MONEY MANAGEMENT SURVEY

Fieldwork: 30th October - 3rd November 2017
Prepared by Britainthinks

MONEY MANAGEMENT SURVEY

MONEY MANAGEMENT SURVEY

MONEY MANAGEMENT SURVEY

MONEY MANAGEMENT SURVEY

MONEY MANAGEMENT SURVEY

Q1_SUM. Thinking about your priorities in life at the moment, how important are the following for you?

SUMMARY TABLE
Base: All respondents

						NETS	
	Total	1st priority	2nd priority	3rd priority	Not selected	Selected in top 3	Mean
Travelling abroad	470	9	10	33	418	52	2.44
	100%	2%	2%	7%	89%	11%	
Getting a good education or training	470	150	75	34	211	259	1.55
	100%	32%	16%	7%	45%	55%	
Spending time with friends and family	470	82	123	102	163	307	2.06
	100%	17%	26%	22%	35%	65%	
Managing your money well	470	67	88	106	209	261	2.15
	100%	14%	19%	23%	45%	55%	
Having a job you enjoy	470	84	82	63	241	229	1.91
	100%	18%	17%	13%	51%	49%	
Keeping healthy	470	51	61	94	263	207	2.21
	100%	11%	13%	20%	56%	44%	
Buying a home	470	24	25	28	392	77	2.05
	100%	5%	5%	6%	84%	16%	
Saving into your pension	470	1	5	9	456	14	2.57
	100%	*	1%	2%	97%	3%	

MONEY MANAGEMENT SURVEY

Q1_SELECTED. Thinking about your priorities in life at the moment, how important are the following for you?

SELECTED SUMMARY
Base: All respondents

		GENDER		AGE			REGION						
	Total	Male	Female	16-18	19-21	22-25	North	Midlands	London	South and South East	Scotland	Wales	Northern Ireland
Significance Level: 95%		a	b	c	d	e	f	g	h	i	*j	*k	*l
Unweighted Total	470	230	240	170	97	203	105	89	61	158	27	20	10
Weighted Total	470	240	230	132	136	202	113	80	61	141	38	23	14
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Spending time with friends and family	307	155	152	91	89	127	69	58	40	88	28	12	11
	65%	64%	66%	69%	66%	63%	61%	72%	65%	63%	74%	52%	81%
Managing your money well	261	135	126	68	70	123	69	47	35	69	21	12	8
	55%	56%	55%	51%	51%	61%	61%	58%	57%	49%	56%	52%	60%
Getting a good education or training	259	132	127	110	89	60	67	46	34	74	22	10	7
	55%	55%	55%	84%	65%	30%	59%	58%	56%	53%	58%	42%	49%
				de	e								
Having a job you enjoy	229	126	103	43	56	130	53	39	29	66	20	15	7
	49%	52%	45%	33%	41%	64%	47%	49%	47%	47%	53%	63%	50%
						cd							
Keeping healthy	207	101	106	56	67	85	50	29	25	74	8	14	6
	44%	42%	46%	42%	49%	42%	45%	36%	41%	53%	23%	59%	41%
										g			
Buying a home	77	41	36	14	19	45	9	13	12	30	8	3	1
	16%	17%	16%	10%	14%	22%	8%	17%	20%	21%	22%	13%	10%
						c			f	f			
Travelling abroad	52	17	36	10	15	27	16	7	5	15	5	3	1
	11%	7%	15%	8%	11%	13%	14%	9%	9%	11%	14%	11%	9%
			a										
Saving into your pension	14	10	4	4	4	6	3	1	3	6	-	2	-
	3%	4%	2%	3%	3%	3%	2%	1%	4%	4%	-	8%	-
None of the above	1	1	-	-	-	1	1	-	-	-	-	-	-
	*	*	-	-	-	1%	1%	-	-	-	-	-	-

Columns Tested: a,b - c,d,e - f,g,h,i,j,k,l

MONEY MANAGEMENT SURVEY

Q1_SELECTED. Thinking about your priorities in life at the moment, how important are the following for you?

SELECTED SUMMARY
Base: All respondents

		CURRENT WEALTH				LIVING SITUATION			CONFIDENCE IN MONEY MANAGEMENT	
	Total	< £1000	£1000-£4999	£5000-£14,999	£15,000+	Owning	Renting	Living at home/ with parents	Confident	Not confident
Significance Level: 95%		a	b	c	d	*e	f	g	h	i
Unweighted Total	470	154	125	87	57	19	188	260	331	104
Weighted Total	470	150	128	86	58	21	196	251	335	103
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Spending time with friends and family	307	98	80	55	44	15	140	150	222	65
	65%	65%	62%	64%	77%	74%	71%	60%	66%	63%
							g			
Managing your money well	261	80	84	44	26	14	110	134	191	54
	55%	53%	65%	51%	46%	67%	56%	53%	57%	53%
			acd							
Getting a good education or training	259	104	76	40	17	4	122	131	176	65
	55%	69%	59%	46%	30%	21%	62%	52%	53%	63%
		cd	d				g			
Having a job you enjoy	229	66	61	43	37	11	83	134	166	46
	49%	44%	47%	50%	63%	55%	43%	53%	49%	45%
					a			f		
Keeping healthy	207	60	54	44	25	9	91	105	153	40
	44%	40%	42%	51%	44%	45%	46%	42%	46%	39%
Buying a home	77	19	15	19	13	4	18	56	52	20
	16%	13%	12%	23%	22%	20%	9%	22%	16%	19%
				b				f		
Travelling abroad	52	20	11	11	5	3	19	31	36	10
	11%	14%	8%	12%	9%	13%	10%	12%	11%	10%
Saving into your pension	14	3	5	3	2	1	5	8	5	8
	3%	2%	4%	3%	3%	6%	2%	3%	2%	8%
										h
None of the above	1	-	-	-	1	-	-	1	1	-
	*	-	-	-	2%	-	-	*	*	-

Columns Tested: a,b,c,d - e,f,g - h,i

MONEY MANAGEMENT SURVEY

Q1_1. Thinking about your priorities in life at the moment, how important are the following for you?

Travelling abroad

Base: All respondents

			GENDER		AGE			REGION						
		Total	Male	Female	16-18	19-21	22-25	North	Midlands	London	South and South East	Scotland	Wales	Northern Ireland
Significance Level: 95%			a	b	c	d	e	f	g	h	i	*j	*k	*l
Unweighted Total		470	230	240	170	97	203	105	89	61	158	27	20	10
Weighted Total		470	240	230	132	136	202	113	80	61	141	38	23	14
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st priority	(1)	9	3	6	2	1	6	1	2	1	2	1	1	1
		2%	1%	3%	1%	1%	3%	1%	3%	1%	1%	3%	5%	9%
2nd priority	(2)	10	3	7	2	4	4	4	3	1	3	-	-	-
		2%	1%	3%	2%	3%	2%	3%	3%	2%	2%	-	-	-
3rd priority	(3)	33	10	22	6	10	16	11	2	3	10	4	1	-
		7%	4%	10%	5%	7%	8%	10%	3%	5%	7%	11%	6%	-
				a										
Not selected		418	223	194	121	121	175	97	73	56	126	32	21	13
		89%	93%	85%	92%	89%	87%	86%	91%	91%	89%	86%	89%	91%
			b											
NETS														
Net: Selected in top 3		52	17	36	10	15	27	16	7	5	15	5	3	1
		11%	7%	15%	8%	11%	13%	14%	9%	9%	11%	14%	11%	9%
				a										
Mean score		2.44	2.44	2.44	2.43	2.56	2.38	2.64	2.05	2.45	2.57	2.55	2.07	1.00
Standard deviation		.79	.80	.79	.82	.67	.85	.62	.85	.85	.72	.92	1.26	-
Standard error		.11	.21	.13	.23	.20	.16	.17	.30	.35	.18	.46	.89	-

Columns Tested: a,b - c,d,e - f,g,h,i,j,k,l

MONEY MANAGEMENT SURVEY

Q1_1. Thinking about your priorities in life at the moment, how important are the following for you?

Travelling abroad

Base: All respondents

			CURRENT WEALTH				LIVING SITUATION			CONFIDENCE IN MONEY MANAGEMENT	
		Total	< £1000	£1000-£4999	£5000-£14,999	£15,000+	Owning	Renting	Living at home/ with parents	Confident	Not confident
Significance Level: 95%			a	b	c	d	*e	f	g	h	i
Unweighted Total		470	154	125	87	57	19	188	260	331	104
Weighted Total		470	150	128	86	58	21	196	251	335	103
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st priority	(1)	9	3	3	2	-	1	2	6	7	2
		2%	2%	3%	3%	-	6%	1%	2%	2%	2%
2nd priority	(2)	10	4	3	3	-	-	2	8	7	-
		2%	2%	2%	3%	-	-	1%	3%	2%	-
3rd priority	(3)	33	14	5	6	5	1	15	16	22	8
		7%	9%	4%	6%	9%	7%	8%	6%	7%	8%
Not selected		418	130	118	76	53	18	177	220	299	92
		89%	86%	92%	88%	91%	87%	90%	88%	89%	90%
NETS											
Net: Selected in top 3		52	20	11	11	5	3	19	31	36	10
		11%	14%	8%	12%	9%	13%	10%	12%	11%	10%
Mean score		2.44	2.53	2.15	2.32	3.00	2.03	2.68	2.33	2.42	2.63
Standard deviation		.79	.76	.90	.83	-	1.25	.68	.80	.79	.81
Standard error		.11	.17	.27	.25	-	.89	.16	.14	.13	.27

Columns Tested: a,b,c,d - e,f,g - h,i

MONEY MANAGEMENT SURVEY

Q1_2. Thinking about your priorities in life at the moment, how important are the following for you?

Getting a good education or training
Base: All respondents

			GENDER		AGE			REGION						
		Total	Male	Female	16-18	19-21	22-25	North	Midlands	London	South and South East	Scotland	Wales	Northern Ireland
Significance Level: 95%			a	b	c	d	e	f	g	h	i	*j	*k	*l
Unweighted Total		470	230	240	170	97	203	105	89	61	158	27	20	10
Weighted Total		470	240	230	132	136	202	113	80	61	141	38	23	14
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st priority	(1)	150	78	72	68	54	28	29	27	22	48	15	2	6
		32%	33%	31%	52%	39%	14%	26%	34%	37%	34%	41%	9%	41%
					e	e								
2nd priority	(2)	75	35	41	28	28	20	25	12	9	19	5	6	-
		16%	14%	18%	21%	21%	10%	22%	15%	15%	13%	14%	25%	-
					e	e								
3rd priority	(3)	34	19	15	14	7	13	13	7	2	7	1	2	1
		7%	8%	6%	11%	5%	6%	11%	9%	4%	5%	3%	8%	8%
Not selected		211	108	103	21	48	142	46	34	27	67	16	14	7
		45%	45%	45%	16%	35%	70%	41%	42%	44%	47%	42%	58%	51%
						c	cd							
NETS														
Net: Selected in top 3		259	132	127	110	89	60	67	46	34	74	22	10	7
		55%	55%	55%	84%	65%	30%	59%	58%	56%	53%	58%	42%	49%
					de	e								
Mean score		1.55	1.56	1.55	1.51	1.47	1.75	1.76	1.57	1.41	1.45	1.35	1.98	1.33
							cd	hi						
Standard deviation		.72	.74	.70	.72	.64	.79	.76	.76	.63	.67	.60	.66	.81
Standard error		.04	.06	.06	.06	.08	.10	.09	.11	.11	.07	.15	.22	.36

Columns Tested: a,b - c,d,e - f,g,h,i,j,k,l

MONEY MANAGEMENT SURVEY

Q1_2. Thinking about your priorities in life at the moment, how important are the following for you?

Getting a good education or training

Base: All respondents

			CURRENT WEALTH				LIVING SITUATION			CONFIDENCE IN MONEY MANAGEMENT	
		Total	< £1000	£1000-£4999	£5000-£14,999	£15,000+	Owning	Renting	Living at home/ with parents	Confident	Not confident
Significance Level: 95%			a	b	c	d	*e	f	g	h	i
Unweighted Total		470	154	125	87	57	19	188	260	331	104
Weighted Total		470	150	128	86	58	21	196	251	335	103
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st priority	(1)	150	65	43	22	10	1	72	77	104	33
		32%	43%	34%	26%	18%	4%	37%	31%	31%	32%
			cd	d							
2nd priority	(2)	75	27	24	9	3	2	32	39	50	23
		16%	18%	19%	11%	6%	12%	16%	16%	15%	22%
			d	d							
3rd priority	(3)	34	12	8	8	3	1	18	15	23	9
		7%	8%	6%	10%	6%	5%	9%	6%	7%	9%
Not selected		211	46	53	46	41	16	74	120	159	38
		45%	31%	41%	54%	70%	79%	38%	48%	47%	37%
					a	ab			f		
NETS											
Net: Selected in top 3		259	104	76	40	17	4	122	131	176	65
		55%	69%	59%	46%	30%	21%	62%	52%	53%	63%
			cd	d				g			
Mean score		1.55	1.49	1.54	1.65	1.59	2.06	1.56	1.53	1.54	1.63
Standard deviation		.72	.70	.69	.82	.83	.75	.74	.69	.71	.72
Standard error		.04	.07	.08	.13	.20	.37	.07	.06	.05	.09

Columns Tested: a,b,c,d - e,f,g - h,i

MONEY MANAGEMENT SURVEY

Q1_3. Thinking about your priorities in life at the moment, how important are the following for you?

Spending time with friends and family
Base: All respondents

			GENDER		AGE			REGION						
		Total	Male	Female	16-18	19-21	22-25	North	Midlands	London	South and South East	Scotland	Wales	Northern Ireland
Significance Level: 95%			a	b	c	d	e	f	g	h	i	*j	*k	*l
Unweighted Total		470	230	240	170	97	203	105	89	61	158	27	20	10
Weighted Total		470	240	230	132	136	202	113	80	61	141	38	23	14
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st priority	(1)	82	42	40	27	24	31	26	16	8	16	10	3	4
		17%	18%	17%	20%	18%	15%	23%	20%	12%	11%	26%	14%	30%
								i						
2nd priority	(2)	123	60	63	34	31	58	25	24	13	40	10	8	4
		26%	25%	27%	26%	23%	29%	22%	30%	21%	29%	26%	32%	30%
3rd priority	(3)	102	52	50	29	34	38	19	18	20	32	8	1	3
		22%	22%	22%	22%	25%	19%	17%	23%	32%	23%	22%	6%	22%
										f				
Not selected		163	85	78	41	47	75	44	22	21	52	10	11	3
		35%	36%	34%	31%	34%	37%	39%	28%	35%	37%	26%	48%	19%
NETS														
Net: Selected in top 3		307	155	152	91	89	127	69	58	40	88	28	12	11
		65%	64%	66%	69%	66%	63%	61%	72%	65%	63%	74%	52%	81%
Mean score		2.06	2.06	2.06	2.03	2.11	2.06	1.91	2.04	2.31	2.19	1.95	1.85	1.90
										f	f			
Standard deviation		.77	.78	.77	.79	.80	.74	.80	.77	.78	.72	.82	.63	.83
Standard error		.04	.06	.06	.07	.10	.07	.10	.10	.12	.07	.18	.20	.29

Columns Tested: a,b - c,d,e - f,g,h,i,j,k,l

MONEY MANAGEMENT SURVEY

Q1_3. Thinking about your priorities in life at the moment, how important are the following for you?

Spending time with friends and family
Base: All respondents

			CURRENT WEALTH				LIVING SITUATION			CONFIDENCE IN MONEY MANAGEMENT	
		Total	< £1000	£1000-£4999	£5000-£14,999	£15,000+	Owning	Renting	Living at home/ with parents	Confident	Not confident
Significance Level: 95%			a	b	c	d	*e	f	g	h	i
Unweighted Total		470	154	125	87	57	19	188	260	331	104
Weighted Total		470	150	128	86	58	21	196	251	335	103
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st priority	(1)	82	28	18	18	9	5	38	38	56	23
		17%	18%	14%	20%	15%	24%	20%	15%	17%	22%
2nd priority	(2)	123	35	34	22	23	6	51	66	84	27
		26%	23%	27%	26%	40%	28%	26%	27%	25%	26%
						a					
3rd priority	(3)	102	36	28	16	13	5	50	46	83	15
		22%	24%	22%	18%	22%	22%	26%	18%	25%	15%
										i	
Not selected		163	52	48	31	14	5	56	100	113	38
		35%	35%	38%	36%	23%	26%	29%	40%	34%	37%
									f		
NETS											
Net: Selected in top 3		307	98	80	55	44	15	140	150	222	65
		65%	65%	62%	64%	77%	74%	71%	60%	66%	63%
								g			
Mean score		2.06	2.08	2.13	1.97	2.09	1.99	2.09	2.05	2.12	1.88
										i	
Standard deviation		.77	.80	.75	.78	.70	.82	.79	.75	.78	.76
Standard error		.04	.08	.09	.11	.11	.22	.07	.06	.05	.09

Columns Tested: a,b,c,d - e,f,g - h,i

MONEY MANAGEMENT SURVEY

Q1_4. Thinking about your priorities in life at the moment, how important are the following for you?

Managing your money well
Base: All respondents

		Total	GENDER: Male	GENDER: Female	AGE: 16-18	AGE: 19-21	AGE: 22-25	REGION: North	REGION: Midlands	REGION: London	REGION: South and South East	REGION: Scotland	REGION: Wales	REGION: Northern Ireland
Significance Level: 95%			a	b	c	d	e	f	g	h	i	*j	*k	*l
Unweighted Total		470	230	240	170	97	203	105	89	61	158	27	20	10
Weighted Total		470 100%	240 100%	230 100%	132 100%	136 100%	202 100%	113 100%	80 100%	61 100%	141 100%	38 100%	23 100%	14 100%
1st priority	(1)	67 14%	31 13%	36 16%	9 7%	12 9%	45 22% cd	21 19%	11 14%	8 13%	18 13%	4 11%	5 22%	- -
2nd priority	(2)	88 19%	48 20%	40 17%	32 24% e	25 18%	31 15%	20 17%	18 22%	11 17%	26 19%	7 18%	1 4%	5 38%
3rd priority	(3)	106 23%	56 23%	50 22%	26 20%	33 24%	47 23%	28 25%	18 23%	16 27%	25 17%	10 26%	6 26%	3 22%
Not selected		209 45%	105 44%	104 45%	64 49%	66 49%	79 39%	44 39%	33 42%	26 43%	72 51%	17 44%	11 48%	6 40%
NETS														
Net: Selected in top 3		261 55%	135 56%	126 55%	68 51%	70 51%	123 61%	69 61%	47 58%	35 57%	69 49%	21 56%	12 52%	8 60%
Mean score		2.15	2.19	2.11	2.25 e	2.29 e	2.01	2.10	2.15	2.24	2.10	2.27	2.08	2.36
Standard deviation		.80	.78	.82	.69	.76	.87	.85	.78	.81	.78	.79	.99	.51
Standard error		.05	.07	.07	.07	.11	.08	.10	.11	.14	.09	.20	.31	.21

Columns Tested: a,b - c,d,e - f,g,h,i,j,k,l

MONEY MANAGEMENT SURVEY

Q1_4. Thinking about your priorities in life at the moment, how important are the following for you?

Managing your money well
Base: All respondents

			CURRENT WEALTH				LIVING SITUATION			CONFIDENCE IN MONEY MANAGEMENT	
		Total	< £1000	£1000-£4999	£5000-£14,999	£15,000+	Owning	Renting	Living at home/ with parents	Confident	Not confident
Significance Level: 95%			a	b	c	d	*e	f	g	h	i
Unweighted Total		470	154	125	87	57	19	188	260	331	104
Weighted Total		470	150	128	86	58	21	196	251	335	103
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st priority	(1)	67	16	25	9	8	8	25	32	51	12
		14%	11%	19%	11%	13%	38%	13%	13%	15%	12%
				a							
2nd priority	(2)	88	32	28	15	9	4	42	42	69	13
		19%	22%	21%	17%	16%	18%	21%	17%	21%	12%
3rd priority	(3)	106	31	31	20	10	2	43	60	71	29
		23%	21%	24%	23%	17%	11%	22%	24%	21%	28%
Not selected		209	70	45	42	31	7	86	117	144	48
		45%	47%	35%	49%	54%	33%	44%	47%	43%	47%
			b		b	b					
NETS											
Net: Selected in top 3		261	80	84	44	26	14	110	134	191	54
		55%	53%	65%	51%	46%	67%	56%	53%	57%	53%
				acd							
Mean score		2.15	2.19	2.07	2.24	2.08	1.60	2.17	2.21	2.10	2.31
Standard deviation		.80	.75	.82	.79	.82	.79	.77	.81	.79	.82
Standard error		.05	.08	.09	.12	.16	.23	.07	.07	.06	.11

Columns Tested: a,b,c,d - e,f,g - h,i

MONEY MANAGEMENT SURVEY

Q1_5. Thinking about your priorities in life at the moment, how important are the following for you?

Having a job you enjoy

Base: All respondents

			GENDER		AGE			REGION						
		Total	Male	Female	16-18	19-21	22-25	North	Midlands	London	South and South East	Scotland	Wales	Northern Ireland
Significance Level: 95%			a	b	c	d	e	f	g	h	i	*j	*k	*l
Unweighted Total		470	230	240	170	97	203	105	89	61	158	27	20	10
Weighted Total		470	240	230	132	136	202	113	80	61	141	38	23	14
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st priority	(1)	84	50	34	8	20	56	16	14	10	30	5	7	3
		18%	21%	15%	6%	15%	28%	14%	17%	16%	21%	12%	30%	20%
						c	cd							
2nd priority	(2)	82	42	40	15	21	45	19	11	13	21	11	5	1
		17%	17%	17%	12%	16%	22%	17%	14%	22%	15%	29%	19%	10%
							c							
3rd priority	(3)	63	35	28	20	15	29	17	14	5	16	4	3	3
		13%	14%	12%	15%	11%	14%	15%	18%	9%	11%	12%	13%	19%
Not selected		241	114	127	88	81	72	60	41	32	75	18	9	7
		51%	48%	55%	67%	59%	36%	53%	51%	53%	53%	47%	37%	50%
					e	e								
NETS														
Net: Selected in top 3		229	126	103	43	56	130	53	39	29	66	20	15	7
		49%	52%	45%	33%	41%	64%	47%	49%	47%	47%	53%	63%	50%
							cd							
Mean score		1.91	1.88	1.94	2.28	1.91	1.78	2.03	2.01	1.84	1.79	2.00	1.72	1.97
					de									
Standard deviation		.80	.81	.78	.76	.79	.78	.80	.85	.73	.81	.69	.81	.96
Standard error		.05	.07	.08	.10	.13	.07	.12	.13	.14	.09	.18	.23	.43

Columns Tested: a,b - c,d,e - f,g,h,i,j,k,l

MONEY MANAGEMENT SURVEY

Q1_5. Thinking about your priorities in life at the moment, how important are the following for you?

Having a job you enjoy
Base: All respondents

			CURRENT WEALTH				LIVING SITUATION			CONFIDENCE IN MONEY MANAGEMENT	
		Total	< £1000	£1000-£4999	£5000-£14,999	£15,000+	Owning	Renting	Living at home/ with parents	Confident	Not confident
Significance Level: 95%			a	b	c	d	*e	f	g	h	i
Unweighted Total		470	154	125	87	57	19	188	260	331	104
Weighted Total		470	150	128	86	58	21	196	251	335	103
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st priority	(1)	84	19	22	19	16	2	28	55	62	16
		18%	12%	17%	22%	28%	8%	14%	22%	19%	15%
					a	a			f		
2nd priority	(2)	82	27	22	14	11	6	36	40	61	16
		17%	18%	17%	17%	18%	27%	18%	16%	18%	15%
3rd priority	(3)	63	20	17	10	10	4	20	39	43	14
		13%	13%	13%	11%	17%	21%	10%	15%	13%	14%
Not selected		241	84	67	43	21	9	112	117	169	57
		51%	56%	53%	50%	37%	45%	57%	47%	51%	55%
			d					g			
NETS											
Net: Selected in top 3		229	66	61	43	37	11	83	134	166	46
		49%	44%	47%	50%	63%	55%	43%	53%	49%	45%
						a			f		
Mean score		1.91	2.02	1.92	1.78	1.82	2.24	1.91	1.88	1.88	1.97
Standard deviation		.80	.77	.80	.80	.84	.71	.76	.83	.79	.82
Standard error		.05	.10	.10	.12	.14	.21	.09	.07	.06	.12

Columns Tested: a,b,c,d - e,f,g - h,i

MONEY MANAGEMENT SURVEY

Q1_6. Thinking about your priorities in life at the moment, how important are the following for you?

Keeping healthy
Base: All respondents

			GENDER		AGE			REGION						
		Total	Male	Female	16-18	19-21	22-25	North	Midlands	London	South and South East	Scotland	Wales	Northern Ireland
Significance Level: 95%			a	b	c	d	e	f	g	h	i	*j	*k	*l
Unweighted Total		470	230	240	170	97	203	105	89	61	158	27	20	10
Weighted Total		470	240	230	132	136	202	113	80	61	141	38	23	14
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st priority	(1)	51	22	29	13	18	20	13	6	9	17	3	4	-
		11%	9%	13%	10%	13%	10%	12%	8%	14%	12%	7%	17%	-
2nd priority	(2)	61	34	28	17	23	22	16	8	11	22	2	1	2
		13%	14%	12%	13%	17%	11%	15%	10%	18%	16%	4%	6%	11%
3rd priority	(3)	94	45	49	25	26	43	21	15	6	36	4	9	4
		20%	19%	21%	19%	19%	21%	18%	19%	9%	25%	11%	37%	30%
											h			
Not selected		263	139	124	76	69	117	62	51	36	67	29	10	8
		56%	58%	54%	58%	51%	58%	55%	64%	59%	47%	77%	41%	59%
									i					
NETS														
Net: Selected in top 3		207	101	106	56	67	85	50	29	25	74	8	14	6
		44%	42%	46%	42%	49%	42%	45%	36%	41%	53%	23%	59%	41%
											g			
Mean score		2.21	2.22	2.19	2.22	2.12	2.28	2.14	2.32	1.88	2.26	2.19	2.34	2.73
Standard deviation		.81	.79	.84	.82	.81	.82	.82	.81	.76	.80	.94	.92	.49
Standard error		.06	.08	.08	.09	.12	.09	.12	.14	.16	.09	.38	.28	.25

Columns Tested: a,b - c,d,e - f,g,h,i,j,k,l

MONEY MANAGEMENT SURVEY

Q1_6. Thinking about your priorities in life at the moment, how important are the following for you?

Keeping healthy

Base: All respondents

			CURRENT WEALTH				LIVING SITUATION			CONFIDENCE IN MONEY MANAGEMENT	
		Total	< £1000	£1000-£4999	£5000-£14,999	£15,000+	Owning	Renting	Living at home/ with parents	Confident	Not confident
Significance Level: 95%			a	b	c	d	*e	f	g	h	i
Unweighted Total		470	154	125	87	57	19	188	260	331	104
Weighted Total		470	150	128	86	58	21	196	251	335	103
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st priority	(1)	51	12	13	8	9	3	18	30	37	11
		11%	8%	10%	9%	16%	16%	9%	12%	11%	11%
2nd priority	(2)	61	21	13	16	4	1	30	29	46	13
		13%	14%	10%	18%	7%	7%	15%	12%	14%	13%
3rd priority	(3)	94	28	28	20	12	4	43	46	70	16
		20%	19%	22%	23%	21%	22%	22%	18%	21%	15%
Not selected		263	90	75	42	33	11	105	146	182	63
		56%	60%	58%	49%	56%	55%	54%	58%	54%	61%
NETS											
Net: Selected in top 3		207	60	54	44	25	9	91	105	153	40
		44%	40%	42%	51%	44%	45%	46%	42%	46%	39%
Mean score		2.21	2.27	2.28	2.27	2.12	2.12	2.27	2.15	2.22	2.11
Standard deviation		.81	.77	.83	.76	.92	.97	.78	.84	.81	.82
Standard error		.06	.10	.11	.11	.18	.34	.08	.08	.07	.13

Columns Tested: a,b,c,d - e,f,g - h,i

MONEY MANAGEMENT SURVEY

Q1_7. Thinking about your priorities in life at the moment, how important are the following for you?

Buying a home

Base: All respondents

			GENDER		AGE			REGION						
		Total	Male	Female	16-18	19-21	22-25	North	Midlands	London	South and South East	Scotland	Wales	Northern Ireland
Significance Level: 95%			a	b	c	d	e	f	g	h	i	*j	*k	*l
Unweighted Total		470	230	240	170	97	203	105	89	61	158	27	20	10
Weighted Total		470	240	230	132	136	202	113	80	61	141	38	23	14
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st priority	(1)	24	12	12	3	7	15	6	4	4	10	-	1	-
		5%	5%	5%	2%	5%	7%	5%	5%	6%	7%	-	3%	-
							c							
2nd priority	(2)	25	14	11	3	3	19	1	5	2	10	3	2	1
		5%	6%	5%	2%	2%	9%	1%	6%	3%	7%	8%	10%	10%
							cd		f		f			
3rd priority	(3)	28	15	13	8	9	11	3	4	7	10	5	-	-
		6%	6%	6%	6%	7%	6%	2%	5%	11%	7%	14%	-	-
										f				
Not selected		392	199	193	118	118	157	103	67	49	111	29	20	13
		84%	83%	84%	90%	86%	78%	92%	83%	80%	79%	78%	87%	90%
					e			hi						
NETS														
Net: Selected in top 3		77	41	36	14	19	45	9	13	12	30	8	3	1
		16%	17%	16%	10%	14%	22%	8%	17%	20%	21%	22%	13%	10%
							c			f	f			
Mean score		2.05	2.08	2.02	2.35	2.12	1.93	1.69	1.98	2.24	1.99	2.64	1.74	2.00
Standard deviation		.83	.82	.85	.86	.93	.77	.93	.82	.92	.84	.51	.53	-
Standard error		.09	.13	.14	.22	.26	.11	.33	.22	.27	.14	.21	.31	-

Columns Tested: a,b - c,d,e - f,g,h,i,j,k,l

MONEY MANAGEMENT SURVEY

Q1_7. Thinking about your priorities in life at the moment, how important are the following for you?

Buying a home
Base: All respondents

		Total	CURRENT WEALTH				LIVING SITUATION			CONFIDENCE IN MONEY MANAGEMENT	
			< £1000	£1000-£4999	£5000-£14,999	£15,000+	Owning	Renting	Living at home/ with parents	Confident	Not confident
Significance Level: 95%			a	b	c	d	*e	f	g	h	i
Unweighted Total		470	154	125	87	57	19	188	260	331	104
Weighted Total		470	150	128	86	58	21	196	251	335	103
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st priority	(1)	24	8	4	7	5	1	12	12	18	5
		5%	5%	3%	8%	8%	4%	6%	5%	5%	5%
2nd priority	(2)	25	4	4	6	6	1	1	23	14	9
		5%	3%	3%	7%	10%	4%	*	9%	4%	9%
						a			f		
3rd priority	(3)	28	7	8	6	3	2	5	21	20	6
		6%	5%	6%	7%	5%	12%	2%	8%	6%	6%
									f		
Not selected		392	131	113	67	45	17	178	195	283	83
		84%	87%	88%	77%	78%	80%	91%	78%	84%	81%
				c				g			
NETS											
Net: Selected in top 3		77	19	15	19	13	4	18	56	52	20
		16%	13%	12%	23%	22%	20%	9%	22%	16%	19%
					b				f		
Mean score		2.05	1.98	2.23	1.96	1.84	2.42	1.59	2.17	2.04	2.02
Standard deviation		.83	.90	.86	.85	.77	.92	.91	.75	.86	.76
Standard error		.09	.21	.22	.19	.20	.41	.21	.10	.12	.17

Columns Tested: a,b,c,d - e,f,g - h,i

MONEY MANAGEMENT SURVEY

Q1_8. Thinking about your priorities in life at the moment, how important are the following for you?

Saving into your pension

Base: All respondents

		Total	GENDER: Male	GENDER: Female	AGE: 16-18	AGE: 19-21	AGE: 22-25	REGION: North	REGION: Midlands	REGION: London	REGION: South and South East	REGION: Scotland	REGION: Wales	REGION: Northern Ireland
Significance Level: 95%			a	b	c	d	e	f	g	h	i	*j	*k	*l
Unweighted Total		470	230	240	170	97	203	105	89	61	158	27	20	10
Weighted Total		470	240	230	132	136	202	113	80	61	141	38	23	14
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st priority	(1)	1	1	-	1	-	-	-	-	-	1	-	-	-
		*	*	-	1%	-	-	-	-	-	1%	-	-	-
2nd priority	(2)	5	3	1	1	2	2	3	-	1	-	-	1	-
		1%	1%	*	1%	1%	1%	2%	-	2%	-	-	3%	-
3rd priority	(3)	9	6	3	2	3	4	-	1	1	5	-	1	-
		2%	3%	1%	2%	2%	2%	-	1%	2%	4%	-	4%	-
											f			
Not selected		456	230	226	128	132	196	110	79	58	135	38	22	14
		97%	96%	98%	97%	97%	97%	98%	99%	96%	96%	100%	92%	100%
NETS														
Net: Selected in top 3		14	10	4	4	4	6	3	1	3	6	-	2	-
		3%	4%	2%	3%	3%	3%	2%	1%	4%	4%	-	8%	-
Mean score		2.57	2.53	2.71	2.38	2.65	2.63	2.00	3.00	2.57	2.76	-	2.57	-
Standard deviation		.61	.65	.54	.93	.54	.53	-	-	.63	.72	-	.73	-
Standard error		.16	.21	.27	.42	.31	.22	-	-	.44	.27	-	.52	-

Columns Tested: a,b - c,d,e - f,g,h,i,j,k,l

MONEY MANAGEMENT SURVEY

Q1_8. Thinking about your priorities in life at the moment, how important are the following for you?

Saving into your pension

Base: All respondents

			CURRENT WEALTH				LIVING SITUATION			CONFIDENCE IN MONEY MANAGEMENT	
		Total	< £1000	£1000-£4999	£5000-£14,999	£15,000+	Owning	Renting	Living at home/ with parents	Confident	Not confident
Significance Level: 95%			a	b	c	d	*e	f	g	h	i
Unweighted Total		470	154	125	87	57	19	188	260	331	104
Weighted Total		470	150	128	86	58	21	196	251	335	103
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st priority	(1)	1	-	-	1	-	-	1	-	-	1
		*	-	-	1%	-	-	*	-	-	1%
2nd priority	(2)	5	1	2	1	1	1	2	1	2	2
		1%	1%	1%	1%	2%	6%	1%	*	1%	2%
3rd priority	(3)	9	2	3	1	1	-	2	7	3	5
		2%	1%	3%	1%	2%	-	1%	3%	1%	5%
											h
Not selected		456	147	124	84	56	20	191	243	330	94
		97%	98%	96%	97%	97%	94%	98%	97%	98%	92%
										i	
NETS											
Net: Selected in top 3		14	3	5	3	2	1	5	8	5	8
		3%	2%	4%	3%	3%	6%	2%	3%	2%	8%
											h
Mean score		2.57	2.72	2.68	2.06	2.48	2.00	2.19	2.87	2.60	2.56
Standard deviation		.61	.56	.52	.96	.71	-	.77	.36	.54	.69
Standard error		.16	.32	.26	.55	.50	-	.34	.13	.22	.24

Columns Tested: a,b,c,d - e,f,g - h,i

MONEY MANAGEMENT SURVEY

Q2_SUM. To what extent do you agree or disagree with each of the following statements?

SUMMARY TABLE
Base: All respondents

							NETS		
	Total	Strongly agree	Agree	Disagree	Strongly disagree	Don't know	Agree	Disgaree	Mean
Anyone can learn to manage their money well	470 100%	174 37%	243 52%	37 8%	4 1%	12 3%	417 89%	41 9%	3.28
Self control is more important than knowledge when it comes to managing your money	470 100%	93 20%	247 53%	81 17%	9 2%	40 8%	341 72%	90 19%	2.99
It's easier to manage your money well if you have lots of it	470 100%	65 14%	143 30%	181 39%	55 12%	26 6%	208 44%	236 50%	2.49
My life would improve if I could manage my money better	470 100%	61 13%	227 48%	115 24%	26 6%	40 9%	289 61%	141 30%	2.75
People who are good at managing their money are usually boring	470 100%	7 2%	38 8%	244 52%	171 36%	8 2%	46 10%	416 88%	1.74

MONEY MANAGEMENT SURVEY

Q2_1. To what extent do you agree or disagree with each of the following statements?

Anyone can learn to manage their money well
Base: All respondents

			GENDER		AGE			REGION						
		Total	Male	Female	16-18	19-21	22-25	North	Midlands	London	South and South East	Scotland	Wales	Northern Ireland
Significance Level: 95%			a	b	c	d	e	f	g	h	i	*j	*k	*l
Unweighted Total		470	230	240	170	97	203	105	89	61	158	27	20	10
Weighted Total		470	240	230	132	136	202	113	80	61	141	38	23	14
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree	(4)	174	82	92	38	60	76	35	27	23	55	18	8	7
		37%	34%	40%	29%	44%	38%	31%	34%	38%	39%	47%	35%	50%
						c								
Agree	(3)	243	130	113	79	70	94	61	45	28	72	16	15	6
		52%	54%	49%	60%	51%	46%	54%	56%	46%	51%	42%	65%	42%
					e									
Disagree	(2)	37	18	19	8	6	23	14	3	6	11	2	-	1
		8%	7%	8%	6%	4%	11%	12%	4%	10%	8%	4%	-	8%
							d	g						
Strongly disagree	(1)	4	3	1	1	-	3	-	3	-	2	-	-	-
		1%	1%	*	1%	-	1%	-	3%	-	1%	-	-	-
Don't know		12	7	5	4	1	7	2	2	3	2	2	-	-
		3%	3%	2%	3%	1%	4%	2%	3%	6%	1%	6%	-	-
NETS														
Net: Agree		417	212	204	118	129	170	97	71	51	127	34	23	13
		89%	88%	89%	90%	95%	84%	86%	89%	84%	90%	90%	100%	92%
						e								
Net: Disgaree		41	21	20	10	6	25	14	6	6	12	2	-	1
		9%	9%	9%	8%	4%	13%	12%	8%	10%	9%	4%	-	8%
							d							
Mean score		3.28	3.25	3.31	3.21	3.40	3.24	3.20	3.24	3.30	3.30	3.46	3.35	3.42
						c								
Standard deviation		.65	.65	.64	.61	.57	.71	.64	.69	.66	.66	.59	.49	.66
Standard error		.03	.04	.04	.05	.06	.05	.06	.07	.09	.05	.12	.11	.21

Columns Tested: a,b - c,d,e - f,g,h,i,j,k,l

MONEY MANAGEMENT SURVEY

Q2_1. To what extent do you agree or disagree with each of the following statements?

Anyone can learn to manage their money well
Base: All respondents

			CURRENT WEALTH				LIVING SITUATION			CONFIDENCE IN MONEY MANAGEMENT	
		Total	< £1000	£1000-£4999	£5000-£14,999	£15,000+	Owning	Renting	Living at home/ with parents	Confident	Not confident
Significance Level: 95%			a	b	c	d	*e	f	g	h	i
Unweighted Total		470	154	125	87	57	19	188	260	331	104
Weighted Total		470	150	128	86	58	21	196	251	335	103
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree	(4)	174	52	55	32	21	9	82	81	137	30
		37%	35%	43%	37%	37%	45%	42%	32%	41%	29%
								g		i	
Agree	(3)	243	78	65	41	33	9	93	140	166	58
		52%	52%	51%	48%	57%	46%	47%	56%	50%	56%
Disagree	(2)	37	17	5	8	3	2	14	20	24	11
		8%	11%	4%	9%	5%	9%	7%	8%	7%	11%
			b								
Strongly disagree	(1)	4	2	1	1	1	-	1	3	3	1
		1%	1%	1%	1%	2%	-	*	1%	1%	1%
Don't know		12	1	2	4	-	-	6	6	5	3
		3%	1%	2%	5%	-	-	3%	2%	2%	3%
					a						
NETS											
Net: Agree		417	130	120	73	54	19	174	221	303	87
		89%	87%	93%	85%	93%	91%	89%	88%	90%	85%
				c							
Net: Disgaree		41	19	6	9	4	2	15	24	27	12
		9%	13%	5%	10%	7%	9%	8%	10%	8%	12%
			b								
Mean score		3.28	3.21	3.38	3.27	3.28	3.36	3.35	3.22	3.32	3.16
				a				g		i	
Standard deviation		.65	.68	.60	.68	.64	.66	.64	.65	.65	.65
Standard error		.03	.06	.05	.07	.09	.15	.05	.04	.04	.07

Columns Tested: a,b,c,d - e,f,g - h,i

MONEY MANAGEMENT SURVEY

Q2_2. To what extent do you agree or disagree with each of the following statements?

Self control is more important than knowledge when it comes to managing your money
Base: All respondents

			GENDER		AGE			REGION						
		Total	Male	Female	16-18	19-21	22-25	North	Midlands	London	South and South East	Scotland	Wales	Northern Ireland
Significance Level: 95%			a	b	c	d	e	f	g	h	i	*j	*k	*l
Unweighted Total		470	230	240	170	97	203	105	89	61	158	27	20	10
Weighted Total		470	240	230	132	136	202	113	80	61	141	38	23	14
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree	(4)	93	59	34	23	32	39	20	20	12	30	6	4	1
		20%	25%	15%	17%	24%	19%	18%	25%	20%	21%	15%	15%	10%
			b											
Agree	(3)	247	128	119	73	64	110	62	39	30	72	23	12	10
		53%	53%	52%	55%	47%	55%	55%	49%	50%	51%	60%	49%	74%
Disagree	(2)	81	35	46	24	22	36	19	15	7	28	5	6	1
		17%	15%	20%	18%	16%	18%	16%	18%	12%	20%	14%	27%	8%
Strongly disagree	(1)	9	5	3	2	4	2	1	-	3	4	-	1	-
		2%	2%	1%	2%	3%	1%	1%	-	4%	3%	-	3%	-
Don't know		40	13	27	10	14	15	11	6	8	7	4	1	1
		8%	5%	12%	7%	11%	8%	10%	8%	14%	5%	11%	5%	7%
				a						i				
NETS														
Net: Agree		341	187	153	96	96	149	82	59	43	102	28	15	12
		72%	78%	67%	73%	71%	74%	73%	74%	70%	72%	75%	64%	85%
			b											
Net: Disgaree		90	40	50	26	26	38	20	15	10	32	5	7	1
		19%	17%	22%	20%	19%	19%	18%	18%	16%	23%	14%	30%	8%
Mean score		2.99	3.06	2.91	2.95	3.02	2.99	2.99	3.07	3.00	2.96	3.02	2.80	3.02
			b											
Standard deviation		.70	.71	.67	.68	.76	.67	.66	.69	.76	.75	.58	.76	.46
Standard error		.03	.05	.05	.05	.08	.05	.07	.08	.10	.06	.12	.17	.15

Columns Tested: a,b - c,d,e - f,g,h,i,j,k,l

MONEY MANAGEMENT SURVEY

Q2_2. To what extent do you agree or disagree with each of the following statements?

Self control is more important than knowledge when it comes to managing your money
Base: All respondents

		Total	CURRENT WEALTH				LIVING SITUATION			CONFIDENCE IN MONEY MANAGEMENT	
			< £1000	£1000-£4999	£5000-£14,999	£15,000+	Owning	Renting	Living at home/ with parents	Confident	Not confident
Significance Level: 95%			a	b	c	d	*e	f	g	h	i
Unweighted Total		470	154	125	87	57	19	188	260	331	104
Weighted Total		470	150	128	86	58	21	196	251	335	103
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree	(4)	93	36	25	13	12	6	43	43	69	23
		20%	24%	19%	15%	20%	30%	22%	17%	21%	22%
Agree	(3)	247	69	73	50	29	8	103	136	178	51
		53%	46%	57%	58%	50%	41%	53%	54%	53%	50%
Disagree	(2)	81	30	22	14	11	5	32	44	58	18
		17%	20%	17%	16%	19%	24%	17%	18%	17%	17%
Strongly disagree	(1)	9	5	1	1	1	1	5	2	6	2
		2%	3%	1%	1%	1%	6%	3%	1%	2%	2%
Don't know		40	10	7	8	5	-	12	27	25	9
		8%	7%	6%	10%	9%	-	6%	11%	7%	8%
NETS											
Net: Agree		341	105	98	63	41	15	146	178	247	74
		72%	70%	76%	73%	71%	71%	74%	71%	74%	72%
Net: Disgaree		90	35	23	15	12	6	38	46	64	20
		19%	23%	18%	17%	21%	29%	19%	18%	19%	19%
Mean score		2.99	2.97	3.00	2.97	2.98	2.95	3.00	2.98	3.00	3.01
Standard deviation		.70	.78	.66	.64	.70	.89	.73	.65	.70	.73
Standard error		.03	.07	.06	.07	.10	.20	.05	.04	.04	.07

Columns Tested: a,b,c,d - e,f,g - h,i

MONEY MANAGEMENT SURVEY

Q2_3. To what extent do you agree or disagree with each of the following statements?

It's easier to manage your money well if you have lots of it
Base: All respondents

			GENDER		AGE			REGION						
		Total	Male	Female	16-18	19-21	22-25	North	Midlands	London	South and South East	Scotland	Wales	Northern Ireland
Significance Level: 95%			a	b	c	d	e	f	g	h	i	*j	*k	*l
Unweighted Total		470	230	240	170	97	203	105	89	61	158	27	20	10
Weighted Total		470	240	230	132	136	202	113	80	61	141	38	23	14
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree	(4)	65	36	29	11	24	30	11	13	11	18	6	4	3
		14%	15%	13%	8%	18%	15%	10%	16%	17%	13%	15%	15%	22%
						c	c							
Agree	(3)	143	84	60	40	37	66	40	19	17	41	14	8	4
		30%	35%	26%	31%	27%	33%	35%	24%	29%	29%	37%	35%	31%
			b											
Disagree	(2)	181	91	90	53	53	75	42	35	27	54	9	9	5
		39%	38%	39%	40%	39%	37%	37%	43%	44%	38%	25%	38%	36%
Strongly disagree	(1)	55	22	33	19	11	25	13	7	4	19	6	3	2
		12%	9%	14%	14%	8%	12%	12%	8%	7%	14%	16%	12%	11%
Don't know		26	8	18	9	11	6	6	7	2	9	2	-	-
		6%	3%	8%	7%	8%	3%	5%	8%	3%	6%	6%	-	-
				a										
NETS														
Net: Agree		208	119	89	51	61	96	51	32	28	59	20	12	7
		44%	50%	39%	39%	45%	48%	45%	40%	46%	42%	52%	50%	52%
			b											
Net: Disgaree		236	112	123	72	64	100	56	41	31	73	16	12	7
		50%	47%	54%	54%	47%	49%	49%	52%	51%	52%	42%	50%	48%
Mean score		2.49	2.58	2.40	2.35	2.59	2.52	2.46	2.52	2.58	2.43	2.54	2.53	2.63
			b			c								
Standard deviation		.89	.86	.91	.84	.90	.90	.85	.89	.88	.90	.97	.92	.98
Standard error		.04	.06	.06	.07	.10	.06	.08	.10	.11	.07	.19	.21	.31

Columns Tested: a,b - c,d,e - f,g,h,i,j,k,l

MONEY MANAGEMENT SURVEY

Q2_3. To what extent do you agree or disagree with each of the following statements?

It's easier to manage your money well if you have lots of it
Base: All respondents

			CURRENT WEALTH				LIVING SITUATION			CONFIDENCE IN MONEY MANAGEMENT	
		Total	< £1000	£1000-£4999	£5000-£14,999	£15,000+	Owning	Renting	Living at home/ with parents	Confident	Not confident
Significance Level: 95%			a	b	c	d	*e	f	g	h	i
Unweighted Total		470	154	125	87	57	19	188	260	331	104
Weighted Total		470	150	128	86	58	21	196	251	335	103
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree	(4)	65	24	17	14	6	5	27	32	47	12
		14%	16%	13%	17%	10%	23%	14%	13%	14%	12%
Agree	(3)	143	47	37	27	18	6	59	79	98	37
		30%	31%	29%	32%	32%	29%	30%	31%	29%	36%
Disagree	(2)	181	56	45	34	25	8	82	90	138	32
		39%	37%	35%	40%	43%	38%	42%	36%	41%	31%
Strongly disagree	(1)	55	15	22	9	5	1	18	36	40	12
		12%	10%	17%	10%	9%	4%	9%	14%	12%	11%
Don't know		26	7	8	1	3	1	10	14	12	9
		6%	5%	6%	1%	6%	7%	5%	6%	4%	9%
											h
NETS											
Net: Agree		208	71	54	42	24	11	86	111	145	50
		44%	47%	42%	48%	42%	52%	44%	44%	43%	49%
Net: Disgaree		236	71	66	43	31	9	99	126	178	44
		50%	48%	52%	50%	53%	41%	51%	50%	53%	43%
Mean score		2.49	2.56	2.41	2.55	2.45	2.76	2.52	2.45	2.47	2.54
Standard deviation		.89	.90	.95	.90	.82	.89	.86	.91	.89	.88
Standard error		.04	.07	.09	.10	.11	.21	.06	.06	.05	.09

Columns Tested: a,b,c,d - e,f,g - h,i

MONEY MANAGEMENT SURVEY

Q2_4. To what extent do you agree or disagree with each of the following statements?

My life would improve if I could manage my money better
Base: All respondents

		GENDER		AGE			REGION						
	Total	Male	Female	16-18	19-21	22-25	North	Midlands	London	South and South East	Scotland	Wales	Northern Ireland
Significance Level: 95%		a	b	c	d	e	f	g	h	i	*j	*k	*l
Unweighted Total	470	230	240	170	97	203	105	89	61	158	27	20	10
Weighted Total	470	240	230	132	136	202	113	80	61	141	38	23	14
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree (4)	61	31	30	20	20	21	15	7	13	17	3	5	1
	13%	13%	13%	15%	14%	11%	13%	8%	21%	12%	7%	22%	10%
									g				
Agree (3)	227	115	112	68	72	87	57	42	26	65	20	11	7
	48%	48%	49%	52%	53%	43%	51%	53%	42%	46%	52%	46%	50%
Disagree (2)	115	57	58	28	33	53	29	19	8	45	8	3	3
	24%	24%	25%	22%	24%	26%	26%	23%	14%	32%	22%	11%	20%
										h			
Strongly disagree (1)	26	15	11	-	6	21	3	4	7	5	3	4	-
	6%	6%	5%	-	4%	10%	3%	5%	12%	4%	8%	16%	-
					c	c			fi				
Don't know	40	22	18	15	6	20	8	8	7	9	4	1	3
	9%	9%	8%	11%	4%	10%	7%	10%	11%	6%	10%	4%	20%
NETS													
Net: Agree	289	146	142	89	92	109	72	49	39	82	22	16	8
	61%	61%	62%	67%	67%	54%	64%	61%	63%	58%	59%	69%	60%
				e	e								
Net: Disgaree	141	72	69	28	39	74	32	23	16	50	11	6	3
	30%	30%	30%	22%	29%	36%	29%	28%	25%	35%	30%	27%	20%
						c							
Mean score	2.75	2.75	2.76	2.93	2.81	2.60	2.80	2.73	2.82	2.71	2.66	2.78	2.87
				e	e								
Standard deviation	.77	.78	.76	.64	.74	.84	.72	.70	.95	.75	.76	1.00	.63
Standard error	.04	.05	.05	.05	.08	.06	.07	.08	.13	.06	.16	.23	.22

Columns Tested: a,b - c,d,e - f,g,h,i,j,k,l

MONEY MANAGEMENT SURVEY

Q2_4. To what extent do you agree or disagree with each of the following statements?

My life would improve if I could manage my money better
Base: All respondents

			CURRENT WEALTH				LIVING SITUATION			CONFIDENCE IN MONEY MANAGEMENT	
		Total	< £1000	£1000-£4999	£5000-£14,999	£15,000+	Owning	Renting	Living at home/ with parents	Confident	Not confident
Significance Level: 95%			a	b	c	d	*e	f	g	h	i
Unweighted Total		470	154	125	87	57	19	188	260	331	104
Weighted Total		470	150	128	86	58	21	196	251	335	103
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree	(4)	61	37	11	3	5	2	25	35	24	36
		13%	24%	9%	4%	9%	10%	13%	14%	7%	35%
			bcd								h
Agree	(3)	227	80	70	40	21	11	94	120	159	50
		48%	53%	54%	47%	36%	52%	48%	48%	47%	49%
			d	d							
Disagree	(2)	115	18	34	31	17	3	52	60	101	11
		24%	12%	26%	36%	30%	13%	27%	24%	30%	11%
				a	a	a				i	
Strongly disagree	(1)	26	6	4	6	8	4	9	13	25	-
		6%	4%	3%	7%	14%	20%	5%	5%	8%	-
						ab				i	
Don't know		40	10	10	5	6	1	15	23	26	5
		9%	6%	8%	6%	11%	5%	8%	9%	8%	4%
NETS											
Net: Agree		289	117	81	44	26	13	119	155	183	87
		61%	78%	63%	51%	45%	62%	61%	62%	55%	85%
			bcd	d							h
Net: Disgaree		141	24	38	37	26	7	61	73	126	11
		30%	16%	29%	43%	44%	33%	31%	29%	38%	11%
				a	ab	ab				i	
Mean score		2.75	3.05	2.74	2.51	2.44	2.54	2.75	2.78	2.59	3.26
			bcd	cd							h
Standard deviation		.77	.75	.67	.69	.88	.96	.75	.77	.75	.65
Standard error		.04	.06	.06	.08	.12	.23	.06	.05	.04	.07

Columns Tested: a,b,c,d - e,f,g - h,i

MONEY MANAGEMENT SURVEY

Q2_5. To what extent do you agree or disagree with each of the following statements?

People who are good at managing their money are usually boring
Base: All respondents

			GENDER		AGE			REGION						
		Total	Male	Female	16-18	19-21	22-25	North	Midlands	London	South and South East	Scotland	Wales	Northern Ireland
Significance Level: 95%			a	b	c	d	e	f	g	h	i	*j	*k	*l
Unweighted Total		470	230	240	170	97	203	105	89	61	158	27	20	10
Weighted Total		470	240	230	132	136	202	113	80	61	141	38	23	14
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree	(4)	7	7	-	2	1	4	-	3	2	1	2	-	-
		2%	3%	-	2%	1%	2%	-	4%	3%	1%	4%	-	-
			b						fi					
Agree	(3)	38	26	13	11	10	17	11	4	5	11	-	3	4
		8%	11%	5%	9%	7%	8%	10%	5%	8%	8%	-	15%	30%
			b											
Disagree	(2)	244	132	112	64	74	106	63	43	26	68	28	12	4
		52%	55%	49%	49%	54%	53%	56%	54%	43%	48%	73%	51%	30%
Strongly disagree	(1)	171	72	100	50	49	72	37	29	27	58	7	8	4
		36%	30%	43%	38%	36%	36%	33%	37%	44%	41%	19%	34%	29%
				a										
Don't know		8	3	5	3	2	3	1	1	1	3	1	-	2
		2%	1%	2%	3%	1%	2%	1%	1%	1%	2%	3%	-	11%
NETS														
Net: Agree		46	33	13	14	12	20	11	7	7	12	2	3	4
		10%	14%	5%	10%	9%	10%	10%	8%	11%	8%	4%	15%	30%
			b											
Net: Disgaree		416	204	212	115	123	178	101	72	53	126	35	20	8
		88%	85%	92%	87%	90%	88%	89%	90%	87%	89%	93%	85%	59%
				a										
Mean score		1.74	1.87	1.61	1.73	1.73	1.76	1.77	1.75	1.70	1.67	1.89	1.80	2.01
			b											
Standard deviation		.67	.72	.59	.70	.64	.68	.62	.72	.76	.64	.60	.69	.84
Standard error		.03	.05	.04	.05	.07	.05	.06	.08	.10	.05	.12	.15	.28

Columns Tested: a,b - c,d,e - f,g,h,i,j,k,l

MONEY MANAGEMENT SURVEY

Q2_5. To what extent do you agree or disagree with each of the following statements?

People who are good at managing their money are usually boring
Base: All respondents

			CURRENT WEALTH				LIVING SITUATION			CONFIDENCE IN MONEY MANAGEMENT	
		Total	< £1000	£1000-£4999	£5000-£14,999	£15,000+	Owning	Renting	Living at home/ with parents	Confident	Not confident
Significance Level: 95%			a	b	c	d	*e	f	g	h	i
Unweighted Total		470	154	125	87	57	19	188	260	331	104
Weighted Total		470	150	128	86	58	21	196	251	335	103
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree	(4)	7	1	1	2	2	2	1	4	7	-
		2%	1%	1%	3%	4%	7%	1%	2%	2%	-
Agree	(3)	38	18	7	7	5	4	20	15	25	10
		8%	12%	5%	8%	9%	19%	10%	6%	7%	9%
Disagree	(2)	244	77	66	45	31	9	100	134	170	57
		52%	51%	51%	52%	54%	43%	51%	53%	51%	55%
Strongly disagree	(1)	171	52	53	32	20	6	70	94	132	33
		36%	35%	41%	37%	34%	31%	36%	38%	39%	32%
Don't know		8	3	2	1	-	-	4	3	2	3
		2%	2%	1%	1%	-	-	2%	1%	1%	3%
NETS											
Net: Agree		46	18	8	9	7	5	21	19	32	10
		10%	12%	6%	10%	13%	26%	11%	8%	9%	9%
Net: Disgaree		416	129	119	76	51	15	170	228	301	90
		88%	86%	93%	89%	87%	74%	87%	91%	90%	88%
Mean score		1.74	1.78	1.66	1.76	1.82	2.02	1.75	1.71	1.72	1.76
Standard deviation		.67	.67	.63	.71	.74	.92	.66	.66	.69	.61
Standard error		.03	.05	.06	.08	.10	.21	.05	.04	.04	.06

Columns Tested: a,b,c,d - e,f,g - h,i

MONEY MANAGEMENT SURVEY

Q3_1. For each of the following pairs of statements, which comes closest to your opinion?
Base: All respondents

		GENDER		AGE			REGION						
	Total	Male	Female	16-18	19-21	22-25	North	Midlands	London	South and South East	Scotland	Wales	Northern Ireland
Significance Level: 95%		a	b	c	d	e	f	g	h	i	*j	*k	*l
Unweighted Total	470	230	240	170	97	203	105	89	61	158	27	20	10
Weighted Total	470 100%	240 100%	230 100%	132 100%	136 100%	202 100%	113 100%	80 100%	61 100%	141 100%	38 100%	23 100%	14 100%
Managing money well is something that you can learn	447 95%	224 93%	223 97%	123 93%	129 95%	195 96%	110 98% h	75 94%	55 89%	134 95%	36 97%	23 97%	14 100%
Managing money well is not something that you can learn	14 3%	13 5% b	2 1%	5 4%	4 3%	5 2%	1 1%	4 5%	3 4%	6 4%	- -	1 3%	- -
Don't know	9 2%	4 2%	5 2%	4 3%	3 2%	3 1%	2 1%	1 1%	4 6% i	2 1%	1 3%	- -	- -

Columns Tested: a,b - c,d,e - f,g,h,i,j,k,l

MONEY MANAGEMENT SURVEY

Q3_1. For each of the following pairs of statements, which comes closest to your opinion?
Base: All respondents

		CURRENT WEALTH				LIVING SITUATION			CONFIDENCE IN MONEY MANAGEMENT	
	Total	< £1000	£1000-£4999	£5000-£14,999	£15,000+	Owning	Renting	Living at home/ with parents	Confident	Not confident
Significance Level: 95%		a	b	c	d	*e	f	g	h	i
Unweighted Total	470	154	125	87	57	19	188	260	331	104
Weighted Total	470	150	128	86	58	21	196	251	335	103
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Managing money well is something that you can learn	447	140	126	81	56	20	189	235	322	95
	95%	93%	98%	94%	96%	96%	96%	94%	96%	93%
			a							
Managing money well is not something that you can learn	14	6	1	3	2	1	4	10	9	5
	3%	4%	1%	4%	4%	4%	2%	4%	3%	5%
Don't know	9	4	1	2	-	-	3	6	5	2
	2%	3%	1%	3%	-	-	2%	2%	1%	2%

Columns Tested: a,b,c,d - e,f,g - h,i

MONEY MANAGEMENT SURVEY

Q3_2. For each of the following pairs of statements, which comes closest to your opinion?
Base: All respondents

		GENDER		AGE			REGION						
	Total	Male	Female	16-18	19-21	22-25	North	Midlands	London	South and South East	Scotland	Wales	Northern Ireland
Significance Level: 95%		a	b	c	d	e	f	g	h	i	*j	*k	*l
Unweighted Total	470	230	240	170	97	203	105	89	61	158	27	20	10
Weighted Total	470	240	230	132	136	202	113	80	61	141	38	23	14
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I was taught enough about money management at school	55	28	27	16	17	22	17	13	5	12	1	3	4
	12%	12%	12%	12%	13%	11%	15%	16%	9%	8%	3%	11%	32%
I was not taught enough about money management at school	402	207	195	112	115	175	95	66	53	124	34	21	8
	85%	86%	85%	85%	84%	86%	84%	83%	88%	88%	90%	89%	59%
Don't know	13	5	8	3	4	6	1	1	2	5	3	-	1
	3%	2%	3%	2%	3%	3%	1%	1%	4%	4%	7%	-	9%

Columns Tested: a,b - c,d,e - f,g,h,i,j,k,l

MONEY MANAGEMENT SURVEY

Q3_2. For each of the following pairs of statements, which comes closest to your opinion?
Base: All respondents

		CURRENT WEALTH				LIVING SITUATION			CONFIDENCE IN MONEY MANAGEMENT	
	Total	< £1000	£1000-£4999	£5000-£14,999	£15,000+	Owning	Renting	Living at home/ with parents	Confident	Not confident
Significance Level: 95%		a	b	c	d	*e	f	g	h	i
Unweighted Total	470	154	125	87	57	19	188	260	331	104
Weighted Total	470	150	128	86	58	21	196	251	335	103
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I was taught enough about money management at school	55	15	20	8	5	4	20	31	48	6
	12%	10%	15%	9%	9%	19%	10%	13%	14%	6%
									i	
I was not taught enough about money management at school	402	133	107	76	49	16	169	214	280	94
	85%	88%	84%	88%	84%	77%	86%	85%	84%	92%
										h
Don't know	13	3	1	3	4	1	7	5	7	3
	3%	2%	1%	3%	8%	4%	4%	2%	2%	2%
					b					

Columns Tested: a,b,c,d - e,f,g - h,i

MONEY MANAGEMENT SURVEY

Q3_3. For each of the following pairs of statements, which comes closest to your opinion?
Base: All respondents

		GENDER		AGE			REGION						
	Total	Male	Female	16-18	19-21	22-25	North	Midlands	London	South and South East	Scotland	Wales	Northern Ireland
Significance Level: 95%		a	b	c	d	e	f	g	h	i	*j	*k	*l
Unweighted Total	470	230	240	170	97	203	105	89	61	158	27	20	10
Weighted Total	470	240	230	132	136	202	113	80	61	141	38	23	14
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I would feel embarrassed talking to family or friends about money	91	50	41	20	25	46	27	11	11	20	11	9	3
	19%	21%	18%	15%	19%	23%	24%	14%	18%	14%	28%	38%	20%
I would feel comfortable talking to family or friends about money	362	183	179	106	105	151	83	68	48	114	25	15	10
	77%	76%	78%	81%	77%	75%	74%	85%	78%	81%	65%	62%	70%
Don't know	17	7	9	5	5	6	3	1	2	7	2	-	1
	4%	3%	4%	4%	4%	3%	3%	1%	4%	5%	6%	-	9%

Columns Tested: a,b - c,d,e - f,g,h,i,j,k,l

MONEY MANAGEMENT SURVEY

Q3_3. For each of the following pairs of statements, which comes closest to your opinion?
Base: All respondents

		CURRENT WEALTH				LIVING SITUATION			CONFIDENCE IN MONEY MANAGEMENT	
	Total	< £1000	£1000-£4999	£5000-£14,999	£15,000+	Owning	Renting	Living at home/ with parents	Confident	Not confident
Significance Level: 95%		a	b	c	d	*e	f	g	h	i
Unweighted Total	470	154	125	87	57	19	188	260	331	104
Weighted Total	470	150	128	86	58	21	196	251	335	103
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I would feel embarrassed talking to family or friends about money	91	42	15	19	7	7	36	47	48	34
	19%	28%	12%	21%	13%	35%	19%	19%	14%	33%
		bd								h
I would feel comfortable talking to family or friends about money	362	103	112	62	50	14	154	193	278	65
	77%	68%	87%	72%	86%	65%	79%	77%	83%	64%
			ac		a				i	
Don't know	17	5	1	5	1	-	6	11	10	3
	4%	4%	1%	6%	2%	-	3%	4%	3%	3%
				b						

Columns Tested: a,b,c,d - e,f,g - h,i

MONEY MANAGEMENT SURVEY

Q3_4. For each of the following pairs of statements, which comes closest to your opinion?
Base: All respondents

		GENDER		AGE			REGION						
	Total	Male	Female	16-18	19-21	22-25	North	Midlands	London	South and South East	Scotland	Wales	Northern Ireland
Significance Level: 95%		a	b	c	d	e	f	g	h	i	*j	*k	*l
Unweighted Total	470	230	240	170	97	203	105	89	61	158	27	20	10
Weighted Total	470	240	230	132	136	202	113	80	61	141	38	23	14
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I know how to get better at managing my money	328	171	158	81	106	142	80	57	48	95	21	16	12
	70%	71%	69%	62%	78%	70%	71%	71%	78%	68%	57%	67%	82%
					c								
I do not know how to get better at managing my money	108	52	56	37	26	44	26	21	8	34	12	7	1
	23%	22%	24%	28%	19%	22%	23%	26%	12%	24%	33%	30%	8%
								h					
Don't know	34	17	16	13	4	16	7	2	6	12	4	1	1
	7%	7%	7%	10%	3%	8%	6%	3%	10%	8%	11%	3%	10%
				d									

Columns Tested: a,b - c,d,e - f,g,h,i,j,k,l

MONEY MANAGEMENT SURVEY

Q3_4. For each of the following pairs of statements, which comes closest to your opinion?
Base: All respondents

		CURRENT WEALTH				LIVING SITUATION			CONFIDENCE IN MONEY MANAGEMENT	
	Total	< £1000	£1000-£4999	£5000-£14,999	£15,000+	Owning	Renting	Living at home/ with parents	Confident	Not confident
Significance Level: 95%		a	b	c	d	*e	f	g	h	i
Unweighted Total	470	154	125	87	57	19	188	260	331	104
Weighted Total	470	150	128	86	58	21	196	251	335	103
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I know how to get better at managing my money	328	96	95	72	36	14	142	170	264	51
	70%	64%	74%	84%	61%	68%	73%	68%	79%	49%
				ad					i	
I do not know how to get better at managing my money	108	41	25	13	18	6	41	61	51	48
	23%	27%	20%	15%	31%	28%	21%	24%	15%	47%
		c			c					h
Don't know	34	13	8	1	5	1	13	20	20	4
	7%	9%	6%	1%	8%	4%	7%	8%	6%	4%
		c			c					

Columns Tested: a,b,c,d - e,f,g - h,i

MONEY MANAGEMENT SURVEY

Q3_5. For each of the following pairs of statements, which comes closest to your opinion?
Base: All respondents

		GENDER		AGE			REGION						
	Total	Male	Female	16-18	19-21	22-25	North	Midlands	London	South and South East	Scotland	Wales	Northern Ireland
Significance Level: 95%		a	b	c	d	e	f	g	h	i	*j	*k	*l
Unweighted Total	470	230	240	170	97	203	105	89	61	158	27	20	10
Weighted Total	470 100%	240 100%	230 100%	132 100%	136 100%	202 100%	113 100%	80 100%	61 100%	141 100%	38 100%	23 100%	14 100%
I am confident managing my money	335 71%	188 78% b	147 64%	85 64%	98 72%	152 75% c	81 72%	61 76%	45 73%	99 70%	24 64%	14 60%	11 78%
I am not confident managing my money	103 22%	40 17%	63 27% a	36 27% e	33 24%	34 17%	26 23%	16 20%	10 17%	29 20%	11 29%	8 34%	3 22%
Don't know	32 7%	12 5%	20 9%	11 9%	5 4%	16 8%	6 5%	3 4%	6 10%	13 9%	3 7%	1 6%	- -

Columns Tested: a,b - c,d,e - f,g,h,i,j,k,l

MONEY MANAGEMENT SURVEY

Q3_5. For each of the following pairs of statements, which comes closest to your opinion?
Base: All respondents

		CURRENT WEALTH				LIVING SITUATION			CONFIDENCE IN MONEY MANAGEMENT	
	Total	< £1000	£1000-£4999	£5000-£14,999	£15,000+	Owning	Renting	Living at home/ with parents	Confident	Not confident
Significance Level: 95%		a	b	c	d	*e	f	g	h	i
Unweighted Total	470	154	125	87	57	19	188	260	331	104
Weighted Total	470	150	128	86	58	21	196	251	335	103
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I am confident managing my money	335	90	101	66	47	17	141	174	335	-
	71%	60%	79%	77%	81%	84%	72%	70%	100%	-
			a	a	a				i	
I am not confident managing my money	103	51	22	11	10	2	42	58	-	103
	22%	34%	17%	13%	17%	12%	22%	23%	-	100%
		bcd								h
Don't know	32	10	5	9	2	1	13	19	-	-
	7%	6%	4%	10%	3%	4%	6%	7%	-	-

Columns Tested: a,b,c,d - e,f,g - h,i

MONEY MANAGEMENT SURVEY

Q3_6. For each of the following pairs of statements, which comes closest to your opinion?
Base: All respondents

		GENDER		AGE			REGION						
	Total	Male	Female	16-18	19-21	22-25	North	Midlands	London	South and South East	Scotland	Wales	Northern Ireland
Significance Level: 95%		a	b	c	d	e	f	g	h	i	*j	*k	*l
Unweighted Total	470	230	240	170	97	203	105	89	61	158	27	20	10
Weighted Total	470	240	230	132	136	202	113	80	61	141	38	23	14
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I usually seek guidance when making financial decisions	254	124	131	71	68	115	60	40	32	81	23	11	7
	54%	52%	57%	54%	50%	57%	54%	50%	53%	58%	61%	45%	52%
I don't usually seek guidance when making financial decisions	192	110	82	51	62	79	47	39	26	53	11	13	4
	41%	46%	36%	39%	45%	39%	41%	48%	42%	37%	30%	55%	31%
		b											
Don't know	23	6	17	9	7	7	6	2	3	7	4	-	2
	5%	3%	7%	7%	5%	4%	5%	2%	5%	5%	10%	-	17%
			a										

Columns Tested: a,b - c,d,e - f,g,h,i,j,k,l

MONEY MANAGEMENT SURVEY

Q3_6. For each of the following pairs of statements, which comes closest to your opinion?
Base: All respondents

		CURRENT WEALTH				LIVING SITUATION			CONFIDENCE IN MONEY MANAGEMENT	
	Total	< £1000	£1000-£4999	£5000-£14,999	£15,000+	Owning	Renting	Living at home/ with parents	Confident	Not confident
Significance Level: 95%		a	b	c	d	*e	f	g	h	i
Unweighted Total	470	154	125	87	57	19	188	260	331	104
Weighted Total	470	150	128	86	58	21	196	251	335	103
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I usually seek guidance when making financial decisions	254	68	77	51	36	11	98	144	179	58
	54%	45%	60%	60%	63%	54%	50%	57%	53%	56%
			a	a	a					
I don't usually seek guidance when making financial decisions	192	73	49	33	19	9	89	92	142	40
	41%	48%	38%	39%	33%	46%	45%	37%	42%	39%
		d								
Don't know	23	10	3	1	3	-	9	15	15	5
	5%	6%	2%	2%	5%	-	4%	6%	5%	5%

Columns Tested: a,b,c,d - e,f,g - h,i

MONEY MANAGEMENT SURVEY

Q3_7. For each of the following pairs of statements, which comes closest to your opinion?
Base: All respondents

		GENDER		AGE			REGION						
	Total	Male	Female	16-18	19-21	22-25	North	Midlands	London	South and South East	Scotland	Wales	Northern Ireland
Significance Level: 95%		a	b	c	d	e	f	g	h	i	*j	*k	*l
Unweighted Total	470	230	240	170	97	203	105	89	61	158	27	20	10
Weighted Total	470 100%	240 100%	230 100%	132 100%	136 100%	202 100%	113 100%	80 100%	61 100%	141 100%	38 100%	23 100%	14 100%
If I need help managing my money I know where to get it	277 59%	152 63% b	124 54%	76 58%	74 55%	126 62%	68 60%	48 60%	35 57%	89 63%	18 49%	10 43%	9 67%
If I need help managing my money I don't know where to get it	173 37%	77 32%	96 42% a	48 37%	54 39%	71 35%	44 39%	31 39%	21 34%	42 30%	17 45%	13 57%	5 33%
Don't know	20 4%	10 4%	10 4%	7 5%	8 6%	5 3%	1 1%	1 1%	5 9% fg	10 7% fg	2 6%	- -	- -

Columns Tested: a,b - c,d,e - f,g,h,i,j,k,l

MONEY MANAGEMENT SURVEY

Q3_7. For each of the following pairs of statements, which comes closest to your opinion?
Base: All respondents

		CURRENT WEALTH				LIVING SITUATION			CONFIDENCE IN MONEY MANAGEMENT	
	Total	< £1000	£1000-£4999	£5000-£14,999	£15,000+	Owning	Renting	Living at home/ with parents	Confident	Not confident
Significance Level: 95%		a	b	c	d	*e	f	g	h	i
Unweighted Total	470	154	125	87	57	19	188	260	331	104
Weighted Total	470	150	128	86	58	21	196	251	335	103
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
If I need help managing my money I know where to get it	277	76	91	49	35	12	112	150	224	39
	59%	51%	71%	57%	60%	60%	57%	60%	67%	38%
			ac						i	
If I need help managing my money I don't know where to get it	173	69	33	33	22	8	72	92	96	63
	37%	46%	26%	38%	37%	40%	37%	37%	29%	62%
		b								h
Don't know	20	5	4	4	1	-	12	8	15	1
	4%	3%	3%	5%	2%	-	6%	3%	4%	1%

Columns Tested: a,b,c,d - e,f,g - h,i

MONEY MANAGEMENT SURVEY

Q4. Which of the following actions, if any, have you taken in the last 12 months?
Base: All respondents

		GENDER		AGE			REGION						
	Total	Male	Female	16-18	19-21	22-25	North	Midlands	London	South and South East	Scotland	Wales	Northern Ireland
Significance Level: 95%		a	b	c	d	e	f	g	h	i	*j	*k	*l
Unweighted Total	470	230	240	170	97	203	105	89	61	158	27	20	10
Weighted Total	470	240	230	132	136	202	113	80	61	141	38	23	14
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Checked your current account balance	390	190	200	97	116	176	101	67	43	117	31	18	13
	83%	79%	87%	74%	85%	87%	90%	84%	70%	83%	82%	78%	92%
			a		c	c	h	h		h			
Checked your bank statements	377	184	193	93	115	169	93	64	41	117	28	20	13
	80%	76%	84%	71%	84%	83%	82%	80%	67%	83%	75%	85%	92%
			a		c	c	h			h			
Put money into a savings account	294	143	151	78	78	139	61	46	35	101	26	15	10
	63%	59%	66%	59%	57%	69%	54%	57%	57%	72%	70%	65%	68%
						d				fgh			
Spoken to a friend or family member about managing your money	243	118	124	68	66	109	59	47	26	77	15	12	7
	52%	49%	54%	52%	48%	54%	52%	58%	43%	54%	41%	53%	50%
Made a budget to manage your spending	208	95	114	54	70	85	48	39	24	62	13	13	10
	44%	39%	49%	41%	51%	42%	43%	49%	40%	44%	33%	54%	69%
			a										
Used an app to help you manage your money	139	74	65	41	39	59	25	18	19	52	15	4	5
	30%	31%	28%	31%	29%	29%	22%	22%	31%	37%	39%	18%	39%
										fg			
Searched online for information about managing money	115	54	61	32	26	57	34	14	13	40	8	6	-
	24%	22%	27%	24%	19%	28%	30%	18%	21%	28%	21%	24%	-
							g						
Used an overdraft	101	65	37	9	35	57	24	14	13	35	7	5	5
	22%	27%	16%	7%	26%	28%	21%	18%	21%	25%	20%	19%	33%
		b			c	c							
Paid money into a company or private pension plan	92	46	46	1	10	81	22	15	6	38	6	5	-
	20%	19%	20%	1%	7%	40%	19%	19%	11%	27%	16%	21%	-
					c	cd				h			
Borrowed money from a friend or family to pay for necessities (e.g. bills)	85	45	40	18	30	37	25	14	13	21	7	4	1
	18%	19%	17%	14%	22%	18%	22%	18%	22%	15%	19%	16%	10%

Columns Tested: a,b - c,d,e - f,g,h,i,j,k,l

MONEY MANAGEMENT SURVEY

Q4. Which of the following actions, if any, have you taken in the last 12 months?
Base: All respondents

		GENDER		AGE			REGION						
	Total	Male	Female	16-18	19-21	22-25	North	Midlands	London	South and South East	Scotland	Wales	Northern Ireland
Significance Level: 95%		a	b	c	d	e	f	g	h	i	*j	*k	*l
Unweighted Total	470	230	240	170	97	203	105	89	61	158	27	20	10
Weighted Total	470	240	230	132	136	202	113	80	61	141	38	23	14
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Used a credit card to pay for essentials	71	37	34	15	20	36	16	10	9	28	3	3	2
	15%	15%	15%	12%	14%	18%	14%	12%	15%	20%	8%	14%	11%
Set up alerts on your bank account to warn you if you are about to go overdrawn	60	27	33	15	19	26	15	9	7	19	7	2	1
	13%	11%	15%	12%	14%	13%	13%	11%	12%	13%	19%	8%	9%
Taken out a loan (not including a student loan)	21	9	12	2	10	9	5	3	5	5	2	-	1
	4%	4%	5%	1%	7%	5%	4%	4%	8%	3%	4%	-	8%
					c								
Sought professional advice about your money (e.g. from an independent financial adviser)	20	9	10	3	1	15	4	5	2	4	-	2	2
	4%	4%	4%	2%	1%	7%	4%	6%	3%	3%	-	10%	17%
						cd							
Sought advice from an independent financial adviser	17	7	10	3	4	11	4	1	1	4	3	3	-
	4%	3%	4%	2%	3%	5%	4%	2%	2%	3%	7%	15%	-
None of the above	7	3	4	5	-	2	-	1	2	2	1	-	-
	1%	1%	2%	4%	-	1%	-	1%	4%	2%	3%	-	-
									f				

Columns Tested: a,b - c,d,e - f,g,h,i,j,k,l

MONEY MANAGEMENT SURVEY

Q4. Which of the following actions, if any, have you taken in the last 12 months?
Base: All respondents

		CURRENT WEALTH				LIVING SITUATION			CONFIDENCE IN MONEY MANAGEMENT	
	Total	< £1000	£1000-£4999	£5000-£14,999	£15,000+	Owning	Renting	Living at home/ with parents	Confident	Not confident
Significance Level: 95%		a	b	c	d	*e	f	g	h	i
Unweighted Total	470	154	125	87	57	19	188	260	331	104
Weighted Total	470	150	128	86	58	21	196	251	335	103
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Checked your current account balance	390	122	111	71	54	16	171	199	283	82
	83%	81%	86%	82%	93%	80%	88%	80%	85%	80%
					a		g			
Checked your bank statements	377	117	106	72	49	17	165	193	270	83
	80%	78%	82%	84%	84%	84%	84%	77%	81%	81%
Put money into a savings account	294	77	84	62	50	13	124	154	215	59
	63%	51%	65%	72%	86%	65%	63%	61%	64%	58%
			a	a	abc					
Spoken to a friend or family member about managing your money	243	81	72	38	29	8	109	123	173	55
	52%	54%	56%	44%	51%	39%	56%	49%	52%	54%
Made a budget to manage your spending	208	65	66	39	21	8	104	95	149	44
	44%	43%	51%	45%	37%	38%	53%	38%	44%	43%
							g			
Used an app to help you manage your money	139	50	39	23	22	6	63	70	106	24
	30%	33%	31%	27%	37%	27%	32%	28%	32%	24%
Searched online for information about managing money	115	36	27	20	19	6	48	59	82	22
	24%	24%	21%	23%	33%	31%	25%	24%	24%	22%
Used an overdraft	101	35	38	15	5	5	52	44	70	26
	22%	24%	30%	17%	9%	25%	27%	18%	21%	25%
		d	cd				g			
Paid money into a company or private pension plan	92	12	23	25	24	9	43	39	73	13
	20%	8%	18%	29%	42%	46%	22%	16%	22%	13%
			a	a	ab					
Borrowed money from a friend or family to pay for necessities (e.g. bills)	85	42	25	7	2	4	44	38	51	28
	18%	28%	20%	8%	3%	17%	22%	15%	15%	28%
		cd	cd				g			h

Columns Tested: a,b,c,d - e,f,g - h,i

MONEY MANAGEMENT SURVEY

Q4. Which of the following actions, if any, have you taken in the last 12 months?
Base: All respondents

		CURRENT WEALTH				LIVING SITUATION			CONFIDENCE IN MONEY MANAGEMENT	
	Total	< £1000	£1000-£4999	£5000-£14,999	£15,000+	Owning	Renting	Living at home/ with parents	Confident	Not confident
Significance Level: 95%		a	b	c	d	*e	f	g	h	i
Unweighted Total	470	154	125	87	57	19	188	260	331	104
Weighted Total	470	150	128	86	58	21	196	251	335	103
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Used a credit card to pay for essentials	71	25	18	11	10	7	30	34	53	14
	15%	17%	14%	12%	16%	35%	15%	14%	16%	13%
Set up alerts on your bank account to warn you if you are about to go overdrawn	60	27	19	6	5	3	27	31	43	15
	13%	18%	15%	6%	8%	13%	14%	12%	13%	15%
		c								
Taken out a loan (not including a student loan)	21	11	4	4	1	2	10	8	14	6
	4%	7%	3%	4%	1%	11%	5%	3%	4%	5%
Sought professional advice about your money (e.g. from an independent financial adviser)	20	4	2	4	5	4	6	9	15	3
	4%	3%	2%	5%	9%	22%	3%	4%	5%	3%
					b					
Sought advice from an independent financial adviser	17	3	2	2	6	7	3	7	13	2
	4%	2%	2%	3%	11%	36%	1%	3%	4%	2%
					abc					
None of the above	7	2	1	2	-	-	2	5	3	-
	1%	1%	1%	2%	-	-	1%	2%	1%	-

Columns Tested: a,b,c,d - e,f,g - h,i

MONEY MANAGEMENT SURVEY

Q5_SUM. When you think about money, which of the following topics, if any, do you wish you had learnt more about at school?

SUMMARY TABLE
Base: All respondents

						NETS	
	Total	1st most important	2nd most important	3rd most important	Not selected	Selected in top 3	Mean
Short-term savings (e.g. saving for an evening out or weekend away)	470	20	38	34	378	92	2.16
	100%	4%	8%	7%	80%	20%	
Pension savings (e.g. saving for retirement)	470	44	55	74	298	172	2.17
	100%	9%	12%	16%	63%	37%	
Making investment choices (e.g. investing in funds or stocks ISAs)	470	74	98	92	206	264	2.07
	100%	16%	21%	20%	44%	56%	
Budgeting	470	137	50	68	215	255	1.73
	100%	29%	11%	15%	46%	54%	
Use of credit (e.g. using a credit card, taking out a mortgage or a loan)	470	97	110	74	190	280	1.92
	100%	21%	23%	16%	40%	60%	
Making large purchases	470	15	21	24	409	61	2.16
	100%	3%	5%	5%	87%	13%	
Saving for a house deposit	470	64	73	69	264	206	2.02
	100%	14%	16%	15%	56%	44%	
Saving for a rental deposit	470	8	11	22	428	41	2.34
	100%	2%	2%	5%	91%	9%	

MONEY MANAGEMENT SURVEY

Q5_SELECTED. When you think about money, which of the following topics, if any, do you wish you had learnt more about at school?

SELECTED SUMMARY
Base: All respondents

		GENDER		AGE			REGION						
	Total	Male	Female	16-18	19-21	22-25	North	Midlands	London	South and South East	Scotland	Wales	Northern Ireland
Significance Level: 95%		a	b	c	d	e	f	g	h	i	*j	*k	*l
Unweighted Total	470	230	240	170	97	203	105	89	61	158	27	20	10
Weighted Total	470	240	230	132	136	202	113	80	61	141	38	23	14
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Use of credit (e.g. using a credit card, taking out a mortgage or a loan)	280	134	146	70	87	123	66	45	39	84	20	17	8
	60%	56%	64%	53%	64%	61%	59%	56%	64%	60%	54%	72%	54%
Making investment choices (e.g. investing in funds or stocks ISAs)	264	140	124	63	76	125	65	43	40	77	20	11	8
	56%	58%	54%	48%	56%	62%	57%	54%	65%	55%	54%	46%	58%
						c							
Budgeting	255	130	125	67	83	105	62	49	32	75	18	14	6
	54%	54%	54%	51%	61%	52%	55%	61%	52%	53%	47%	61%	43%
Saving for a house deposit	206	100	106	59	55	92	43	39	22	68	16	12	7
	44%	42%	46%	45%	40%	46%	38%	48%	36%	48%	43%	49%	48%
Pension savings (e.g. saving for retirement)	172	86	86	51	37	85	41	28	20	44	20	12	8
	37%	36%	38%	38%	27%	42%	36%	35%	32%	31%	52%	49%	59%
						d							
Short-term savings (e.g. saving for an evening out or weekend away)	92	53	39	29	33	31	27	16	14	24	4	4	3
	20%	22%	17%	22%	24%	15%	24%	20%	22%	17%	10%	16%	22%
Making large purchases	61	29	32	26	21	14	17	15	11	16	1	1	-
	13%	12%	14%	20%	15%	7%	15%	19%	17%	11%	4%	3%	-
				e	e								
Saving for a rental deposit	41	22	19	15	9	17	10	4	2	16	5	1	2
	9%	9%	8%	11%	7%	8%	9%	5%	3%	11%	15%	3%	16%
None of the above	13	9	4	5	3	5	2	-	2	6	3	-	-
	3%	4%	2%	4%	2%	2%	2%	-	3%	4%	7%	-	-
										g			

Columns Tested: a,b - c,d,e - f,g,h,i,j,k,l

MONEY MANAGEMENT SURVEY

Q5_SELECTED. When you think about money, which of the following topics, if any, do you wish you had learnt more about at school?

SELECTED SUMMARY
Base: All respondents

		CURRENT WEALTH				LIVING SITUATION			CONFIDENCE IN MONEY MANAGEMENT	
	Total	< £1000	£1000-£4999	£5000-£14,999	£15,000+	Owning	Renting	Living at home/ with parents	Confident	Not confident
Significance Level: 95%		a	b	c	d	*e	f	g	h	i
Unweighted Total	470	154	125	87	57	19	188	260	331	104
Weighted Total	470	150	128	86	58	21	196	251	335	103
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Use of credit (e.g. using a credit card, taking out a mortgage or a loan)	280	81	85	48	37	10	116	152	193	69
	60%	54%	66%	56%	64%	46%	60%	61%	58%	68%
			a							
Making investment choices (e.g. investing in funds or stocks ISAs)	264	69	75	57	36	11	100	151	201	47
	56%	46%	58%	66%	62%	54%	51%	60%	60%	46%
			a	a	a				i	
Budgeting	255	93	65	43	23	9	118	127	169	70
	54%	62%	51%	50%	40%	43%	60%	51%	50%	69%
		d					g			h
Saving for a house deposit	206	62	62	36	24	9	78	117	155	38
	44%	41%	48%	41%	41%	43%	40%	47%	46%	37%
Pension savings (e.g. saving for retirement)	172	47	48	39	25	15	66	91	135	23
	37%	31%	37%	45%	43%	73%	34%	36%	40%	22%
				a					i	
Short-term savings (e.g. saving for an evening out or weekend away)	92	34	25	16	9	3	38	49	56	31
	20%	23%	20%	19%	16%	16%	20%	20%	17%	30%
										h
Making large purchases	61	27	15	7	6	2	31	28	41	16
	13%	18%	12%	8%	11%	10%	16%	11%	12%	16%
		c								
Saving for a rental deposit	41	17	9	11	3	3	17	21	29	10
	9%	11%	7%	13%	5%	15%	9%	8%	9%	10%
None of the above	13	7	1	1	4	-	7	6	9	1
	3%	4%	1%	1%	6%	-	4%	2%	3%	1%
					b					

Columns Tested: a,b,c,d - e,f,g - h,i

MONEY MANAGEMENT SURVEY

Q5_1. When you think about money, which of the following topics, if any, do you wish you had learnt more about at school?

Short-term savings (e.g. saving for an evening out or weekend away)
Base: All respondents

			GENDER		AGE			REGION						
		Total	Male	Female	16-18	19-21	22-25	North	Midlands	London	South and South East	Scotland	Wales	Northern Ireland
Significance Level: 95%			a	b	c	d	e	f	g	h	i	*j	*k	*l
Unweighted Total		470	230	240	170	97	203	105	89	61	158	27	20	10
Weighted Total		470	240	230	132	136	202	113	80	61	141	38	23	14
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most important	(1)	20	12	7	7	7	6	6	2	6	6	-	-	-
		4%	5%	3%	5%	5%	3%	5%	2%	10%	4%	-	-	-
										g				
2nd most important	(2)	38	22	15	12	11	14	10	7	4	9	2	2	3
		8%	9%	7%	9%	8%	7%	9%	8%	7%	7%	6%	10%	22%
3rd most important	(3)	34	18	16	10	14	10	12	8	3	9	1	1	-
		7%	8%	7%	8%	10%	5%	10%	10%	5%	6%	4%	6%	-
Not selected		378	187	191	103	104	171	85	64	47	117	34	20	11
		80%	78%	83%	78%	76%	85%	76%	80%	78%	83%	90%	84%	78%
NETS														
Net: Selected in top 3		92	53	39	29	33	31	27	16	14	24	4	4	3
		20%	22%	17%	22%	24%	15%	24%	20%	22%	17%	10%	16%	22%
Mean score		2.16	2.11	2.22	2.12	2.21	2.15	2.20	2.38	1.79	2.12	2.35	2.38	2.00
Standard deviation		.75	.76	.75	.77	.79	.73	.79	.68	.83	.79	.56	.57	-
Standard error		.08	.11	.12	.13	.16	.13	.16	.16	.23	.15	.32	.33	-

Columns Tested: a,b - c,d,e - f,g,h,i,j,k,l

MONEY MANAGEMENT SURVEY

Q5_1. When you think about money, which of the following topics, if any, do you wish you had learnt more about at school?

Short-term savings (e.g. saving for an evening out or weekend away)
Base: All respondents

			CURRENT WEALTH				LIVING SITUATION			CONFIDENCE IN MONEY MANAGEMENT	
		Total	< £1000	£1000-£4999	£5000-£14,999	£15,000+	Owning	Renting	Living at home/ with parents	Confident	Not confident
Significance Level: 95%			a	b	c	d	*e	f	g	h	i
Unweighted Total		470	154	125	87	57	19	188	260	331	104
Weighted Total		470	150	128	86	58	21	196	251	335	103
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most important	(1)	20	9	5	4	2	-	7	13	11	7
		4%	6%	4%	4%	3%	-	3%	5%	3%	7%
2nd most important	(2)	38	13	12	4	4	1	14	22	22	16
		8%	9%	9%	5%	7%	4%	7%	9%	7%	15%
											h
3rd most important	(3)	34	12	9	8	3	2	18	14	23	9
		7%	8%	7%	9%	6%	12%	9%	6%	7%	9%
Not selected		378	116	103	70	49	17	157	201	279	71
		80%	77%	80%	81%	84%	84%	80%	80%	83%	70%
										i	
NETS											
Net: Selected in top 3		92	34	25	16	9	3	38	49	56	31
		20%	23%	20%	19%	16%	16%	20%	20%	17%	30%
											h
Mean score		2.16	2.11	2.16	2.25	2.14	2.74	2.29	2.02	2.22	2.07
Standard deviation		.75	.79	.72	.84	.78	.53	.75	.75	.75	.72
Standard error		.08	.13	.15	.21	.26	.30	.13	.10	.10	.13

Columns Tested: a,b,c,d - e,f,g - h,i

MONEY MANAGEMENT SURVEY

Q5_2. When you think about money, which of the following topics, if any, do you wish you had learnt more about at school?

Pension savings (e.g. saving for retirement)
Base: All respondents

			GENDER		AGE			REGION						
		Total	Male	Female	16-18	19-21	22-25	North	Midlands	London	South and South East	Scotland	Wales	Northern Ireland
Significance Level: 95%			a	b	c	d	e	f	g	h	i	*j	*k	*l
Unweighted Total		470	230	240	170	97	203	105	89	61	158	27	20	10
Weighted Total		470	240	230	132	136	202	113	80	61	141	38	23	14
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most important	(1)	44	25	19	7	13	24	14	8	6	7	5	3	1
		9%	10%	8%	5%	9%	12%	12%	9%	11%	5%	12%	14%	10%
							c	i						
2nd most important	(2)	55	22	33	22	13	21	11	8	6	19	4	3	4
		12%	9%	14%	17%	9%	10%	10%	10%	9%	13%	11%	14%	30%
3rd most important	(3)	74	39	34	22	12	40	16	12	7	19	11	5	3
		16%	16%	15%	17%	9%	20%	14%	16%	12%	13%	30%	21%	19%
							d							
Not selected		298	154	143	81	99	117	72	52	42	97	18	12	6
		63%	64%	62%	62%	73%	58%	64%	65%	68%	69%	48%	51%	41%
						e								
NETS														
Net: Selected in top 3		172	86	86	51	37	85	41	28	20	44	20	12	8
		37%	36%	38%	38%	27%	42%	36%	35%	32%	31%	52%	49%	59%
							d							
Mean score		2.17	2.17	2.18	2.30	1.97	2.19	2.06	2.18	2.05	2.27	2.34	2.14	2.15
Standard deviation		.81	.85	.77	.69	.82	.85	.86	.84	.86	.72	.85	.87	.74
Standard error		.06	.09	.08	.09	.16	.09	.14	.15	.19	.10	.23	.27	.30

Columns Tested: a,b - c,d,e - f,g,h,i,j,k,l

MONEY MANAGEMENT SURVEY

Q5_2. When you think about money, which of the following topics, if any, do you wish you had learnt more about at school?

Pension savings (e.g. saving for retirement)
Base: All respondents

			CURRENT WEALTH				LIVING SITUATION			CONFIDENCE IN MONEY MANAGEMENT	
		Total	< £1000	£1000-£4999	£5000-£14,999	£15,000+	Owning	Renting	Living at home/ with parents	Confident	Not confident
Significance Level: 95%			a	b	c	d	*e	f	g	h	i
Unweighted Total		470	154	125	87	57	19	188	260	331	104
Weighted Total		470	150	128	86	58	21	196	251	335	103
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most important	(1)	44	14	11	11	7	6	15	23	39	3
		9%	9%	9%	12%	12%	28%	8%	9%	12%	3%
										i	
2nd most important	(2)	55	12	20	14	6	4	18	33	39	11
		12%	8%	15%	17%	10%	19%	9%	13%	12%	11%
					a						
3rd most important	(3)	74	21	17	14	12	5	33	35	57	9
		16%	14%	13%	16%	21%	26%	17%	14%	17%	9%
										i	
Not selected		298	103	81	48	33	6	129	160	200	80
		63%	69%	63%	55%	57%	27%	66%	64%	60%	78%
			c								h
NETS											
Net: Selected in top 3		172	47	48	39	25	15	66	91	135	23
		37%	31%	37%	45%	43%	73%	34%	36%	40%	22%
					a					i	
Mean score		2.17	2.17	2.12	2.08	2.21	1.97	2.28	2.13	2.14	2.28
Standard deviation		.81	.86	.77	.80	.87	.89	.81	.79	.84	.67
Standard error		.06	.12	.11	.13	.17	.24	.10	.08	.07	.14

Columns Tested: a,b,c,d - e,f,g - h,i

MONEY MANAGEMENT SURVEY

Q5_3. When you think about money, which of the following topics, if any, do you wish you had learnt more about at school?

Making investment choices (e.g. investing in funds or stocks ISAs)
Base: All respondents

			GENDER		AGE			REGION						
		Total	Male	Female	16-18	19-21	22-25	North	Midlands	London	South and South East	Scotland	Wales	Northern Ireland
Significance Level: 95%			a	b	c	d	e	f	g	h	i	*j	*k	*l
Unweighted Total		470	230	240	170	97	203	105	89	61	158	27	20	10
Weighted Total		470	240	230	132	136	202	113	80	61	141	38	23	14
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most important	(1)	74	38	36	15	20	39	16	9	12	27	3	3	3
		16%	16%	16%	12%	14%	19%	14%	11%	20%	19%	8%	14%	20%
							c							
2nd most important	(2)	98	45	53	22	31	44	21	18	17	23	10	5	4
		21%	19%	23%	17%	23%	22%	18%	23%	28%	16%	28%	21%	26%
3rd most important	(3)	92	57	35	26	25	42	28	16	10	27	7	2	2
		20%	24%	15%	20%	18%	21%	25%	20%	17%	19%	19%	11%	12%
			b											
Not selected		206	100	106	68	61	77	48	37	21	64	17	13	6
		44%	42%	46%	52%	44%	38%	43%	46%	35%	45%	46%	54%	42%
					e									
NETS														
Net: Selected in top 3		264	140	124	63	76	125	65	43	40	77	20	11	8
		56%	58%	54%	48%	56%	62%	57%	54%	65%	55%	54%	46%	58%
							c							
Mean score		2.07	2.14	1.99	2.17	2.07	2.02	2.18	2.17	1.95	2.00	2.20	1.91	1.85
Standard deviation		.79	.81	.76	.79	.77	.81	.81	.75	.76	.84	.69	.77	.78
Standard error		.05	.07	.07	.09	.10	.07	.11	.11	.12	.09	.18	.26	.32

Columns Tested: a,b - c,d,e - f,g,h,i,j,k,l

MONEY MANAGEMENT SURVEY

Q5_3. When you think about money, which of the following topics, if any, do you wish you had learnt more about at school?

Making investment choices (e.g. investing in funds or stocks ISAs)
Base: All respondents

			CURRENT WEALTH				LIVING SITUATION			CONFIDENCE IN MONEY MANAGEMENT	
		Total	< £1000	£1000-£4999	£5000-£14,999	£15,000+	Owning	Renting	Living at home/ with parents	Confident	Not confident
Significance Level: 95%			a	b	c	d	*e	f	g	h	i
Unweighted Total		470	154	125	87	57	19	188	260	331	104
Weighted Total		470	150	128	86	58	21	196	251	335	103
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most important	(1)	74	16	18	17	13	4	32	37	60	9
		16%	11%	14%	19%	22%	22%	17%	15%	18%	9%
						a				i	
2nd most important	(2)	98	30	32	16	16	2	38	57	67	24
		21%	20%	25%	18%	27%	11%	19%	23%	20%	23%
3rd most important	(3)	92	23	25	25	7	5	30	57	73	14
		20%	15%	20%	29%	12%	22%	15%	23%	22%	14%
					ad						
Not selected		206	81	54	29	22	9	96	100	135	55
		44%	54%	42%	34%	38%	46%	49%	40%	40%	54%
			bcd								h
NETS											
Net: Selected in top 3		264	69	75	57	36	11	100	151	201	47
		56%	46%	58%	66%	62%	54%	51%	60%	60%	46%
				a	a	a				i	
Mean score		2.07	2.09	2.10	2.14	1.84	2.01	1.98	2.13	2.07	2.12
Standard deviation		.79	.75	.76	.85	.74	.94	.79	.78	.81	.70
Standard error		.05	.09	.09	.11	.13	.30	.08	.06	.06	.10

Columns Tested: a,b,c,d - e,f,g - h,i

MONEY MANAGEMENT SURVEY

Q5_4. When you think about money, which of the following topics, if any, do you wish you had learnt more about at school?

Budgeting
Base: All respondents

			GENDER		AGE			REGION						
		Total	Male	Female	16-18	19-21	22-25	North	Midlands	London	South and South East	Scotland	Wales	Northern Ireland
Significance Level: 95%			a	b	c	d	e	f	g	h	i	*j	*k	*l
Unweighted Total		470	230	240	170	97	203	105	89	61	158	27	20	10
Weighted Total		470	240	230	132	136	202	113	80	61	141	38	23	14
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most important	(1)	137	75	62	41	45	50	32	31	15	39	8	8	3
		29%	31%	27%	31%	33%	25%	28%	39%	25%	28%	21%	35%	22%
2nd most important	(2)	50	27	23	11	15	24	17	6	9	13	3	2	-
		11%	11%	10%	8%	11%	12%	15%	7%	15%	9%	8%	9%	-
3rd most important	(3)	68	29	40	14	23	31	13	12	7	22	7	4	3
		15%	12%	17%	11%	17%	15%	12%	15%	12%	16%	18%	16%	20%
Not selected		215	110	105	65	53	97	50	31	29	66	20	9	8
		46%	46%	46%	49%	39%	48%	45%	39%	48%	47%	53%	39%	57%
NETS														
Net: Selected in top 3		255	130	125	67	83	105	62	49	32	75	18	14	6
		54%	54%	54%	51%	61%	52%	55%	61%	52%	53%	47%	61%	43%
Mean score		1.73	1.65	1.82	1.60	1.74	1.82	1.70	1.61	1.76	1.77	1.94	1.69	1.96
Standard deviation		.86	.82	.89	.83	.87	.86	.81	.86	.82	.88	.94	.90	1.09
Standard error		.05	.07	.08	.09	.11	.08	.11	.12	.15	.10	.26	.26	.55

Columns Tested: a,b - c,d,e - f,g,h,i,j,k,l

MONEY MANAGEMENT SURVEY

Q5_4. When you think about money, which of the following topics, if any, do you wish you had learnt more about at school?

Budgeting
Base: All respondents

			CURRENT WEALTH				LIVING SITUATION			CONFIDENCE IN MONEY MANAGEMENT	
		Total	< £1000	£1000-£4999	£5000-£14,999	£15,000+	Owning	Renting	Living at home/ with parents	Confident	Not confident
Significance Level: 95%			a	b	c	d	*e	f	g	h	i
Unweighted Total		470	154	125	87	57	19	188	260	331	104
Weighted Total		470	150	128	86	58	21	196	251	335	103
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most important	(1)	137	48	39	24	11	4	60	72	91	38
		29%	32%	30%	27%	19%	21%	30%	29%	27%	37%
											h
2nd most important	(2)	50	22	7	8	3	2	27	21	38	9
		11%	14%	5%	9%	6%	10%	14%	8%	11%	9%
			b								
3rd most important	(3)	68	23	19	12	9	2	31	34	41	23
		15%	15%	15%	13%	15%	12%	16%	14%	12%	22%
											h
Not selected		215	57	63	43	35	12	78	124	166	32
		46%	38%	49%	50%	60%	57%	40%	49%	50%	31%
						a			f	i	
NETS											
Net: Selected in top 3		255	93	65	43	23	9	118	127	169	70
		54%	62%	51%	50%	40%	43%	60%	51%	50%	69%
			d					g			h
Mean score		1.73	1.73	1.69	1.72	1.89	1.79	1.75	1.71	1.70	1.78
Standard deviation		.86	.84	.90	.87	.94	.91	.84	.87	.83	.91
Standard error		.05	.09	.11	.13	.19	.30	.08	.08	.07	.11

Columns Tested: a,b,c,d - e,f,g - h,i

MONEY MANAGEMENT SURVEY

Q5_5. When you think about money, which of the following topics, if any, do you wish you had learnt more about at school?

Use of credit (e.g. using a credit card, taking out a mortgage or a loan)
Base: All respondents

			GENDER		AGE			REGION						
		Total	Male	Female	16-18	19-21	22-25	North	Midlands	London	South and South East	Scotland	Wales	Northern Ireland
Significance Level: 95%			a	b	c	d	e	f	g	h	i	*j	*k	*l
Unweighted Total		470	230	240	170	97	203	105	89	61	158	27	20	10
Weighted Total		470	240	230	132	136	202	113	80	61	141	38	23	14
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most important	(1)	97	40	57	24	30	43	27	13	5	29	10	7	4
		21%	17%	25%	18%	22%	21%	24%	17%	9%	20%	26%	31%	32%
				a				h			h			
2nd most important	(2)	110	57	52	28	33	49	26	22	14	32	8	6	2
		23%	24%	23%	21%	24%	24%	23%	28%	24%	22%	21%	27%	12%
3rd most important	(3)	74	37	37	18	24	32	13	9	20	24	3	3	1
		16%	15%	16%	14%	18%	16%	12%	12%	32%	17%	7%	14%	10%
										fgi				
Not selected		190	106	84	62	49	79	46	35	22	57	17	6	6
		40%	44%	36%	47%	36%	39%	41%	44%	36%	40%	46%	28%	46%
NETS														
Net: Selected in top 3		280	134	146	70	87	123	66	45	39	84	20	17	8
		60%	56%	64%	53%	64%	61%	59%	56%	64%	60%	54%	72%	54%
Mean score		1.92	1.97	1.87	1.91	1.94	1.91	1.78	1.91	2.36	1.95	1.64	1.76	1.60
										fgi				
Standard deviation		.78	.76	.79	.78	.79	.78	.76	.72	.72	.79	.72	.78	.85
Standard error		.05	.07	.06	.08	.10	.07	.10	.10	.12	.08	.19	.21	.38

Columns Tested: a,b - c,d,e - f,g,h,i,j,k,l

MONEY MANAGEMENT SURVEY

Q5_5. When you think about money, which of the following topics, if any, do you wish you had learnt more about at school?

Use of credit (e.g. using a credit card, taking out a mortgage or a loan)
Base: All respondents

			CURRENT WEALTH				LIVING SITUATION			CONFIDENCE IN MONEY MANAGEMENT	
		Total	< £1000	£1000-£4999	£5000-£14,999	£15,000+	Owning	Renting	Living at home/ with parents	Confident	Not confident
Significance Level: 95%			a	b	c	d	*e	f	g	h	i
Unweighted Total		470	154	125	87	57	19	188	260	331	104
Weighted Total		470	150	128	86	58	21	196	251	335	103
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most important	(1)	97	29	38	12	12	2	49	43	62	29
		21%	20%	29%	14%	20%	12%	25%	17%	18%	29%
				c							h
2nd most important	(2)	110	26	27	25	14	3	41	65	79	22
		23%	17%	21%	29%	25%	17%	21%	26%	24%	22%
					a						
3rd most important	(3)	74	26	20	11	11	4	27	43	52	18
		16%	18%	15%	13%	19%	17%	14%	17%	16%	17%
Not selected		190	69	44	38	21	11	79	99	142	33
		40%	46%	34%	44%	36%	54%	40%	39%	42%	32%
			b								
NETS											
Net: Selected in top 3		280	81	85	48	37	10	116	152	193	69
		60%	54%	66%	56%	64%	46%	60%	61%	58%	68%
				a							
Mean score		1.92	1.96	1.79	1.99	1.98	2.12	1.81	2.00	1.95	1.84
Standard deviation		.78	.83	.80	.70	.79	.83	.78	.76	.77	.81
Standard error		.05	.09	.09	.10	.13	.28	.07	.06	.06	.10

Columns Tested: a,b,c,d - e,f,g - h,i

MONEY MANAGEMENT SURVEY

Q5_6. When you think about money, which of the following topics, if any, do you wish you had learnt more about at school?

Making large purchases

Base: All respondents

			GENDER		AGE			REGION						
		Total	Male	Female	16-18	19-21	22-25	North	Midlands	London	South and South East	Scotland	Wales	Northern Ireland
Significance Level: 95%			a	b	c	d	e	f	g	h	i	*j	*k	*l
Unweighted Total		470	230	240	170	97	203	105	89	61	158	27	20	10
Weighted Total		470	240	230	132	136	202	113	80	61	141	38	23	14
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most important	(1)	15	9	6	8	5	1	2	3	5	5	-	-	-
		3%	4%	3%	6%	4%	1%	2%	3%	8%	3%	-	-	-
					e	e				f				
2nd most important	(2)	21	11	10	9	7	5	7	7	1	5	1	-	-
		5%	5%	4%	7%	5%	3%	6%	9%	1%	3%	4%	-	-
					e									
3rd most important	(3)	24	9	15	9	8	7	8	5	5	6	-	1	-
		5%	4%	7%	7%	6%	4%	7%	7%	7%	4%	-	3%	-
Not selected		409	211	198	105	116	188	96	64	50	125	36	23	14
		87%	88%	86%	80%	85%	93%	85%	81%	83%	89%	96%	97%	100%
							cd							
NETS														
Net: Selected in top 3		61	29	32	26	21	14	17	15	11	16	1	1	-
		13%	12%	14%	20%	15%	7%	15%	19%	17%	11%	4%	3%	-
					e	e								
Mean score		2.16	2.02	2.29	2.03	2.13	2.45	2.33	2.18	1.95	2.07	2.00	3.00	-
Standard deviation		.79	.80	.79	.82	.82	.67	.70	.73	1.00	.86	-	-	-
Standard error		.10	.15	.13	.14	.21	.18	.18	.18	.29	.21	-	-	-

Columns Tested: a,b - c,d,e - f,g,h,i,j,k,l

MONEY MANAGEMENT SURVEY

Q5_6. When you think about money, which of the following topics, if any, do you wish you had learnt more about at school?

Making large purchases
Base: All respondents

			CURRENT WEALTH				LIVING SITUATION			CONFIDENCE IN MONEY MANAGEMENT	
		Total	< £1000	£1000-£4999	£5000-£14,999	£15,000+	Owning	Renting	Living at home/ with parents	Confident	Not confident
Significance Level: 95%			a	b	c	d	*e	f	g	h	i
Unweighted Total		470	154	125	87	57	19	188	260	331	104
Weighted Total		470	150	128	86	58	21	196	251	335	103
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most important	(1)	15	8	1	2	1	-	6	8	11	3
		3%	5%	1%	3%	2%	-	3%	3%	3%	3%
2nd most important	(2)	21	10	7	1	1	1	13	7	15	6
		5%	7%	6%	1%	2%	6%	7%	3%	4%	6%
			c					g			
3rd most important	(3)	24	9	6	4	4	1	11	13	15	7
		5%	6%	5%	4%	7%	4%	6%	5%	5%	7%
Not selected		409	123	114	80	52	19	165	223	294	86
		87%	82%	88%	92%	89%	90%	84%	89%	88%	84%
					a						
NETS											
Net: Selected in top 3		61	27	15	7	6	2	31	28	41	16
		13%	18%	12%	8%	11%	10%	16%	11%	12%	16%
			c								
Mean score		2.16	2.05	2.32	2.23	2.42	2.36	2.15	2.16	2.10	2.28
Standard deviation		.79	.80	.67	.99	.87	.67	.75	.87	.81	.76
Standard error		.10	.15	.17	.38	.35	.47	.14	.15	.12	.18

Columns Tested: a,b,c,d - e,f,g - h,i

MONEY MANAGEMENT SURVEY

Q5_7. When you think about money, which of the following topics, if any, do you wish you had learnt more about at school?

Saving for a house deposit

Base: All respondents

			GENDER		AGE			REGION						
		Total	Male	Female	16-18	19-21	22-25	North	Midlands	London	South and South East	Scotland	Wales	Northern Ireland
Significance Level: 95%			a	b	c	d	e	f	g	h	i	*j	*k	*l
Unweighted Total		470	230	240	170	97	203	105	89	61	158	27	20	10
Weighted Total		470	240	230	132	136	202	113	80	61	141	38	23	14
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most important	(1)	64	29	35	21	14	29	11	13	9	21	7	1	2
		14%	12%	15%	16%	10%	14%	10%	17%	15%	15%	18%	5%	15%
2nd most important	(2)	73	38	35	19	19	35	17	12	8	25	6	4	2
		16%	16%	15%	14%	14%	18%	15%	15%	13%	18%	16%	15%	11%
3rd most important	(3)	69	32	36	18	22	28	14	14	5	23	3	7	3
		15%	13%	16%	14%	16%	14%	13%	17%	8%	16%	9%	29%	22%
Not selected		264	140	124	73	81	110	70	41	39	73	21	12	7
		56%	58%	54%	55%	60%	54%	62%	52%	64%	52%	57%	51%	52%
NETS														
Net: Selected in top 3		206	100	106	59	55	92	43	39	22	68	16	12	7
		44%	42%	46%	45%	40%	46%	38%	48%	36%	48%	43%	49%	48%
Mean score		2.02	2.03	2.01	1.94	2.15	1.99	2.08	2.01	1.82	2.03	1.77	2.48	2.13
Standard deviation		.80	.79	.82	.83	.80	.79	.77	.85	.79	.80	.78	.71	.94
Standard error		.06	.08	.08	.09	.13	.08	.12	.13	.17	.09	.24	.23	.42

Columns Tested: a,b - c,d,e - f,g,h,i,j,k,l

MONEY MANAGEMENT SURVEY

Q5_7. When you think about money, which of the following topics, if any, do you wish you had learnt more about at school?

Saving for a house deposit
Base: All respondents

			CURRENT WEALTH				LIVING SITUATION			CONFIDENCE IN MONEY MANAGEMENT	
		Total	< £1000	£1000-£4999	£5000-£14,999	£15,000+	Owning	Renting	Living at home/ with parents	Confident	Not confident
Significance Level: 95%			a	b	c	d	*e	f	g	h	i
Unweighted Total		470	154	125	87	57	19	188	260	331	104
Weighted Total		470	150	128	86	58	21	196	251	335	103
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most important	(1)	64	17	14	16	6	2	17	45	48	11
		14%	12%	11%	18%	11%	10%	9%	18%	14%	10%
									f		
2nd most important	(2)	73	26	21	13	10	7	32	33	60	10
		16%	17%	16%	15%	17%	33%	16%	13%	18%	10%
3rd most important	(3)	69	18	27	7	8	-	29	38	48	17
		15%	12%	21%	8%	13%	-	15%	15%	14%	17%
				c							
Not selected		264	89	66	50	34	12	117	134	180	65
		56%	59%	52%	59%	59%	57%	60%	53%	54%	63%
NETS											
Net: Selected in top 3		206	62	62	36	24	9	78	117	155	38
		44%	41%	48%	41%	41%	43%	40%	47%	46%	37%
Mean score		2.02	2.02	2.20	1.75	2.06	1.77	2.15	1.94	2.00	2.18
				c							
Standard deviation		.80	.77	.79	.77	.79	.45	.76	.85	.79	.85
Standard error		.06	.10	.10	.12	.16	.16	.09	.08	.06	.13

Columns Tested: a,b,c,d - e,f,g - h,i

MONEY MANAGEMENT SURVEY

Q5_8. When you think about money, which of the following topics, if any, do you wish you had learnt more about at school?

Saving for a rental deposit

Base: All respondents

			GENDER		AGE			REGION						
		Total	Male	Female	16-18	19-21	22-25	North	Midlands	London	South and South East	Scotland	Wales	Northern Ireland
Significance Level: 95%			a	b	c	d	e	f	g	h	i	*j	*k	*l
Unweighted Total		470	230	240	170	97	203	105	89	61	158	27	20	10
Weighted Total		470	240	230	132	136	202	113	80	61	141	38	23	14
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most important	(1)	8	4	4	3	-	5	2	2	-	2	3	-	-
		2%	2%	2%	2%	-	3%	2%	2%	-	1%	7%	-	-
2nd most important	(2)	11	8	3	3	4	4	2	-	-	9	-	1	-
		2%	3%	1%	2%	3%	2%	1%	-	-	6%	-	3%	-
											gh			
3rd most important	(3)	22	10	12	9	5	7	7	3	2	5	3	-	2
		5%	4%	5%	7%	4%	4%	6%	4%	3%	4%	7%	-	16%
Not selected		428	218	211	116	127	185	102	76	59	125	32	23	12
		91%	91%	92%	89%	93%	92%	91%	95%	97%	89%	85%	97%	84%
NETS														
Net: Selected in top 3		41	22	19	15	9	17	10	4	2	16	5	1	2
		9%	9%	8%	11%	7%	8%	9%	5%	3%	11%	15%	3%	16%
Mean score		2.34	2.27	2.42	2.45	2.58	2.11	2.42	2.29	3.00	2.25	2.00	2.00	3.00
Standard deviation		.79	.77	.83	.80	.52	.88	.86	1.09	-	.63	1.11	-	-
Standard error		.12	.17	.18	.18	.20	.22	.27	.49	-	.15	.55	-	-

Columns Tested: a,b - c,d,e - f,g,h,i,j,k,l

MONEY MANAGEMENT SURVEY

Q5_8. When you think about money, which of the following topics, if any, do you wish you had learnt more about at school?

Saving for a rental deposit
Base: All respondents

			CURRENT WEALTH				LIVING SITUATION			CONFIDENCE IN MONEY MANAGEMENT	
		Total	< £1000	£1000-£4999	£5000-£14,999	£15,000+	Owning	Renting	Living at home/ with parents	Confident	Not confident
Significance Level: 95%			a	b	c	d	*e	f	g	h	i
Unweighted Total		470	154	125	87	57	19	188	260	331	104
Weighted Total		470	150	128	86	58	21	196	251	335	103
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most important	(1)	8	2	2	1	2	2	3	4	5	3
		2%	2%	1%	1%	3%	7%	1%	2%	2%	3%
2nd most important	(2)	11	4	2	5	-	-	5	7	7	3
		2%	3%	2%	5%	-	-	2%	3%	2%	3%
3rd most important	(3)	22	10	5	6	1	2	10	11	17	4
		5%	7%	4%	7%	1%	7%	5%	4%	5%	4%
Not selected		428	133	120	75	55	18	178	230	307	93
		91%	89%	93%	87%	95%	85%	91%	92%	91%	90%
NETS											
Net: Selected in top 3		41	17	9	11	3	3	17	21	29	10
		9%	11%	7%	13%	5%	15%	9%	8%	9%	10%
Mean score		2.34	2.46	2.37	2.43	1.51	2.00	2.41	2.33	2.39	2.13
Standard deviation		.79	.76	.81	.66	1.10	1.22	.77	.78	.79	.87
Standard error		.12	.18	.29	.20	.64	.86	.19	.16	.15	.27

Columns Tested: a,b,c,d - e,f,g - h,i

MONEY MANAGEMENT SURVEY

Q6_SUM. Thinking about the next 5 years, which of the following topics, if any, would it be most useful for you to know more about?

SUMMARY TABLE
Base: All respondents

						NETS	
	Total	1st most useful	2nd most useful	3rd most useful	Not selected	Selected in top 3	Mean
Short-term savings (e.g. saving for an evening out or weekend away)	470	17	26	27	399	71	2.15
	100%	4%	6%	6%	85%	15%	
Pension savings (e.g. saving for retirement)	470	39	67	72	292	178	2.19
	100%	8%	14%	15%	62%	38%	
Making investment choices (e.g. investing in funds or stocks ISAs)	470	65	76	86	242	228	2.09
	100%	14%	16%	18%	52%	48%	
Budgeting	470	61	51	62	295	175	2.01
	100%	13%	11%	13%	63%	37%	
Use of credit (e.g. using a credit card, taking out a mortgage or a loan)	470	76	97	81	217	253	2.02
	100%	16%	21%	17%	46%	54%	
Making large purchases	470	18	34	31	387	82	2.15
	100%	4%	7%	6%	82%	18%	
Saving for a house deposit	470	144	79	64	183	287	1.72
	100%	31%	17%	14%	39%	61%	
Saving for a rental deposit	470	38	28	34	370	100	1.96
	100%	8%	6%	7%	79%	21%	

Britainthinks
Insight & Strategy

MONEY MANAGEMENT SURVEY

Q6_SELECTED. Thinking about the next 5 years, which of the following topics, if any, would it be most useful for you to know more about?

SELECTED SUMMARY
Base: All respondents

		GENDER		AGE			REGION						
	Total	Male	Female	16-18	19-21	22-25	North	Midlands	London	South and South East	Scotland	Wales	Northern Ireland
Significance Level: 95%		a	b	c	d	e	f	g	h	i	*j	*k	*l
Unweighted Total	470	230	240	170	97	203	105	89	61	158	27	20	10
Weighted Total	470	240	230	132	136	202	113	80	61	141	38	23	14
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Saving for a house deposit	287	149	138	74	74	139	75	49	36	91	19	10	6
	61%	62%	60%	56%	54%	69%	67%	61%	59%	65%	50%	45%	45%
						cd							
Use of credit (e.g. using a credit card, taking out a mortgage or a loan)	253	132	122	76	80	97	58	44	36	81	21	10	3
	54%	55%	53%	58%	58%	48%	51%	55%	60%	58%	57%	41%	22%
Making investment choices (e.g. investing in funds or stocks ISAs)	228	121	107	47	67	114	56	32	33	73	19	9	7
	48%	50%	47%	36%	49%	56%	49%	40%	54%	52%	49%	36%	51%
					c	c							
Pension savings (e.g. saving for retirement)	178	87	91	34	37	106	52	32	15	48	15	11	6
	38%	36%	40%	26%	27%	53%	46%	40%	24%	34%	39%	45%	42%
						cd	hi	h					
Budgeting	175	86	89	63	62	49	34	31	26	49	18	10	7
	37%	36%	39%	48%	46%	24%	30%	39%	43%	35%	47%	41%	48%
				e	e								
Saving for a rental deposit	100	48	51	36	33	31	19	18	12	34	7	5	5
	21%	20%	22%	27%	24%	15%	17%	22%	20%	24%	19%	21%	34%
				e									
Making large purchases	82	44	39	23	33	26	21	20	9	26	4	2	-
	18%	18%	17%	18%	25%	13%	19%	25%	14%	19%	12%	9%	-
					e								
Short-term savings (e.g. saving for an evening out or weekend away)	71	37	34	30	19	22	17	15	11	18	2	3	4
	15%	15%	15%	23%	14%	11%	15%	19%	18%	13%	6%	14%	28%
				e									
None of the above	12	5	7	3	1	7	2	-	2	1	3	4	1
	3%	2%	3%	3%	1%	4%	2%	-	3%	*	7%	16%	10%

Columns Tested: a,b - c,d,e - f,g,h,i,j,k,l

MONEY MANAGEMENT SURVEY

Q6_SELECTED. Thinking about the next 5 years, which of the following topics, if any, would it be most useful for you to know more about?

SELECTED SUMMARY

Base: All respondents

		CURRENT WEALTH				LIVING SITUATION			CONFIDENCE IN MONEY MANAGEMENT	
	Total	< £1000	£1000-£4999	£5000-£14,999	£15,000+	Owning	Renting	Living at home/ with parents	Confident	Not confident
Significance Level: 95%		a	b	c	d	*e	f	g	h	i
Unweighted Total	470	154	125	87	57	19	188	260	331	104
Weighted Total	470	150	128	86	58	21	196	251	335	103
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Saving for a house deposit	287	87	84	50	35	4	127	155	218	49
	61%	58%	65%	58%	61%	21%	65%	62%	65%	48%
									i	
Use of credit (e.g. using a credit card, taking out a mortgage or a loan)	253	78	75	43	27	7	112	134	179	60
	54%	52%	58%	50%	46%	35%	57%	53%	53%	59%
Making investment choices (e.g. investing in funds or stocks ISAs)	228	59	59	50	39	14	95	119	170	40
	48%	39%	46%	58%	68%	66%	49%	47%	51%	39%
				a	ab				i	
Pension savings (e.g. saving for retirement)	178	47	52	38	27	10	73	95	129	37
	38%	31%	40%	44%	46%	46%	37%	38%	38%	36%
				a	a					
Budgeting	175	74	41	30	12	9	72	92	111	50
	37%	50%	32%	35%	21%	42%	37%	37%	33%	48%
		bcd								h
Saving for a rental deposit	100	45	25	18	8	2	42	54	70	22
	21%	30%	19%	21%	13%	7%	22%	21%	21%	22%
		bd								
Making large purchases	82	29	23	11	8	4	33	44	62	18
	18%	19%	18%	13%	13%	20%	17%	18%	18%	18%
Short-term savings (e.g. saving for an evening out or weekend away)	71	26	21	12	6	3	27	40	45	22
	15%	17%	16%	14%	11%	16%	14%	16%	14%	21%
None of the above	12	2	2	2	4	3	2	7	7	3
	3%	1%	2%	2%	7%	16%	1%	3%	2%	3%
					a					

Columns Tested: a,b,c,d - e,f,g - h,i

MONEY MANAGEMENT SURVEY

Q6_1. Thinking about the next 5 years, which of the following topics, if any, would it be most useful for you to know more about?

Short-term savings (e.g. saving for an evening out or weekend away)
Base: All respondents

			GENDER		AGE			REGION						
		Total	Male	Female	16-18	19-21	22-25	North	Midlands	London	South and South East	Scotland	Wales	Northern Ireland
Significance Level: 95%			a	b	c	d	e	f	g	h	i	*j	*k	*l
Unweighted Total		470	230	240	170	97	203	105	89	61	158	27	20	10
Weighted Total		470	240	230	132	136	202	113	80	61	141	38	23	14
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most useful	(1)	17	11	6	4	4	8	3	3	3	5	-	2	2
		4%	4%	3%	3%	3%	4%	3%	4%	6%	3%	-	7%	11%
2nd most useful	(2)	26	12	14	11	8	7	7	9	2	6	1	2	-
		6%	5%	6%	9%	6%	3%	6%	11%	4%	4%	3%	8%	-
					e				i					
3rd most useful	(3)	27	14	14	15	6	7	7	3	5	8	1	-	2
		6%	6%	6%	11%	4%	3%	7%	4%	9%	5%	3%	-	16%
					e									
Not selected		399	203	196	101	118	180	95	65	50	123	35	20	10
		85%	85%	85%	77%	86%	89%	85%	81%	82%	87%	94%	86%	72%
							c							
NETS														
Net: Selected in top 3		71	37	34	30	19	22	17	15	11	18	2	3	4
		15%	15%	15%	23%	14%	11%	15%	19%	18%	13%	6%	14%	28%
					e									
Mean score		2.15	2.08	2.22	2.34	2.07	1.94	2.26	2.04	2.17	2.17	2.50	1.55	2.19
Standard deviation		.78	.82	.74	.72	.76	.85	.75	.68	.92	.83	.65	.59	1.14
Standard error		.09	.13	.12	.11	.21	.18	.19	.16	.28	.18	.46	.34	.66

Columns Tested: a,b - c,d,e - f,g,h,i,j,k,l

MONEY MANAGEMENT SURVEY

Q6_1. Thinking about the next 5 years, which of the following topics, if any, would it be most useful for you to know more about?

Short-term savings (e.g. saving for an evening out or weekend away)
Base: All respondents

			CURRENT WEALTH				LIVING SITUATION			CONFIDENCE IN MONEY MANAGEMENT	
		Total	< £1000	£1000-£4999	£5000-£14,999	£15,000+	Owning	Renting	Living at home/ with parents	Confident	Not confident
Significance Level: 95%			a	b	c	d	*e	f	g	h	i
Unweighted Total		470	154	125	87	57	19	188	260	331	104
Weighted Total		470	150	128	86	58	21	196	251	335	103
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most useful	(1)	17	5	5	4	1	1	8	8	8	8
		4%	3%	4%	5%	2%	6%	4%	3%	2%	8%
											h
2nd most useful	(2)	26	10	5	6	2	-	10	16	17	8
		6%	7%	4%	7%	3%	-	5%	7%	5%	8%
3rd most useful	(3)	27	11	10	2	4	2	9	16	20	5
		6%	7%	8%	2%	6%	11%	4%	6%	6%	5%
Not selected		399	125	108	74	52	17	169	211	290	81
		85%	83%	84%	86%	89%	84%	86%	84%	86%	79%
NETS											
Net: Selected in top 3		71	26	21	12	6	3	27	40	45	22
		15%	17%	16%	14%	11%	16%	14%	16%	14%	21%
Mean score		2.15	2.24	2.23	1.77	2.38	2.33	2.01	2.20	2.26	1.85
Standard deviation		.78	.76	.85	.69	.84	1.12	.81	.75	.75	.79
Standard error		.09	.14	.18	.20	.34	.65	.16	.11	.11	.17

Columns Tested: a,b,c,d - e,f,g - h,i

MONEY MANAGEMENT SURVEY

Q6_2. Thinking about the next 5 years, which of the following topics, if any, would it be most useful for you to know more about?

Pension savings (e.g. saving for retirement)
Base: All respondents

			GENDER		AGE			REGION						
		Total	Male	Female	16-18	19-21	22-25	North	Midlands	London	South and South East	Scotland	Wales	Northern Ireland
Significance Level: 95%			a	b	c	d	e	f	g	h	i	*j	*k	*l
Unweighted Total		470	230	240	170	97	203	105	89	61	158	27	20	10
Weighted Total		470	240	230	132	136	202	113	80	61	141	38	23	14
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most useful	(1)	39	17	22	11	11	17	13	6	2	13	1	4	-
		8%	7%	10%	9%	8%	8%	11%	7%	4%	9%	3%	15%	-
2nd most useful	(2)	67	38	29	11	9	47	22	13	6	13	9	4	-
		14%	16%	13%	9%	6%	23%	20%	16%	10%	9%	23%	16%	-
							cd	i						
3rd most useful	(3)	72	32	40	12	18	43	17	14	6	22	5	3	6
		15%	13%	18%	9%	13%	21%	15%	17%	10%	15%	13%	14%	42%
							c							
Not selected		292	153	139	97	99	96	61	48	47	93	23	13	8
		62%	64%	60%	74%	73%	47%	54%	60%	76%	66%	61%	55%	58%
					e	e				fg	f			
NETS														
Net: Selected in top 3		178	87	91	34	37	106	52	32	15	48	15	11	6
		38%	36%	40%	26%	27%	53%	46%	40%	24%	34%	39%	45%	42%
							cd	hi	h					
Mean score		2.19	2.17	2.20	2.01	2.18	2.25	2.08	2.24	2.23	2.18	2.25	1.98	3.00
Standard deviation		.77	.74	.81	.83	.87	.71	.76	.75	.75	.84	.61	.85	*
Standard error		.06	.08	.08	.12	.17	.07	.11	.13	.19	.11	.19	.28	*

Columns Tested: a,b - c,d,e - f,g,h,i,j,k,l

MONEY MANAGEMENT SURVEY

Q6_2. Thinking about the next 5 years, which of the following topics, if any, would it be most useful for you to know more about?

Pension savings (e.g. saving for retirement)
Base: All respondents

			CURRENT WEALTH				LIVING SITUATION			CONFIDENCE IN MONEY MANAGEMENT	
		Total	< £1000	£1000-£4999	£5000-£14,999	£15,000+	Owning	Renting	Living at home/ with parents	Confident	Not confident
Significance Level: 95%			a	b	c	d	*e	f	g	h	i
Unweighted Total		470	154	125	87	57	19	188	260	331	104
Weighted Total		470	150	128	86	58	21	196	251	335	103
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most useful	(1)	39	13	13	8	2	1	17	21	25	9
		8%	9%	10%	9%	4%	6%	9%	8%	7%	9%
2nd most useful	(2)	67	16	21	10	14	7	26	34	49	14
		14%	11%	16%	12%	24%	32%	14%	13%	15%	14%
						a					
3rd most useful	(3)	72	17	19	20	11	2	30	40	55	14
		15%	12%	15%	23%	19%	8%	15%	16%	16%	13%
					a						
Not selected		292	103	77	48	31	11	123	156	206	65
		62%	69%	60%	56%	54%	54%	63%	62%	62%	64%
			cd								
NETS											
Net: Selected in top 3		178	47	52	38	27	10	73	95	129	37
		38%	31%	40%	44%	46%	46%	37%	38%	38%	36%
					a	a					
Mean score		2.19	2.09	2.12	2.32	2.33	2.03	2.18	2.21	2.23	2.12
Standard deviation		.77	.82	.77	.80	.63	.58	.78	.78	.76	.79
Standard error		.06	.12	.11	.13	.12	.19	.09	.08	.07	.13

Columns Tested: a,b,c,d - e,f,g - h,i

MONEY MANAGEMENT SURVEY

Q6_3. Thinking about the next 5 years, which of the following topics, if any, would it be most useful for you to know more about?

Making investment choices (e.g. investing in funds or stocks ISAs)
Base: All respondents

			GENDER		AGE			REGION						
		Total	Male	Female	16-18	19-21	22-25	North	Midlands	London	South and South East	Scotland	Wales	Northern Ireland
Significance Level: 95%			a	b	c	d	e	f	g	h	i	*j	*k	*l
Unweighted Total		470	230	240	170	97	203	105	89	61	158	27	20	10
Weighted Total		470	240	230	132	136	202	113	80	61	141	38	23	14
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most useful	(1)	65	36	29	16	21	29	16	5	10	27	3	2	2
		14%	15%	13%	12%	15%	14%	14%	6%	17%	19%	7%	11%	11%
										g	g			
2nd most useful	(2)	76	42	34	16	18	42	20	11	10	23	4	4	4
		16%	18%	15%	13%	13%	21%	18%	14%	17%	17%	12%	15%	28%
							c							
3rd most useful	(3)	86	43	43	15	28	44	20	16	13	22	11	3	2
		18%	18%	19%	11%	21%	22%	17%	20%	21%	16%	31%	11%	12%
						c	c							
Not selected		242	119	123	85	70	88	57	48	28	68	19	15	7
		52%	50%	53%	64%	51%	44%	51%	60%	46%	48%	51%	64%	49%
					de									
NETS														
Net: Selected in top 3		228	121	107	47	67	114	56	32	33	73	19	9	7
		48%	50%	47%	36%	49%	56%	49%	40%	54%	52%	49%	36%	51%
						c	c							
Mean score		2.09	2.06	2.13	1.98	2.11	2.13	2.06	2.36	2.07	1.93	2.47	2.01	2.01
									i					
Standard deviation		.81	.81	.82	.81	.85	.79	.81	.74	.84	.83	.76	.82	.73
Standard error		.05	.08	.08	.11	.12	.07	.11	.13	.15	.09	.21	.31	.33

Columns Tested: a,b - c,d,e - f,g,h,i,j,k,l

MONEY MANAGEMENT SURVEY

Q6_3. Thinking about the next 5 years, which of the following topics, if any, would it be most useful for you to know more about?

Making investment choices (e.g. investing in funds or stocks ISAs)
Base: All respondents

			CURRENT WEALTH				LIVING SITUATION			CONFIDENCE IN MONEY MANAGEMENT	
		Total	< £1000	£1000-£4999	£5000-£14,999	£15,000+	Owning	Renting	Living at home/ with parents	Confident	Not confident
Significance Level: 95%			a	b	c	d	*e	f	g	h	i
Unweighted Total		470	154	125	87	57	19	188	260	331	104
Weighted Total		470	150	128	86	58	21	196	251	335	103
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most useful	(1)	65	15	19	14	12	5	24	36	54	10
		14%	10%	15%	16%	21%	23%	12%	14%	16%	10%
						a					
2nd most useful	(2)	76	22	17	17	13	2	36	38	55	13
		16%	15%	13%	19%	23%	11%	19%	15%	16%	13%
3rd most useful	(3)	86	22	23	20	14	7	34	45	62	17
		18%	15%	18%	23%	24%	33%	18%	18%	18%	17%
Not selected		242	91	70	36	19	7	101	132	165	62
		52%	61%	54%	42%	32%	34%	51%	53%	49%	61%
			cd	d							h
NETS											
Net: Selected in top 3		228	59	59	50	39	14	95	119	170	40
		48%	39%	46%	58%	68%	66%	49%	47%	51%	39%
					a	ab				i	
Mean score		2.09	2.13	2.08	2.11	2.04	2.14	2.10	2.08	2.04	2.18
Standard deviation		.81	.79	.85	.82	.83	.94	.78	.83	.83	.81
Standard error		.05	.10	.12	.12	.13	.27	.08	.08	.06	.13

Columns Tested: a,b,c,d - e,f,g - h,i

MONEY MANAGEMENT SURVEY

Q6_4. Thinking about the next 5 years, which of the following topics, if any, would it be most useful for you to know more about?

Budgeting
Base: All respondents

			GENDER		AGE			REGION						
		Total	Male	Female	16-18	19-21	22-25	North	Midlands	London	South and South East	Scotland	Wales	Northern Ireland
Significance Level: 95%			a	b	c	d	e	f	g	h	i	*j	*k	*l
Unweighted Total		470	230	240	170	97	203	105	89	61	158	27	20	10
Weighted Total		470	240	230	132	136	202	113	80	61	141	38	23	14
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most useful	(1)	61	32	29	26	21	14	8	16	8	21	4	1	3
		13%	13%	13%	20%	15%	7%	7%	20%	13%	15%	10%	6%	20%
					e	e			f					
2nd most useful	(2)	51	23	28	13	25	13	10	7	11	10	6	4	4
		11%	10%	12%	10%	18%	7%	9%	8%	18%	7%	17%	15%	28%
						e				i				
3rd most useful	(3)	62	31	31	24	17	22	16	8	8	18	7	5	-
		13%	13%	14%	18%	12%	11%	14%	10%	13%	13%	20%	20%	-
Not selected		295	154	141	68	74	153	79	49	35	92	20	14	7
		63%	64%	61%	52%	54%	76%	70%	61%	57%	65%	53%	59%	52%
							cd							
NETS														
Net: Selected in top 3		175	86	89	63	62	49	34	31	26	49	18	10	7
		37%	36%	39%	48%	46%	24%	30%	39%	43%	35%	47%	41%	48%
					e	e								
Mean score		2.01	1.99	2.02	1.96	1.93	2.16	2.22	1.76	1.99	1.94	2.21	2.34	1.58
								g						
Standard deviation		.84	.86	.83	.89	.78	.85	.82	.87	.78	.90	.80	.76	.54
Standard error		.06	.10	.09	.10	.12	.12	.14	.15	.15	.12	.22	.27	.24

Columns Tested: a,b - c,d,e - f,g,h,i,j,k,l

MONEY MANAGEMENT SURVEY

Q6_4. Thinking about the next 5 years, which of the following topics, if any, would it be most useful for you to know more about?

Budgeting
Base: All respondents

			CURRENT WEALTH				LIVING SITUATION			CONFIDENCE IN MONEY MANAGEMENT	
		Total	< £1000	£1000-£4999	£5000-£14,999	£15,000+	Owning	Renting	Living at home/ with parents	Confident	Not confident
Significance Level: 95%			a	b	c	d	*e	f	g	h	i
Unweighted Total		470	154	125	87	57	19	188	260	331	104
Weighted Total		470	150	128	86	58	21	196	251	335	103
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most useful	(1)	61	28	14	5	6	2	30	29	36	18
		13%	18%	11%	6%	10%	8%	15%	12%	11%	17%
			c								
2nd most useful	(2)	51	22	11	11	3	3	16	33	37	12
		11%	15%	8%	12%	5%	14%	8%	13%	11%	12%
3rd most useful	(3)	62	24	17	14	4	4	26	31	37	20
		13%	16%	13%	17%	6%	20%	14%	12%	11%	19%
											h
Not selected		295	76	87	56	46	12	124	159	224	53
		63%	50%	68%	65%	79%	58%	63%	63%	67%	52%
				a	a	a				i	
NETS											
Net: Selected in top 3		175	74	41	30	12	9	72	92	111	50
		37%	50%	32%	35%	21%	42%	37%	37%	33%	48%
			bcd								h
Mean score		2.01	1.95	2.07	2.31	1.84	2.30	1.95	2.02	2.01	2.04
Standard deviation		.84	.84	.87	.75	.89	.81	.89	.81	.82	.87
Standard error		.06	.10	.13	.14	.25	.29	.11	.08	.08	.12

Columns Tested: a,b,c,d - e,f,g - h,i

MONEY MANAGEMENT SURVEY

Q6_5. Thinking about the next 5 years, which of the following topics, if any, would it be most useful for you to know more about?

Use of credit (e.g. using a credit card, taking out a mortgage or a loan)
Base: All respondents

			GENDER		AGE			REGION						
		Total	Male	Female	16-18	19-21	22-25	North	Midlands	London	South and South East	Scotland	Wales	Northern Ireland
Significance Level: 95%			a	b	c	d	e	f	g	h	i	*j	*k	*l
Unweighted Total		470	230	240	170	97	203	105	89	61	158	27	20	10
Weighted Total		470	240	230	132	136	202	113	80	61	141	38	23	14
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most useful	(1)	76	35	40	21	26	29	14	18	16	18	8	2	-
		16%	15%	18%	16%	19%	15%	13%	22%	26%	13%	22%	8%	-
										fi				
2nd most useful	(2)	97	45	52	32	30	35	20	15	11	38	6	5	2
		21%	19%	22%	24%	22%	17%	18%	19%	18%	27%	17%	19%	11%
3rd most useful	(3)	81	51	30	24	24	33	23	11	10	25	7	3	2
		17%	21%	13%	18%	17%	16%	21%	14%	16%	18%	18%	14%	11%
			b											
Not selected		217	108	108	55	57	105	55	36	25	60	16	14	11
		46%	45%	47%	42%	42%	52%	49%	45%	40%	42%	43%	59%	78%
NETS														
Net: Selected in top 3		253	132	122	76	80	97	58	44	36	81	21	10	3
		54%	55%	53%	58%	58%	48%	51%	55%	60%	58%	57%	41%	22%
Mean score		2.02	2.12	1.91	2.04	1.97	2.04	2.15	1.84	1.84	2.09	1.92	2.15	2.50
			b											
Standard deviation		.79	.80	.76	.77	.79	.81	.80	.80	.83	.73	.86	.75	.60
Standard error		.05	.07	.07	.08	.11	.08	.11	.11	.14	.08	.21	.25	.43

Columns Tested: a,b - c,d,e - f,g,h,i,j,k,l

MONEY MANAGEMENT SURVEY

Q6_5. Thinking about the next 5 years, which of the following topics, if any, would it be most useful for you to know more about?

Use of credit (e.g. using a credit card, taking out a mortgage or a loan)
Base: All respondents

			CURRENT WEALTH				LIVING SITUATION			CONFIDENCE IN MONEY MANAGEMENT	
		Total	< £1000	£1000-£4999	£5000-£14,999	£15,000+	Owning	Renting	Living at home/ with parents	Confident	Not confident
Significance Level: 95%			a	b	c	d	*e	f	g	h	i
Unweighted Total		470	154	125	87	57	19	188	260	331	104
Weighted Total		470	150	128	86	58	21	196	251	335	103
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most useful	(1)	76	26	17	14	11	4	30	42	51	18
		16%	17%	13%	16%	18%	17%	15%	17%	15%	18%
2nd most useful	(2)	97	30	30	18	8	2	43	52	66	26
		21%	20%	23%	21%	14%	8%	22%	21%	20%	26%
3rd most useful	(3)	81	21	28	11	8	2	39	39	62	15
		17%	14%	22%	13%	14%	9%	20%	16%	19%	15%
Not selected		217	72	54	43	31	14	84	117	156	42
		46%	48%	42%	50%	54%	65%	43%	47%	47%	41%
NETS											
Net: Selected in top 3		253	78	75	43	27	7	112	134	179	60
		54%	52%	58%	50%	46%	35%	57%	53%	53%	59%
Mean score		2.02	1.94	2.16	1.95	1.91	1.78	2.09	1.98	2.07	1.95
Standard deviation		.79	.78	.76	.77	.85	.91	.78	.78	.79	.75
Standard error		.05	.09	.09	.11	.17	.34	.08	.07	.06	.10

Columns Tested: a,b,c,d - e,f,g - h,i

MONEY MANAGEMENT SURVEY

Q6_6. Thinking about the next 5 years, which of the following topics, if any, would it be most useful for you to know more about?

Making large purchases

Base: All respondents

			GENDER		AGE			REGION						
		Total	Male	Female	16-18	19-21	22-25	North	Midlands	London	South and South East	Scotland	Wales	Northern Ireland
Significance Level: 95%			a	b	c	d	e	f	g	h	i	*j	*k	*l
Unweighted Total		470	230	240	170	97	203	105	89	61	158	27	20	10
Weighted Total		470	240	230	132	136	202	113	80	61	141	38	23	14
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most useful	(1)	18	8	10	5	8	5	7	1	2	8	-	1	-
		4%	4%	4%	4%	6%	2%	6%	1%	4%	5%	-	3%	-
2nd most useful	(2)	34	23	11	10	13	11	8	8	4	9	3	1	-
		7%	9%	5%	8%	9%	5%	7%	10%	7%	7%	7%	5%	-
			b											
3rd most useful	(3)	31	13	18	8	13	10	7	11	2	10	2	-	-
		6%	5%	8%	6%	9%	5%	6%	14%	3%	7%	5%	-	-
									h					
Not selected		387	196	191	109	103	176	92	60	52	115	33	21	14
		82%	82%	83%	82%	75%	87%	81%	75%	86%	81%	88%	91%	100%
							d							
NETS														
Net: Selected in top 3		82	44	39	23	33	26	21	20	9	26	4	2	-
		18%	18%	17%	18%	25%	13%	19%	25%	14%	19%	12%	9%	-
						e								
Mean score		2.15	2.09	2.21	2.11	2.13	2.19	1.98	2.51	1.93	2.08	2.40	1.61	-
Standard deviation		.76	.70	.83	.76	.79	.75	.82	.58	.74	.81	.56	.68	-
Standard error		.08	.11	.13	.14	.16	.14	.19	.13	.25	.16	.32	.48	-

Columns Tested: a,b - c,d,e - f,g,h,i,j,k,l

MONEY MANAGEMENT SURVEY

Q6_6. Thinking about the next 5 years, which of the following topics, if any, would it be most useful for you to know more about?

Making large purchases

Base: All respondents

			CURRENT WEALTH				LIVING SITUATION			CONFIDENCE IN MONEY MANAGEMENT	
		Total	< £1000	£1000-£4999	£5000-£14,999	£15,000+	Owning	Renting	Living at home/ with parents	Confident	Not confident
Significance Level: 95%			a	b	c	d	*e	f	g	h	i
Unweighted Total		470	154	125	87	57	19	188	260	331	104
Weighted Total		470	150	128	86	58	21	196	251	335	103
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most useful	(1)	18	8	3	3	2	-	5	13	13	5
		4%	5%	2%	4%	4%	-	3%	5%	4%	5%
2nd most useful	(2)	34	11	13	4	3	3	16	13	29	3
		7%	7%	10%	4%	5%	16%	8%	5%	9%	3%
										i	
3rd most useful	(3)	31	10	7	4	3	1	12	18	20	11
		6%	7%	6%	4%	5%	4%	6%	7%	6%	10%
Not selected		387	121	105	75	50	17	163	207	273	84
		82%	81%	82%	87%	87%	80%	83%	82%	82%	82%
NETS											
Net: Selected in top 3		82	29	23	11	8	4	33	44	62	18
		18%	19%	18%	13%	13%	20%	17%	18%	18%	18%
Mean score		2.15	2.09	2.18	2.04	2.10	2.18	2.20	2.10	2.11	2.33
Standard deviation		.76	.80	.66	.85	.85	.45	.70	.84	.72	.88
Standard error		.08	.15	.14	.26	.30	.22	.13	.12	.09	.21

Columns Tested: a,b,c,d - e,f,g - h,i

MONEY MANAGEMENT SURVEY

Q6_7. Thinking about the next 5 years, which of the following topics, if any, would it be most useful for you to know more about?

Saving for a house deposit
Base: All respondents

			GENDER		AGE			REGION						
		Total	Male	Female	16-18	19-21	22-25	North	Midlands	London	South and South East	Scotland	Wales	Northern Ireland
Significance Level: 95%			a	b	c	d	e	f	g	h	i	*j	*k	*l
Unweighted Total		470	230	240	170	97	203	105	89	61	158	27	20	10
Weighted Total		470	240	230	132	136	202	113	80	61	141	38	23	14
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most useful	(1)	144	77	67	32	33	78	41	25	14	40	14	7	3
		31%	32%	29%	25%	24%	39%	36%	31%	22%	28%	38%	31%	22%
							cd							
2nd most useful	(2)	79	37	42	20	26	33	20	13	10	28	4	-	3
		17%	15%	18%	15%	19%	16%	18%	17%	16%	20%	11%	-	23%
3rd most useful	(3)	64	35	29	22	15	28	15	11	12	23	-	3	-
		14%	15%	13%	16%	11%	14%	13%	14%	20%	17%	-	13%	-
Not selected		183	91	92	57	62	63	37	31	25	50	19	13	8
		39%	38%	40%	44%	46%	31%	33%	39%	41%	35%	50%	55%	55%
					e	e								
NETS														
Net: Selected in top 3		287	149	138	74	74	139	75	49	36	91	19	10	6
		61%	62%	60%	56%	54%	69%	67%	61%	59%	65%	50%	45%	45%
							cd							
Mean score		1.72	1.72	1.73	1.85	1.76	1.63	1.65	1.71	1.97	1.82	1.23	1.59	1.52
					e									
Standard deviation		.81	.82	.79	.85	.78	.80	.79	.81	.86	.82	.43	.96	.54
Standard error		.05	.07	.06	.09	.11	.07	.09	.11	.14	.08	.12	.32	.27

Columns Tested: a,b - c,d,e - f,g,h,i,j,k,l

MONEY MANAGEMENT SURVEY

Q6_7. Thinking about the next 5 years, which of the following topics, if any, would it be most useful for you to know more about?

Saving for a house deposit

Base: All respondents

			CURRENT WEALTH				LIVING SITUATION			CONFIDENCE IN MONEY MANAGEMENT	
		Total	< £1000	£1000-£4999	£5000-£14,999	£15,000+	Owning	Renting	Living at home/ with parents	Confident	Not confident
Significance Level: 95%			a	b	c	d	*e	f	g	h	i
Unweighted Total		470	154	125	87	57	19	188	260	331	104
Weighted Total		470	150	128	86	58	21	196	251	335	103
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most useful	(1)	144	39	46	30	15	4	64	76	115	21
		31%	26%	36%	34%	26%	17%	33%	30%	34%	21%
										i	
2nd most useful	(2)	79	23	23	14	10	1	36	41	56	15
		17%	15%	18%	16%	18%	4%	18%	17%	17%	15%
3rd most useful	(3)	64	25	15	6	9	-	27	37	46	12
		14%	17%	12%	7%	16%	-	14%	15%	14%	12%
			c								
Not selected		183	63	44	37	23	16	69	96	117	53
		39%	42%	35%	42%	39%	79%	35%	38%	35%	52%
											h
NETS											
Net: Selected in top 3		287	87	84	50	35	4	127	155	218	49
		61%	58%	65%	58%	61%	21%	65%	62%	65%	48%
										i	
Mean score		1.72	1.84	1.63	1.53	1.83	1.17	1.71	1.75	1.68	1.81
			c								
Standard deviation		.81	.85	.77	.71	.84	.43	.80	.82	.80	.82
Standard error		.05	.09	.08	.10	.14	.22	.07	.06	.05	.11

Columns Tested: a,b,c,d - e,f,g - h,i

MONEY MANAGEMENT SURVEY

Q6_8. Thinking about the next 5 years, which of the following topics, if any, would it be most useful for you to know more about?

Saving for a rental deposit
Base: All respondents

			GENDER		AGE			REGION						
		Total	Male	Female	16-18	19-21	22-25	North	Midlands	London	South and South East	Scotland	Wales	Northern Ireland
Significance Level: 95%			a	b	c	d	e	f	g	h	i	*j	*k	*l
Unweighted Total		470	230	240	170	97	203	105	89	61	158	27	20	10
Weighted Total		470 100%	240 100%	230 100%	132 100%	136 100%	202 100%	113 100%	80 100%	61 100%	141 100%	38 100%	23 100%	14 100%
1st most useful	(1)	38 8%	18 8%	19 8%	12 9%	11 8%	14 7%	9 8%	7 9%	4 6%	9 7%	4 12%	1 3%	4 26%
2nd most useful	(2)	28 6%	15 6%	13 6%	13 10% e	7 5%	8 4%	3 3%	4 5%	5 8%	13 9%	1 3%	1 6%	- -
3rd most useful	(3)	34 7%	15 6%	18 8%	10 8%	15 11% e	9 4%	7 6%	6 7%	4 6%	12 9%	2 4%	3 12%	1 8%
Not selected		370 79%	192 80%	179 78%	96 73%	103 76%	171 85% c	94 83%	62 78%	49 80%	107 76%	30 81%	18 79%	9 66%
NETS														
Net: Selected in top 3		100 21%	48 20%	51 22%	36 27% e	33 24%	31 15%	19 17%	18 22%	12 20%	34 24%	7 19%	5 21%	5 34%
Mean score		1.96	1.94	1.98	1.94	2.11	1.82	1.90	1.90	2.01	2.08	1.60	2.40	1.48
Standard deviation		.85	.84	.87	.81	.89	.86	.92	.89	.81	.80	.88	.84	.96
Standard error		.08	.13	.12	.12	.18	.16	.23	.20	.23	.13	.39	.42	.48

Columns Tested: a,b - c,d,e - f,g,h,i,j,k,l

MONEY MANAGEMENT SURVEY

Q6_8. Thinking about the next 5 years, which of the following topics, if any, would it be most useful for you to know more about?

Saving for a rental deposit

Base: All respondents

			CURRENT WEALTH				LIVING SITUATION			CONFIDENCE IN MONEY MANAGEMENT	
		Total	< £1000	£1000-£4999	£5000-£14,999	£15,000+	Owning	Renting	Living at home/ with parents	Confident	Not confident
Significance Level: 95%			a	b	c	d	*e	f	g	h	i
Unweighted Total		470	154	125	87	57	19	188	260	331	104
Weighted Total		470	150	128	86	58	21	196	251	335	103
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most useful	(1)	38	15	10	6	5	2	16	19	25	10
		8%	10%	8%	7%	8%	7%	8%	8%	8%	10%
2nd most useful	(2)	28	13	7	5	1	-	11	17	18	7
		6%	9%	6%	6%	2%	-	5%	7%	5%	7%
3rd most useful	(3)	34	16	7	7	1	-	16	18	26	6
		7%	11%	6%	8%	3%	-	8%	7%	8%	5%
Not selected		370	105	103	68	50	19	153	197	266	80
		79%	70%	81%	79%	87%	93%	78%	79%	79%	78%
				a		a					
NETS											
Net: Selected in top 3		100	45	25	18	8	2	42	54	70	22
		21%	30%	19%	21%	13%	7%	22%	21%	21%	22%
			bd								
Mean score		1.96	2.03	1.87	2.04	1.54	1.00	2.01	1.97	2.00	1.81
Standard deviation		.85	.85	.85	.88	.86	-	.88	.84	.86	.83
Standard error		.08	.13	.17	.21	.30	-	.14	.11	.10	.17

Columns Tested: a,b,c,d - e,f,g - h,i

MONEY MANAGEMENT SURVEY

Q7_SUM. When thinking about short-term savings, which of the following tips, if any, would be most useful to you at the moment?

SUMMARY TABLE
Base: All respondents

						NETS	
	Total	1st most useful	2nd most useful	3rd most useful	Not selected	Selected in top 3	Mean
Build up an emergency fund	470	17	26	27	399	71	2.15
	100%	4%	6%	6%	85%	15%	
Pay yourself first	470	39	67	72	292	178	2.19
	100%	8%	14%	15%	62%	38%	
Pay for things you need before paying for things you want	470	65	76	86	242	228	2.09
	100%	14%	16%	18%	52%	48%	
Put away money each month for unexpected bills	470	61	51	62	295	175	2.01
	100%	13%	11%	13%	63%	37%	
Save 3 months' income for a rainy day	470	76	97	81	217	253	2.02
	100%	16%	21%	17%	46%	54%	
Put some money into a savings account as soon as you get paid	470	18	34	31	387	82	2.15
	100%	4%	7%	6%	82%	18%	

MONEY MANAGEMENT SURVEY

Q7_SELECTED. When thinking about short-term savings, which of the following tips, if any, would be most useful to you at the moment?

SELECTED SUMMARY
Base: All respondents

		GENDER		AGE			REGION						
	Total	Male	Female	16-18	19-21	22-25	North	Midlands	London	South and South East	Scotland	Wales	Northern Ireland
Significance Level: 95%		a	b	c	d	e	f	g	h	i	*j	*k	*l
Unweighted Total	470	230	240	170	97	203	105	89	61	158	27	20	10
Weighted Total	470	240	230	132	136	202	113	80	61	141	38	23	14
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Save 3 months' income for a rainy day	253	132	122	76	80	97	58	44	36	81	21	10	3
	54%	55%	53%	58%	58%	48%	51%	55%	60%	58%	57%	41%	22%
Pay for things you need before paying for things you want	228	121	107	47	67	114	56	32	33	73	19	9	7
	48%	50%	47%	36%	49%	56%	49%	40%	54%	52%	49%	36%	51%
					c	c							
Pay yourself first	178	87	91	34	37	106	52	32	15	48	15	11	6
	38%	36%	40%	26%	27%	53%	46%	40%	24%	34%	39%	45%	42%
						cd	hi	h					
Put away money each month for unexpected bills	175	86	89	63	62	49	34	31	26	49	18	10	7
	37%	36%	39%	48%	46%	24%	30%	39%	43%	35%	47%	41%	48%
				e	e								
Put some money into a savings account as soon as you get paid	82	44	39	23	33	26	21	20	9	26	4	2	-
	18%	18%	17%	18%	25%	13%	19%	25%	14%	19%	12%	9%	-
					e								
Build up an emergency fund	71	37	34	30	19	22	17	15	11	18	2	3	4
	15%	15%	15%	23%	14%	11%	15%	19%	18%	13%	6%	14%	28%
				e									
None of the above	12	5	7	3	1	7	2	-	2	1	3	4	1
	3%	2%	3%	3%	1%	4%	2%	-	3%	*	7%	16%	10%

Columns Tested: a,b - c,d,e - f,g,h,i,j,k,l

MONEY MANAGEMENT SURVEY

Q7_SELECTED. When thinking about short-term savings, which of the following tips, if any, would be most useful to you at the moment?

SELECTED SUMMARY
Base: All respondents

		CURRENT WEALTH				LIVING SITUATION			CONFIDENCE IN MONEY MANAGEMENT	
	Total	< £1000	£1000-£4999	£5000-£14,999	£15,000+	Owning	Renting	Living at home/ with parents	Confident	Not confident
Significance Level: 95%		a	b	c	d	*e	f	g	h	i
Unweighted Total	470	154	125	87	57	19	188	260	331	104
Weighted Total	470	150	128	86	58	21	196	251	335	103
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Save 3 months' income for a rainy day	253	78	75	43	27	7	112	134	179	60
	54%	52%	58%	50%	46%	35%	57%	53%	53%	59%
Pay for things you need before paying for things you want	228	59	59	50	39	14	95	119	170	40
	48%	39%	46%	58%	68%	66%	49%	47%	51%	39%
				a	ab				i	
Pay yourself first	178	47	52	38	27	10	73	95	129	37
	38%	31%	40%	44%	46%	46%	37%	38%	38%	36%
				a	a					
Put away money each month for unexpected bills	175	74	41	30	12	9	72	92	111	50
	37%	50%	32%	35%	21%	42%	37%	37%	33%	48%
		bcd								h
Put some money into a savings account as soon as you get paid	82	29	23	11	8	4	33	44	62	18
	18%	19%	18%	13%	13%	20%	17%	18%	18%	18%
Build up an emergency fund	71	26	21	12	6	3	27	40	45	22
	15%	17%	16%	14%	11%	16%	14%	16%	14%	21%
None of the above	12	2	2	2	4	3	2	7	7	3
	3%	1%	2%	2%	7%	16%	1%	3%	2%	3%
					a					

Columns Tested: a,b,c,d - e,f,g - h,i

MONEY MANAGEMENT SURVEY

Q7_1. When thinking about short-term savings, which of the following tips, if any, would be most useful to you at the moment?

Build up an emergency fund
Base: All respondents

			GENDER		AGE			REGION						
		Total	Male	Female	16-18	19-21	22-25	North	Midlands	London	South and South East	Scotland	Wales	Northern Ireland
Significance Level: 95%			a	b	c	d	e	f	g	h	i	*j	*k	*l
Unweighted Total		470	230	240	170	97	203	105	89	61	158	27	20	10
Weighted Total		470	240	230	132	136	202	113	80	61	141	38	23	14
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most useful	(1)	17	11	6	4	4	8	3	3	3	5	-	2	2
		4%	4%	3%	3%	3%	4%	3%	4%	6%	3%	-	7%	11%
2nd most useful	(2)	26	12	14	11	8	7	7	9	2	6	1	2	-
		6%	5%	6%	9%	6%	3%	6%	11%	4%	4%	3%	8%	-
					e				i					
3rd most useful	(3)	27	14	14	15	6	7	7	3	5	8	1	-	2
		6%	6%	6%	11%	4%	3%	7%	4%	9%	5%	3%	-	16%
					e									
Not selected		399	203	196	101	118	180	95	65	50	123	35	20	10
		85%	85%	85%	77%	86%	89%	85%	81%	82%	87%	94%	86%	72%
							c							
NETS														
Net: Selected in top 3		71	37	34	30	19	22	17	15	11	18	2	3	4
		15%	15%	15%	23%	14%	11%	15%	19%	18%	13%	6%	14%	28%
					e									
Mean score		2.15	2.08	2.22	2.34	2.07	1.94	2.26	2.04	2.17	2.17	2.50	1.55	2.19
Standard deviation		.78	.82	.74	.72	.76	.85	.75	.68	.92	.83	.65	.59	1.14
Standard error		.09	.13	.12	.11	.21	.18	.19	.16	.28	.18	.46	.34	.66

Columns Tested: a,b - c,d,e - f,g,h,i,j,k,l

MONEY MANAGEMENT SURVEY

Q7_1. When thinking about short-term savings, which of the following tips, if any, would be most useful to you at the moment?

Build up an emergency fund
Base: All respondents

			CURRENT WEALTH				LIVING SITUATION			CONFIDENCE IN MONEY MANAGEMENT	
		Total	< £1000	£1000-£4999	£5000-£14,999	£15,000+	Owning	Renting	Living at home/ with parents	Confident	Not confident
Significance Level: 95%			a	b	c	d	*e	f	g	h	i
Unweighted Total		470	154	125	87	57	19	188	260	331	104
Weighted Total		470	150	128	86	58	21	196	251	335	103
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most useful	(1)	17	5	5	4	1	1	8	8	8	8
		4%	3%	4%	5%	2%	6%	4%	3%	2%	8%
											h
2nd most useful	(2)	26	10	5	6	2	-	10	16	17	8
		6%	7%	4%	7%	3%	-	5%	7%	5%	8%
3rd most useful	(3)	27	11	10	2	4	2	9	16	20	5
		6%	7%	8%	2%	6%	11%	4%	6%	6%	5%
Not selected		399	125	108	74	52	17	169	211	290	81
		85%	83%	84%	86%	89%	84%	86%	84%	86%	79%
NETS											
Net: Selected in top 3		71	26	21	12	6	3	27	40	45	22
		15%	17%	16%	14%	11%	16%	14%	16%	14%	21%
Mean score		2.15	2.24	2.23	1.77	2.38	2.33	2.01	2.20	2.26	1.85
Standard deviation		.78	.76	.85	.69	.84	1.12	.81	.75	.75	.79
Standard error		.09	.14	.18	.20	.34	.65	.16	.11	.11	.17

Columns Tested: a,b,c,d - e,f,g - h,i

MONEY MANAGEMENT SURVEY

Q7_2. When thinking about short-term savings, which of the following tips, if any, would be most useful to you at the moment?

Pay yourself first
Base: All respondents

			GENDER		AGE			REGION						
		Total	Male	Female	16-18	19-21	22-25	North	Midlands	London	South and South East	Scotland	Wales	Northern Ireland
Significance Level: 95%			a	b	c	d	e	f	g	h	i	*j	*k	*l
Unweighted Total		470	230	240	170	97	203	105	89	61	158	27	20	10
Weighted Total		470	240	230	132	136	202	113	80	61	141	38	23	14
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most useful	(1)	39	17	22	11	11	17	13	6	2	13	1	4	-
		8%	7%	10%	9%	8%	8%	11%	7%	4%	9%	3%	15%	-
2nd most useful	(2)	67	38	29	11	9	47	22	13	6	13	9	4	-
		14%	16%	13%	9%	6%	23%	20%	16%	10%	9%	23%	16%	-
							cd	i						
3rd most useful	(3)	72	32	40	12	18	43	17	14	6	22	5	3	6
		15%	13%	18%	9%	13%	21%	15%	17%	10%	15%	13%	14%	42%
							c							
Not selected		292	153	139	97	99	96	61	48	47	93	23	13	8
		62%	64%	60%	74%	73%	47%	54%	60%	76%	66%	61%	55%	58%
					e	e				fg	f			
NETS														
Net: Selected in top 3		178	87	91	34	37	106	52	32	15	48	15	11	6
		38%	36%	40%	26%	27%	53%	46%	40%	24%	34%	39%	45%	42%
							cd	hi	h					
Mean score		2.19	2.17	2.20	2.01	2.18	2.25	2.08	2.24	2.23	2.18	2.25	1.98	3.00
Standard deviation		.77	.74	.81	.83	.87	.71	.76	.75	.75	.84	.61	.85	*
Standard error		.06	.08	.08	.12	.17	.07	.11	.13	.19	.11	.19	.28	*

Columns Tested: a,b - c,d,e - f,g,h,i,j,k,l

MONEY MANAGEMENT SURVEY

Q7_2. When thinking about short-term savings, which of the following tips, if any, would be most useful to you at the moment?

Pay yourself first
Base: All respondents

			CURRENT WEALTH				LIVING SITUATION			CONFIDENCE IN MONEY MANAGEMENT	
		Total	< £1000	£1000-£4999	£5000-£14,999	£15,000+	Owning	Renting	Living at home/ with parents	Confident	Not confident
Significance Level: 95%			a	b	c	d	*e	f	g	h	i
Unweighted Total		470	154	125	87	57	19	188	260	331	104
Weighted Total		470	150	128	86	58	21	196	251	335	103
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most useful	(1)	39	13	13	8	2	1	17	21	25	9
		8%	9%	10%	9%	4%	6%	9%	8%	7%	9%
2nd most useful	(2)	67	16	21	10	14	7	26	34	49	14
		14%	11%	16%	12%	24%	32%	14%	13%	15%	14%
						a					
3rd most useful	(3)	72	17	19	20	11	2	30	40	55	14
		15%	12%	15%	23%	19%	8%	15%	16%	16%	13%
					a						
Not selected		292	103	77	48	31	11	123	156	206	65
		62%	69%	60%	56%	54%	54%	63%	62%	62%	64%
			cd								
NETS											
Net: Selected in top 3		178	47	52	38	27	10	73	95	129	37
		38%	31%	40%	44%	46%	46%	37%	38%	38%	36%
					a	a					
Mean score		2.19	2.09	2.12	2.32	2.33	2.03	2.18	2.21	2.23	2.12
Standard deviation		.77	.82	.77	.80	.63	.58	.78	.78	.76	.79
Standard error		.06	.12	.11	.13	.12	.19	.09	.08	.07	.13

Columns Tested: a,b,c,d - e,f,g - h,i

MONEY MANAGEMENT SURVEY

Q7_3. When thinking about short-term savings, which of the following tips, if any, would be most useful to you at the moment?

Pay for things you need before paying for things you want
Base: All respondents

			GENDER		AGE			REGION						
		Total	Male	Female	16-18	19-21	22-25	North	Midlands	London	South and South East	Scotland	Wales	Northern Ireland
Significance Level: 95%			a	b	c	d	e	f	g	h	i	*j	*k	*l
Unweighted Total		470	230	240	170	97	203	105	89	61	158	27	20	10
Weighted Total		470	240	230	132	136	202	113	80	61	141	38	23	14
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most useful	(1)	65	36	29	16	21	29	16	5	10	27	3	2	2
		14%	15%	13%	12%	15%	14%	14%	6%	17%	19%	7%	11%	11%
										g	g			
2nd most useful	(2)	76	42	34	16	18	42	20	11	10	23	4	4	4
		16%	18%	15%	13%	13%	21%	18%	14%	17%	17%	12%	15%	28%
							c							
3rd most useful	(3)	86	43	43	15	28	44	20	16	13	22	11	3	2
		18%	18%	19%	11%	21%	22%	17%	20%	21%	16%	31%	11%	12%
						c	c							
Not selected		242	119	123	85	70	88	57	48	28	68	19	15	7
		52%	50%	53%	64%	51%	44%	51%	60%	46%	48%	51%	64%	49%
					de									
NETS														
Net: Selected in top 3		228	121	107	47	67	114	56	32	33	73	19	9	7
		48%	50%	47%	36%	49%	56%	49%	40%	54%	52%	49%	36%	51%
						c	c							
Mean score		2.09	2.06	2.13	1.98	2.11	2.13	2.06	2.36	2.07	1.93	2.47	2.01	2.01
									i					
Standard deviation		.81	.81	.82	.81	.85	.79	.81	.74	.84	.83	.76	.82	.73
Standard error		.05	.08	.08	.11	.12	.07	.11	.13	.15	.09	.21	.31	.33

Columns Tested: a,b - c,d,e - f,g,h,i,j,k,l

Britainthinks
Insight & Strategy

MONEY MANAGEMENT SURVEY

Q7_3. When thinking about short-term savings, which of the following tips, if any, would be most useful to you at the moment?

Pay for things you need before paying for things you want
Base: All respondents

			CURRENT WEALTH				LIVING SITUATION			CONFIDENCE IN MONEY MANAGEMENT	
		Total	< £1000	£1000-£4999	£5000-£14,999	£15,000+	Owning	Renting	Living at home/ with parents	Confident	Not confident
Significance Level: 95%			a	b	c	d	*e	f	g	h	i
Unweighted Total		470	154	125	87	57	19	188	260	331	104
Weighted Total		470	150	128	86	58	21	196	251	335	103
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most useful	(1)	65	15	19	14	12	5	24	36	54	10
		14%	10%	15%	16%	21%	23%	12%	14%	16%	10%
						a					
2nd most useful	(2)	76	22	17	17	13	2	36	38	55	13
		16%	15%	13%	19%	23%	11%	19%	15%	16%	13%
3rd most useful	(3)	86	22	23	20	14	7	34	45	62	17
		18%	15%	18%	23%	24%	33%	18%	18%	18%	17%
Not selected		242	91	70	36	19	7	101	132	165	62
		52%	61%	54%	42%	32%	34%	51%	53%	49%	61%
			cd	d							h
NETS											
Net: Selected in top 3		228	59	59	50	39	14	95	119	170	40
		48%	39%	46%	58%	68%	66%	49%	47%	51%	39%
					a	ab				i	
Mean score		2.09	2.13	2.08	2.11	2.04	2.14	2.10	2.08	2.04	2.18
Standard deviation		.81	.79	.85	.82	.83	.94	.78	.83	.83	.81
Standard error		.05	.10	.12	.12	.13	.27	.08	.08	.06	.13

Columns Tested: a,b,c,d - e,f,g - h,i

MONEY MANAGEMENT SURVEY

Q7_4. When thinking about short-term savings, which of the following tips, if any, would be most useful to you at the moment?

Put away money each month for unexpected bills

Base: All respondents

			GENDER		AGE			REGION						
		Total	Male	Female	16-18	19-21	22-25	North	Midlands	London	South and South East	Scotland	Wales	Northern Ireland
Significance Level: 95%			a	b	c	d	e	f	g	h	i	*j	*k	*l
Unweighted Total		470	230	240	170	97	203	105	89	61	158	27	20	10
Weighted Total		470	240	230	132	136	202	113	80	61	141	38	23	14
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most useful	(1)	61	32	29	26	21	14	8	16	8	21	4	1	3
		13%	13%	13%	20%	15%	7%	7%	20%	13%	15%	10%	6%	20%
					e	e			f					
2nd most useful	(2)	51	23	28	13	25	13	10	7	11	10	6	4	4
		11%	10%	12%	10%	18%	7%	9%	8%	18%	7%	17%	15%	28%
						e				i				
3rd most useful	(3)	62	31	31	24	17	22	16	8	8	18	7	5	-
		13%	13%	14%	18%	12%	11%	14%	10%	13%	13%	20%	20%	-
Not selected		295	154	141	68	74	153	79	49	35	92	20	14	7
		63%	64%	61%	52%	54%	76%	70%	61%	57%	65%	53%	59%	52%
							cd							
NETS														
Net: Selected in top 3		175	86	89	63	62	49	34	31	26	49	18	10	7
		37%	36%	39%	48%	46%	24%	30%	39%	43%	35%	47%	41%	48%
					e	e								
Mean score		2.01	1.99	2.02	1.96	1.93	2.16	2.22	1.76	1.99	1.94	2.21	2.34	1.58
								g						
Standard deviation		.84	.86	.83	.89	.78	.85	.82	.87	.78	.90	.80	.76	.54
Standard error		.06	.10	.09	.10	.12	.12	.14	.15	.15	.12	.22	.27	.24

Columns Tested: a,b - c,d,e - f,g,h,i,j,k,l

MONEY MANAGEMENT SURVEY

Q7_4. When thinking about short-term savings, which of the following tips, if any, would be most useful to you at the moment?

Put away money each month for unexpected bills
Base: All respondents

			CURRENT WEALTH				LIVING SITUATION			CONFIDENCE IN MONEY MANAGEMENT	
		Total	< £1000	£1000-£4999	£5000-£14,999	£15,000+	Owning	Renting	Living at home/ with parents	Confident	Not confident
Significance Level: 95%			a	b	c	d	*e	f	g	h	i
Unweighted Total		470	154	125	87	57	19	188	260	331	104
Weighted Total		470	150	128	86	58	21	196	251	335	103
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most useful	(1)	61	28	14	5	6	2	30	29	36	18
		13%	18%	11%	6%	10%	8%	15%	12%	11%	17%
			c								
2nd most useful	(2)	51	22	11	11	3	3	16	33	37	12
		11%	15%	8%	12%	5%	14%	8%	13%	11%	12%
3rd most useful	(3)	62	24	17	14	4	4	26	31	37	20
		13%	16%	13%	17%	6%	20%	14%	12%	11%	19%
											h
Not selected		295	76	87	56	46	12	124	159	224	53
		63%	50%	68%	65%	79%	58%	63%	63%	67%	52%
				a	a	a				i	
NETS											
Net: Selected in top 3		175	74	41	30	12	9	72	92	111	50
		37%	50%	32%	35%	21%	42%	37%	37%	33%	48%
			bcd								h
Mean score		2.01	1.95	2.07	2.31	1.84	2.30	1.95	2.02	2.01	2.04
Standard deviation		.84	.84	.87	.75	.89	.81	.89	.81	.82	.87
Standard error		.06	.10	.13	.14	.25	.29	.11	.08	.08	.12

Columns Tested: a,b,c,d - e,f,g - h,i

MONEY MANAGEMENT SURVEY

Q7_5. When thinking about short-term savings, which of the following tips, if any, would be most useful to you at the moment?

Save 3 months' income for a rainy day
Base: All respondents

	Total	GENDER		AGE			REGION						
		Male	Female	16-18	19-21	22-25	North	Midlands	London	South and South East	Scotland	Wales	Northern Ireland
Significance Level: 95%		a	b	c	d	e	f	g	h	i	*j	*k	*l
Unweighted Total	470	230	240	170	97	203	105	89	61	158	27	20	10
Weighted Total	470	240	230	132	136	202	113	80	61	141	38	23	14
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most useful (1)	76	35	40	21	26	29	14	18	16	18	8	2	-
	16%	15%	18%	16%	19%	15%	13%	22%	26%	13%	22%	8%	-
									fi				
2nd most useful (2)	97	45	52	32	30	35	20	15	11	38	6	5	2
	21%	19%	22%	24%	22%	17%	18%	19%	18%	27%	17%	19%	11%
3rd most useful (3)	81	51	30	24	24	33	23	11	10	25	7	3	2
	17%	21%	13%	18%	17%	16%	21%	14%	16%	18%	18%	14%	11%
		b											
Not selected	217	108	108	55	57	105	55	36	25	60	16	14	11
	46%	45%	47%	42%	42%	52%	49%	45%	40%	42%	43%	59%	78%
NETS													
Net: Selected in top 3	253	132	122	76	80	97	58	44	36	81	21	10	3
	54%	55%	53%	58%	58%	48%	51%	55%	60%	58%	57%	41%	22%
Mean score	2.02	2.12	1.91	2.04	1.97	2.04	2.15	1.84	1.84	2.09	1.92	2.15	2.50
		b											
Standard deviation	.79	.80	.76	.77	.79	.81	.80	.80	.83	.73	.86	.75	.60
Standard error	.05	.07	.07	.08	.11	.08	.11	.11	.14	.08	.21	.25	.43

Columns Tested: a,b - c,d,e - f,g,h,i,j,k,l

MONEY MANAGEMENT SURVEY

Q7_5. When thinking about short-term savings, which of the following tips, if any, would be most useful to you at the moment?

Save 3 months' income for a rainy day
Base: All respondents

			CURRENT WEALTH				LIVING SITUATION			CONFIDENCE IN MONEY MANAGEMENT	
		Total	< £1000	£1000-£4999	£5000-£14,999	£15,000+	Owning	Renting	Living at home/ with parents	Confident	Not confident
Significance Level: 95%			a	b	c	d	*e	f	g	h	i
Unweighted Total		470	154	125	87	57	19	188	260	331	104
Weighted Total		470	150	128	86	58	21	196	251	335	103
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most useful	(1)	76	26	17	14	11	4	30	42	51	18
		16%	17%	13%	16%	18%	17%	15%	17%	15%	18%
2nd most useful	(2)	97	30	30	18	8	2	43	52	66	26
		21%	20%	23%	21%	14%	8%	22%	21%	20%	26%
3rd most useful	(3)	81	21	28	11	8	2	39	39	62	15
		17%	14%	22%	13%	14%	9%	20%	16%	19%	15%
Not selected		217	72	54	43	31	14	84	117	156	42
		46%	48%	42%	50%	54%	65%	43%	47%	47%	41%
NETS											
Net: Selected in top 3		253	78	75	43	27	7	112	134	179	60
		54%	52%	58%	50%	46%	35%	57%	53%	53%	59%
Mean score		2.02	1.94	2.16	1.95	1.91	1.78	2.09	1.98	2.07	1.95
Standard deviation		.79	.78	.76	.77	.85	.91	.78	.78	.79	.75
Standard error		.05	.09	.09	.11	.17	.34	.08	.07	.06	.10

Columns Tested: a,b,c,d - e,f,g - h,i

MONEY MANAGEMENT SURVEY

Q7_6. When thinking about short-term savings, which of the following tips, if any, would be most useful to you at the moment?

Put some money into a savings account as soon as you get paid
Base: All respondents

			GENDER		AGE			REGION						
		Total	Male	Female	16-18	19-21	22-25	North	Midlands	London	South and South East	Scotland	Wales	Northern Ireland
Significance Level: 95%			a	b	c	d	e	f	g	h	i	*j	*k	*l
Unweighted Total		470	230	240	170	97	203	105	89	61	158	27	20	10
Weighted Total		470	240	230	132	136	202	113	80	61	141	38	23	14
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most useful	(1)	18	8	10	5	8	5	7	1	2	8	-	1	-
		4%	4%	4%	4%	6%	2%	6%	1%	4%	5%	-	3%	-
2nd most useful	(2)	34	23	11	10	13	11	8	8	4	9	3	1	-
		7%	9%	5%	8%	9%	5%	7%	10%	7%	7%	7%	5%	-
			b											
3rd most useful	(3)	31	13	18	8	13	10	7	11	2	10	2	-	-
		6%	5%	8%	6%	9%	5%	6%	14%	3%	7%	5%	-	-
									h					
Not selected		387	196	191	109	103	176	92	60	52	115	33	21	14
		82%	82%	83%	82%	75%	87%	81%	75%	86%	81%	88%	91%	100%
							d							
NETS														
Net: Selected in top 3		82	44	39	23	33	26	21	20	9	26	4	2	-
		18%	18%	17%	18%	25%	13%	19%	25%	14%	19%	12%	9%	-
						e								
Mean score		2.15	2.09	2.21	2.11	2.13	2.19	1.98	2.51	1.93	2.08	2.40	1.61	-
Standard deviation		.76	.70	.83	.76	.79	.75	.82	.58	.74	.81	.56	.68	-
Standard error		.08	.11	.13	.14	.16	.14	.19	.13	.25	.16	.32	.48	-

Columns Tested: a,b - c,d,e - f,g,h,i,j,k,l

MONEY MANAGEMENT SURVEY

Q7_6. When thinking about short-term savings, which of the following tips, if any, would be most useful to you at the moment?

Put some money into a savings account as soon as you get paid
Base: All respondents

		Total	CURRENT WEALTH				LIVING SITUATION			CONFIDENCE IN MONEY MANAGEMENT	
			< £1000	£1000-£4999	£5000-£14,999	£15,000+	Owning	Renting	Living at home/ with parents	Confident	Not confident
Significance Level: 95%			a	b	c	d	*e	f	g	h	i
Unweighted Total		470	154	125	87	57	19	188	260	331	104
Weighted Total		470	150	128	86	58	21	196	251	335	103
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most useful	(1)	18	8	3	3	2	-	5	13	13	5
		4%	5%	2%	4%	4%	-	3%	5%	4%	5%
2nd most useful	(2)	34	11	13	4	3	3	16	13	29	3
		7%	7%	10%	4%	5%	16%	8%	5%	9%	3%
										i	
3rd most useful	(3)	31	10	7	4	3	1	12	18	20	11
		6%	7%	6%	4%	5%	4%	6%	7%	6%	10%
Not selected		387	121	105	75	50	17	163	207	273	84
		82%	81%	82%	87%	87%	80%	83%	82%	82%	82%
NETS											
Net: Selected in top 3		82	29	23	11	8	4	33	44	62	18
		18%	19%	18%	13%	13%	20%	17%	18%	18%	18%
Mean score		2.15	2.09	2.18	2.04	2.10	2.18	2.20	2.10	2.11	2.33
Standard deviation		.76	.80	.66	.85	.85	.45	.70	.84	.72	.88
Standard error		.08	.15	.14	.26	.30	.22	.13	.12	.09	.21

Columns Tested: a,b,c,d - e,f,g - h,i

MONEY MANAGEMENT SURVEY

Q8_SUM. When thinking about making large purchases, which of the following tips, if any, would be most useful to you at the moment?

SUMMARY TABLE
Base: All respondents

						NETS	
	Total	1st most useful	2nd most useful	3rd most useful	Not selected	Selected in top 3	Mean
Don't compare yourself to others – buy what you can comfortably afford	470 100%	74 16%	79 17%	83 18%	234 50%	235 50%	2.04
If you can't comfortably afford it, think again about buying it	470 100%	105 22%	86 18%	93 20%	187 40%	283 60%	1.96
Plan before you spend – think about how you will pay for it	470 100%	101 22%	90 19%	81 17%	197 42%	273 58%	1.93
Think about how you will repay before you borrow	470 100%	63 13%	71 15%	73 15%	263 56%	207 44%	2.05
When buying a house or car, save a 20% deposit before you buy	470 100%	47 10%	43 9%	39 8%	341 72%	129 28%	1.94
Don't pay interest for something that will lose value over time	470 100%	35 8%	36 8%	45 10%	354 75%	116 25%	2.08
Make a plan to spread the cost of making large payments	470 100%	29 6%	50 11%	40 8%	351 75%	119 25%	2.09

MONEY MANAGEMENT SURVEY

Q8_SELECTED. When thinking about making large purchases, which of the following tips, if any, would be most useful to you at the moment?

SELECTED SUMMARY

Base: All respondents

		GENDER		AGE			REGION						
	Total	Male	Female	16-18	19-21	22-25	North	Midlands	London	South and South East	Scotland	Wales	Northern Ireland
Significance Level: 95%		a	b	c	d	e	f	g	h	i	*j	*k	*l
Unweighted Total	470	230	240	170	97	203	105	89	61	158	27	20	10
Weighted Total	470	240	230	132	136	202	113	80	61	141	38	23	14
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
If you can't comfortably afford it, think again about buying it	283	147	137	71	87	126	71	42	36	84	21	16	12
	60%	61%	59%	54%	64%	62%	63%	52%	59%	60%	57%	69%	85%
Plan before you spend – think about how you will pay for it	273	140	133	83	76	114	69	48	37	81	13	17	7
	58%	58%	58%	63%	55%	56%	62%	60%	60%	58%	35%	72%	53%
Don't compare yourself to others – buy what you can comfortably afford	235	121	115	57	68	111	43	40	32	67	27	18	9
	50%	50%	50%	43%	50%	55%	38%	50%	52%	48%	72%	75%	61%
						c							
Think about how you will repay before you borrow	207	107	100	63	63	81	50	35	23	72	14	9	3
	44%	45%	43%	48%	46%	40%	44%	44%	38%	51%	38%	38%	24%
When buying a house or car, save a 20% deposit before you buy	129	66	63	40	39	50	29	26	15	44	10	2	4
	28%	28%	27%	30%	29%	25%	26%	32%	24%	31%	26%	11%	28%
Make a plan to spread the cost of making large payments	119	54	65	39	39	41	23	27	18	34	8	3	6
	25%	22%	28%	30%	29%	20%	20%	34%	29%	24%	21%	14%	42%
				e				f					
Don't pay interest for something that will lose value over time	116	64	52	28	34	55	34	18	15	35	7	5	1
	25%	27%	23%	21%	25%	27%	30%	22%	25%	25%	19%	21%	7%
None of the above	16	7	8	5	1	10	6	1	3	2	4	-	-
	3%	3%	4%	4%	1%	5%	6%	2%	4%	1%	11%	-	-
							i						

Columns Tested: a,b - c,d,e - f,g,h,i,j,k,l

MONEY MANAGEMENT SURVEY

Q8_SELECTED. When thinking about making large purchases, which of the following tips, if any, would be most useful to you at the moment?

SELECTED SUMMARY
Base: All respondents

		CURRENT WEALTH				LIVING SITUATION			CONFIDENCE IN MONEY MANAGEMENT	
	Total	< £1000	£1000-£4999	£5000-£14,999	£15,000+	Owning	Renting	Living at home/ with parents	Confident	Not confident
Significance Level: 95%		a	b	c	d	*e	f	g	h	i
Unweighted Total	470	154	125	87	57	19	188	260	331	104
Weighted Total	470	150	128	86	58	21	196	251	335	103
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
If you can't comfortably afford it, think again about buying it	283	86	82	55	37	10	125	146	207	57
	60%	57%	64%	64%	63%	49%	64%	58%	62%	56%
Plan before you spend – think about how you will pay for it	273	92	79	50	30	11	128	133	200	54
	58%	61%	61%	57%	52%	52%	66%	53%	60%	53%
							g			
Don't compare yourself to others – buy what you can comfortably afford	235	81	60	42	29	14	102	118	168	53
	50%	54%	47%	48%	49%	66%	52%	47%	50%	52%
Think about how you will repay before you borrow	207	73	54	27	24	11	78	116	143	51
	44%	48%	42%	32%	42%	51%	40%	46%	43%	50%
		c								
When buying a house or car, save a 20% deposit before you buy	129	39	36	30	17	3	51	74	91	34
	28%	26%	28%	35%	29%	17%	26%	29%	27%	33%
Make a plan to spread the cost of making large payments	119	38	35	25	6	6	47	65	79	31
	25%	25%	27%	29%	10%	27%	24%	26%	23%	30%
		d	d	d						
Don't pay interest for something that will lose value over time	116	36	25	28	18	6	41	69	84	25
	25%	24%	20%	32%	31%	27%	21%	28%	25%	25%
				b						
None of the above	16	2	4	1	4	1	5	10	11	1
	3%	1%	3%	1%	8%	4%	2%	4%	3%	1%
					ac					

Columns Tested: a,b,c,d - e,f,g - h,i

MONEY MANAGEMENT SURVEY

Q8_1. When thinking about making large purchases, which of the following tips, if any, would be most useful to you at the moment?

Don't compare yourself to others – buy what you can comfortably afford
Base: All respondents

			GENDER		AGE			REGION						
		Total	Male	Female	16-18	19-21	22-25	North	Midlands	London	South and South East	Scotland	Wales	Northern Ireland
Significance Level: 95%			a	b	c	d	e	f	g	h	i	*j	*k	*l
Unweighted Total		470	230	240	170	97	203	105	89	61	158	27	20	10
Weighted Total		470	240	230	132	136	202	113	80	61	141	38	23	14
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most useful	(1)	74	39	35	21	20	32	13	16	11	22	4	5	2
		16%	16%	15%	16%	15%	16%	12%	20%	19%	15%	11%	22%	11%
2nd most useful	(2)	79	41	38	15	24	39	14	9	13	23	11	5	4
		17%	17%	17%	11%	18%	20%	12%	11%	21%	17%	30%	19%	30%
							c							
3rd most useful	(3)	83	41	42	20	23	40	16	15	8	22	12	8	3
		18%	17%	18%	15%	17%	20%	14%	19%	13%	16%	31%	33%	20%
Not selected		234	120	115	75	69	91	70	40	29	74	10	6	5
		50%	50%	50%	57%	50%	45%	62%	50%	48%	52%	28%	25%	39%
					e									
NETS														
Net: Selected in top 3		235	121	115	57	68	111	43	40	32	67	27	18	9
		50%	50%	50%	43%	50%	55%	38%	50%	52%	48%	72%	75%	61%
							c							
Mean score		2.04	2.02	2.07	1.98	2.03	2.08	2.06	1.97	1.89	2.01	2.28	2.15	2.14
Standard deviation		.82	.82	.82	.87	.81	.80	.83	.90	.78	.81	.72	.87	.74
Standard error		.05	.08	.08	.10	.12	.08	.14	.13	.14	.09	.17	.23	.30

Columns Tested: a,b - c,d,e - f,g,h,i,j,k,l

MONEY MANAGEMENT SURVEY

Q8_1. When thinking about making large purchases, which of the following tips, if any, would be most useful to you at the moment?

Don't compare yourself to others – buy what you can comfortably afford
Base: All respondents

			CURRENT WEALTH				LIVING SITUATION			CONFIDENCE IN MONEY MANAGEMENT	
		Total	< £1000	£1000-£4999	£5000-£14,999	£15,000+	Owning	Renting	Living at home/ with parents	Confident	Not confident
Significance Level: 95%			a	b	c	d	*e	f	g	h	i
Unweighted Total		470	154	125	87	57	19	188	260	331	104
Weighted Total		470	150	128	86	58	21	196	251	335	103
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most useful	(1)	74	20	17	14	11	8	28	37	56	12
		16%	13%	13%	17%	19%	38%	15%	15%	17%	12%
2nd most useful	(2)	79	31	21	12	7	4	34	40	56	20
		17%	20%	17%	14%	13%	19%	18%	16%	17%	20%
3rd most useful	(3)	83	30	22	16	10	2	39	41	56	20
		18%	20%	17%	18%	17%	9%	20%	16%	17%	20%
Not selected		234	69	68	44	29	7	93	132	167	49
		50%	46%	53%	52%	51%	34%	48%	53%	50%	48%
NETS											
Net: Selected in top 3		235	81	60	42	29	14	102	118	168	53
		50%	54%	47%	48%	49%	66%	52%	47%	50%	52%
Mean score		2.04	2.12	2.10	2.03	1.96	1.56	2.11	2.03	2.00	2.15
Standard deviation		.82	.78	.80	.86	.88	.75	.81	.82	.82	.78
Standard error		.05	.09	.11	.13	.17	.21	.08	.07	.06	.11

Columns Tested: a,b,c,d - e,f,g - h,i

MONEY MANAGEMENT SURVEY

Q8_2. When thinking about making large purchases, which of the following tips, if any, would be most useful to you at the moment?

If you can't comfortably afford it, think again about buying it
Base: All respondents

			GENDER		AGE			REGION						
		Total	Male	Female	16-18	19-21	22-25	North	Midlands	London	South and South East	Scotland	Wales	Northern Ireland
Significance Level: 95%			a	b	c	d	e	f	g	h	i	*j	*k	*l
Unweighted Total		470	230	240	170	97	203	105	89	61	158	27	20	10
Weighted Total		470	240	230	132	136	202	113	80	61	141	38	23	14
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most useful	(1)	105	50	54	22	28	54	29	9	13	36	8	6	3
		22%	21%	24%	17%	21%	27%	25%	12%	21%	26%	22%	27%	22%
							c	g			g			
2nd most useful	(2)	86	47	39	28	23	35	24	17	12	17	6	9	1
		18%	20%	17%	21%	17%	17%	21%	21%	20%	12%	15%	36%	9%
3rd most useful	(3)	93	49	44	21	35	36	19	15	11	31	7	1	8
		20%	20%	19%	16%	26%	18%	17%	19%	18%	22%	19%	6%	54%
Not selected		187	94	93	61	50	76	41	38	25	57	16	7	2
		40%	39%	41%	46%	36%	38%	37%	48%	41%	40%	43%	31%	15%
NETS														
Net: Selected in top 3		283	147	137	71	87	126	71	42	36	84	21	16	12
		60%	61%	59%	54%	64%	62%	63%	52%	59%	60%	57%	69%	85%
Mean score		1.96	1.99	1.92	1.99	2.08	1.86	1.87	2.14	1.96	1.94	1.95	1.70	2.38
Standard deviation		.84	.83	.85	.79	.86	.84	.81	.77	.83	.89	.87	.64	.90
Standard error		.05	.07	.07	.08	.11	.08	.10	.11	.14	.09	.23	.18	.32

Columns Tested: a,b - c,d,e - f,g,h,i,j,k,l

MONEY MANAGEMENT SURVEY

Q8_2. When thinking about making large purchases, which of the following tips, if any, would be most useful to you at the moment?

If you can't comfortably afford it, think again about buying it
Base: All respondents

			CURRENT WEALTH				LIVING SITUATION			CONFIDENCE IN MONEY MANAGEMENT	
		Total	< £1000	£1000-£4999	£5000-£14,999	£15,000+	Owning	Renting	Living at home/ with parents	Confident	Not confident
Significance Level: 95%			a	b	c	d	*e	f	g	h	i
Unweighted Total		470	154	125	87	57	19	188	260	331	104
Weighted Total		470	150	128	86	58	21	196	251	335	103
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most useful	(1)	105	37	26	18	16	3	54	48	74	25
		22%	25%	20%	21%	27%	13%	28%	19%	22%	24%
								g			
2nd most useful	(2)	86	31	22	12	15	4	25	56	60	20
		18%	21%	17%	14%	26%	21%	13%	22%	18%	20%
									f		
3rd most useful	(3)	93	18	35	25	6	3	46	43	72	13
		20%	12%	27%	29%	10%	14%	23%	17%	22%	12%
				ad	ad					i	
Not selected		187	64	46	31	21	11	70	105	129	45
		40%	43%	36%	36%	37%	51%	36%	42%	38%	44%
NETS											
Net: Selected in top 3		283	86	82	55	37	10	125	146	207	57
		60%	57%	64%	64%	63%	49%	64%	58%	62%	56%
Mean score		1.96	1.78	2.11	2.12	1.73	2.02	1.93	1.97	1.99	1.79
				ad	ad						
Standard deviation		.84	.77	.85	.89	.73	.79	.90	.79	.84	.78
Standard error		.05	.08	.10	.12	.12	.26	.08	.06	.06	.10

Columns Tested: a,b,c,d - e,f,g - h,i

MONEY MANAGEMENT SURVEY

Q8_3. When thinking about making large purchases, which of the following tips, if any, would be most useful to you at the moment?

Plan before you spend – think about how you will pay for it
Base: All respondents

			GENDER		AGE			REGION						
		Total	Male	Female	16-18	19-21	22-25	North	Midlands	London	South and South East	Scotland	Wales	Northern Ireland
Significance Level: 95%			a	b	c	d	e	f	g	h	i	*j	*k	*l
Unweighted Total		470	230	240	170	97	203	105	89	61	158	27	20	10
Weighted Total		470	240	230	132	136	202	113	80	61	141	38	23	14
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most useful	(1)	101	56	45	30	37	35	22	20	16	30	5	3	4
		22%	23%	20%	23%	27%	17%	20%	25%	27%	21%	14%	12%	31%
						e								
2nd most useful	(2)	90	45	45	29	23	38	30	12	8	28	4	6	1
		19%	19%	19%	22%	17%	19%	26%	15%	13%	20%	11%	26%	10%
3rd most useful	(3)	81	38	43	25	16	41	18	16	12	23	4	8	2
		17%	16%	19%	19%	11%	20%	16%	19%	19%	16%	10%	34%	11%
Not selected		197	100	97	48	61	88	43	32	25	60	24	7	7
		42%	42%	42%	37%	45%	44%	38%	40%	40%	42%	65%	28%	47%
NETS														
Net: Selected in top 3		273	140	133	83	76	114	69	48	37	81	13	17	7
		58%	58%	58%	63%	55%	56%	62%	60%	60%	58%	35%	72%	53%
Mean score		1.93	1.87	1.99	1.93	1.72	2.06	1.93	1.90	1.87	1.92	1.88	2.29	1.62
							d							
Standard deviation		.82	.81	.82	.81	.79	.82	.76	.87	.88	.81	.86	.76	.87
Standard error		.05	.07	.07	.08	.11	.08	.09	.12	.15	.08	.27	.20	.39

Columns Tested: a,b - c,d,e - f,g,h,i,j,k,l

MONEY MANAGEMENT SURVEY

Q8_3. When thinking about making large purchases, which of the following tips, if any, would be most useful to you at the moment?

Plan before you spend – think about how you will pay for it
Base: All respondents

			CURRENT WEALTH				LIVING SITUATION			CONFIDENCE IN MONEY MANAGEMENT	
		Total	< £1000	£1000-£4999	£5000-£14,999	£15,000+	Owning	Renting	Living at home/ with parents	Confident	Not confident
Significance Level: 95%			a	b	c	d	*e	f	g	h	i
Unweighted Total		470	154	125	87	57	19	188	260	331	104
Weighted Total		470	150	128	86	58	21	196	251	335	103
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most useful	(1)	101	36	32	19	7	2	51	48	79	17
		22%	24%	25%	22%	12%	9%	26%	19%	23%	16%
				d							
2nd most useful	(2)	90	25	33	14	10	6	45	39	64	17
		19%	16%	26%	16%	17%	27%	23%	16%	19%	17%
3rd most useful	(3)	81	31	14	17	13	3	32	46	58	20
		17%	21%	11%	19%	23%	15%	17%	18%	17%	20%
			b			b					
Not selected		197	59	50	37	28	10	67	118	135	48
		42%	39%	39%	43%	48%	48%	34%	47%	40%	47%
									f		
NETS											
Net: Selected in top 3		273	92	79	50	30	11	128	133	200	54
		58%	61%	61%	57%	52%	52%	66%	53%	60%	53%
								g			
Mean score		1.93	1.95	1.76	1.96	2.21	2.11	1.85	1.99	1.90	2.06
						b					
Standard deviation		.82	.86	.73	.86	.81	.71	.80	.84	.82	.83
Standard error		.05	.09	.08	.12	.14	.21	.07	.07	.06	.11

Columns Tested: a,b,c,d - e,f,g - h,i

MONEY MANAGEMENT SURVEY

Q8_4. When thinking about making large purchases, which of the following tips, if any, would be most useful to you at the moment?

Think about how you will repay before you borrow
Base: All respondents

			GENDER		AGE			REGION						
		Total	Male	Female	16-18	19-21	22-25	North	Midlands	London	South and South East	Scotland	Wales	Northern Ireland
Significance Level: 95%			a	b	c	d	e	f	g	h	i	*j	*k	*l
Unweighted Total		470	230	240	170	97	203	105	89	61	158	27	20	10
Weighted Total		470	240	230	132	136	202	113	80	61	141	38	23	14
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most useful	(1)	63	32	31	22	15	25	14	9	5	19	9	5	2
		13%	13%	14%	17%	11%	13%	13%	11%	8%	13%	23%	23%	16%
2nd most useful	(2)	71	35	35	18	19	34	14	13	6	32	4	1	-
		15%	15%	15%	14%	14%	17%	13%	16%	10%	23%	11%	4%	-
											fh			
3rd most useful	(3)	73	40	33	23	28	22	22	13	12	21	2	2	1
		15%	17%	14%	17%	20%	11%	19%	16%	19%	15%	4%	11%	8%
						e								
Not selected		263	133	130	69	74	121	63	45	38	69	23	14	11
		56%	55%	57%	52%	54%	60%	56%	56%	62%	49%	62%	62%	76%
NETS														
Net: Selected in top 3		207	107	100	63	63	81	50	35	23	72	14	9	3
		44%	45%	43%	48%	46%	40%	44%	44%	38%	51%	38%	38%	24%
Mean score		2.05	2.08	2.01	2.01	2.20	1.96	2.15	2.12	2.29	2.04	1.51	1.66	1.66
Standard deviation		.81	.82	.81	.85	.81	.77	.84	.79	.83	.75	.71	.93	1.12
Standard error		.06	.08	.08	.09	.12	.08	.12	.12	.17	.08	.22	.33	.64

Columns Tested: a,b - c,d,e - f,g,h,i,j,k,l

MONEY MANAGEMENT SURVEY

Q8_4. When thinking about making large purchases, which of the following tips, if any, would be most useful to you at the moment?

Think about how you will repay before you borrow
Base: All respondents

			CURRENT WEALTH				LIVING SITUATION			CONFIDENCE IN MONEY MANAGEMENT	
		Total	< £1000	£1000-£4999	£5000-£14,999	£15,000+	Owning	Renting	Living at home/ with parents	Confident	Not confident
Significance Level: 95%			a	b	c	d	*e	f	g	h	i
Unweighted Total		470	154	125	87	57	19	188	260	331	104
Weighted Total		470 100%	150 100%	128 100%	86 100%	58 100%	21 100%	196 100%	251 100%	335 100%	103 100%
1st most useful	(1)	63 13%	21 14%	18 14%	7 9%	8 14%	4 22%	19 10%	40 16%	39 12%	19 19%
2nd most useful	(2)	71 15%	24 16%	16 13%	15 17%	8 13%	2 11%	35 18%	33 13%	49 15%	16 15%
3rd most useful	(3)	73 15%	28 18% c	19 15%	5 6%	9 15%	4 19%	24 12%	44 17%	55 16%	16 15%
Not selected		263 56%	77 52%	75 58%	59 68% a	34 58%	10 49%	117 60%	135 54%	192 57%	52 50%
NETS											
Net: Selected in top 3		207 44%	73 48% c	54 42%	27 32%	24 42%	11 51%	78 40%	116 46%	143 43%	51 50%
Mean score		2.05	2.08	2.01	1.92	2.01	1.94	2.07	2.03	2.11	1.93
Standard deviation		.81	.82	.84	.69	.85	.93	.75	.85	.80	.83
Standard error		.06	.09	.11	.13	.18	.33	.08	.08	.07	.11

Columns Tested: a,b,c,d - e,f,g - h,i

MONEY MANAGEMENT SURVEY

Q8_5. When thinking about making large purchases, which of the following tips, if any, would be most useful to you at the moment?

When buying a house or car, save a 20% deposit before you buy
Base: All respondents

			GENDER		AGE			REGION						
		Total	Male	Female	16-18	19-21	22-25	North	Midlands	London	South and South East	Scotland	Wales	Northern Ireland
Significance Level: 95%			a	b	c	d	e	f	g	h	i	*j	*k	*l
Unweighted Total		470	230	240	170	97	203	105	89	61	158	27	20	10
Weighted Total		470	240	230	132	136	202	113	80	61	141	38	23	14
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most useful	(1)	47	23	24	14	13	20	14	9	6	13	3	1	1
		10%	9%	10%	10%	10%	10%	12%	11%	9%	9%	8%	5%	9%
2nd most useful	(2)	43	20	23	13	15	15	8	12	3	14	4	1	2
		9%	8%	10%	10%	11%	7%	7%	15%	4%	10%	11%	5%	11%
									h					
3rd most useful	(3)	39	23	16	13	11	15	7	5	7	16	3	-	1
		8%	10%	7%	10%	8%	8%	6%	7%	11%	12%	7%	-	7%
Not selected		341	174	167	92	97	152	84	54	46	97	28	21	10
		72%	72%	73%	70%	71%	75%	74%	68%	76%	69%	74%	89%	72%
NETS														
Net: Selected in top 3		129	66	63	40	39	50	29	26	15	44	10	2	4
		28%	28%	27%	30%	29%	25%	26%	32%	24%	31%	26%	11%	28%
Mean score		1.94	2.01	1.88	1.99	1.94	1.90	1.77	1.88	2.07	2.07	1.98	1.50	1.92
Standard deviation		.82	.84	.79	.83	.79	.84	.83	.74	.94	.83	.81	.65	.89
Standard error		.07	.10	.10	.11	.15	.12	.16	.14	.24	.12	.30	.46	.51

Columns Tested: a,b - c,d,e - f,g,h,i,j,k,l

MONEY MANAGEMENT SURVEY

Q8_5. When thinking about making large purchases, which of the following tips, if any, would be most useful to you at the moment?

When buying a house or car, save a 20% deposit before you buy
Base: All respondents

			CURRENT WEALTH				LIVING SITUATION			CONFIDENCE IN MONEY MANAGEMENT	
		Total	< £1000	£1000-£4999	£5000-£14,999	£15,000+	Owning	Renting	Living at home/ with parents	Confident	Not confident
Significance Level: 95%			a	b	c	d	*e	f	g	h	i
Unweighted Total		470	154	125	87	57	19	188	260	331	104
Weighted Total		470	150	128	86	58	21	196	251	335	103
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most useful	(1)	47	17	13	9	6	1	15	31	31	13
		10%	11%	10%	10%	11%	4%	7%	12%	9%	13%
2nd most useful	(2)	43	14	8	14	6	-	21	22	31	12
		9%	9%	6%	16%	10%	-	11%	9%	9%	11%
					b						
3rd most useful	(3)	39	8	16	7	5	3	16	21	29	9
		8%	6%	13%	8%	9%	13%	8%	8%	9%	9%
				a							
Not selected		341	111	92	56	41	17	145	177	244	69
		72%	74%	72%	65%	71%	83%	74%	71%	73%	67%
NETS											
Net: Selected in top 3		129	39	36	30	17	3	51	74	91	34
		28%	26%	28%	35%	29%	17%	26%	29%	27%	33%
Mean score		1.94	1.77	2.10	1.94	1.92	2.54	2.02	1.87	1.98	1.88
Standard deviation		.82	.79	.90	.75	.84	1.00	.78	.83	.82	.81
Standard error		.07	.12	.15	.14	.20	.58	.11	.10	.08	.14

Columns Tested: a,b,c,d - e,f,g - h,i

MONEY MANAGEMENT SURVEY

Q8_6. When thinking about making large purchases, which of the following tips, if any, would be most useful to you at the moment?

Don't pay interest for something that will lose value over time

Base: All respondents

			GENDER		AGE			REGION						
		Total	Male	Female	16-18	19-21	22-25	North	Midlands	London	South and South East	Scotland	Wales	Northern Ireland
Significance Level: 95%			a	b	c	d	e	f	g	h	i	*j	*k	*l
Unweighted Total		470	230	240	170	97	203	105	89	61	158	27	20	10
Weighted Total		470	240	230	132	136	202	113	80	61	141	38	23	14
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most useful	(1)	35	19	16	9	11	15	10	6	3	10	3	2	-
		8%	8%	7%	7%	8%	7%	9%	8%	5%	7%	9%	10%	-
2nd most useful	(2)	36	22	14	10	11	15	9	5	6	12	3	1	1
		8%	9%	6%	8%	8%	7%	8%	6%	9%	9%	7%	5%	7%
3rd most useful	(3)	45	23	22	9	11	25	15	7	6	14	2	1	-
		10%	10%	9%	7%	8%	12%	13%	9%	11%	10%	4%	6%	-
Not selected		354	176	178	104	103	147	79	62	46	106	30	19	13
		75%	73%	77%	79%	75%	73%	70%	78%	75%	75%	81%	79%	93%
NETS														
Net: Selected in top 3		116	64	52	28	34	55	34	18	15	35	7	5	1
		25%	27%	23%	21%	25%	27%	30%	22%	25%	25%	19%	21%	7%
Mean score		2.08	2.07	2.10	1.99	1.99	2.18	2.13	2.05	2.21	2.10	1.77	1.82	2.00
Standard deviation		.83	.81	.86	.81	.83	.84	.86	.89	.80	.82	.83	.95	-
Standard error		.08	.10	.12	.14	.17	.11	.15	.19	.21	.13	.37	.47	-

Columns Tested: a,b - c,d,e - f,g,h,i,j,k,l

MONEY MANAGEMENT SURVEY

Q8_6. When thinking about making large purchases, which of the following tips, if any, would be most useful to you at the moment?

Don't pay interest for something that will lose value over time
Base: All respondents

			CURRENT WEALTH				LIVING SITUATION			CONFIDENCE IN MONEY MANAGEMENT	
		Total	< £1000	£1000-£4999	£5000-£14,999	£15,000+	Owning	Renting	Living at home/ with parents	Confident	Not confident
Significance Level: 95%			a	b	c	d	*e	f	g	h	i
Unweighted Total		470	154	125	87	57	19	188	260	331	104
Weighted Total		470	150	128	86	58	21	196	251	335	103
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most useful	(1)	35	8	9	11	3	1	14	20	28	5
		8%	5%	7%	12%	6%	6%	7%	8%	8%	5%
2nd most useful	(2)	36	10	8	10	5	1	11	24	26	8
		8%	7%	6%	11%	9%	4%	6%	10%	8%	8%
3rd most useful	(3)	45	17	8	7	9	3	16	25	30	12
		10%	11%	7%	9%	15%	17%	8%	10%	9%	12%
Not selected		354	115	103	58	40	15	155	181	251	77
		75%	76%	80%	68%	69%	73%	79%	72%	75%	75%
				c							
NETS											
Net: Selected in top 3		116	36	25	28	18	6	41	69	84	25
		25%	24%	20%	32%	31%	27%	21%	28%	25%	25%
					b						
Mean score		2.08	2.25	1.99	1.88	2.31	2.38	2.06	2.07	2.02	2.28
Standard deviation		.83	.81	.85	.81	.80	.93	.86	.81	.83	.79
Standard error		.08	.14	.17	.15	.20	.42	.14	.10	.09	.16

Columns Tested: a,b,c,d - e,f,g - h,i

MONEY MANAGEMENT SURVEY

Q8_7. When thinking about making large purchases, which of the following tips, if any, would be most useful to you at the moment?

Make a plan to spread the cost of making large payments
Base: All respondents

			GENDER		AGE			REGION						
		Total	Male	Female	16-18	19-21	22-25	North	Midlands	London	South and South East	Scotland	Wales	Northern Ireland
Significance Level: 95%			a	b	c	d	e	f	g	h	i	*j	*k	*l
Unweighted Total		470	230	240	170	97	203	105	89	61	158	27	20	10
Weighted Total		470 100%	240 100%	230 100%	132 100%	136 100%	202 100%	113 100%	80 100%	61 100%	141 100%	38 100%	23 100%	14 100%
1st most useful	(1)	29 6%	14 6%	15 7%	8 6%	9 7%	11 6%	4 3%	9 11% f	4 6%	10 7%	1 3%	- -	1 10%
2nd most useful	(2)	50 11%	21 9%	28 12%	15 11%	18 13%	17 8%	8 7%	11 14%	11 19% fi	12 8%	2 4%	1 3%	4 32%
3rd most useful	(3)	40 8%	18 8%	22 9%	16 12% e	11 8%	13 6%	11 9%	7 9%	2 4%	12 9%	5 13%	2 10%	- -
Not selected		351 75%	187 78%	165 72%	93 70%	97 71%	161 80% c	90 80% g	53 66%	43 71%	107 76%	30 79%	20 86%	8 58%
NETS														
Net: Selected in top 3		119 25%	54 22%	65 28%	39 30% e	39 29%	41 20%	23 20%	27 34% f	18 29%	34 24%	8 21%	3 14%	6 42%
Mean score		2.09	2.08	2.09	2.19	2.05	2.03	2.29	1.94	1.92	2.06	2.49	2.75	1.76
Standard deviation		.76	.78	.75	.78	.74	.78	.75	.78	.61	.82	.80	.52	.47
Standard error		.07	.11	.09	.11	.14	.12	.17	.14	.14	.13	.33	.30	.24

Columns Tested: a,b - c,d,e - f,g,h,i,j,k,l

MONEY MANAGEMENT SURVEY

Q8_7. When thinking about making large purchases, which of the following tips, if any, would be most useful to you at the moment?

Make a plan to spread the cost of making large payments
Base: All respondents

			CURRENT WEALTH				LIVING SITUATION			CONFIDENCE IN MONEY MANAGEMENT	
		Total	< £1000	£1000-£4999	£5000-£14,999	£15,000+	Owning	Renting	Living at home/ with parents	Confident	Not confident
Significance Level: 95%			a	b	c	d	*e	f	g	h	i
Unweighted Total		470	154	125	87	57	19	188	260	331	104
Weighted Total		470	150	128	86	58	21	196	251	335	103
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most useful	(1)	29	8	9	7	1	1	10	18	17	10
		6%	5%	7%	8%	2%	4%	5%	7%	5%	10%
2nd most useful	(2)	50	14	16	10	3	3	20	27	38	8
		11%	9%	12%	12%	6%	14%	10%	11%	11%	8%
3rd most useful	(3)	40	16	10	8	2	2	17	21	23	12
		8%	10%	8%	10%	3%	10%	9%	8%	7%	11%
Not selected		351	112	93	61	52	15	149	185	257	72
		75%	75%	73%	71%	90%	73%	76%	74%	77%	70%
						abc					
NETS											
Net: Selected in top 3		119	38	35	25	6	6	47	65	79	31
		25%	25%	27%	29%	10%	27%	24%	26%	23%	30%
			d	d	d						
Mean score		2.09	2.20	2.01	2.07	2.08	2.23	2.16	2.05	2.08	2.04
Standard deviation		.76	.78	.75	.79	.75	.73	.75	.77	.72	.87
Standard error		.07	.12	.13	.16	.28	.33	.11	.09	.08	.16

Columns Tested: a,b,c,d - e,f,g - h,i

MONEY MANAGEMENT SURVEY

Q9_SUM. When thinking about pension savings which of the following tips, if any, would be most useful to you at the moment?

SUMMARY TABLE
Base: All respondents

						NETS	
	Total	1st most useful	2nd most useful	3rd most useful	Not selected	Selected in top 3	Mean
However small, save something for your retirement	470	127	100	101	141	329	1.92
	100%	27%	21%	22%	30%	70%	
Maximise any employer contributions	470	77	119	116	158	312	2.12
	100%	16%	25%	25%	34%	66%	
Target total savings of 20 x your income	470	43	63	109	255	215	2.31
	100%	9%	13%	23%	54%	46%	
Think about your pension as soon as you start working	470	151	118	73	129	341	1.77
	100%	32%	25%	15%	27%	73%	

MONEY MANAGEMENT SURVEY

Q9_SELECTED. When thinking about pension savings which of the following tips, if any, would be most useful to you at the moment?

SELECTED SUMMARY
Base: All respondents

		GENDER		AGE			REGION						
	Total	Male	Female	16-18	19-21	22-25	North	Midlands	London	South and South East	Scotland	Wales	Northern Ireland
Significance Level: 95%		a	b	c	d	e	f	g	h	i	*j	*k	*l
Unweighted Total	470	230	240	170	97	203	105	89	61	158	27	20	10
Weighted Total	470	240	230	132	136	202	113	80	61	141	38	23	14
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Think about your pension as soon as you start working	341	171	170	93	95	152	82	58	37	105	28	21	10
	73%	71%	74%	71%	70%	75%	73%	72%	60%	74%	75%	91%	74%
										h			
However small, save something for your retirement	329	157	172	101	89	140	82	55	34	103	25	17	12
	70%	65%	75%	76%	65%	69%	73%	69%	56%	73%	67%	73%	83%
			a	d			h			h			
Maximise any employer contributions	312	155	157	82	83	147	72	58	34	97	21	18	12
	66%	65%	68%	63%	61%	73%	64%	73%	56%	69%	56%	75%	83%
						cd		h					
Target total savings of 20 x your income	215	108	108	62	65	89	52	47	24	67	14	11	1
	46%	45%	47%	47%	48%	44%	46%	58%	40%	47%	37%	45%	8%
								h					
None of the above	71	43	27	19	26	26	17	7	18	17	8	1	2
	15%	18%	12%	14%	19%	13%	15%	9%	29%	12%	22%	5%	17%
									fgi				

Columns Tested: a,b - c,d,e - f,g,h,i,j,k,l

MONEY MANAGEMENT SURVEY

Q9_SELECTED. When thinking about pension savings which of the following tips, if any, would be most useful to you at the moment?

SELECTED SUMMARY
Base: All respondents

		CURRENT WEALTH				LIVING SITUATION			CONFIDENCE IN MONEY MANAGEMENT	
	Total	< £1000	£1000-£4999	£5000-£14,999	£15,000+	Owning	Renting	Living at home/ with parents	Confident	Not confident
Significance Level: 95%		a	b	c	d	*e	f	g	h	i
Unweighted Total	470	154	125	87	57	19	188	260	331	104
Weighted Total	470	150	128	86	58	21	196	251	335	103
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Think about your pension as soon as you start working	341	102	99	65	44	12	145	182	238	81
	73%	68%	77%	75%	76%	60%	74%	72%	71%	79%
However small, save something for your retirement	329	111	90	59	36	11	132	183	229	82
	70%	74%	70%	68%	62%	55%	67%	73%	68%	79%
										h
Maximise any employer contributions	312	94	92	56	40	13	131	166	225	68
	66%	62%	72%	65%	68%	62%	67%	66%	67%	66%
Target total savings of 20 x your income	215	75	56	40	27	8	85	122	155	49
	46%	50%	43%	46%	47%	38%	43%	49%	46%	48%
None of the above	71	23	16	13	9	6	32	33	53	9
	15%	15%	12%	15%	15%	28%	16%	13%	16%	9%

Columns Tested: a,b,c,d - e,f,g - h,i

MONEY MANAGEMENT SURVEY

Q9_1. When thinking about pension savings which of the following tips, if any, would be most useful to you at the moment?

However small, save something for your retirement
Base: All respondents

		GENDER		AGE			REGION						
	Total	Male	Female	16-18	19-21	22-25	North	Midlands	London	South and South East	Scotland	Wales	Northern Ireland
Significance Level: 95%		a	b	c	d	e	f	g	h	i	*j	*k	*l
Unweighted Total	470	230	240	170	97	203	105	89	61	158	27	20	10
Weighted Total	470	240	230	132	136	202	113	80	61	141	38	23	14
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most useful (1)	127	47	80	38	35	55	31	24	11	43	6	10	1
	27%	20%	35%	29%	26%	27%	27%	30%	18%	31%	17%	44%	9%
			a										
2nd most useful (2)	100	55	45	35	24	42	24	13	13	26	10	4	10
	21%	23%	20%	26%	17%	21%	21%	16%	22%	18%	26%	16%	73%
3rd most useful (3)	101	55	47	28	30	43	27	18	10	34	9	3	-
	22%	23%	20%	22%	22%	21%	24%	22%	17%	24%	23%	14%	-
Not selected	141	84	58	31	48	63	31	25	27	38	12	6	2
	30%	35%	25%	24%	35%	31%	27%	31%	44%	27%	33%	27%	17%
		b			c				fi				
NETS													
Net: Selected in top 3	329	157	172	101	89	140	82	55	34	103	25	17	12
	70%	65%	75%	76%	65%	69%	73%	69%	56%	73%	67%	73%	83%
			a	d			h			h			
Mean score	1.92	2.05	1.81	1.91	1.93	1.92	1.96	1.88	1.97	1.91	2.09	1.59	1.89
		b											
Standard deviation	.83	.81	.84	.81	.86	.84	.85	.87	.80	.86	.79	.81	.33
Standard error	.05	.07	.06	.07	.11	.07	.10	.11	.13	.08	.19	.21	.12

Columns Tested: a,b - c,d,e - f,g,h,i,j,k,l

MONEY MANAGEMENT SURVEY

Q9_1. When thinking about pension savings which of the following tips, if any, would be most useful to you at the moment?

However small, save something for your retirement

Base: All respondents

			CURRENT WEALTH				LIVING SITUATION			CONFIDENCE IN MONEY MANAGEMENT	
		Total	< £1000	£1000-£4999	£5000-£14,999	£15,000+	Owning	Renting	Living at home/ with parents	Confident	Not confident
Significance Level: 95%			a	b	c	d	*e	f	g	h	i
Unweighted Total		470	154	125	87	57	19	188	260	331	104
Weighted Total		470	150	128	86	58	21	196	251	335	103
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most useful	(1)	127	46	35	21	13	2	53	70	80	37
		27%	31%	27%	24%	22%	10%	27%	28%	24%	36%
											h
2nd most useful	(2)	100	29	36	17	11	3	47	50	73	24
		21%	19%	28%	20%	19%	13%	24%	20%	22%	23%
3rd most useful	(3)	101	36	20	21	12	7	32	63	76	21
		22%	24%	16%	25%	21%	32%	16%	25%	23%	20%
									f		
Not selected		141	39	38	27	22	9	64	68	107	21
		30%	26%	30%	32%	38%	45%	33%	27%	32%	21%
										i	
NETS											
Net: Selected in top 3		329	111	90	59	36	11	132	183	229	82
		70%	74%	70%	68%	62%	55%	67%	73%	68%	79%
											h
Mean score		1.92	1.90	1.83	2.01	1.99	2.40	1.84	1.96	1.98	1.81
Standard deviation		.83	.86	.76	.85	.84	.81	.79	.85	.83	.82
Standard error		.05	.08	.08	.11	.14	.24	.07	.06	.05	.09

Columns Tested: a,b,c,d - e,f,g - h,i

MONEY MANAGEMENT SURVEY

Q9_2. When thinking about pension savings which of the following tips, if any, would be most useful to you at the moment?

Maximise any employer contributions
Base: All respondents

			GENDER		AGE			REGION						
		Total	Male	Female	16-18	19-21	22-25	North	Midlands	London	South and South East	Scotland	Wales	Northern Ireland
Significance Level: 95%			a	b	c	d	e	f	g	h	i	*j	*k	*l
Unweighted Total		470	230	240	170	97	203	105	89	61	158	27	20	10
Weighted Total		470	240	230	132	136	202	113	80	61	141	38	23	14
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most useful	(1)	77	42	35	13	22	43	17	11	8	31	6	3	2
		16%	18%	15%	10%	16%	21%	15%	14%	13%	22%	15%	15%	11%
							c							
2nd most useful	(2)	119	62	57	32	28	59	28	28	12	36	7	8	-
		25%	26%	25%	24%	20%	29%	25%	35%	20%	26%	19%	32%	-
3rd most useful	(3)	116	52	64	37	33	46	28	19	14	30	8	7	10
		25%	21%	28%	28%	24%	23%	25%	24%	23%	21%	22%	28%	71%
Not selected		158	85	73	49	54	55	40	22	27	44	17	6	2
		34%	35%	32%	37%	39%	27%	36%	27%	44%	31%	44%	25%	17%
					e	e				g				
NETS														
Net: Selected in top 3		312	155	157	82	83	147	72	58	34	97	21	18	12
		66%	65%	68%	63%	61%	73%	64%	73%	56%	69%	56%	75%	83%
							cd		h					
Mean score		2.12	2.06	2.19	2.30	2.13	2.02	2.16	2.14	2.18	1.99	2.11	2.18	2.73
					e									
Standard deviation		.78	.78	.78	.73	.81	.78	.78	.71	.79	.80	.83	.76	.72
Standard error		.04	.06	.06	.07	.11	.06	.09	.09	.13	.08	.21	.20	.25

Columns Tested: a,b - c,d,e - f,g,h,i,j,k,l

MONEY MANAGEMENT SURVEY

Q9_2. When thinking about pension savings which of the following tips, if any, would be most useful to you at the moment?

Maximise any employer contributions
Base: All respondents

			CURRENT WEALTH				LIVING SITUATION			CONFIDENCE IN MONEY MANAGEMENT	
		Total	< £1000	£1000-£4999	£5000-£14,999	£15,000+	Owning	Renting	Living at home/ with parents	Confident	Not confident
Significance Level: 95%			a	b	c	d	*e	f	g	h	i
Unweighted Total		470	154	125	87	57	19	188	260	331	104
Weighted Total		470	150	128	86	58	21	196	251	335	103
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most useful	(1)	77	22	21	18	7	4	34	39	62	12
		16%	15%	16%	21%	13%	21%	17%	16%	18%	11%
2nd most useful	(2)	119	35	34	19	21	6	39	71	80	27
		25%	23%	27%	22%	37%	28%	20%	28%	24%	27%
									f		
3rd most useful	(3)	116	37	37	19	11	3	58	55	83	29
		25%	25%	29%	22%	19%	13%	30%	22%	25%	28%
Not selected		158	56	36	30	18	8	65	85	110	34
		34%	38%	28%	35%	32%	38%	33%	34%	33%	34%
NETS											
Net: Selected in top 3		312	94	92	56	40	13	131	166	225	68
		66%	62%	72%	65%	68%	62%	67%	66%	67%	66%
Mean score		2.12	2.16	2.17	2.00	2.09	1.87	2.19	2.09	2.10	2.26
Standard deviation		.78	.78	.78	.82	.68	.76	.82	.75	.80	.73
Standard error		.04	.08	.08	.11	.11	.22	.07	.06	.05	.09

Columns Tested: a,b,c,d - e,f,g - h,i

MONEY MANAGEMENT SURVEY

Q9_3. When thinking about pension savings which of the following tips, if any, would be most useful to you at the moment?

Target total savings of 20 x your income

Base: All respondents

			GENDER		AGE			REGION						
		Total	Male	Female	16-18	19-21	22-25	North	Midlands	London	South and South East	Scotland	Wales	Northern Ireland
Significance Level: 95%			a	b	c	d	e	f	g	h	i	*j	*k	*l
Unweighted Total		470	230	240	170	97	203	105	89	61	158	27	20	10
Weighted Total		470	240	230	132	136	202	113	80	61	141	38	23	14
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most useful	(1)	43	19	24	12	14	18	12	9	11	8	1	1	1
		9%	8%	11%	9%	10%	9%	11%	11%	18%	6%	4%	4%	8%
										i				
2nd most useful	(2)	63	36	26	18	24	21	16	13	3	25	4	2	-
		13%	15%	11%	13%	17%	11%	14%	16%	4%	18%	12%	9%	-
								h	h		h			
3rd most useful	(3)	109	52	58	32	28	50	24	25	11	34	8	8	-
		23%	22%	25%	24%	20%	25%	21%	31%	18%	24%	22%	32%	-
Not selected		255	133	122	70	72	113	61	33	37	74	24	13	13
		54%	55%	53%	53%	52%	56%	54%	42%	60%	53%	63%	55%	92%
										g				
NETS														
Net: Selected in top 3		215	108	108	62	65	89	52	47	24	67	14	11	1
		46%	45%	47%	47%	48%	44%	46%	58%	40%	47%	37%	45%	8%
									h					
Mean score		2.31	2.30	2.31	2.32	2.22	2.36	2.22	2.35	2.00	2.39	2.48	2.61	1.00
Standard deviation		.79	.76	.82	.79	.77	.80	.81	.78	.97	.70	.70	.69	-
Standard error		.05	.07	.08	.09	.11	.08	.12	.11	.19	.08	.22	.23	-

Columns Tested: a,b - c,d,e - f,g,h,i,j,k,l

MONEY MANAGEMENT SURVEY

Q9_3. When thinking about pension savings which of the following tips, if any, would be most useful to you at the moment?

Target total savings of 20 x your income
Base: All respondents

			CURRENT WEALTH				LIVING SITUATION			CONFIDENCE IN MONEY MANAGEMENT	
		Total	< £1000	£1000-£4999	£5000-£14,999	£15,000+	Owning	Renting	Living at home/ with parents	Confident	Not confident
Significance Level: 95%			a	b	c	d	*e	f	g	h	i
Unweighted Total		470	154	125	87	57	19	188	260	331	104
Weighted Total		470	150	128	86	58	21	196	251	335	103
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most useful	(1)	43	12	10	10	8	2	16	25	32	9
		9%	8%	8%	12%	13%	12%	8%	10%	10%	9%
2nd most useful	(2)	63	31	12	9	5	4	25	34	44	15
		13%	21%	9%	10%	9%	17%	13%	13%	13%	14%
			bcd								
3rd most useful	(3)	109	32	34	21	15	2	44	63	78	25
		23%	21%	26%	24%	25%	9%	22%	25%	23%	25%
Not selected		255	75	73	47	31	13	111	129	181	53
		54%	50%	57%	54%	53%	62%	57%	51%	54%	52%
NETS											
Net: Selected in top 3		215	75	56	40	27	8	85	122	155	49
		46%	50%	43%	46%	47%	38%	43%	49%	46%	48%
Mean score		2.31	2.27	2.43	2.26	2.25	1.93	2.32	2.31	2.29	2.32
Standard deviation		.79	.72	.78	.86	.88	.79	.78	.79	.79	.78
Standard error		.05	.08	.10	.14	.17	.30	.09	.07	.06	.11

Columns Tested: a,b,c,d - e,f,g - h,i

MONEY MANAGEMENT SURVEY

Q9_4. When thinking about pension savings which of the following tips, if any, would be most useful to you at the moment?

Think about your pension as soon as you start working
Base: All respondents

			GENDER		AGE			REGION						
		Total	Male	Female	16-18	19-21	22-25	North	Midlands	London	South and South East	Scotland	Wales	Northern Ireland
Significance Level: 95%			a	b	c	d	e	f	g	h	i	*j	*k	*l
Unweighted Total		470	230	240	170	97	203	105	89	61	158	27	20	10
Weighted Total		470 100%	240 100%	230 100%	132 100%	136 100%	202 100%	113 100%	80 100%	61 100%	141 100%	38 100%	23 100%	14 100%
1st most useful	(1)	151 32%	88 37% b	63 27%	50 38%	39 29%	61 30%	36 32%	29 36%	13 22%	42 30%	16 42%	8 32%	8 54%
2nd most useful	(2)	118 25%	44 18%	74 32% a	28 21%	35 26%	54 27%	29 25%	18 23%	15 25%	37 26%	8 21%	9 38%	1 9%
3rd most useful	(3)	73 15%	39 16%	34 15%	15 12%	20 15%	37 18%	17 15%	11 13%	8 14%	26 18%	4 11%	5 21%	2 11%
Not selected		129 27%	69 29%	60 26%	38 29%	41 30%	50 25%	31 27%	22 28%	24 40% i	36 26%	10 25%	2 9%	4 26%
NETS														
Net: Selected in top 3		341 73%	171 71%	170 74%	93 71%	95 70%	152 75%	82 73%	58 72%	37 60%	105 74% h	28 75%	21 91%	10 74%
Mean score		1.77	1.71	1.83	1.63	1.80	1.84 c	1.77	1.69	1.86	1.85	1.59	1.88	1.43
Standard deviation		.78	.81	.74	.75	.77	.79	.78	.77	.76	.79	.75	.77	.78
Standard error		.04	.06	.06	.07	.09	.06	.09	.10	.12	.07	.17	.18	.29

Columns Tested: a,b - c,d,e - f,g,h,i,j,k,l

MONEY MANAGEMENT SURVEY

Q9_4. When thinking about pension savings which of the following tips, if any, would be most useful to you at the moment?

Think about your pension as soon as you start working
Base: All respondents

		Total	CURRENT WEALTH < £1000	£1000-£4999	£5000-£14,999	£15,000+	LIVING SITUATION Owning	Renting	Living at home/ with parents	CONFIDENCE IN MONEY MANAGEMENT Confident	Not confident
Significance Level: 95%			a	b	c	d	*e	f	g	h	i
Unweighted Total		470	154	125	87	57	19	188	260	331	104
Weighted Total		470	150	128	86	58	21	196	251	335	103
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most useful	(1)	151	47	47	24	21	6	62	83	108	36
		32%	31%	36%	27%	36%	29%	32%	33%	32%	35%
2nd most useful	(2)	118	32	31	28	12	3	53	62	84	27
		25%	22%	24%	33%	20%	13%	27%	25%	25%	27%
3rd most useful	(3)	73	23	22	12	11	4	30	37	46	18
		15%	15%	17%	14%	19%	18%	15%	15%	14%	18%
Not selected		129	48	29	22	14	8	51	69	98	22
		27%	32%	23%	25%	24%	40%	26%	28%	29%	21%
NETS											
Net: Selected in top 3		341	102	99	65	44	12	145	182	238	81
		73%	68%	77%	75%	76%	60%	74%	72%	71%	79%
Mean score		1.77	1.76	1.75	1.83	1.78	1.81	1.78	1.75	1.74	1.78
Standard deviation		.78	.80	.80	.73	.84	.90	.77	.77	.76	.79
Standard error		.04	.08	.08	.09	.13	.26	.07	.06	.05	.09

Columns Tested: a,b,c,d - e,f,g - h,i

MONEY MANAGEMENT SURVEY

Q10_SUM. When thinking about budgeting which of the following tips, if any, would be most useful to you at the moment?

SUMMARY TABLE
Base: All respondents

						NETS	
	Total	1st most useful	2nd most useful	3rd most useful	Not selected	Selected in top 3	Mean
Spend less than you earn	470	106	92	65	207	263	1.84
	100%	23%	20%	14%	44%	56%	
Categorise your spending into different pots of money	470	34	49	82	305	165	2.29
	100%	7%	10%	17%	65%	35%	
Divide spending into what you need and what you want	470	91	93	83	203	267	1.97
	100%	19%	20%	18%	43%	57%	
Use the 50/30/20 rule – spend 50% on necessities, 30% on savings, 20% on luxuries	470	77	68	61	265	205	1.92
	100%	16%	14%	13%	56%	44%	
It's normal to need help – use a budget planner, an app, or seek free independent advice	470	68	50	57	295	175	1.94
	100%	14%	11%	12%	63%	37%	
Only spend a fixed amount of money every day	470	27	46	45	352	118	2.16
	100%	6%	10%	10%	75%	25%	
Use different bank accounts as pots of money for different needs	470	42	48	51	329	141	2.07
	100%	9%	10%	11%	70%	30%	

MONEY MANAGEMENT SURVEY

Q10_SELECTED. When thinking about budgeting which of the following tips, if any, would be most useful to you at the moment?

SELECTED SUMMARY
Base: All respondents

		GENDER		AGE			REGION						
	Total	Male	Female	16-18	19-21	22-25	North	Midlands	London	South and South East	Scotland	Wales	Northern Ireland
Significance Level: 95%		a	b	c	d	e	f	g	h	i	*j	*k	*l
Unweighted Total	470	230	240	170	97	203	105	89	61	158	27	20	10
Weighted Total	470	240	230	132	136	202	113	80	61	141	38	23	14
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Divide spending into what you need and what you want	267	125	142	76	81	109	70	46	36	77	19	11	9
	57%	52%	62%	58%	60%	54%	62%	57%	58%	54%	50%	49%	62%
			a										
Spend less than you earn	263	139	124	65	82	117	66	41	31	83	19	13	10
	56%	58%	54%	49%	60%	58%	58%	51%	51%	59%	50%	57%	73%
Use the 50/30/20 rule – spend 50% on necessities, 30% on savings, 20% on luxuries	205	106	99	69	65	71	45	37	25	62	21	9	7
	44%	44%	43%	53%	47%	35%	39%	46%	41%	44%	56%	38%	50%
				e	e								
It's normal to need help – use a budget planner, an app, or seek free independent advice	175	85	90	52	50	73	37	33	20	54	18	7	7
	37%	35%	39%	40%	37%	36%	32%	41%	33%	38%	47%	30%	48%
Categorise your spending into different pots of money	165	85	79	52	39	74	32	31	18	53	16	9	5
	35%	35%	35%	39%	29%	37%	28%	39%	30%	38%	42%	39%	37%
Use different bank accounts as pots of money for different needs	141	70	71	32	37	73	37	19	19	49	6	10	-
	30%	29%	31%	24%	27%	36%	33%	23%	32%	35%	16%	43%	-
						c							
Only spend a fixed amount of money every day	118	67	51	33	39	46	33	25	14	32	3	7	4
	25%	28%	22%	25%	28%	23%	29%	32%	23%	23%	7%	29%	30%
None of the above	26	14	11	6	6	14	6	3	7	4	4	1	-
	5%	6%	5%	4%	4%	7%	6%	4%	11%	3%	11%	4%	-
									i				

Columns Tested: a,b - c,d,e - f,g,h,i,j,k,l

MONEY MANAGEMENT SURVEY

Q10_SELECTED. When thinking about budgeting which of the following tips, if any, would be most useful to you at the moment?

SELECTED SUMMARY

Base: All respondents

		CURRENT WEALTH				LIVING SITUATION			CONFIDENCE IN MONEY MANAGEMENT	
	Total	< £1000	£1000-£4999	£5000-£14,999	£15,000+	Owning	Renting	Living at home/ with parents	Confident	Not confident
Significance Level: 95%		a	b	c	d	*e	f	g	h	i
Unweighted Total	470	154	125	87	57	19	188	260	331	104
Weighted Total	470	150	128	86	58	21	196	251	335	103
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Divide spending into what you need and what you want	267	90	76	43	29	9	116	142	192	58
	57%	60%	59%	50%	50%	45%	59%	56%	57%	57%
Spend less than you earn	263	75	71	53	36	15	113	134	192	57
	56%	50%	56%	62%	61%	71%	58%	53%	57%	56%
Use the 50/30/20 rule – spend 50% on necessities, 30% on savings, 20% on luxuries	205	72	63	38	17	7	86	111	143	48
	44%	48%	49%	44%	29%	32%	44%	44%	43%	47%
		d	d							
It's normal to need help – use a budget planner, an app, or seek free independent advice	175	54	52	40	14	5	76	92	121	43
	37%	36%	41%	46%	24%	23%	39%	37%	36%	42%
			d	d						
Categorise your spending into different pots of money	165	56	43	31	22	7	72	86	121	35
	35%	37%	34%	36%	38%	34%	37%	34%	36%	34%
Use different bank accounts as pots of money for different needs	141	45	35	28	20	6	55	79	97	33
	30%	30%	27%	33%	34%	30%	28%	32%	29%	32%
Only spend a fixed amount of money every day	118	42	29	20	13	8	48	62	80	29
	25%	28%	22%	23%	22%	39%	24%	25%	24%	28%
None of the above	26	6	5	2	8	2	7	16	20	1
	5%	4%	4%	2%	14%	9%	4%	6%	6%	1%
					abc					

Columns Tested: a,b,c,d - e,f,g - h,i

MONEY MANAGEMENT SURVEY

Q10_1. When thinking about budgeting which of the following tips, if any, would be most useful to you at the moment?

Spend less than you earn

Base: All respondents

			GENDER		AGE			REGION						
		Total	Male	Female	16-18	19-21	22-25	North	Midlands	London	South and South East	Scotland	Wales	Northern Ireland
Significance Level: 95%			a	b	c	d	e	f	g	h	i	*j	*k	*l
Unweighted Total		470	230	240	170	97	203	105	89	61	158	27	20	10
Weighted Total		470	240	230	132	136	202	113	80	61	141	38	23	14
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most useful	(1)	106	55	51	24	35	47	27	16	15	35	4	5	6
		23%	23%	22%	19%	25%	23%	24%	20%	24%	25%	10%	20%	39%
2nd most useful	(2)	92	47	44	28	27	37	24	15	9	25	9	5	5
		20%	20%	19%	21%	20%	18%	21%	19%	15%	18%	24%	22%	34%
3rd most useful	(3)	65	37	28	12	20	33	15	10	7	23	6	4	-
		14%	15%	12%	9%	15%	16%	13%	12%	11%	16%	16%	15%	-
							c							
Not selected		207	101	106	67	55	86	47	39	30	58	19	10	4
		44%	42%	46%	51%	40%	42%	42%	49%	49%	41%	50%	43%	27%
NETS														
Net: Selected in top 3		263	139	124	65	82	117	66	41	31	83	19	13	10
		56%	58%	54%	49%	60%	58%	58%	51%	51%	59%	50%	57%	73%
Mean score		1.84	1.87	1.81	1.81	1.82	1.87	1.82	1.85	1.74	1.86	2.12	1.91	1.46
Standard deviation		.79	.80	.78	.73	.80	.82	.79	.79	.81	.83	.73	.81	.52
Standard error		.05	.07	.07	.08	.11	.08	.10	.12	.15	.09	.20	.24	.20

Columns Tested: a,b - c,d,e - f,g,h,i,j,k,l

MONEY MANAGEMENT SURVEY

Q10_1. When thinking about budgeting which of the following tips, if any, would be most useful to you at the moment?

Spend less than you earn
Base: All respondents

			CURRENT WEALTH				LIVING SITUATION			CONFIDENCE IN MONEY MANAGEMENT	
		Total	< £1000	£1000-£4999	£5000-£14,999	£15,000+	Owning	Renting	Living at home/ with parents	Confident	Not confident
Significance Level: 95%			a	b	c	d	*e	f	g	h	i
Unweighted Total		470	154	125	87	57	19	188	260	331	104
Weighted Total		470	150	128	86	58	21	196	251	335	103
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most useful	(1)	106	26	29	21	19	6	44	56	84	18
		23%	17%	23%	24%	32%	28%	22%	22%	25%	18%
						a					
2nd most useful	(2)	92	28	25	23	9	4	43	45	66	20
		20%	19%	19%	26%	16%	19%	22%	18%	20%	20%
3rd most useful	(3)	65	21	17	10	8	5	26	33	42	19
		14%	14%	13%	11%	13%	24%	13%	13%	12%	18%
Not selected		207	75	57	33	22	6	82	117	143	45
		44%	50%	44%	38%	39%	29%	42%	47%	43%	44%
NETS											
Net: Selected in top 3		263	75	71	53	36	15	113	134	192	57
		56%	50%	56%	62%	61%	71%	58%	53%	57%	56%
Mean score		1.84	1.94	1.83	1.80	1.69	1.94	1.84	1.83	1.78	2.01
Standard deviation		.79	.80	.79	.73	.82	.89	.77	.80	.78	.81
Standard error		.05	.09	.10	.10	.14	.25	.08	.07	.06	.11

Columns Tested: a,b,c,d - e,f,g - h,i

MONEY MANAGEMENT SURVEY

Q10_2. When thinking about budgeting which of the following tips, if any, would be most useful to you at the moment?

Categorise your spending into different pots of money
Base: All respondents

			GENDER		AGE			REGION						
		Total	Male	Female	16-18	19-21	22-25	North	Midlands	London	South and South East	Scotland	Wales	Northern Ireland
Significance Level: 95%			a	b	c	d	e	f	g	h	i	*j	*k	*l
Unweighted Total		470	230	240	170	97	203	105	89	61	158	27	20	10
Weighted Total		470	240	230	132	136	202	113	80	61	141	38	23	14
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most useful	(1)	34	23	11	12	6	16	3	11	4	10	3	2	-
		7%	9%	5%	9%	4%	8%	3%	14%	6%	7%	9%	10%	-
									f					
2nd most useful	(2)	49	24	25	12	14	23	10	7	8	18	4	2	-
		10%	10%	11%	9%	10%	11%	9%	9%	12%	12%	11%	9%	-
3rd most useful	(3)	82	39	43	28	20	35	19	12	7	26	8	5	5
		17%	16%	19%	21%	14%	17%	17%	15%	11%	18%	22%	20%	37%
Not selected		305	155	150	80	97	128	81	49	43	88	22	14	9
		65%	65%	65%	61%	71%	63%	72%	61%	70%	62%	58%	61%	63%
NETS														
Net: Selected in top 3		165	85	79	52	39	74	32	31	18	53	16	9	5
		35%	35%	35%	39%	29%	37%	28%	39%	30%	38%	42%	39%	37%
Mean score		2.29	2.19	2.40	2.31	2.35	2.25	2.49	2.01	2.16	2.30	2.32	2.25	3.00
								g						
Standard deviation		.79	.83	.73	.83	.74	.80	.68	.89	.77	.77	.82	.89	-
Standard error		.06	.09	.08	.10	.14	.09	.12	.15	.18	.10	.25	.30	-

Columns Tested: a,b - c,d,e - f,g,h,i,j,k,l

MONEY MANAGEMENT SURVEY

Q10_2. When thinking about budgeting which of the following tips, if any, would be most useful to you at the moment?

Categorise your spending into different pots of money

Base: All respondents

			CURRENT WEALTH				LIVING SITUATION			CONFIDENCE IN MONEY MANAGEMENT	
		Total	< £1000	£1000-£4999	£5000-£14,999	£15,000+	Owning	Renting	Living at home/ with parents	Confident	Not confident
Significance Level: 95%			a	b	c	d	*e	f	g	h	i
Unweighted Total		470	154	125	87	57	19	188	260	331	104
Weighted Total		470	150	128	86	58	21	196	251	335	103
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most useful	(1)	34	14	5	9	4	2	14	18	28	6
		7%	9%	4%	11%	7%	11%	7%	7%	8%	5%
					b						
2nd most useful	(2)	49	17	10	9	6	3	22	23	34	11
		10%	11%	8%	10%	10%	15%	11%	9%	10%	10%
3rd most useful	(3)	82	25	29	13	12	2	35	45	59	19
		17%	16%	23%	15%	21%	7%	18%	18%	18%	18%
Not selected		305	95	85	55	36	14	124	165	214	68
		65%	63%	66%	64%	62%	66%	63%	66%	64%	66%
NETS											
Net: Selected in top 3		165	56	43	31	22	7	72	86	121	35
		35%	37%	34%	36%	38%	34%	37%	34%	36%	34%
Mean score		2.29	2.19	2.56	2.14	2.37	1.89	2.29	2.32	2.26	2.38
				ac							
Standard deviation		.79	.81	.69	.85	.78	.79	.78	.80	.81	.76
Standard error		.06	.11	.11	.15	.17	.32	.09	.08	.07	.13

Columns Tested: a,b,c,d - e,f,g - h,i

MONEY MANAGEMENT SURVEY

Q10_3. When thinking about budgeting which of the following tips, if any, would be most useful to you at the moment?

Divide spending into what you need and what you want
Base: All respondents

			GENDER		AGE			REGION						
		Total	Male	Female	16-18	19-21	22-25	North	Midlands	London	South and South East	Scotland	Wales	Northern Ireland
Significance Level: 95%			a	b	c	d	e	f	g	h	i	*j	*k	*l
Unweighted Total		470	230	240	170	97	203	105	89	61	158	27	20	10
Weighted Total		470	240	230	132	136	202	113	80	61	141	38	23	14
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most useful	(1)	91	38	53	26	32	32	26	12	14	30	4	4	-
		19%	16%	23%	20%	23%	16%	23%	15%	24%	22%	11%	17%	-
				a										
2nd most useful	(2)	93	48	45	29	19	45	16	18	15	26	8	4	6
		20%	20%	19%	22%	14%	22%	14%	23%	25%	18%	21%	15%	41%
3rd most useful	(3)	83	39	44	21	31	32	28	16	6	20	7	4	3
		18%	16%	19%	16%	23%	16%	25%	20%	10%	14%	18%	17%	22%
								hi						
Not selected		203	115	88	56	55	93	43	34	25	64	19	12	5
		43%	48%	38%	42%	40%	46%	38%	43%	42%	46%	50%	51%	38%
			b											
NETS														
Net: Selected in top 3		267	125	142	76	81	109	70	46	36	77	19	11	9
		57%	52%	62%	58%	60%	54%	62%	57%	58%	54%	50%	49%	62%
				a										
Mean score		1.97	2.01	1.94	1.92	1.99	2.00	2.03	2.09	1.77	1.87	2.14	1.98	2.35
Standard deviation		.81	.79	.83	.79	.88	.77	.88	.78	.73	.81	.77	.87	.51
Standard error		.05	.07	.07	.08	.12	.07	.11	.11	.12	.09	.21	.29	.21

Columns Tested: a,b - c,d,e - f,g,h,i,j,k,l

MONEY MANAGEMENT SURVEY

Q10_3. When thinking about budgeting which of the following tips, if any, would be most useful to you at the moment?

Divide spending into what you need and what you want
Base: All respondents

			CURRENT WEALTH				LIVING SITUATION			CONFIDENCE IN MONEY MANAGEMENT	
		Total	< £1000	£1000-£4999	£5000-£14,999	£15,000+	Owning	Renting	Living at home/ with parents	Confident	Not confident
Significance Level: 95%			a	b	c	d	*e	f	g	h	i
Unweighted Total		470	154	125	87	57	19	188	260	331	104
Weighted Total		470	150	128	86	58	21	196	251	335	103
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most useful	(1)	91	36	22	13	10	2	35	53	64	16
		19%	24%	17%	15%	17%	11%	18%	21%	19%	16%
2nd most useful	(2)	93	25	30	17	10	3	41	49	66	25
		20%	17%	24%	19%	18%	13%	21%	20%	20%	24%
3rd most useful	(3)	83	28	23	14	9	4	40	39	62	17
		18%	18%	18%	16%	15%	21%	20%	16%	18%	17%
Not selected		203	60	53	43	29	11	80	109	144	44
		43%	40%	41%	50%	50%	55%	41%	44%	43%	43%
NETS											
Net: Selected in top 3		267	90	76	43	29	9	116	142	192	58
		57%	60%	59%	50%	50%	45%	59%	56%	57%	57%
Mean score		1.97	1.90	2.01	2.01	1.97	2.22	2.04	1.90	1.99	2.02
Standard deviation		.81	.84	.78	.80	.82	.86	.81	.80	.81	.76
Standard error		.05	.09	.09	.12	.15	.30	.08	.07	.06	.10

Columns Tested: a,b,c,d - e,f,g - h,i

MONEY MANAGEMENT SURVEY

Q10_4. When thinking about budgeting which of the following tips, if any, would be most useful to you at the moment?

Use the 50/30/20 rule – spend 50% on necessities, 30% on savings, 20% on luxuries
Base: All respondents

			GENDER		AGE			REGION						
		Total	Male	Female	16-18	19-21	22-25	North	Midlands	London	South and South East	Scotland	Wales	Northern Ireland
Significance Level: 95%			a	b	c	d	e	f	g	h	i	*j	*k	*l
Unweighted Total		470	230	240	170	97	203	105	89	61	158	27	20	10
Weighted Total		470	240	230	132	136	202	113	80	61	141	38	23	14
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most useful	(1)	77	43	34	27	22	28	15	17	8	21	9	5	2
		16%	18%	15%	20%	16%	14%	14%	21%	13%	15%	24%	20%	15%
2nd most useful	(2)	68	34	34	21	26	20	16	10	8	26	7	1	-
		14%	14%	15%	16%	19%	10%	14%	12%	12%	18%	19%	6%	-
						e								
3rd most useful	(3)	61	30	31	21	16	23	13	10	10	15	5	3	5
		13%	12%	14%	16%	12%	12%	12%	12%	16%	11%	14%	12%	34%
Not selected		265	134	131	62	72	131	68	43	36	79	16	14	7
		56%	56%	57%	47%	53%	65%	61%	54%	59%	56%	44%	62%	50%
							cd							
NETS														
Net: Selected in top 3		205	106	99	69	65	71	45	37	25	62	21	9	7
		44%	44%	43%	53%	47%	35%	39%	46%	41%	44%	56%	38%	50%
					e	e								
Mean score		1.92	1.87	1.97	1.92	1.90	1.94	1.95	1.82	2.08	1.90	1.82	1.79	2.39
Standard deviation		.82	.82	.81	.84	.77	.85	.81	.84	.85	.76	.82	.95	1.00
Standard error		.06	.08	.08	.09	.11	.10	.12	.13	.17	.09	.21	.34	.45

Columns Tested: a,b - c,d,e - f,g,h,i,j,k,l

MONEY MANAGEMENT SURVEY

Q10_4. When thinking about budgeting which of the following tips, if any, would be most useful to you at the moment?

Use the 50/30/20 rule – spend 50% on necessities, 30% on savings, 20% on luxuries
Base: All respondents

			CURRENT WEALTH				LIVING SITUATION			CONFIDENCE IN MONEY MANAGEMENT	
		Total	< £1000	£1000-£4999	£5000-£14,999	£15,000+	Owning	Renting	Living at home/ with parents	Confident	Not confident
Significance Level: 95%			a	b	c	d	*e	f	g	h	i
Unweighted Total		470	154	125	87	57	19	188	260	331	104
Weighted Total		470	150	128	86	58	21	196	251	335	103
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most useful	(1)	77	29	23	17	3	2	37	37	56	18
		16%	20%	18%	20%	6%	11%	19%	15%	17%	18%
			d	d	d						
2nd most useful	(2)	68	25	22	9	7	3	22	40	42	17
		14%	17%	17%	10%	12%	15%	11%	16%	13%	16%
3rd most useful	(3)	61	17	18	12	6	1	26	33	46	13
		13%	12%	14%	14%	11%	6%	13%	13%	14%	13%
Not selected		265	78	66	48	41	14	110	140	192	55
		56%	52%	51%	56%	71%	68%	56%	56%	57%	53%
						ab					
NETS											
Net: Selected in top 3		205	72	63	38	17	7	86	111	143	48
		44%	48%	49%	44%	29%	32%	44%	44%	43%	47%
			d	d							
Mean score		1.92	1.83	1.92	1.86	2.18	1.85	1.87	1.97	1.93	1.89
Standard deviation		.82	.79	.81	.88	.76	.79	.86	.80	.84	.81
Standard error		.06	.09	.10	.14	.18	.32	.09	.07	.07	.12

Columns Tested: a,b,c,d - e,f,g - h,i

MONEY MANAGEMENT SURVEY

Q10_5. When thinking about budgeting which of the following tips, if any, would be most useful to you at the moment?

It's normal to need help – use a budget planner, an app, or seek free independent advice
Base: All respondents

			GENDER		AGE			REGION						
		Total	Male	Female	16-18	19-21	22-25	North	Midlands	London	South and South East	Scotland	Wales	Northern Ireland
Significance Level: 95%			a	b	c	d	e	f	g	h	i	*j	*k	*l
Unweighted Total		470	230	240	170	97	203	105	89	61	158	27	20	10
Weighted Total		470	240	230	132	136	202	113	80	61	141	38	23	14
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most useful	(1)	68	36	32	21	19	28	15	10	8	19	11	1	3
		14%	15%	14%	16%	14%	14%	13%	13%	13%	14%	29%	5%	22%
2nd most useful	(2)	50	27	23	12	14	24	11	12	5	14	4	1	3
		11%	11%	10%	9%	10%	12%	10%	14%	9%	10%	12%	5%	18%
3rd most useful	(3)	57	22	35	20	17	21	10	11	7	21	3	5	1
		12%	9%	15%	15%	12%	10%	9%	14%	11%	15%	7%	20%	7%
				a										
Not selected		295	155	140	80	86	129	76	47	41	87	20	16	7
		63%	65%	61%	60%	63%	64%	68%	59%	67%	62%	53%	70%	52%
NETS														
Net: Selected in top 3		175	85	90	52	50	73	37	33	20	54	18	7	7
		37%	35%	39%	40%	37%	36%	32%	41%	33%	38%	47%	30%	48%
Mean score		1.94	1.84	2.04	1.98	1.96	1.90	1.86	2.03	1.93	2.04	1.53	2.48	1.68
Standard deviation		.84	.81	.87	.89	.86	.82	.83	.82	.88	.87	.75	.83	.78
Standard error		.06	.09	.09	.11	.14	.09	.14	.14	.20	.11	.21	.34	.35

Columns Tested: a,b - c,d,e - f,g,h,i,j,k,l

MONEY MANAGEMENT SURVEY

Q10_5. When thinking about budgeting which of the following tips, if any, would be most useful to you at the moment?

It's normal to need help – use a budget planner, an app, or seek free independent advice
Base: All respondents

			CURRENT WEALTH				LIVING SITUATION			CONFIDENCE IN MONEY MANAGEMENT	
		Total	< £1000	£1000-£4999	£5000-£14,999	£15,000+	Owning	Renting	Living at home/ with parents	Confident	Not confident
Significance Level: 95%			a	b	c	d	*e	f	g	h	i
Unweighted Total		470	154	125	87	57	19	188	260	331	104
Weighted Total		470	150	128	86	58	21	196	251	335	103
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most useful	(1)	68	16	21	16	7	3	30	34	43	21
		14%	11%	17%	18%	11%	13%	15%	14%	13%	20%
2nd most useful	(2)	50	16	14	14	3	-	23	27	37	11
		11%	11%	11%	16%	6%	-	12%	11%	11%	10%
3rd most useful	(3)	57	22	17	11	4	2	24	30	41	12
		12%	15%	13%	12%	6%	10%	12%	12%	12%	12%
Not selected		295	96	76	46	44	16	120	159	214	59
		63%	64%	59%	54%	76%	77%	61%	63%	64%	58%
						bc					
NETS											
Net: Selected in top 3		175	54	52	40	14	5	76	92	121	43
		37%	36%	41%	46%	24%	23%	39%	37%	36%	42%
				d	d						
Mean score		1.94	2.11	1.91	1.87	1.78	1.84	1.92	1.95	1.98	1.80
Standard deviation		.84	.84	.86	.81	.87	1.11	.84	.84	.84	.86
Standard error		.06	.11	.12	.13	.23	.50	.10	.09	.08	.13

Columns Tested: a,b,c,d - e,f,g - h,i

MONEY MANAGEMENT SURVEY

Q10_6. When thinking about budgeting which of the following tips, if any, would be most useful to you at the moment?

Only spend a fixed amount of money every day

Base: All respondents

			GENDER		AGE			REGION						
		Total	Male	Female	16-18	19-21	22-25	North	Midlands	London	South and South East	Scotland	Wales	Northern Ireland
Significance Level: 95%			a	b	c	d	e	f	g	h	i	*j	*k	*l
Unweighted Total		470	230	240	170	97	203	105	89	61	158	27	20	10
Weighted Total		470	240	230	132	136	202	113	80	61	141	38	23	14
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most useful	(1)	27	16	11	7	8	12	9	6	2	6	-	2	3
		6%	7%	5%	5%	6%	6%	8%	8%	3%	4%	-	7%	23%
2nd most useful	(2)	46	23	23	13	18	15	15	8	4	12	1	4	1
		10%	10%	10%	10%	13%	7%	13%	10%	7%	8%	3%	17%	7%
3rd most useful	(3)	45	28	17	13	13	19	9	11	8	14	2	1	-
		10%	12%	7%	10%	9%	10%	8%	14%	13%	10%	4%	5%	-
Not selected		352	173	179	99	97	156	80	55	47	109	35	17	10
		75%	72%	78%	75%	72%	77%	71%	68%	77%	77%	93%	71%	70%
NETS														
Net: Selected in top 3		118	67	51	33	39	46	33	25	14	32	3	7	4
		25%	28%	22%	25%	28%	23%	29%	32%	23%	23%	7%	29%	30%
Mean score		2.16	2.19	2.11	2.18	2.13	2.16	2.02	2.21	2.44	2.26	2.56	1.96	1.23
Standard deviation		.77	.79	.74	.78	.72	.82	.75	.82	.72	.76	.62	.69	.48
Standard error		.07	.10	.10	.12	.14	.12	.14	.15	.20	.13	.44	.28	.28

Columns Tested: a,b - c,d,e - f,g,h,i,j,k,l

MONEY MANAGEMENT SURVEY

Q10_6. When thinking about budgeting which of the following tips, if any, would be most useful to you at the moment?

Only spend a fixed amount of money every day
Base: All respondents

			CURRENT WEALTH				LIVING SITUATION			CONFIDENCE IN MONEY MANAGEMENT	
		Total	< £1000	£1000-£4999	£5000-£14,999	£15,000+	Owning	Renting	Living at home/ with parents	Confident	Not confident
Significance Level: 95%			a	b	c	d	*e	f	g	h	i
Unweighted Total		470	154	125	87	57	19	188	260	331	104
Weighted Total		470	150	128	86	58	21	196	251	335	103
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most useful	(1)	27	8	12	2	1	-	13	14	14	11
		6%	5%	9%	3%	2%	-	7%	5%	4%	11%
											h
2nd most useful	(2)	46	22	6	5	5	5	19	22	32	11
		10%	14%	5%	5%	9%	25%	10%	9%	10%	11%
			bc								
3rd most useful	(3)	45	13	11	13	7	3	16	27	33	7
		10%	9%	8%	15%	12%	13%	8%	11%	10%	7%
Not selected		352	108	100	66	45	13	148	189	256	73
		75%	72%	78%	77%	78%	61%	76%	75%	76%	72%
NETS											
Net: Selected in top 3		118	42	29	20	13	8	48	62	80	29
		25%	28%	22%	23%	22%	39%	24%	25%	24%	28%
Mean score		2.16	2.12	1.96	2.54	2.47	2.34	2.06	2.21	2.23	1.85
Standard deviation		.77	.70	.91	.71	.65	.51	.79	.79	.74	.79
Standard error		.07	.11	.17	.16	.18	.19	.12	.10	.08	.15

Columns Tested: a,b,c,d - e,f,g - h,i

MONEY MANAGEMENT SURVEY

Q10_7. When thinking about budgeting which of the following tips, if any, would be most useful to you at the moment?

Use different bank accounts as pots of money for different needs
Base: All respondents

			GENDER		AGE			REGION						
		Total	Male	Female	16-18	19-21	22-25	North	Midlands	London	South and South East	Scotland	Wales	Northern Ireland
Significance Level: 95%			a	b	c	d	e	f	g	h	i	*j	*k	*l
Unweighted Total		470	230	240	170	97	203	105	89	61	158	27	20	10
Weighted Total		470	240	230	132	136	202	113	80	61	141	38	23	14
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most useful	(1)	42	16	26	9	9	24	11	5	4	16	3	4	-
		9%	7%	11%	7%	7%	12%	10%	6%	6%	11%	7%	16%	-
2nd most useful	(2)	48	23	25	11	13	24	15	7	5	16	-	5	-
		10%	10%	11%	9%	9%	12%	13%	8%	8%	12%	-	21%	-
3rd most useful	(3)	51	31	20	12	15	25	12	7	11	17	3	2	-
		11%	13%	9%	9%	11%	12%	10%	9%	17%	12%	9%	7%	-
Not selected		329	170	159	100	100	129	76	61	42	92	32	13	14
		70%	71%	69%	76%	73%	64%	67%	77%	68%	65%	84%	57%	100%
					e									
NETS														
Net: Selected in top 3		141	70	71	32	37	73	37	19	19	49	6	10	-
		30%	29%	31%	24%	27%	36%	33%	23%	32%	35%	16%	43%	-
							c							
Mean score		2.07	2.22	1.92	2.08	2.15	2.02	2.02	2.10	2.34	2.03	2.09	1.79	-
			b											
Standard deviation		.81	.80	.81	.81	.80	.83	.79	.82	.81	.83	1.09	.72	-
Standard error		.07	.10	.09	.12	.16	.10	.14	.18	.19	.11	.55	.25	-

Columns Tested: a,b - c,d,e - f,g,h,i,j,k,l

MONEY MANAGEMENT SURVEY

Q10_7. When thinking about budgeting which of the following tips, if any, would be most useful to you at the moment?

Use different bank accounts as pots of money for different needs
Base: All respondents

			CURRENT WEALTH				LIVING SITUATION			CONFIDENCE IN MONEY MANAGEMENT	
		Total	< £1000	£1000-£4999	£5000-£14,999	£15,000+	Owning	Renting	Living at home/ with parents	Confident	Not confident
Significance Level: 95%			a	b	c	d	*e	f	g	h	i
Unweighted Total		470	154	125	87	57	19	188	260	331	104
Weighted Total		470	150	128	86	58	21	196	251	335	103
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most useful	(1)	42	15	10	7	7	3	15	23	26	11
		9%	10%	8%	8%	11%	16%	8%	9%	8%	11%
2nd most useful	(2)	48	11	16	10	9	1	18	29	38	8
		10%	7%	13%	11%	15%	4%	9%	11%	11%	7%
3rd most useful	(3)	51	19	9	12	4	2	21	27	33	14
		11%	13%	7%	14%	7%	10%	11%	11%	10%	14%
Not selected		329	105	93	58	38	15	141	172	238	70
		70%	70%	73%	67%	66%	70%	72%	68%	71%	68%
NETS											
Net: Selected in top 3		141	45	35	28	20	6	55	79	97	33
		30%	30%	27%	33%	34%	30%	28%	32%	29%	32%
Mean score		2.07	2.08	1.95	2.20	1.88	1.78	2.11	2.05	2.07	2.10
Standard deviation		.81	.88	.74	.80	.75	.99	.82	.80	.78	.88
Standard error		.07	.13	.13	.15	.17	.40	.11	.09	.08	.15

Columns Tested: a,b,c,d - e,f,g - h,i

MONEY MANAGEMENT SURVEY

Q11_SUM. When thinking about making investment choices (e.g. investing in funds or stocks ISAs) which of the following tips, if any, would be most useful to you at the moment?

SUMMARY TABLE
Base: All respondents

						NETS	
	Total	1st most useful	2nd most useful	3rd most useful	Not selected	Selected in top 3	Mean
Invest for long-term goals	470	50	47	54	320	150	2.03
	100%	11%	10%	11%	68%	32%	
Make an investment plan first or get help to make one	470	54	60	54	302	168	2.01
	100%	11%	13%	12%	64%	36%	
Don't invest in the unknown	470	60	48	68	294	176	2.04
	100%	13%	10%	14%	63%	37%	
Start low risk, invest in cash ISAs	470	76	70	49	274	196	1.86
	100%	16%	15%	10%	58%	42%	
Always check the charges	470	42	51	52	325	145	2.07
	100%	9%	11%	11%	69%	31%	
A mortgage is not an investment, it's a loan	470	29	33	33	375	95	2.04
	100%	6%	7%	7%	80%	20%	
Pay close attention to investment fees and charges that will eat into your returns	470	58	66	51	294	175	1.96
	100%	12%	14%	11%	63%	37%	
Drip-feed small amounts of money into your investments to reduce your risks	470	34	30	43	363	107	2.08
	100%	7%	6%	9%	77%	23%	

MONEY MANAGEMENT SURVEY

Q11_SELECTED. When thinking about making investment choices (e.g. investing in funds or stocks ISAs) which of the following tips, if any, would be most useful to you at the moment?

SELECTED SUMMARY
Base: All respondents

		GENDER		AGE			REGION						
	Total	Male	Female	16-18	19-21	22-25	North	Midlands	London	South and South East	Scotland	Wales	Northern Ireland
Significance Level: 95%		a	b	c	d	e	f	g	h	i	*j	*k	*l
Unweighted Total	470	230	240	170	97	203	105	89	61	158	27	20	10
Weighted Total	470 100%	240 100%	230 100%	132 100%	136 100%	202 100%	113 100%	80 100%	61 100%	141 100%	38 100%	23 100%	14 100%
Start low risk, invest in cash ISAs	196 42%	109 45%	87 38%	55 42%	56 41%	85 42%	51 45%	28 35%	19 32%	71 50% gh	14 38%	9 38%	3 21%
Don't invest in the unknown	176 37%	86 36%	90 39%	60 46% e	52 38%	64 32%	32 28%	33 42%	25 40%	54 38%	18 47%	13 53%	1 9%
Pay close attention to investment fees and charges that will eat into your returns	175 37%	90 38%	85 37%	43 33%	55 41%	77 38%	45 40%	30 38%	22 36%	58 41%	11 30%	7 31%	2 11%
Make an investment plan first or get help to make one	168 36%	86 36%	82 36%	49 37%	47 35%	71 35%	27 24%	38 47% f	26 43% f	51 36% f	11 29%	10 41%	6 42%
Invest for long-term goals	150 32%	85 35%	65 28%	41 31%	45 33%	65 32%	36 32%	38 47% fhi	17 28%	35 25%	11 30%	6 24%	7 50%
Always check the charges	145 31%	76 32%	69 30%	40 30%	37 27%	68 34%	36 32%	23 28%	12 20%	49 34% h	12 31%	8 35%	6 44%
Drip-feed small amounts of money into your investments to reduce your risks	107 23%	58 24%	49 21%	31 23%	26 19%	50 25%	28 25%	19 24%	10 16%	32 23%	10 26%	6 25%	3 18%
A mortgage is not an investment, it's a loan	95 20%	48 20%	47 21%	37 28% d	17 13%	40 20%	15 13%	18 22%	12 20%	29 20%	14 36%	5 23%	3 18%
None of the above	66 14%	28 12%	38 17%	13 10%	24 18%	29 14%	23 20% gi	5 6%	13 21% gi	15 11%	4 11%	2 10%	4 29%

Columns Tested: a,b - c,d,e - f,g,h,i,j,k,l

MONEY MANAGEMENT SURVEY

Q11_SELECTED. When thinking about making investment choices (e.g. investing in funds or stocks ISAs) which of the following tips, if any, would be most useful to you at the moment?

SELECTED SUMMARY
Base: All respondents

		CURRENT WEALTH				LIVING SITUATION			CONFIDENCE IN MONEY MANAGEMENT	
	Total	< £1000	£1000-£4999	£5000-£14,999	£15,000+	Owning	Renting	Living at home/ with parents	Confident	Not confident
Significance Level: 95%		a	b	c	d	*e	f	g	h	i
Unweighted Total	470	154	125	87	57	19	188	260	331	104
Weighted Total	470	150	128	86	58	21	196	251	335	103
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Start low risk, invest in cash ISAs	196	61	58	37	28	9	81	104	143	42
	42%	41%	45%	43%	48%	43%	42%	41%	43%	41%
Don't invest in the unknown	176	62	50	29	21	7	62	105	124	42
	37%	41%	39%	33%	36%	34%	32%	42%	37%	40%
								f		
Pay close attention to investment fees and charges that will eat into your returns	175	48	50	27	25	8	69	98	129	34
	37%	32%	39%	31%	43%	37%	35%	39%	38%	33%
Make an investment plan first or get help to make one	168	53	44	36	15	7	72	88	114	41
	36%	35%	34%	42%	26%	35%	37%	35%	34%	40%
				d						
Invest for long-term goals	150	40	47	29	15	6	63	81	113	28
	32%	26%	37%	33%	26%	28%	32%	32%	34%	27%
Always check the charges	145	50	33	26	19	9	54	81	104	35
	31%	33%	26%	30%	33%	43%	28%	32%	31%	34%
Drip-feed small amounts of money into your investments to reduce your risks	107	32	25	26	16	7	42	56	77	25
	23%	21%	20%	30%	27%	36%	21%	23%	23%	24%
A mortgage is not an investment, it's a loan	95	38	21	15	14	6	39	50	61	25
	20%	25%	17%	17%	24%	27%	20%	20%	18%	25%
None of the above	66	22	19	12	7	1	35	30	47	12
	14%	15%	15%	13%	12%	5%	18%	12%	14%	11%

Columns Tested: a,b,c,d - e,f,g - h,i

MONEY MANAGEMENT SURVEY

Q11_1. When thinking about making investment choices (e.g. investing in funds or stocks ISAs) which of the following tips, if any, would be most useful to you at the moment?

Invest for long-term goals
Base: All respondents

			GENDER		AGE			REGION						
		Total	Male	Female	16-18	19-21	22-25	North	Midlands	London	South and South East	Scotland	Wales	Northern Ireland
Significance Level: 95%			a	b	c	d	e	f	g	h	i	*j	*k	*l
Unweighted Total		470	230	240	170	97	203	105	89	61	158	27	20	10
Weighted Total		470	240	230	132	136	202	113	80	61	141	38	23	14
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most useful	(1)	50	28	22	16	15	19	14	8	6	7	4	5	6
		11%	12%	9%	12%	11%	10%	13%	10%	9%	5%	11%	21%	42%
								i						
2nd most useful	(2)	47	24	22	13	16	18	10	14	8	13	1	-	-
		10%	10%	10%	10%	11%	9%	9%	18%	13%	9%	4%	-	-
									i					
3rd most useful	(3)	54	32	21	13	14	27	12	15	4	15	6	1	1
		11%	14%	9%	10%	10%	13%	11%	19%	6%	11%	16%	3%	8%
									h					
Not selected		320	155	164	90	92	137	77	42	44	106	26	18	7
		68%	65%	72%	69%	67%	68%	68%	53%	72%	75%	70%	76%	50%
								g		g	g			
NETS														
Net: Selected in top 3		150	85	65	41	45	65	36	38	17	35	11	6	7
		32%	35%	28%	31%	33%	32%	32%	47%	28%	25%	30%	24%	50%
									fhi					
Mean score		2.03	2.05	2.00	1.93	1.97	2.12	1.94	2.20	1.88	2.22	2.15	1.28	1.32
Standard deviation		.83	.85	.82	.84	.81	.85	.86	.77	.74	.78	.97	.76	.80
Standard error		.07	.10	.10	.11	.15	.10	.15	.12	.17	.12	.34	.34	.36

Columns Tested: a,b - c,d,e - f,g,h,i,j,k,l

MONEY MANAGEMENT SURVEY

Q11_1. When thinking about making investment choices (e.g. investing in funds or stocks ISAs) which of the following tips, if any, would be most useful to you at the moment?

Invest for long-term goals
Base: All respondents

			CURRENT WEALTH				LIVING SITUATION			CONFIDENCE IN MONEY MANAGEMENT	
		Total	< £1000	£1000-£4999	£5000-£14,999	£15,000+	Owning	Renting	Living at home/ with parents	Confident	Not confident
Significance Level: 95%			a	b	c	d	*e	f	g	h	i
Unweighted Total		470	154	125	87	57	19	188	260	331	104
Weighted Total		470	150	128	86	58	21	196	251	335	103
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most useful	(1)	50	10	17	7	8	3	22	26	38	11
		11%	7%	13%	8%	13%	13%	11%	10%	11%	10%
2nd most useful	(2)	47	12	13	12	4	1	16	30	34	8
		10%	8%	10%	14%	7%	4%	8%	12%	10%	8%
3rd most useful	(3)	54	17	17	10	4	2	26	26	41	10
		11%	12%	13%	12%	6%	11%	13%	10%	12%	9%
Not selected		320	110	81	58	43	15	132	169	222	74
		68%	74%	63%	67%	74%	72%	68%	68%	66%	73%
NETS											
Net: Selected in top 3		150	40	47	29	15	6	63	81	113	28
		32%	26%	37%	33%	26%	28%	32%	32%	34%	27%
Mean score		2.03	2.18	1.99	2.11	1.74	1.93	2.06	2.00	2.02	1.97
Standard deviation		.83	.83	.86	.77	.85	1.01	.87	.80	.84	.87
Standard error		.07	.13	.13	.14	.22	.45	.11	.09	.08	.16

Columns Tested: a,b,c,d - e,f,g - h,i

MONEY MANAGEMENT SURVEY

Q11_2. When thinking about making investment choices (e.g. investing in funds or stocks ISAs) which of the following tips, if any, would be most useful to you at the moment?

Make an investment plan first or get help to make one
Base: All respondents

			GENDER		AGE			REGION						
		Total	Male	Female	16-18	19-21	22-25	North	Midlands	London	South and South East	Scotland	Wales	Northern Ireland
Significance Level: 95%			a	b	c	d	e	f	g	h	i	*j	*k	*l
Unweighted Total		470	230	240	170	97	203	105	89	61	158	27	20	10
Weighted Total		470 100%	240 100%	230 100%	132 100%	136 100%	202 100%	113 100%	80 100%	61 100%	141 100%	38 100%	23 100%	14 100%
1st most useful	(1)	54 11%	32 13%	22 9%	16 12%	14 10%	24 12%	6 6%	9 12%	7 11%	16 11%	10 26%	4 17%	1 8%
2nd most useful	(2)	60 13%	33 14%	27 12%	16 12%	25 19% e	19 9%	10 9%	12 15%	10 17%	19 13%	1 3%	5 19%	3 23%
3rd most useful	(3)	54 12%	21 9%	33 14%	18 13%	8 6%	28 14% d	11 9%	16 20% f	9 15%	16 11%	- -	1 4%	1 10%
Not selected		302 64%	154 64%	148 64%	82 63%	89 65%	131 65%	86 76% ghi	42 53%	35 57%	90 64%	27 71%	14 59%	8 58%
NETS														
Net: Selected in top 3		168 36%	86 36%	82 36%	49 37%	47 35%	71 35%	27 24%	38 47% f	26 43% f	51 36% f	11 29%	10 41%	6 42%
Mean score		2.01	1.88	2.14 a	2.04	1.89	2.06	2.17	2.18	2.10	1.99	1.11	1.69	2.05
Standard deviation		.80	.78	.81	.83	.68	.86	.79	.82	.79	.80	.33	.70	.73
Standard error		.06	.09	.09	.10	.12	.10	.16	.13	.15	.11	.12	.23	.36

Columns Tested: a,b - c,d,e - f,g,h,i,j,k,l

MONEY MANAGEMENT SURVEY

Q11_2. When thinking about making investment choices (e.g. investing in funds or stocks ISAs) which of the following tips, if any, would be most useful to you at the moment?

Make an investment plan first or get help to make one

Base: All respondents

			CURRENT WEALTH				LIVING SITUATION			CONFIDENCE IN MONEY MANAGEMENT	
		Total	< £1000	£1000-£4999	£5000-£14,999	£15,000+	Owning	Renting	Living at home/ with parents	Confident	Not confident
Significance Level: 95%			a	b	c	d	*e	f	g	h	i
Unweighted Total		470	154	125	87	57	19	188	260	331	104
Weighted Total		470	150	128	86	58	21	196	251	335	103
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most useful	(1)	54	16	17	14	3	3	25	26	37	10
		11%	10%	13%	16%	5%	13%	13%	10%	11%	10%
2nd most useful	(2)	60	27	15	10	6	2	27	31	37	19
		13%	18%	12%	12%	10%	9%	14%	12%	11%	18%
											h
3rd most useful	(3)	54	11	12	12	6	3	21	31	41	12
		12%	7%	10%	14%	11%	13%	11%	12%	12%	12%
Not selected		302	97	85	50	43	13	123	163	221	61
		64%	65%	66%	58%	74%	65%	63%	65%	66%	60%
						c					
NETS											
Net: Selected in top 3		168	53	44	36	15	7	72	88	114	41
		36%	35%	34%	42%	26%	35%	37%	35%	34%	40%
					d						
Mean score		2.01	1.91	1.90	1.95	2.22	2.01	1.94	2.06	2.03	2.04
Standard deviation		.80	.71	.81	.86	.79	.92	.79	.81	.83	.74
Standard error		.06	.10	.12	.14	.20	.35	.10	.08	.08	.11

Columns Tested: a,b,c,d - e,f,g - h,i

MONEY MANAGEMENT SURVEY

Q11_3. When thinking about making investment choices (e.g. investing in funds or stocks ISAs) which of the following tips, if any, would be most useful to you at the moment?

Don't invest in the unknown
Base: All respondents

			GENDER		AGE			REGION						
		Total	Male	Female	16-18	19-21	22-25	North	Midlands	London	South and South East	Scotland	Wales	Northern Ireland
Significance Level: 95%			a	b	c	d	e	f	g	h	i	*j	*k	*l
Unweighted Total		470	230	240	170	97	203	105	89	61	158	27	20	10
Weighted Total		470	240	230	132	136	202	113	80	61	141	38	23	14
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most useful	(1)	60	25	35	25	18	17	9	14	11	17	8	2	-
		13%	10%	15%	19%	13%	8%	8%	17%	17%	12%	22%	10%	-
					e				f					
2nd most useful	(2)	48	19	28	18	9	20	11	9	3	15	5	3	1
		10%	8%	12%	14%	7%	10%	10%	11%	5%	11%	14%	11%	9%
3rd most useful	(3)	68	42	26	17	25	26	12	10	11	23	4	8	-
		14%	17%	11%	13%	18%	13%	11%	13%	18%	16%	11%	32%	-
Not selected		294	154	140	71	84	138	81	47	36	87	20	11	13
		63%	64%	61%	54%	62%	68%	72%	58%	60%	62%	53%	47%	91%
							c							
NETS														
Net: Selected in top 3		176	86	90	60	52	64	32	33	25	54	18	13	1
		37%	36%	39%	46%	38%	32%	28%	42%	40%	38%	47%	53%	9%
					e									
Mean score		2.04	2.20	1.89	1.86	2.12	2.15	2.10	1.89	2.01	2.11	1.78	2.42	2.00
			b				c							
Standard deviation		.86	.86	.82	.83	.91	.82	.81	.86	.95	.85	.83	.82	-
Standard error		.06	.10	.08	.09	.15	.10	.14	.14	.19	.11	.23	.26	-

Columns Tested: a,b - c,d,e - f,g,h,i,j,k,l

MONEY MANAGEMENT SURVEY

Q11_3. When thinking about making investment choices (e.g. investing in funds or stocks ISAs) which of the following tips, if any, would be most useful to you at the moment?

Don't invest in the unknown
Base: All respondents

			CURRENT WEALTH				LIVING SITUATION			CONFIDENCE IN MONEY MANAGEMENT	
		Total	< £1000	£1000-£4999	£5000-£14,999	£15,000+	Owning	Renting	Living at home/ with parents	Confident	Not confident
Significance Level: 95%			a	b	c	d	*e	f	g	h	i
Unweighted Total		470	154	125	87	57	19	188	260	331	104
Weighted Total		470	150	128	86	58	21	196	251	335	103
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most useful	(1)	60	21	16	10	7	2	21	36	43	15
		13%	14%	12%	11%	12%	9%	11%	14%	13%	15%
2nd most useful	(2)	48	17	13	10	7	3	18	27	37	8
		10%	11%	10%	11%	11%	14%	9%	11%	11%	7%
3rd most useful	(3)	68	25	22	9	7	2	23	42	44	19
		14%	16%	17%	11%	13%	11%	12%	17%	13%	18%
Not selected		294	88	79	58	37	14	134	145	211	61
		63%	59%	61%	67%	64%	66%	68%	58%	63%	60%
								g			
NETS											
Net: Selected in top 3		176	62	50	29	21	7	62	105	124	42
		37%	41%	39%	33%	36%	34%	32%	42%	37%	40%
									f		
Mean score		2.04	2.06	2.12	1.97	2.02	2.06	2.03	2.06	2.01	2.08
Standard deviation		.86	.86	.86	.83	.85	.83	.85	.87	.84	.91
Standard error		.06	.11	.12	.15	.19	.34	.11	.08	.08	.14

Columns Tested: a,b,c,d - e,f,g - h,i

MONEY MANAGEMENT SURVEY

Q11_4. When thinking about making investment choices (e.g. investing in funds or stocks ISAs) which of the following tips, if any, would be most useful to you at the moment?

Start low risk, invest in cash ISAs
Base: All respondents

			GENDER		AGE			REGION						
		Total	Male	Female	16-18	19-21	22-25	North	Midlands	London	South and South East	Scotland	Wales	Northern Ireland
Significance Level: 95%			a	b	c	d	e	f	g	h	i	*j	*k	*l
Unweighted Total		470	230	240	170	97	203	105	89	61	158	27	20	10
Weighted Total		470	240	230	132	136	202	113	80	61	141	38	23	14
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most useful	(1)	76	38	38	22	20	34	22	14	5	30	3	1	1
		16%	16%	17%	17%	15%	17%	20%	17%	9%	21%	8%	5%	9%
											h			
2nd most useful	(2)	70	42	28	16	17	37	18	11	9	24	4	5	-
		15%	17%	12%	12%	13%	19%	16%	13%	15%	17%	11%	21%	-
3rd most useful	(3)	49	29	21	17	19	14	11	4	5	17	7	3	2
		10%	12%	9%	13%	14%	7%	10%	5%	8%	12%	19%	12%	12%
					e	e								
Not selected		274	131	143	76	80	117	62	52	42	70	23	15	11
		58%	55%	62%	58%	59%	58%	55%	65%	68%	50%	62%	62%	79%
									i	i				
NETS														
Net: Selected in top 3		196	109	87	55	56	85	51	28	19	71	14	9	3
		42%	45%	38%	42%	41%	42%	45%	35%	32%	50%	38%	38%	21%
											gh			
Mean score		1.86	1.91	1.80	1.90	1.98	1.76	1.78	1.67	1.98	1.83	2.30	2.17	2.13
Standard deviation		.79	.78	.80	.85	.84	.71	.78	.73	.75	.80	.82	.69	1.22
Standard error		.06	.08	.08	.10	.13	.08	.11	.13	.17	.09	.26	.24	.86

Columns Tested: a,b - c,d,e - f,g,h,i,j,k,l

MONEY MANAGEMENT SURVEY

Q11_4. When thinking about making investment choices (e.g. investing in funds or stocks ISAs) which of the following tips, if any, would be most useful to you at the moment?

Start low risk, invest in cash ISAs
Base: All respondents

			CURRENT WEALTH				LIVING SITUATION			CONFIDENCE IN MONEY MANAGEMENT	
		Total	< £1000	£1000-£4999	£5000-£14,999	£15,000+	Owning	Renting	Living at home/ with parents	Confident	Not confident
Significance Level: 95%			a	b	c	d	*e	f	g	h	i
Unweighted Total		470	154	125	87	57	19	188	260	331	104
Weighted Total		470	150	128	86	58	21	196	251	335	103
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most useful	(1)	76	25	17	18	10	2	32	42	53	16
		16%	17%	13%	20%	17%	8%	16%	17%	16%	15%
2nd most useful	(2)	70	21	23	9	14	5	34	30	55	14
		15%	14%	18%	11%	23%	23%	18%	12%	16%	14%
						c					
3rd most useful	(3)	49	16	18	10	4	3	15	31	35	13
		10%	10%	14%	12%	8%	12%	8%	12%	10%	12%
Not selected		274	89	70	49	30	12	114	147	192	60
		58%	59%	55%	57%	52%	57%	58%	59%	57%	59%
NETS											
Net: Selected in top 3		196	61	58	37	28	9	81	104	143	42
		42%	41%	45%	43%	48%	43%	42%	41%	43%	41%
Mean score		1.86	1.84	2.01	1.80	1.80	2.11	1.80	1.90	1.87	1.94
Standard deviation		.79	.81	.78	.86	.70	.71	.74	.84	.78	.83
Standard error		.06	.10	.10	.14	.13	.24	.08	.08	.07	.12

Columns Tested: a,b,c,d - e,f,g - h,i

MONEY MANAGEMENT SURVEY

Q11_5. When thinking about making investment choices (e.g. investing in funds or stocks ISAs) which of the following tips, if any, would be most useful to you at the moment?

Always check the charges

Base: All respondents

			GENDER		AGE			REGION						
		Total	Male	Female	16-18	19-21	22-25	North	Midlands	London	South and South East	Scotland	Wales	Northern Ireland
Significance Level: 95%			a	b	c	d	e	f	g	h	i	*j	*k	*l
Unweighted Total		470	230	240	170	97	203	105	89	61	158	27	20	10
Weighted Total		470	240	230	132	136	202	113	80	61	141	38	23	14
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most useful	(1)	42	21	22	12	10	20	10	9	2	17	1	1	2
		9%	9%	9%	9%	7%	10%	9%	11%	3%	12%	3%	6%	12%
											h			
2nd most useful	(2)	51	26	25	9	12	30	11	7	4	14	6	5	3
		11%	11%	11%	7%	8%	15%	10%	9%	7%	10%	17%	22%	20%
							c							
3rd most useful	(3)	52	29	23	19	15	18	15	6	7	17	4	2	2
		11%	12%	10%	14%	11%	9%	13%	8%	11%	12%	11%	7%	11%
Not selected		325	164	161	92	99	134	77	57	49	92	26	15	8
		69%	68%	70%	70%	73%	66%	68%	72%	80%	66%	69%	65%	56%
										i				
NETS														
Net: Selected in top 3		145	76	69	40	37	68	36	23	12	49	12	8	6
		31%	32%	30%	30%	27%	34%	32%	28%	20%	34%	31%	35%	44%
											h			
Mean score		2.07	2.11	2.02	2.17	2.14	1.97	2.13	1.88	2.38	2.00	2.25	2.02	1.98
Standard deviation		.81	.81	.81	.87	.83	.75	.84	.83	.76	.85	.66	.65	.80
Standard error		.07	.10	.09	.12	.16	.09	.15	.16	.21	.11	.23	.25	.40

Columns Tested: a,b - c,d,e - f,g,h,i,j,k,l

MONEY MANAGEMENT SURVEY

Q11_5. When thinking about making investment choices (e.g. investing in funds or stocks ISAs) which of the following tips, if any, would be most useful to you at the moment?

Always check the charges
Base: All respondents

		Total	CURRENT WEALTH < £1000	£1000-£4999	£5000-£14,999	£15,000+	LIVING SITUATION Owning	Renting	Living at home/ with parents	CONFIDENCE IN MONEY MANAGEMENT Confident	Not confident
Significance Level: 95%			a	b	c	d	*e	f	g	h	i
Unweighted Total		470	154	125	87	57	19	188	260	331	104
Weighted Total		470	150	128	86	58	21	196	251	335	103
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most useful	(1)	42	16	11	10	2	2	18	23	29	12
		9%	11%	8%	11%	4%	8%	9%	9%	9%	11%
2nd most useful	(2)	51	15	11	8	10	6	12	33	37	13
		11%	10%	9%	9%	17%	31%	6%	13%	11%	13%
									f		
3rd most useful	(3)	52	18	11	8	7	1	25	26	38	10
		11%	12%	9%	9%	12%	4%	13%	10%	11%	10%
Not selected		325	100	95	60	39	12	142	169	231	68
		69%	67%	74%	70%	67%	57%	72%	68%	69%	66%
NETS											
Net: Selected in top 3		145	50	33	26	19	9	54	81	104	35
		31%	33%	26%	30%	33%	43%	28%	32%	31%	34%
Mean score		2.07	2.04	2.01	1.92	2.25	1.91	2.12	2.04	2.09	1.97
Standard deviation		.81	.84	.82	.84	.65	.54	.89	.78	.80	.80
Standard error		.07	.11	.15	.16	.15	.19	.12	.08	.08	.13

Columns Tested: a,b,c,d - e,f,g - h,i

MONEY MANAGEMENT SURVEY

Q11_6. When thinking about making investment choices (e.g. investing in funds or stocks ISAs) which of the following tips, if any, would be most useful to you at the moment?

A mortgage is not an investment, it's a loan
Base: All respondents

			GENDER		AGE			REGION						
		Total	Male	Female	16-18	19-21	22-25	North	Midlands	London	South and South East	Scotland	Wales	Northern Ireland
Significance Level: 95%			a	b	c	d	e	f	g	h	i	*j	*k	*l
Unweighted Total		470	230	240	170	97	203	105	89	61	158	27	20	10
Weighted Total		470	240	230	132	136	202	113	80	61	141	38	23	14
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most useful	(1)	29	16	14	11	4	14	4	6	4	11	3	2	-
		6%	7%	6%	8%	3%	7%	3%	7%	6%	8%	7%	11%	-
2nd most useful	(2)	33	17	16	12	9	12	7	5	3	7	6	1	3
		7%	7%	7%	9%	6%	6%	6%	6%	5%	5%	15%	6%	18%
3rd most useful	(3)	33	15	18	14	5	14	4	7	5	10	5	1	-
		7%	6%	8%	11%	3%	7%	4%	9%	8%	7%	14%	6%	-
					d									
Not selected		375	193	182	94	119	162	98	62	49	112	24	18	12
		80%	80%	79%	72%	87%	80%	87%	78%	80%	80%	64%	77%	82%
						c								
NETS														
Net: Selected in top 3		95	48	47	37	17	40	15	18	12	29	14	5	3
		20%	20%	21%	28%	13%	20%	13%	22%	20%	20%	36%	23%	18%
					d									
Mean score		2.04	1.98	2.09	2.09	2.04	1.99	2.01	2.07	2.12	1.96	2.20	1.80	2.00
Standard deviation		.81	.81	.82	.83	.72	.85	.75	.88	.88	.87	.76	.92	-
Standard error		.08	.12	.12	.12	.21	.13	.19	.19	.25	.15	.24	.46	-

Columns Tested: a,b - c,d,e - f,g,h,i,j,k,l

MONEY MANAGEMENT SURVEY

Q11_6. When thinking about making investment choices (e.g. investing in funds or stocks ISAs) which of the following tips, if any, would be most useful to you at the moment?

A mortgage is not an investment, it's a loan
Base: All respondents

			CURRENT WEALTH				LIVING SITUATION			CONFIDENCE IN MONEY MANAGEMENT	
		Total	< £1000	£1000-£4999	£5000-£14,999	£15,000+	Owning	Renting	Living at home/ with parents	Confident	Not confident
Significance Level: 95%			a	b	c	d	*e	f	g	h	i
Unweighted Total		470	154	125	87	57	19	188	260	331	104
Weighted Total		470	150	128	86	58	21	196	251	335	103
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most useful	(1)	29	11	6	4	5	4	10	15	20	6
		6%	8%	4%	5%	9%	19%	5%	6%	6%	6%
2nd most useful	(2)	33	14	9	7	1	1	16	16	24	6
		7%	9%	7%	8%	1%	4%	8%	6%	7%	6%
			d								
3rd most useful	(3)	33	12	6	4	8	1	13	19	17	12
		7%	8%	5%	4%	13%	4%	7%	8%	5%	12%
											h
Not selected		375	113	107	72	44	15	156	201	274	77
		80%	75%	83%	83%	76%	73%	80%	80%	82%	75%
NETS											
Net: Selected in top 3		95	38	21	15	14	6	39	50	61	25
		20%	25%	17%	17%	24%	27%	20%	20%	18%	25%
Mean score		2.04	2.03	2.04	1.99	2.16	1.44	2.07	2.07	1.94	2.24
Standard deviation		.81	.80	.77	.77	.99	.82	.78	.83	.78	.84
Standard error		.08	.13	.16	.20	.27	.34	.12	.11	.10	.17

Columns Tested: a,b,c,d - e,f,g - h,i

MONEY MANAGEMENT SURVEY

Q11_7. When thinking about making investment choices (e.g. investing in funds or stocks ISAs) which of the following tips, if any, would be most useful to you at the moment?

Pay close attention to investment fees and charges that will eat into your returns
Base: All respondents

			GENDER		AGE			REGION						
		Total	Male	Female	16-18	19-21	22-25	North	Midlands	London	South and South East	Scotland	Wales	Northern Ireland
Significance Level: 95%			a	b	c	d	e	f	g	h	i	*j	*k	*l
Unweighted Total		470	230	240	170	97	203	105	89	61	158	27	20	10
Weighted Total		470	240	230	132	136	202	113	80	61	141	38	23	14
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most useful	(1)	58	31	27	8	25	25	16	9	10	19	2	2	-
		12%	13%	12%	6%	18%	12%	14%	11%	17%	14%	4%	10%	-
						c	c							
2nd most useful	(2)	66	36	30	25	18	24	16	15	7	21	7	-	-
		14%	15%	13%	19%	13%	12%	14%	19%	11%	15%	18%	-	-
3rd most useful	(3)	51	23	29	10	13	28	13	6	5	17	3	5	2
		11%	9%	12%	8%	9%	14%	12%	8%	8%	12%	7%	21%	11%
Not selected		294	150	144	89	81	125	68	50	39	83	26	16	13
		63%	62%	63%	67%	59%	62%	60%	62%	64%	59%	70%	69%	89%
NETS														
Net: Selected in top 3		175	90	85	43	55	77	45	30	22	58	11	7	2
		37%	38%	37%	33%	41%	38%	40%	38%	36%	41%	30%	31%	11%
Mean score		1.96	1.90	2.02	2.06	1.78	2.04	1.95	1.92	1.76	1.96	2.11	2.33	3.00
Standard deviation		.79	.77	.81	.66	.80	.84	.81	.71	.82	.80	.64	1.01	-
Standard error		.06	.08	.09	.09	.13	.10	.13	.12	.17	.10	.23	.41	-

Columns Tested: a,b - c,d,e - f,g,h,i,j,k,l

MONEY MANAGEMENT SURVEY

Q11_7. When thinking about making investment choices (e.g. investing in funds or stocks ISAs) which of the following tips, if any, would be most useful to you at the moment?

Pay close attention to investment fees and charges that will eat into your returns
Base: All respondents

			CURRENT WEALTH				LIVING SITUATION			CONFIDENCE IN MONEY MANAGEMENT	
		Total	< £1000	£1000-£4999	£5000-£14,999	£15,000+	Owning	Renting	Living at home/ with parents	Confident	Not confident
Significance Level: 95%			a	b	c	d	*e	f	g	h	i
Unweighted Total		470	154	125	87	57	19	188	260	331	104
Weighted Total		470	150	128	86	58	21	196	251	335	103
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most useful	(1)	58	21	16	5	9	4	19	34	43	13
		12%	14%	12%	5%	16%	21%	10%	14%	13%	12%
			c			c					
2nd most useful	(2)	66	13	19	11	8	-	30	36	47	13
		14%	9%	15%	13%	13%	-	15%	14%	14%	12%
3rd most useful	(3)	51	14	15	11	8	3	19	27	38	9
		11%	9%	12%	13%	14%	17%	10%	11%	11%	8%
Not selected		294	102	78	59	33	13	127	153	206	69
		63%	68%	61%	69%	57%	63%	65%	61%	62%	67%
NETS											
Net: Selected in top 3		175	48	50	27	25	8	69	98	129	34
		37%	32%	39%	31%	43%	37%	35%	39%	38%	33%
Mean score		1.96	1.85	1.99	2.23	1.96	1.90	2.00	1.93	1.96	1.88
Standard deviation		.79	.85	.79	.74	.85	1.07	.75	.80	.80	.79
Standard error		.06	.12	.11	.14	.18	.44	.09	.08	.07	.14

Columns Tested: a,b,c,d - e,f,g - h,i

MONEY MANAGEMENT SURVEY

Q11_8. When thinking about making investment choices (e.g. investing in funds or stocks ISAs) which of the following tips, if any, would be most useful to you at the moment?

Drip-feed small amounts of money into your investments to reduce your risks
Base: All respondents

			GENDER		AGE			REGION						
		Total	Male	Female	16-18	19-21	22-25	North	Midlands	London	South and South East	Scotland	Wales	Northern Ireland
Significance Level: 95%			a	b	c	d	e	f	g	h	i	*j	*k	*l
Unweighted Total		470	230	240	170	97	203	105	89	61	158	27	20	10
Weighted Total		470	240	230	132	136	202	113	80	61	141	38	23	14
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most useful	(1)	34	21	13	9	6	19	9	7	4	9	3	2	-
		7%	9%	6%	7%	4%	10%	8%	9%	7%	6%	9%	10%	-
2nd most useful	(2)	30	15	15	11	7	12	7	2	3	12	3	3	-
		6%	6%	7%	8%	5%	6%	6%	3%	5%	9%	7%	11%	-
3rd most useful	(3)	43	22	21	11	14	18	12	10	3	11	4	1	3
		9%	9%	9%	9%	10%	9%	11%	12%	4%	8%	10%	4%	18%
Not selected		363	182	181	101	110	153	85	61	51	109	28	18	11
		77%	76%	79%	77%	81%	75%	75%	76%	84%	77%	74%	75%	82%
NETS														
Net: Selected in top 3		107	58	49	31	26	50	28	19	10	32	10	6	3
		23%	24%	21%	23%	19%	25%	25%	24%	16%	23%	26%	25%	18%
Mean score		2.08	2.01	2.17	2.08	2.29	1.97	2.12	2.14	1.85	2.07	2.08	1.79	3.00
Standard deviation		.85	.87	.82	.82	.83	.88	.87	.95	.86	.80	.90	.79	*
Standard error		.08	.12	.12	.13	.19	.13	.17	.21	.26	.13	.34	.35	*

Columns Tested: a,b - c,d,e - f,g,h,i,j,k,l

MONEY MANAGEMENT SURVEY

Q11_8. When thinking about making investment choices (e.g. investing in funds or stocks ISAs) which of the following tips, if any, would be most useful to you at the moment?

Drip-feed small amounts of money into your investments to reduce your risks
Base: All respondents

			CURRENT WEALTH				LIVING SITUATION			CONFIDENCE IN MONEY MANAGEMENT	
		Total	< £1000	£1000-£4999	£5000-£14,999	£15,000+	Owning	Renting	Living at home/ with parents	Confident	Not confident
Significance Level: 95%			a	b	c	d	*e	f	g	h	i
Unweighted Total		470	154	125	87	57	19	188	260	331	104
Weighted Total		470	150	128	86	58	21	196	251	335	103
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most useful	(1)	34	7	11	8	7	1	14	19	25	8
		7%	5%	9%	9%	12%	4%	7%	7%	7%	8%
2nd most useful	(2)	30	10	6	7	3	2	8	19	18	10
		6%	6%	4%	8%	5%	10%	4%	8%	5%	10%
3rd most useful	(3)	43	15	9	11	6	5	19	19	35	6
		9%	10%	7%	13%	11%	22%	10%	8%	10%	6%
Not selected		363	118	103	60	42	13	154	194	258	78
		77%	79%	80%	70%	73%	64%	79%	77%	77%	76%
NETS											
Net: Selected in top 3		107	32	25	26	16	7	42	56	77	25
		23%	21%	20%	30%	27%	36%	21%	23%	23%	24%
Mean score		2.08	2.23	1.91	2.11	1.98	2.50	2.12	2.00	2.13	1.91
Standard deviation		.85	.81	.89	.86	.94	.75	.90	.82	.88	.77
Standard error		.08	.14	.18	.17	.24	.28	.14	.11	.10	.15

Columns Tested: a,b,c,d - e,f,g - h,i

MONEY MANAGEMENT SURVEY

Q12_SUM. When thinking about using credit which of the following tips, if any, would be most useful to you at the moment?

SUMMARY TABLE
Base: All respondents

	Total	1st most useful	2nd most useful	3rd most useful	Not selected	NETS: Selected in top 3	NETS: Mean
Consider the total costs of your borrowing	470	40	58	44	328	142	2.03
	100%	9%	12%	9%	70%	30%	
Pay off more than the minimum each month	470	43	48	67	311	159	2.15
	100%	9%	10%	14%	66%	34%	
If you wouldn't pay cash for it, don't buy it on credit	470	90	51	70	259	211	1.90
	100%	19%	11%	15%	55%	45%	
Don't pay credit with credit	470	56	48	41	325	145	1.90
	100%	12%	10%	9%	69%	31%	
Manage your credit use, don't let it manage you	470	45	56	49	319	151	2.03
	100%	10%	12%	11%	68%	32%	
Always check the charges	470	46	65	75	284	186	2.16
	100%	10%	14%	16%	60%	40%	
Shop around to find the cheapest way of borrowing money (e.g. overdraft, 0% credit card or personal loan)	470	76	54	52	288	182	1.87
	100%	16%	11%	11%	61%	39%	
Use tools/apps (e.g. Money Saving Expert Credit Club) to find the cheapest credit cards	470	25	40	23	382	88	1.98
	100%	5%	9%	5%	81%	19%	

MONEY MANAGEMENT SURVEY

Q12_SELECTED. When thinking about using credit which of the following tips, if any, would be most useful to you at the moment?

SELECTED SUMMARY
Base: All respondents

		GENDER		AGE			REGION						
	Total	Male	Female	16-18	19-21	22-25	North	Midlands	London	South and South East	Scotland	Wales	Northern Ireland
Significance Level: 95%		a	b	c	d	e	f	g	h	i	*j	*k	*l
Unweighted Total	470	230	240	170	97	203	105	89	61	158	27	20	10
Weighted Total	470	240	230	132	136	202	113	80	61	141	38	23	14
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
If you wouldn't pay cash for it, don't buy it on credit	211	110	101	63	56	91	52	30	26	63	20	11	7
	45%	46%	44%	48%	41%	45%	46%	38%	43%	45%	54%	47%	48%
Always check the charges	186	78	107	49	47	89	43	29	24	56	16	11	7
	40%	33%	47%	37%	35%	44%	38%	36%	40%	40%	41%	48%	52%
			a										
Shop around to find the cheapest way of borrowing money (e.g. overdraft, 0% credit card or personal loan)	182	81	100	58	55	69	36	38	19	58	17	11	4
	39%	34%	44%	44%	40%	34%	32%	47%	30%	41%	45%	45%	28%
			a	e				fh					
Pay off more than the minimum each month	159	80	79	40	42	78	35	26	15	53	14	11	5
	34%	33%	34%	30%	31%	38%	31%	32%	24%	37%	38%	45%	39%
Manage your credit use, don't let it manage you	151	84	67	41	55	55	38	29	19	46	7	6	6
	32%	35%	29%	31%	40%	27%	34%	36%	31%	33%	19%	24%	41%
					e								
Don't pay credit with credit	145	80	65	46	42	57	40	21	20	44	8	7	4
	31%	33%	28%	35%	31%	28%	36%	27%	32%	31%	22%	29%	28%
Consider the total costs of your borrowing	142	77	65	39	47	56	32	26	19	49	4	7	4
	30%	32%	28%	29%	35%	28%	29%	32%	31%	35%	11%	32%	32%
Use tools/apps (e.g. Money Saving Expert Credit Club) to find the cheapest credit cards	88	49	39	22	21	45	17	14	15	29	10	3	-
	19%	20%	17%	17%	15%	22%	15%	18%	24%	21%	26%	13%	-
None of the above	49	27	22	13	15	22	15	9	9	8	5	1	2
	10%	11%	10%	10%	11%	11%	13%	11%	15%	6%	15%	5%	11%
							i		i				

Columns Tested: a,b - c,d,e - f,g,h,i,j,k,l

MONEY MANAGEMENT SURVEY

Q12_SELECTED. When thinking about using credit which of the following tips, if any, would be most useful to you at the moment?

SELECTED SUMMARY
Base: All respondents

		CURRENT WEALTH				LIVING SITUATION			CONFIDENCE IN MONEY MANAGEMENT	
	Total	< £1000	£1000-£4999	£5000-£14,999	£15,000+	Owning	Renting	Living at home/ with parents	Confident	Not confident
Significance Level: 95%		a	b	c	d	*e	f	g	h	i
Unweighted Total	470	154	125	87	57	19	188	260	331	104
Weighted Total	470	150	128	86	58	21	196	251	335	103
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
If you wouldn't pay cash for it, don't buy it on credit	211	72	55	33	32	11	85	114	146	50
	45%	48%	43%	39%	55%	51%	43%	45%	44%	49%
Always check the charges	186	61	60	33	17	9	69	106	127	44
	40%	41%	47%	38%	29%	44%	35%	42%	38%	43%
			d							
Shop around to find the cheapest way of borrowing money (e.g. overdraft, 0% credit card or personal loan)	182	57	53	34	23	5	75	101	123	49
	39%	38%	42%	39%	40%	23%	39%	40%	37%	48%
										h
Pay off more than the minimum each month	159	45	41	44	16	5	71	81	111	38
	34%	30%	32%	51%	28%	24%	36%	32%	33%	37%
				abd						
Manage your credit use, don't let it manage you	151	46	47	30	18	7	64	79	110	29
	32%	30%	36%	34%	32%	32%	33%	32%	33%	28%
Don't pay credit with credit	145	46	35	27	18	7	63	75	113	26
	31%	31%	27%	31%	31%	33%	32%	30%	34%	25%
Consider the total costs of your borrowing	142	45	44	25	15	7	56	79	105	31
	30%	30%	34%	29%	26%	33%	29%	32%	31%	30%
Use tools/apps (e.g. Money Saving Expert Credit Club) to find the cheapest credit cards	88	28	22	19	13	4	44	40	65	16
	19%	18%	17%	23%	22%	18%	22%	16%	19%	16%
None of the above	49	17	10	5	7	3	20	26	35	8
	10%	11%	7%	5%	13%	13%	10%	10%	11%	8%

Columns Tested: a,b,c,d - e,f,g - h,i

MONEY MANAGEMENT SURVEY

Q12_1. When thinking about using credit which of the following tips, if any, would be most useful to you at the moment?

Consider the total costs of your borrowing
Base: All respondents

			GENDER		AGE			REGION						
		Total	Male	Female	16-18	19-21	22-25	North	Midlands	London	South and South East	Scotland	Wales	Northern Ireland
Significance Level: 95%			a	b	c	d	e	f	g	h	i	*j	*k	*l
Unweighted Total		470	230	240	170	97	203	105	89	61	158	27	20	10
Weighted Total		470	240	230	132	136	202	113	80	61	141	38	23	14
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most useful	(1)	40	27	13	11	12	16	11	11	3	13	-	1	-
		9%	11%	6%	9%	9%	8%	10%	14%	5%	9%	-	5%	-
			b											
2nd most useful	(2)	58	30	28	14	24	20	13	8	9	18	3	4	3
		12%	12%	12%	11%	17%	10%	12%	10%	15%	12%	8%	18%	20%
3rd most useful	(3)	44	20	24	13	11	20	7	7	6	18	1	2	2
		9%	9%	10%	10%	8%	10%	7%	9%	10%	13%	3%	9%	11%
Not selected		328	163	165	93	89	146	80	54	42	92	33	16	10
		70%	68%	72%	71%	65%	72%	71%	68%	69%	65%	89%	68%	68%
NETS														
Net: Selected in top 3		142	77	65	39	47	56	32	26	19	49	4	7	4
		30%	32%	28%	29%	35%	28%	29%	32%	31%	35%	11%	32%	32%
Mean score		2.03	1.91	2.16	2.04	1.97	2.07	1.88	1.85	2.16	2.10	2.29	2.11	2.35
Standard deviation		.77	.78	.74	.80	.71	.81	.77	.84	.71	.80	.52	.70	.54
Standard error		.06	.09	.09	.11	.12	.11	.14	.16	.16	.11	.30	.29	.31

Columns Tested: a,b - c,d,e - f,g,h,i,j,k,l

MONEY MANAGEMENT SURVEY

Q12_1. When thinking about using credit which of the following tips, if any, would be most useful to you at the moment?

Consider the total costs of your borrowing
Base: All respondents

			CURRENT WEALTH				LIVING SITUATION			CONFIDENCE IN MONEY MANAGEMENT	
		Total	< £1000	£1000-£4999	£5000-£14,999	£15,000+	Owning	Renting	Living at home/ with parents	Confident	Not confident
Significance Level: 95%			a	b	c	d	*e	f	g	h	i
Unweighted Total		470	154	125	87	57	19	188	260	331	104
Weighted Total		470	150	128	86	58	21	196	251	335	103
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most useful	(1)	40	15	10	7	5	-	16	24	29	8
		9%	10%	8%	8%	9%	-	8%	10%	9%	8%
2nd most useful	(2)	58	20	18	11	5	4	24	30	44	12
		12%	13%	14%	13%	9%	21%	12%	12%	13%	12%
3rd most useful	(3)	44	10	16	7	5	3	16	25	32	10
		9%	7%	12%	8%	8%	13%	8%	10%	9%	10%
Not selected		328	105	85	61	43	14	140	171	231	72
		70%	70%	66%	71%	74%	67%	71%	68%	69%	70%
NETS											
Net: Selected in top 3		142	45	44	25	15	7	56	79	105	31
		30%	30%	34%	29%	26%	33%	29%	32%	31%	30%
Mean score		2.03	1.89	2.14	1.99	1.97	2.38	2.00	2.02	2.03	2.06
Standard deviation		.77	.74	.76	.75	.83	.53	.77	.79	.77	.79
Standard error		.06	.11	.12	.15	.22	.23	.11	.09	.07	.14

Columns Tested: a,b,c,d - e,f,g - h,i

MONEY MANAGEMENT SURVEY

Q12_2. When thinking about using credit which of the following tips, if any, would be most useful to you at the moment?

Pay off more than the minimum each month
Base: All respondents

			GENDER		AGE			REGION						
		Total	Male	Female	16-18	19-21	22-25	North	Midlands	London	South and South East	Scotland	Wales	Northern Ireland
Significance Level: 95%			a	b	c	d	e	f	g	h	i	*j	*k	*l
Unweighted Total		470	230	240	170	97	203	105	89	61	158	27	20	10
Weighted Total		470	240	230	132	136	202	113	80	61	141	38	23	14
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most useful	(1)	43	19	24	14	7	22	7	9	6	13	4	3	1
		9%	8%	11%	11%	5%	11%	6%	11%	11%	9%	11%	13%	8%
2nd most useful	(2)	48	23	25	8	14	26	11	7	2	19	2	5	3
		10%	10%	11%	6%	10%	13%	10%	9%	3%	13%	5%	20%	22%
							c				h			
3rd most useful	(3)	67	37	30	17	21	29	17	10	6	21	8	3	1
		14%	16%	13%	13%	15%	14%	15%	13%	10%	15%	22%	12%	9%
Not selected		311	160	151	92	95	125	77	54	46	88	23	13	9
		66%	67%	66%	70%	69%	62%	69%	68%	76%	63%	62%	55%	61%
NETS														
Net: Selected in top 3		159	80	79	40	42	78	35	26	15	53	14	11	5
		34%	33%	34%	30%	31%	38%	31%	32%	24%	37%	38%	45%	39%
Mean score		2.15	2.23	2.07	2.07	2.34	2.09	2.28	2.06	1.99	2.16	2.30	1.97	2.03
Standard deviation		.82	.82	.83	.90	.75	.81	.80	.87	.96	.79	.92	.78	.74
Standard error		.07	.09	.09	.13	.14	.09	.14	.16	.25	.10	.29	.26	.37

Columns Tested: a,b - c,d,e - f,g,h,i,j,k,l

MONEY MANAGEMENT SURVEY

Q12_2. When thinking about using credit which of the following tips, if any, would be most useful to you at the moment?

Pay off more than the minimum each month

Base: All respondents

		Total	CURRENT WEALTH				LIVING SITUATION			CONFIDENCE IN MONEY MANAGEMENT	
			< £1000	£1000-£4999	£5000-£14,999	£15,000+	Owning	Renting	Living at home/ with parents	Confident	Not confident
Significance Level: 95%			a	b	c	d	*e	f	g	h	i
Unweighted Total		470	154	125	87	57	19	188	260	331	104
Weighted Total		470	150	128	86	58	21	196	251	335	103
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most useful	(1)	43	14	11	9	5	-	18	24	29	11
		9%	9%	9%	11%	8%	-	9%	10%	9%	11%
2nd most useful	(2)	48	11	17	10	6	3	20	25	29	15
		10%	7%	13%	11%	11%	17%	10%	10%	9%	15%
3rd most useful	(3)	67	20	13	25	5	2	34	32	52	13
		14%	14%	10%	29%	9%	7%	17%	13%	15%	12%
					abd						
Not selected		311	105	88	42	42	16	124	169	225	64
		66%	70%	68%	49%	72%	76%	64%	68%	67%	63%
			c	c		c					
NETS											
Net: Selected in top 3		159	45	41	44	16	5	71	81	111	38
		34%	30%	32%	51%	28%	24%	36%	32%	33%	37%
					abd						
Mean score		2.15	2.14	2.05	2.35	2.04	2.31	2.21	2.10	2.20	2.05
Standard deviation		.82	.87	.77	.82	.81	.52	.83	.83	.84	.79
Standard error		.07	.13	.12	.12	.21	.23	.10	.09	.08	.13

Columns Tested: a,b,c,d - e,f,g - h,i

MONEY MANAGEMENT SURVEY

Q12_3. When thinking about using credit which of the following tips, if any, would be most useful to you at the moment?

If you wouldn't pay cash for it, don't buy it on credit
Base: All respondents

			GENDER		AGE			REGION						
		Total	Male	Female	16-18	19-21	22-25	North	Midlands	London	South and South East	Scotland	Wales	Northern Ireland
Significance Level: 95%			a	b	c	d	e	f	g	h	i	*j	*k	*l
Unweighted Total		470	230	240	170	97	203	105	89	61	158	27	20	10
Weighted Total		470	240	230	132	136	202	113	80	61	141	38	23	14
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most useful	(1)	90	44	46	27	26	37	23	15	7	27	8	5	4
		19%	18%	20%	21%	19%	18%	20%	19%	12%	19%	23%	22%	30%
2nd most useful	(2)	51	24	27	13	15	23	13	7	8	17	2	2	1
		11%	10%	12%	10%	11%	12%	12%	9%	13%	12%	6%	10%	7%
3rd most useful	(3)	70	41	29	23	16	31	16	8	11	20	9	4	1
		15%	17%	13%	18%	11%	15%	14%	10%	18%	14%	25%	15%	10%
Not selected		259	131	129	68	80	111	61	49	35	78	17	12	7
		55%	54%	56%	52%	59%	55%	54%	62%	57%	55%	46%	53%	52%
NETS														
Net: Selected in top 3		211	110	101	63	56	91	52	30	26	63	20	11	7
		45%	46%	44%	48%	41%	45%	46%	38%	43%	45%	54%	47%	48%
Mean score		1.90	1.97	1.83	1.93	1.82	1.94	1.87	1.77	2.13	1.90	2.05	1.86	1.58
Standard deviation		.87	.89	.85	.90	.85	.86	.87	.86	.84	.86	.96	.91	.89
Standard error		.06	.09	.08	.10	.13	.09	.12	.14	.16	.10	.25	.30	.40

Columns Tested: a,b - c,d,e - f,g,h,i,j,k,l

MONEY MANAGEMENT SURVEY

Q12_3. When thinking about using credit which of the following tips, if any, would be most useful to you at the moment?

If you wouldn't pay cash for it, don't buy it on credit
Base: All respondents

			CURRENT WEALTH				LIVING SITUATION			CONFIDENCE IN MONEY MANAGEMENT	
		Total	< £1000	£1000-£4999	£5000-£14,999	£15,000+	Owning	Renting	Living at home/ with parents	Confident	Not confident
Significance Level: 95%			a	b	c	d	*e	f	g	h	i
Unweighted Total		470	154	125	87	57	19	188	260	331	104
Weighted Total		470	150	128	86	58	21	196	251	335	103
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most useful	(1)	90	29	27	14	12	6	34	49	64	16
		19%	20%	21%	16%	21%	29%	17%	19%	19%	16%
2nd most useful	(2)	51	17	14	10	6	-	23	27	35	14
		11%	11%	11%	12%	10%	-	12%	11%	10%	13%
3rd most useful	(3)	70	26	14	10	14	4	27	38	48	20
		15%	17%	11%	11%	25%	22%	14%	15%	14%	20%
						bc					
Not selected		259	78	73	53	26	10	111	137	189	52
		55%	52%	57%	61%	45%	49%	57%	55%	56%	51%
NETS											
Net: Selected in top 3		211	72	55	33	32	11	85	114	146	50
		45%	48%	43%	39%	55%	51%	43%	45%	44%	49%
Mean score		1.90	1.95	1.76	1.87	2.08	1.85	1.92	1.90	1.89	2.07
Standard deviation		.87	.88	.84	.84	.92	1.04	.86	.87	.87	.86
Standard error		.06	.10	.11	.15	.17	.35	.09	.08	.07	.12

Columns Tested: a,b,c,d - e,f,g - h,i

MONEY MANAGEMENT SURVEY

Q12_4. When thinking about using credit which of the following tips, if any, would be most useful to you at the moment?

Don't pay credit with credit
Base: All respondents

			GENDER		AGE			REGION						
		Total	Male	Female	16-18	19-21	22-25	North	Midlands	London	South and South East	Scotland	Wales	Northern Ireland
Significance Level: 95%			a	b	c	d	e	f	g	h	i	*j	*k	*l
Unweighted Total		470	230	240	170	97	203	105	89	61	158	27	20	10
Weighted Total		470	240	230	132	136	202	113	80	61	141	38	23	14
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most useful	(1)	56	31	25	16	20	20	14	8	6	21	3	3	1
		12%	13%	11%	12%	15%	10%	13%	10%	9%	15%	7%	12%	10%
2nd most useful	(2)	48	29	19	17	10	20	11	7	8	12	5	4	-
		10%	12%	8%	13%	8%	10%	9%	9%	14%	8%	15%	17%	-
3rd most useful	(3)	41	20	21	13	11	17	16	6	5	11	-	-	2
		9%	8%	9%	10%	8%	8%	14%	8%	9%	8%	-	-	17%
Not selected		325	160	165	86	94	145	72	59	42	97	29	17	10
		69%	67%	72%	65%	69%	72%	64%	73%	68%	69%	78%	71%	72%
NETS														
Net: Selected in top 3		145	80	65	46	42	57	40	21	20	44	8	7	4
		31%	33%	28%	35%	31%	28%	36%	27%	32%	31%	22%	29%	28%
Mean score		1.90	1.87	1.93	1.94	1.78	1.95	2.03	1.94	1.99	1.77	1.67	1.59	2.26
Standard deviation		.81	.79	.84	.80	.85	.81	.87	.83	.77	.83	.50	.53	1.12
Standard error		.07	.09	.10	.10	.16	.11	.14	.17	.17	.12	.21	.22	.65

Columns Tested: a,b - c,d,e - f,g,h,i,j,k,l

MONEY MANAGEMENT SURVEY

Q12_4. When thinking about using credit which of the following tips, if any, would be most useful to you at the moment?

Don't pay credit with credit
Base: All respondents

		Total	CURRENT WEALTH < £1000	£1000-£4999	£5000-£14,999	£15,000+	LIVING SITUATION Owning	Renting	Living at home/ with parents	CONFIDENCE IN MONEY MANAGEMENT Confident	Not confident
Significance Level: 95%			a	b	c	d	*e	f	g	h	i
Unweighted Total		470	154	125	87	57	19	188	260	331	104
Weighted Total		470	150	128	86	58	21	196	251	335	103
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most useful	(1)	56	18	12	14	6	3	26	27	42	11
		12%	12%	10%	17%	11%	16%	13%	11%	12%	11%
2nd most useful	(2)	48	12	11	10	7	1	21	25	40	7
		10%	8%	9%	11%	11%	6%	11%	10%	12%	6%
3rd most useful	(3)	41	15	11	3	5	2	16	23	31	8
		9%	10%	8%	4%	9%	12%	8%	9%	9%	8%
Not selected		325	104	94	59	40	14	133	176	222	77
		69%	69%	73%	69%	69%	67%	68%	70%	66%	75%
NETS											
Net: Selected in top 3		145	46	35	27	18	7	63	75	113	26
		31%	31%	27%	31%	31%	33%	32%	30%	34%	25%
Mean score		1.90	1.93	1.96	1.58	1.93	1.87	1.84	1.95	1.90	1.87
Standard deviation		.81	.86	.83	.70	.81	.98	.80	.82	.80	.87
Standard error		.07	.12	.14	.14	.19	.37	.10	.09	.08	.17

Columns Tested: a,b,c,d - e,f,g - h,i

MONEY MANAGEMENT SURVEY

Q12_5. When thinking about using credit which of the following tips, if any, would be most useful to you at the moment?

Manage your credit use, don't let it manage you

Base: All respondents

			GENDER		AGE			REGION						
		Total	Male	Female	16-18	19-21	22-25	North	Midlands	London	South and South East	Scotland	Wales	Northern Ireland
Significance Level: 95%			a	b	c	d	e	f	g	h	i	*j	*k	*l
Unweighted Total		470	230	240	170	97	203	105	89	61	158	27	20	10
Weighted Total		470	240	230	132	136	202	113	80	61	141	38	23	14
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most useful	(1)	45	28	17	9	19	17	13	7	6	13	3	3	2
		10%	12%	8%	7%	14%	9%	11%	8%	10%	9%	8%	12%	11%
2nd most useful	(2)	56	32	24	17	18	21	10	13	8	20	1	2	2
		12%	13%	10%	13%	13%	10%	9%	17%	13%	14%	3%	9%	12%
3rd most useful	(3)	49	24	25	14	18	17	15	9	5	14	3	1	2
		11%	10%	11%	11%	13%	8%	14%	11%	8%	10%	8%	3%	17%
Not selected		319	156	163	91	81	147	75	51	42	95	31	18	8
		68%	65%	71%	69%	60%	73%	66%	64%	69%	67%	81%	76%	59%
							d							
NETS														
Net: Selected in top 3		151	84	67	41	55	55	38	29	19	46	7	6	6
		32%	35%	29%	31%	40%	27%	34%	36%	31%	33%	19%	24%	41%
						e								
Mean score		2.03	1.96	2.12	2.13	1.99	1.99	2.07	2.08	1.94	2.03	2.02	1.65	2.15
Standard deviation		.79	.79	.80	.76	.83	.80	.87	.75	.77	.76	.98	.79	.91
Standard error		.07	.09	.10	.10	.13	.11	.15	.13	.18	.11	.44	.35	.45

Columns Tested: a,b - c,d,e - f,g,h,i,j,k,l

MONEY MANAGEMENT SURVEY

Q12_5. When thinking about using credit which of the following tips, if any, would be most useful to you at the moment?

Manage your credit use, don't let it manage you
Base: All respondents

			CURRENT WEALTH				LIVING SITUATION			CONFIDENCE IN MONEY MANAGEMENT	
		Total	< £1000	£1000-£4999	£5000-£14,999	£15,000+	Owning	Renting	Living at home/ with parents	Confident	Not confident
Significance Level: 95%			a	b	c	d	*e	f	g	h	i
Unweighted Total		470	154	125	87	57	19	188	260	331	104
Weighted Total		470	150	128	86	58	21	196	251	335	103
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most useful	(1)	45	7	18	12	5	1	22	22	33	10
		10%	4%	14%	14%	9%	4%	11%	9%	10%	10%
				a	a						
2nd most useful	(2)	56	24	9	8	9	4	22	29	42	9
		12%	16%	7%	9%	15%	21%	11%	12%	13%	9%
			b								
3rd most useful	(3)	49	14	20	10	4	2	19	28	36	9
		11%	10%	16%	11%	7%	7%	10%	11%	11%	9%
Not selected		319	105	82	57	40	14	131	172	225	74
		68%	70%	64%	66%	68%	68%	67%	68%	67%	72%
NETS											
Net: Selected in top 3		151	46	47	30	18	7	64	79	110	29
		32%	30%	36%	34%	32%	32%	33%	32%	33%	28%
Mean score		2.03	2.17	2.05	1.92	1.93	2.11	1.95	2.07	2.03	1.95
Standard deviation		.79	.67	.91	.86	.74	.63	.81	.79	.79	.83
Standard error		.07	.10	.14	.17	.17	.26	.10	.09	.08	.15

Columns Tested: a,b,c,d - e,f,g - h,i

MONEY MANAGEMENT SURVEY

Q12_6. When thinking about using credit which of the following tips, if any, would be most useful to you at the moment?

Always check the charges
Base: All respondents

			GENDER		AGE			REGION						
		Total	Male	Female	16-18	19-21	22-25	North	Midlands	London	South and South East	Scotland	Wales	Northern Ireland
Significance Level: 95%			a	b	c	d	e	f	g	h	i	*j	*k	*l
Unweighted Total		470	230	240	170	97	203	105	89	61	158	27	20	10
Weighted Total		470	240	230	132	136	202	113	80	61	141	38	23	14
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most useful	(1)	46	20	26	14	9	23	10	6	10	14	3	2	1
		10%	8%	11%	10%	7%	11%	9%	8%	17%	10%	8%	8%	10%
2nd most useful	(2)	65	28	37	19	15	31	17	10	4	20	7	4	3
		14%	12%	16%	14%	11%	15%	15%	13%	7%	15%	19%	17%	18%
3rd most useful	(3)	75	31	45	17	22	36	16	13	10	22	6	6	3
		16%	13%	19%	13%	16%	18%	14%	16%	16%	16%	15%	24%	23%
Not selected		284	162	122	82	89	113	70	51	37	85	22	12	7
		60%	67%	53%	63%	65%	56%	62%	64%	60%	60%	59%	52%	48%
			b											
NETS														
Net: Selected in top 3		186	78	107	49	47	89	43	29	24	56	16	11	7
		40%	33%	47%	37%	35%	44%	38%	36%	40%	40%	41%	48%	52%
				a										
Mean score		2.16	2.14	2.17	2.07	2.27	2.15	2.15	2.23	1.99	2.15	2.18	2.33	2.25
Standard deviation		.79	.79	.79	.79	.78	.80	.77	.79	.93	.79	.74	.78	.82
Standard error		.06	.09	.07	.10	.13	.08	.12	.14	.19	.10	.22	.25	.37

Columns Tested: a,b - c,d,e - f,g,h,i,j,k,l

MONEY MANAGEMENT SURVEY

Q12_6. When thinking about using credit which of the following tips, if any, would be most useful to you at the moment?

Always check the charges

Base: All respondents

			CURRENT WEALTH				LIVING SITUATION			CONFIDENCE IN MONEY MANAGEMENT	
		Total	< £1000	£1000-£4999	£5000-£14,999	£15,000+	Owning	Renting	Living at home/ with parents	Confident	Not confident
Significance Level: 95%			a	b	c	d	*e	f	g	h	i
Unweighted Total		470	154	125	87	57	19	188	260	331	104
Weighted Total		470	150	128	86	58	21	196	251	335	103
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most useful	(1)	46	13	15	6	8	3	17	26	33	10
		10%	9%	12%	7%	15%	16%	8%	10%	10%	10%
2nd most useful	(2)	65	22	23	13	3	2	19	43	40	20
		14%	15%	18%	15%	5%	10%	10%	17%	12%	20%
			d	d	d				f		h
3rd most useful	(3)	75	26	22	14	6	4	33	37	54	13
		16%	17%	17%	16%	10%	18%	17%	15%	16%	13%
Not selected		284	89	69	53	41	12	127	145	209	59
		60%	59%	53%	62%	71%	56%	65%	58%	62%	57%
						b					
NETS											
Net: Selected in top 3		186	61	60	33	17	9	69	106	127	44
		40%	41%	47%	38%	29%	44%	35%	42%	38%	43%
				d							
Mean score		2.16	2.21	2.10	2.23	1.83	2.04	2.24	2.11	2.17	2.08
Standard deviation		.79	.78	.79	.75	.93	.94	.82	.77	.81	.73
Standard error		.06	.10	.11	.13	.22	.33	.10	.07	.07	.11

Columns Tested: a,b,c,d - e,f,g - h,i

MONEY MANAGEMENT SURVEY

Q12_7. When thinking about using credit which of the following tips, if any, would be most useful to you at the moment?

Shop around to find the cheapest way of borrowing money (e.g. overdraft, 0% credit card or personal loan)
Base: All respondents

			GENDER		AGE			REGION						
		Total	Male	Female	16-18	19-21	22-25	North	Midlands	London	South and South East	Scotland	Wales	Northern Ireland
Significance Level: 95%			a	b	c	d	e	f	g	h	i	*j	*k	*l
Unweighted Total		470	230	240	170	97	203	105	89	61	158	27	20	10
Weighted Total		470 100%	240 100%	230 100%	132 100%	136 100%	202 100%	113 100%	80 100%	61 100%	141 100%	38 100%	23 100%	14 100%
1st most useful	(1)	76 16%	32 13%	44 19%	21 16%	24 18%	31 15%	14 12%	12 15%	8 14%	25 18%	8 23%	5 23%	3 18%
2nd most useful	(2)	54 11%	26 11%	28 12%	21 16% e	17 12%	17 8%	16 14%	9 11%	8 14%	15 11%	4 11%	- -	1 9%
3rd most useful	(3)	52 11%	23 10%	29 13%	17 13%	14 10%	21 10%	6 5%	16 21% fh	2 3%	18 13% h	4 12%	5 23%	- -
Not selected		288 61%	159 66% b	129 56%	73 56%	82 60%	133 66% c	77 68% g	42 53%	42 70% g	83 59%	21 55%	13 55%	10 72%
NETS														
Net: Selected in top 3		182 39%	81 34%	100 44% a	58 44% e	55 40%	69 34%	36 32%	38 47% fh	19 30%	58 41%	17 45%	11 45%	4 28%
Mean score		1.87	1.89	1.85	1.93	1.81	1.85	1.78	2.11	1.64	1.87	1.76	1.99	1.33
Standard deviation		.83	.82	.84	.81	.82	.87	.72	.88	.67	.86	.86	1.05	.55
Standard error		.06	.09	.08	.09	.13	.10	.12	.13	.16	.11	.25	.35	.32

Columns Tested: a,b - c,d,e - f,g,h,i,j,k,l

MONEY MANAGEMENT SURVEY

Q12_7. When thinking about using credit which of the following tips, if any, would be most useful to you at the moment?

Shop around to find the cheapest way of borrowing money (e.g. overdraft, 0% credit card or personal loan)
Base: All respondents

			CURRENT WEALTH				LIVING SITUATION			CONFIDENCE IN MONEY MANAGEMENT	
		Total	< £1000	£1000-£4999	£5000-£14,999	£15,000+	Owning	Renting	Living at home/ with parents	Confident	Not confident
Significance Level: 95%			a	b	c	d	*e	f	g	h	i
Unweighted Total		470	154	125	87	57	19	188	260	331	104
Weighted Total		470	150	128	86	58	21	196	251	335	103
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most useful	(1)	76	25	21	13	8	3	26	47	52	23
		16%	17%	17%	16%	14%	16%	13%	19%	15%	22%
2nd most useful	(2)	54	18	18	9	7	-	26	28	40	10
		11%	12%	14%	11%	11%	-	13%	11%	12%	10%
3rd most useful	(3)	52	14	14	11	9	2	24	27	31	16
		11%	9%	11%	13%	15%	7%	12%	11%	9%	16%
Not selected		288	93	75	52	35	16	120	149	212	54
		61%	62%	58%	61%	60%	77%	61%	60%	63%	52%
										i	
NETS											
Net: Selected in top 3		182	57	53	34	23	5	75	101	123	49
		39%	38%	42%	39%	40%	23%	39%	40%	37%	48%
											h
Mean score		1.87	1.81	1.87	1.94	2.03	1.64	1.96	1.80	1.83	1.86
Standard deviation		.83	.81	.82	.86	.86	1.05	.82	.83	.81	.89
Standard error		.06	.10	.11	.14	.18	.47	.09	.08	.07	.13

Columns Tested: a,b,c,d - e,f,g - h,i

MONEY MANAGEMENT SURVEY

Q12_8. When thinking about using credit which of the following tips, if any, would be most useful to you at the moment?

Use tools/apps (e.g. Money Saving Expert Credit Club) to find the cheapest credit cards
Base: All respondents

			GENDER		AGE			REGION						
		Total	Male	Female	16-18	19-21	22-25	North	Midlands	London	South and South East	Scotland	Wales	Northern Ireland
Significance Level: 95%			a	b	c	d	e	f	g	h	i	*j	*k	*l
Unweighted Total		470	230	240	170	97	203	105	89	61	158	27	20	10
Weighted Total		470	240	230	132	136	202	113	80	61	141	38	23	14
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most useful	(1)	25	12	13	7	4	14	6	4	5	8	3	-	-
		5%	5%	6%	5%	3%	7%	5%	5%	7%	6%	7%	-	-
2nd most useful	(2)	40	20	20	10	8	22	7	9	4	12	7	1	-
		9%	8%	9%	7%	6%	11%	6%	12%	6%	8%	19%	3%	-
3rd most useful	(3)	23	16	6	5	8	9	4	1	7	9	-	2	-
		5%	7%	3%	4%	6%	5%	3%	1%	11%	7%	-	10%	-
			b							g				
Not selected		382	192	191	110	115	157	96	66	46	112	28	20	14
		81%	80%	83%	83%	85%	78%	85%	82%	76%	79%	74%	87%	100%
NETS														
Net: Selected in top 3		88	49	39	22	21	45	17	14	15	29	10	3	-
		19%	20%	17%	17%	15%	22%	15%	18%	24%	21%	26%	13%	-
Mean score		1.98	2.09	1.84	1.92	2.20	1.90	1.87	1.81	2.13	2.04	1.73	2.74	-
Standard deviation		.74	.76	.69	.75	.76	.72	.77	.56	.89	.78	.47	.53	-
Standard error		.08	.11	.11	.14	.20	.11	.19	.15	.24	.14	.18	.31	-

Columns Tested: a,b - c,d,e - f,g,h,i,j,k,l

MONEY MANAGEMENT SURVEY

Q12_8. When thinking about using credit which of the following tips, if any, would be most useful to you at the moment?

Use tools/apps (e.g. Money Saving Expert Credit Club) to find the cheapest credit cards
Base: All respondents

			CURRENT WEALTH				LIVING SITUATION			CONFIDENCE IN MONEY MANAGEMENT	
		Total	< £1000	£1000-£4999	£5000-£14,999	£15,000+	Owning	Renting	Living at home/ with parents	Confident	Not confident
Significance Level: 95%			a	b	c	d	*e	f	g	h	i
Unweighted Total		470	154	125	87	57	19	188	260	331	104
Weighted Total		470	150	128	86	58	21	196	251	335	103
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st most useful	(1)	25	12	4	6	1	1	16	8	18	4
		5%	8%	3%	6%	2%	6%	8%	3%	5%	4%
								g			
2nd most useful	(2)	40	9	9	11	9	3	21	17	30	7
		9%	6%	7%	12%	15%	13%	11%	7%	9%	7%
						a					
3rd most useful	(3)	23	7	9	3	3	-	7	16	17	5
		5%	5%	7%	4%	6%	-	4%	6%	5%	5%
Not selected		382	123	106	67	45	17	152	211	270	86
		81%	82%	83%	77%	78%	82%	78%	84%	81%	84%
NETS											
Net: Selected in top 3		88	28	22	19	13	4	44	40	65	16
		19%	18%	17%	23%	22%	18%	22%	16%	19%	16%
Mean score		1.98	1.84	2.24	1.87	2.18	1.70	1.80	2.20	1.98	2.04
									f		
Standard deviation		.74	.83	.74	.67	.56	.53	.70	.75	.74	.79
Standard error		.08	.17	.15	.15	.16	.31	.11	.11	.09	.19

Columns Tested: a,b,c,d - e,f,g - h,i

MONEY MANAGEMENT SURVEY

Q13. Thinking about your current account, savings accounts and any other investments you have, approximately how much money do you have to the best of your knowledge?
Base: All respondents

		GENDER		AGE			REGION						
	Total	Male	Female	16-18	19-21	22-25	North	Midlands	London	South and South East	Scotland	Wales	Northern Ireland
Significance Level: 95%		a	b	c	d	e	f	g	h	i	*j	*k	*l
Unweighted Total	470	230	240	170	97	203	105	89	61	158	27	20	10
Weighted Total	470	240	230	132	136	202	113	80	61	141	38	23	14
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I am currently in my overdraft with no other savings	32	16	16	6	15	11	9	3	4	9	3	4	-
	7%	7%	7%	4%	11%	5%	8%	4%	7%	6%	7%	17%	-
					c								
Less than £100	23	13	10	17	3	3	5	6	3	6	1	1	1
	5%	5%	4%	13%	2%	1%	4%	8%	4%	4%	3%	3%	8%
				de									
£100 -£249	18	9	9	10	6	2	2	1	6	7	2	-	-
	4%	4%	4%	7%	4%	1%	2%	1%	11%	5%	5%	-	-
				e					fg				
£250 - £499	31	11	20	14	12	5	9	3	4	12	3	-	-
	7%	5%	9%	10%	9%	3%	8%	4%	7%	8%	7%	-	-
				e	e								
£500 - £999	47	24	23	17	17	13	14	12	5	10	3	1	1
	10%	10%	10%	13%	13%	6%	12%	15%	9%	7%	8%	6%	7%
				e				i					
£1,000 - £2,999	84	48	36	21	29	33	18	20	6	25	7	4	3
	18%	20%	16%	16%	21%	17%	16%	25%	10%	18%	18%	15%	22%
								h					
£3,000 - £4,999	45	28	17	9	13	23	11	4	4	19	1	2	3
	10%	12%	7%	7%	9%	12%	10%	5%	6%	13%	4%	11%	22%
										g			
£5,000 - £6,999	30	14	15	8	7	15	6	2	4	12	4	-	2
	6%	6%	7%	6%	5%	7%	5%	3%	6%	8%	11%	-	11%
£7,000 - £9,999	26	15	11	5	9	13	9	3	1	6	3	3	1
	6%	6%	5%	4%	6%	6%	8%	4%	2%	4%	7%	13%	9%
£10,000 - £14,999	31	13	18	8	6	17	5	9	3	10	1	3	-
	7%	5%	8%	6%	4%	9%	4%	12%	5%	7%	4%	11%	-
£15,000 - £19,999	13	5	8	3	-	10	2	1	1	6	3	1	-
	3%	2%	4%	2%	-	5%	2%	1%	1%	4%	8%	5%	-
						d							
£20,000 or more	45	23	22	1	9	35	13	5	9	12	2	4	1
	10%	9%	10%	1%	6%	17%	11%	6%	14%	9%	4%	15%	9%
					c	cd							
Prefer not to say	47	22	25	14	11	22	11	9	11	9	5	1	2
	10%	9%	11%	11%	8%	11%	9%	11%	18%	6%	14%	4%	11%
									i				

Columns Tested: a,b - c,d,e - f,g,h,i,j,k,l

MONEY MANAGEMENT SURVEY

Q13. Thinking about your current account, savings accounts and any other investments you have, approximately how much money do you have to the best of your knowledge?
Base: All respondents

		GENDER		AGE			REGION						
	Total	Male	Female	16-18	19-21	22-25	North	Midlands	London	South and South East	Scotland	Wales	Northern Ireland
Significance Level: 95%		a	b	c	d	e	f	g	h	i	*j	*k	*l
Unweighted Total	470	230	240	170	97	203	105	89	61	158	27	20	10
Weighted Total	470	240	230	132	136	202	113	80	61	141	38	23	14
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
NETS													
Net: < £1,000	150	73	78	63	54	33	39	26	23	42	11	6	2
	32%	30%	34%	48%	39%	16%	35%	32%	38%	30%	30%	26%	15%
				e	e								
Net: £1,000 - £4,999	128	76	52	30	42	57	29	24	10	44	8	6	6
	27%	32%	23%	23%	31%	28%	26%	31%	16%	31%	22%	25%	44%
		b								h			
Net: £5,000 - £14,999	86	43	44	20	21	45	19	15	8	28	8	6	3
	18%	18%	19%	16%	15%	22%	17%	19%	13%	20%	22%	24%	20%
Net: £15,000+	58	27	31	4	9	45	14	6	9	18	5	5	1
	12%	11%	13%	3%	6%	22%	13%	7%	15%	13%	12%	20%	9%
						cd							

Columns Tested: a,b - c,d,e - f,g,h,i,j,k,l

MONEY MANAGEMENT SURVEY

Q13. Thinking about your current account, savings accounts and any other investments you have, approximately how much money do you have to the best of your knowledge?
Base: All respondents

		CURRENT WEALTH				LIVING SITUATION			CONFIDENCE IN MONEY MANAGEMENT	
	Total	< £1000	£1000-£4999	£5000-£14,999	£15,000+	Owning	Renting	Living at home/ with parents	Confident	Not confident
Significance Level: 95%		a	b	c	d	*e	f	g	h	i
Unweighted Total	470	154	125	87	57	19	188	260	331	104
Weighted Total	470	150	128	86	58	21	196	251	335	103
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I am currently in my overdraft with no other savings	32	32	-	-	-	-	16	16	19	10
	7%	21%	-	-	-	-	8%	6%	6%	9%
		bcd								
Less than £100	23	23	-	-	-	1	9	13	8	14
	5%	15%	-	-	-	4%	5%	5%	2%	14%
		bcd								h
£100 -£249	18	18	-	-	-	-	9	9	13	5
	4%	12%	-	-	-	-	5%	3%	4%	4%
		bcd								
£250 - £499	31	31	-	-	-	-	11	19	16	11
	7%	20%	-	-	-	-	6%	8%	5%	11%
		bcd								h
£500 - £999	47	47	-	-	-	1	22	22	33	11
	10%	31%	-	-	-	6%	11%	9%	10%	11%
		bcd								
£1,000 - £2,999	84	-	84	-	-	3	40	39	65	15
	18%	-	65%	-	-	14%	20%	16%	19%	15%
			acd							
£3,000 - £4,999	45	-	45	-	-	1	21	22	36	7
	10%	-	35%	-	-	6%	11%	9%	11%	7%
			acd							
£5,000 - £6,999	30	-	-	30	-	4	10	15	24	3
	6%	-	-	34%	-	21%	5%	6%	7%	3%
				abd						
£7,000 - £9,999	26	-	-	26	-	-	15	12	15	6
	6%	-	-	30%	-	-	7%	5%	5%	6%
				abd						
£10,000 - £14,999	31	-	-	31	-	-	13	18	27	3
	7%	-	-	36%	-	-	6%	7%	8%	2%
				abd					i	
£15,000 - £19,999	13	-	-	-	13	1	5	7	10	2
	3%	-	-	-	22%	4%	2%	3%	3%	2%
					abc					
£20,000 or more	45	-	-	-	45	8	12	25	36	8
	10%	-	-	-	78%	40%	6%	10%	11%	8%
					abc					

Columns Tested: a,b,c,d - e,f,g - h,i

MONEY MANAGEMENT SURVEY

Q13. Thinking about your current account, savings accounts and any other investments you have, approximately how much money do you have to the best of your knowledge?
Base: All respondents

		CURRENT WEALTH				LIVING SITUATION			CONFIDENCE IN MONEY MANAGEMENT	
	Total	< £1000	£1000-£4999	£5000-£14,999	£15,000+	Owning	Renting	Living at home/ with parents	Confident	Not confident
Significance Level: 95%		a	b	c	d	*e	f	g	h	i
Unweighted Total	470	154	125	87	57	19	188	260	331	104
Weighted Total	470	150	128	86	58	21	196	251	335	103
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Prefer not to say	47	-	-	-	-	1	12	34	31	9
	10%	-	-	-	-	6%	6%	13%	9%	9%
								f		
NETS										
Net: < £1,000	150	150	-	-	-	2	68	79	90	51
	32%	100%	-	-	-	10%	35%	31%	27%	50%
		bcd								h
Net: £1,000 - £4,999	128	-	128	-	-	4	61	61	101	22
	27%	-	100%	-	-	20%	31%	24%	30%	21%
			acd							
Net: £5,000 - £14,999	86	-	-	86	-	4	37	44	66	11
	18%	-	-	100%	-	21%	19%	18%	20%	11%
				abd					i	
Net: £15,000+	58	-	-	-	58	9	17	32	47	10
	12%	-	-	-	100%	44%	9%	13%	14%	9%
					abc					

Columns Tested: a,b,c,d - e,f,g - h,i

MONEY MANAGEMENT SURVEY

D1. Which of the following best describes your current employment status?
Base: All respondents

	Total	GENDER		AGE			REGION						
		Male	Female	16-18	19-21	22-25	North	Midlands	London	South and South East	Scotland	Wales	Northern Ireland
Significance Level: 95%		a	b	c	d	e	f	g	h	i	*j	*k	*l
Unweighted Total	470	230	240	170	97	203	105	89	61	158	27	20	10
Weighted Total	470	240	230	132	136	202	113	80	61	141	38	23	14
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Working part-time (between 8 and 29 hours per week)	72	31	41	15	19	38	18	8	9	25	3	6	3
	15%	13%	18%	11%	14%	19%	16%	10%	15%	18%	7%	25%	20%
Working full-time (30 hours or more per week)	131	66	65	3	18	109	31	26	17	38	7	7	4
	28%	27%	28%	3%	14%	54%	28%	33%	27%	27%	20%	30%	28%
					c	cd							
Not working, but seeking work or temporarily unemployed or sick	21	13	8	4	3	14	5	1	4	5	5	1	-
	4%	6%	3%	3%	2%	7%	4%	1%	7%	3%	15%	4%	-
Student	257	138	119	112	99	46	62	47	33	76	22	9	7
	55%	57%	52%	85%	72%	23%	55%	59%	53%	54%	59%	39%	53%
				de	e								
Not working, not studying, and not seeking work	4	1	3	1	1	2	1	-	1	1	-	1	-
	1%	*	1%	1%	1%	1%	1%	-	1%	1%	-	4%	-
NETS													
Net: Working	202	96	106	18	37	146	50	34	26	63	10	13	7
	43%	40%	46%	14%	28%	72%	44%	43%	42%	45%	27%	55%	47%
					c	cd							
Net: Not working	268	144	124	113	99	56	63	46	35	78	28	11	7
	57%	60%	54%	86%	72%	28%	56%	57%	58%	55%	73%	45%	53%
				de	e								

Columns Tested: a,b - c,d,e - f,g,h,i,j,k,l

MONEY MANAGEMENT SURVEY

D1. Which of the following best describes your current employment status?
Base: All respondents

		CURRENT WEALTH				LIVING SITUATION			CONFIDENCE IN MONEY MANAGEMENT	
	Total	< £1000	£1000-£4999	£5000-£14,999	£15,000+	Owning	Renting	Living at home/ with parents	Confident	Not confident
Significance Level: 95%		a	b	c	d	*e	f	g	h	i
Unweighted Total	470	154	125	87	57	19	188	260	331	104
Weighted Total	470	150	128	86	58	21	196	251	335	103
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Working part-time (between 8 and 29 hours per week)	72	26	21	14	4	3	19	48	47	20
	15%	17%	16%	16%	7%	12%	10%	19%	14%	19%
								f		
Working full-time (30 hours or more per week)	131	20	29	33	35	11	42	77	101	20
	28%	14%	23%	38%	60%	52%	22%	31%	30%	19%
			a	ab	abc			f	i	
Not working, but seeking work or temporarily unemployed or sick	21	8	6	2	2	1	4	15	16	4
	4%	5%	5%	3%	4%	6%	2%	6%	5%	4%
								f		
Student	257	99	79	39	15	6	134	114	178	63
	55%	66%	62%	45%	25%	30%	68%	46%	53%	62%
		cd	cd	d			g			
Not working, not studying, and not seeking work	4	2	-	-	2	-	1	3	3	-
	1%	1%	-	-	4%	-	*	1%	1%	-
					b					
NETS										
Net: Working	202	47	51	47	39	13	62	125	148	39
	43%	31%	39%	54%	67%	64%	32%	50%	44%	38%
				ab	ab			f		
Net: Not working	268	104	78	39	19	7	134	125	187	63
	57%	69%	61%	46%	33%	36%	68%	50%	56%	62%
		cd	cd				g			

Columns Tested: a,b,c,d - e,f,g - h,i

MONEY MANAGEMENT SURVEY

D2. Which of the following options best describes your current living situation?
Base: All respondents

		GENDER		AGE			REGION						
	Total	Male	Female	16-18	19-21	22-25	North	Midlands	London	South and South East	Scotland	Wales	Northern Ireland
Significance Level: 95%		a	b	c	d	e	f	g	h	i	*j	*k	*l
Unweighted Total	470	230	240	170	97	203	105	89	61	158	27	20	10
Weighted Total	470	240	230	132	136	202	113	80	61	141	38	23	14
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Own my own property (with a mortgage)	14	7	8	2	3	10	1	4	3	3	2	1	-
	3%	3%	3%	1%	2%	5%	1%	5%	5%	2%	4%	4%	-
						c							
Own my own property (outright)	6	5	1	-	3	4	-	-	-	2	2	3	-
	1%	2%	1%	-	2%	2%	-	-	-	2%	4%	11%	-
Renting from the council	7	5	2	4	-	3	2	1	2	1	1	-	-
	2%	2%	1%	3%	-	2%	2%	1%	3%	1%	3%	-	-
Renting from a private landlord / agency	118	73	45	6	49	63	31	13	10	46	6	5	7
	25%	30%	20%	5%	36%	31%	27%	16%	17%	33%	16%	20%	53%
		b			c	c				gh			
Renting university accommodation	70	34	36	36	25	9	19	20	4	17	4	4	2
	15%	14%	16%	27%	19%	4%	17%	26%	6%	12%	10%	15%	11%
				e	e		h	hi					
Living with parents / at home	251	115	136	84	56	111	59	41	42	69	23	11	5
	53%	48%	59%	64%	41%	55%	52%	51%	69%	49%	62%	48%	36%
			a	d		d			fgi				
Other	3	1	2	-	1	2	-	1	-	2	-	-	-
	1%	*	1%	-	1%	1%	-	1%	-	1%	-	-	-
NETS													
Net: Owning	21	12	9	2	5	14	1	4	3	5	3	4	-
	4%	5%	4%	1%	4%	7%	1%	5%	5%	4%	8%	16%	-
						c							
Net: Renting	196	113	83	46	74	76	52	34	16	65	11	8	9
	42%	47%	36%	35%	54%	37%	46%	43%	26%	46%	30%	36%	64%
		b			ce		h	h		h			

Columns Tested: a,b - c,d,e - f,g,h,i,j,k,l

MONEY MANAGEMENT SURVEY

D2. Which of the following options best describes your current living situation?
Base: All respondents

		CURRENT WEALTH				LIVING SITUATION			CONFIDENCE IN MONEY MANAGEMENT	
	Total	< £1000	£1000-£4999	£5000-£14,999	£15,000+	Owning	Renting	Living at home/ with parents	Confident	Not confident
Significance Level: 95%		a	b	c	d	*e	f	g	h	i
Unweighted Total	470	154	125	87	57	19	188	260	331	104
Weighted Total	470	150	128	86	58	21	196	251	335	103
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Own my own property (with a mortgage)	14	2	1	4	5	14	-	-	12	2
	3%	1%	1%	5%	9%	69%	-	-	4%	2%
					ab					
Own my own property (outright)	6	-	3	-	4	6	-	-	6	1
	1%	-	2%	-	6%	31%	-	-	2%	1%
					ac					
Renting from the council	7	5	-	1	1	-	7	-	6	1
	2%	3%	-	1%	2%	-	4%	-	2%	1%
		b					g			
Renting from a private landlord / agency	118	30	40	28	14	-	118	-	87	25
	25%	20%	31%	32%	24%	-	60%	-	26%	24%
			a	a			g			
Renting university accommodation	70	33	21	9	2	-	70	-	48	17
	15%	22%	16%	10%	3%	-	36%	-	14%	17%
		cd	d				g			
Living with parents / at home	251	79	61	44	32	-	-	251	174	58
	53%	53%	48%	52%	55%	-	-	100%	52%	56%
								f		
Other	3	1	2	-	-	-	-	-	3	-
	1%	1%	2%	-	-	-	-	-	1%	-
NETS										
Net: Owning	21	2	4	4	9	21	-	-	17	2
	4%	1%	3%	5%	16%	100%	-	-	5%	2%
					abc					
Net: Renting	196	68	61	37	17	-	196	-	141	42
	42%	45%	47%	43%	29%	-	100%	-	42%	41%
		d	d				g			

Columns Tested: a,b,c,d - e,f,g - h,i

MONEY MANAGEMENT SURVEY

S1. Gender
Base: All respondents

	Total	GENDER: Male	GENDER: Female	AGE: 16-18	AGE: 19-21	AGE: 22-25	REGION: North	REGION: Midlands	REGION: London	REGION: South and South East	REGION: Scotland	REGION: Wales	REGION: Northern Ireland
Significance Level: 95%		a	b	c	d	e	f	g	h	i	*j	*k	*l
Unweighted Total	470	230	240	170	97	203	105	89	61	158	27	20	10
Weighted Total	470	240	230	132	136	202	113	80	61	141	38	23	14
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Male	240	240	-	68	66	106	55	36	31	80	19	13	6
	51%	100%	-	52%	48%	53%	48%	45%	51%	57%	51%	54%	41%
		b											
Female	230	-	230	64	71	96	58	44	30	61	18	11	8
	49%	-	100%	48%	52%	47%	52%	55%	49%	43%	49%	46%	59%
			a										

Columns Tested: a,b - c,d,e - f,g,h,i,j,k,l

MONEY MANAGEMENT SURVEY

S1. Gender
Base: All respondents

		CURRENT WEALTH				LIVING SITUATION			CONFIDENCE IN MONEY MANAGEMENT	
	Total	< £1000	£1000-£4999	£5000-£14,999	£15,000+	Owning	Renting	Living at home/ with parents	Confident	Not confident
Significance Level: 95%		a	b	c	d	*e	f	g	h	i
Unweighted Total	470	154	125	87	57	19	188	260	331	104
Weighted Total	470	150	128	86	58	21	196	251	335	103
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Male	240	73	76	43	27	12	113	115	188	40
	51%	48%	59%	49%	47%	56%	58%	46%	56%	39%
							g		i	
Female	230	78	52	44	31	9	83	136	147	63
	49%	52%	41%	51%	53%	44%	42%	54%	44%	61%
								f		h

Columns Tested: a,b,c,d - e,f,g - h,i

MONEY MANAGEMENT SURVEY

S2. How old are you?
Base: All respondents

		GENDER		AGE			REGION						
	Total	Male	Female	16-18	19-21	22-25	North	Midlands	London	South and South East	Scotland	Wales	Northern Ireland
Significance Level: 95%		a	b	c	d	e	f	g	h	i	*j	*k	*l
Unweighted Total	470	230	240	170	97	203	105	89	61	158	27	20	10
Weighted Total	470	240	230	132	136	202	113	80	61	141	38	23	14
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
16	37	11	25	37	-	-	5	6	5	8	12	-	-
	8%	5%	11%	28%	-	-	5%	7%	9%	6%	32%	-	-
			a	de									
17	37	26	11	37	-	-	5	9	7	14	1	1	-
	8%	11%	5%	28%	-	-	4%	12%	11%	10%	4%	3%	-
		b		de				f					
18	58	31	27	58	-	-	16	13	6	15	4	2	2
	12%	13%	12%	44%	-	-	14%	16%	10%	11%	11%	7%	15%
				de									
19	52	17	35	-	52	-	17	6	4	17	2	3	3
	11%	7%	15%	-	38%	-	15%	7%	7%	12%	4%	12%	22%
			a		ce								
20	38	19	19	-	38	-	4	12	4	9	2	3	3
	8%	8%	8%	-	28%	-	4%	15%	7%	7%	5%	13%	23%
					ce			fi					
21	46	29	17	-	46	-	7	4	12	20	2	1	-
	10%	12%	7%	-	34%	-	7%	5%	19%	14%	5%	6%	-
					ce				fg	g			
22	82	54	28	-	-	82	29	12	9	22	5	5	1
	18%	23%	12%	-	-	41%	26%	15%	14%	16%	12%	21%	10%
		b				cd	i						
23	60	32	28	-	-	60	17	8	5	22	6	1	1
	13%	13%	12%	-	-	30%	15%	10%	7%	15%	16%	5%	9%
						cd							
24	36	12	24	-	-	36	9	7	4	11	3	1	1
	8%	5%	11%	-	-	18%	8%	9%	6%	8%	8%	4%	9%
			a			cd							
25	23	8	15	-	-	23	2	3	6	2	1	7	1
	5%	3%	7%	-	-	12%	2%	4%	10%	2%	4%	28%	10%
						cd			fi				
NETS													
Net: 16-18	132	68	64	132	-	-	26	28	18	37	17	2	2
	28%	28%	28%	100%	-	-	23%	35%	29%	27%	46%	10%	15%
				de									
Net: 19-21	136	66	71	-	136	-	29	22	20	46	5	7	6
	29%	27%	31%	-	100%	-	26%	28%	33%	33%	14%	31%	46%
					ce								
Net: 22-25	202	106	96	-	-	202	57	30	23	58	15	14	6
	43%	44%	42%	-	-	100%	51%	38%	37%	41%	40%	59%	39%
						cd							

Columns Tested: a,b - c,d,e - f,g,h,i,j,k,l

MONEY MANAGEMENT SURVEY

S2. How old are you?
Base: All respondents

		CURRENT WEALTH				LIVING SITUATION			CONFIDENCE IN MONEY MANAGEMENT	
	Total	< £1000	£1000-£4999	£5000-£14,999	£15,000+	Owning	Renting	Living at home/ with parents	Confident	Not confident
Significance Level: 95%		a	b	c	d	*e	f	g	h	i
Unweighted Total	470	154	125	87	57	19	188	260	331	104
Weighted Total	470	150	128	86	58	21	196	251	335	103
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
16	37	19	7	5	1	-	4	33	21	13
	8%	13%	5%	6%	3%	-	2%	13%	6%	13%
		bd						f		h
17	37	17	9	5	-	2	3	32	21	13
	8%	11%	7%	6%	-	7%	2%	13%	6%	13%
		d	d					f		h
18	58	27	14	10	3	-	39	18	43	10
	12%	18%	11%	12%	5%	-	20%	7%	13%	9%
		d					g			
19	52	21	20	5	3	-	35	16	31	17
	11%	14%	15%	6%	5%	-	18%	7%	9%	17%
			cd				g			h
20	38	14	10	11	1	3	25	10	31	8
	8%	9%	8%	13%	2%	13%	13%	4%	9%	7%
				d			g			
21	46	19	12	4	4	3	14	30	37	8
	10%	13%	9%	5%	7%	14%	7%	12%	11%	8%
		c								
22	82	13	29	13	19	7	33	42	66	12
	18%	9%	22%	15%	32%	32%	17%	17%	20%	12%
			a		ac					
23	60	10	15	17	14	4	24	31	46	11
	13%	6%	12%	20%	23%	19%	13%	12%	14%	10%
				a	ab					
24	36	8	3	11	8	2	10	24	28	4
	8%	5%	3%	13%	14%	10%	5%	10%	8%	4%
				ab	ab					
25	23	2	9	3	5	1	8	14	12	7
	5%	1%	7%	4%	8%	5%	4%	6%	4%	7%
			a		a					
NETS										
Net: 16-18	132	63	30	20	4	2	46	84	85	36
	28%	42%	23%	24%	7%	7%	24%	33%	25%	35%
		bcd	d	d				f		
Net: 19-21	136	54	42	21	9	5	74	56	98	33
	29%	36%	33%	24%	15%	26%	38%	22%	29%	32%
		d	d				g			

Columns Tested: a,b,c,d - e,f,g - h,i

Prepared by Britainthinks

Britainthinks
Insight & Strategy

MONEY MANAGEMENT SURVEY

S2. How old are you?
Base: All respondents

		CURRENT WEALTH				LIVING SITUATION			CONFIDENCE IN MONEY MANAGEMENT	
	Total	< £1000	£1000-£4999	£5000-£14,999	£15,000+	Owning	Renting	Living at home/ with parents	Confident	Not confident
Significance Level: 95%		a	b	c	d	*e	f	g	h	i
Unweighted Total	470	154	125	87	57	19	188	260	331	104
Weighted Total	470	150	128	86	58	21	196	251	335	103
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Net: 22-25	202	33	57	45	45	14	76	111	152	34
	43%	22%	44%	52%	78%	66%	39%	44%	45%	33%
			a	a	abc				i	

Columns Tested: a,b,c,d - e,f,g - h,i

MONEY MANAGEMENT SURVEY

S3. Region
Base: All respondents

		GENDER		AGE			REGION						
	Total	Male	Female	16-18	19-21	22-25	North	Midlands	London	South and South East	Scotland	Wales	Northern Ireland
Significance Level: 95%		a	b	c	d	e	f	g	h	i	*j	*k	*l
Unweighted Total	470	230	240	170	97	203	105	89	61	158	27	20	10
Weighted Total	470	240	230	132	136	202	113	80	61	141	38	23	14
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
East Midlands	49	20	29	15	19	15	-	49	-	-	-	-	-
	10%	8%	13%	11%	14%	7%	-	61%	-	-	-	-	-
								fhi					
London	61	31	30	18	20	23	-	-	61	-	-	-	-
	13%	13%	13%	14%	15%	11%	-	-	100%	-	-	-	-
									fgi				
Northern Ireland	14	6	8	2	6	6	-	-	-	-	-	-	14
	3%	2%	4%	2%	5%	3%	-	-	-	-	-	-	100%
North East	17	10	7	6	3	8	17	-	-	-	-	-	-
	4%	4%	3%	5%	2%	4%	15%	-	-	-	-	-	-
							ghi						
North West	34	24	11	8	9	17	34	-	-	-	-	-	-
	7%	10%	5%	6%	6%	9%	30%	-	-	-	-	-	-
		b					ghi						
Scotland	38	19	18	17	5	15	-	-	-	-	38	-	-
	8%	8%	8%	13%	4%	7%	-	-	-	-	100%	-	-
				d									
Eastern	28	15	13	8	8	12	-	-	-	28	-	-	-
	6%	6%	6%	6%	6%	6%	-	-	-	20%	-	-	-
										fgh			
South East	68	44	24	16	25	27	-	-	-	68	-	-	-
	14%	18%	10%	12%	18%	13%	-	-	-	48%	-	-	-
		b								fgh			
South West	45	22	24	13	13	19	-	-	-	45	-	-	-
	10%	9%	10%	10%	10%	9%	-	-	-	32%	-	-	-
										fgh			
Wales	23	13	11	2	7	14	-	-	-	-	-	23	-
	5%	5%	5%	2%	5%	7%	-	-	-	-	-	100%	-
						c							
West Midlands	31	16	15	13	3	15	-	31	-	-	-	-	-
	7%	7%	6%	10%	2%	8%	-	39%	-	-	-	-	-
				d				fhi					
Yorkshire and Humberside	62	21	40	12	17	32	62	-	-	-	-	-	-
	13%	9%	18%	9%	13%	16%	55%	-	-	-	-	-	-
			a				ghi						
NETS													
Net: North	113	55	58	26	29	57	113	-	-	-	-	-	-
	24%	23%	25%	20%	21%	28%	100%	-	-	-	-	-	-
							ghi						

Columns Tested: a,b - c,d,e - f,g,h,i,j,k,l

Prepared by Britainthinks

Britainthinks
Insight & Strategy

-

MONEY MANAGEMENT SURVEY

S3. Region
Base: All respondents

	Total	GENDER: Male	GENDER: Female	AGE: 16-18	AGE: 19-21	AGE: 22-25	REGION: North	REGION: Midlands	REGION: London	REGION: South and South East	REGION: Scotland	REGION: Wales	REGION: Northern Ireland
Significance Level: 95%		a	b	c	d	e	f	g	h	i	*j	*k	*l
Unweighted Total	470	230	240	170	97	203	105	89	61	158	27	20	10
Weighted Total	470	240	230	132	136	202	113	80	61	141	38	23	14
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Net: Midlands	80	36	44	28	22	30	-	80	-	-	-	-	-
	17%	15%	19%	21%	16%	15%	-	100%	-	-	-	-	-
								fhi					
Net: South and South East	141	80	61	37	46	58	-	-	-	141	-	-	-
	30%	33%	26%	28%	34%	29%	-	-	-	100%	-	-	-
										fgh			

Columns Tested: a,b - c,d,e - f,g,h,i,j,k,l

MONEY MANAGEMENT SURVEY

S3. Region
Base: All respondents

	Total	CURRENT WEALTH				LIVING SITUATION			CONFIDENCE IN MONEY MANAGEMENT	
	Total	< £1000	£1000-£4999	£5000-£14,999	£15,000+	Owning	Renting	Living at home/ with parents	Confident	Not confident
Significance Level: 95%		a	b	c	d	*e	f	g	h	i
Unweighted Total	470	154	125	87	57	19	188	260	331	104
Weighted Total	470	150	128	86	58	21	196	251	335	103
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
East Midlands	49	16	15	11	2	3	25	20	38	9
	10%	10%	12%	13%	4%	14%	13%	8%	11%	9%
London	61	23	10	8	9	3	16	42	45	10
	13%	15%	8%	9%	16%	15%	8%	17%	13%	10%
								f		
Northern Ireland	14	2	6	3	1	-	9	5	11	3
	3%	1%	5%	3%	2%	-	5%	2%	3%	3%
North East	17	7	3	3	2	-	7	10	10	5
	4%	4%	3%	3%	4%	-	4%	4%	3%	5%
North West	34	13	8	5	3	1	17	16	25	8
	7%	9%	6%	5%	6%	6%	9%	6%	8%	8%
Scotland	38	11	8	8	5	3	11	23	24	11
	8%	8%	7%	9%	8%	15%	6%	9%	7%	11%
Eastern	28	7	12	4	4	2	14	10	17	9
	6%	4%	10%	4%	6%	11%	7%	4%	5%	8%
South East	68	24	20	13	7	3	33	31	52	10
	14%	16%	16%	15%	12%	16%	17%	12%	16%	10%
South West	45	12	12	11	7	-	17	28	30	10
	10%	8%	9%	13%	12%	-	9%	11%	9%	10%
Wales	23	6	6	6	5	4	8	11	14	8
	5%	4%	5%	6%	8%	18%	4%	5%	4%	8%
West Midlands	31	10	9	4	3	1	9	20	23	7
	7%	7%	7%	4%	6%	6%	5%	8%	7%	7%
Yorkshire and Humberside	62	20	18	12	9	-	28	34	46	12
	13%	13%	14%	14%	15%	-	14%	14%	14%	12%
NETS										
Net: North	113	39	29	19	14	1	52	59	81	26
	24%	26%	23%	22%	25%	6%	27%	24%	24%	25%
Net: Midlands	80	26	24	15	6	4	34	41	61	16
	17%	17%	19%	17%	10%	20%	17%	16%	18%	15%
Net: South and South East	141	42	44	28	18	5	65	69	99	29
	30%	28%	34%	32%	31%	26%	33%	27%	30%	28%

Columns Tested: a,b,c,d - e,f,g - h,i