15 year olds, viewing to the PSB portfolio and Music channels has been higher among older children. The PSB-owned channels accounted for 44.5% of viewing in 2012, down from 47.5% in 2008. Children's channels accounted for 19.1% of viewing among 10-15 year olds and the 'Top 10 Other' channels accounted for a further 6.4% of viewing.

Among Adults, the proportion of commercial channel viewing represented by the Terrestrial channels fell from 48.4% in 2008 to 38.6% in 2012 as viewing to the PSB portfolio channels increased from 15.3% to 23.0% - and in 2012 the 'Other Top 10' accounted for 5.0% of viewing

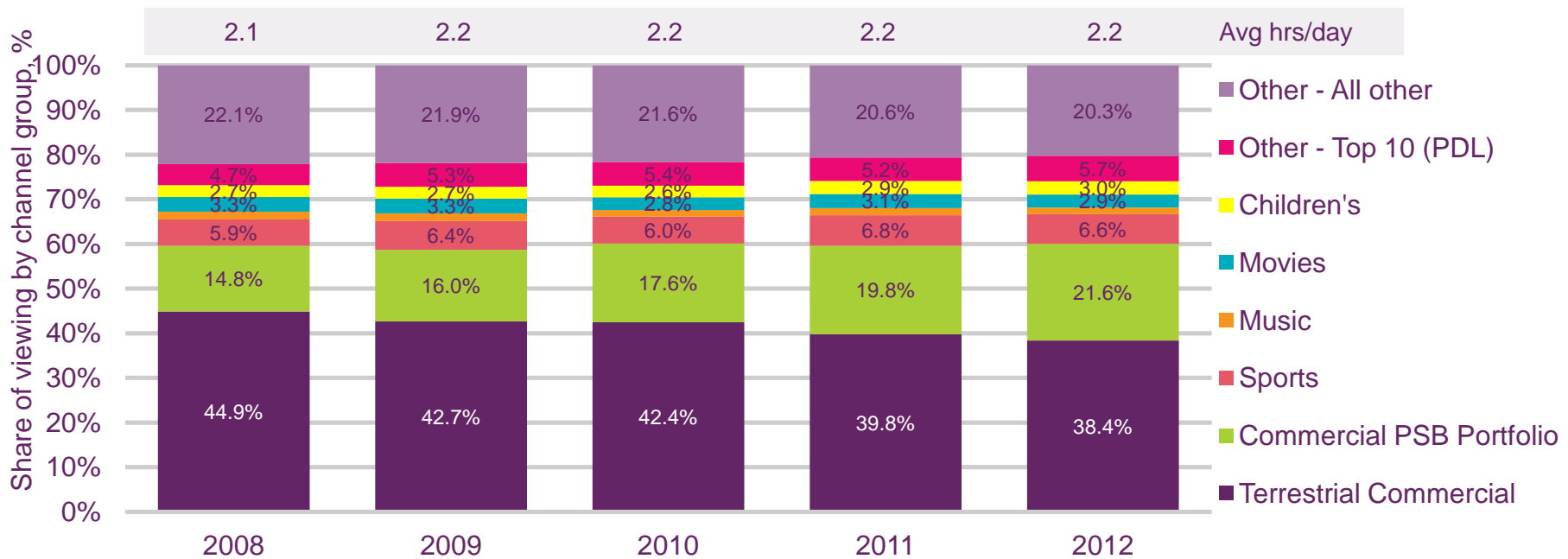
Share of viewing by channel group: Commercial channels, Adults



Source: BARB/Infosys+. Analysis excludes all BBC channels. 'Other – Top 10' based on Top 10 channels for airing Payday Loans spots in 2012. - New BARB panel introduced 1st Jan 2010. As a result pre and post panel change data must be treated with caution.

## Commercial channel viewing among ABC1 Adults followed a similar trend with the PSB-owned channels accounting for 60.0% of viewing in 2012 - viewing to Sports channels and the 'Top 10 Other' was marginally higher among ABC1s than All Adults

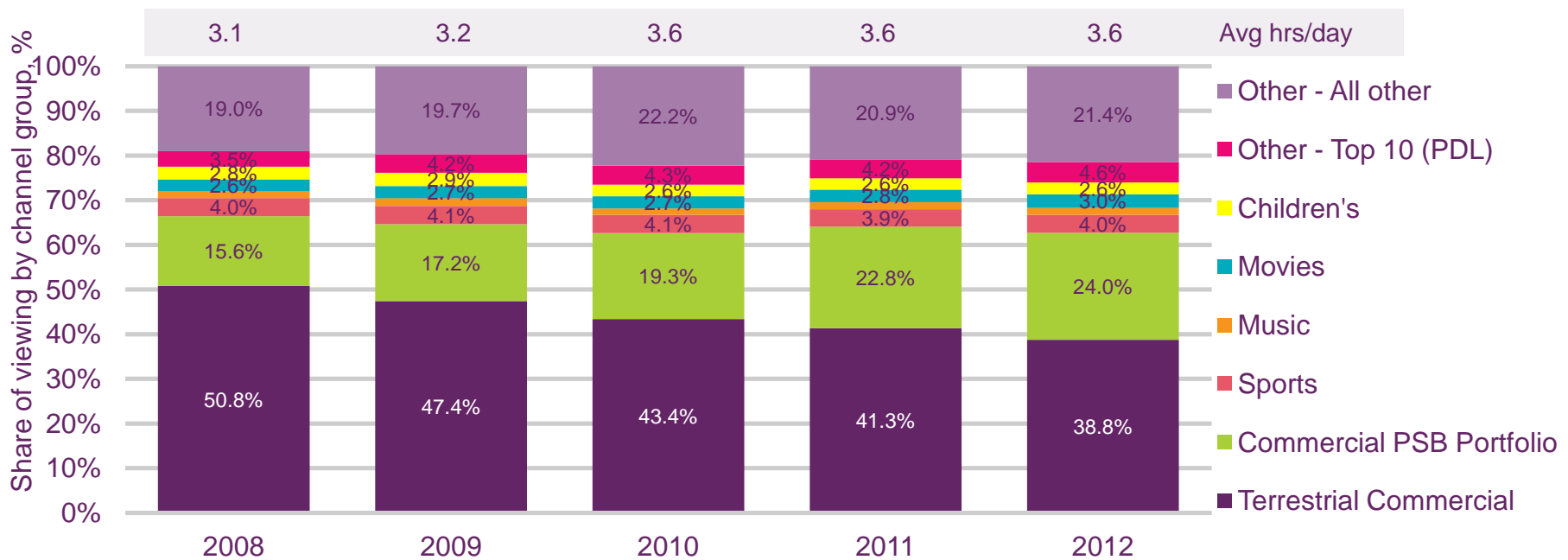
Share of viewing by channel group: Commercial channels, ABC1 Adults



Source: BARB/Infosys+. Analysis excludes all BBC channels. 'Other – Top 10' based on Top 10 channels for airing Payday Loans spots in 2012.  
 - New BARB panel introduced 1st Jan 2010. As a result pre and post panel change data must be treated with caution.

The PSB-owned channels represented 62.7% of commercial channel viewing among C2DE Adults in 2012 down from 66.5% in 2008 - compared against ABC1 Adults, viewing to the PSB portfolio channels has been higher while viewing to Sports and the 'Top 10 Other' channels has been lower

Share of viewing by channel group: Commercial channels, C2DE Adults

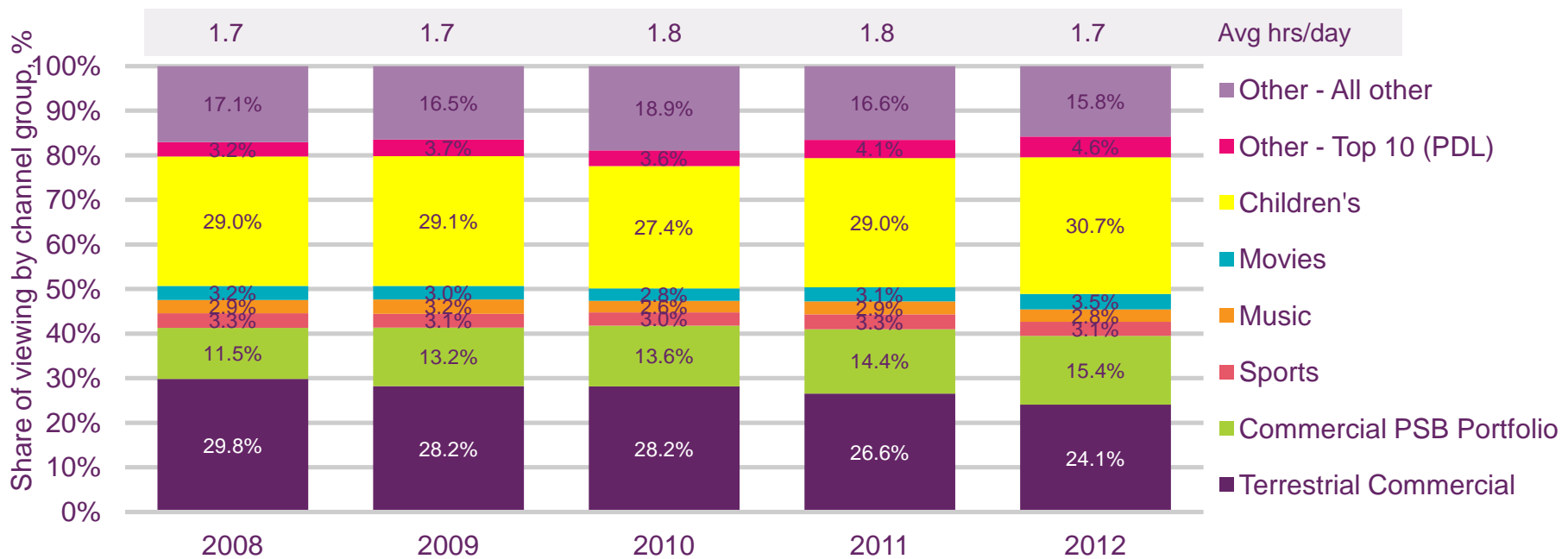


Source: BARB/Infosys+. Analysis excludes all BBC channels. 'Other – Top 10' based on Top 10 channels for airing Payday Loans spots in 2012.  
 - New BARB panel introduced 1st Jan 2010. As a result pre and post panel change data must be treated with caution.



While viewing to commercial channels followed a similar trend among Children, the share accounted for by the PSB-owned channels stood at 39.5%, in 2012, compared with 61.6% among Adults – Children’s channels accounted for the greatest proportion of viewing

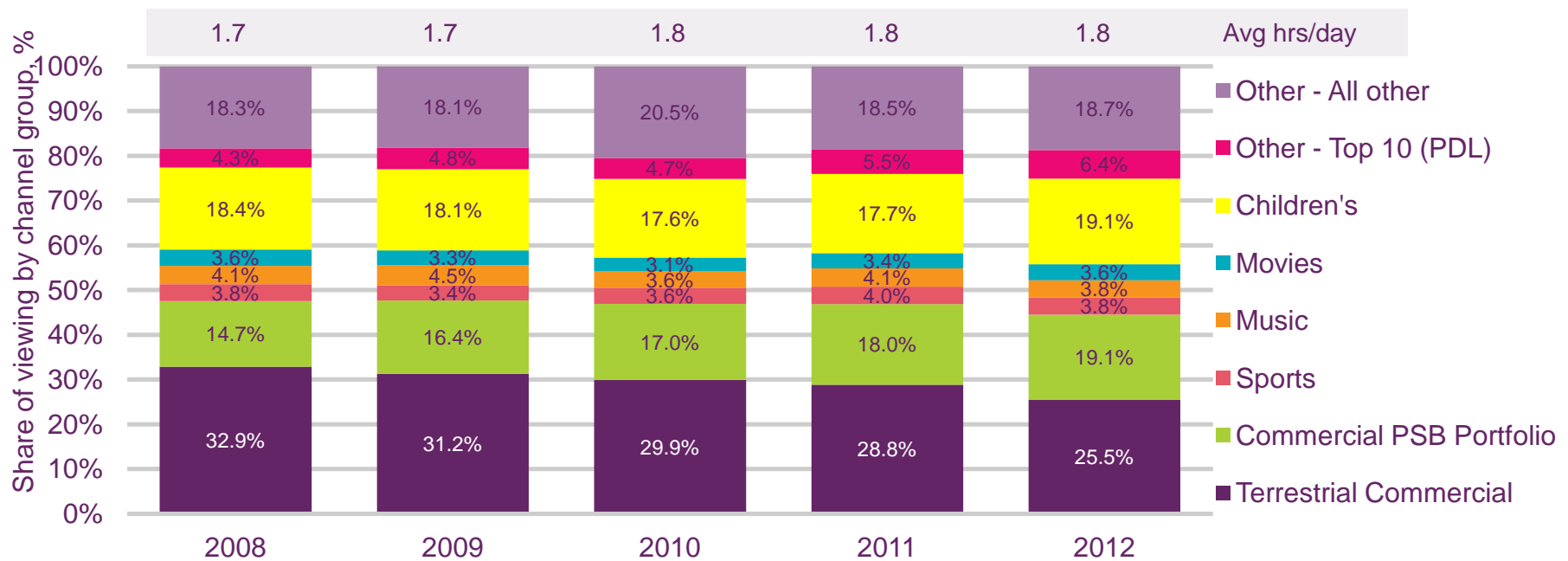
Share of viewing by channel group: Commercial channels, Children 4-15



Source: BARB/Infosys+. Analysis excludes all BBC channels. 'Other – Top 10' based on Top 10 channels for airing Payday Loans spots in 2012.  
 - New BARB panel introduced 1st Jan 2010. As a result pre and post panel change data must be treated with caution.

# Compared with 4-15 year olds, viewing to the PSB portfolio and Music channels has been higher among older children – PSB-owned channels accounted for 44.5% of viewing in 2012 and Children’s channels represented 19.1% of viewing

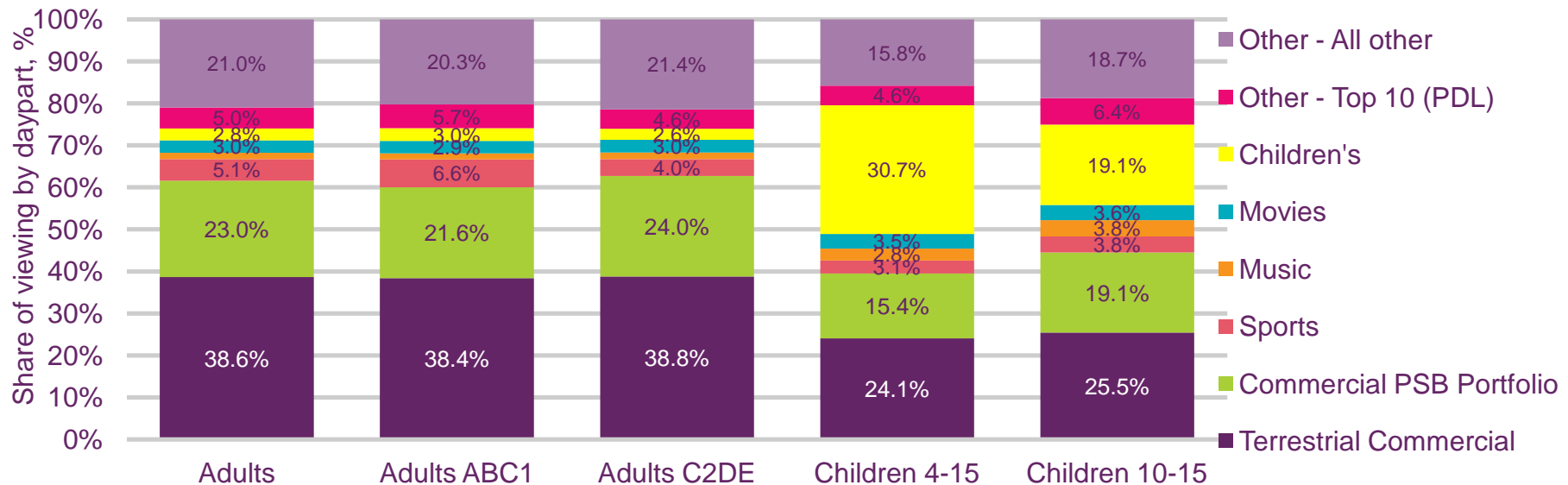
Share of viewing by channel group: Commercial channels, Children 10-15



Source: BARB/Infosys+. Analysis excludes all BBC channels. 'Other – Top 10' based on Top 10 channels for airing Payday Loans spots in 2012.  
 - New BARB panel introduced 1st Jan 2010. As a result pre and post panel change data must be treated with caution.

# The PSB-owned channels accounted for a greater proportion of commercial channel viewing among adult demographic groups than Children, who spent a greater proportion of their time watching Music channels, as well as Children's channels

Share of viewing by channel group: Commercial channels, 2012



Source: BARB/Infosys+. Analysis excludes all BBC channels. 'Other – Top 10' based on Top 10 channels for airing Payday Loans spots in 2012.  
 - New BARB panel introduced 1st Jan 2010. As a result pre and post panel change data must be treated with caution.

## Advertising Activity



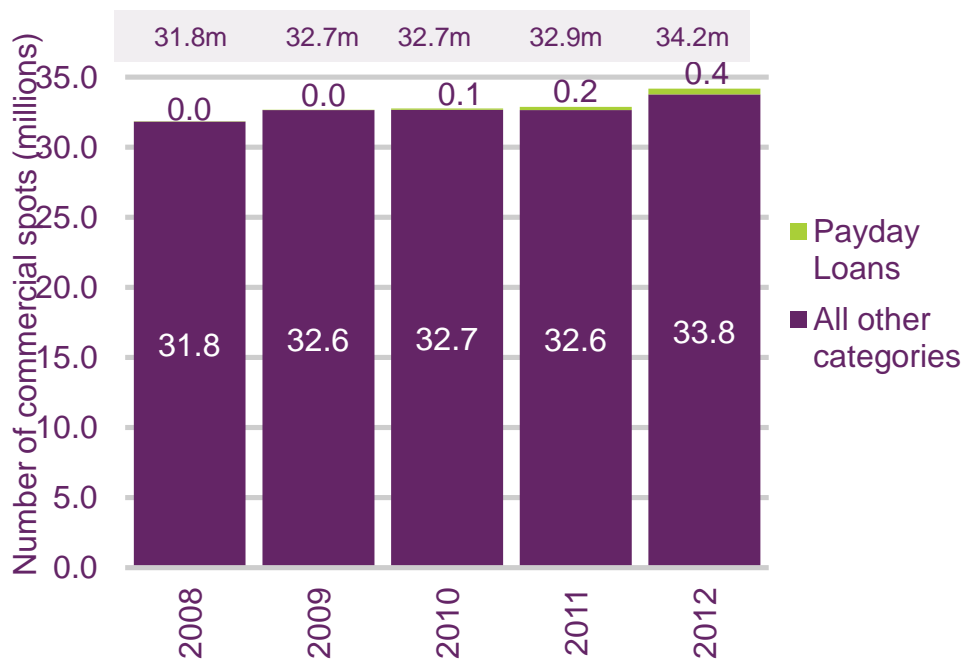
## Advertising Activity: Payday Loans

### Commercial Spots

- Between 2008 and 2012, the total number of commercial spots aired increased from 31.8m to 34.2m – over this period the share of spots represented by Payday Loan advertising increased from 0.1% to 1.2%.
- Between 2008 and 2012 the volume of PDL spots shown increased from 17k to 397k, with a year-on-year increase of 64% between 2011 and 2012.
- PDL advertising increased to represent 7.3% of all Finance spots and 90.3% of all advertising related to Personal Loans in 2012.
- Over the past two years, when the volume of PDL advertising has been at its highest, the majority of spots were aired during the day between 0600-1659.
- Over the same period, significant proportions of PDL spots were aired across Music, Movie and 'Top 10 Other' channels, with the majority shown across 'Other' channels. Less than 1% (0.6%) of PDL spots were shown across Children's channels in 2012, down from 5.3% in 2011

Between 2008 and 2012, the total number of commercial spots aired increased from 31.8m to 34.2m – over this period the share of spots represented by Payday Loan advertising increased from 0.1% to 1.2%

Number of total spots



Share of total spots

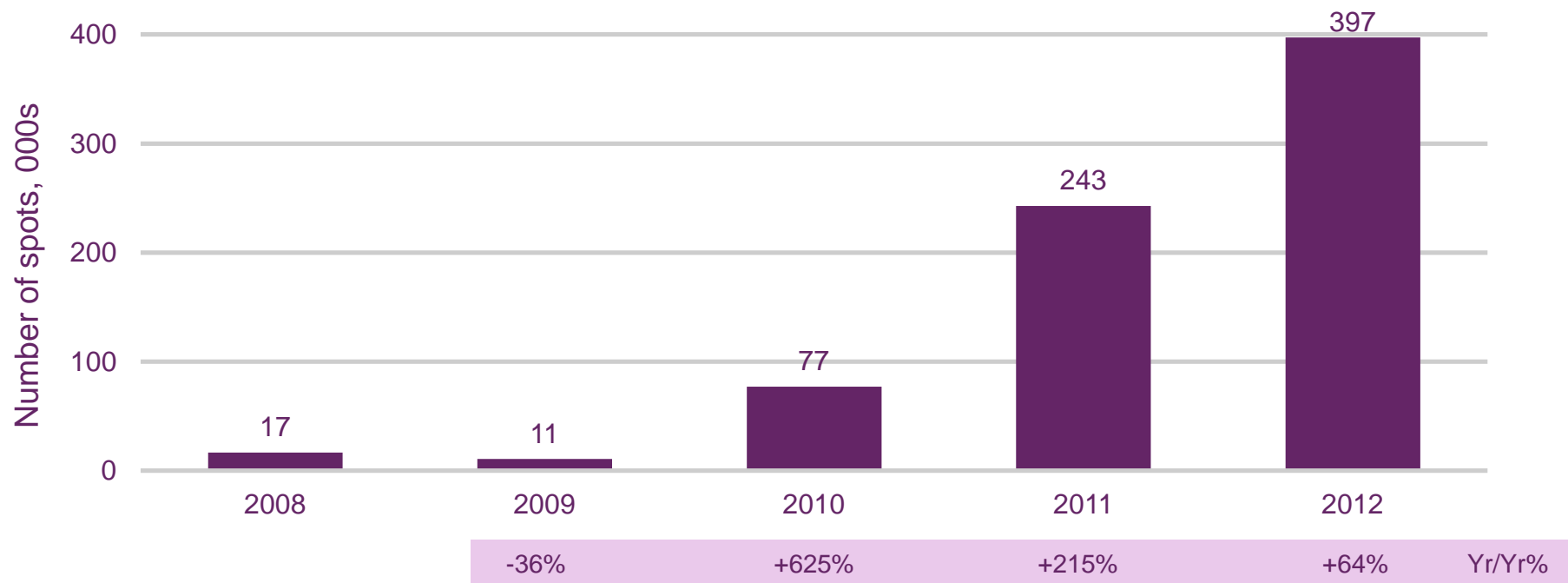


Source: BARB/Nielsen Monitor - Analysis excludes HD variants.

- New BARB panel introduced 1st Jan 2010. As a result pre and post panel change data must be treated with caution.

Between 2008 and 2012 the volume of PDL spots shown increased from 17k to 397k, with a year-on-year increase of 64% between 2011 and 2012

Number of Spots(000s): Payday Loans

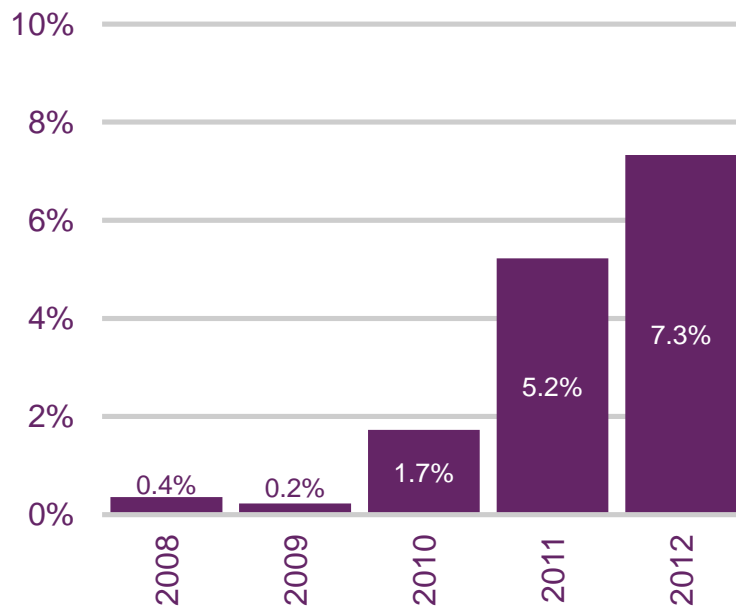


Source: BARB/Nielsen Monitor - Analysis excludes HD variants.

- New BARB panel introduced 1st Jan 2010. As a result pre and post panel change data must be treated with caution.

## PDL advertising increased to represent 7.3% of all Finance spots and 90.3% of all advertising related to Personal Loans in 2012

Payday Loan spots: Share of Total Finance spots



Payday Loan spots: Share of Personal Loans spots



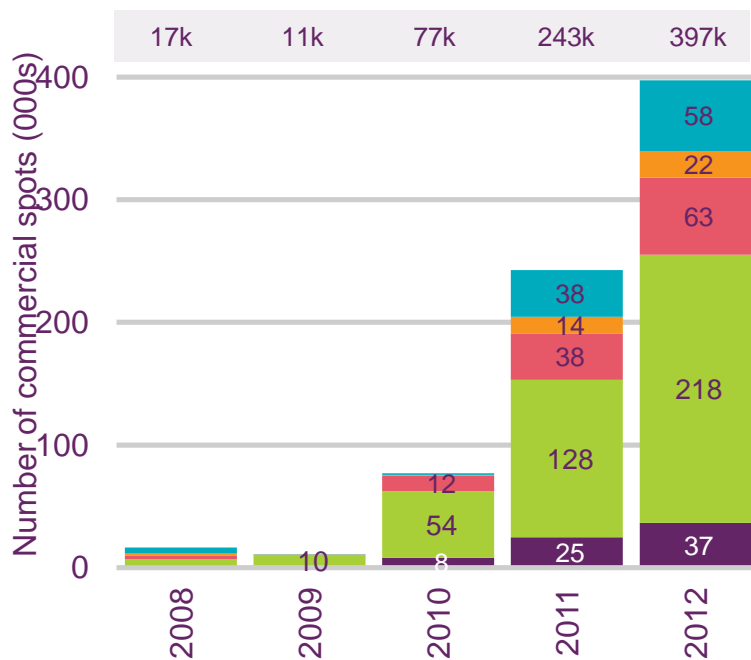
Source: BARB/Nielsen Monitor - Analysis excludes HD variants.

- New BARB panel introduced 1st Jan 2010. As a result pre and post panel change data must be treated with caution.

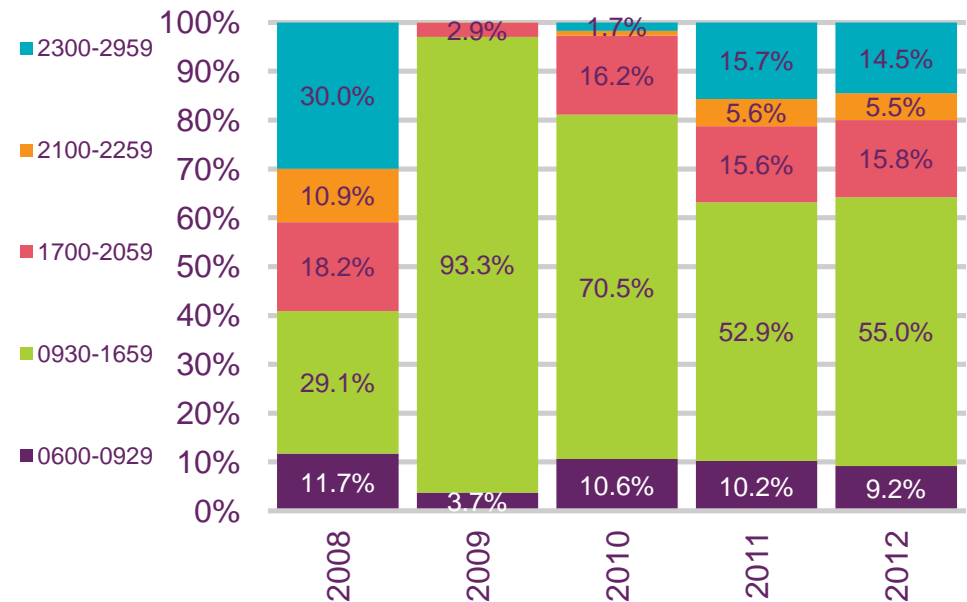


# Over the past two years, when the volume of PDL advertising has been at its highest, the majority of spots were aired during the day between 0600-1659

Spots by daypart: Payday Loans



Share of spots by daypart: Payday Loans



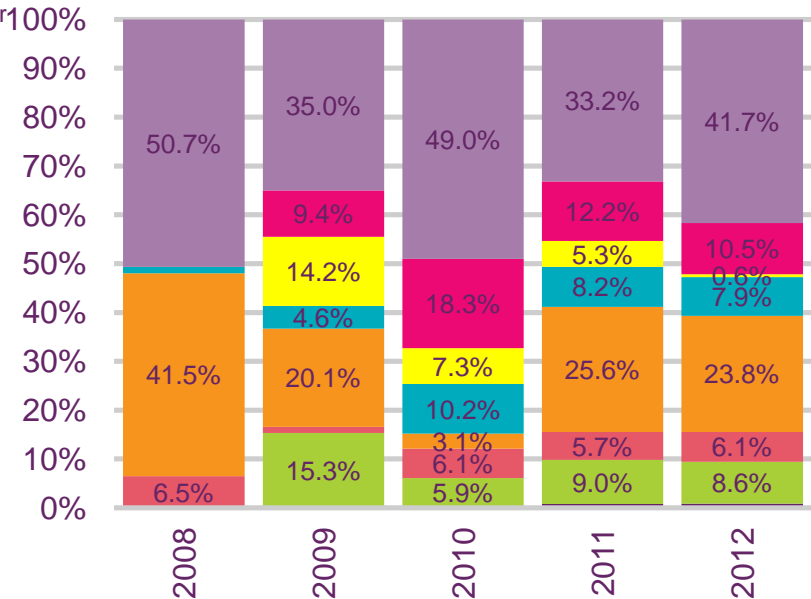
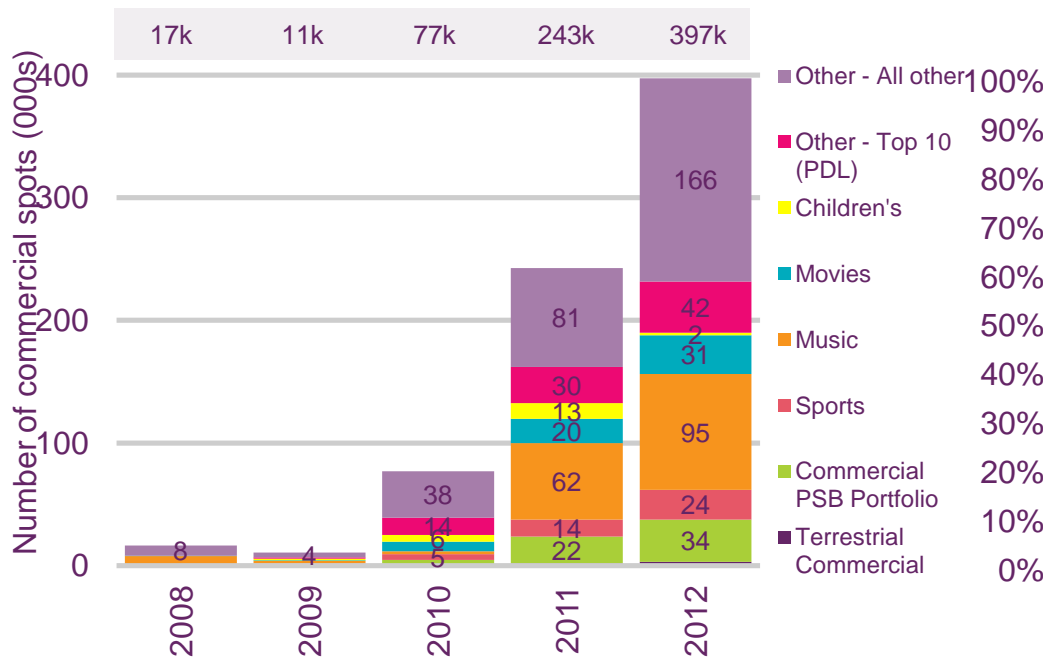
Source: BARB/Nielsen Monitor - Analysis excludes HD variants.

- New BARB panel introduced 1st Jan 2010. As a result pre and post panel change data must be treated with caution.

Over the same period, significant proportions of PDL spots were aired across Music, Movie and 'Top 10 Other' channels, with the majority shown across 'Other' channels – 0.6% of PDL spots were shown across Children's channels in 2012, down from 5.3% in 2011

Spots by channel group: Payday Loans

Share of spots by channel group: Payday Loans



Source: BARB/Nielsen Monitor - Analysis excludes HD variants. 'Other – Top 10' based on Top 10 channels for airing PDL spots in 2012.  
 - New BARB panel introduced 1st Jan 2010. As a result pre and post panel change data must be treated with caution.



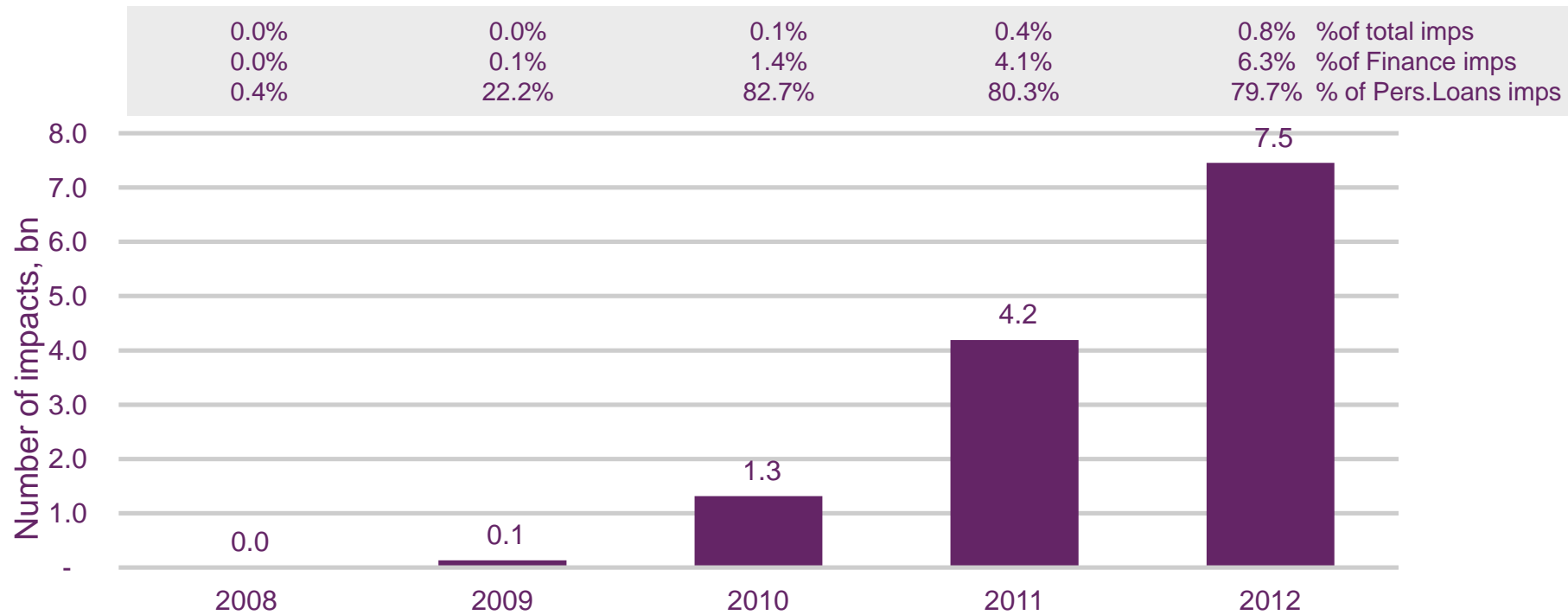
# Advertising Activity: Payday Loans

## Impacts

- Exposure to PDL advertising rose significantly from 1.3bn Adult impacts in 2010 to 7.5bn impacts in 2012 – representing 0.8% of total television impacts.
  - ABC1 Adult impacts: 0.5bn in 2010 to 2.7bn in 2012
  - C2DE Adult impacts: 0.8bn in 2010 to 4.8bn in 2012
  - Children: 153m impacts in 2010 to 596m in 2012
  - Children 10-15: 74m impacts in 2010 to 348m impacts in 2012
- With 55.0% of PDL spots aired between 0930-1659, this daypart also accounted for over half of PDL impacts in 2012. A further 15.8% of PDL spots were shown between 1700-2059 and around a quarter of impacts were seen during this slot – this share was higher among children as the proportion of Child PDL impacts seen post-2100 was lower than Adults.
- While PSB-owned channels accounted for 9.5% of PDL spots in 2012, these channels represented around a half of PDL impacts. Similarly the 'Top 10 Other' represented a greater proportion of impacts compared with spots, while the proportion of impacts seen across the Music, Movie and 'Other' channels was significantly lower than the share of spots shown across these channel groups in 2012.
  - Among younger viewers the Music and the 'Top 10 Other' channels accounted for a notably higher proportion of Child PDL impacts compared against Adults as the PSB-owned channels accounted for smaller shares.
  - While Children's channels accounted for 0.6% of PDL spots aired in 2012, these channels represented 3.0% of PDL impacts seen by 4-15 year olds (an average of 2 impacts per child over the year) - this is likely to be linked to substantial viewing levels to these channels. These channels represented 0.9% of PDL impacts seen by 10-15 year olds.

# Exposure to PDL advertising rose significantly from 1.3bn Adult impacts in 2010 to 7.5bn impacts in 2012 – representing 0.8% of total television impacts

Number of Impacts: Payday Loans, Adults



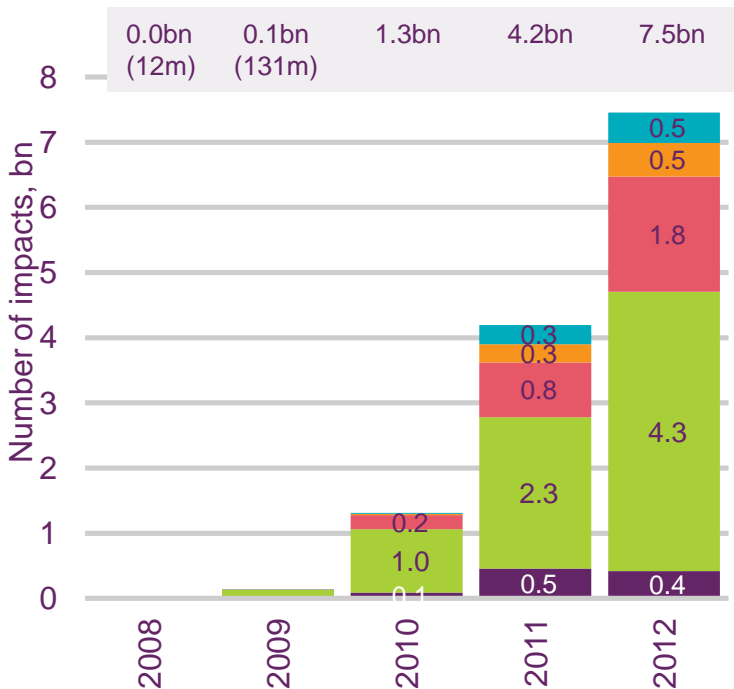
=152 impacts per individual

Source: BARB/Nielsen Monitor.

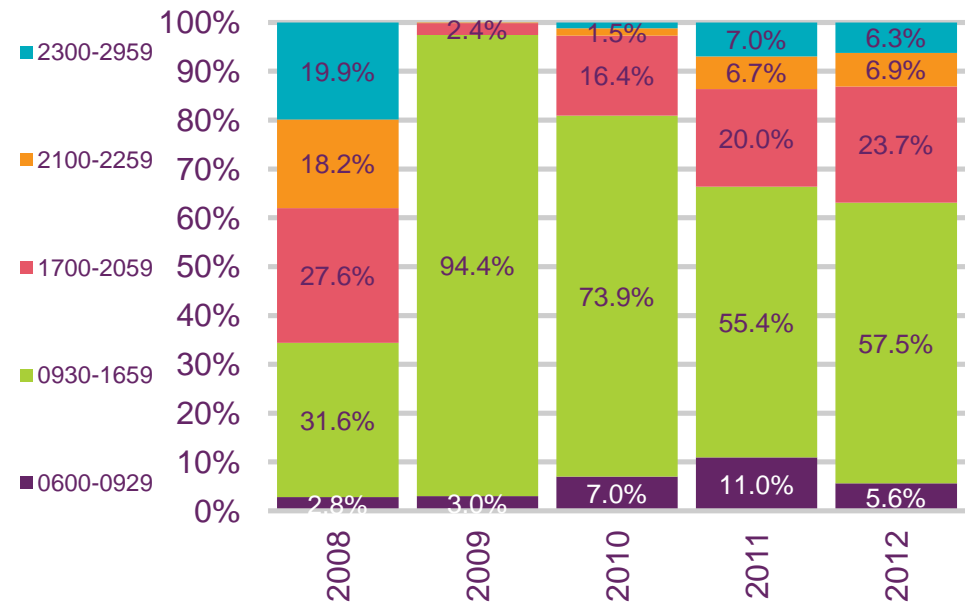
- New BARB panel introduced 1st Jan 2010. As a result pre and post panel change data must be treated with caution.

With 55.0% of PDL spots aired between 0930-1659, this daypart also accounted for the greatest share of impacts in 2012 – a further 15.8% of PDL spots were shown between 1700-2059 and 23.7% of impacts were seen during this slot

Impacts by daypart: Payday Loans, Adults



Share of impacts by daypart: Payday Loans, Adults

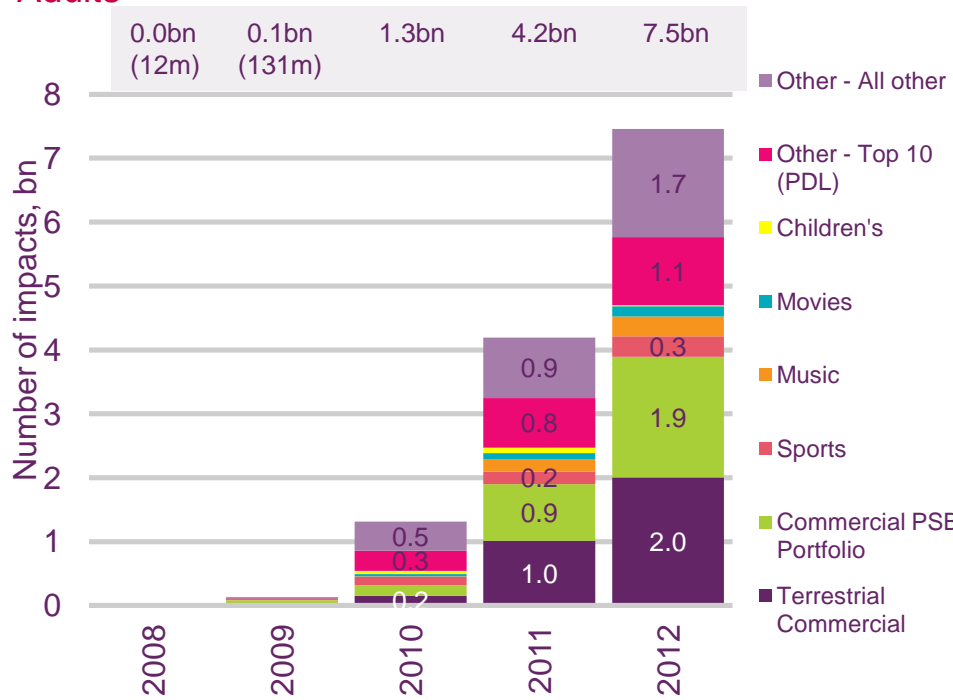


Source: BARB/Nielsen Monitor.

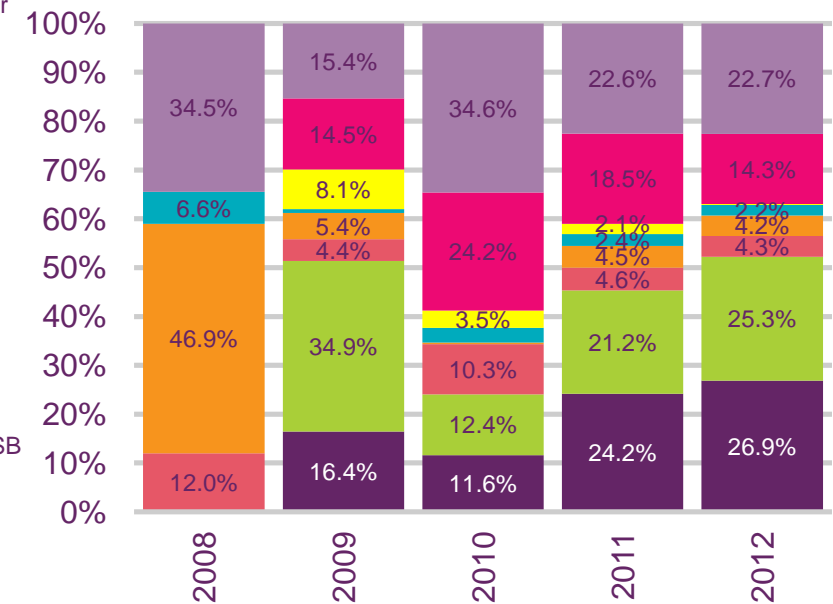
- New BARB panel introduced 1st Jan 2010. As a result pre and post panel change data must be treated with caution.

# While PSB-owned channels accounted for 9.5% of PDL spots in 2012, these channels represented 52.2% of impacts – similarly the ‘Top 10 Other’ represented a greater proportion of impacts compared with spots

Impacts by channel group: Payday Loans, Adults



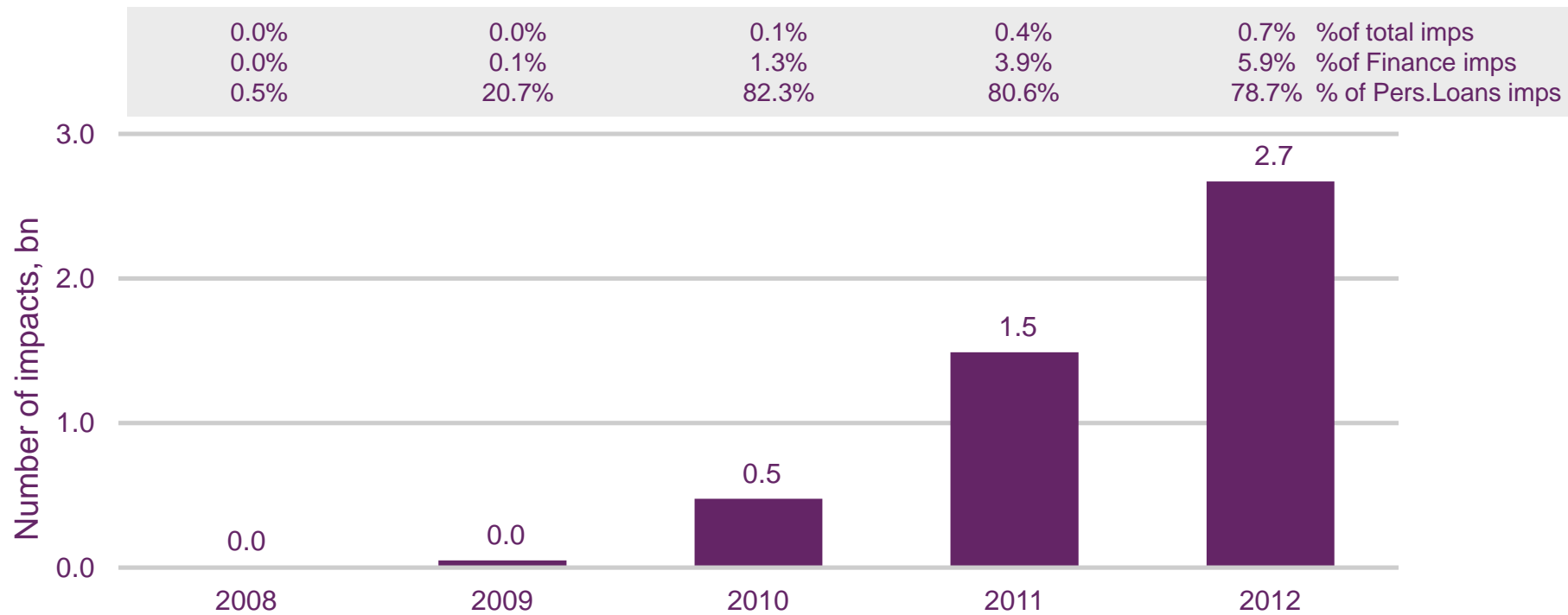
Share of impacts by channel group: Payday Loans, Adults



Source: BARB/Nielsen Monitor. ‘Other – Top 10’ based on Top 10 channels for airing PDL spots in 2012.  
 - New BARB panel introduced 1st Jan 2010. As a result pre and post panel change data must be treated with caution.

## 2.7bn PDL impacts in 2012 represented 0.7% of all television advertising seen by ABC1 Adults – equivalent to 103 impacts per ABC1 Adult over the course of the year

Number of Impacts: Payday Loans, ABC1 Adults



=103 impacts per individual

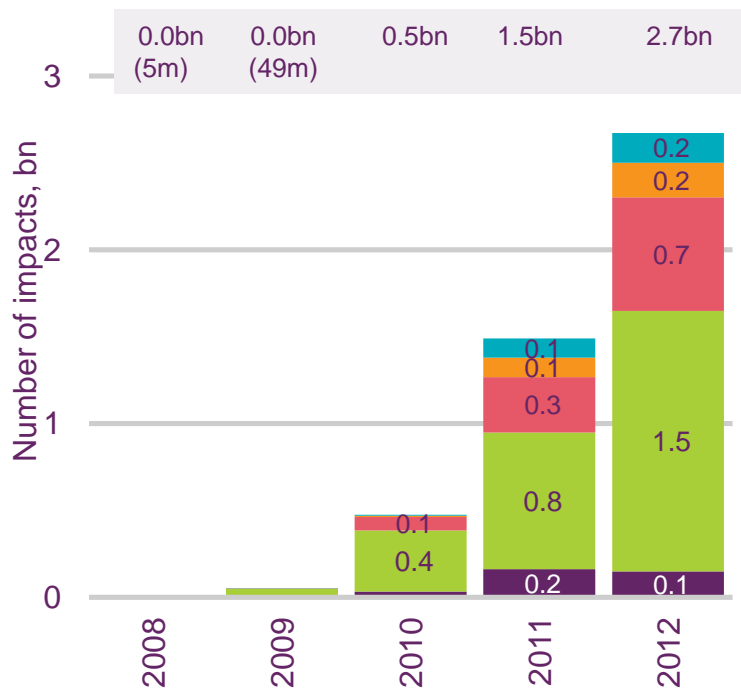
Source: BARB/Nielsen Monitor.

- New BARB panel introduced 1st Jan 2010. As a result pre and post panel change data must be treated with caution.

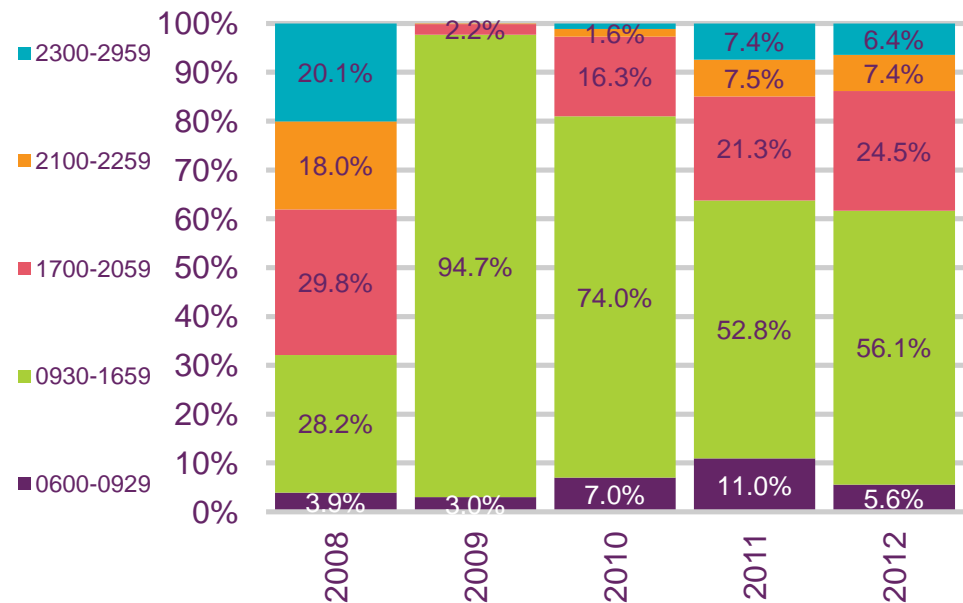


## As with Adults, in 2012, over half of PDL impacts were seen by ABC1 Adults between 0930-1659, with a further quarter seen between 1700-2059

Impacts by daypart: Payday Loans, ABC1 Adults



Share of impacts by daypart: Payday Loans, ABC1 Adults



Source: BARB/Nielsen Monitor.

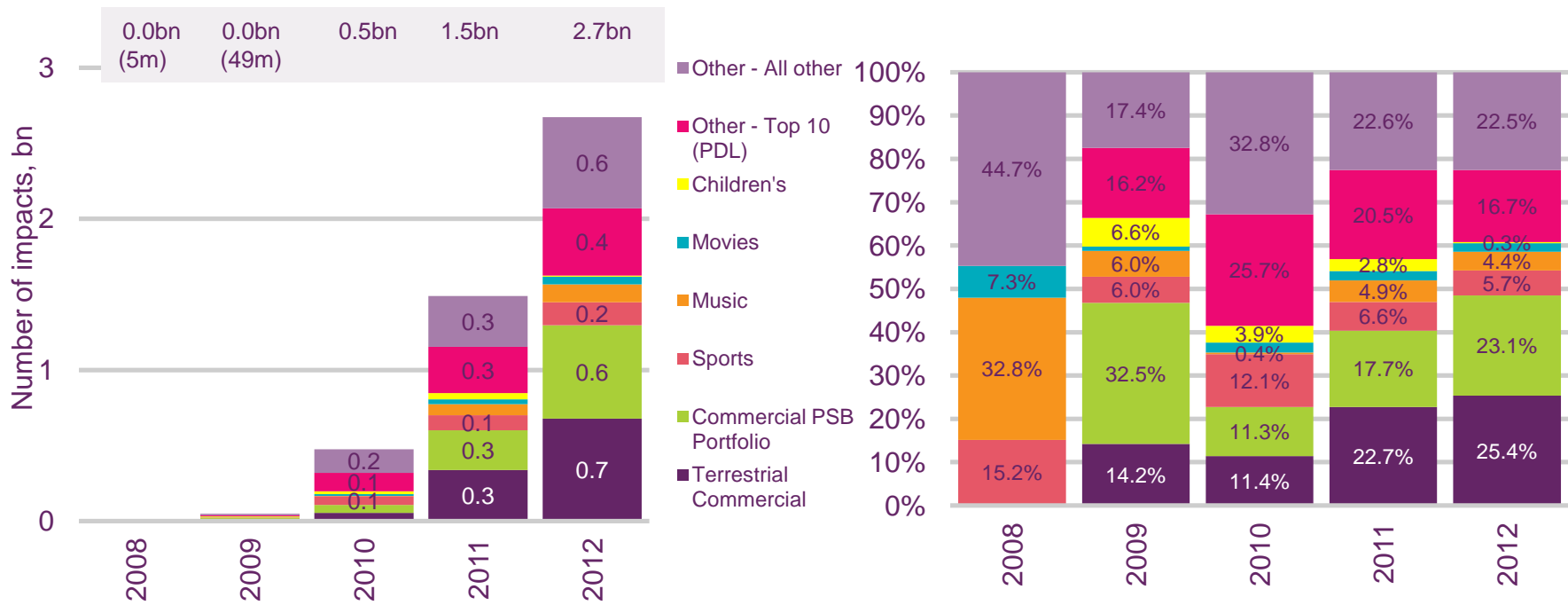
- New BARB panel introduced 1st Jan 2010. As a result pre and post panel change data must be treated with caution.



**While the PSB-owned channels accounted for 48.5% of PDL impacts seen by ABC1 Adults in 2012, this was lower than the proportion seen across these channels by Adults (52.2%) as a greater proportion was seen across the 'Top 10 Other' (16.7% vs. 14.3%)**

Impacts by channel group: Payday Loans, ABC1 Adults

Share of impacts by channel group: Payday Loans, ABC1 Adults

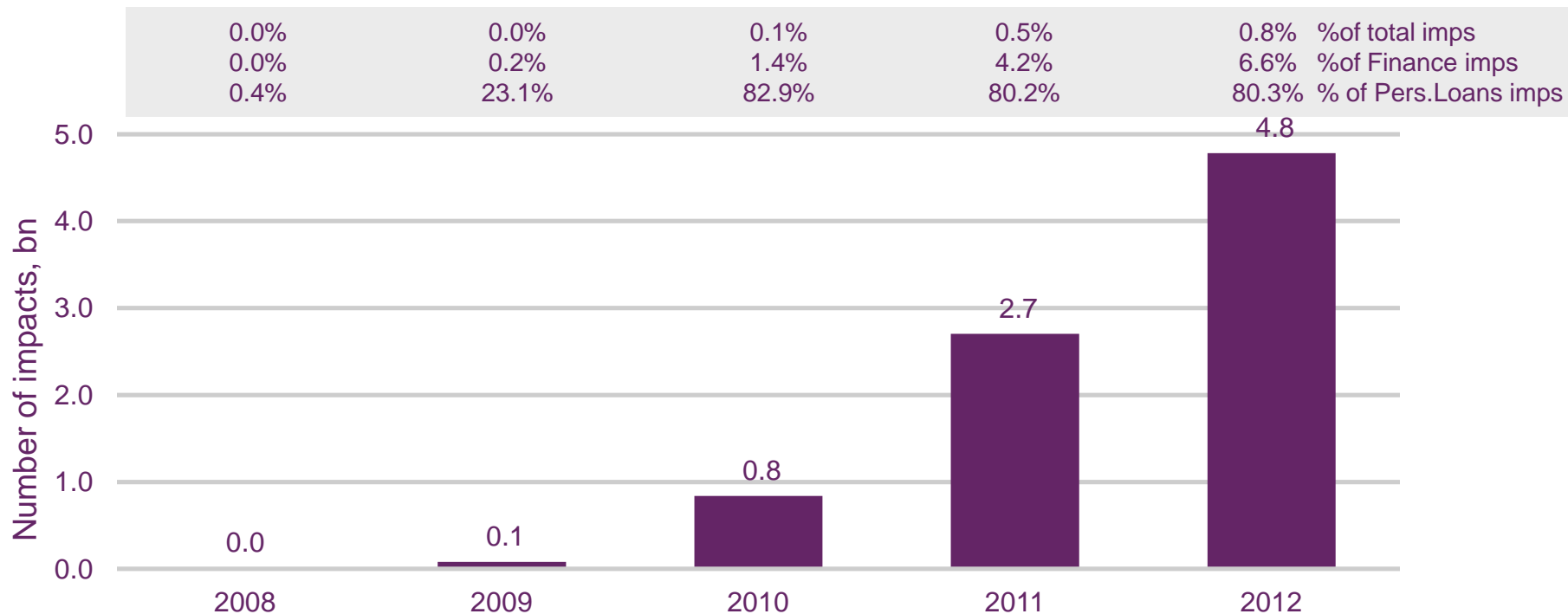


Source: BARB/Nielsen Monitor. 'Other – Top 10' based on Top 10 channels for airing PDL spots in 2012.

- New BARB panel introduced 1st Jan 2010. As a result pre and post panel change data must be treated with caution.

# Exposure to PDL advertising among C2DE Adults rose from 2.7bn impacts in 2011 to 4.8bn impacts in 2012, accounting for 0.8% of total television impacts

Number of Impacts: Payday Loans, C2DE Adults



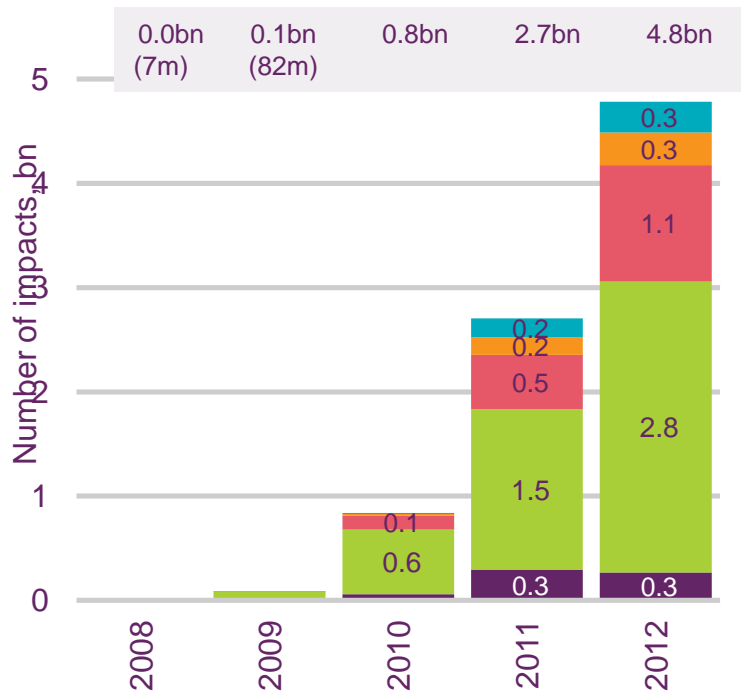
=208 impacts per individual

Source: BARB/Nielsen Monitor.

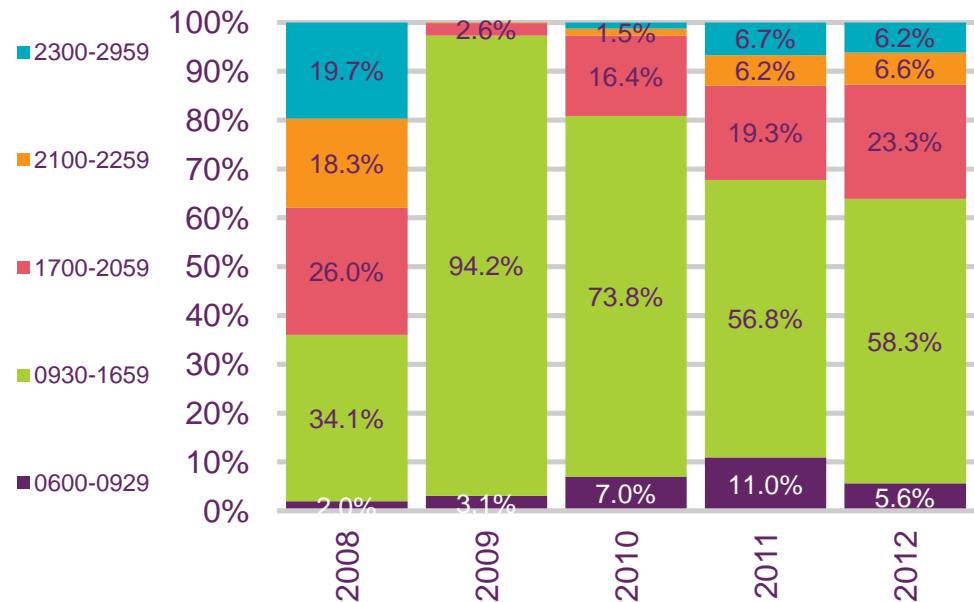
- New BARB panel introduced 1st Jan 2010. As a result pre and post panel change data must be treated with caution.

Representing over half of PDL impacts in 2012, the volume of impacts seen by C2DE Adults between 0930-1659 rose from 1.5bn in 2011 to 2.8bn in 2012 – impacts also rose from 0.5bn to 1.1bn over the same period during the 1700-2059 slot, accounting for 23.3% of exposure

Impacts by daypart: Payday Loans, C2DE Adults



Share of impacts by daypart: Payday Loans, C2DE Adults

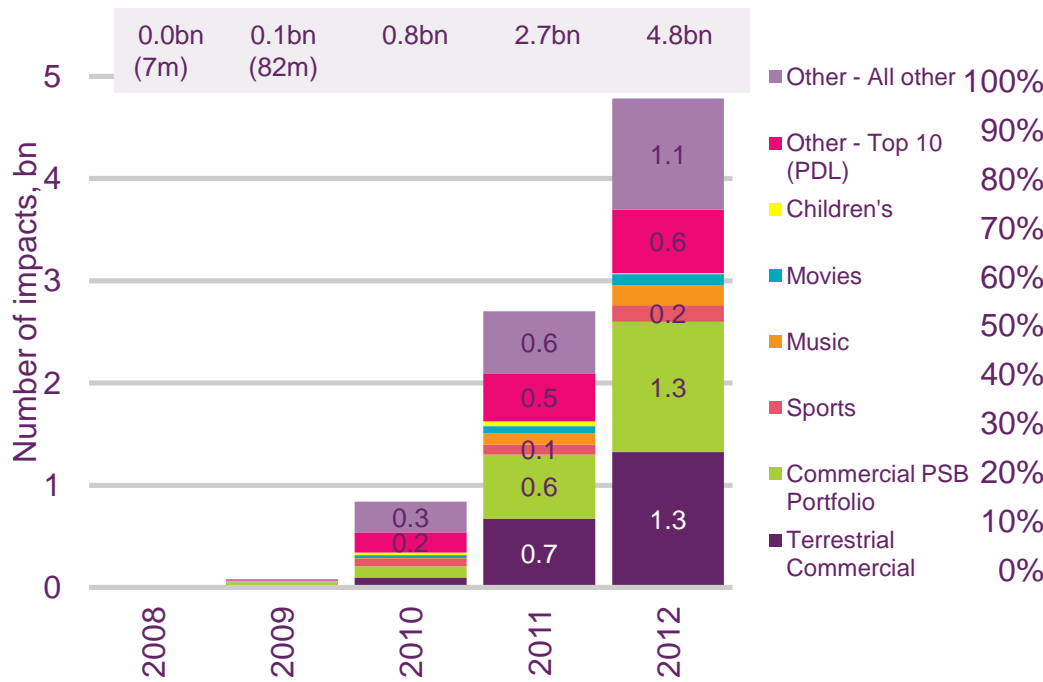


Source: BARB/Nielsen Monitor.

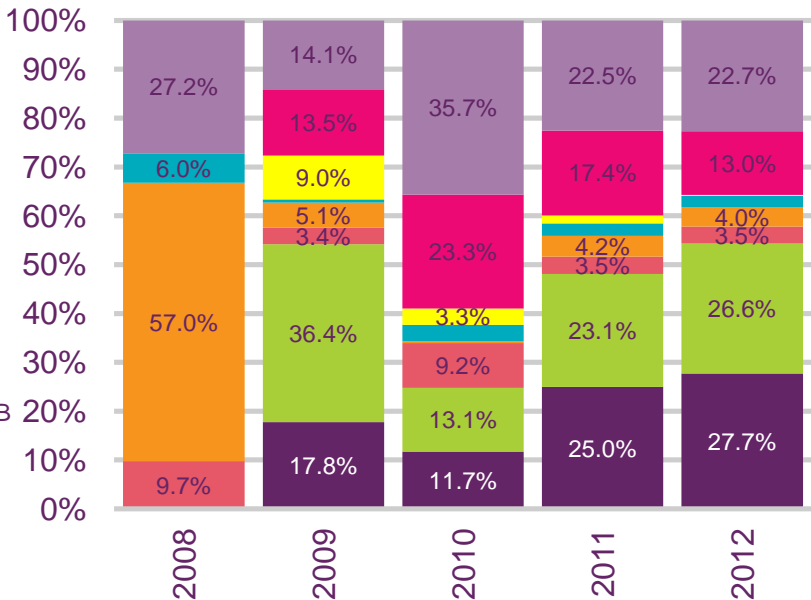
- New BARB panel introduced 1st Jan 2010. As a result pre and post panel change data must be treated with caution.

## Due to differences in viewing habits, the PSB-owned channels represented a higher proportion of PDL impacts in 2012 among C2DE Adults (54.3%) compared with Adults (52.2%)

Impacts by channel group: Payday Loans, C2DE Adults



Share of impacts by channel group: Payday Loans, C2DE Adults

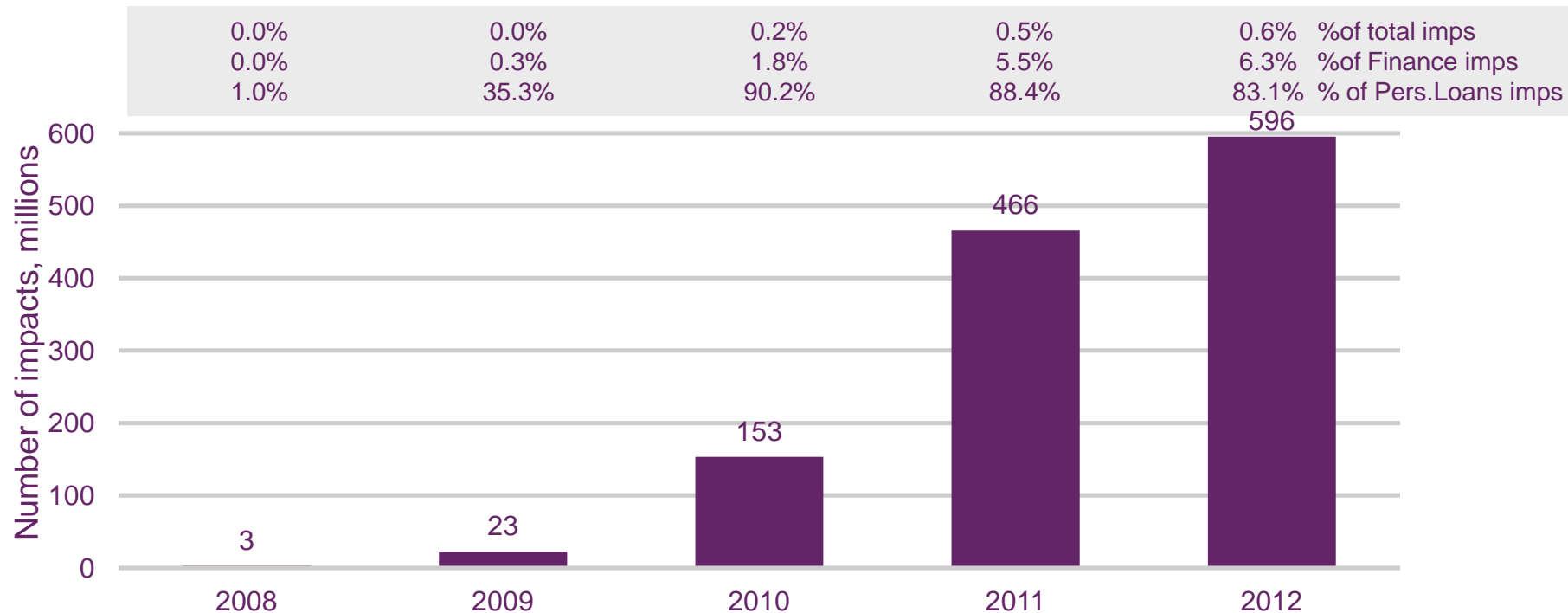


Source: BARB/Nielsen Monitor. 'Other – Top 10' based on Top 10 channels for airing PDL spots in 2012.

- New BARB panel introduced 1st Jan 2010. As a result pre and post panel change data must be treated with caution.

# PDL advertising accounted for 0.6% of all television advertising seen by Children – 596m impacts in 2012 represented 70 impacts per child over the course of the year

Number of Impacts: Payday Loans, Children 4-15



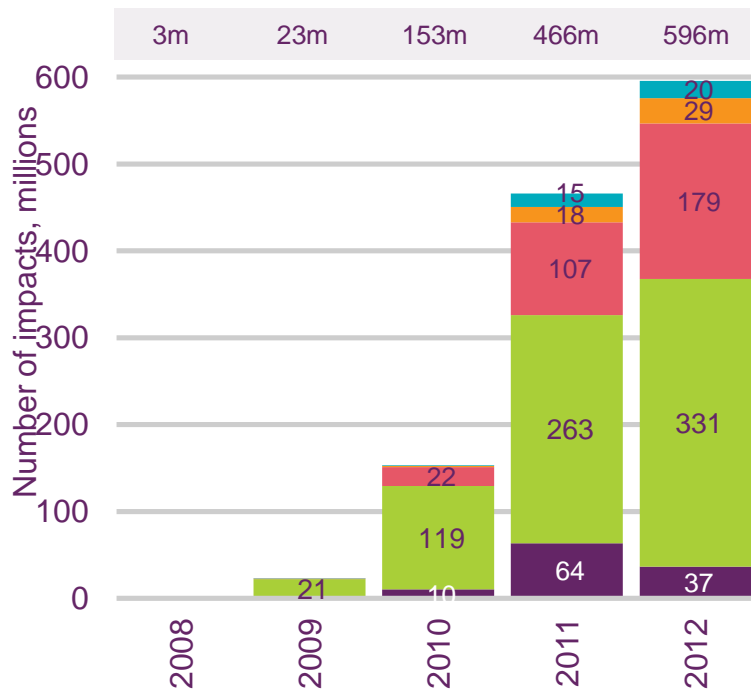
=70 impacts per individual

Source: BARB/Nielsen Monitor.

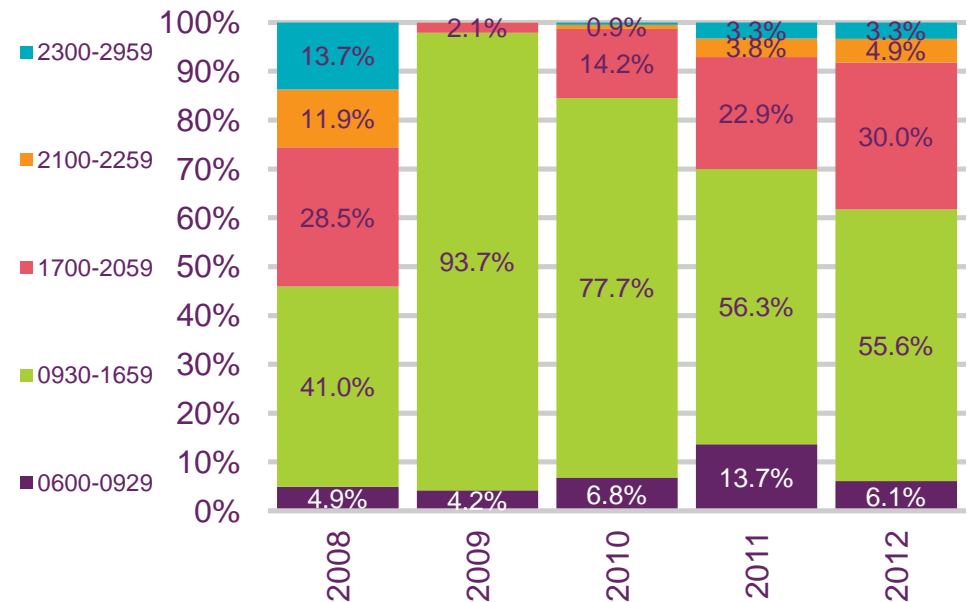
- New BARB panel introduced 1st Jan 2010. As a result pre and post panel change data must be treated with caution.

While 23.7% of PDL impacts were seen by Adults between 1700-2100 in 2012, this daypart represented 30.0% of Child impacts – a smaller proportion of PDL impacts were seen by Children post-2100 compared with Adults

Impacts by daypart: Payday Loans, Children 4-15



Share of impacts by daypart: Payday Loans, Children 4-15



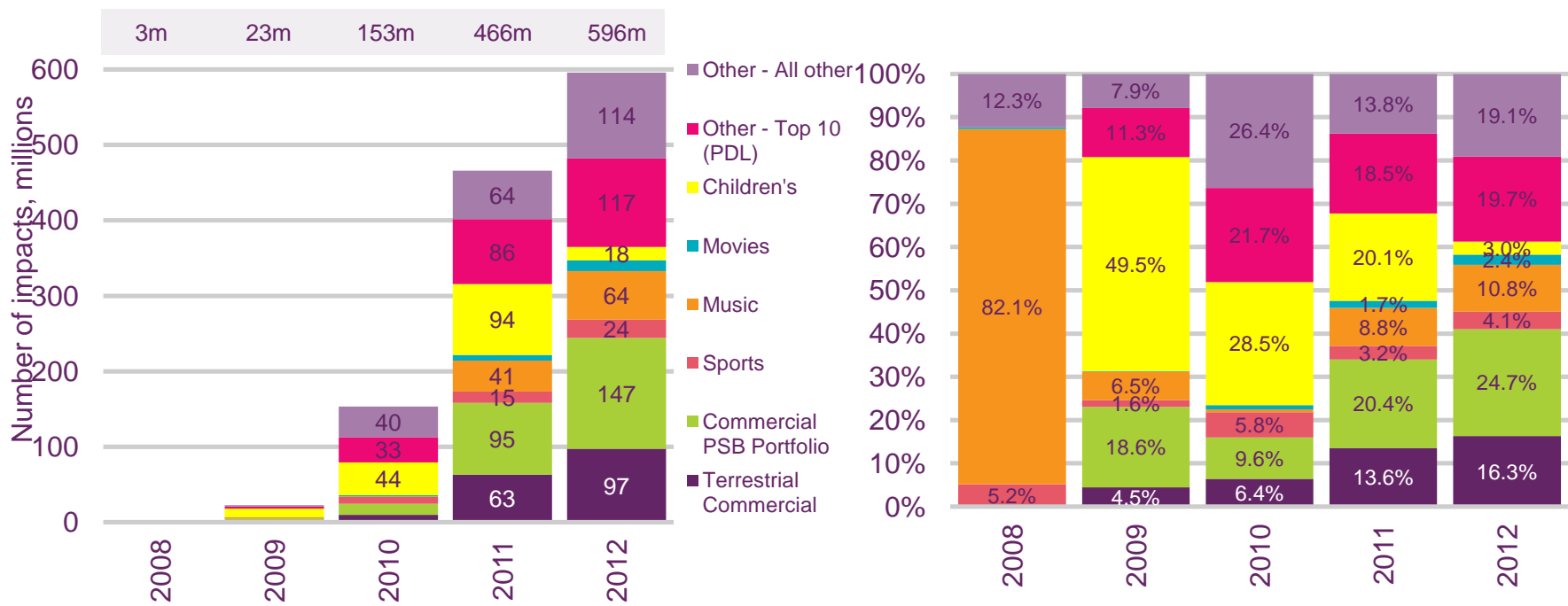
Source: BARB/Nielsen Monitor.

- New BARB panel introduced 1st Jan 2010. As a result pre and post panel change data must be treated with caution.

In 2012, Music and the 'Top 10 Other' channels accounted for a notably higher proportion of Child PDL impacts compared against Adults as the PSB-owned channels accounted for smaller shares – Children's channels accounted for 3.0% of PDL impacts, an average of 2 impacts per child over the year

Impacts by channel group: Payday Loans, Children 4-15

Share of impacts by channel group: Payday Loans, Children 4-15

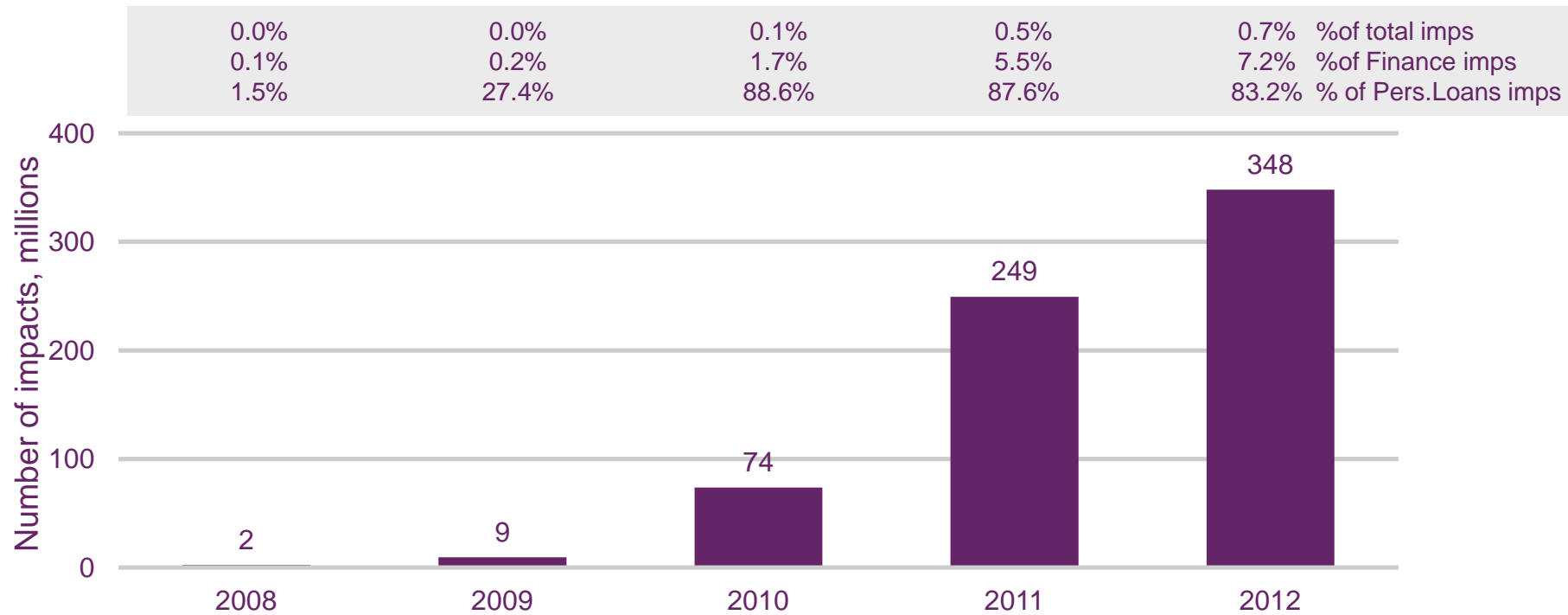


Source: BARB/Nielsen Monitor. 'Other – Top 10' based on Top 10 channels for airing PDL spots in 2012.

- New BARB panel introduced 1st Jan 2010. As a result pre and post panel change data must be treated with caution.

# Accounting for 0.7% of total television advertising exposure, 348m PDL impacts represented 84 impacts per 10-15 year old across the year

Number of Impacts: Payday Loans, Children 10-15



=84 impacts per individual

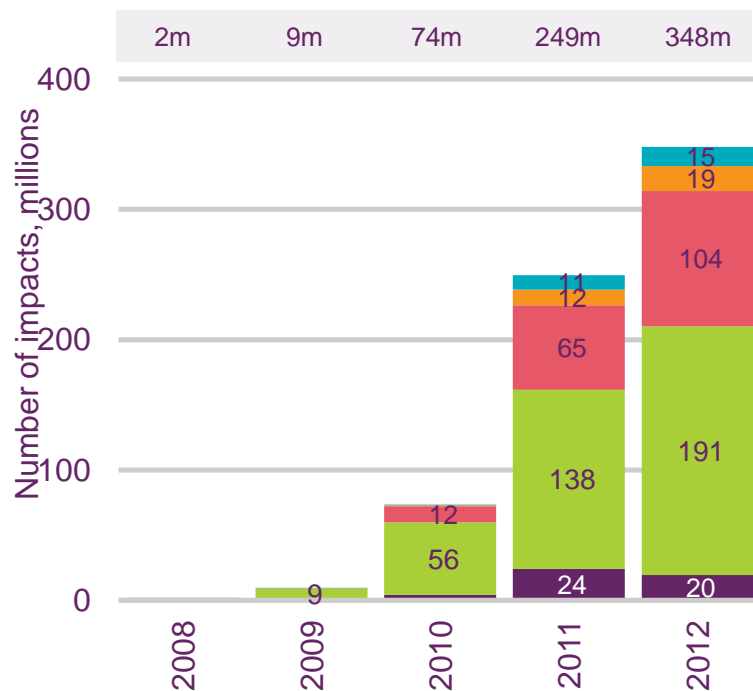
Source: BARB/Nielsen Monitor.

- New BARB panel introduced 1st Jan 2010. As a result pre and post panel change data must be treated with caution.

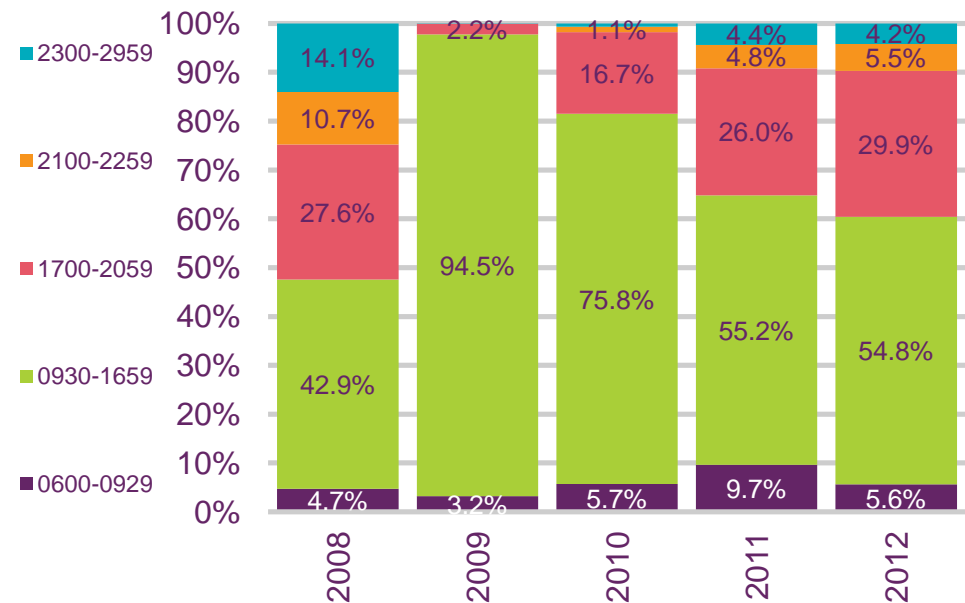


## As with all children, exposure to PDL advertising among 10-15 year olds was relatively higher during the 1700-2059 slot in 2012 compared with Adults and lower post-2100

Impacts by daypart: Payday Loans, Children 10-15



Share of impacts by daypart: Payday Loans, Children 10-15

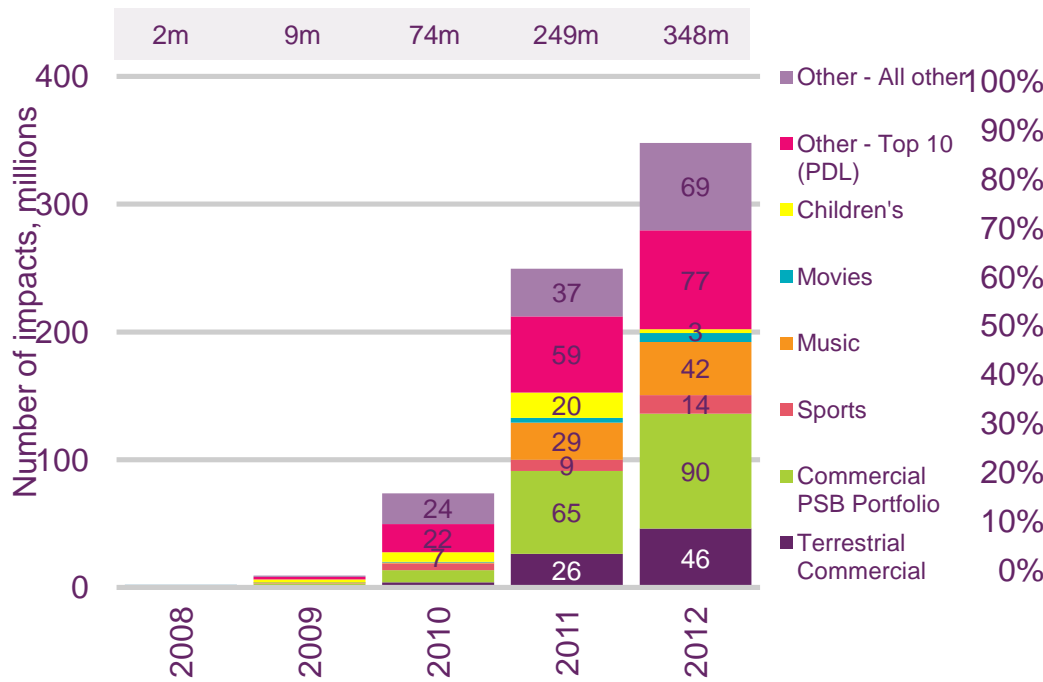


Source: BARB/Nielsen Monitor.

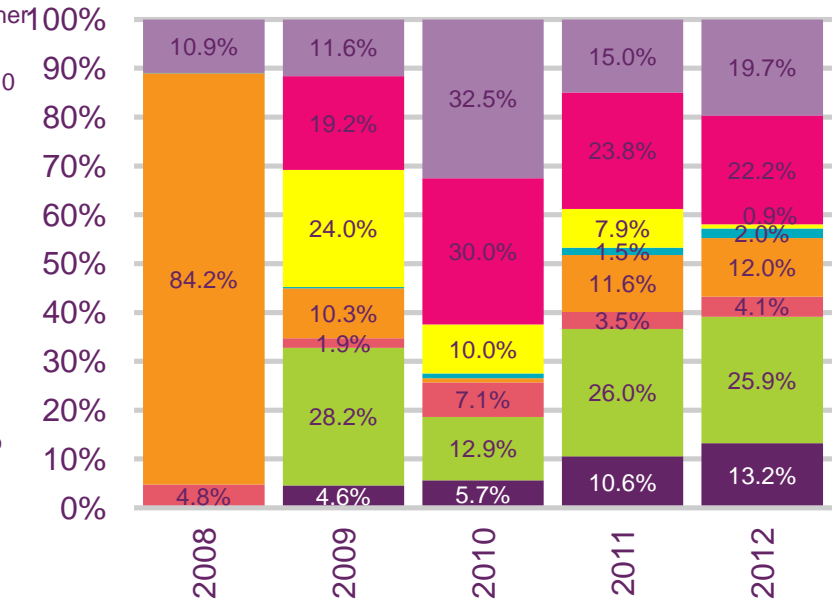
- New BARB panel introduced 1st Jan 2010. As a result pre and post panel change data must be treated with caution.

In 2012, the Terrestrial channels accounted for 13.2% of PDL impacts seen by older children compared with 26.9% among Adults as Music and 'Top 10 Other' channels represented significantly higher shares – Children's channels represented 0.9% of PDL impacts

Impacts by channel group: Payday Loans, Children 10-15



Share of impacts by channel group: Payday Loans, Children 10-15



Source: BARB/Nielsen Monitor. 'Other – Top 10' based on Top 10 channels for airing PDL spots in 2012.  
 - New BARB panel introduced 1st Jan 2010. As a result pre and post panel change data must be treated with caution.

## Annex 1: Methodology

## Methodology – Data sources

- Viewing analysis
  - Source: BARB
  - Audiences: Adults 16+, ABC1 Adults, C2DE Adults, Children 4-15, Children 10-15
  - 2008-2012
  - New BARB panel introduced 1st Jan 2010. As a result pre and post panel change data must be treated with caution
- Spot analysis
  - Source: Nielsen Monitor
  - 2008-2012
  - Analysis based on product category 36.13.10-Payday Loans
  - To avoid multiple counting of commercial spots across the terrestrial channel regions, the following were taken as indicative of the network based on advice from Nielsen Media:
    - ITV1 / ITV1+1 = ITV1 Granada / ITV+1 Granada
    - ITV Breakfast /ITV Breakfast +1 = ITV Breakfast North West/ ITV Breakfast +1 North West
    - C4 / C4+1 = C4 North West/ C4+1 North West
    - Five / Five+1 = Five East/ Five+1 East
  - HD variants of channels have been excluded from analysis - +1 channel variants have been included in the analysis
- Impacts analysis
  - Source: Nielsen Monitor
  - Audiences: Adults 16+, ABC1 Adults, C2DE Adults, Children 4-15, Children 10-15
  - 2008-2012
  - Analysis based on product category 36.13.10-Payday Loans
  - All impacts across all channels
  - New BARB panel introduced 1st Jan 2010. As a result pre and post panel change data must be treated with caution

## Methodology – Terminology

- Spots: ‘Advertising spots’ are a measure of the number of commercials aired on television – an ‘advertising spot’ means one occasion on which an advertisement is broadcast. Analysis of spots provides some context with regards to how the volume of advertising broadcast has changed and the impact this has on the amount of advertising viewed.
- Impacts: While advertising spots provide a measure of the amount of advertising shown, we assess ‘advertising impacts’ as a measure of the advertising seen. An ‘advertising impact’ is a measure of viewing to a commercial spot. For example, ten impacts could be achieved by ten people viewing a single advertisement, by one person seeing the advertisement ten times, or by five people seeing the advertisement twice, etc.
- Commercial airtime: The definition of commercial airtime excludes all BBC channels.
- Dayparts: Dayparts refer to different portions of the day. BARB data is reported on the basis that 06:00 is the start of the day, with the day ending at 05:59 the following morning. Because of this, data post 2359 is reported as 2400 (12am), 2500 (1am), 2600 (2am), etc. The time 29:59 refers to 05:59 of the following day.

## Methodology – Channel groups

BBC	Commercial PSB Digital
BBC1 (SD+HD)	ITV +1
BBC2	ITV News
	ITV2 (inc HD)
Terrestrial Commercial	ITV2 +1
ITV	ITV3 (inc HD)
ITV HD	ITV3 +1
CH4	ITV4 (inc HD)
CH5	ITV4 +1
BBC DIGITAL	CH4 +1
BBC3	4Music
BBC4	4seven
BBC HD	E4
BBC News	E4+1
BBC Parliament	Film4
CBeebies	Film4 +1
CBBC	More4
	More4 +1
	CH5 +1
	5*
	5* +1
	5 USA
	5 USA +1

Note: Not all channels listed may have been active during /for the whole duration of the analysis period.  
The ITV-owned children's channel, CITV, has been included in the 'Children's' channel group.

# Methodology – Channel groups

SPORTS	MUSIC	MOVIES	CHILDREN'S
All In Sport (ceased 01/01/07)	Bedroom TV (ceased 30/09/08)	more>movies/movies mix	CITV (inc.CITV Bfast from 07/06/10)
attheraces	Bliss	more>movies/movies mix+1	CITV Bfast (includ.under CITV from 07/06/10)
BT Sports 1	Brit Hits (ceased 26/01/09)	MGM HD	CITV Bfas +1 (ceased 16/03/08)
BT Sports 2	Bubble Hits (ceased 13/02/09)	Movies 24	Boomerang
ESPN America	BuzMuzik	Movies 24 +	Boomerang +1
ESPN	Channel AKA	Movies4Men	Cartoon Network
ESPN Classic	Channel Starz	Movies4Men+1	Cartoon Network Too
Eurosport	Chart Show TV	Movies4Men2	Cartoonito
Eurosport 2	Chart Show TV + 1 (ceased 29/05/12)	Movies4Men2 +1	Disney Channel
Eurosport HD	Clubland TV	Simply Movies (ceased 15/06/09)	Disney Channel +1
Extreme Sports Channel	Chart Show Dance	TCM	Disney Cinemagic
Fight Network (ceased 03/12/08)	Flava	TCM 2	Disney Cinemagic +1
Golf TV (ceased 31/12/07)	Kerrang	Sony Movies	Disney XD
LFC TV	Kiss TV	Sony Movies +1	Disney XD +1
Motors TV	Magic TV	True Movies 1	Kix
MUTV	MTV	True Movies 2	Kix Power
Racing UK (ceased 31/12/09)	MTV +1	Horror Channel	Nick JR
Setanta Golf (ceased 23/06/09)	MTV Rocks	Horror Channel +1	Nick Jr +1
Setanta Sports 1 (ceased 23/06/09)	MTV Base	World Movies TV (ceased 07/11/08)	Nick Jr 2
Setanta Sports 2 (ceased 23/06/09)	MTV Dance	Sky Movies Showcase	Nickelodeon
Setanta Sports News (ceased 23/06/09)	MTV Hits	Sky Movies Crime & Thriller	Nickelodeon +1
SportsXchange (ceased 01/01/09)	MTV Music	Sky Movies Action & Adventure	Nicktoons
Trace Sports	MTV Live	Sky Movies Classics	NickToons Replay
Sky Sports 1	Musflash TV (ceased 01/04/08)	Sky Movies Comedy	Nicktoonsters (ceased 31/07/09)
Sky Sports 2	NME TV (ceased 05/01/12)	Sky Movies Disney	Disney Junior
Sky Sports 3	OMusic (ceased 18/01/10)	Sky Movies Drama & Romance	Disney Junior Plus
Sky Sports F1	p-rock (ceased)	Sky Movies Family	POP
Sky Sports Active Lo 1-9	Rock-on TV (ceased end Nov 08)	Sky Movies Select	Pop +1 (ceased 18/05/09)
Sky Sports Active Hi 1-5	Rockworld TV (ceased 23/01/09)	Sky Movies Greats	Pop Girl
Sky Sports Active Other	Scuzz	Sky Movies SciFi/Horror	Tiny Pop
Sky Sports News	Smash Hits	Sky Movies 9 (ceased 03/04/07)	Tiny Pop +1
Sky Sports 4	The Box	Sky Movies 10 (ceased 03/04/07)	
Sky Premiership Plus (ceased 08/05/07)	The Vault	Sky Movies Premiere	
	VIVA	Sky Movies Premiere +1	
	VH1	Sky Box Office (Movies)	
	MTV Classic	Shorts TV (ceased 01/01/10)	
	Vintage TV	TCM +1	
	Greatest Hits TV		
	heat		
	Planet Pop		
	Heart TV		
	Capital TV		

Note: Not all channels listed may have been active during /for the whole duration of the analysis period.

The ITV-owned children's channel, CITV, has been included in the 'Children's' channel group.

Analysis of activity during children's airtime is based on dedicated Children's channels only – it excludes activity during children's slots on terrestrial channels.

## Methodology – Channel groups

### Top 10 'Other' – Payday Loans Based on 2012 Spots

Astra - UKTV Dave

Astra - Dave ja vu

Astra - GOLD

Astra - GOLD +1

Astra - Watch

Astra - Watch +1

Astra - Comedy Central

Astra - Comedy Central +1

Astra - Really

Astra - Comedy Central Extra

Top 10 'Other' based on the Top 10 channels for showing category spots in 2012 – excludes channels allocated to channel groups (Terrestrial commercial, Commercial PSB Digital, Sports, Music and Movies).