J-20-091774-17 - Thursday 29th April - 5th May 2021

PUBLIC

Nationwide Consumer Panel - May 2021

Adults aged 16-75

FUR.Since the start of the pandemic, have you been furloughed at all?

All Adults aged 16-75 in the UK

		Gender		Age					Generations				Social grade				Employment status					Region											
	Total	Male	Female	16 to 24	25 to 34	35 to 44	45 to 54	55 to 75	Gen Z	Millenial	GEN X	Baby Boomer	AB	C1	C2	DE	Full-time	Part-time	Self-Employed	ANY WORKING	ANY NOT WORKING	North East	North West	Yorkshire and Humberside	West Midlands	East Midlands	East Anglia	South West	South East	Greater London	Wales	Scotland	Northern Ireland	England	Great Britain
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)
Unweighted base	3295	1609	1671	429	624	582	645	1015	479	890	967	959	1114	1026	424	731	1383	522	225	2130	1165	92	250	188	198	163	208	187	308	305	445	541	410	1899	2885
Weighted base	3295	1628	1652	489	603	566	600	1038	541	877	884	993	876	983	681	755	1329	522	219	2070	1225	129	363	271	286	240	301	276	449	447	161	278	95	2761	3200
I have been furloughed at times, but am now I am working again	568 17%	329 20% C	238 14%	138 28% FGH	137 23% H	110 19% H	104 17% H	79 8%	154 28% JKL	185 21% L	159 18% L	71 7%	188 21% NP	142 14%	127 19%	111 15%	371 28% SU	150 29% SU	19 9% U	541 26% SU	27 2%	18 14% *	52 14%	45 17%	65 23% We	47 20% e	54 18%	43 16%	73 16%	91 20% e	19 12%	46 16%	14 14%	490 18% e	554 17% e
I was furloughed, and am still on furlough	187 6%	101 6%	86 5%	39 8% GH	65 11% GH	40 7% GH	13 2%	30 3%	47 9% KL	76 9% KL	38 4%	26 3%	62 7%	55 6%	32 5%	39 5%	104 8% U	50 10% SU	6 3%	160 8% SU	27 2%	5 4% *	30 8% aef	21 8% e	23 8% ae	10 4%	8 3%	14 5% e	27 6% e	33 7% e	1 1%	11 4% e	4 4% e	171 6% e	183 6% e
I was working at the beginning of the pandemic, but have since been furloughed	83 3%	40 2%	42 3%	30 6% FGH	26 4% GH	13 2% H	7 1%	6 1%	33 6% KL	29 3% L	14 2%	6 1%	28 3%	23 2%	11 2%	21 3%	22 2%	18 3%	6 3%	46 2%	37 3%	4 3% *	6 2%	6 2%	8 3%	4 2%	8 3%	4 1%	15 3%	15 3%	6 4%	6 2%	2 2%	69 2%	81 3%
No, I haven't been furloughed at all	1893 57%	934 57%	950 57%	199 41%	325 54% D	361 64% DE	406 68% DEH	602 58% D	223 41%	514 59% I	581 66% IJL	574 58% I	492 56%	618 63% MOP	376 55%	408 54%	817 61% U	297 57%	158 72% QRTU	1273 61% RU	620 51%	76 59% *	218 60%	151 56%	163 57%	122 51%	182 60%	166 60%	262 58%	233 52%	102 63% Zdhi	163 59%	55 58%	1573 57%	1838 57%
Not applicable/I do not wish to answer	564 17%	224 14%	337 20% B	83 17% EF	50 8%	41 7%	70 12%	319 31% DEFG	83 15% JK	74 8%	92 10%	315 32% IJK	106 12%	145 15%	136 20% M	176 23% MN	15 1%	6 1%	29 13% QRT	51 2% Q	513 42% QRST	26 20% Y*	56 15%	48 18% Y	27 9%	58 24% Yhi	50 17%	48 18% Y	71 16%	74 17% Y	33 20% Y	53 19% Y	21 22% Y	458 17% Y	543 17% Y
Ever Furloughed	838 25%	470 29% C	366 22%	208 42% FGH	227 38% FGH	164 29% GH	123 21% H	116 11%	234 43% JKL	290 33% KL	211 24% L	103 10%	277 32% NP	220 22%	170 25%	171 23%	497 37% SU	219 42% STU	31 14% U	747 36% SU	91 7%	27 21% *	88 24% e	72 26% e	96 34% Vabefghi	60 25% e	70 23%	61 22%	116 26% e	140 31% befgi	26 16%	63 23% e	19 20%	730 26% e	819 26% e
Currently Furloughed	270 8%	141 9%	128 8%	69 14% GH	91 15% FGH	53 9% GH	20 3%	37 4%	80 15% KL	105 12% KL	52 6% L	32 3%	89 10%	78 8%	43 6%	60 8%	126 9% U	68 13% STU	12 5%	206 10% U	64 5%	9 7% *	36 10% e	27 10%	31 11% e	13 5%	16 5%	18 6%	42 9% e	48 11% ef	7 4%	17 6%	6 6%	240 9% e	264 8% e
Currently Furloughed	1893 57%	934 57%	950 57%	199 41%	325 54% D	361 64% DE	406 68% DEH	602 58% D	223 41%	514 59% I	581 66% IJL	574 58% I	492 56%	618 63% MOP	376 55%	408 54%	817 61% U	297 57%	158 72% QRTU	1273 61% RU	620 51%	76 59% *	218 60%	151 56%	163 57%	122 51%	182 60%	166 60%	262 58%	233 52%	102 63% Zdhi	163 59%	55 58%	1573 57%	1838 57%

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Overlap formulae used

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

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

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Adults aged 16-75

FUR.Since the start of the pandemic, have you been furloughed at all?
All Adults aged 16-75 in the UK

		Education				Income					Marital Status			Household Size				Pres of children HH(17 or under)		Ethnicity		Furlough Status			Tenure		
	Total	GCSE/O Level/NVQ 12	A Level or equivalent	Degree/Masters/PhD	No formal qualifications	UP TO £19,999	£20,000-£34,999	£35,000 - £54,999	£55,000+	Prefer not to say	Married/ Living as Married	Single	Widowed/ Divorced/ Separated	1	2	3	4+	At least one child present	No children present	People from white ethnic group	People from ethnic minorities group	Ever Furloughed	Currently Furloughed	Never Furloughed	Home Owner	Renter	Other
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)
Unweighted base	3295	820	768	1499	208	801	907	752	509	326	1924	1020	351	631	1210	661	793	969	2326	2946	312	778	238	1969	2091	1092	76
Weighted base	3295	949	746	1334	266	840	927	733	465	330	1884	1037	374	628	1232	656	779	947	2348	2847	410	838	270	1893	2073	1118	61
I have been furloughed at times, but am now I am working again	568 17%	142 15%	149 20% BE	245 18%	32 12%	123 15%	155 17% J	149 20% FJ	108 23% FGJ	33 10%	341 18% M	185 18% M	42 11%	72 11%	187 15%	141 21% NO	169 22% NO	248 26% S	320 14%	456 16%	108 26% T	568 68% WX	- -	- -	356 17%	201 18%	8 14% *
I was furloughed, and am still on furlough	187 6%	63 7%	42 6%	75 6%	8 3%	49 6%	57 6%	49 7% J	23 5%	9 3%	93 5%	86 8% KM	8 2%	14 2%	69 6% N	48 7% N	56 7% N	73 8% S	114 5%	154 5%	29 7%	187 22% X	187 69% VX	- -	112 5%	70 6%	5 9% *
I was working at the beginning of the pandemic, but have since been furloughed	83 3%	30 3%	18 2%	31 2%	5 2%	28 3% I	17 2%	28 4% I	5 1%	5 2%	31 2%	44 4% K	8 2%	13 2%	21 2%	26 4% O	23 3%	39 4% S	44 2%	55 2%	26 6% T	83 10% X	83 31% VX	- -	35 2%	39 3% Y	4 7% Y*
No, I haven't been furloughed at all	1893 57%	501 53%	406 54%	843 63% BCE	143 54%	421 50%	539 58% F	450 61% F	295 63% F	189 57%	1100 58%	556 54%	236 63% L	407 65% OPQ	693 56%	367 56%	426 55%	507 53%	1386 59% R	1680 59% U	190 46%	- -	- -	1893 100% VW	1198 58%	648 58%	33 54% *
Not applicable/I do not wish to answer	564 17%	214 23% D	131 18% D	141 11%	78 29% CD	219 26% GHI	159 17% HI	58 8%	35 8%	94 28% GHI	318 17%	165 16%	81 22%	123 20% PQ	262 21% PQ	74 11%	105 13%	81 9%	483 21% R	502 18%	56 14%	- -	- -	- -	372 18% Z	160 14%	10 16% *
Ever Furloughed	838 25%	234 25%	209 28% E	350 26% E	45 17%	200 24% J	229 25% J	226 31% FGJ	135 29% J	47 14%	465 25% M	315 30% KM	58 15%	98 16%	277 22% N	215 33% NO	248 32% NO	360 38% S	478 20%	665 23%	164 40% T	838 100% X	270 100% X	- -	503 24%	310 28%	18 29% *
Currently Furloughed	270 8%	92 10%	60 8%	105 8%	12 5%	78 9% J	74 8%	77 10% IJ	28 6%	14 4%	124 7%	130 13% KM	16 4%	27 4%	90 7%	74 11% NO	79 10% N	112 12% S	158 7%	209 7%	55 13% T	270 32% X	270 100% VX	- -	147 7%	109 10% Y	9 15% Y*
Currently Furloughed	1893 57%	501 53%	406 54%	843 63% BCE	143 54%	421 50%	539 58% F	450 61% F	295 63% F	189 57%	1100 58%	556 54%	236 63% L	407 65% OPQ	693 56%	367 56%	426 55%	507 53%	1386 59% R	1680 59% U	190 46%	- -	- -	1893 100% VW	1198 58%	648 58%	33 54% *

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All Adults aged 16-75 in the UK

		Optimistic for self and family?		View on financial well-being		HH spending under COVID			Saved money during COVID-19		Plans for future saving			Expectation of prices			Post COVID shopping preference	
	Total	Yes	No	Hedonistic	Cautious	Increased	Stayed same	Decreased	Yes	No	Will save more	Will save the same	Will save less	Will go up	Will stay same	Will go down	In person	Online
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)
Unweighted base	3295	2066	355	677	1697	892	1056	1258	1063	1112	954	1158	580	2457	522	108	1551	1146
Weighted base	3295	2053	377	664	1696	866	1077	1248	1020	1116	899	1176	574	2369	569	119	1576	1108
I have been furloughed at times, but am now I am working again	568 17%	377 18%	78 21%	138 21%	301 18%	189 22% G	132 12%	230 18% G	163 16%	239 21% I	166 18%	203 17%	132 23% L	369 16%	133 23% N	46 38% NO*	297 19%	201 18%
I was furloughed, and am still on furlough	187 6%	102 5%	22 6%	39 6%	103 6%	66 8% G	42 4%	76 6%	52 5%	73 7%	54 6%	53 5%	43 8% L	108 5%	56 10% N	15 12% N*	90 6%	70 6%
I was working at the beginning of the pandemic, but have since been furloughed	83 3%	39 2%	15 4%	10 1%	37 2%	31 4%	26 2%	26 2%	22 2%	36 3%	20 2%	24 2%	22 4%	50 2%	23 4%	9 7% N*	44 3%	35 3%
No, I haven't been furloughed at all	1893 57%	1190 58%	203 54%	363 55%	988 58%	487 56%	662 61% H	690 55%	637 62% J	602 54%	555 62% M	697 59% M	296 52%	1435 61% OP	282 50% P	38 32% *	879 56%	643 58%
Not applicable/I do not wish to answer	564 17%	345 17%	59 16%	114 17%	268 16%	93 11%	214 20% F	226 18% F	147 14%	166 15%	106 12%	200 17% K	81 14%	407 17%	75 13%	12 10% *	266 17%	160 14%
Ever Furloughed	838 25%	518 25%	115 31%	187 28%	440 26%	286 33% GH	201 19%	332 27% G	237 23%	348 31% I	239 27%	280 24%	197 34% KL	528 22%	212 37% N	69 58% NO*	430 27%	306 28%
Currently Furloughed	270 8%	142 7%	37 10%	49 7%	139 8%	97 11% G	69 6%	102 8%	74 7%	109 10%	73 8%	77 7%	65 11% L	159 7%	79 14% N	24 20% N*	134 8%	105 9%
Currently Furloughed	1893 57%	1190 58%	203 54%	363 55%	988 58%	487 56%	662 61% H	690 55%	637 62% J	602 54%	555 62% M	697 59% M	296 52%	1435 61% OP	282 50% P	38 32% *	879 56%	643 58%

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Overlap formulae used

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TEN. Which of these applies to your home?

All Adults aged 16-75 in the UK

		Gender		Age					Generations				Social grade				Employment status					Region													
	Total	Male	Female	16 to 24	25 to 34	35 to 44	45 to 54	55 to 75	Gen Z	Millenial	GEN X	Baby Boomer	AB	C1	C2	DE	Full-time	Part-time	Self-Employed	ANY WORKING	ANY NOT WORKING	North East	North West	Yorkshire and Humberside	West Midlands	East Midlands	East Anglia	South West	South East	Greater London	Wales	Scotland	Northern Ireland	England	Great Britain
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)
Unweighted base	3295	1609	1671	429	624	582	645	1015	479	890	967	959	1114	1026	424	731	1383	522	225	2130	1165	92	250	188	198	163	208	187	308	305	445	541	410	1899	2885
Weighted base	3295	1628	1652	489	603	566	600	1038	541	877	884	993	876	983	681	755	1329	522	219	2070	1225	129	363	271	286	240	301	276	449	447	161	278	95	2761	3200
Being bought on a mortgage	989 30%	520 32%	467 28%	133 27% H	192 32% H	267 47% DEGH	236 39% DEH	162 16%	143 26% L	327 37% IL	363 41% IL	156 16%	313 36% P	336 34% P	201 30% P	139 18%	609 46% RSTU	144 28% U	63 29% U	816 39% RSU	174 14%	41 32% *	130 36% Xd	62 23%	92 32% d	82 34% d	85 28%	84 31%	158 35% Xd	99 22%	46 29%	80 29%	30 31% d	833 30% d	959 30% d
Owned outright by household	1084 33%	540 33%	543 33%	104 21% F	98 16% F	56 10%	169 28% DEF	657 63% DEFG	114 21% J	113 13%	226 26% J	631 64% IJK	267 30%	332 34%	267 39% MP	218 29%	285 21%	185 35% QT	90 41% QT	559 27% Q	525 43% QRT	36 28% *	106 29%	126 46% VWYcdefghi	88 31%	101 42% VWYcdefhi	112 37% c	101 37% c	115 26%	129 29%	51 32%	89 32%	30 32%	914 33% c	1054 33% c
Rented from a local authority	240 7%	102 6%	136 8%	49 10%	46 8%	36 6%	43 7%	66 6%	53 10%	63 7%	61 7%	64 6%	54 6%	53 5%	43 6%	89 12% MNO	78 6%	44 8%	10 5%	132 6%	108 9% QT	11 9% *	22 6%	19 7%	29 10% g	17 7%	22 7%	14 5%	27 6%	39 9% g	10 6%	28 10% begi	2 2%	200 7% g	238 7% g
Rented from a housing association/trust	282 9%	150 9%	126 8%	60 12% H	54 9%	45 8%	61 10% H	62 6%	69 13% JL	75 9%	80 9% L	58 6%	42 5%	59 6%	61 9% M	121 16% MNO	77 6%	53 10% QT	12 5%	142 7%	140 11% QT	11 8% *	37 10% z	14 5%	33 11% z	7 3%	32 11% z	24 9%	37 8%	44 10% z	16 10% z	18 7%	9 10% z	238 9% z	272 9% z
Rented from a private landlord	596 18%	276 17%	317 19%	93 19% H	188 31% DGH	149 26% DGH	82 14% H	84 8%	108 20% L	270 31% IKL	140 16% L	78 8%	173 20% O	179 18%	95 14%	149 20%	258 19%	85 16%	39 18%	382 18%	214 17%	22 17% *	56 16%	41 15%	37 13%	29 12%	40 13%	50 18%	103 23% YZahi	115 26% WXYZafhi	32 20% z	53 19%	18 19%	493 18%	578 18%
Other	61 2%	19 1%	41 2% B	24 5% GH	15 2% H	12 2% H	5 1%	5 *	27 5% JKL	18 2% L	11 1%	4 *	17 2%	16 2%	7 1%	21 3%	15 1%	10 2%	3 1%	28 1%	33 3% QT	4 3% *	8 2%	7 3%	3 1%	4 2%	6 2%	1 *	4 1%	9 2%	5 3% bci	5 2%	4 4% Ybchi	46 2%	57 2%
Refused/don't know	43 1%	21 1%	22 1%	27 6% EFGH	10 2% H	1 *	3 *	2 *	27 5% JKL	11 1% L	3 *	2 *	9 1%	8 1%	7 1%	18 2% N	8 1%	2 *	1 1%	11 1%	32 3% QRT	4 3% *	3 1%	3 1%	5 2%	- -	5 2%	1 *	5 1%	11 3%	1 1%	4 2%	1 1%	37 1%	42 1%
Home Owner	2073 63%	1060 65%	1009 61%	237 48%	290 48%	323 57% DE	404 67% DEF	819 79% DEFG	256 47%	441 50%	589 67% IJ	787 79% IJK	580 66% P	668 68% P	469 69% P	357 47%	894 67% U	328 63%	153 70% U	1375 66% U	698 57%	77 60% *	236 65% d	188 69% d	180 63% d	183 76% VWYacdefghi	196 65% d	185 67% d	273 61% d	228 51%	97 60% d	169 61% d	60 63% d	1747 63% d	2013 63% d
Renter	1118 34%	528 32%	579 35%	201 41% GH	288 48% GH	230 41% GH	187 31% H	212 20%	230 43% KL	407 46% KL	280 32% L	200 20%	269 31%	291 30%	199 29%	359 48% MNO	412 31%	182 35%	62 28%	656 32%	462 38% QT	44 34% *	115 32%	73 27%	98 34% Z	53 22%	94 31%	88 32%	167 37% Z	198 44% WXZabefghi	57 36% z	99 36% z	30 32% z	931 34% z	1087 34% z
Other	61 2%	19 1%	41 2% B	24 5% GH	15 2% H	12 2% H	5 1%	5 *	27 5% JKL	18 2% L	11 1%	4 *	17 2%	16 2%	7 1%	21 3%	15 1%	10 2%	3 1%	28 1%	33 3% QT	4 3% *	8 2%	7 3%	3 1%	4 2%	6 2%	1 *	4 1%	9 2%	5 3% bci	5 2%	4 4% Ybchi	46 2%	57 2%

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		Education				Income					Marital Status			Household Size				Pres of children HH(17 or under)		Ethnicity		Furlough Status			Tenure		
	Total	GCSE/O Level/NVQ 12	A Level or equivalent	Degree/Masters/PhD	No formal qualifications	UP TO £19,999	£20,000-£34,999	£35,000 - £54,999	£55,000+	Prefer not to say	Married/ Living as Married	Single	Widowed/ Divorced/Separated	1	2	3	4+	At least one child present	No children present	People from white ethnic group	People from ethnic minorities group	Ever Furloughed	Currently Furloughed	Never Furloughed	Home Owner	Renter	Other
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)
Unweighted base	3295	820	768	1499	208	801	907	752	509	326	1924	1020	351	631	1210	661	793	969	2326	2946	312	778	238	1969	2091	1092	76
Weighted base	3295	949	746	1334	266	840	927	733	465	330	1884	1037	374	628	1232	656	779	947	2348	2847	410	838	270	1893	2073	1118	61
Being bought on a mortgage	989 30%	233 25% E	219 29% E	501 38% BCE	35 13%	88 10%	272 29% F	297 41% FGJ	248 53% FGHJ	84 25% F	665 35% LM	245 24%	80 21%	131 21%	301 24%	226 35% NO	331 42% NOP	422 45% S	567 24%	870 31%	107 26%	277 33%	73 27%	639 34%	989 48% Za	- -	- - *
Owned outright by household	1084 33%	311 33%	224 30%	433 32%	116 44% BCD	282 34%	331 36% HI	210 29%	134 29%	128 39% HI	703 37% L	226 22%	155 41% L	194 31% Q	535 43% NPQ	189 29% Q	166 21%	182 19%	902 38% R	980 34% U	97 24%	225 27%	73 27%	559 30%	1084 52% Za	- -	- - *
Rented from a local authority	240 7%	100 11% CD	49 7%	57 4%	34 13% CD	112 13% GHIJ	67 7% I	39 5% I	2 1%	20 6% I	96 5%	109 10% K	36 10% K	61 10%	80 7%	40 6%	59 8%	65 7%	175 7%	200 7%	37 9%	83 10% X	37 14% X	113 6%	- -	240 21% Ya	- - *
Rented from a housing association/trust	282 9%	119 12% D	72 10% D	67 5%	24 9%	131 16% GHIJ	80 9% HI	34 5%	14 3%	22 7% I	108 6%	135 13% K	38 10% K	85 13% OQ	71 6%	69 11% O	56 7%	79 8%	203 9%	225 8%	54 13% T	59 7%	18 7%	179 9%	- -	282 25% Ya	- - *
Rented from a private landlord	596 18%	150 16%	158 21% B	245 18%	43 16%	201 24% GHIJ	156 17%	132 18%	64 14%	43 13%	289 15%	246 24% KM	62 16%	143 23% PQ	225 18%	107 16%	122 16%	169 18%	427 18%	500 18%	88 21%	167 20%	54 20%	356 19%	- -	596 53% Ya	- - *
Other	61 2%	12 1%	17 2%	23 2%	8 3%	22 3% I	13 1%	13 2%	2 1%	11 3% I	12 1%	44 4% KM	5 1%	10 2%	12 1%	16 2%	22 3% O	16 2%	45 2%	52 2%	8 2%	18 2%	9 3%	33 2%	- -	- -	61 100% YZ*
Refused/don't know	43 1%	25 3% D	7 1%	6 *	5 2%	4 1%	9 1%	7 1%	- -	23 7% FGHI	10 1%	33 3% KM	- -	5 1%	8 1%	8 1%	23 3% NO	14 1%	29 1%	19 1%	19 5% T	8 1%	5 2%	13 1%	- -	- -	- - *
Home Owner	2073 63%	544 57%	443 59%	935 70% BCE	151 57%	370 44%	603 65% F	507 69% F	382 82% FGHJ	211 64% F	1368 73% LM	470 45%	234 63% L	325 52%	836 68% N	416 63% N	496 64% N	604 64%	1469 63%	1850 65% U	204 50%	503 60%	147 54%	1198 63% W	2073 100% Za	- -	- - *
Renter	1118 34%	368 39% D	279 37% D	369 28%	101 38% D	444 53% GHIJ	303 33% I	206 28% I	80 17%	85 26% I	493 26%	490 47% KM	135 36% K	288 46% OPQ	376 31%	217 33%	237 30%	313 33%	805 34%	926 33%	179 44% T	310 37%	109 40%	648 34%	- -	1118 100% Ya	- - *
Other	61 2%	12 1%	17 2%	23 2%	8 3%	22 3% I	13 1%	13 2%	2 1%	11 3% I	12 1%	44 4% KM	5 1%	10 2%	12 1%	16 2%	22 3% O	16 2%	45 2%	52 2%	8 2%	18 2%	9 3%	33 2%	- -	- -	61 100% YZ*

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos MORI Terms and Conditions.

Overlap formulae used

ColumnProportions (5%): A,B/C/D/E,F/G/H/I/J,K/L/M,N/O/P/Q,R/S,T/U,V/W/X,Y/Z/a Minimum Base: 30(**) Small Base: 100(*)

ColumnMeans (5%): A,B/C/D/E,F/G/H/I/J,K/L/M,N/O/P/Q,R/S,T/U,V/W/X,Y/Z/a Minimum Base: 30(**) Small Base: 100(*)

J-20-091774-17 - Thursday 29th April - 5th May 2021
PUBLIC
Nationwide Consumer Panel - May 2021
Adults aged 16-75

TEN. Which of these applies to your home?
All Adults aged 16-75 in the UK

		Optimistic for self and family?		View on financial well-being		HH spending under COVID			Saved money during COVID-19		Plans for future saving			Expectation of prices			Post COVID shopping preference	
	Total	Yes	No	Hedonistic	Cautious	Increased	Stayed same	Decreased	Yes	No	Will save more	Will save the same	Will save less	Will go up	Will stay same	Will go down	In person	Online
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)
Unweighted base	3295	2066	355	677	1697	892	1056	1258	1063	1112	954	1158	580	2457	522	108	1551	1146
Weighted base	3295	2053	377	664	1696	866	1077	1248	1020	1116	899	1176	574	2369	569	119	1576	1108
Being bought on a mortgage	989 30%	651 32% C	91 24%	187 28%	522 31%	272 31%	294 27%	399 32%	356 35% J	311 28%	314 35%	371 32%	179 31%	729 31%	180 32%	31 26% *	464 29%	371 33%
Owned outright by household	1084 33%	702 34%	103 27%	221 33%	585 34%	240 28%	388 36% F	427 34% F	373 37% J	281 25%	229 25%	477 41% KM	194 34% K	797 34%	189 33%	31 26% *	539 34%	336 30%
Rented from a local authority	240 7%	136 7%	30 8%	47 7%	109 6%	82 9% H	82 8%	71 6%	46 5%	115 10% I	65 7%	75 6%	28 5%	161 7%	49 9%	13 11% *	113 7%	86 8%
Rented from a housing association/trust	282 9%	154 7%	46 12% B	58 9%	125 7%	73 8%	101 9%	100 8%	62 6%	128 11% I	73 8%	78 7%	40 7%	193 8%	57 10%	9 8% *	128 8%	84 8%
Rented from a private landlord	596 18%	361 18%	92 24% B	134 20%	310 18%	166 19%	181 17%	228 18%	160 16%	255 23% I	202 22% L	146 12%	112 20% L	431 18%	79 14%	31 26% O*	291 18%	202 18%
Other	61 2%	30 1%	13 3%	11 2%	35 2%	23 3% H	17 2%	12 1%	14 1%	17 2%	14 2%	21 2%	11 2%	38 2%	9 2%	3 2% *	24 2%	20 2%
Refused/don't know	43 1%	19 1%	3 1%	6 1%	10 1%	9 1%	14 1%	11 1%	8 1%	8 1%	3 *	7 1%	10 2% K	21 1%	6 1%	1 1% *	16 1%	8 1%
Home Owner	2073 63%	1353 66% C	194 51%	408 61%	1107 65%	513 59%	683 63%	827 66% F	730 72% J	592 53%	543 60%	849 72% KM	373 65%	1526 64%	370 65%	62 52% *	1003 64%	707 64%
Renter	1118 34%	650 32%	167 44% B	239 36%	544 32%	321 37%	363 34%	399 32%	268 26%	498 45% I	340 38% L	299 25%	180 31% L	785 33%	185 33%	53 44% *	532 34%	373 34%
Other	61 2%	30 1%	13 3%	11 2%	35 2%	23 3% H	17 2%	12 1%	14 1%	17 2%	14 2%	21 2%	11 2%	38 2%	9 2%	3 2% *	24 2%	20 2%

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos MORI Terms and Conditions.

Overlap formulae used

ColumnProportions (5%): A,B/C,D/E,F/G/H,I/J,K/L/M,N/O/P,Q/R Minimum Base: 30(**) Small Base: 100(*)

ColumnMeans (5%): A,B/C,D/E,F/G/H,I/J,K/L/M,N/O/P,Q/R Minimum Base: 30(**) Small Base: 100(*)

J-20-091774-17 - Thursday 29th April - 5th May 2021

PUBLIC

Nationwide Consumer Panel - May 2021

Adults aged 16-75

Q1.Looking ahead to the next 12 months, are you optimistic or pessimistic about the following? - Summary

All Adults aged 16-75 in the UK

	Q1.Looking ahead to the next 12 months, are you optimistic or pessimistic about the following?			
	You and your family	The local area where you live	The United Kingdom	The world in general
	(A)	(B)	(C)	(D)
Unweighted base	3295	3295	3295	3295
Weighted base	3295	3295	3295	3295
Very optimistic	599 18% BCD	324 10% D	297 9% D	156 5%
Fairly optimistic	1454 44% BCD	1200 36% CD	1042 32% D	805 24%
Neither optimistic nor pessimistic	798 24%	1109 34% ACD	849 26%	983 30% AC
Fairly pessimistic	279 8%	488 15% A	750 23% AB	1006 31% ABC
Very pessimistic	98 3%	122 4%	296 9% AB	289 9% AB
Don't know	68 2%	52 2%	62 2%	56 2%
Optimistic	2053 62% BCD	1524 46% CD	1339 41% D	961 29%
Pessimistic	377 11%	610 19% A	1046 32% AB	1296 39% ABC
Net Diff	1676 51%	914 28%	293 9%	-335 -10%

uirements of the international quality standard for market research, ISO 20252 and with the Ipsos MORI Terms and Conditions.

Overlap formulae used

ColumnProportions (5%): A/B/C/D Minimum Base: 30(**) Small Base: 100(*)

ColumnMeans (5%): A/B/C/D Minimum Base: 30(**) Small Base: 100(*)

J-20-091774-17 - Thursday 29th April - 5th May 2021
PUBLIC
Nationwide Consumer Panel - May 2021
Adults aged 16-75

Q1.Looking ahead to the next 12 months, are you optimistic or pessimistic about the following? - You and your family

All Adults aged 16-75 in the UK

		Gender		Age					Generations				Social grade				Employment status					Region													
	Total	Male	Female	16 to 24	25 to 34	35 to 44	45 to 54	55 to 75	Gen Z	Millenial	GEN X	Baby Boomer	AB	C1	C2	DE	Full-time	Part-time	Self-Employed	ANY WORKING	ANY NOT WORKING	North East	North West	Yorkshire and Humberside	West Midlands	East Midlands	East Anglia	South West	South East	Greater London	Wales	Scotland	Northern Ireland	England	Great Britain
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)
Unweighted base	3295	1609	1671	429	624	582	645	1015	479	890	967	959	1114	1026	424	731	1383	522	225	2130	1165	92	250	188	198	163	208	187	308	305	445	541	410	1899	2885
Weighted base	3295	1628	1652	489	603	566	600	1038	541	877	884	993	876	983	681	755	1329	522	219	2070	1225	129	363	271	286	240	301	276	449	447	161	278	95	2761	3200
Very optimistic	599 18%	283 17%	314 19%	114 23% G	115 19% G	97 17%	82 14%	190 18%	121 22% K	175 20% K	123 14%	180 18%	179 20%	168 17%	131 19%	121 16%	266 20% RT	73 14%	37 17%	375 18% R	224 18%	20 16% *	63 17%	64 23% fg	53 18%	73 31% VWYabcdefghi	46 15%	49 18%	69 15%	81 18%	27 17%	41 15%	13 14%	518 19%	585 18% f
Fairly optimistic	1454 44%	700 43%	752 46%	165 34%	262 43% D	261 46% D	254 42% D	511 49% DG	191 35%	390 44% I	381 43% I	492 50% IK	396 45%	456 46% P	296 43%	307 41%	609 46%	233 45%	97 45%	939 45%	515 42%	52 40% *	151 42%	125 46%	133 47%	91 38%	138 46%	138 50% z	202 45%	189 42%	74 46%	116 42%	44 46%	1220 44%	1410 44%
Neither optimistic nor pessimistic	798 24%	397 24%	395 24%	124 25%	130 22%	129 23%	178 30% EFH	237 23%	134 25%	190 22%	247 28% J	227 23%	192 22%	240 24%	149 22%	217 29% MO	302 23%	132 25%	53 24%	486 23%	312 25%	22 17% *	85 23%	46 17%	72 25%	52 22%	83 27% X	61 22%	108 24%	123 28% X	44 27% X	77 28% X	25 27% X	652 24%	773 24%
Fairly pessimistic	279 8%	160 10% C	115 7%	47 10%	62 10% H	48 8%	57 10%	65 6%	55 10% L	76 9%	87 10% L	62 6%	66 8%	84 9%	65 10%	64 8%	100 8%	45 9%	22 10%	167 8%	111 9%	23 18% WXYZabdeghi*	30 8%	20 7%	18 6%	14 6%	25 8%	12 4%	49 11% b	42 9%	10 6%	29 10% be	8 8%	233 8% b	271 8%
Very pessimistic	98 3%	55 3%	42 3%	24 5% GH	26 4% H	17 3%	12 2%	19 2%	26 5% KL	36 4% L	19 2%	17 2%	31 4% N	17 2%	22 3%	28 4% N	38 3%	26 5% TU	4 2%	68 3%	30 2%	9 7% YZhi*	16 4%	12 4%	2 1%	2 1%	9 3%	6 2%	11 2%	10 2%	4 2%	13 5% YZhi	3 4% Y	77 3%	94 3%
Don't know	68 2%	34 2%	34 2%	15 3%	8 1%	14 2%	17 3%	15 1%	15 3%	10 1%	28 3% J	15 2%	12 1%	19 2%	19 3%	19 2%	15 1%	14 3%	6 3%	34 2% Q	33 3% Q	3 2% *	19 5% adfhi	4 2%	7 2%	8 3% ad	- -	9 3% ad	10 2%	1 *	3 2% ad	2 1%	1 1% a	60 2% ad	66 2% df
Optimistic	2053 62%	983 60%	1066 65%	280 57%	377 63%	358 63%	336 56%	701 68% DG	311 58%	565 64% IK	504 57%	673 68% IK	575 66% P	624 63% P	426 63%	428 57%	874 66% RTU	305 58%	134 61%	1314 63% R	739 60%	72 56% *	214 59%	189 70% f	186 65%	164 68% f	184 61%	187 68% f	271 60%	270 60%	100 62%	157 56%	57 60%	1738 63% f	1995 62% f
Pessimistic	377 11%	214 13% C	157 10%	71 14% H	88 15% H	65 11%	69 11%	84 8%	81 15% L	112 13% L	105 12% L	78 8%	97 11%	101 10%	88 13%	91 12%	138 10%	71 14%	26 12%	236 11%	141 12%	32 25% WXYZabcdefghi*	45 13%	32 12%	21 7%	16 7%	35 12%	18 6%	59 13% b	52 12%	13 8%	42 15% YZbehi	11 12%	310 11% b	365 11% b
Net Diff	1676 51%	768 47%	909 55%	209 43%	289 48%	293 52%	267 45%	618 60%	231 43%	453 52%	398 45%	594 60%	478 55%	523 53%	339 50%	337 45%	736 55%	234 45%	108 49%	1078 52%	598 49%	40 31%	169 47%	157 58%	165 58%	148 62%	149 50%	170 62%	212 47%	218 49%	87 54%	115 41%	46 48%	1428 52%	1630 51%

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Overlap formulae used

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

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

J-20-091774-17 - Thursday 29th April - 5th May 2021
PUBLIC
Nationwide Consumer Panel - May 2021
Adults aged 16-75

Q1.Looking ahead to the next 12 months, are you optimistic or pessimistic about the following? - You and your family
All Adults aged 16-75 in the UK

		Education				Income					Marital Status			Household Size				Pres of children HH(17 or under)		Ethnicity		Furlough Status			Tenure		
	Total	GCSE/O Level/NVQ 12	A Level or equivalent	Degree/Masters/PhD	No formal qualifications	UP TO £19,999	£20,000-£34,999	£35,000 - £54,999	£55,000+	Prefer not to say	Married/ Living as Married	Single	Widowed/ Divorced/Separated	1	2	3	4+	At least one child present	No children present	People from white ethnic group	People from ethnic minorities group	Ever Furloughed	Currently Furloughed	Never Furloughed	Home Owner	Renter	Other
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)
Unweighted base	3295	820	768	1499	208	801	907	752	509	326	1924	1020	351	631	1210	661	793	969	2326	2946	312	778	238	1969	2091	1092	76
Weighted base	3295	949	746	1334	266	840	927	733	465	330	1884	1037	374	628	1232	656	779	947	2348	2847	410	838	270	1893	2073	1118	61
Very optimistic	599 18%	180 19%	128 17%	242 18%	48 18%	128 15%	157 17%	152 21% F	109 23% FGJ	53 16%	374 20%	166 16%	59 16%	92 15%	205 17%	143 22% NO	159 20% N	194 20%	405 17%	516 18%	71 17%	153 18%	39 14%	339 18%	381 18%	198 18%	11 17% *
Fairly optimistic	1454 44%	389 41%	329 44%	630 47% B	107 40%	298 35%	431 46% F	349 48% F	232 50% F	145 44% F	918 49% LM	385 37%	151 40%	246 39%	589 48% N	277 42%	343 44%	428 45%	1025 44%	1287 45%	161 39%	365 44%	103 38%	851 45%	973 47% Za	452 40%	19 32% *
Neither optimistic nor pessimistic	798 24%	248 26%	179 24%	314 24%	57 21%	264 31% GHIJ	218 23% I	163 22%	76 16%	77 23%	426 23%	284 27% K	88 23%	176 28%	288 23%	146 22%	188 24%	200 21%	598 25% R	673 24%	112 27%	189 22%	76 28%	469 25%	483 23%	282 25%	15 24% *
Fairly pessimistic	279 8%	81 9%	69 9%	99 7%	30 11%	97 12% H	79 8%	38 5%	36 8%	29 9%	114 6%	106 10% K	59 16% KL	80 13% OQ	87 7%	58 9%	53 7%	76 8%	203 9%	231 8%	44 11%	82 10%	32 12%	154 8%	141 7%	129 12% Y	8 13% *
Very pessimistic	98 3%	25 3%	23 3%	37 3%	13 5%	28 3%	21 2%	27 4%	10 2%	11 3%	28 1%	62 6% KM	8 2%	22 4%	30 2%	25 4%	20 3%	33 3%	65 3%	85 3%	12 3%	33 4%	6 2%	50 3%	53 3%	38 3%	5 7% Y*
Don't know	68 2%	25 3% D	18 2% D	13 1%	11 4% D	25 3% HI	23 2% HI	4 1%	1 *	15 5% HI	24 1%	33 3% K	10 3%	12 2%	33 3%	7 1%	16 2%	16 2%	52 2%	55 2%	10 2%	16 2%	15 5% VX	31 2%	43 2%	19 2%	4 6% YZ*
Optimistic	2053 62%	569 60%	456 61%	872 65% B	155 58%	426 51%	587 63% F	501 68% FJ	341 73% FGJ	198 60% F	1292 69% LM	552 53%	209 56%	338 54%	794 64% N	420 64% N	502 64% N	622 66% S	1430 61%	1802 63%	231 56%	518 62% W	142 52%	1190 63% W	1353 65% Za	650 58%	30 49% *
Pessimistic	377 11%	106 11%	93 12%	136 10%	43 16% D	126 15% GHI	100 11%	65 9%	46 10%	40 12%	142 8%	168 16% K	67 18% K	103 16% OQ	118 10%	83 13%	73 9%	109 12%	268 11%	316 11%	57 14%	115 14%	37 14%	203 11%	194 9%	167 15% Y	13 21% Y*
Net Diff	1676 51%	463 49%	364 49%	736 55%	113 42%	300 36%	487 53%	436 59%	295 64%	158 48%	1150 61%	384 37%	142 38%	235 37%	676 55%	336 51%	429 55%	513 54%	1163 50%	1486 52%	175 43%	403 48%	104 39%	987 52%	1160 56%	483 43%	17 28%

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Overlap formulae used

ColumnProportions (5%): A,B/C/D/E,F/G/H/I/J,K/L/M,N/O/P/Q,R/S,T/U,V/W/X,Y/Z/a Minimum Base: 30(**) Small Base: 100(*)

ColumnMeans (5%): A,B/C/D/E,F/G/H/I/J,K/L/M,N/O/P/Q,R/S,T/U,V/W/X,Y/Z/a Minimum Base: 30(**) Small Base: 100(*)

J-20-091774-17 - Thursday 29th April - 5th May 2021

PUBLIC

Nationwide Consumer Panel - May 2021

Adults aged 16-75

Q1.Looking ahead to the next 12 months, are you optimistic or pessimistic about the following? - You and your family

All Adults aged 16-75 in the UK

		Optimistic for self and family?		View on financial well-being		HH spending under COVID			Saved money during COVID-19		Plans for future saving			Expectation of prices			Post COVID shopping preference	
	Total	Yes	No	Hedonistic	Cautious	Increased	Stayed same	Decreased	Yes	No	Will save more	Will save the same	Will save less	Will go up	Will stay same	Will go down	In person	Online
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)
Unweighted base	3295	2066	355	677	1697	892	1056	1258	1063	1112	954	1158	580	2457	522	108	1551	1146
Weighted base	3295	2053	377	664	1696	866	1077	1248	1020	1116	899	1176	574	2369	569	119	1576	1108
Very optimistic	599 18%	599 29% C	- -	174 26% E	293 17%	178 21% H	216 20%	200 16%	263 26% J	144 13%	240 27% LM	213 18%	79 14%	394 17%	146 26% N	31 26% *	314 20%	197 18%
Fairly optimistic	1454 44%	1454 71% C	- -	299 45%	767 45%	364 42%	459 43%	596 48% F	494 48% J	464 42%	424 47%	580 49% M	240 42%	1118 47% OP	225 40%	37 31% *	769 49% R	463 42%
Neither optimistic nor pessimistic	798 24%	- -	- -	116 17%	391 23% D	197 23%	288 27%	276 22%	183 18%	288 26% I	154 17%	270 23% K	143 25% K	575 24%	112 20%	17 14% *	299 19%	281 25% Q
Fairly pessimistic	279 8%	- -	279 74% B	48 7%	151 9%	73 8%	73 7%	124 10% G	51 5%	158 14% I	53 6%	72 6%	76 13% KL	188 8%	55 10%	20 17% N*	127 8%	106 10%
Very pessimistic	98 3%	- -	98 26% B	20 3%	53 3%	34 4%	22 2%	39 3%	17 2%	45 4% I	16 2%	25 2%	31 5% KL	52 2%	24 4% N	13 11% NO*	39 2%	41 4%
Don't know	68 2%	- -	- -	7 1%	41 2%	20 2%	19 2%	13 1%	11 1%	17 1%	12 1%	14 1%	5 1%	44 2%	7 1%	1 1% *	28 2%	19 2%
Optimistic	2053 62%	2053 100% C	- -	473 71% E	1060 62%	543 63%	675 63%	796 64%	757 74% J	608 54%	664 74% LM	794 67% M	319 55%	1511 64%	371 65%	68 57% *	1083 69% R	660 60%
Pessimistic	377 11%	- -	377 100% B	67 10%	204 12%	107 12%	96 9%	163 13% G	69 7%	204 18% I	69 8%	98 8%	107 19% KL	239 10%	79 14%	33 28% NO*	166 11%	147 13%
Net Diff	1676 51%	2053 100%	-377 -100%	406 61%	855 50%	436 50%	579 54%	633 51%	689 68%	404 36%	595 66%	696 59%	211 37%	1272 54%	292 51%	35 30%	917 58%	512 46%

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Overlap formulae used

ColumnProportions (5%): A,B/C,D/E,F/G/H,I/J,K/L/M,N/O/P,Q/R Minimum Base: 30(**) Small Base: 100(*)

ColumnMeans (5%): A,B/C,D/E,F/G/H,I/J,K/L/M,N/O/P,Q/R Minimum Base: 30(**) Small Base: 100(*)

J-20-091774-17 - Thursday 29th April - 5th May 2021

PUBLIC

Nationwide Consumer Panel - May 2021

Adults aged 16-75

Q1.Looking ahead to the next 12 months, are you optimistic or pessimistic about the following? - The local area where you live

All Adults aged 16-75 in the UK

		Gender		Age					Generations				Social grade				Employment status					Region													
	Total	Male	Female	16 to 24	25 to 34	35 to 44	45 to 54	55 to 75	Gen Z	Millenial	GEN X	Baby Boomer	AB	C1	C2	DE	Full-time	Part-time	Self-Employed	ANY WORKING	ANY NOT WORKING	North East	North West	Yorkshire and Humberside	West Midlands	East Midlands	East Anglia	South West	South East	Greater London	Wales	Scotland	Northern Ireland	England	Great Britain
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)
Unweighted base	3295	1609	1671	429	624	582	645	1015	479	890	967	959	1114	1026	424	731	1383	522	225	2130	1165	92	250	188	198	163	208	187	308	305	445	541	410	1899	2885
Weighted base	3295	1628	1652	489	603	566	600	1038	541	877	884	993	876	983	681	755	1329	522	219	2070	1225	129	363	271	286	240	301	276	449	447	161	278	95	2761	3200
Very optimistic	324 10%	168 10%	155 9%	78 16% FGH	69 11% G	49 9%	41 7%	88 8%	90 17% JKL	89 10%	60 7%	85 9%	106 12% NP	74 8%	87 13% NP	58 8%	170 13% RTU	40 8%	19 9%	230 11% RU	94 8%	13 10% *	22 6%	34 12%	36 12% Wf	32 13% Wf	28 9%	24 9%	48 11%	45 10%	15 10%	19 7%	8 8%	282 10% Wf	316 10% f
Fairly optimistic	1200 36%	565 35%	632 38%	150 31%	197 33%	218 38% D	203 34%	433 42% DEG	162 30%	319 36%	306 35%	413 42% IK	336 38%	372 38%	238 35%	254 34%	470 35%	198 38%	75 34%	743 36%	457 37%	40 31% *	114 31%	104 38%	106 37%	102 43% Wd	110 37%	117 43% Wd	163 36%	132 30%	65 41% Wd	107 38% d	39 41% Wd	989 36% d	1161 36% d
Neither optimistic nor pessimistic	1109 34%	570 35%	533 32%	154 31%	200 33%	195 34%	223 37%	337 33%	171 32%	295 34%	319 36%	324 33%	268 31%	330 34%	221 32%	290 38% M	433 33%	183 35%	75 34%	691 33%	418 34%	48 37% *	140 39%	77 29%	100 35%	74 31%	91 30%	80 29%	150 33%	177 40% Xbghi	53 33%	91 33%	28 29%	936 34%	1081 34%
Fairly pessimistic	488 15%	231 14%	254 15%	76 16%	86 14%	68 12%	104 17%	153 15%	83 15%	109 12%	150 17% J	145 15%	117 13%	165 17%	95 14%	111 15%	176 13%	71 14%	42 19%	288 14%	199 16%	22 17% *	57 16%	38 14%	34 12%	20 8%	51 17% Z	46 17% Z	70 16%	73 16% Z	18 11%	45 16% Z	13 13%	411 15% Z	475 15% Z
Very pessimistic	122 4%	67 4%	53 3%	24 5% H	42 7% FGH	18 3%	16 3%	22 2%	26 5% L	52 6% KL	23 3%	22 2%	39 4%	28 3%	26 4%	30 4%	67 5% U	18 3%	2 1%	87 4%	35 3%	4 3% *	17 5%	15 6%	6 2%	4 2%	18 6% b	4 1%	12 3%	14 3%	7 4%	14 5% b	6 7% YZbchi	95 3%	116 4%
Don't know	52 2%	27 2%	25 2%	8 2% H	9 1%	18 3% H	12 2% H	4 *	8 2%	13 1%	26 3% L	4 *	10 1%	15 2%	14 2%	12 2%	13 1%	13 3% Q	5 2%	31 1% Q	21 2%	2 2% *	13 4% fi	3 1%	5 2%	7 3%	3 1%	4 1%	5 1%	5 1%	1 1%	2 1%	1 1%	47 2%	51 2%
Optimistic	1524 46%	733 45%	787 48%	228 47%	265 44%	266 47%	244 41%	521 50% G	252 47%	407 46%	366 41%	498 50% K	441 50% P	446 45%	325 48%	312 41%	641 48%	238 46%	94 43%	973 47%	551 45%	53 41% *	136 37%	138 51% Wd	142 50% W	134 56% VWdfhi	138 46%	142 51% Wd	211 47%	177 40%	81 50% Wd	125 45%	47 50% Wd	1271 46% Wd	1477 46% Wd
Pessimistic	610 19%	298 18%	307 19%	100 20%	128 21% F	86 15%	121 20%	175 17%	109 20%	161 18%	173 20%	167 17%	155 18%	192 20%	121 18%	141 19%	243 18%	88 17%	44 20%	376 18%	234 19%	26 20% *	74 21% Z	53 20% Z	39 14%	25 10%	69 23% YZ	49 18%	82 18% Z	87 20% Z	25 16%	59 21% YZ	19 20% Z	506 18% Z	591 18% Z
Net Diff	914 28%	435 27%	480 29%	128 26%	137 23%	180 32%	123 21%	345 33%	143 26%	246 28%	193 22%	332 33%	286 33%	254 26%	204 30%	170 23%	398 30%	150 29%	50 23%	597 29%	317 26%	27 21%	61 17%	84 31%	103 36%	110 46%	69 23%	92 34%	129 29%	90 20%	55 34%	66 24%	28 29%	765 28%	886 28%

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Overlap formulae used

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

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

J-20-091774-17 - Thursday 29th April - 5th May 2021
PUBLIC
Nationwide Consumer Panel - May 2021
Adults aged 16-75

Q1.Looking ahead to the next 12 months, are you optimistic or pessimistic about the following? - The local area where you live
All Adults aged 16-75 in the UK

		Education				Income					Marital Status			Household Size				Pres of children HH(17 or under)		Ethnicity		Furlough Status			Tenure		
	Total	GCSE/O Level/NVQ 12	A Level or equivalent	Degree/Masters/PhD	No formal qualifications	UP TO £19,999	£20,000-£34,999	£35,000 - £54,999	£55,000+	Prefer not to say	Married/ Living as Married	Single	Widowed/ Divorced/Separated	1	2	3	4+	At least one child present	No children present	People from white ethnic group	People from ethnic minorities group	Ever Furloughed	Currently Furloughed	Never Furloughed	Home Owner	Renter	Other
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)
Unweighted base	3295	820	768	1499	208	801	907	752	509	326	1924	1020	351	631	1210	661	793	969	2326	2946	312	778	238	1969	2091	1092	76
Weighted base	3295	949	746	1334	266	840	927	733	465	330	1884	1037	374	628	1232	656	779	947	2348	2847	410	838	270	1893	2073	1118	61
Very optimistic	324 10%	105 11%	79 11%	116 9%	24 9%	59 7%	77 8%	101 14% FGJ	64 14% FGJ	22 7%	194 10%	103 10%	27 7%	55 9%	100 8%	89 14% NO	80 10%	122 13% S	201 9%	254 9%	66 16% T	131 16% X	43 16% X	152 8%	204 10%	105 9%	5 9% *
Fairly optimistic	1200 36%	312 33%	282 38%	503 38%	104 39%	261 31%	364 39% F	265 36%	188 40% F	123 37%	754 40% L	308 30%	138 37%	212 34%	483 39% P	210 32%	295 38%	322 34%	878 37%	1060 37%	127 31%	269 32%	70 26%	737 39% VW	808 39% Z	367 33%	18 30% *
Neither optimistic nor pessimistic	1109 34%	331 35%	233 31%	457 34%	87 33%	336 40% GHI	303 33%	228 31%	127 27%	116 35%	575 31%	389 38% K	144 38% K	238 38%	414 34%	206 31%	251 32%	291 31%	817 35%	971 34%	130 32%	273 33%	96 36%	632 33%	664 32%	405 36%	25 41% *
Fairly pessimistic	488 15%	153 16%	120 16%	180 14%	34 13%	134 16%	143 15%	109 15%	58 12%	44 13%	271 14%	164 16%	53 14%	90 14%	188 15%	101 15%	109 14%	132 14%	355 15%	426 15%	51 12%	107 13%	37 14%	290 15%	290 14%	188 17%	7 11% *
Very pessimistic	122 4%	29 3%	20 3%	61 5%	12 5%	39 5% G	22 2%	25 3%	27 6% G	9 3%	65 3%	46 4%	11 3%	25 4%	29 2%	39 6% O	30 4%	60 6% S	63 3%	96 3%	24 6%	41 5%	12 5%	61 3%	76 4%	38 3%	2 3% *
Don't know	52 2%	19 2%	12 2%	16 1%	4 2%	11 1%	19 2% I	6 1%	1 *	15 5% FHI	23 1%	27 3% K	2 1%	9 1%	17 1%	11 2%	14 2%	19 2%	33 1%	39 1%	12 3%	17 2%	12 5% VX	22 1%	30 1%	15 1%	4 7% YZ*
Optimistic	1524 46%	416 44%	361 48%	618 46%	128 48%	320 38%	441 48% F	365 50% F	252 54% FJ	146 44%	948 50% L	411 40%	165 44%	267 42%	584 47%	299 46%	374 48%	444 47%	1080 46%	1314 46%	193 47%	400 48%	112 42%	889 47%	1012 49% Z	472 42%	24 39% *
Pessimistic	610 19%	182 19%	140 19%	242 18%	46 17%	173 21%	165 18%	134 18%	84 18%	54 16%	337 18%	210 20%	64 17%	115 18%	217 18%	139 21%	139 18%	192 20%	418 18%	522 18%	75 18%	148 18%	49 18%	351 19%	367 18%	226 20%	9 14% *
Net Diff	914 28%	235 25%	221 30%	377 28%	82 31%	147 17%	276 30%	232 32%	168 36%	92 28%	612 32%	201 19%	101 27%	152 24%	367 30%	160 24%	235 30%	252 27%	662 28%	792 28%	118 29%	252 30%	63 24%	538 28%	646 31%	245 22%	15 24%

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Overlap formulae used

ColumnProportions (5%): A,B/C/D/E,F/G/H/I/J,K/L/M,N/O/P/Q,R/S,T/U,V/W/X,Y/Z/a Minimum Base: 30(**) Small Base: 100(*)

ColumnMeans (5%): A,B/C/D/E,F/G/H/I/J,K/L/M,N/O/P/Q,R/S,T/U,V/W/X,Y/Z/a Minimum Base: 30(**) Small Base: 100(*)

J-20-091774-17 - Thursday 29th April - 5th May 2021

PUBLIC

Nationwide Consumer Panel - May 2021

Adults aged 16-75

Q1.Looking ahead to the next 12 months, are you optimistic or pessimistic about the following? - The local area where you live

All Adults aged 16-75 in the UK

		Optimistic for self and family?		View on financial well-being		HH spending under COVID			Saved money during COVID-19		Plans for future saving			Expectation of prices			Post COVID shopping preference	
	Total	Yes	No	Hedonistic	Cautious	Increased	Stayed same	Decreased	Yes	No	Will save more	Will save the same	Will save less	Will go up	Will stay same	Will go down	In person	Online
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)
Unweighted base	3295	2066	355	677	1697	892	1056	1258	1063	1112	954	1158	580	2457	522	108	1551	1146
Weighted base	3295	2053	377	664	1696	866	1077	1248	1020	1116	899	1176	574	2369	569	119	1576	1108
Very optimistic	324	292	18	113	155	106	106	108	139	94	111	114	57	192	96	22	178	101
	10%	14%	5%	17%	9%	12%	10%	9%	14%	8%	12%	10%	10%	8%	17%	19%	11%	9%
		C		E		H			J						N	N*		
Fairly optimistic	1200	1018	28	270	630	318	392	462	422	368	389	460	189	892	225	33	630	408
	36%	50%	7%	41%	37%	37%	36%	37%	41%	33%	43%	39%	33%	38%	40%	28%	40%	37%
		C							J		M					*		
Neither optimistic nor pessimistic	1109	520	114	178	566	234	422	412	303	379	233	416	174	788	171	37	486	345
	34%	25%	30%	27%	33%	27%	39%	33%	30%	34%	26%	35%	30%	33%	30%	31%	31%	31%
					D		FH	F				K				*		
Fairly pessimistic	488	184	141	76	256	153	121	205	129	215	134	141	114	390	50	16	207	192
	15%	9%	38%	11%	15%	18%	11%	16%	13%	19%	15%	12%	20%	16%	9%	13%	13%	17%
			B			G		G		I			L	O		*		Q
Very pessimistic	122	31	73	22	62	34	26	55	20	52	28	37	34	78	25	9	52	52
	4%	2%	19%	3%	4%	4%	2%	4%	2%	5%	3%	3%	6%	3%	4%	8%	3%	5%
			B							I			KL			*		
Don't know	52	7	3	5	27	20	10	6	7	8	4	8	6	30	2	1	22	10
	2%	*	1%	1%	2%	2%	1%	*	1%	1%	*	1%	1%	1%	*	1%	1%	1%
						H										*		
Optimistic	1524	1310	45	383	785	424	499	570	561	462	500	574	246	1084	322	56	809	509
	46%	64%	12%	58%	46%	49%	46%	46%	55%	41%	56%	49%	43%	46%	57%	47%	51%	46%
		C		E					J		LM				N	*	R	
Pessimistic	610	216	214	97	318	187	147	260	149	267	162	178	148	468	75	25	259	244
	19%	11%	57%	15%	19%	22%	14%	21%	15%	24%	18%	15%	26%	20%	13%	21%	16%	22%
			B			G		G		I			KL	O		*		Q
Net Diff	914	1094	-169	285	468	237	351	311	412	196	338	397	97	616	247	30	549	265
	28%	53%	-45%	43%	28%	27%	33%	25%	40%	18%	38%	34%	17%	26%	43%	26%	35%	24%

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Overlap formulae used

ColumnProportions (5%): A,B/C,D/E,F/G/H,I/J,K/L/M,N/O/P,Q/R Minimum Base: 30(**) Small Base: 100(*)

ColumnMeans (5%): A,B/C,D/E,F/G/H,I/J,K/L/M,N/O/P,Q/R Minimum Base: 30(**) Small Base: 100(*)

J-20-091774-17 - Thursday 29th April - 5th May 2021
PUBLIC
Nationwide Consumer Panel - May 2021
Adults aged 16-75

Q1.Looking ahead to the next 12 months, are you optimistic or pessimistic about the following? - The United Kingdom

All Adults aged 16-75 in the UK

		Gender		Age					Generations				Social grade				Employment status					Region														
	Total	Male	Female	16 to 24	25 to 34	35 to 44	45 to 54	55 to 75	Gen Z	Millenial	GEN X	Baby Boomer	AB	C1	C2	DE	Full-time	Part-time	Self-Employed	ANY WORKING	ANY NOT WORKING	North East	North West	Yorkshire and Humberside	West Midlands	East Midlands	East Anglia	South West	South East	Greater London	Wales	Scotland	Northern Ireland	England	Great Britain
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)
Unweighted base	3295	1609	1671	429	624	582	645	1015	479	890	967	959	1114	1026	424	731	1383	522	225	2130	1165	92	250	188	198	163	208	187	308	305	445	541	410	1899	2885
Weighted base	3295	1628	1652	489	603	566	600	1038	541	877	884	993	876	983	681	755	1329	522	219	2070	1225	129	363	271	286	240	301	276	449	447	161	278	95	2761	3200
Very optimistic	297 9%	157 10%	138 8%	68 14% FGH	73 12% FG	34 6%	29 5%	93 9% G	77 14% JKL	85 10% K	47 5%	87 9% K	90 10%	78 8%	66 10%	63 8%	154 12% RTU	32 6%	21 9%	207 10% R	90 7%	13 10% *	25 7%	19 7%	36 13% f	32 13% f	22 7%	23 9%	38 8%	47 11%	13 8%	17 6%	10 11% f	256 9%	286 9% f
Fairly optimistic	1042 32%	498 31%	543 33%	128 26%	154 26%	163 29%	202 34% DE	395 38% DEF	139 26%	243 28%	283 32% I	377 38% IJK	276 32%	308 31%	222 33%	236 31%	424 32%	202 39% QSTU	58 27%	684 33%	358 29%	32 25% *	118 33% f	103 38% dfg	101 35% fg	95 40% Vdfg	100 33% f	90 33% f	139 31% f	124 28%	53 33% f	63 23%	24 25%	902 33% fg	1018 32% fg
Neither optimistic nor pessimistic	849 26%	401 25%	444 27%	134 27%	176 29% H	156 28% H	159 26%	224 22%	145 27%	251 29% L	238 27% L	214 22%	214 24%	240 24%	181 27%	214 28%	324 24%	118 23%	58 27%	500 24%	348 28% RT	31 24% *	92 25%	69 25%	84 29%	46 19%	72 24%	64 23%	137 30% Z	120 27%	39 24%	70 25%	26 27%	714 26%	823 26%
Fairly pessimistic	750 23%	355 22%	391 24%	107 22%	128 21%	148 26%	137 23%	230 22%	120 22%	200 23%	208 23%	222 22%	205 23%	244 25%	134 20%	167 22%	289 22%	108 21%	50 23%	448 22%	302 25%	33 26% Y*	82 23% Y	49 18%	40 14%	45 19%	79 26% Y	70 25% Y	100 22% Y	114 25% Y	36 23% Y	79 28% XYZhi	23 24% Y	612 22% Y	727 23% Y
Very pessimistic	296 9%	183 11% C	107 6%	34 7%	62 10%	50 9%	61 10%	89 9%	41 8%	85 10%	84 10%	85 9%	83 9%	95 10%	57 8%	61 8%	118 9%	48 9%	27 12%	193 9%	103 8%	20 15% Zch*	28 8%	29 11%	22 8%	14 6%	25 8%	21 8%	26 6%	37 8%	16 10%	46 17% WYZabcdehi	11 11% c	223 8%	285 9% h
Don't know	62 2%	34 2%	28 2%	18 4% H	9 2%	14 3% H	12 2%	8 1%	18 3% L	13 1%	24 3% L	7 1%	8 1%	18 2%	21 3% M	14 2%	20 2%	13 3%	5 2%	38 2%	24 2%	1 1% *	18 5% Yadfhi	3 1%	3 1%	8 3%	2 1%	6 2%	8 2%	4 1%	3 2%	4 1%	1 2%	53 2%	60 2%
Optimistic	1339 41%	655 40%	682 41%	196 40%	227 38%	198 35%	231 38%	488 47% DEFG	216 40%	329 37%	330 37%	464 47% IJK	366 42%	386 39%	288 42%	299 40%	578 43% U	234 45% U	79 36%	891 43% U	448 37%	45 35% *	143 39% f	122 45% f	137 48% fg	127 53% VWacdefghi	122 41% f	113 41% f	177 39% f	172 38% f	66 41% f	80 29%	34 36%	1158 42% f	1305 41% f
Pessimistic	1046 32%	538 33%	498 30%	141 29%	190 32%	198 35%	198 33%	318 31%	162 30%	285 32%	292 33%	307 31%	287 33%	340 35%	191 28%	228 30%	407 31%	156 30%	77 35%	641 31%	405 33%	53 41% YZch*	110 30%	78 29%	62 22%	59 24%	105 35% Y	91 33% Y	127 28%	151 34% Y	52 32% Y	124 45% WXYZabcdeghi	34 35% YZ	835 30% Y	1012 32% Yh
Net Diff	293 9%	117 7%	184 11%	55 11%	37 6%	* *	33 5%	170 16%	54 10%	44 5%	38 4%	157 16%	79 9%	46 5%	97 14%	71 9%	170 13%	78 15%	2 1%	250 12%	43 4%	-8 -6%	33 9%	44 16%	75 26%	68 29%	18 6%	22 8%	51 11%	21 5%	14 9%	-44 -16%	1 1%	323 12%	293 9%

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Overlap formulae used

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

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

J-20-091774-17 - Thursday 29th April - 5th May 2021
PUBLIC
Nationwide Consumer Panel - May 2021
Adults aged 16-75

Q1.Looking ahead to the next 12 months, are you optimistic or pessimistic about the following? - The United Kingdom
All Adults aged 16-75 in the UK

		Education				Income					Marital Status			Household Size				Pres of children HH(17 or under)		Ethnicity		Furlough Status			Tenure		
	Total	GCSE/O Level/NVQ 12	A Level or equivalent	Degree/Masters/PhD	No formal qualifications	UP TO £19,999	£20,000-£34,999	£35,000 - £54,999	£55,000+	Prefer not to say	Married/ Living as Married	Single	Widowed/ Divorced/Separated	1	2	3	4+	At least one child present	No children present	People from white ethnic group	People from ethnic minorities group	Ever Furloughed	Currently Furloughed	Never Furloughed	Home Owner	Renter	Other
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)
Unweighted base	3295	820	768	1499	208	801	907	752	509	326	1924	1020	351	631	1210	661	793	969	2326	2946	312	778	238	1969	2091	1092	76
Weighted base	3295	949	746	1334	266	840	927	733	465	330	1884	1037	374	628	1232	656	779	947	2348	2847	410	838	270	1893	2073	1118	61
Very optimistic	297 9%	98 10%	70 9%	104 8%	24 9%	80 10%	74 8%	66 9%	52 11%	25 8%	160 8%	101 10%	37 10%	67 11% O	75 6%	70 11% O	86 11% O	112 12% S	184 8%	232 8%	59 14% T	111 13% X	29 11%	153 8%	174 8%	113 10%	3 5% *
Fairly optimistic	1042 32%	310 33%	239 32%	395 30%	98 37%	222 26%	314 34% F	252 34% F	144 31%	110 33%	676 36% LM	262 25%	104 28%	148 24%	442 36% N	208 32% N	245 31% N	294 31%	748 32%	940 33% U	92 22%	286 34%	80 29%	594 31%	693 33%	325 29%	13 22% *
Neither optimistic nor pessimistic	849 26%	251 26%	196 26%	319 24%	82 31%	239 28% H	234 25%	166 23%	116 25%	93 28%	459 24%	292 28%	97 26%	176 28%	302 25%	177 27%	193 25%	249 26%	599 26%	700 25%	141 34% T	186 22%	66 24%	490 26%	514 25%	295 26%	22 36% *
Fairly pessimistic	750 23%	193 20%	162 22%	353 26% BE	42 16%	208 25% J	203 22%	175 24% J	109 23%	54 16%	400 21%	253 24%	97 26%	156 25%	282 23%	133 20%	179 23%	205 22%	545 23%	661 23%	78 19%	162 19%	62 23%	454 24% V	460 22%	270 24%	17 28% *
Very pessimistic	296 9%	75 8%	65 9%	144 11% E	12 4%	78 9%	84 9%	69 9%	41 9%	24 7%	162 9%	101 10%	33 9%	71 11%	107 9%	57 9%	61 8%	72 8%	224 10%	267 9%	26 6%	72 9%	23 9%	179 9%	190 9%	101 9%	2 3% *
Don't know	62 2%	21 2%	15 2%	18 1%	8 3%	12 1%	19 2%	6 1%	2 *	23 7% FGHI	27 1%	28 3%	7 2%	11 2%	24 2%	12 2%	15 2%	15 2%	47 2%	47 2%	14 3%	22 3% X	10 4% X	23 1%	42 2%	14 1%	4 6% YZ*
Optimistic	1339 41%	408 43% D	309 41%	500 37%	122 46%	302 36%	387 42%	318 43% F	196 42%	136 41%	835 44% L	363 35%	141 38%	215 34%	516 42% N	278 42% N	330 42% N	407 43%	932 40%	1172 41%	151 37%	397 47% WX	109 40%	747 39%	867 42% a	438 39%	16 27% *
Pessimistic	1046 32%	269 28%	227 30% E	497 37% BCE	53 20%	287 34% J	287 31%	244 33% J	150 32% J	78 24%	562 30%	354 34%	130 35%	227 36% P	390 32%	190 29%	240 31%	277 29%	769 33%	927 33% U	104 25%	234 28%	85 32%	632 33% V	650 31%	371 33%	19 31% *
Net Diff	293 9%	140 15%	82 11%	3 *	69 26%	15 2%	100 11%	74 10%	47 10%	57 17%	273 14%	9 1%	11 3%	-12 -2%	126 10%	88 13%	91 12%	130 14%	163 7%	245 9%	47 11%	163 19%	23 9%	115 6%	217 10%	67 6%	-3 -5%

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Overlap formulae used

ColumnProportions (5%): A,B/C/D/E,F/G/H/I/J,K/L/M,N/O/P/Q,R/S,T/U,V/W/X,Y/Z/a Minimum Base: 30(**) Small Base: 100(*)

ColumnMeans (5%): A,B/C/D/E,F/G/H/I/J,K/L/M,N/O/P/Q,R/S,T/U,V/W/X,Y/Z/a Minimum Base: 30(**) Small Base: 100(*)

J-20-091774-17 - Thursday 29th April - 5th May 2021

PUBLIC

Nationwide Consumer Panel - May 2021

Adults aged 16-75

Q1.Looking ahead to the next 12 months, are you optimistic or pessimistic about the following? - The United Kingdom

All Adults aged 16-75 in the UK

		Optimistic for self and family?		View on financial well-being		HH spending under COVID			Saved money during COVID-19		Plans for future saving			Expectation of prices			Post COVID shopping preference	
	Total	Yes	No	Hedonistic	Cautious	Increased	Stayed same	Decreased	Yes	No	Will save more	Will save the same	Will save less	Will go up	Will stay same	Will go down	In person	Online
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)
Unweighted base	3295	2066	355	677	1697	892	1056	1258	1063	1112	954	1158	580	2457	522	108	1551	1146
Weighted base	3295	2053	377	664	1696	866	1077	1248	1020	1116	899	1176	574	2369	569	119	1576	1108
Very optimistic	297	267	6	112	124	104	104	85	106	87	102	107	47	172	87	25	176	87
	9%	13%	2%	17%	7%	12%	10%	7%	10%	8%	11%	9%	8%	7%	15%	21%	11%	8%
		C		E		H									N	N*	R	
Fairly optimistic	1042	928	32	221	567	284	342	406	394	303	300	445	154	748	227	27	567	327
	32%	45%	9%	33%	33%	33%	32%	33%	39%	27%	33%	38%	27%	32%	40%	22%	36%	29%
		C							J		M	M			NP	*	R	
Neither optimistic nor pessimistic	849	408	83	143	421	187	323	297	205	283	209	286	142	574	146	29	350	294
	26%	20%	22%	22%	25%	22%	30%	24%	20%	25%	23%	24%	25%	24%	26%	24%	22%	27%
							FH			I						*		Q
Fairly pessimistic	750	334	143	128	406	194	231	314	244	302	207	237	163	609	67	24	318	293
	23%	16%	38%	19%	24%	22%	21%	25%	24%	27%	23%	20%	28%	26%	12%	20%	20%	26%
			B										L	O		*		Q
Very pessimistic	296	96	109	52	150	81	70	132	64	127	67	98	62	232	33	14	138	97
	9%	5%	29%	8%	9%	9%	6%	11%	6%	11%	7%	8%	11%	10%	6%	12%	9%	9%
			B					G		I				O		*		
Don't know	62	20	4	8	28	16	7	14	7	14	15	3	6	34	8	-	26	10
	2%	1%	1%	1%	2%	2%	1%	1%	1%	1%	2%	*	1%	1%	1%	-	2%	1%
											L					*		
Optimistic	1339	1195	38	333	691	388	447	491	500	390	402	552	201	921	314	52	743	414
	41%	58%	10%	50%	41%	45%	41%	39%	49%	35%	45%	47%	35%	39%	55%	44%	47%	37%
		C		E					J		M	M			N	*	R	
Pessimistic	1046	430	252	180	556	275	300	446	308	429	274	335	225	841	100	38	457	390
	32%	21%	67%	27%	33%	32%	28%	36%	30%	38%	30%	29%	39%	36%	18%	32%	29%	35%
			B		D			G		I			KL	O		O*		Q
Net Diff	293	765	-214	153	135	113	146	45	192	-39	127	217	-24	79	214	14	287	24
	9%	37%	-57%	23%	8%	13%	14%	4%	19%	-4%	14%	18%	-4%	3%	38%	12%	18%	2%

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Overlap formulae used

ColumnProportions (5%): A,B/C,D/E,F/G/H,I/J,K/L/M,N/O/P,Q/R Minimum Base: 30(**) Small Base: 100(*)

ColumnMeans (5%): A,B/C,D/E,F/G/H,I/J,K/L/M,N/O/P,Q/R Minimum Base: 30(**) Small Base: 100(*)

J-20-091774-17 - Thursday 29th April - 5th May 2021
PUBLIC
Nationwide Consumer Panel - May 2021
Adults aged 16-75

Q1.Looking ahead to the next 12 months, are you optimistic or pessimistic about the following? - The world in general

All Adults aged 16-75 in the UK

		Gender		Age					Generations				Social grade				Employment status					Region														
	Total	Male	Female	16 to 24	25 to 34	35 to 44	45 to 54	55 to 75	Gen Z	Millenial	GEN X	Baby Boomer	AB	C1	C2	DE	Full-time	Part-time	Self-Employed	ANY WORKING	ANY NOT WORKING	North East	North West	Yorkshire and Humberside	West Midlands	East Midlands	East Anglia	South West	South East	Greater London	Wales	Scotland	Northern Ireland	England	Great Britain
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)
Unweighted base	3295	1609	1671	429	624	582	645	1015	479	890	967	959	1114	1026	424	731	1383	522	225	2130	1165	92	250	188	198	163	208	187	308	305	445	541	410	1899	2885
Weighted base	3295	1628	1652	489	603	566	600	1038	541	877	884	993	876	983	681	755	1329	522	219	2070	1225	129	363	271	286	240	301	276	449	447	161	278	95	2761	3200
Very optimistic	156 5%	88 5%	69 4%	58 12% EFGH	39 7% GH	21 4% G	7 1%	31 3%	61 11% JKL	51 6% KL	13 1%	31 3%	55 6% NP	36 4%	43 6% P	22 3%	89 7% U	21 4%	16 7% U	126 6% RU	30 2%	7 5% *	15 4%	6 2%	24 8% Xfi	8 3%	13 4%	17 6% f	20 4%	30 7% f	6 4%	6 2%	4 4%	140 5% f	152 5% f
Fairly optimistic	805 24%	379 23%	426 26%	120 24%	170 28%	129 23%	147 25%	238 23%	140 26%	226 26%	216 24%	222 22%	221 25%	230 23%	173 25%	181 24%	373 28% SU	134 26%	38 17%	545 26% SU	260 21%	23 17% *	106 29% ef	80 30% ef	92 32% Vbefhi	55 23%	74 25%	56 20%	111 25%	103 23%	31 19%	51 18%	24 25% f	700 25% ef	781 24% ef
Neither optimistic nor pessimistic	983 30%	490 30%	488 30%	140 29%	168 28%	180 32%	193 32%	303 29%	151 28%	260 30%	282 32%	290 29%	232 26%	312 32% M	176 26%	263 35% MO	403 30%	152 29%	56 26%	610 29%	372 30%	37 29% *	85 23%	94 35% W	94 33%	69 29%	84 28%	77 28%	146 33% W	140 31%	52 33% W	72 26%	32 33% W	826 30% W	951 30% W
Fairly pessimistic	1006 31%	498 31%	500 30%	131 27%	158 26%	178 31%	188 31%	352 34% DE	148 27%	243 28%	278 31%	338 34% IJ	284 32%	304 31%	211 31%	208 27%	351 26%	167 32%	79 36% Q	597 29% Q	409 33% QT	41 31% *	107 30%	71 26%	63 22%	84 35% Y	80 27%	95 35% Y	126 28%	139 31% Y	52 32% Y	123 44% VWXYabcdeghi	26 27%	806 29% Y	980 31% Yh
Very pessimistic	289 9%	147 9%	141 9%	33 7%	63 11%	43 8%	50 8%	100 10%	33 6%	89 10% I	68 8%	99 10% I	74 8%	86 9%	61 9%	69 9%	99 7%	34 7%	24 11%	157 8%	132 11% QRT	21 16% XYZdfhi*	37 10% Y	17 6%	11 4%	10 4%	48 16% XYZdfhi	24 9%	41 9%	32 7%	16 10% YZ	23 8%	9 9% Y	242 9% Y	281 9% Y
Don't know	56 2%	27 2%	29 2%	8 2%	4 1%	16 3% E	14 2%	14 1%	8 1%	8 1%	27 3% J	13 1%	11 1%	15 2%	18 3%	12 2%	15 1%	14 3%	5 2%	34 2%	22 2%	1 1% *	13 4% d	3 1%	3 1%	13 5% XYacdfhi	2 1%	6 2%	5 1%	3 1%	4 2% d	3 1%	1 1%	48 2%	55 2%
Optimistic	961 29%	467 29%	494 30%	178 36% FGH	210 35% FGH	150 26%	154 26%	269 26%	202 37% KL	277 32% KL	229 26%	253 25%	276 32%	266 27%	216 32%	203 27%	462 35% STU	155 30% U	54 25%	671 32% U	290 24%	30 23% *	121 33% ef	86 32% f	116 40% VZabcdefghi	63 26%	88 29% f	73 26%	131 29% f	133 30% f	37 23%	57 21%	28 29% f	839 30% efi	933 29% ef
Pessimistic	1296 39%	645 40%	641 39%	164 33%	221 37%	220 39%	238 40%	452 44% DE	181 33%	332 38%	347 39%	437 44% IJ	357 41%	390 40%	271 40%	277 37%	450 34%	202 39%	104 47% QT	755 36% Q	541 44% QT	62 48% XY*	145 40% Y	88 32%	74 26%	95 39% Y	128 42% Y	119 43% Y	167 37% Y	171 38% Y	68 42% Y	146 52% WXYZacdegh i	35 37% Y	1048 38% Y	1261 39% Yh
Net Diff	-335 -10%	-178 -11%	-146 -9%	14 3%	-11 -2%	-70 -12%	-84 -14%	-183 -18%	21 4%	-55 -6%	-117 -13%	-184 -18%	-81 -9%	-124 -13%	-55 -8%	-74 -10%	12 1%	-47 -9%	-49 -23%	-84 -4%	-251 -20%	-32 -25%	-24 -7%	-2 -1%	42 15%	-32 -13%	-40 -13%	-46 -17%	-37 -8%	-38 -9%	-31 -19%	-89 -32%	-7 -7%	-208 -8%	-328 -10%

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Overlap formulae used

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

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		Education				Income					Marital Status			Household Size				Pres of children HH(17 or under)		Ethnicity		Furlough Status			Tenure		
	Total	GCSE/O Level/NVQ 12	A Level or equivalent	Degree/Masters/PhD	No formal qualifications	UP TO £19,999	£20,000-£34,999	£35,000 - £54,999	£55,000+	Prefer not to say	Married/ Living as Married	Single	Widowed/ Divorced/Separated	1	2	3	4+	At least one child present	No children present	People from white ethnic group	People from ethnic minorities group	Ever Furloughed	Currently Furloughed	Never Furloughed	Home Owner	Renter	Other
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)
Unweighted base	3295	820	768	1499	208	801	907	752	509	326	1924	1020	351	631	1210	661	793	969	2326	2946	312	778	238	1969	2091	1092	76
Weighted base	3295	949	746	1334	266	840	927	733	465	330	1884	1037	374	628	1232	656	779	947	2348	2847	410	838	270	1893	2073	1118	61
Very optimistic	156 5%	55 6%	31 4%	64 5%	6 2%	29 3%	47 5%	35 5%	30 6% F	15 5%	81 4%	63 6%	13 4%	23 4%	40 3%	45 7% O	48 6% O	65 7% S	91 4%	115 4%	39 9% T	73 9% X	26 10% X	71 4%	99 5%	48 4%	1 2% *
Fairly optimistic	805 24%	226 24%	196 26%	309 23%	73 27%	189 23%	222 24%	182 25%	135 29% F	77 23%	481 26%	232 22%	91 24%	147 23%	296 24%	141 22%	220 28% P	253 27%	551 23%	679 24%	115 28%	240 29%	78 29%	467 25%	503 24%	285 26%	13 22% *
Neither optimistic nor pessimistic	983 30%	295 31%	200 27%	391 29%	96 36% C	270 32%	254 27%	225 31%	126 27%	108 33%	563 30%	318 31%	102 27%	198 32%	346 28%	211 32%	228 29%	290 31%	692 29%	846 30%	125 30%	239 29%	81 30%	561 30%	601 29%	338 30%	21 34% *
Fairly pessimistic	1006 31%	268 28%	230 31%	441 33%	67 25%	237 28%	313 34% J	226 31%	145 31%	85 26%	588 31%	299 29%	120 32%	188 30%	407 33%	195 30%	216 28%	248 26%	758 32% R	908 32% U	91 22%	211 25%	61 23%	602 32% VW	656 32%	332 30%	16 26% *
Very pessimistic	289 9%	78 8%	76 10%	119 9%	16 6%	107 13% GHI	70 8%	59 8%	28 6%	26 8%	147 8%	101 10%	41 11%	61 10%	118 10%	55 8%	55 7%	78 8%	212 9%	253 9%	32 8%	57 7%	13 5%	172 9%	178 9%	100 9%	8 12% *
Don't know	56 2%	26 3% D	12 2%	9 1%	8 3% D	9 1%	21 2% I	6 1%	1 *	19 6% FGHI	25 1%	23 2%	7 2%	11 2%	25 2%	9 1%	11 1%	13 1%	43 2%	46 2%	8 2%	18 2%	11 4% X	20 1%	37 2%	15 1%	2 4% *
Optimistic	961 29%	281 30%	228 30%	374 28%	79 30%	218 26%	269 29%	217 30%	165 35% F	93 28%	562 30%	295 28%	104 28%	170 27%	336 27%	186 28%	268 34% NO	318 34% S	643 27%	794 28%	154 38% T	313 37% X	104 39% X	538 28%	602 29%	333 30%	15 24% *
Pessimistic	1296 39%	347 37%	306 41% E	560 42% BE	83 31%	343 41%	383 41%	285 39%	173 37%	111 34%	735 39%	400 39%	161 43%	249 40%	525 43% Q	250 38%	271 35%	326 34%	970 41% R	1160 41% U	123 30%	268 32%	74 27%	773 41% VW	834 40%	432 39%	24 39% *
Net Diff	-335 -10%	-66 -7%	-78 -10%	-186 -14%	-4 -2%	-126 -15%	-114 -12%	-69 -9%	-8 -2%	-18 -6%	-173 -9%	-105 -10%	-56 -15%	-79 -13%	-189 -15%	-64 -10%	-3 *	-7 -1%	-327 -14%	-366 -13%	31 7%	46 5%	30 11%	-235 -12%	-232 -11%	-98 -9%	-9 -15%

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos MORI Terms and Conditions.

Overlap formulae used

ColumnProportions (5%): A,B/C/D/E,F/G/H/I/J,K/L/M,N/O/P/Q,R/S,T/U,V/W/X,Y/Z/a Minimum Base: 30(**) Small Base: 100(*)

ColumnMeans (5%): A,B/C/D/E,F/G/H/I/J,K/L/M,N/O/P/Q,R/S,T/U,V/W/X,Y/Z/a Minimum Base: 30(**) Small Base: 100(*)

J-20-091774-17 - Thursday 29th April - 5th May 2021

PUBLIC

Nationwide Consumer Panel - May 2021

Adults aged 16-75

Q1.Looking ahead to the next 12 months, are you optimistic or pessimistic about the following? - The world in general

All Adults aged 16-75 in the UK

		Optimistic for self and family?		View on financial well-being		HH spending under COVID			Saved money during COVID-19		Plans for future saving			Expectation of prices			Post COVID shopping preference	
	Total	Yes	No	Hedonistic	Cautious	Increased	Stayed same	Decreased	Yes	No	Will save more	Will save the same	Will save less	Will go up	Will stay same	Will go down	In person	Online
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)
Unweighted base	3295	2066	355	677	1697	892	1056	1258	1063	1112	954	1158	580	2457	522	108	1551	1146
Weighted base	3295	2053	377	664	1696	866	1077	1248	1020	1116	899	1176	574	2369	569	119	1576	1108
Very optimistic	156 5%	132 6% C	10 3%	64 10% E	53 3%	61 7% H	59 6% H	28 2%	65 6% J	41 4%	55 6%	52 4%	30 5%	70 3%	65 11% N	15 12% N*	86 5%	56 5%
Fairly optimistic	805 24%	696 34% C	31 8%	194 29%	411 24%	208 24%	270 25%	319 26%	292 29% J	241 22%	231 26%	349 30% M	126 22%	557 24%	191 34% N	27 23% *	433 27%	265 24%
Neither optimistic nor pessimistic	983 30%	580 28%	86 23%	167 25%	486 29%	228 26%	371 34% FH	338 27%	273 27%	332 30%	270 30%	331 28%	144 25%	674 28%	168 29%	39 33% *	460 29%	285 26%
Fairly pessimistic	1006 31%	550 27%	135 36% B	181 27%	563 33% D	253 29%	305 28%	434 35% FG	323 32%	354 32%	274 31%	353 30%	184 32%	802 34% OP	112 20%	24 20% *	453 29%	375 34% Q
Very pessimistic	289 9%	77 4%	113 30% B	49 7%	153 9%	95 11% G	63 6%	121 10% G	59 6%	136 12% I	63 7%	83 7%	85 15% KL	232 10% O	30 5%	13 11% *	122 8%	115 10%
Don't know	56 2%	17 1%	2 1%	9 1%	29 2%	21 2% GH	8 1%	9 1%	8 1%	11 1%	5 1%	8 1%	5 1%	34 1%	4 1%	2 1% *	22 1%	12 1%
Optimistic	961 29%	829 40% C	41 11%	257 39% E	465 27%	269 31%	330 31%	347 28%	357 35% J	282 25%	286 32%	401 34% M	156 27%	627 26%	256 45% N	41 35% *	519 33%	320 29%
Pessimistic	1296 39%	627 31%	248 66% B	230 35%	716 42% D	348 40% G	368 34%	555 44% G	382 37%	491 44% I	338 38%	436 37%	269 47% KL	1034 44% O	142 25%	37 31% *	575 36%	490 44% Q
Net Diff	-335 -10%	201 10%	-207 -55%	27 4%	-251 -15%	-79 -9%	-38 -4%	-208 -17%	-25 -2%	-209 -19%	-51 -6%	-35 -3%	-113 -20%	-407 -17%	114 20%	4 3%	-56 -4%	-169 -15%

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Overlap formulae used

ColumnProportions (5%): A,B/C,D/E,F/G/H,I/J,K/L/M,N/O/P,Q/R Minimum Base: 30(**) Small Base: 100(*)

ColumnMeans (5%): A,B/C,D/E,F/G/H,I/J,K/L/M,N/O/P,Q/R Minimum Base: 30(**) Small Base: 100(*)

J-20-091774-17 - Thursday 29th April - 5th May 2021
PUBLIC
Nationwide Consumer Panel - May 2021
Adults aged 16-75

Q2. Which of the following statements about financial wellbeing do you agree with most?
All Adults aged 16-75 in the UK

		Gender		Age					Generations				Social grade				Employment status					Region										
	Total	Male	Female	16 to 24	25 to 34	35 to 44	45 to 54	55 to 75	Gen Z	Millenial	GEN X	Baby Boomer	AB	C1	C2	DE	Full-time	Part-time	Self-Employed	ANY WORKING	ANY NOT WORKING	North East	North West	Yorkshire and Humbersi de	West Midlands	East Midlands	East Anglia	South West	South East	Greater London	Wales	Scotland	Northern Ireland	England	Great Britain
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)
Unweighted base	3295	1609	1671	429	624	582	645	1015	479	890	967	959	1114	1026	424	731	1383	522	225	2130	1165	92	250	188	198	163	208	187	308	305	445	541	410	1899	2885
Weighted base	3295	1628	1652	489	603	566	600	1038	541	877	884	993	876	983	681	755	1329	522	219	2070	1225	129	363	271	286	240	301	276	449	447	161	278	95	2761	3200
Strongly agree with statement A: Financial wellbeing means that I am able to spend money to get the things I want	235 7%	118 7%	117 7%	53 11% FGH	50 8% F	24 4%	38 6%	70 7%	59 11% JKL	58 7%	53 6%	65 7%	70 8%	60 6%	55 8%	50 7%	99 7%	36 7%	6 3%	141 7%	94 8%	8 6% *	21 6%	30 11% b	20 7%	18 8%	20 7%	7 3%	38 8% b	32 7%	12 7% b	21 7% b	9 9% b	194 7% b	227 7% b
Tend to agree with statement A: Financial wellbeing means that I am able to spend money to get the things I want	428 13%	218 13%	210 13%	61 13%	74 12%	65 12%	78 13%	149 14%	66 12%	109 12%	106 12%	147 15%	124 14%	122 12%	90 13%	94 12%	161 12%	68 13%	37 17%	267 13%	162 13%	25 20% Wc*	26 7%	33 12%	46 16% W	42 17% W	33 11%	41 15% W	46 10%	71 16% W	20 12%	31 11%	14 15% W	363 13% W	414 13% W
Agree with neither statement or both statements equally	857 26%	450 28%	403 24%	137 28% E	129 21%	155 27%	164 27%	273 26%	148 27%	201 23%	249 28%	259 26%	195 22%	252 26%	202 30% M	207 27% M	341 26%	110 21%	67 30% R	518 25% R	339 28% R	33 25% *	120 33% Zcghi	74 27%	72 25%	52 22%	81 27%	70 25%	101 23%	121 27%	43 26%	72 26%	19 20%	724 26%	838 26%
Tend to agree with statement B: Financial wellbeing means I have savings that give me a good safety net	1017 31%	499 31%	510 31%	145 30%	197 33%	171 30%	185 31%	318 31%	168 31%	277 32%	271 31%	301 30%	274 31%	306 31%	201 29%	236 31%	402 30%	194 37% QSTU	58 26%	653 32%	363 30%	38 30% *	111 31%	79 29%	94 33%	78 32%	87 29%	99 36% d	147 33%	118 26%	50 31%	90 33%	25 27%	851 31%	991 31%
Strongly agree with statement B: Financial wellbeing means I have savings that give me a good safety net	679 21%	310 19%	367 22%	73 15%	141 23% D	143 25% D	118 20%	205 20%	78 14%	216 25% I	186 21% I	199 20% I	205 23% OP	229 23% OP	117 17%	128 17%	310 23% U	102 20%	50 23%	462 22% U	217 18%	24 19% *	71 20%	50 18%	48 17%	44 18%	76 25%	56 20%	107 24%	93 21%	33 20%	56 20%	22 23%	569 21%	657 21%
Don't know	78 2%	33 2%	45 3%	21 4% F	11 2%	8 1%	17 3%	22 2%	21 4%	16 2%	19 2%	22 2%	8 1%	15 2%	17 2%	39 5% MN	15 1%	12 2%	1 1%	29 1%	50 4% QT	1 1% *	14 4% b	5 2%	6 2%	6 3%	5 2%	1 *	10 2%	12 3%	4 3% b	9 3% b	5 6% VXYabchi	60 2%	73 2%
Agree with statement A	664 20%	336 21%	327 20%	114 23% F	125 21%	89 16%	116 19%	220 21%	125 23%	167 19%	160 18%	212 21%	194 22%	181 18%	145 21%	144 19%	261 20%	104 20%	44 20%	408 20%	256 21%	33 26% W*	47 13%	64 23% W	66 23% W	60 25% W	53 18%	49 18%	83 19%	103 23% W	31 20% W	52 19%	23 24% W	558 20% W	641 20% W
Agree with statement B	1696 51%	809 50%	877 53%	218 45%	338 56% D	314 56% D	303 51%	522 50%	246 46%	493 56% I	457 52%	500 50%	479 55% OP	535 54% OP	318 47%	365 48%	712 54% U	296 57% U	107 49%	1115 54% U	581 47%	62 48% *	182 50%	128 47%	142 50%	122 51%	163 54%	156 57%	255 57% d	210 47%	83 51%	146 52%	48 50%	1419 51%	1648 52%
Net Diff	-1032 -31%	-473 -29%	-550 -33%	-104 -21%	-214 -35%	-225 -40%	-187 -31%	-303 -29%	-121 -22%	-326 -37%	-297 -34%	-288 -29%	-285 -33%	-354 -36%	-173 -25%	-221 -29%	-451 -34%	-192 -37%	-64 -29%	-707 -34%	-325 -27%	-29 -23%	-135 -37%	-65 -24%	-75 -26%	-62 -26%	-110 -36%	-107 -39%	-171 -38%	-108 -24%	-51 -32%	-94 -34%	-25 -26%	-862 -31%	-1007 -31%

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Overlap formulae used

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

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

J-20-091774-17 - Thursday 29th April - 5th May 2021
PUBLIC
Nationwide Consumer Panel - May 2021
Adults aged 16-75

Q2. Which of the following statements about financial wellbeing do you agree with most?

All Adults aged 16-75 in the UK

		Education				Income					Marital Status			Household Size				Pres of children HH(17 or under)		Ethnicity		Furlough Status			Tenure		
	Total	GCSE/O Level/NVQ 12	A Level or equivalent	Degree/Masters/PhD	No formal qualifications	UP TO £19,999	£20,000-£34,999	£35,000 - £54,999	£55,000+	Prefer not to say	Married/ Living as Married	Single	Widowed/ Divorced/Separated	1	2	3	4+	At least one child present	No children present	People from white ethnic group	People from ethnic minorities group	Ever Furloughed	Currently Furloughed	Never Furloughed	Home Owner	Renter	Other
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)
Unweighted base	3295	820	768	1499	208	801	907	752	509	326	1924	1020	351	631	1210	661	793	969	2326	2946	312	778	238	1969	2091	1092	76
Weighted base	3295	949	746	1334	266	840	927	733	465	330	1884	1037	374	628	1232	656	779	947	2348	2847	410	838	270	1893	2073	1118	61
Strongly agree with statement A: Financial wellbeing means that I am able to spend money to get the things I want	235 7%	85 9% D	57 8%	74 6%	19 7%	61 7%	66 7%	40 6%	39 8%	29 9%	115 6%	89 9%	31 8%	48 8%	89 7%	43 6%	55 7%	72 8%	163 7%	196 7%	35 9%	71 8% W	12 5%	119 6%	139 7%	87 8%	4 6% *
Tend to agree with statement A: Financial wellbeing means that I am able to spend money to get the things I want	428 13%	152 16% D	93 12%	147 11%	37 14%	112 13%	118 13%	109 15%	49 11%	40 12%	247 13%	119 11%	62 17%	83 13%	151 12%	85 13%	110 14%	122 13%	307 13%	368 13%	56 14%	116 14%	36 13%	244 13%	268 13%	152 14%	7 12% *
Agree with neither statement or both statements equally	857 26%	248 26%	188 25%	359 27%	61 23%	235 28%	263 28%	171 23%	107 23%	82 25%	483 26%	283 27%	92 25%	177 28%	306 25%	157 24%	217 28%	235 25%	622 27%	724 25%	121 29%	205 25%	80 29%	498 26%	525 25%	303 27%	10 16% *
Tend to agree with statement B: Financial wellbeing means I have savings that give me a good safety net	1017 31%	262 28%	262 35% B	398 30%	96 36%	258 31%	293 32%	223 30%	153 33%	90 27%	589 31%	318 31%	110 29%	175 28%	400 32%	213 32%	229 29%	282 30%	735 31%	893 31%	118 29%	241 29%	88 33%	601 32%	674 33%	319 29%	17 27% *
Strongly agree with statement B: Financial wellbeing means I have savings that give me a good safety net	679 21%	168 18%	128 17%	344 26% BCE	39 15%	147 18%	169 18%	184 25% FG	115 25% FG	64 19%	407 22%	203 20%	69 18%	130 21%	264 21%	136 21%	149 19%	216 23%	463 20%	606 21%	64 16%	199 24%	51 19%	387 20%	433 21%	225 20%	18 30% *
Don't know	78 2%	35 4% D	18 2% D	11 1%	14 5% D	26 3% HI	19 2% I	7 1%	1 *	26 8% FGHI	42 2%	25 2%	11 3%	15 2%	22 2%	23 3%	19 2%	21 2%	58 2%	60 2%	16 4%	6 1%	2 1%	44 2% V	34 2%	32 3%	5 8% YZ*
Agree with statement A	664 20%	237 25% D	150 20%	222 17%	56 21%	174 21%	184 20%	149 20%	89 19%	69 21%	363 19%	208 20%	93 25%	131 21%	241 20%	127 19%	165 21%	194 20%	470 20%	564 20%	91 22%	187 22%	49 18%	363 19%	408 20%	239 21%	11 18% *
Agree with statement B	1696 51%	429 45%	390 52% B	742 56% B	135 51%	405 48%	462 50%	407 55% FJ	268 58% FGJ	154 47%	996 53%	521 50%	179 48%	305 49%	664 54%	349 53%	378 49%	498 53%	1198 51%	1499 53% U	182 44%	440 52%	139 52%	988 52%	1107 53%	544 49%	35 58% *
Net Diff	-1032 -31%	-192 -20%	-240 -32%	-520 -39%	-80 -30%	-232 -28%	-278 -30%	-258 -35%	-180 -39%	-85 -26%	-633 -34%	-313 -30%	-85 -23%	-174 -28%	-424 -34%	-221 -34%	-214 -27%	-304 -32%	-728 -31%	-935 -33%	-91 -22%	-253 -30%	-91 -34%	-625 -33%	-699 -34%	-305 -27%	-24 -40%

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Overlap formulae used

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ColumnMeans (5%): A,B/C/D/E,F/G/H/I/J,K/L/M,N/O/P/Q,R/S,T/U,V/W/X,Y/Z/a Minimum Base: 30(**) Small Base: 100(*)

J-20-091774-17 - Thursday 29th April - 5th May 2021
PUBLIC
Nationwide Consumer Panel - May 2021
Adults aged 16-75

Q2. Which of the following statements about financial wellbeing do you agree with most?
All Adults aged 16-75 in the UK

		Optimistic for self and family?		View on financial well-being		HH spending under COVID			Saved money during COVID-19		Plans for future saving			Expectation of prices			Post COVID shopping preference	
	Total	Yes	No	Hedonistic	Cautious	Increased	Stayed same	Decreased	Yes	No	Will save more	Will save the same	Will save less	Will go up	Will stay same	Will go down	In person	Online
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)
Unweighted base	3295	2066	355	677	1697	892	1056	1258	1063	1112	954	1158	580	2457	522	108	1551	1146
Weighted base	3295	2053	377	664	1696	866	1077	1248	1020	1116	899	1176	574	2369	569	119	1576	1108
Strongly agree with statement A: Financial wellbeing means that I am able to spend money to get the things I want	235	181	21	235	-	95	67	68	86	70	80	66	42	163	52	15	139	69
	7%	9%	6%	35% E	-	11% GH	6%	5%	8%	6%	9% L	6%	7%	7%	9%	13% *	9%	6%
Tend to agree with statement A: Financial wellbeing means that I am able to spend money to get the things I want	428	292	46	428	-	133	145	139	144	133	119	164	69	317	81	12	229	147
	13%	14%	12%	65% E	-	15% H	13%	11%	14%	12%	13%	14%	12%	13%	14%	10% *	15%	13%
Agree with neither statement or both statements equally	857	490	95	-	-	220	332	276	222	317	197	305	158	595	160	27	383	271
	26%	24%	25%	-	-	25%	31% FH	22%	22%	28% I	22%	26%	27%	25%	28%	23% *	24%	24%
Tend to agree with statement B: Financial wellbeing means I have savings that give me a good safety net	1017	618	106	-	1017	249	332	414	316	363	299	353	187	762	169	33	479	360
	31%	30%	28%	-	60% D	29%	31%	33%	31%	33%	33%	30%	33%	32%	30%	28% *	30%	33%
Strongly agree with statement B: Financial wellbeing means I have savings that give me a good safety net	679	441	98	-	679	156	172	336	247	212	195	278	113	501	97	30	327	244
	21%	21%	26%	-	40% D	18%	16%	27% FG	24% J	19%	22%	24%	20%	21%	17%	25% *	21%	22%
Don't know	78	31	10	-	-	12	28	15	6	21	10	10	5	32	10	1	19	17
	2%	1%	3%	-	-	1%	3%	1%	1%	2% I	1%	1%	1%	1%	2%	1% *	1%	1%
Agree with statement A	664	473	67	664	-	229	212	207	230	204	199	230	111	480	133	27	368	216
	20%	23%	18%	100% E	-	26% GH	20%	17%	23%	18%	22%	20%	19%	20%	23%	23% *	23%	20%
Agree with statement B	1696	1060	204	-	1696	405	505	750	563	575	494	631	300	1263	266	63	806	605
	51%	52%	54%	-	100% D	47%	47%	60% FG	55%	52%	55%	54%	52%	53% O	47%	53% *	51%	55%
Net Diff	-1032	-586	-137	664	-1696	-177	-292	-543	-333	-371	-295	-400	-189	-783	-133	-36	-437	-388
	-31%	-29%	-36%	100%	-100%	-20%	-27%	-44%	-33%	-33%	-33%	-34%	-33%	-33%	-23%	-30%	-28%	-35%

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Overlap formulae used

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ColumnMeans (5%): A,B/C,D/E,F/G/H,I/J,K/L/M,N/O/P,Q/R Minimum Base: 30(**) Small Base: 100(*)

J-20-091774-17 - Thursday 29th April - 5th May 2021

PUBLIC

Nationwide Consumer Panel - May 2021

Adults aged 16-75

Q3. Compared to six months ago, do you feel more or less comfortable making a major purchase, like a house or a car?

All Adults aged 16-75 in the UK

		Gender		Age					Generations				Social grade				Employment status					Region													
	Total	Male	Female	16 to 24	25 to 34	35 to 44	45 to 54	55 to 75	Gen Z	Millenial	GEN X	Baby Boomer	AB	C1	C2	DE	Full-time	Part-time	Self-Employed	ANY WORKING	ANY NOT WORKING	North East	North West	Yorkshire and Humberside	West Midlands	East Midlands	East Anglia	South West	South East	Greater London	Wales	Scotland	Northern Ireland	England	Great Britain
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)
Unweighted base	3295	1609	1671	429	624	582	645	1015	479	890	967	959	1114	1026	424	731	1383	522	225	2130	1165	92	250	188	198	163	208	187	308	305	445	541	410	1899	2885
Weighted base	3295	1628	1652	489	603	566	600	1038	541	877	884	993	876	983	681	755	1329	522	219	2070	1225	129	363	271	286	240	301	276	449	447	161	278	95	2761	3200
More comfortable	1091 33%	624 38% C	464 28%	193 39% GH	246 41% FGH	180 32% G	143 24%	329 32% G	225 42% KL	317 36% K	231 26%	317 32% K	352 40% NP	314 32% P	231 34% P	194 26%	563 42% RSTU	136 26%	57 26%	756 37% RSU	335 27%	46 36% *	113 31%	103 38%	112 39% f	86 36%	97 32%	79 29%	155 35%	136 31%	52 32%	82 30%	29 30%	928 34%	1062 33%
Less comfortable	1510 46%	683 42%	816 49% B	222 45%	287 48% H	254 45%	326 54% DFH	420 40%	234 43%	414 47% L	464 53% IL	397 40%	380 43%	458 47%	305 45%	366 48%	549 41%	264 51% QT	115 53% Q	928 45% Q	583 48% Q	57 44% *	148 41%	120 44%	129 45%	106 44%	139 46%	142 51% c	184 41%	220 49%	78 48%	132 48%	54 57% WXYZacefhi	1246 45%	1456 45%
Don't know	694 21%	321 20%	371 22%	74 15%	69 12%	131 23% DE	131 22% DE	288 28% DEG	82 15%	146 17%	188 21% I	278 28% IJK	144 16%	210 21% M	145 21%	195 26% M	217 16%	123 24% QT	46 21%	387 19% Q	307 25% QT	26 20% *	102 28% XYeghi	47 17%	45 16%	48 20%	65 22% g	55 20%	109 24% Yg	90 20% g	31 19% g	63 23% g	12 13%	587 21% g	682 21% g

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos MORI Terms and Conditions.

Overlap formulae used

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

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

J-20-091774-17 - Thursday 29th April - 5th May 2021

PUBLIC

Nationwide Consumer Panel - May 2021

Adults aged 16-75

Q3. Compared to six months ago, do you feel more or less comfortable making a major purchase, like a house or a car?

All Adults aged 16-75 in the UK

		Education				Income					Marital Status			Household Size				Pres of children HH(17 or under)		Ethnicity		Furlough Status			Tenure		
	Total	GCSE/O Level/NVQ 12	A Level or equivalent	Degree/Masters/PhD	No formal qualifications	UP TO £19,999	£20,000-£34,999	£35,000 - £54,999	£55,000+	Prefer not to say	Married/ Living as Married	Single	Widowed/ Divorced/Separated	1	2	3	4+	At least one child present	No children present	People from white ethnic group	People from ethnic minorities group	Ever Furloughed	Currently Furloughed	Never Furloughed	Home Owner	Renter	Other
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)
Unweighted base	3295	820	768	1499	208	801	907	752	509	326	1924	1020	351	631	1210	661	793	969	2326	2946	312	778	238	1969	2091	1092	76
Weighted base	3295	949	746	1334	266	840	927	733	465	330	1884	1037	374	628	1232	656	779	947	2348	2847	410	838	270	1893	2073	1118	61
More comfortable	1091 33%	298 31%	237 32%	484 36% E	72 27%	198 24%	289 31% FJ	298 41% FGJ	234 50% FGHJ	71 22%	689 37% LM	321 31% M	80 21%	177 28%	416 34%	229 35% N	269 35% N	344 36%	747 32%	920 32%	158 38%	310 37%	87 32%	635 34%	766 37% Za	299 27%	15 24% *
Less comfortable	1510 46%	417 44%	363 49%	606 45%	125 47%	471 56% GHIJ	429 46% I	310 42% I	154 33%	146 44% I	818 43%	501 48%	191 51% K	306 49%	525 43%	286 44%	394 51% OP	467 49%	1043 44%	1296 46%	198 48%	402 48%	136 50%	876 46%	884 43%	578 52% Y	32 53% *
Don't know	694 21%	234 25% D	147 20%	244 18%	69 26% D	171 20%	209 23% HI	125 17%	77 16%	113 34% FGHI	376 20%	214 21%	103 28% KL	146 23% Q	291 24% Q	141 22% Q	116 15%	136 14%	558 24% R	630 22% U	54 13%	126 15%	48 18%	382 20% V	424 20%	241 22%	14 23% *

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Overlap formulae used

ColumnProportions (5%): A,B/C/D/E,F/G/H/I/J,K/L/M,N/O/P/Q,R/S,T/U,V/W/X,Y/Z/a Minimum Base: 30(**) Small Base: 100(*)

ColumnMeans (5%): A,B/C/D/E,F/G/H/I/J,K/L/M,N/O/P/Q,R/S,T/U,V/W/X,Y/Z/a Minimum Base: 30(**) Small Base: 100(*)

J-20-091774-17 - Thursday 29th April - 5th May 2021

PUBLIC

Nationwide Consumer Panel - May 2021

Adults aged 16-75

Q3. Compared to six months ago, do you feel more or less comfortable making a major purchase, like a house or a car?

All Adults aged 16-75 in the UK

		Optimistic for self and family?		View on financial well-being		HH spending under COVID			Saved money during COVID-19		Plans for future saving			Expectation of prices			Post COVID shopping preference	
	Total	Yes	No	Hedonistic	Cautious	Increased	Stayed same	Decreased	Yes	No	Will save more	Will save the same	Will save less	Will go up	Will stay same	Will go down	In person	Online
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)
Unweighted base	3295	2066	355	677	1697	892	1056	1258	1063	1112	954	1158	580	2457	522	108	1551	1146
Weighted base	3295	2053	377	664	1696	866	1077	1248	1020	1116	899	1176	574	2369	569	119	1576	1108
More comfortable	1091 33%	806 39% C	103 27%	257 39% E	563 33%	292 34%	391 36%	392 31%	540 53% J	195 17%	390 43% M	462 39% M	111 19%	701 30%	295 52% N	51 43% N*	546 35%	398 36%
Less comfortable	1510 46%	833 41%	232 62% B	283 43%	796 47%	467 54% G	364 34%	640 51% G	279 27%	783 70% I	371 41%	442 38%	397 69% KL	1207 51% O	165 29%	54 45% O*	736 47%	533 48%
Don't know	694 21%	414 20% C	42 11%	124 19%	337 20%	107 12%	321 30% FH	216 17% F	201 20% J	138 12%	138 15%	272 23% KM	66 12%	462 20%	109 19%	14 12% *	294 19%	177 16%

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Overlap formulae used

ColumnProportions (5%): A,B/C,D/E,F/G/H,I/J,K/L/M,N/O/P,Q/R Minimum Base: 30(**) Small Base: 100(*)

ColumnMeans (5%): A,B/C,D/E,F/G/H,I/J,K/L/M,N/O/P,Q/R Minimum Base: 30(**) Small Base: 100(*)

J-20-091774-17 - Thursday 29th April - 5th May 2021

PUBLIC

Nationwide Consumer Panel - May 2021

Adults aged 16-75

Q5. Which of these options best describes how you think prices have changed over the last 12 months?

All Adults aged 16-75 in the UK

		Gender		Age					Generations				Social grade				Employment status					Region												
	Total	Male	Female	16 to 24	25 to 34	35 to 44	45 to 54	55 to 75	Gen Z	Millenial	GEN X	Baby Boomer	AB	C1	C2	DE	Full-time	Part-time	Self-Employed	ANY WORKING	ANY NOT WORKING	North East	North West	Yorkshire and Humberside	West Midlands	East Midlands	East Anglia	South West	South East	Greater London	Wales	Scotland	Northern Ireland	England	Great Britain
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)
Unweighted base	3295	1609	1671	429	624	582	645	1015	479	890	967	959	1114	1026	424	731	1383	522	225	2130	1165	92	250	188	198	163	208	187	308	305	445	541	410	1899	2885
Weighted base	3295	1628	1652	489	603	566	600	1038	541	877	884	993	876	983	681	755	1329	522	219	2070	1225	129	363	271	286	240	301	276	449	447	161	278	95	2761	3200
Prices have gone up	2251 68%	1064 65%	1178 71% B	272 56%	351 58%	374 66% DE	455 76% DEF	799 77% DEF	299 55%	535 61%	649 73% IJ	769 77% IJ	575 66%	688 70%	459 67%	529 70%	857 64%	388 74% QST	133 61%	1378 67%	873 71% QST	92 71% *	234 65%	183 67%	187 66%	163 68%	198 66%	210 76% WYadhi	321 72%	284 64%	111 69%	194 70%	75 79% WXYZadefhi	1872 68%	2176 68%
Prices have stayed the same	678 21%	381 23% C	294 18%	130 27% GH	164 27% FGH	117 21%	100 17%	167 16%	147 27% KL	217 25% KL	159 18%	155 16%	199 23%	203 21%	132 19%	145 19%	319 24% RU	93 18%	51 23%	462 22% RU	216 18%	19 15% *	73 20% b	60 22% bg	79 28% Vbfghi	56 23% bg	65 21% b	29 11%	90 20% b	108 24% bg	35 22% bg	52 19% b	12 13%	579 21% bg	666 21% bg
Prices have gone down	101 3%	58 4%	43 3%	33 7% FGH	34 6% FGH	14 3%	9 1%	10 1%	36 7% KL	40 5% KL	16 2%	10 1%	32 4% P	33 3% P	23 3%	12 2%	63 5% TU	13 2%	3 1%	78 4% U	23 2%	8 7% cf*	14 4%	8 3%	8 3%	5 2%	16 5% cf	4 2%	7 2%	20 4% f	3 2%	3 1%	3 3%	92 3% f	98 3% f
Don't know	264 8%	125 8%	136 8%	54 11% GH	53 9%	60 11% GH	35 6%	62 6%	59 11% KL	86 10% L	60 7%	59 6%	70 8%	58 6%	67 10%	69 9% N	91 7%	29 6%	32 15% QRT	152 7%	113 9% R	9 7% *	42 11% Yg	20 8%	11 4%	16 7%	23 8%	32 12% Yg	30 7%	35 8%	13 8%	29 10% Yg	5 5%	218 8% Y	260 8% Y
Net gone up	2150 65%	1006 62%	1135 69%	239 49%	316 53%	359 64%	446 74%	789 76%	263 49%	495 56%	633 72%	760 77%	542 62%	655 67%	436 64%	517 68%	794 60%	375 72%	131 60%	1300 63%	850 69%	84 65%	220 61%	175 65%	179 63%	157 66%	181 60%	205 74%	314 70%	264 59%	108 67%	191 69%	72 76%	1780 64%	2078 65%

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos MORI Terms and Conditions.

Overlap formulae used

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

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

J-20-091774-17 - Thursday 29th April - 5th May 2021
PUBLIC
Nationwide Consumer Panel - May 2021
Adults aged 16-75

Q5. Which of these options best describes how you think prices have changed over the last 12 months?
All Adults aged 16-75 in the UK

		Education				Income					Marital Status			Household Size				Pres of children HH(17 or under)		Ethnicity		Furlough Status			Tenure		
	Total	GCSE/O Level/NVQ 12	A Level or equivalent	Degree/Masters/PhD	No formal qualifications	UP TO £19,999	£20,000-£34,999	£35,000 - £54,999	£55,000+	Prefer not to say	Married/ Living as Married	Single	Widowed/ Divorced/ Separated	1	2	3	4+	At least one child present	No children present	People from white ethnic group	People from ethnic minorities group	Ever Furloughed	Currently Furloughed	Never Furloughed	Home Owner	Renter	Other
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)
Unweighted base	3295	820	768	1499	208	801	907	752	509	326	1924	1020	351	631	1210	661	793	969	2326	2946	312	778	238	1969	2091	1092	76
Weighted base	3295	949	746	1334	266	840	927	733	465	330	1884	1037	374	628	1232	656	779	947	2348	2847	410	838	270	1893	2073	1118	61
Prices have gone up	2251 68%	633 67%	535 72%	897 67%	186 70%	581 69% I	637 69%	524 72% I	289 62%	220 67%	1335 71% L	635 61%	282 75% L	435 69%	847 69%	442 67%	528 68%	637 67%	1615 69%	1967 69%	264 64%	536 64% W	148 55%	1313 69% VW	1467 71% Z	722 65%	43 71% *
Prices have stayed the same	678 21%	197 21%	139 19%	282 21%	60 23%	150 18%	199 22%	144 20%	125 27% FHJ	61 18%	385 20%	223 22%	70 19%	115 18%	257 21%	148 23%	158 20%	203 21%	475 20%	589 21%	78 19%	215 26% X	96 36% VX	373 20%	414 20%	252 23% a	6 10% *
Prices have gone down	101 3%	30 3%	19 3%	49 4%	3 1%	24 3%	32 3%	17 2%	25 5% HJ	3 1%	60 3%	38 4%	4 1%	11 2%	24 2%	29 4% NO	37 5% NO	53 6% S	48 2%	61 2%	38 9% T	54 6% X	16 6% X	37 2%	65 3%	32 3%	1 2% *
Don't know	264 8%	89 9%	53 7%	106 8%	16 6%	85 10% GHI	59 6%	47 6%	27 6%	46 14% GHI	104 6%	141 14% KM	19 5%	67 11% P	104 8%	37 6%	56 7%	55 6%	209 9% R	230 8%	31 8%	33 4%	10 4%	170 9% VW	127 6%	112 10% Y	11 17% Y*
Net gone up	2150 65%	603 64%	515 69%	849 64%	184 69%	557 66%	606 65%	507 69%	264 57%	217 66%	1275 68%	597 58%	278 74%	423 67%	823 67%	412 63%	491 63%	584 62%	1566 67%	1906 67%	226 55%	482 58%	132 49%	1275 67%	1402 68%	691 62%	42 70%

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Overlap formulae used

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ColumnMeans (5%): A,B/C/D/E,F/G/H/I/J,K/L/M,N/O/P/Q,R/S,T/U,V/W/X,Y/Z/a Minimum Base: 30(**) Small Base: 100(*)

J-20-091774-17 - Thursday 29th April - 5th May 2021

PUBLIC

Nationwide Consumer Panel - May 2021

Adults aged 16-75

Q5. Which of these options best describes how you think prices have changed over the last 12 months?

All Adults aged 16-75 in the UK

		Optimistic for self and family?		View on financial well-being		HH spending under COVID			Saved money during COVID-19		Plans for future saving			Expectation of prices			Post COVID shopping preference	
	Total	Yes	No	Hedonistic	Cautious	Increased	Stayed same	Decreased	Yes	No	Will save more	Will save the same	Will save less	Will go up	Will stay same	Will go down	In person	Online
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)
Unweighted base	3295	2066	355	677	1697	892	1056	1258	1063	1112	954	1158	580	2457	522	108	1551	1146
Weighted base	3295	2053	377	664	1696	866	1077	1248	1020	1116	899	1176	574	2369	569	119	1576	1108
Prices have gone up	2251 68%	1442 70%	239 64%	485 73%	1183 70%	658 76% G	640 59%	902 72% G	717 70%	847 76% I	658 73% L	757 64%	418 73% L	1919 81% OP	217 38%	54 46% *	1114 71%	749 68%
Prices have stayed the same	678 21%	423 21%	80 21%	129 19%	338 20%	145 17%	320 30% FH	204 16%	225 22% J	168 15%	167 19%	299 25% KM	102 18%	305 13%	299 52% NP	42 35% N*	336 21%	239 22%
Prices have gone down	101 3%	66 3%	29 8% B	20 3%	56 3%	33 4% G	14 1%	52 4% G	18 2%	46 4% I	29 3%	30 3%	29 5% L	45 2%	33 6% N	18 15% NO*	42 3%	49 4%
Don't know	264 8%	122 6%	29 8%	31 5%	119 7%	29 3%	103 10% F	91 7% F	61 6%	56 5%	46 5%	90 8% M	25 4%	101 4%	21 4%	5 4% *	83 5%	71 6%
Net gone up	2150 65%	1376 67%	211 56%	465 70%	1127 66%	625 72%	626 58%	850 68%	699 69%	801 72%	628 70%	727 62%	390 68%	1874 79%	184 32%	36 30%	1072 68%	700 63%

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Overlap formulae used

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ColumnMeans (5%): A,B/C,D/E,F/G/H,I/J,K/L/M,N/O/P,Q/R Minimum Base: 30(**) Small Base: 100(*)

J-20-091774-17 - Thursday 29th April - 5th May 2021
PUBLIC
Nationwide Consumer Panel - May 2021
Adults aged 16-75

Q6. And how do you expect prices in the shops generally to change over the next 12 months?
All Adults aged 16-75 in the UK

		Gender		Age					Generations				Social grade				Employment status					Region												
	Total	Male	Female	16 to 24	25 to 34	35 to 44	45 to 54	55 to 75	Gen Z	Millenial	GEN X	Baby Boomer	AB	C1	C2	DE	Full-time	Part-time	Self-Employed	ANY WORKING	ANY NOT WORKING	North East	North West	Yorkshire and Humberside	West Midlands	East Midlands	East Anglia	South West	South East	Greater London	Wales	Scotland	Northern Ireland	England	Great Britain
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)
Unweighted base	3295	1609	1671	429	624	582	645	1015	479	890	967	959	1114	1026	424	731	1383	522	225	2130	1165	92	250	188	198	163	208	187	308	305	445	541	410	1899	2885
Weighted base	3295	1628	1652	489	603	566	600	1038	541	877	884	993	876	983	681	755	1329	522	219	2070	1225	129	363	271	286	240	301	276	449	447	161	278	95	2761	3200
Prices will go up	2369 72%	1114 68%	1244 75% B	245 50%	373 62% D	445 79% DE	473 79% DE	834 80% DE	272 50%	599 68% I	699 79% IJ	799 81% IJ	608 69%	752 77% MO	454 67%	555 73%	931 70%	368 70%	144 66%	1443 70%	926 76% QST	89 68% *	278 77%	195 72%	195 68%	163 68%	209 69%	210 76%	328 73%	305 68%	117 73%	206 74%	76 80% YZadhi	1971 71%	2294 72%
Prices will stay the same	569 17%	323 20% C	246 15%	149 30% FGH	151 25% FGH	58 10%	81 14%	130 13%	166 31% JKL	170 19% KL	113 13%	121 12%	163 19%	159 16%	127 19%	120 16%	267 20% U	108 21% U	34 15%	409 20% U	160 13%	16 12% *	46 13%	52 19%	70 25% VWbcefghi	54 23% Wbf	57 19%	32 12%	73 16%	87 20% b	25 16%	41 15%	14 15%	489 18% b	555 17%
Prices will go down	119 4%	77 5% C	41 2%	46 9% FGH	41 7% GH	20 4% GH	4 1%	9 1%	49 9% JKL	44 5% KL	19 2%	8 1%	53 6% NP	23 2%	29 4%	14 2%	66 5% U	14 3%	7 3%	87 4%	32 3%	10 7% g*	10 3%	12 4%	8 3%	4 2%	9 3%	8 3%	19 4%	23 5% g	5 3%	10 4%	1 1%	103 4%	118 4%
Don't know	237 7%	114 7%	120 7%	50 10% H	38 6%	42 7%	42 7%	65 6%	54 10% K	64 7%	54 6%	65 7%	51 6%	48 5%	72 11% MN	66 9% N	64 5%	32 6%	34 16% QRTU	130 6% Q	107 9% QT	15 12% XY*	28 8%	12 4%	13 4%	19 8%	26 9%	26 9%	28 6%	32 7%	13 8%	21 8%	4 5%	198 7%	233 7%
Net go up	2250 68%	1037 64%	1203 73%	199 41%	333 55%	425 75%	469 78%	825 80%	223 41%	555 63%	680 77%	792 80%	555 63%	729 74%	425 62%	541 72%	865 65%	354 68%	137 63%	1356 65%	895 73%	79 61%	269 74%	184 68%	187 66%	158 66%	199 66%	202 73%	308 69%	282 63%	112 69%	196 70%	75 78%	1868 68%	2176 68%

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Overlap formulae used

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

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

J-20-091774-17 - Thursday 29th April - 5th May 2021
PUBLIC
Nationwide Consumer Panel - May 2021
Adults aged 16-75

Q6. And how do you expect prices in the shops generally to change over the next 12 months?
All Adults aged 16-75 in the UK

		Education				Income					Marital Status			Household Size				Pres of children HH(17 or under)		Ethnicity		Furlough Status			Tenure		
	Total	GCSE/O Level/NVQ 12	A Level or equivalent	Degree/Masters/PhD	No formal qualifications	UP TO £19,999	£20,000-£34,999	£35,000 - £54,999	£55,000+	Prefer not to say	Married/ Living as Married	Single	Widowed/ Divorced/ Separated	1	2	3	4+	At least one child present	No children present	People from white ethnic group	People from ethnic minorities group	Ever Furloughed	Currently Furloughed	Never Furloughed	Home Owner	Renter	Other
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)
Unweighted base	3295	820	768	1499	208	801	907	752	509	326	1924	1020	351	631	1210	661	793	969	2326	2946	312	778	238	1969	2091	1092	76
Weighted base	3295	949	746	1334	266	840	927	733	465	330	1884	1037	374	628	1232	656	779	947	2348	2847	410	838	270	1893	2073	1118	61
Prices will go up	2369 72%	666 70%	530 71%	970 73%	203 76%	612 73%	693 75% J	520 71%	326 70%	218 66%	1407 75% L	664 64%	299 80% L	478 76% PQ	920 75% Q	455 69%	516 66%	680 72%	1690 72%	2110 74% U	233 57%	528 63%	159 59%	1435 76% VW	1526 74% a	785 70%	38 62% *
Prices will stay the same	569 17%	151 16%	143 19%	232 17%	43 16%	125 15%	160 17%	142 19%	94 20%	49 15%	324 17% M	206 20% M	39 10%	80 13%	184 15%	129 20% N	177 23% NO	177 19%	393 17%	451 16%	111 27% T	212 25% X	79 29% X	282 15%	370 18%	185 17%	9 15% *
Prices will go down	119 4%	36 4%	38 5% E	43 3%	1 1%	23 3%	28 3%	33 4%	21 5%	15 5%	47 2%	58 6% K	14 4%	21 3%	28 2%	23 3%	47 6% O	52 6% S	67 3%	84 3%	34 8% T	69 8% X	24 9% X	38 2%	62 3%	53 5%	3 5% *
Don't know	237 7%	96 10% CD	35 5%	88 7%	19 7%	80 10% GHI	47 5%	38 5%	25 5%	47 14% GHI	106 6%	109 10% K	22 6%	49 8%	100 8% Q	50 8%	39 5%	39 4%	198 8% R	201 7%	32 8%	30 4%	9 3%	138 7% V	115 6%	95 9% Y	12 19% YZ*
Net go up	2250 68%	630 66%	492 66%	927 70%	201 76%	590 70%	664 72%	488 67%	305 66%	203 62%	1360 72%	606 58%	285 76%	457 73%	892 72%	432 66%	469 60%	627 66%	1623 69%	2026 71%	199 49%	458 55%	135 50%	1397 74%	1463 71%	732 65%	35 57%

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Overlap formulae used

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J-20-091774-17 - Thursday 29th April - 5th May 2021

PUBLIC

Nationwide Consumer Panel - May 2021

Adults aged 16-75

Q6. And how do you expect prices in the shops generally to change over the next 12 months?

All Adults aged 16-75 in the UK

		Optimistic for self and family?		View on financial well-being		HH spending under COVID			Saved money during COVID-19		Plans for future saving			Expectation of prices			Post COVID shopping preference	
	Total	Yes	No	Hedonistic	Cautious	Increased	Stayed same	Decreased	Yes	No	Will save more	Will save the same	Will save less	Will go up	Will stay same	Will go down	In person	Online
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)
Unweighted base	3295	2066	355	677	1697	892	1056	1258	1063	1112	954	1158	580	2457	522	108	1551	1146
Weighted base	3295	2053	377	664	1696	866	1077	1248	1020	1116	899	1176	574	2369	569	119	1576	1108
Prices will go up	2369 72%	1511 74% C	239 64%	480 72%	1263 74%	670 77% G	704 65%	945 76% G	757 74%	846 76%	666 74%	824 70%	437 76% L	2369 100% OP	- -	- - *	1165 74%	784 71%
Prices will stay the same	569 17%	371 18%	79 21%	133 20% E	266 16%	127 15%	233 22% FH	192 15%	198 19% J	164 15%	166 18%	258 22% M	87 15%	- -	569 100% NP	- - *	289 18%	197 18%
Prices will go down	119 4%	68 3%	33 9% B	27 4%	63 4%	35 4%	33 3%	47 4%	21 2%	55 5% I	28 3%	32 3%	33 6% KL	- -	- -	119 100% NO*	53 3%	60 5% Q
Don't know	237 7%	102 5%	26 7%	24 4%	104 6%	33 4%	106 10% FH	63 5%	44 4%	51 5%	40 4%	63 5%	16 3%	- -	- -	- - *	69 4%	68 6%
Net go up	2250 68%	1443 70%	207 55%	452 68%	1200 71%	634 73%	670 62%	898 72%	735 72%	790 71%	639 71%	792 67%	404 70%	2369 100%	- -	-119 -100%	1112 71%	724 65%

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Overlap formulae used

ColumnProportions (5%): A,B/C,D/E,F/G/H,I/J,K/L/M,N/O/P,Q/R Minimum Base: 30(**) Small Base: 100(*)

ColumnMeans (5%): A,B/C,D/E,F/G/H,I/J,K/L/M,N/O/P,Q/R Minimum Base: 30(**) Small Base: 100(*)

J-20-091774-17 - Thursday 29th April - 5th May 2021
PUBLIC
Nationwide Consumer Panel - May 2021
Adults aged 16-75

Q7. Here are some statements about your attitudes to money. To what extent do you agree or disagree with each one? - Summary
All Adults aged 16-75 in the UK

	Q7. Here are some statements about your attitudes to money. To what extent do you agree or disagree with each one?				
	The important thing is to enjoy life today, tomorrow will take care of itself	I want to save enough money so I don't need to worry about losing my job	It is important to be careful and always have savings to cope with unexpected events	Money is to be enjoyed, when I have it I spend it	I want to save more than I have done in the past – the pandemic has shown the world is full of risk and uncertainty
	(A)	(B)	(C)	(D)	(E)
Unweighted base	3295	2130	3295	3295	3295
Weighted base	3295	2070	3295	3295	3295
Strongly agree	359 11%	681 33% ADE	1341 41% ABDE	319 10%	867 26% AD
Tend to agree	1170 36%	948 46% AD	1605 49% AD	1215 37%	1566 48% AD
Tend to disagree	1213 37% BCE	276 13% C	216 7%	1229 37% BCE	578 18% BC
Strongly disagree	401 12% BCE	72 3% C	42 1%	389 12% BCE	95 3% C
Don't know	152 5% C	93 4% C	92 3%	143 4% C	189 6% CD
Agree	1529 46%	1629 79% ADE	2946 89% ABDE	1534 47%	2433 74% AD
Disagree	1614 49% BCE	348 17% C	257 8%	1618 49% BCE	673 20% BC
Net Diff	-85 -3%	1281 62%	2689 82%	-84 -3%	1760 53%

e requirements of the international quality standard for market research, ISO 20252 and with the Ipsos MORI Terms and Conditions.

Overlap formulae used

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ColumnMeans (5%): A/B/C/D/E Minimum Base: 30(**) Small Base: 100(*)

J-20-091774-17 - Thursday 29th April - 5th May 2021

PUBLIC

Nationwide Consumer Panel - May 2021

Adults aged 16-75

Q7. Here are some statements about your attitudes to money. To what extent do you agree or disagree with each one? - The important thing is to enjoy life today, tomorrow will take care of itself

All Adults aged 16-75 in the UK

		Gender		Age					Generations				Social grade				Employment status					Region													
	Total	Male	Female	16 to 24	25 to 34	35 to 44	45 to 54	55 to 75	Gen Z	Millenial	GEN X	Baby Boomer	AB	C1	C2	DE	Full-time	Part-time	Self-Employed	ANY WORKING	ANY NOT WORKING	North East	North West	Yorkshire and Humberside	West Midlands	East Midlands	East Anglia	South West	South East	Greater London	Wales	Scotland	Northern Ireland	England	Great Britain
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)
Unweighted base	3295	1609	1671	429	624	582	645	1015	479	890	967	959	1114	1026	424	731	1383	522	225	2130	1165	92	250	188	198	163	208	187	308	305	445	541	410	1899	2885
Weighted base	3295	1628	1652	489	603	566	600	1038	541	877	884	993	876	983	681	755	1329	522	219	2070	1225	129	363	271	286	240	301	276	449	447	161	278	95	2761	3200
Strongly agree	359 11%	193 12%	165 10%	103 21% FGH	112 19% FGH	44 8%	31 5%	69 7%	118 22% JKL	130 15% KL	42 5%	68 7%	108 12% N	77 8%	82 12%	92 12% N	177 13% RTU	45 9%	18 8%	240 12% R	119 10%	17 13% *	42 12%	21 8%	44 15% f	23 9%	29 10%	27 10%	47 10%	66 15% Xefi	15 9%	18 7%	11 12% f	314 11% f	347 11% f
Tend to agree	1170 36%	567 35%	600 36%	192 39%	205 34%	207 37%	199 33%	367 35%	211 39%	305 35%	305 35%	348 35%	271 31%	364 37% M	257 38%	278 37% M	453 34%	210 40% T	74 34%	737 36%	433 35%	41 31% *	132 36%	97 36%	116 40%	100 42%	113 38%	88 32%	141 31%	152 34%	58 36%	101 36%	33 34%	979 35%	1138 36%
Tend to disagree	1213 37%	583 36%	622 38%	128 26%	183 30%	213 38% D	256 43% DE	433 42% DE	138 26%	290 33% I	369 42% IJ	415 42% IJ	348 40% P	379 39%	229 34%	257 34%	466 35%	202 39%	87 40%	754 36%	459 37%	47 37% *	135 37%	103 38%	80 28%	92 38%	111 37%	107 39% Y	178 40% Y	145 32%	68 42% Ydhi	107 39% Y	40 42% Yd	999 36% Y	1174 37% Y
Strongly disagree	401 12%	206 13%	194 12%	40 8%	75 12%	76 13% D	79 13% D	131 13% D	44 8%	112 13% I	118 13% I	126 13% I	111 13%	128 13%	82 12%	80 11%	175 13% R	44 8%	29 13%	248 12% R	152 12%	19 15% Z*	40 11%	42 16% Ze	37 13%	14 6%	40 13% Z	37 14% Ze	54 12%	57 13% Ze	12 7%	40 14% Zeg	8 9%	340 12% Ze	392 12% Ze
Don't know	152 5%	79 5%	71 4%	26 5%	27 5%	27 5%	34 6%	38 4%	29 5%	39 4%	49 6%	36 4%	38 4%	35 4%	31 5%	48 6% N	59 4%	22 4%	10 5%	91 4%	61 5%	6 4% *	14 4%	7 3%	10 4%	11 5%	9 3%	17 6%	29 6%	27 6%	9 5%	11 4%	3 3%	129 5%	149 5%
Agree	1529 46%	760 47%	765 46%	295 60% FGH	317 53% FGH	250 44%	230 38%	436 42%	329 61% JKL	436 50% KL	348 39%	417 42%	379 43%	441 45%	338 50%	370 49% M	630 47%	255 49%	92 42%	977 47%	552 45%	57 44% *	174 48%	118 44%	159 56% Xbcefhi	123 51%	142 47%	115 42%	187 42%	218 49%	73 45%	120 43%	44 46%	1293 47%	1485 46%
Disagree	1614 49%	789 48%	816 49%	168 34%	258 43% D	288 51% DE	336 56% DE	564 54% DE	182 34%	403 46% I	488 55% IJ	541 54% IJ	459 52% P	507 52% P	311 46%	337 45%	641 48%	246 47%	116 53%	1003 48%	611 50%	67 52% *	176 48%	146 54% Y	116 41%	106 44%	151 50%	144 52% Y	232 52% Y	202 45%	79 49%	147 53% Y	48 50%	1339 48% Y	1566 49% Y
Net Diff	-85 -3%	-28 -2%	-51 -3%	127 26%	60 10%	-38 -7%	-105 -18%	-127 -12%	147 27%	33 4%	-140 -16%	-124 -12%	-80 -9%	-65 -7%	27 4%	34 4%	-11 -1%	9 2%	-24 -11%	-26 -1%	-59 -5%	-10 -7%	-2 -1%	-27 -10%	43 15%	17 7%	-9 -3%	-29 -11%	-45 -10%	16 4%	-7 -4%	-28 -10%	-4 -4%	-46 -2%	-81 -3%

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J-20-091774-17 - Thursday 29th April - 5th May 2021
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Nationwide Consumer Panel - May 2021
Adults aged 16-75

Q7. Here are some statements about your attitudes to money. To what extent do you agree or disagree with each one? - The important thing is to enjoy life today, tomorrow will take care of itself

All Adults aged 16-75 in the UK

		Education				Income					Marital Status			Household Size				Pres of children HH(17 or under)		Ethnicity		Furlough Status			Tenure		
	Total	GCSE/O Level/NVQ 12	A Level or equivalent	Degree/Masters/PhD	No formal qualifications	UP TO £19,999	£20,000-£34,999	£35,000 - £54,999	£55,000+	Prefer not to say	Married/ Living as Married	Single	Widowed/ Divorced/ Separated	1	2	3	4+	At least one child present	No children present	People from white ethnic group	People from ethnic minorities group	Ever Furloughed	Currently Furloughed	Never Furloughed	Home Owner	Renter	Other
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)
Unweighted base	3295	820	768	1499	208	801	907	752	509	326	1924	1020	351	631	1210	661	793	969	2326	2946	312	778	238	1969	2091	1092	76
Weighted base	3295	949	746	1334	266	840	927	733	465	330	1884	1037	374	628	1232	656	779	947	2348	2847	410	838	270	1893	2073	1118	61
Strongly agree	359 11%	105 11%	89 12%	128 10%	37 14%	99 12%	78 8%	80 11%	62 13% G	40 12%	202 11% M	136 13% M	21 6%	50 8%	120 10%	82 12% N	107 14% NO	152 16% S	207 9%	276 10%	79 19% T	134 16% X	39 15%	179 9%	193 9%	148 13% Y	7 12% *
Tend to agree	1170 36%	379 40% D	271 36%	415 31%	105 39%	300 36%	366 39% I	253 35%	137 30%	114 35%	629 33%	389 38%	152 41%	224 36%	447 36%	229 35%	270 35%	334 35%	837 36%	1022 36%	136 33%	305 36%	126 47% VX	660 35%	727 35%	411 37%	17 28% *
Tend to disagree	1213 37%	314 33%	287 38%	525 39% B	88 33%	284 34%	352 38%	273 37%	183 39%	120 36%	733 39% L	344 33%	136 36%	234 37%	477 39%	226 34%	276 35%	299 32%	915 39% R	1083 38% U	121 29%	257 31%	73 27%	748 39% VW	818 39% Z	369 33%	18 29% *
Strongly disagree	401 12%	94 10%	69 9%	217 16% BCE	21 8%	120 14% J	98 11%	91 12%	67 14% J	24 7%	232 12%	124 12%	45 12%	90 14%	132 11%	82 13%	96 12%	120 13%	280 12%	338 12%	53 13%	103 12%	26 10%	231 12%	251 12%	135 12%	13 21% YZ*
Don't know	152 5%	57 6%	30 4%	50 4%	16 6%	37 4%	34 4%	35 5%	15 3%	31 10% FGHI	88 5%	44 4%	20 5%	29 5%	56 5%	37 6%	30 4%	43 5%	109 5%	128 4%	22 5%	39 5%	6 2%	76 4%	83 4%	55 5%	6 9% Y*
Agree	1529 46%	484 51% D	361 48% D	543 41%	142 53% D	399 47%	443 48%	334 46%	199 43%	155 47%	830 44%	525 51% K	174 46%	275 44%	567 46%	311 47%	377 48%	485 51% S	1044 44%	1298 46%	215 52%	439 52% X	166 61% VX	838 44%	921 44%	559 50% Y	25 40% *
Disagree	1614 49%	408 43%	356 48%	742 56% BCE	108 41%	405 48%	450 49%	364 50%	251 54% J	144 44%	965 51% L	467 45%	181 48%	325 52%	610 49%	308 47%	371 48%	419 44%	1195 51% R	1421 50% U	173 42%	360 43%	99 37%	979 52% VW	1069 52% Z	504 45%	31 50% *
Net Diff	-85 -3%	75 8%	5 1%	-199 -15%	34 13%	-6 -1%	-7 -1%	-31 -4%	-51 -11%	11 3%	-135 -7%	58 6%	-7 -2%	-50 -8%	-43 -3%	3 *	5 1%	67 7%	-151 -6%	-123 -4%	41 10%	78 9%	67 25%	-140 -7%	-149 -7%	55 5%	-6 -10%

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Adults aged 16-75

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All Adults aged 16-75 in the UK

		Optimistic for self and family?		View on financial well-being		HH spending under COVID			Saved money during COVID-19		Plans for future saving			Expectation of prices			Post COVID shopping preference	
	Total	Yes	No	Hedonistic	Cautious	Increased	Stayed same	Decreased	Yes	No	Will save more	Will save the same	Will save less	Will go up	Will stay same	Will go down	In person	Online
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)
Unweighted base	3295	2066	355	677	1697	892	1056	1258	1063	1112	954	1158	580	2457	522	108	1551	1146
Weighted base	3295	2053	377	664	1696	866	1077	1248	1020	1116	899	1176	574	2369	569	119	1576	1108
Strongly agree	359 11%	238 12%	56 15%	110 17% E	157 9%	127 15% GH	106 10%	115 9%	108 11%	145 13%	109 12%	104 9%	75 13% L	200 8%	104 18% N	31 26% N*	180 11%	142 13%
Tend to agree	1170 36%	737 36%	117 31%	289 43% E	528 31%	342 39% H	419 39% H	390 31%	337 33%	391 35%	313 35%	410 35%	204 36%	831 35%	229 40%	42 35% *	588 37%	393 35%
Tend to disagree	1213 37%	758 37%	130 35%	183 28%	699 41% D	283 33%	369 34%	525 42% FG	409 40%	390 35%	349 39%	470 40%	202 35%	951 40% OP	164 29%	31 26% *	582 37%	379 34%
Strongly disagree	401 12%	252 12%	56 15%	63 9%	253 15% D	89 10%	129 12%	175 14%	144 14%	145 13%	109 12%	149 13%	73 13%	312 13%	52 9%	12 10% *	184 12%	151 14%
Don't know	152 5%	68 3%	18 5%	19 3%	59 3%	24 3%	53 5%	44 3%	21 2%	45 4% I	19 2%	43 4%	20 3%	76 3%	20 3%	3 3% *	42 3%	44 4%
Agree	1529 46%	975 47%	173 46%	399 60% E	685 40%	469 54% H	525 49% H	505 40%	446 44%	536 48%	422 47%	515 44%	279 49%	1031 44%	333 59% N	72 61% N*	768 49%	535 48%
Disagree	1614 49%	1010 49%	186 49%	246 37%	952 56% D	373 43%	498 46%	700 56% FG	553 54% J	535 48%	458 51%	619 53%	275 48%	1263 53% OP	216 38%	44 37% *	765 49%	529 48%
Net Diff	-85 -3%	-35 -2%	-13 -3%	153 23%	-268 -16%	96 11%	27 3%	-195 -16%	-108 -11%	1 *	-36 -4%	-104 -9%	4 1%	-231 -10%	117 21%	29 24%	3 *	6 *

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Overlap formulae used

ColumnProportions (5%): A,B/C,D/E,F/G/H,I/J,K/L/M,N/O/P,Q/R Minimum Base: 30(**) Small Base: 100(*)

ColumnMeans (5%): A,B/C,D/E,F/G/H,I/J,K/L/M,N/O/P,Q/R Minimum Base: 30(**) Small Base: 100(*)

J-20-091774-17 - Thursday 29th April - 5th May 2021

PUBLIC

Nationwide Consumer Panel - May 2021

Adults aged 16-75

Q7. Here are some statements about your attitudes to money. To what extent do you agree or disagree with each one? - I want to save enough money so I don't need to worry about losing my job

All adults who are currently working

		Gender		Age					Generations				Social grade				Employment status					Region											
	Total	Male	Female	16 to 24	25 to 34	35 to 44	45 to 54	55 to 75	Gen Z	Millenial	GEN X	Baby Boomer	AB	C1	C2	DE	Full-time	Part-time	Self-Employed	ANY WORKING	ANY NOT WORKING	North East	North West	Yorkshire and Humberside	West Midlands	East Midlands	East Anglia	South West	South East	Greater London	Wales	Scotland	Northern Ireland	England	Great Britain
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)
Unweighted base	2130	1078	1044	219	485	458	455	513	257	700	704	469	794	730	244	362	1383	522	225	2130	-	64	166	111	141	103	130	120	210	166	294	345	280	1211	1850
Weighted base	2070	1109	953	252	478	462	419	459	294	705	648	424	622	692	382	374	1329	522	219	2070	-	87	247	156	209	148	182	168	312	255	86	167	53	1765	2017
Strongly agree	681 33%	342 31%	337 35%	99 39% H	190 40% H	163 35% H	136 32% H	93 20%	111 38% L	264 37% L	225 35% L	81 19%	232 37% P	230 33%	107 28%	112 30%	460 35%	157 30%	64 29%	681 33%	-	32 37% *	77 31%	49 31% *	73 35%	40 27% *	74 41% b*	44 26%	95 30%	91 36%	25 30%	63 38% b	18 35%	574 33%	662 33%
Tend to agree	948 46%	508 46%	435 46%	100 40%	198 41%	197 43%	215 51% DE	238 52% DEF	114 39%	310 44%	303 47%	222 52% IJ	258 42%	317 46%	194 51%	179 48%	596 45%	246 47%	106 48%	948 46%	-	44 51% *	108 44%	69 44% *	86 41%	78 52% *	74 41% *	75 45%	151 48%	119 47%	43 50%	74 44%	26 50%	805 46%	922 46%
Tend to disagree	276 13%	151 14%	124 13%	25 10%	45 9%	77 17% E	46 11%	84 18% DEG	31 11%	80 11%	85 13%	80 19% IJK	82 13%	92 13%	50 13%	52 14%	168 13%	75 14%	34 15%	276 13%	-	6 7% *	36 15%	23 15% *	27 13%	22 15% *	26 14% *	37 22% Vdefghi	42 14%	24 10%	10 12%	19 12%	3 6%	243 14% g	273 14% g
Strongly disagree	72 3%	55 5% C	17 2%	13 5%	24 5%	12 3%	8 2%	15 3%	21 7% JKL	22 3%	17 3%	12 3%	20 3%	21 3%	17 4%	13 4%	42 3%	23 4%	7 3%	72 3%	-	4 4% a*	12 5% a	8 5% a*	12 6% a	5 4% *	- - *	6 4%	7 2%	6 3%	2 3% a	5 3% a	3 6% ac	61 3% a	68 3%
Don't know	93 4%	52 5%	41 4%	15 6%	22 5%	13 3%	14 3%	29 6%	17 6%	30 4%	18 3%	28 7% K	29 5%	32 5%	15 4%	17 5%	62 5%	22 4%	8 4%	93 4%	-	1 1% *	14 6%	7 4% *	11 5%	4 3% *	8 5% *	5 3%	17 5%	14 6%	5 6%	5 3%	1 3%	81 5%	92 5%
Agree	1629 79%	850 77%	772 81%	199 79%	388 81% H	360 78%	351 84% H	332 72%	224 76%	574 81% L	528 81% L	303 72%	491 79%	547 79%	300 79%	291 78%	1057 80%	403 77%	169 77%	1629 79%	-	76 88% b*	185 75%	118 75% *	159 76%	117 79% *	148 81% *	120 71%	247 79%	209 82% b	68 79%	137 82% b	45 85% b	1379 78%	1584 79%
Disagree	348 17%	207 19%	141 15%	38 15%	69 14%	89 19%	54 13%	98 21% EG	53 18%	101 14%	102 16%	92 22% J	102 16%	113 16%	67 18%	66 18%	210 16%	97 19%	41 19%	348 17%	-	10 11% *	48 19%	32 20% *	39 19%	27 18% *	26 14% *	43 26% Vacdefghi	49 16%	31 12%	13 15%	24 15%	7 13%	304 17%	342 17%
Net Diff	1281 62%	644 58%	631 66%	161 64%	319 67%	271 59%	297 71%	233 51%	172 58%	473 67%	425 66%	211 50%	388 62%	434 63%	233 61%	225 60%	847 64%	306 58%	129 59%	1281 62%	-	67 77%	137 56%	86 55%	120 57%	90 61%	122 67%	76 45%	197 63%	179 70%	55 64%	112 67%	38 72%	1075 61%	1242 62%

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Overlap formulae used

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

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

J-20-091774-17 - Thursday 29th April - 5th May 2021
PUBLIC
Nationwide Consumer Panel - May 2021
Adults aged 16-75

Q7. Here are some statements about your attitudes to money. To what extent do you agree or disagree with each one? - I want to save enough money so I don't need to worry about losing my job
All adults who are currently working

		Education				Income					Marital Status			Household Size				Pres of children HH(17 or under)		Ethnicity		Furlough Status			Tenure		
	Total	GCSE/O Level/NVQ 12	A Level or equivalent	Degree/Masters/PhD	No formal qualifications	UP TO £19,999	£20,000-£34,999	£35,000 - £54,999	£55,000+	Prefer not to say	Married/ Living as Married	Single	Widowed/ Divorced/ Separated	1	2	3	4+	At least one child present	No children present	People from white ethnic group	People from ethnic minorities group	Ever Furloughed	Currently Furloughed	Never Furloughed	Home Owner	Renter	Other
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)
Unweighted base	2130	452	478	1120	80	337	601	597	437	158	1319	602	209	380	747	471	532	745	1385	1916	191	688	178	1382	1441	639	39
Weighted base	2070	521	468	987	93	366	580	584	392	148	1249	617	205	362	733	458	517	729	1341	1776	268	747	206	1273	1375	656	28
Strongly agree	681 33%	147 28%	157 33%	356 36% B	21 23% *	107 29%	188 32% J	213 36% J	142 36% J	31 21% *	397 32%	231 37% M	52 26%	118 33%	226 31%	142 31%	195 38% O	254 35%	427 32%	575 32%	95 35%	257 34%	59 29%	407 32%	453 33%	215 33%	12 43% **
Tend to agree	948 46%	251 48%	216 46%	437 44%	44 47% *	175 48%	267 46%	274 47%	157 40%	75 50% *	588 47%	268 44%	91 45%	159 44%	336 46%	217 47%	237 46%	339 47%	609 45%	838 47% U	99 37%	342 46%	87 42%	587 46%	655 48%	276 42%	13 45% **
Tend to disagree	276 13%	77 15%	58 12%	130 13%	11 12% *	50 14%	91 16% H	55 9%	56 14%	25 17% H*	158 13%	72 12%	46 23% KL	60 17% P	112 15%	46 10%	59 11%	77 11%	199 15% R	244 14%	29 11%	86 11%	37 18% V	184 14%	171 12%	102 16%	* 1% **
Strongly disagree	72 3%	14 3%	21 5%	22 2%	14 15% BCD*	24 7% GH	12 2%	13 2%	21 5% GH	2 2% *	40 3%	24 4%	8 4%	11 3%	18 2%	30 6% OQ	13 3%	32 4%	40 3%	43 2%	29 11% T	33 4%	16 8% X	37 3%	37 3%	35 5% Y	* 1% **
Don't know	93 4%	32 6%	16 4%	42 4%	3 3% *	10 3%	22 4%	29 5%	18 4%	15 10% FGI*	64 5%	22 4%	7 3%	13 4%	42 6% Q	24 5%	14 3%	27 4%	66 5%	77 4%	16 6%	29 4%	7 3%	58 5%	58 4%	28 4%	3 11% **
Agree	1629 79%	398 76%	372 80%	793 80%	65 70% *	283 77%	455 78%	487 83% IJ	298 76%	106 71% *	986 79% M	499 81% M	144 70%	277 77%	561 77%	359 78%	432 83% O	593 81%	1036 77%	1412 80%	195 73%	599 80% W	146 71%	994 78%	1109 81% Z	491 75%	25 87% **
Disagree	348 17%	91 17%	79 17%	153 15%	25 27% D*	74 20% H	103 18% H	68 12%	76 19% H	27 18% *	199 16%	96 16%	54 26% KL	71 20%	130 18%	75 16%	72 14%	109 15%	239 18%	287 16%	58 21%	118 16%	53 26% VX	221 17%	208 15%	137 21% Y	1 2% **
Net Diff	1281 62%	307 59%	293 63%	641 65%	40 43%	209 57%	352 61%	419 72%	222 57%	79 53%	787 63%	404 65%	90 44%	206 57%	432 59%	283 62%	360 70%	484 66%	796 59%	1126 63%	137 51%	481 64%	94 45%	773 61%	901 66%	355 54%	24 86%

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Overlap formulae used

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ColumnMeans (5%): A,B/C/D/E,F/G/H/I/J,K/L/M,N/O/P/Q,R/S,T/U,V/W/X,Y/Z/a Minimum Base: 30(**) Small Base: 100(*)

J-20-091774-17 - Thursday 29th April - 5th May 2021

PUBLIC

Nationwide Consumer Panel - May 2021

Adults aged 16-75

Q7. Here are some statements about your attitudes to money. To what extent do you agree or disagree with each one? - I want to save enough money so I don't need to worry about losing my job

All adults who are currently working

		Optimistic for self and family?		View on financial well-being		HH spending under COVID			Saved money during COVID-19		Plans for future saving			Expectation of prices			Post COVID shopping preference	
	Total	Yes	No	Hedonistic	Cautious	Increased	Stayed same	Decreased	Yes	No	Will save more	Will save the same	Will save less	Will go up	Will stay same	Will go down	In person	Online
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)
Unweighted base	2130	1387	208	447	1146	571	665	852	761	674	689	776	370	1564	380	76	1003	770
Weighted base	2070	1314	236	408	1115	561	653	807	691	690	637	759	368	1443	409	87	991	730
Strongly agree	681 33%	465 35%	86 37%	134 33%	414 37%	195 35% G	176 27%	305 38% G	277 40%	231 33%	260 41% L	232 31%	133 36%	505 35% O	108 26%	34 38% *	328 33%	273 37%
Tend to agree	948 46%	588 45%	89 38%	160 39%	515 46%	260 46%	309 47%	353 44%	295 43%	319 46%	276 43%	354 47%	168 46%	650 45%	205 50%	30 35% *	461 46%	308 42%
Tend to disagree	276 13%	177 13%	34 14%	84 20% E	108 10%	73 13%	109 17% H	91 11%	82 12%	85 12%	64 10%	108 14%	47 13%	187 13%	66 16%	15 18% *	139 14%	88 12%
Strongly disagree	72 3%	40 3%	15 6%	16 4%	41 4%	19 3%	20 3%	30 4%	20 3%	32 5%	22 3%	28 4%	15 4%	48 3%	17 4%	7 8% *	28 3%	36 5%
Don't know	93 4%	44 3%	11 5%	15 4%	36 3%	13 2%	39 6% F	28 3%	16 2%	23 3%	16 2%	38 5% M	5 1%	55 4%	14 3%	2 2% *	34 3%	26 4%
Agree	1629 79%	1053 80%	176 75%	293 72%	929 83% D	455 81% G	485 74%	658 82% G	572 83%	550 80%	536 84% L	586 77%	301 82%	1154 80%	313 76%	64 73% *	789 80%	580 79%
Disagree	348 17%	216 16%	49 21%	99 24% E	149 13%	93 16%	128 20%	121 15%	103 15%	117 17%	86 13%	135 18%	62 17%	234 16%	83 20%	22 25% *	168 17%	125 17%
Net Diff	1281 62%	837 64%	126 54%	194 48%	780 70%	363 65%	357 55%	537 67%	469 68%	432 63%	450 71%	451 59%	239 65%	920 64%	230 56%	42 48%	621 63%	456 62%

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ColumnMeans (5%): A,B/C,D/E,F/G/H,I/J,K/L/M,N/O/P,Q/R Minimum Base: 30(**) Small Base: 100(*)

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Nationwide Consumer Panel - May 2021

Adults aged 16-75

Q7. Here are some statements about your attitudes to money. To what extent do you agree or disagree with each one? - It is important to be careful and always have savings to cope with unexpected events

All Adults aged 16-75 in the UK

		Gender		Age					Generations				Social grade				Employment status					Region												
	Total	Male	Female	16 to 24	25 to 34	35 to 44	45 to 54	55 to 75	Gen Z	Millenial	GEN X	Baby Boomer	AB	C1	C2	DE	Full-time	Part-time	Self-Employed	ANY WORKING	ANY NOT WORKING	North East	North West	Yorkshire and Humberside	West Midlands	East Midlands	East Anglia	South West	South East	Greater London	Wales	Scotland	Northern Ireland	England	Great Britain
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)
Unweighted base	3295	1609	1671	429	624	582	645	1015	479	890	967	959	1114	1026	424	731	1383	522	225	2130	1165	92	250	188	198	163	208	187	308	305	445	541	410	1899	2885
Weighted base	3295	1628	1652	489	603	566	600	1038	541	877	884	993	876	983	681	755	1329	522	219	2070	1225	129	363	271	286	240	301	276	449	447	161	278	95	2761	3200
Strongly agree	1341 41%	589 36%	748 45% B	204 42%	278 46% GH	237 42%	226 38%	396 38%	224 41%	395 45% L	345 39%	378 38%	389 44% OP	416 42%	243 36%	293 39%	564 42%	214 41%	79 36%	857 41%	485 40%	55 43% *	154 42%	113 42%	107 37%	76 32%	144 48% Ze	104 38%	169 38%	200 45% Ze	55 34%	123 44% Ze	40 42%	1123 41% Ze	1301 41% Ze
Tend to agree	1605 49%	828 51%	767 46%	203 41%	250 42%	273 48%	322 54% DE	557 54% DE	228 42%	385 44%	458 52% IJ	534 54% IJ	386 44%	492 50% M	357 52% M	369 49%	607 46%	264 50%	115 52%	985 48%	620 51%	68 53% *	153 42%	122 45%	144 50%	138 58% WXadhi	135 45%	144 52%	228 51%	202 45%	89 55% Wadhi	134 48%	46 48%	1337 48%	1559 49%
Tend to disagree	216 7%	138 8% C	76 5%	50 10% GH	44 7%	37 6%	30 5%	55 5%	53 10% KL	58 7%	52 6%	52 5%	66 8% N	44 4%	52 8%	54 7% N	96 7%	34 6%	13 6%	143 7%	72 6%	4 3% *	40 11% adfhi	20 7%	18 6%	17 7%	15 5%	18 7%	27 6%	25 6%	10 6%	14 5%	7 7%	185 7%	208 7%
Strongly disagree	42 1%	20 1%	21 1%	11 2%	6 1%	7 1%	8 1%	10 1%	13 2%	9 1%	11 1%	9 1%	12 1%	10 1%	8 1%	11 1%	17 1%	5 1%	6 3%	28 1%	14 1%	2 1% *	6 2%	2 1%	10 4% hi	1 *	2 1%	1 *	4 1%	7 2%	2 1%	5 2%	* *	34 1%	42 1%
Don't know	92 3%	52 3%	38 2%	22 5% H	24 4%	12 2%	13 2%	21 2%	23 4% L	29 3%	19 2%	20 2%	22 2%	21 2%	21 3%	28 4%	45 3% R	6 1%	6 3%	57 3% R	35 3%	- - *	10 3%	13 5% f	7 3%	7 3%	5 2%	8 3%	20 4% f	12 3%	5 3% f	3 1%	2 2%	82 3% f	89 3% f
Agree	2946 89%	1417 87%	1516 92% B	407 83%	529 88%	509 90% D	548 91% D	953 92% DE	452 84%	780 89% I	803 91% I	912 92% I	775 89%	908 92% MP	600 88%	662 88%	1171 88%	477 91%	193 88%	1842 89%	1104 90%	123 95% W*	307 85%	235 87%	251 88%	214 89%	280 93% W	248 90%	398 89%	403 90%	144 90%	257 92% Wi	86 90%	2459 89%	2861 89% W
Disagree	257 8%	159 10% C	98 6%	60 12% GH	50 8%	44 8%	39 6%	64 6%	65 12% JKL	68 8%	63 7%	61 6%	79 9% N	53 5%	60 9%	65 9% N	113 8%	39 8%	19 9%	171 8%	86 7%	6 5% *	46 13% afhi	22 8%	28 10%	18 7%	17 6%	20 7%	31 7%	32 7%	12 7%	19 7%	7 8%	219 8%	250 8%
Net Diff	2689 82%	1259 77%	1418 86%	347 71%	479 79%	465 82%	510 85%	888 86%	386 71%	712 81%	740 84%	851 86%	697 80%	855 87%	540 79%	597 79%	1058 80%	438 84%	174 80%	1671 81%	1018 83%	117 91%	262 72%	213 79%	223 78%	197 82%	263 87%	228 83%	367 82%	371 83%	132 82%	238 86%	78 82%	2240 81%	2611 82%

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

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Nationwide Consumer Panel - May 2021

Adults aged 16-75

Q7. Here are some statements about your attitudes to money. To what extent do you agree or disagree with each one? - It is important to be careful and always have savings to cope with unexpected events

All Adults aged 16-75 in the UK

		Education				Income					Marital Status			Household Size				Pres of children HH(17 or under)		Ethnicity		Furlough Status			Tenure		
	Total	GCSE/O Level/NVQ 12	A Level or equivalent	Degree/Masters/PhD	No formal qualifications	UP TO £19,999	£20,000-£34,999	£35,000 - £54,999	£55,000+	Prefer not to say	Married/ Living as Married	Single	Widowed/ Divorced/ Separated	1	2	3	4+	At least one child present	No children present	People from white ethnic group	People from ethnic minorities group	Ever Furloughed	Currently Furloughed	Never Furloughed	Home Owner	Renter	Other
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)
Unweighted base	3295	820	768	1499	208	801	907	752	509	326	1924	1020	351	631	1210	661	793	969	2326	2946	312	778	238	1969	2091	1092	76
Weighted base	3295	949	746	1334	266	840	927	733	465	330	1884	1037	374	628	1232	656	779	947	2348	2847	410	838	270	1893	2073	1118	61
Strongly agree	1341 41%	333 35%	306 41%	616 46% BE	87 33%	308 37%	386 42%	302 41%	202 43%	144 44%	788 42%	413 40%	140 37%	242 39%	510 41%	252 38%	338 43%	424 45% S	918 39%	1134 40%	187 46%	346 41% W	89 33%	770 41%	914 44% Z	392 35%	26 42% *
Tend to agree	1605 49%	487 51% D	372 50%	607 45%	139 52%	416 50%	462 50%	355 48%	222 48%	150 46%	916 49%	490 47%	199 53%	332 53% Q	587 48%	338 51% Q	348 45%	426 45%	1179 50% R	1427 50% U	165 40%	368 44%	117 43%	951 50% V	969 47%	593 53% Y	27 44% *
Tend to disagree	216 7%	79 8%	43 6%	81 6%	13 5%	61 7%	60 6%	45 6%	31 7%	19 6%	107 6%	89 9% K	19 5%	29 5%	77 6%	35 5%	74 9% NOP	63 7%	152 6%	184 6%	30 7%	86 10% X	49 18% VX	99 5%	130 6%	73 7%	5 7% *
Strongly disagree	42 1%	10 1%	12 2%	12 1%	8 3% D	17 2%	9 1%	13 2%	3 1%	* *	24 1%	13 1%	4 1%	8 1%	19 2%	9 1%	6 1%	15 2%	27 1%	32 1%	9 2%	15 2%	5 2%	25 1%	17 1%	25 2% Y	- - *
Don't know	92 3%	40 4% D	15 2%	18 1%	19 7% CD	39 5% GI	10 1%	19 3%	7 2%	16 5% GI	48 3%	31 3%	12 3%	17 3%	39 3%	22 3%	13 2%	19 2%	72 3%	69 2%	18 4%	22 3%	10 4%	48 3%	44 2%	35 3%	4 7% Y*
Agree	2946 89%	820 86%	677 91% B	1223 92% BE	226 85%	723 86%	849 92% F	656 90%	423 91% F	294 89%	1704 90% L	903 87%	339 91%	574 91%	1097 89%	589 90%	685 88%	850 90%	2096 89%	2561 90%	352 86%	714 85% W	206 76%	1721 91% VW	1883 91%	984 88%	52 86% *
Disagree	257 8%	89 9%	54 7%	93 7%	21 8%	77 9%	69 7%	57 8%	34 7%	19 6%	131 7%	103 10% K	23 6%	37 6%	96 8%	44 7%	80 10% N	78 8%	179 8%	217 8%	39 10%	102 12% X	53 20% VX	124 7%	147 7%	98 9%	5 7% *
Net Diff	2689 82%	731 77%	623 83%	1130 85%	205 77%	646 77%	779 84%	599 82%	389 84%	275 83%	1573 83%	800 77%	316 84%	538 86%	1001 81%	545 83%	605 78%	772 81%	1917 82%	2344 82%	313 76%	612 73%	153 57%	1598 84%	1736 84%	886 79%	48 78%

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos MORI Terms and Conditions.

Overlap formulae used

ColumnProportions (5%): A,B/C/D/E,F/G/H/I/J,K/L/M,N/O/P/Q,R/S,T/U,V/W/X,Y/Z/a Minimum Base: 30(**) Small Base: 100(*)

ColumnMeans (5%): A,B/C/D/E,F/G/H/I/J,K/L/M,N/O/P/Q,R/S,T/U,V/W/X,Y/Z/a Minimum Base: 30(**) Small Base: 100(*)

J-20-091774-17 - Thursday 29th April - 5th May 2021

PUBLIC

Nationwide Consumer Panel - May 2021

Adults aged 16-75

Q7. Here are some statements about your attitudes to money. To what extent do you agree or disagree with each one? - It is important to be careful and always have savings to cope with unexpected events

All Adults aged 16-75 in the UK

		Optimistic for self and family?		View on financial well-being		HH spending under COVID			Saved money during COVID-19		Plans for future saving			Expectation of prices			Post COVID shopping preference	
	Total	Yes	No	Hedonistic	Cautious	Increased	Stayed same	Decreased	Yes	No	Will save more	Will save the same	Will save less	Will go up	Will stay same	Will go down	In person	Online
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)
Unweighted base	3295	2066	355	677	1697	892	1056	1258	1063	1112	954	1158	580	2457	522	108	1551	1146
Weighted base	3295	2053	377	664	1696	866	1077	1248	1020	1116	899	1176	574	2369	569	119	1576	1108
Strongly agree	1341 41%	909 44%	167 44%	214 32%	855 50% D	357 41% G	361 33%	601 48% FG	489 48% J	436 39%	451 50% LM	482 41%	241 42%	1015 43% O	194 34%	60 50% O*	719 46% R	435 39%
Tend to agree	1605 49%	991 48%	154 41%	356 54% E	732 43%	408 47%	577 54% FH	570 46%	474 47%	528 47%	385 43%	605 51% K	273 48%	1171 49% P	285 50% P	33 28% *	727 46%	548 49%
Tend to disagree	216 7%	108 5%	35 9% B	67 10% E	68 4%	64 7% H	87 8% H	54 4%	44 4%	94 8% I	43 5%	62 5%	38 7%	122 5%	67 12% N	17 14% N*	92 6%	81 7%
Strongly disagree	42 1%	20 1%	8 2%	9 1%	16 1%	13 1%	18 2%	9 1%	9 1%	21 2%	7 1%	12 1%	16 3% KL	20 1%	14 2% N	4 3% *	18 1%	18 2%
Don't know	92 3%	25 1%	11 3%	17 3%	26 2%	24 3% H	35 3% H	14 1%	4 *	38 3% I	14 2%	16 1%	6 1%	41 2%	10 2%	6 5% *	20 1%	27 2%
Agree	2946 89%	1900 93% C	322 85%	571 86%	1586 94% D	765 88%	937 87%	1171 94% FG	963 94% J	964 86%	836 93%	1087 92%	514 90%	2186 92% OP	478 84%	93 78% *	1445 92% R	983 89%
Disagree	257 8%	128 6%	44 12% B	76 11% E	84 5%	77 9% H	105 10% H	63 5%	53 5%	115 10% I	50 6%	74 6%	54 9% K	143 6%	81 14% N	21 17% N*	110 7%	98 9%
Net Diff	2689 82%	1772 86%	278 74%	495 75%	1503 89%	688 79%	833 77%	1108 89%	910 89%	849 76%	786 87%	1013 86%	460 80%	2043 86%	397 70%	72 60%	1336 85%	885 80%

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Overlap formulae used

ColumnProportions (5%): A,B/C,D/E,F/G/H,I/J,K/L/M,N/O/P,Q/R Minimum Base: 30(**) Small Base: 100(*)

ColumnMeans (5%): A,B/C,D/E,F/G/H,I/J,K/L/M,N/O/P,Q/R Minimum Base: 30(**) Small Base: 100(*)

J-20-091774-17 - Thursday 29th April - 5th May 2021

PUBLIC

Nationwide Consumer Panel - May 2021

Adults aged 16-75

Q7. Here are some statements about your attitudes to money. To what extent do you agree or disagree with each one? - Money is to be enjoyed, when I have it I spend it

All Adults aged 16-75 in the UK

		Gender		Age					Generations				Social grade				Employment status					Region												
	Total	Male	Female	16 to 24	25 to 34	35 to 44	45 to 54	55 to 75	Gen Z	Millenial	GEN X	Baby Boomer	AB	C1	C2	DE	Full-time	Part-time	Self-Employed	ANY WORKING	ANY NOT WORKING	North East	North West	Yorkshire and Humberside	West Midlands	East Midlands	East Anglia	South West	South East	Greater London	Wales	Scotland	Northern Ireland	England	Great Britain
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)
Unweighted base	3295	1609	1671	429	624	582	645	1015	479	890	967	959	1114	1026	424	731	1383	522	225	2130	1165	92	250	188	198	163	208	187	308	305	445	541	410	1899	2885
Weighted base	3295	1628	1652	489	603	566	600	1038	541	877	884	993	876	983	681	755	1329	522	219	2070	1225	129	363	271	286	240	301	276	449	447	161	278	95	2761	3200
Strongly agree	319 10%	187 12% C	131 8%	91 19% FGH	105 17% FGH	45 8% H	34 6%	44 4%	100 18% KL	123 14% KL	52 6%	44 4%	110 13% NP	71 7%	70 10%	67 9%	171 13% RTU	41 8%	22 10%	233 11% RU	86 7%	10 8% *	32 9%	41 15% bcefi	24 8%	24 10% f	33 11% f	19 7%	30 7%	70 16% WYbcefhi	12 7%	13 5%	11 12% f	283 10% cf	308 10% f
Tend to agree	1215 37%	595 37%	615 37%	190 39%	211 35%	213 38%	228 38%	373 36%	212 39%	319 36%	327 37%	357 36%	302 35%	378 38%	261 38%	274 36%	498 37%	193 37%	73 34%	764 37%	450 37%	51 39% *	130 36%	101 37%	131 46% bcdehi	97 40%	116 38%	88 32%	158 35%	149 33%	56 35%	103 37%	35 37%	1020 37%	1180 37%
Tend to disagree	1229 37%	582 36%	638 39%	143 29%	186 31%	217 38% DE	227 38% DE	456 44% DE	161 30%	293 33%	339 38% I	436 44% IJ	310 35%	385 39%	241 35%	293 39%	455 34%	196 38%	83 38%	734 35%	494 40% QT	43 33% *	143 39%	90 33%	90 31%	96 40%	98 32%	124 45% XYadhi	168 37%	154 34%	69 43% Yadhi	121 43% XYadhi	34 36%	1004 36%	1194 37%
Strongly disagree	389 12%	195 12%	193 12%	29 6%	79 13% D	67 12% D	86 14% D	129 12% D	31 6%	104 12% I	133 15% I	122 12% I	115 13%	107 11%	87 13%	80 11%	161 12%	58 11%	37 17%	256 12%	133 11%	18 14% *	34 9%	30 11%	33 12%	14 6%	42 14% Z	39 14% Z	66 15% Z	53 12%	18 11%	31 11%	10 11%	330 12% Z	379 12% Z
Don't know	143 4%	68 4%	75 5%	36 7% EH	22 4%	24 4%	25 4%	36 4%	37 7% KL	39 4%	33 4%	34 3%	38 4%	42 4%	23 3%	41 5%	44 3%	35 7% QST	3 2%	82 4%	61 5%	8 6% *	24 7% b	9 3%	8 3%	9 4%	12 4%	5 2%	27 6%	22 5%	5 3%	10 4%	4 5%	124 4%	139 4%
Agree	1534 47%	783 48%	746 45%	282 58% FGH	316 52% GH	258 46%	262 44%	416 40%	311 58% JKL	442 50% KL	380 43%	400 40%	413 47%	449 46%	331 49%	341 45%	669 50% U	234 45%	95 43%	998 48%	536 44%	61 47% *	161 44%	141 52% bf	155 54% bcef	121 50%	149 50%	107 39%	188 42%	219 49%	68 42%	116 42%	46 48%	1303 47% b	1488 46% f
Disagree	1618 49%	777 48%	831 50%	172 35%	264 44% D	284 50% D	313 52% DE	585 56% DE	192 35%	396 45% I	471 53% IJ	558 56% IJ	425 49%	492 50%	327 48%	374 49%	616 46%	254 49%	120 55%	990 48%	628 51%	60 47% *	178 49%	120 44%	123 43%	110 46%	140 46%	163 59% XYZadghi	234 52%	206 46%	87 54% Yhi	152 55% XYdhi	45 47%	1334 48%	1573 49%
Net Diff	-84 -3%	6 *	-85 -5%	110 22%	52 9%	-27 -5%	-51 -9%	-168 -16%	120 22%	46 5%	-92 -10%	-158 -16%	-12 -1%	-43 -4%	4 1%	-33 -4%	53 4%	-20 -4%	-25 -11%	7 *	-92 -7%	1 1%	-16 -4%	21 8%	32 11%	11 5%	10 3%	-56 -20%	-46 -10%	12 3%	-19 -12%	-35 -13%	1 1%	-31 -1%	-85 -3%

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos MORI Terms and Conditions.

Overlap formulae used

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

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

J-20-091774-17 - Thursday 29th April - 5th May 2021
PUBLIC
Nationwide Consumer Panel - May 2021
Adults aged 16-75

Q7. Here are some statements about your attitudes to money. To what extent do you agree or disagree with each one? - Money is to be enjoyed, when I have it I spend it

All Adults aged 16-75 in the UK

		Education				Income					Marital Status			Household Size				Pres of children HH(17 or under)		Ethnicity		Furlough Status			Tenure		
	Total	GCSE/O Level/NVQ 12	A Level or equivalent	Degree/Masters/PhD	No formal qualifications	UP TO £19,999	£20,000-£34,999	£35,000 - £54,999	£55,000+	Prefer not to say	Married/ Living as Married	Single	Widowed/ Divorced/ Separated	1	2	3	4+	At least one child present	No children present	People from white ethnic group	People from ethnic minorities group	Ever Furloughed	Currently Furloughed	Never Furloughed	Home Owner	Renter	Other
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)
Unweighted base	3295	820	768	1499	208	801	907	752	509	326	1924	1020	351	631	1210	661	793	969	2326	2946	312	778	238	1969	2091	1092	76
Weighted base	3295	949	746	1334	266	840	927	733	465	330	1884	1037	374	628	1232	656	779	947	2348	2847	410	838	270	1893	2073	1118	61
Strongly agree	319 10%	99 10%	58 8%	123 9%	40 15% CD	82 10%	81 9%	82 11%	51 11%	23 7%	194 10% M	106 10% M	19 5%	50 8%	92 7%	83 13% NO	93 12% O	143 15% S	176 8%	236 8%	80 19% T	116 14% X	37 14%	177 9%	185 9%	120 11%	5 9% *
Tend to agree	1215 37%	362 38%	280 37%	468 35%	105 39%	313 37%	339 37%	275 38%	162 35%	126 38%	674 36%	408 39%	132 35%	213 34%	467 38%	250 38%	285 37%	362 38%	853 36%	1030 36%	162 39%	332 40%	115 42%	662 35%	735 35%	439 39%	18 30% *
Tend to disagree	1229 37%	340 36%	278 37%	530 40% E	81 30%	290 35%	376 41%	267 36%	181 39%	115 35%	714 38%	349 34%	166 44% L	254 40%	459 37%	230 35%	286 37%	298 31%	931 40% R	1116 39% U	105 26%	273 33%	85 32%	751 40% V	825 40% Z	382 34%	18 30% *
Strongly disagree	389 12%	92 10%	95 13%	172 13%	31 12%	115 14%	97 10%	81 11%	58 13%	37 11%	224 12%	123 12%	42 11%	87 14% P	161 13% P	55 8%	87 11%	105 11%	284 12%	353 12%	36 9%	84 10%	23 8%	230 12%	249 12%	127 11%	11 18% *
Don't know	143 4%	57 6% D	36 5%	41 3%	10 4%	38 5%	35 4%	28 4%	13 3%	29 9% FGHI	77 4%	51 5%	16 4%	24 4%	54 4%	38 6%	28 4%	40 4%	103 4%	112 4%	28 7%	34 4%	11 4%	72 4%	80 4%	49 4%	8 13% YZ*
Agree	1534 47%	461 49%	337 45%	591 44%	145 54% D	396 47%	420 45%	357 49%	212 46%	149 45%	869 46%	515 50% M	150 40%	263 42%	559 45%	333 51% N	378 49%	505 53% S	1029 44%	1266 44%	242 59% T	448 53% X	151 56% X	840 44%	920 44%	560 50% Y	24 39% *
Disagree	1618 49%	432 45%	373 50%	702 53% BE	112 42%	406 48%	473 51%	348 48%	239 51%	152 46%	938 50%	472 45%	208 56% L	341 54% P	619 50% P	285 43%	372 48%	403 43%	1215 52% R	1469 52% U	140 34%	356 43%	108 40%	981 52% VW	1074 52% Z	509 46%	30 49% *
Net Diff	-84 -3%	29 3%	-35 -5%	-111 -8%	33 12%	-10 -1%	-53 -6%	8 1%	-27 -6%	-3 -1%	-70 -4%	43 4%	-58 -15%	-78 -12%	-60 -5%	48 7%	6 1%	102 11%	-186 -8%	-203 -7%	101 25%	92 11%	43 16%	-142 -7%	-154 -7%	50 5%	-6 -10%

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Overlap formulae used

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ColumnMeans (5%): A,B/C/D/E,F/G/H/I/J,K/L/M,N/O/P/Q,R/S,T/U,V/W/X,Y/Z/a Minimum Base: 30(**) Small Base: 100(*)

J-20-091774-17 - Thursday 29th April - 5th May 2021

PUBLIC

Nationwide Consumer Panel - May 2021

Adults aged 16-75

Q7. Here are some statements about your attitudes to money. To what extent do you agree or disagree with each one? - Money is to be enjoyed, when I have it I spend it

All Adults aged 16-75 in the UK

		Optimistic for self and family?		View on financial well-being		HH spending under COVID			Saved money during COVID-19		Plans for future saving			Expectation of prices			Post COVID shopping preference	
	Total	Yes	No	Hedonistic	Cautious	Increased	Stayed same	Decreased	Yes	No	Will save more	Will save the same	Will save less	Will go up	Will stay same	Will go down	In person	Online
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)
Unweighted base	3295	2066	355	677	1697	892	1056	1258	1063	1112	954	1158	580	2457	522	108	1551	1146
Weighted base	3295	2053	377	664	1696	866	1077	1248	1020	1116	899	1176	574	2369	569	119	1576	1108
Strongly agree	319 10%	215 10%	41 11%	106 16% E	119 7%	122 14% GH	88 8%	97 8%	99 10%	128 12%	97 11%	95 8%	59 10%	195 8%	79 14% N	27 22% N*	162 10%	130 12%
Tend to agree	1215 37%	778 38%	129 34%	311 47% E	549 32%	359 41% H	429 40% H	396 32%	352 34%	435 39%	329 37%	421 36%	220 38%	834 35%	266 47% NP	36 30% *	575 36%	414 37%
Tend to disagree	1229 37%	783 38%	129 34%	190 29%	712 42% D	278 32%	390 36%	541 43% FG	422 41% J	376 34%	352 39%	474 40%	201 35%	973 41% OP	161 28%	29 24% *	600 38%	392 35%
Strongly disagree	389 12%	224 11%	63 17% B	37 6%	264 16% D	82 9%	122 11%	174 14% F	130 13%	127 11%	99 11%	151 13%	71 12%	301 13% O	40 7%	24 20% O*	195 12%	131 12%
Don't know	143 4%	53 3%	15 4%	19 3%	52 3%	26 3%	48 4%	41 3%	18 2%	51 5% I	22 2%	35 3%	22 4%	66 3%	23 4%	4 4% *	44 3%	41 4%
Agree	1534 47%	993 48%	170 45%	418 63% E	667 39%	480 55% GH	517 48% H	492 39%	451 44%	563 50% I	427 47%	516 44%	279 49%	1030 43%	345 61% N	63 52% *	736 47%	544 49%
Disagree	1618 49%	1007 49%	191 51%	227 34%	976 58% D	360 42%	512 48% F	715 57% FG	552 54% J	503 45%	451 50%	625 53%	272 47%	1274 54% O	201 35%	52 44% *	795 50%	523 47%
Net Diff	-84 -3%	-14 -1%	-21 -6%	191 29%	-309 -18%	121 14%	5 *	-223 -18%	-101 -10%	60 5%	-24 -3%	-109 -9%	7 1%	-244 -10%	144 25%	10 9%	-58 -4%	21 2%

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Overlap formulae used

ColumnProportions (5%): A,B/C,D/E,F/G/H,I/J,K/L/M,N/O/P,Q/R Minimum Base: 30(**) Small Base: 100(*)

ColumnMeans (5%): A,B/C,D/E,F/G/H,I/J,K/L/M,N/O/P,Q/R Minimum Base: 30(**) Small Base: 100(*)

J-20-091774-17 - Thursday 29th April - 5th May 2021

PUBLIC

Nationwide Consumer Panel - May 2021

Adults aged 16-75

Q7. Here are some statements about your attitudes to money. To what extent do you agree or disagree with each one? - I want to save more than I have done in the past – the pandemic has shown the world is full of risk and uncertainty

All Adults aged 16-75 in the UK

		Gender		Age					Generations				Social grade				Employment status					Region											
	Total	Male	Female	16 to 24	25 to 34	35 to 44	45 to 54	55 to 75	Gen Z	Millenial	GEN X	Baby Boomer	AB	C1	C2	DE	Full-time	Part-time	Self-Employed	ANY WORKING	ANY NOT WORKING	North East	North West	Yorkshire and Humberside	West Midlands	East Midlands	East Anglia	South West	South East	Greater London	Wales	Scotland	Northern Ireland	England	Great Britain
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)
Unweighted base	3295	1609	1671	429	624	582	645	1015	479	890	967	959	1114	1026	424	731	1383	522	225	2130	1165	92	250	188	198	163	208	187	308	305	445	541	410	1899	2885
Weighted base	3295	1628	1652	489	603	566	600	1038	541	877	884	993	876	983	681	755	1329	522	219	2070	1225	129	363	271	286	240	301	276	449	447	161	278	95	2761	3200
Strongly agree	867 26%	394 24%	470 28% B	173 35% GH	255 42% FGH	183 32% H	158 26% H	98 9%	190 35% KL	341 39% KL	244 28% L	92 9%	270 31% OP	265 27% O	137 20%	194 26%	447 34% RTU	141 27% U	54 25%	642 31% U	225 18%	30 23% *	111 31% Z	68 25%	73 25%	46 19%	85 28%	61 22%	110 25%	133 30% Z	40 25%	76 27%	34 36% VXYZbcefhi	717 26%	833 26%
Tend to agree	1566 48%	754 46%	801 48%	195 40%	256 43%	270 48%	300 50% DE	545 53% DE	223 41%	390 44%	430 49% I	523 53% IJ	408 47%	463 47%	349 51%	346 46%	616 46%	261 50%	109 50%	986 48%	580 47%	65 51% *	148 41%	135 50%	123 43%	130 54% W	135 45%	140 51%	217 48%	215 48%	82 51% W	133 48%	42 44%	1309 47%	1524 48%
Tend to disagree	578 18%	329 20% C	249 15%	63 13% E	48 8%	82 14% E	99 17% E	286 28% DEFG	66 12%	89 10%	153 17% IJ	270 27% IJK	138 16%	181 18%	129 19%	130 17%	185 14%	86 16%	43 20%	314 15%	264 22% QT	27 21% *	60 17%	47 18%	70 24% defghi	42 18%	53 18%	51 19%	81 18%	61 14%	26 16%	46 17%	11 12%	494 18% g	567 18% g
Strongly disagree	95 3%	59 4%	36 2%	33 7% EFGH	18 3%	12 2%	7 1%	24 2%	36 7% JKL	24 3%	12 1%	23 2%	22 3%	28 3%	12 2%	32 4%	31 2%	20 4%	6 3%	57 3%	38 3%	5 4% *	15 4%	4 2%	14 5%	7 3%	9 3%	7 3%	10 2%	11 2%	4 2%	7 2%	3 4%	81 3%	92 3%
Don't know	189 6%	93 6%	96 6%	25 5%	25 4%	19 3%	36 6%	85 8% EF	26 5%	33 4%	45 5%	85 9% IJK	37 4%	45 5%	54 8% M	54 7% M	51 4%	14 3%	6 3%	71 3%	118 10% QRST	2 2% *	28 8% Y	16 6%	7 2%	14 6%	19 6%	16 6%	30 7%	26 6%	9 6%	16 6%	5 5%	159 6% Y	185 6%
Agree	2433 74%	1148 70%	1271 77% B	368 75% H	511 85% DGH	453 80% H	458 76% H	643 62%	413 76% L	731 83% IKL	674 76% L	615 62%	678 77% P	728 74%	486 71%	540 71%	1062 80% U	402 77% U	163 75%	1627 79% U	805 66%	95 73% *	259 71%	203 75%	196 68%	176 73%	220 73%	202 73%	328 73%	348 78% Y	122 76%	209 75%	76 80% Y	2026 73%	2357 74%
Disagree	673 20%	388 24% C	285 17%	96 20% E	66 11%	94 17% E	106 18% E	310 30% DEFG	102 19% J	113 13%	166 19% J	293 30% IJK	161 18%	209 21%	141 21%	162 21%	216 16%	106 20%	49 23%	371 18% Q	302 25% QT	32 25% *	75 21%	52 19%	84 29% Xcdefghi	49 21%	62 21%	58 21%	91 20%	72 16%	30 19%	53 19%	15 16%	575 21% d	658 21%
Net Diff	1760 53%	760 47%	986 60%	272 56%	445 74%	358 63%	352 59%	332 32%	311 58%	618 71%	508 57%	322 32%	518 59%	519 53%	345 51%	378 50%	847 64%	296 57%	114 52%	1256 61%	503 41%	63 48%	184 51%	151 56%	112 39%	126 53%	158 52%	143 52%	237 53%	276 62%	92 57%	156 56%	61 64%	1451 53%	1699 53%

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Overlap formulae used

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

J-20-091774-17 - Thursday 29th April - 5th May 2021

PUBLIC

Nationwide Consumer Panel - May 2021

Adults aged 16-75

Q7. Here are some statements about your attitudes to money. To what extent do you agree or disagree with each one? - I want to save more than I have done in the past – the pandemic has shown the world is full of risk and uncertainty

All Adults aged 16-75 in the UK

		Education				Income					Marital Status			Household Size				Pres of children HH(17 or under)		Ethnicity		Furlough Status			Tenure		
	Total	GCSE/O Level/NVQ 12	A Level or equivalent	Degree/Masters/PhD	No formal qualifications	UP TO £19,999	£20,000-£34,999	£35,000 - £54,999	£55,000+	Prefer not to say	Married/ Living as Married	Single	Widowed/ Divorced/ Separated	1	2	3	4+	At least one child present	No children present	People from white ethnic group	People from ethnic minorities group	Ever Furloughed	Currently Furloughed	Never Furloughed	Home Owner	Renter	Other
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)
Unweighted base	3295	820	768	1499	208	801	907	752	509	326	1924	1020	351	631	1210	661	793	969	2326	2946	312	778	238	1969	2091	1092	76
Weighted base	3295	949	746	1334	266	840	927	733	465	330	1884	1037	374	628	1232	656	779	947	2348	2847	410	838	270	1893	2073	1118	61
Strongly agree	867 26%	205 22%	203 27% B	408 31% BE	51 19%	194 23%	219 24%	247 34% FGJ	131 28%	75 23%	485 26% M	329 32% KM	53 14%	129 21%	273 22%	200 30% NO	265 34% NO	342 36% S	525 22%	697 24%	158 39% T	286 34% X	78 29%	492 26%	483 23%	351 31% Y	26 42% Y*
Tend to agree	1566 48%	475 50%	347 47%	625 47%	118 45%	415 49%	448 48%	318 43%	230 49%	154 47%	911 48%	465 45%	190 51%	297 47%	612 50%	292 45%	364 47%	436 46%	1129 48%	1373 48%	171 42%	393 47%	130 48%	914 48%	1023 49% a	506 45%	21 34% *
Tend to disagree	578 18%	165 17%	130 17%	225 17%	58 22%	144 17%	187 20% H	109 15%	77 17%	61 19%	334 18%	154 15%	90 24% KL	141 22% PQ	244 20% Q	103 16%	90 12%	103 11%	475 20% R	535 19% U	41 10%	101 12%	36 13%	342 18% V	424 20% Z	142 13%	7 11% *
Strongly disagree	95 3%	30 3%	25 3%	29 2%	10 4%	30 4%	32 3%	11 1%	19 4% HJ	3 1%	49 3%	40 4%	7 2%	14 2%	32 3%	24 4%	26 3%	29 3%	66 3%	72 3%	23 6% T	32 4%	13 5%	43 2%	45 2%	46 4% Y	1 2% *
Don't know	189 6%	75 8% D	40 5%	46 3%	28 11% CD	58 7% I	41 4% I	48 7% I	7 1%	36 11% GI	106 6%	50 5%	34 9% L	47 7%	72 6%	37 6%	34 4%	38 4%	152 6% R	169 6%	16 4%	26 3%	13 5%	102 5%	97 5%	73 7%	7 11% Y*
Agree	2433 74%	679 72%	551 74% E	1033 77% BE	170 64%	609 72%	668 72%	566 77% J	361 78% J	230 70%	1395 74% M	794 77% M	243 65%	427 68%	885 72%	492 75% N	629 81% NOP	778 82% S	1655 70%	2070 73%	329 80% T	679 81% X	208 77%	1407 74%	1507 73%	858 77%	46 76% *
Disagree	673 20%	195 21%	155 21%	254 19%	68 26%	173 21%	219 24% H	120 16%	97 21%	64 19%	383 20%	193 19%	97 26% L	155 25% Q	275 22% Q	127 19%	116 15%	132 14%	541 23% R	607 21%	64 16%	133 16%	49 18%	385 20% V	470 23% Z	187 17%	8 13% *
Net Diff	1760 53%	484 51%	395 53%	779 58%	101 38%	436 52%	449 48%	446 61%	264 57%	165 50%	1013 54%	601 58%	146 39%	272 43%	610 49%	365 56%	514 66%	646 68%	1113 47%	1463 51%	265 65%	546 65%	159 59%	1022 54%	1037 50%	670 60%	38 63%

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Overlap formulae used

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ColumnMeans (5%): A,B/C/D/E,F/G/H/I/J,K/L/M,N/O/P/Q,R/S,T/U,V/W/X,Y/Z/a Minimum Base: 30(**) Small Base: 100(*)

J-20-091774-17 - Thursday 29th April - 5th May 2021

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Nationwide Consumer Panel - May 2021

Adults aged 16-75

Q7. Here are some statements about your attitudes to money. To what extent do you agree or disagree with each one? - I want to save more than I have done in the past – the pandemic has shown the world is full of risk and uncertainty

All Adults aged 16-75 in the UK

		Optimistic for self and family?		View on financial well-being		HH spending under COVID			Saved money during COVID-19		Plans for future saving			Expectation of prices			Post COVID shopping preference	
	Total	Yes	No	Hedonistic	Cautious	Increased	Stayed same	Decreased	Yes	No	Will save more	Will save the same	Will save less	Will go up	Will stay same	Will go down	In person	Online
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)
Unweighted base	3295	2066	355	677	1697	892	1056	1258	1063	1112	954	1158	580	2457	522	108	1551	1146
Weighted base	3295	2053	377	664	1696	866	1077	1248	1020	1116	899	1176	574	2369	569	119	1576	1108
Strongly agree	867 26%	574 28%	128 34%	174 26%	514 30%	286 33% G	188 17%	373 30% G	295 29%	357 32%	374 42% LM	240 20%	151 26% L	641 27%	144 25%	43 36% *	458 29%	306 28%
Tend to agree	1566 48%	981 48% C	147 39%	290 44%	837 49%	404 47%	504 47%	611 49%	475 47%	529 47%	411 46%	591 50%	289 50%	1197 51% OP	239 42%	36 31% *	741 47%	539 49%
Tend to disagree	578 18%	384 19%	60 16%	145 22% E	242 14%	107 12%	264 24% FH	203 16%	198 19% J	140 13%	88 10%	261 22% KM	93 16% K	376 16%	138 24% N	29 24% *	263 17%	190 17%
Strongly disagree	95 3%	43 2%	19 5% B	31 5% E	36 2%	32 4%	29 3%	32 3%	27 3%	38 3%	17 2%	33 3%	19 3%	55 2%	22 4%	9 7% N*	44 3%	36 3%
Don't know	189 6%	71 3%	23 6%	25 4%	67 4%	36 4%	91 8% FH	30 2%	25 2%	53 5% I	9 1%	51 4% K	21 4% K	101 4%	26 5%	3 2% *	70 4%	37 3%
Agree	2433 74%	1554 76%	274 73%	464 70%	1351 80% D	691 80% G	692 64%	984 79% G	769 75%	886 79%	785 87% LM	831 71%	441 77% L	1838 78% O	384 67%	79 67% *	1199 76%	845 76%
Disagree	673 20%	427 21%	79 21%	175 26% E	278 16%	139 16%	293 27% FH	234 19%	225 22% J	178 16%	105 12%	294 25% K	112 20% K	431 18%	160 28% N	37 31% N*	307 19%	226 20%
Net Diff	1760 53%	1128 55%	195 52%	289 44%	1073 63%	551 64%	399 37%	750 60%	544 53%	708 63%	681 76%	538 46%	328 57%	1407 59%	224 39%	42 35%	893 57%	618 56%

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Overlap formulae used

ColumnProportions (5%): A,B/C,D/E,F/G/H,I/J,K/L/M,N/O/P,Q/R Minimum Base: 30(**) Small Base: 100(*)

ColumnMeans (5%): A,B/C,D/E,F/G/H,I/J,K/L/M,N/O/P,Q/R Minimum Base: 30(**) Small Base: 100(*)

J-20-091774-17 - Thursday 29th April - 5th May 2021

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Nationwide Consumer Panel - May 2021

Adults aged 16-75

Q8. Thinking about your current financial situation, have you done, or are you considering any of the following due to the coronavirus outbreak? - Summary

All Adults aged 16-75 in the UK

	Q8. Thinking about your current financial situation, have you done, or are you considering any of the following due to the coronavirus outbreak?									
	Take out a personal loan through a bank	Access a new credit card	Spend more money than usual on a credit card you already have	Access money using the overdraft from your bank account	Request your mortgage payments to be temporarily stopped for up to three months (also known as a mortgage holiday)	Borrow money from friends or family	Access money from any savings you may have	Lend or give money to a friend or family member who may need financial assistance	Saving more money	Spending less money overall
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)
Unweighted base	3295	3295	3295	3295	3295	3295	3295	3295	3295	3295
Weighted base	3295	3295	3295	3295	3295	3295	3295	3295	3295	3295
Have already done this	267 8%	352 11% AE	492 15% ABE	461 14% ABE	227 7%	471 14% ABE	921 28% ABCDEFH	747 23% ABCDEF	1494 45% ABCDEFGH	1774 54% ABCDEFGHI
Have not done this but I am considering it	293 9% CDE	350 11% ACDEF	228 7% E	222 7% E	156 5%	259 8% E	413 13% ABCDEF	497 15% ABCDEFG	978 30% ABCDEFGHJ	662 20% ABCDEFGH
Have not done this and I am not considering it	2530 77% BCDEFGHIJ	2363 72% CDEGHIJ	1655 50% EGIJ	1764 54% CEGIJ	1174 36% IJ	2402 73% CDEGHIJ	1317 40% EIJ	1741 53% EGIJ	589 18%	641 19%
Does not apply to me	- -	- -	796 24% G	739 22% G	1620 49% CDG	- -	498 15%	- -	- -	- -
Don't know	205 6% CDEFG	230 7% CDEFG	124 4%	109 3%	118 4%	162 5% CDE	146 4% DE	310 9% ABCDEFGIJ	233 7% CDEFG	218 7% CDEFG

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Nationwide Consumer Panel - May 2021

Adults aged 16-75

Q8. Thinking about your current financial situation, have you done, or are you considering any of the following due to the coronavirus outbreak? - Take out a personal loan through a bank

All Adults aged 16-75 in the UK

		Gender		Age					Generations				Social grade				Employment status					Region														
	Total	Male	Female	16 to 24	25 to 34	35 to 44	45 to 54	55 to 75	Gen Z	Millenial	GEN X	Baby Boomer	AB	C1	C2	DE	Full-time	Part-time	Self-Employed	ANY WORKING	ANY NOT WORKING	North East	North West	Yorkshire and Humberside	West Midlands	East Midlands	East Anglia	South West	South East	Greater London	Wales	Scotland	Northern Ireland	England	Great Britain
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)
Unweighted base	3295	1609	1671	429	624	582	645	1015	479	890	967	959	1114	1026	424	731	1383	522	225	2130	1165	92	250	188	198	163	208	187	308	305	445	541	410	1899	2885
Weighted base	3295	1628	1652	489	603	566	600	1038	541	877	884	993	876	983	681	755	1329	522	219	2070	1225	129	363	271	286	240	301	276	449	447	161	278	95	2761	3200
Have already done this	267 8%	147 9%	119 7%	78 16% FGH	88 15% FGH	42 7% H	30 5%	28 3%	86 16% KL	108 12% KL	47 5% L	26 3%	91 10% P	73 7%	50 7%	54 7%	154 12% U	48 9% U	14 7%	217 10% U	50 4%	11 9% *	26 7%	26 10%	28 10%	19 8%	26 9%	16 6%	26 6%	47 11%	11 7%	18 6%	12 13% Wbcefhi	226 8%	254 8%
Have not done this but I am considering it	293 9%	197 12% C	93 6%	91 19% FGH	108 18% FGH	50 9% GH	23 4%	20 2%	107 20% JKL	117 13% KL	50 6% L	19 2%	95 11% NP	64 7%	79 12% NP	54 7%	174 13% RTU	33 6%	19 8%	225 11% RU	68 6%	10 8% *	30 8%	21 8%	28 10%	12 5%	26 9%	12 4%	57 13% Zbfgi	64 14% Zbefghi	12 8%	14 5%	5 5%	262 9% bfg	288 9% bfg
Have not done this and I am not considering it	2530 77%	1180 72%	1339 81% B	267 55%	380 63% D	448 79% DE	498 83% DE	937 90% DEFG	291 54%	614 70% I	728 82% IJ	897 90% IJK	641 73%	799 81% MO	500 73%	591 78% M	929 70%	404 77% QT	172 79%	1505 73% Q	1025 84% QRT	94 73% *	289 80% d	204 75%	212 74%	190 79% d	234 78% d	231 84% Ycdhi	338 75%	303 68%	131 82% dhi	232 83% VXYcdghi	73 77% d	2094 76% d	2457 77% d
Does not apply to me	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- - *	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Don't know	205 6%	105 6%	101 6%	53 11% EFH	26 4%	26 5%	48 8% E	52 5%	58 11% JKL	38 4%	59 7%	51 5%	48 5%	48 5%	53 8%	57 8% N	73 5%	37 7%	13 6%	123 6%	82 7%	14 11% e*	19 5%	20 7%	18 6%	18 7%	14 5%	17 6%	28 6%	32 7%	7 4%	14 5%	5 5%	180 7%	200 6%

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

J-20-091774-17 - Thursday 29th April - 5th May 2021

PUBLIC

Nationwide Consumer Panel - May 2021

Adults aged 16-75

Q8. Thinking about your current financial situation, have you done, or are you considering any of the following due to the coronavirus outbreak? - Take out a personal loan through a bank

All Adults aged 16-75 in the UK

		Education				Income					Marital Status			Household Size				Pres of children HH(17 or under)		Ethnicity		Furlough Status			Tenure		
	Total	GCSE/O Level/NVQ 12	A Level or equivalent	Degree/Masters/PhD	No formal qualifications	UP TO £19,999	£20,000-£34,999	£35,000 - £54,999	£55,000+	Prefer not to say	Married/ Living as Married	Single	Widowed/ Divorced/Separated	1	2	3	4+	At least one child present	No children present	People from white ethnic group	People from ethnic minorities group	Ever Furloughed	Currently Furloughed	Never Furloughed	Home Owner	Renter	Other
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)
Unweighted base	3295	820	768	1499	208	801	907	752	509	326	1924	1020	351	631	1210	661	793	969	2326	2946	312	778	238	1969	2091	1092	76
Weighted base	3295	949	746	1334	266	840	927	733	465	330	1884	1037	374	628	1232	656	779	947	2348	2847	410	838	270	1893	2073	1118	61
Have already done this	267 8%	63 7%	67 9%	118 9%	19 7%	60 7%	70 8%	64 9%	56 12% FGJ	16 5%	145 8%	105 10% M	16 4%	25 4%	81 7%	63 10% N	97 13% NO	143 15% S	123 5%	207 7%	50 12% T	134 16% X	45 17% X	118 6%	158 8%	100 9%	7 11% *
Have not done this but I am considering it	293 9%	68 7%	82 11% B	122 9%	20 8%	76 9% J	87 9% J	66 9% J	56 12% J	8 2%	154 8%	112 11%	27 7%	45 7%	73 6%	102 15% NOQ	73 9% O	125 13% S	168 7%	207 7%	83 20% T	132 16% X	50 19% X	139 7%	149 7%	139 12% Ya	2 3% *
Have not done this and I am not considering it	2530 77%	733 77%	549 74%	1040 78%	208 78%	645 77%	721 78%	555 76%	338 73%	272 82% I	1484 79% L	730 70%	316 84% L	517 82% PQ	1006 82% PQ	450 69%	558 72%	638 67%	1892 81% R	2271 80% U	241 59%	508 61%	155 58%	1528 81% VW	1651 80% Z	807 72%	48 79% *
Does not apply to me	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- - *
Don't know	205 6%	85 9% D	48 6%	54 4%	19 7%	59 7% I	50 5%	48 7% I	14 3%	35 11% GI	100 5%	90 9% KM	16 4%	41 7%	72 6%	42 6%	50 6%	41 4%	164 7% R	162 6%	36 9%	63 8%	20 7%	109 6%	115 6%	71 6%	5 8% *

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ColumnMeans (5%): A,B/C/D/E,F/G/H/I/J,K/L/M,N/O/P/Q,R/S,T/U,V/W/X,Y/Z/a Minimum Base: 30(**) Small Base: 100(*)

J-20-091774-17 - Thursday 29th April - 5th May 2021

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Nationwide Consumer Panel - May 2021

Adults aged 16-75

Q8. Thinking about your current financial situation, have you done, or are you considering any of the following due to the coronavirus outbreak? - Take out a personal loan through a bank

All Adults aged 16-75 in the UK

		Optimistic for self and family?		View on financial well-being		HH spending under COVID			Saved money during COVID-19		Plans for future saving			Expectation of prices			Post COVID shopping preference	
	Total	Yes	No	Hedonistic	Cautious	Increased	Stayed same	Decreased	Yes	No	Will save more	Will save the same	Will save less	Will go up	Will stay same	Will go down	In person	Online
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)
Unweighted base	3295	2066	355	677	1697	892	1056	1258	1063	1112	954	1158	580	2457	522	108	1551	1146
Weighted base	3295	2053	377	664	1696	866	1077	1248	1020	1116	899	1176	574	2369	569	119	1576	1108
Have already done this	267 8%	162 8%	49 13% B	64 10%	134 8%	103 12% GH	72 7%	88 7%	71 7%	116 10% I	92 10%	88 8%	53 9%	151 6%	80 14% N	25 21% N*	130 8%	109 10%
Have not done this but I am considering it	293 9%	161 8%	62 16% B	67 10%	144 8%	112 13% GH	79 7%	91 7%	92 9%	123 11%	100 11%	98 8%	58 10%	165 7%	89 16% N	25 21% N*	145 9%	108 10%
Have not done this and I am not considering it	2530 77%	1637 80% C	244 65%	487 73%	1332 79% D	600 69%	853 79% F	1016 81% F	826 81% J	797 71%	677 75%	940 80%	429 75%	1952 82% OP	364 64% P	56 47% *	1215 77%	849 77%
Does not apply to me	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- - *	- -	- -
Don't know	205 6%	93 5%	22 6%	47 7%	87 5%	51 6%	73 7% H	54 4%	32 3%	80 7% I	30 3%	50 4%	34 6%	101 4%	36 6%	14 12% N*	85 5%	42 4%

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos MORI Terms and Conditions.

Overlap formulae used

ColumnProportions (5%): A,B/C,D/E,F/G/H,I/J,K/L/M,N/O/P,Q/R Minimum Base: 30(**) Small Base: 100(*)

ColumnMeans (5%): A,B/C,D/E,F/G/H,I/J,K/L/M,N/O/P,Q/R Minimum Base: 30(**) Small Base: 100(*)

J-20-091774-17 - Thursday 29th April - 5th May 2021

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Nationwide Consumer Panel - May 2021

Adults aged 16-75

Q8. Thinking about your current financial situation, have you done, or are you considering any of the following due to the coronavirus outbreak? - Access a new credit card

All Adults aged 16-75 in the UK

		Gender		Age					Generations				Social grade				Employment status					Region														
	Total	Male	Female	16 to 24	25 to 34	35 to 44	45 to 54	55 to 75	Gen Z	Millenial	GEN X	Baby Boomer	AB	C1	C2	DE	Full-time	Part-time	Self-Employed	ANY WORKING	ANY NOT WORKING	North East	North West	Yorkshire and Humberside	West Midlands	East Midlands	East Anglia	South West	South East	Greater London	Wales	Scotland	Northern Ireland	England	Great Britain
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)
Unweighted base	3295	1609	1671	429	624	582	645	1015	479	890	967	959	1114	1026	424	731	1383	522	225	2130	1165	92	250	188	198	163	208	187	308	305	445	541	410	1899	2885
Weighted base	3295	1628	1652	489	603	566	600	1038	541	877	884	993	876	983	681	755	1329	522	219	2070	1225	129	363	271	286	240	301	276	449	447	161	278	95	2761	3200
Have already done this	352 11%	193 12%	156 9%	86 18% GH	107 18% GH	71 13% GH	44 7% H	43 4%	102 19% KL	138 16% KL	72 8% L	41 4%	104 12% P	114 12% P	73 11%	61 8%	195 15% RSTU	51 10%	14 7%	261 13% SU	91 7%	9 7% *	38 10%	37 14%	29 10%	19 8%	29 10%	22 8%	45 10%	69 16% Zbfhi	17 10%	25 9%	13 13%	298 11%	339 11%
Have not done this but I am considering it	350 11%	211 13% C	138 8%	111 23% FGH	125 21% FGH	46 8% H	31 5%	38 4%	123 23% JKL	143 16% KL	47 5%	37 4%	123 14% NP	87 9%	89 13% P	51 7%	195 15% U	60 12% U	23 11%	278 13% U	72 6%	12 9% *	32 9%	33 12%	42 15% bcef	27 11%	42 14% bef	15 6%	36 8%	72 16% Wbcefghi	11 7%	20 7%	8 9%	311 11% bef	342 11% bef
Have not done this and I am not considering it	2363 72%	1101 68%	1252 76% B	242 49%	341 57%	411 73% DE	474 79% DE	895 86% DEFG	261 48%	550 63% I	698 79% IJ	854 86% IJK	603 69%	729 74% M	460 68%	571 76% MO	868 65%	385 74% QT	161 74%	1414 68% Q	949 77% QT	96 74% *	265 73% d	179 66%	194 68%	182 76% d	211 70%	227 82% WXYacdghi	323 72% d	276 62%	125 78% XYdghi	218 79% XYadghi	67 70%	1953 71% d	2297 72% d
Does not apply to me	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- - *	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Don't know	230 7%	123 8%	106 6%	50 10% EH	29 5%	37 7%	51 9% E	61 6%	55 10% JL	46 5%	67 8%	61 6%	45 5%	54 5%	59 9%	72 9% MN	71 5%	26 5%	20 9%	117 6%	113 9% QRT	13 10% *	29 8%	22 8%	21 7%	12 5%	19 6%	11 4%	44 10% bf	30 7%	8 5%	15 5%	8 8%	199 7%	222 7%

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Overlap formulae used

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

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Nationwide Consumer Panel - May 2021

Adults aged 16-75

Q8. Thinking about your current financial situation, have you done, or are you considering any of the following due to the coronavirus outbreak? - Access a new credit card

All Adults aged 16-75 in the UK

		Education				Income					Marital Status			Household Size				Pres of children HH(17 or under)		Ethnicity		Furlough Status			Tenure		
	Total	GCSE/O Level/NVQ 12	A Level or equivalent	Degree/Masters/PhD	No formal qualifications	UP TO £19,999	£20,000-£34,999	£35,000 - £54,999	£55,000+	Prefer not to say	Married/ Living as Married	Single	Widowed/ Divorced/Separated	1	2	3	4+	At least one child present	No children present	People from white ethnic group	People from ethnic minorities group	Ever Furloughed	Currently Furloughed	Never Furloughed	Home Owner	Renter	Other
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)
Unweighted base	3295	820	768	1499	208	801	907	752	509	326	1924	1020	351	631	1210	661	793	969	2326	2946	312	778	238	1969	2091	1092	76
Weighted base	3295	949	746	1334	266	840	927	733	465	330	1884	1037	374	628	1232	656	779	947	2348	2847	410	838	270	1893	2073	1118	61
Have already done this	352 11%	96 10%	103 14% E	137 10%	16 6%	82 10% J	105 11% J	78 11% J	77 17% FGHJ	10 3%	177 9%	139 13% K	35 9%	73 12% O	89 7%	76 12% O	114 15% O	166 17% S	186 8%	258 9%	86 21% T	152 18% X	51 19% X	179 9%	196 9%	141 13% Y	8 13% *
Have not done this but I am considering it	350 11%	86 9%	67 9%	167 12%	31 12%	91 11% J	88 9%	93 13% J	62 13% J	17 5%	185 10%	139 13% KM	26 7%	47 7%	101 8%	102 16% NO	100 13% NO	142 15% S	208 9%	257 9%	87 21% T	163 19% X	48 18% X	161 8%	209 10%	127 11%	8 13% *
Have not done this and I am not considering it	2363 72%	685 72%	522 70%	967 73%	189 71%	588 70%	684 74% I	515 70%	311 67%	266 81% FHI	1407 75% L	668 64%	288 77% L	468 75% PQ	947 77% PQ	432 66%	516 66%	588 62%	1775 76% R	2145 75% U	201 49%	474 56%	152 56%	1424 75% VW	1561 75% Z	747 67%	40 65% *
Does not apply to me	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- - *
Don't know	230 7%	82 9% D	55 7% D	62 5%	30 11% D	79 9% GI	51 6%	47 6%	15 3%	37 11% GHI	114 6%	90 9% K	26 7%	40 6%	94 8%	46 7%	49 6%	51 5%	179 8%	187 7%	35 9%	50 6%	19 7%	129 7%	108 5%	103 9% Y	6 9% *

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Overlap formulae used

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ColumnMeans (5%): A,B/C/D/E,F/G/H/I/J,K/L/M,N/O/P/Q,R/S,T/U,V/W/X,Y/Z/a Minimum Base: 30(**) Small Base: 100(*)

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Nationwide Consumer Panel - May 2021

Adults aged 16-75

Q8. Thinking about your current financial situation, have you done, or are you considering any of the following due to the coronavirus outbreak? - Access a new credit card

All Adults aged 16-75 in the UK

		Optimistic for self and family?		View on financial well-being		HH spending under COVID			Saved money during COVID-19		Plans for future saving			Expectation of prices			Post COVID shopping preference	
	Total	Yes	No	Hedonistic	Cautious	Increased	Stayed same	Decreased	Yes	No	Will save more	Will save the same	Will save less	Will go up	Will stay same	Will go down	In person	Online
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)
Unweighted base	3295	2066	355	677	1697	892	1056	1258	1063	1112	954	1158	580	2457	522	108	1551	1146
Weighted base	3295	2053	377	664	1696	866	1077	1248	1020	1116	899	1176	574	2369	569	119	1576	1108
Have already done this	352 11%	216 11%	53 14%	78 12%	180 11%	132 15% GH	84 8%	125 10%	122 12%	149 13%	115 13%	119 10%	72 13%	228 10%	83 15% N	27 23% N*	167 11%	136 12%
Have not done this but I am considering it	350 11%	201 10%	71 19% B	87 13%	178 11%	125 14% GH	98 9%	119 10%	103 10%	156 14% I	111 12%	121 10%	77 13%	211 9%	95 17% N	28 23% N*	178 11%	131 12%
Have not done this and I am not considering it	2363 72%	1524 74% C	231 61%	460 69%	1252 74%	551 64%	797 74% F	957 77% F	747 73% J	745 67%	639 71%	880 75% M	388 68%	1815 77% OP	361 63% P	46 38% *	1140 72%	781 70%
Does not apply to me	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- - *	- -	- -
Don't know	230 7%	111 5%	22 6%	39 6%	86 5%	58 7% H	97 9% H	48 4%	48 5%	66 6%	34 4%	56 5%	38 7%	115 5%	31 5%	19 16% NO*	91 6%	60 5%

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Overlap formulae used

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ColumnMeans (5%): A,B/C,D/E,F/G/H,I/J,K/L/M,N/O/P,Q/R Minimum Base: 30(**) Small Base: 100(*)

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Nationwide Consumer Panel - May 2021

Adults aged 16-75

Q8. Thinking about your current financial situation, have you done, or are you considering any of the following due to the coronavirus outbreak? - Spend more money than usual on a credit card you already have

All Adults aged 16-75 in the UK

		Gender		Age					Generations				Social grade				Employment status					Region												
	Total	Male	Female	16 to 24	25 to 34	35 to 44	45 to 54	55 to 75	Gen Z	Millenial	GEN X	Baby Boomer	AB	C1	C2	DE	Full-time	Part-time	Self-Employed	ANY WORKING	ANY NOT WORKING	North East	North West	Yorkshire and Humberside	West Midlands	East Midlands	East Anglia	South West	South East	Greater London	Wales	Scotland	Northern Ireland	England	Great Britain
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)
Unweighted base	3295	1609	1671	429	624	582	645	1015	479	890	967	959	1114	1026	424	731	1383	522	225	2130	1165	92	250	188	198	163	208	187	308	305	445	541	410	1899	2885
Weighted base	3295	1628	1652	489	603	566	600	1038	541	877	884	993	876	983	681	755	1329	522	219	2070	1225	129	363	271	286	240	301	276	449	447	161	278	95	2761	3200
Have already done this	492 15%	236 15%	252 15%	91 19% GH	134 22% GH	98 17% H	77 13%	92 9%	109 20% KL	184 21% KL	111 13% L	88 9%	123 14%	147 15%	115 17%	106 14%	245 18% U	80 15% U	36 16%	360 17% U	132 11%	11 9% *	48 13%	43 16%	41 14%	31 13%	57 19%	36 13%	56 13%	90 20% Vcehi	20 12%	45 16%	14 14%	413 15%	478 15%
Have not done this but I am considering it	228 7%	127 8%	100 6%	78 16% EFGH	54 9% GH	47 8% GH	24 4%	25 2%	84 16% JKL	60 7% L	59 7% L	25 2%	86 10% NP	54 6%	50 7%	37 5%	130 10% STU	33 6%	8 4%	170 8% U	58 5%	6 5% *	26 7%	19 7%	23 8%	14 6%	28 9%	15 6%	34 8%	31 7%	10 6%	17 6%	4 4%	197 7%	224 7%
Have not done this and I am not considering it	1655 50%	817 50%	830 50%	150 31%	225 37%	288 51% DE	330 55% DE	662 64% DEFG	162 30%	383 44% I	475 54% IJ	634 64% IJK	436 50%	542 55% OP	311 46%	366 48%	666 50%	276 53%	117 54%	1059 51%	597 49%	75 58% *	172 47%	128 47%	141 49%	143 60% Wdfhi	156 52%	146 53%	223 50%	204 46%	85 53%	134 48%	48 50%	1388 50%	1607 50%
Does not apply to me	796 24%	376 23%	417 25%	141 29% FH	166 27% F	116 21%	141 24%	232 22%	154 28% L	221 25%	200 23%	221 22%	196 22%	215 22%	169 25%	216 29% MN	244 18%	122 23%	47 22%	413 20%	383 31% QRST	31 24% *	101 28% a	69 26%	72 25%	45 19%	49 16%	72 26% a	110 25%	110 25%	40 25% a	69 25% a	27 28% Za	659 24% a	769 24% a
Don't know	124 4%	71 4%	53 3%	30 6% H	24 4%	17 3%	27 5%	27 3%	32 6% L	28 3%	39 4%	25 3%	34 4%	25 3%	36 5%	30 4%	45 3%	13 3%	10 5%	68 3%	56 5%	6 5% *	16 4%	12 4%	10 3%	6 3%	11 4%	6 2%	25 5%	12 3%	6 4%	13 5%	3 3%	103 4%	122 4%

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Overlap formulae used

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

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Nationwide Consumer Panel - May 2021

Adults aged 16-75

Q8. Thinking about your current financial situation, have you done, or are you considering any of the following due to the coronavirus outbreak? - Spend more money than usual on a credit card you already have

All Adults aged 16-75 in the UK

		Education				Income					Marital Status			Household Size				Pres of children HH(17 or under)		Ethnicity		Furlough Status			Tenure		
	Total	GCSE/O Level/NVQ 12	A Level or equivalent	Degree/Masters/PhD	No formal qualifications	UP TO £19,999	£20,000-£34,999	£35,000 - £54,999	£55,000+	Prefer not to say	Married/ Living as Married	Single	Widowed/ Divorced/Separated	1	2	3	4+	At least one child present	No children present	People from white ethnic group	People from ethnic minorities group	Ever Furloughed	Currently Furloughed	Never Furloughed	Home Owner	Renter	Other
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)
Unweighted base	3295	820	768	1499	208	801	907	752	509	326	1924	1020	351	631	1210	661	793	969	2326	2946	312	778	238	1969	2091	1092	76
Weighted base	3295	949	746	1334	266	840	927	733	465	330	1884	1037	374	628	1232	656	779	947	2348	2847	410	838	270	1893	2073	1118	61
Have already done this	492 15%	129 14%	120 16%	218 16% E	25 9%	125 15%	144 16%	110 15%	79 17% J	34 10%	276 15%	165 16%	50 13%	106 17%	153 12%	112 17% O	121 15%	188 20% S	303 13%	393 14%	85 21% T	173 21% X	45 17%	270 14%	271 13%	193 17% Y	15 24% Y*
Have not done this but I am considering it	228 7%	67 7%	54 7%	93 7%	14 5%	52 6%	64 7%	62 9% J	38 8% J	12 4%	107 6%	97 9% K	23 6%	34 5%	68 6%	54 8%	72 9% NO	95 10% S	133 6%	165 6%	59 14% T	109 13% X	47 17% X	101 5%	149 7% a	77 7% a	- - *
Have not done this and I am not considering it	1655 50%	449 47%	370 50%	707 53% B	129 49%	375 45%	471 51%	401 55% FJ	255 55% F	153 46%	1015 54% L	434 42%	206 55% L	332 53% PQ	702 57% PQ	276 42%	345 44%	405 43%	1250 53% R	1499 53% U	146 36%	322 38%	91 34%	1032 54% VW	1160 56% Za	460 41%	22 37% *
Does not apply to me	796 24%	258 27% D	170 23%	282 21%	86 32% CD	254 30% GHI	217 23% I	135 18%	81 17%	109 33% GHI	413 22%	296 29% K	87 23%	131 21%	266 22%	187 29% NO	212 27% NO	223 24%	573 24%	688 24%	98 24%	204 24%	78 29%	420 22%	417 20%	351 31% Y	22 36% Y*
Don't know	124 4%	46 5% D	32 4%	34 3%	12 5%	34 4%	31 3%	25 3%	12 3%	22 7% GI	72 4%	43 4%	9 2%	26 4%	43 3%	26 4%	29 4%	35 4%	89 4%	102 4%	22 5%	30 4%	9 3%	70 4%	76 4%	37 3%	2 3% *

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ColumnMeans (5%): A,B/C/D/E,F/G/H/I/J,K/L/M,N/O/P/Q,R/S,T/U,V/W/X,Y/Z/a Minimum Base: 30(**) Small Base: 100(*)

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Nationwide Consumer Panel - May 2021

Adults aged 16-75

Q8. Thinking about your current financial situation, have you done, or are you considering any of the following due to the coronavirus outbreak? - Spend more money than usual on a credit card you already have

All Adults aged 16-75 in the UK

		Optimistic for self and family?		View on financial well-being		HH spending under COVID			Saved money during COVID-19		Plans for future saving			Expectation of prices			Post COVID shopping preference	
	Total	Yes	No	Hedonistic	Cautious	Increased	Stayed same	Decreased	Yes	No	Will save more	Will save the same	Will save less	Will go up	Will stay same	Will go down	In person	Online
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)
Unweighted base	3295	2066	355	677	1697	892	1056	1258	1063	1112	954	1158	580	2457	522	108	1551	1146
Weighted base	3295	2053	377	664	1696	866	1077	1248	1020	1116	899	1176	574	2369	569	119	1576	1108
Have already done this	492 15%	293 14%	84 22% B	119 18% E	234 14%	198 23% GH	106 10%	177 14% G	100 10%	274 25% I	139 15%	154 13%	119 21% KL	350 15%	84 15%	29 24% N*	240 15%	182 16%
Have not done this but I am considering it	228 7%	123 6%	45 12% B	55 8%	107 6%	117 14% GH	52 5%	58 5%	72 7%	89 8%	55 6%	71 6%	65 11% KL	117 5%	72 13% N	35 29% NO*	121 8%	85 8%
Have not done this and I am not considering it	1655 50%	1114 54% C	130 34%	317 48%	897 53%	338 39%	588 55% F	700 56% F	639 63% J	420 38%	458 51% M	701 60% KM	243 42%	1259 53% OP	262 46% P	35 29% *	791 50%	558 50%
Does not apply to me	796 24%	472 23%	113 30% B	158 24%	408 24%	193 22%	279 26%	285 23%	188 18%	301 27% I	231 26% L	231 20%	129 22%	582 25%	139 24%	16 14% *	384 24%	253 23%
Don't know	124 4%	51 2%	5 1%	15 2%	50 3%	20 2%	52 5% FH	29 2%	21 2%	33 3%	17 2%	19 2%	18 3%	62 3%	13 2%	4 4% *	39 2%	30 3%

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Overlap formulae used

ColumnProportions (5%): A,B/C,D/E,F/G/H,I/J,K/L/M,N/O/P,Q/R Minimum Base: 30(**) Small Base: 100(*)

ColumnMeans (5%): A,B/C,D/E,F/G/H,I/J,K/L/M,N/O/P,Q/R Minimum Base: 30(**) Small Base: 100(*)

J-20-091774-17 - Thursday 29th April - 5th May 2021

PUBLIC

Nationwide Consumer Panel - May 2021

Adults aged 16-75

Q8. Thinking about your current financial situation, have you done, or are you considering any of the following due to the coronavirus outbreak? - Access money using the overdraft from your bank account

All Adults aged 16-75 in the UK

		Gender		Age					Generations				Social grade				Employment status					Region												
	Total	Male	Female	16 to 24	25 to 34	35 to 44	45 to 54	55 to 75	Gen Z	Millenial	GEN X	Baby Boomer	AB	C1	C2	DE	Full-time	Part-time	Self-Employed	ANY WORKING	ANY NOT WORKING	North East	North West	Yorkshire and Humberside	West Midlands	East Midlands	East Anglia	South West	South East	Greater London	Wales	Scotland	Northern Ireland	England	Great Britain
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)
Unweighted base	3295	1609	1671	429	624	582	645	1015	479	890	967	959	1114	1026	424	731	1383	522	225	2130	1165	92	250	188	198	163	208	187	308	305	445	541	410	1899	2885
Weighted base	3295	1628	1652	489	603	566	600	1038	541	877	884	993	876	983	681	755	1329	522	219	2070	1225	129	363	271	286	240	301	276	449	447	161	278	95	2761	3200
Have already done this	461 14%	233 14%	222 13%	100 20% GH	121 20% GH	105 19% GH	76 13% H	58 6%	112 21% KL	167 19% KL	128 14% L	55 5%	143 16% P	140 14%	94 14%	83 11%	226 17% U	92 18% U	22 10%	340 16% U	121 10%	16 12% *	49 13%	42 16%	40 14%	35 15%	46 15%	30 11%	63 14%	62 14%	25 16%	38 14%	14 15%	383 14%	446 14%
Have not done this but I am considering it	222 7%	135 8% C	86 5%	71 14% FGH	66 11% GH	41 7% GH	19 3%	25 2%	84 16% JKL	78 9% KL	37 4%	24 2%	59 7%	54 5%	66 10% N	44 6%	129 10% U	41 8% U	9 4%	179 9% U	43 4%	4 3% *	24 7% b	20 7% b	30 10% bf	22 9% b	21 7% b	2 1%	30 7% b	44 10% bfi	8 5% b	12 4% b	4 5% b	197 7% bf	217 7% bf
Have not done this and I am not considering it	1764 54%	884 54%	874 53%	173 35%	270 45% D	309 55% DE	337 56% DE	677 65% DEFG	189 35%	436 50% I	489 55% I	651 66% IJK	466 53%	554 56%	352 52%	392 52%	717 54%	277 53%	130 59%	1124 54%	640 52%	70 54% *	180 50%	141 52%	154 54%	118 49%	156 52%	179 65% WXZacdfghi	233 52%	229 51%	98 61% W2cdhi	155 56%	51 54%	1460 53%	1713 54%
Does not apply to me	739 22%	316 19%	421 25% B	120 24% F	127 21%	95 17%	143 24% F	254 25% F	126 23%	175 20%	197 22%	241 24%	173 20%	215 22%	146 21%	205 27% MN	214 16%	103 20%	47 21%	364 18%	376 31% QRST	34 26% *	95 26% e	57 21%	53 19%	54 23%	71 24%	56 20%	102 23%	99 22%	27 17%	69 25% e	22 24% e	621 22% e	717 22% e
Don't know	109 3%	60 4%	49 3%	27 5% H	18 3%	16 3%	25 4%	23 2%	31 6% JL	22 3%	34 4%	22 2%	35 4% N	19 2%	23 3%	32 4% N	44 3%	9 2%	11 5%	64 3%	45 4%	6 5% *	16 4%	11 4%	8 3%	10 4%	7 2%	8 3%	19 4%	13 3%	3 2%	4 2%	2 3%	100 4% f	107 3% ef

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Overlap formulae used

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

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

J-20-091774-17 - Thursday 29th April - 5th May 2021

PUBLIC

Nationwide Consumer Panel - May 2021

Adults aged 16-75

Q8. Thinking about your current financial situation, have you done, or are you considering any of the following due to the coronavirus outbreak? - Access money using the overdraft from your bank account

All Adults aged 16-75 in the UK

		Education				Income					Marital Status			Household Size				Pres of children HH(17 or under)		Ethnicity		Furlough Status			Tenure		
	Total	GCSE/O Level/NVQ 12	A Level or equivalent	Degree/Masters/PhD	No formal qualifications	UP TO £19,999	£20,000-£34,999	£35,000 - £54,999	£55,000+	Prefer not to say	Married/ Living as Married	Single	Widowed/ Divorced/Separated	1	2	3	4+	At least one child present	No children present	People from white ethnic group	People from ethnic minorities group	Ever Furloughed	Currently Furloughed	Never Furloughed	Home Owner	Renter	Other
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)
Unweighted base	3295	820	768	1499	208	801	907	752	509	326	1924	1020	351	631	1210	661	793	969	2326	2946	312	778	238	1969	2091	1092	76
Weighted base	3295	949	746	1334	266	840	927	733	465	330	1884	1037	374	628	1232	656	779	947	2348	2847	410	838	270	1893	2073	1118	61
Have already done this	461 14%	139 15%	100 13%	198 15%	23 9%	126 15% J	133 14% J	121 16% J	65 14% J	16 5%	246 13%	171 17% K	43 12%	73 12%	138 11%	96 15%	154 20% NOP	212 22% S	249 11%	371 13%	82 20% T	200 24% X	79 29% X	218 11%	247 12%	197 18% Y	8 13% *
Have not done this but I am considering it	222 7%	54 6%	52 7%	94 7%	22 8%	54 6% J	61 7% J	59 8% J	39 8% J	8 3%	118 6%	80 8%	24 6%	35 6% O	32 3%	87 13% NOQ	68 9% O	109 12% S	113 5%	160 6%	58 14% T	105 13% X	33 12% X	101 5%	108 5%	106 9% Y	7 11% Y*
Have not done this and I am not considering it	1764 54%	468 49%	392 52%	787 59% BCE	118 44%	398 47%	501 54% F	401 55% F	265 57% F	200 60% F	1066 57% L	479 46%	219 59% L	353 56% PQ	726 59% PQ	317 48%	368 47%	428 45%	1337 57% R	1575 55% U	175 43%	346 41%	102 38%	1108 59% VW	1246 60% Za	479 43%	24 39% *
Does not apply to me	739 22%	240 25% D	185 25% D	226 17%	88 33% D	225 27% HI	214 23% H	127 17%	86 18%	87 26% HI	390 21%	272 26% K	77 21%	149 24%	295 24%	134 20%	162 21%	167 18%	572 24% R	654 23%	76 19%	156 19%	50 19%	409 22%	414 20%	297 27% Y	18 29% *
Don't know	109 3%	48 5% CD	17 2%	29 2%	15 6% CD	37 4% G	18 2%	26 4%	10 2%	19 6% GI	64 3%	35 3%	11 3%	18 3%	41 3%	23 3%	27 3%	31 3%	78 3%	87 3%	19 5%	31 4%	6 2%	58 3%	59 3%	39 3%	5 7% Y*

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Overlap formulae used

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ColumnMeans (5%): A,B/C/D/E,F/G/H/I/J,K/L/M,N/O/P/Q,R/S,T/U,V/W/X,Y/Z/a Minimum Base: 30(**) Small Base: 100(*)

J-20-091774-17 - Thursday 29th April - 5th May 2021

PUBLIC

Nationwide Consumer Panel - May 2021

Adults aged 16-75

Q8. Thinking about your current financial situation, have you done, or are you considering any of the following due to the coronavirus outbreak? - Access money using the overdraft from your bank account

All Adults aged 16-75 in the UK

		Optimistic for self and family?		View on financial well-being		HH spending under COVID			Saved money during COVID-19		Plans for future saving			Expectation of prices			Post COVID shopping preference	
	Total	Yes	No	Hedonistic	Cautious	Increased	Stayed same	Decreased	Yes	No	Will save more	Will save the same	Will save less	Will go up	Will stay same	Will go down	In person	Online
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)
Unweighted base	3295	2066	355	677	1697	892	1056	1258	1063	1112	954	1158	580	2457	522	108	1551	1146
Weighted base	3295	2053	377	664	1696	866	1077	1248	1020	1116	899	1176	574	2369	569	119	1576	1108
Have already done this	461 14%	285 14%	66 18%	123 19% E	222 13%	176 20% GH	118 11%	150 12%	115 11%	241 22% I	143 16% L	112 10%	98 17% L	306 13%	113 20% N	25 21% *	239 15%	166 15%
Have not done this but I am considering it	222 7%	130 6%	41 11% B	54 8%	112 7%	111 13% GH	58 5%	54 4%	56 5%	97 9% I	69 8%	78 7%	38 7%	125 5%	59 10% N	23 20% NO*	101 6%	77 7%
Have not done this and I am not considering it	1764 54%	1145 56% C	168 45%	323 49%	950 56% D	370 43%	616 57% F	736 59% F	611 60% J	484 43%	466 52%	731 62% KM	302 53%	1359 57% OP	261 46%	40 34% *	851 54%	599 54%
Does not apply to me	739 22%	453 22%	90 24%	151 23%	366 22%	192 22%	244 23%	278 22%	221 22%	263 24%	201 22%	236 20%	123 21%	536 23%	116 20%	27 23% *	350 22%	240 22%
Don't know	109 3%	40 2%	11 3%	12 2%	46 3%	18 2%	42 4%	31 2%	17 2%	30 3%	20 2%	19 2%	13 2%	44 2%	19 3%	3 3% *	34 2%	26 2%

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Overlap formulae used

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ColumnMeans (5%): A,B/C,D/E,F/G/H,I/J,K/L/M,N/O/P,Q/R Minimum Base: 30(**) Small Base: 100(*)

J-20-091774-17 - Thursday 29th April - 5th May 2021

PUBLIC

Nationwide Consumer Panel - May 2021

Adults aged 16-75

Q8. Thinking about your current financial situation, have you done, or are you considering any of the following due to the coronavirus outbreak? - Request your mortgage payments to be temporarily stopped for up to three months (also known as a mortgage holiday)

All Adults aged 16-75 in the UK

		Gender		Age					Generations				Social grade				Employment status					Region													
	Total	Male	Female	16 to 24	25 to 34	35 to 44	45 to 54	55 to 75	Gen Z	Millenial	GEN X	Baby Boomer	AB	C1	C2	DE	Full-time	Part-time	Self-Employed	ANY WORKING	ANY NOT WORKING	North East	North West	Yorkshire and Humberside	West Midlands	East Midlands	East Anglia	South West	South East	Greater London	Wales	Scotland	Northern Ireland	England	Great Britain
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)
Unweighted base	3295	1609	1671	429	624	582	645	1015	479	890	967	959	1114	1026	424	731	1383	522	225	2130	1165	92	250	188	198	163	208	187	308	305	445	541	410	1899	2885
Weighted base	3295	1628	1652	489	603	566	600	1038	541	877	884	993	876	983	681	755	1329	522	219	2070	1225	129	363	271	286	240	301	276	449	447	161	278	95	2761	3200
Have already done this	227 7%	132 8% C	94 6%	65 13% FGH	77 13% FGH	44 8% H	27 4% H	15 1%	74 14% KL	93 11% KL	45 5% L	15 2%	81 9% N	55 6%	43 6%	49 6%	130 10% U	41 8% U	15 7%	186 9% U	41 3%	16 12% YZbef*	33 9% Y	24 9% Y	8 3%	10 4%	20 7%	11 4%	29 6%	46 10% YZbefhi	9 5%	15 5%	6 6%	198 7% Y	221 7% Y
Have not done this but I am considering it	156 5%	103 6% C	52 3%	70 14% FGH	62 10% FGH	16 3% H	7 1% H	1 *	80 15% JKL	63 7% KL	12 1% L	1 *	59 7% NP	41 4%	35 5%	21 3%	104 8% RTU	18 3%	9 4%	131 6% RU	25 2%	3 2% *	11 3%	18 7% bf	30 11% VWbcefghi	13 5% b	20 7% bf	3 1%	18 4%	28 6% bf	4 3%	5 2%	2 2%	144 5% bf	153 5% bef
Have not done this and I am not considering it	1174 36%	607 37%	561 34%	124 25%	208 35% D	263 46% DEH	267 44% DEH	313 30%	137 25%	342 39% IL	392 44% IL	303 31%	326 37% P	399 41% P	227 33%	221 29%	633 48% RSTU	171 33% U	76 35% U	880 43% RU	293 24%	45 35% *	127 35%	81 30%	106 37%	88 37%	109 36%	104 38%	168 37%	143 32%	59 36%	107 39%	37 39%	971 35%	1137 36%
Does not apply to me	1620 49%	714 44%	899 54% B	192 39%	237 39%	226 40%	281 47% E	684 66% DEFG	208 38%	360 41%	401 45% I	651 66% IJK	377 43%	473 48%	340 50%	431 57% MN	420 32%	279 53% QT	110 50% QT	809 39% Q	812 66% QRST	54 42% *	178 49%	140 52%	133 46%	122 51%	144 48%	149 54%	208 46%	217 49%	85 53%	142 51%	47 49%	1346 49%	1573 49%
Don't know	118 4%	73 4% C	45 3%	38 8% EFGH	18 3%	18 3%	19 3%	25 2%	42 8% JKL	18 2%	35 4%	23 2%	34 4% N	15 2%	36 5% N	33 4% N	42 3%	12 2%	9 4%	64 3%	54 4%	11 9% Xdefhi*	13 4%	7 3%	9 3%	7 3%	9 3%	8 3%	26 6%	12 3%	4 3%	8 3%	3 3%	103 4%	115 4%

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Overlap formulae used

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

J-20-091774-17 - Thursday 29th April - 5th May 2021

PUBLIC

Nationwide Consumer Panel - May 2021

Adults aged 16-75

Q8. Thinking about your current financial situation, have you done, or are you considering any of the following due to the coronavirus outbreak? - Request your mortgage payments to be temporarily stopped for up to three months (also known as a mortgage holiday)

All Adults aged 16-75 in the UK

		Education				Income					Marital Status			Household Size				Pres of children HH(17 or under)		Ethnicity		Furlough Status			Tenure		
	Total	GCSE/O Level/NVQ 12	A Level or equivalent	Degree/Masters/PhD	No formal qualifications	UP TO £19,999	£20,000-£34,999	£35,000 - £54,999	£55,000+	Prefer not to say	Married/ Living as Married	Single	Widowed/ Divorced/Separated	1	2	3	4+	At least one child present	No children present	People from white ethnic group	People from ethnic minorities group	Ever Furloughed	Currently Furloughed	Never Furloughed	Home Owner	Renter	Other
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)
Unweighted base	3295	820	768	1499	208	801	907	752	509	326	1924	1020	351	631	1210	661	793	969	2326	2946	312	778	238	1969	2091	1092	76
Weighted base	3295	949	746	1334	266	840	927	733	465	330	1884	1037	374	628	1232	656	779	947	2348	2847	410	838	270	1893	2073	1118	61
Have already done this	227 7%	52 5%	53 7%	102 8%	20 7%	51 6%	59 6%	66 9% J	37 8%	15 5%	138 7%	76 7%	13 4%	25 4%	86 7% N	50 8% N	67 9% N	103 11% S	125 5%	157 6%	66 16% T	136 16% X	38 14% X	77 4%	170 8% Z	52 5%	3 5% *
Have not done this but I am considering it	156 5%	39 4%	45 6%	63 5%	8 3%	41 5% J	41 4% J	31 4%	38 8% GHJ	4 1%	79 4% M	72 7% KM	4 1%	18 3%	29 2%	56 9% NO	52 7% NO	89 9% S	67 3%	99 3%	49 12% T	93 11% X	31 11% X	56 3%	94 5%	62 6%	- - *
Have not done this and I am not considering it	1174 36%	297 31% E	265 36% E	562 42% BCE	50 19%	188 22%	313 34% F	328 45% FGJ	238 51% FGJ	107 32% F	738 39% L	311 30%	125 33%	224 36%	393 32%	238 36%	319 41% O	399 42% S	775 33%	1034 36%	134 33%	265 32%	84 31%	780 41% VW	908 44% Za	242 22%	14 23% *
Does not apply to me	1620 49%	514 54% CD	354 47%	581 44%	172 65% BCD	526 63% GHIJ	488 53% HI	283 39% I	143 31%	180 55% HI	869 46%	532 51% K	219 58% K	333 53% PQ	684 56% PQ	288 44%	315 40%	330 35%	1291 55% R	1464 51% U	139 34%	315 38%	110 41%	912 48% V	855 41%	709 63% Y	39 64% Y*
Don't know	118 4%	47 5% D	29 4% D	25 2%	17 6% D	34 4%	26 3%	26 4%	9 2%	24 7% GHI	59 3%	46 4%	13 4%	28 4%	39 3%	25 4%	26 3%	28 3%	90 4%	92 3%	23 6%	29 4%	7 2%	69 4%	46 2%	53 5% Y	5 8% Y*

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ColumnMeans (5%): A,B/C/D/E,F/G/H/I/J,K/L/M,N/O/P/Q,R/S,T/U,V/W/X,Y/Z/a Minimum Base: 30(**) Small Base: 100(*)

J-20-091774-17 - Thursday 29th April - 5th May 2021

PUBLIC

Nationwide Consumer Panel - May 2021

Adults aged 16-75

Q8. Thinking about your current financial situation, have you done, or are you considering any of the following due to the coronavirus outbreak? - Request your mortgage payments to be temporarily stopped for up to three months (also known as a mortgage holiday)

All Adults aged 16-75 in the UK

		Optimistic for self and family?		View on financial well-being		HH spending under COVID			Saved money during COVID-19		Plans for future saving			Expectation of prices			Post COVID shopping preference	
	Total	Yes	No	Hedonistic	Cautious	Increased	Stayed same	Decreased	Yes	No	Will save more	Will save the same	Will save less	Will go up	Will stay same	Will go down	In person	Online
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)
Unweighted base	3295	2066	355	677	1697	892	1056	1258	1063	1112	954	1158	580	2457	522	108	1551	1146
Weighted base	3295	2053	377	664	1696	866	1077	1248	1020	1116	899	1176	574	2369	569	119	1576	1108
Have already done this	227 7%	133 6%	44 12% B	65 10% E	100 6%	72 8%	59 5%	89 7%	72 7%	102 9%	82 9% L	69 6%	45 8%	123 5%	72 13% N	29 24% NO*	125 8%	76 7%
Have not done this but I am considering it	156 5%	94 5%	24 6%	50 8% E	62 4%	76 9% GH	41 4%	38 3%	60 6%	60 5%	46 5%	68 6%	35 6%	74 3%	62 11% N	14 11% N*	84 5%	61 6%
Have not done this and I am not considering it	1174 36%	763 37%	119 32%	211 32%	645 38% D	302 35%	387 36%	463 37%	401 39% J	343 31%	323 36%	477 41%	214 37%	867 37%	215 38%	36 30% *	540 34%	431 39%
Does not apply to me	1620 49%	1025 50%	170 45%	322 48%	851 50%	396 46%	538 50%	634 51%	481 47%	574 51%	440 49%	547 46%	267 47%	1264 53% OP	208 37% P	27 23% *	786 50%	515 47%
Don't know	118 4%	37 2%	19 5% B	17 3%	38 2%	20 2%	52 5% FH	23 2%	6 1%	37 3% I	9 1%	15 1%	13 2%	41 2%	12 2%	14 12% NO*	40 3%	25 2%

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Overlap formulae used

ColumnProportions (5%): A,B/C,D/E,F/G/H,I/J,K/L/M,N/O/P,Q/R Minimum Base: 30(**) Small Base: 100(*)

ColumnMeans (5%): A,B/C,D/E,F/G/H,I/J,K/L/M,N/O/P,Q/R Minimum Base: 30(**) Small Base: 100(*)

J-20-091774-17 - Thursday 29th April - 5th May 2021

PUBLIC

Nationwide Consumer Panel - May 2021

Adults aged 16-75

Q8. Thinking about your current financial situation, have you done, or are you considering any of the following due to the coronavirus outbreak? - Borrow money from friends or family

All Adults aged 16-75 in the UK

		Gender		Age					Generations				Social grade				Employment status					Region												
	Total	Male	Female	16 to 24	25 to 34	35 to 44	45 to 54	55 to 75	Gen Z	Millenial	GEN X	Baby Boomer	AB	C1	C2	DE	Full-time	Part-time	Self-Employed	ANY WORKING	ANY NOT WORKING	North East	North West	Yorkshire and Humberside	West Midlands	East Midlands	East Anglia	South West	South East	Greater London	Wales	Scotland	Northern Ireland	England	Great Britain
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)
Unweighted base	3295	1609	1671	429	624	582	645	1015	479	890	967	959	1114	1026	424	731	1383	522	225	2130	1165	92	250	188	198	163	208	187	308	305	445	541	410	1899	2885
Weighted base	3295	1628	1652	489	603	566	600	1038	541	877	884	993	876	983	681	755	1329	522	219	2070	1225	129	363	271	286	240	301	276	449	447	161	278	95	2761	3200
Have already done this	471 14%	211 13%	257 16%	130 27% FGH	156 26% FGH	88 16% H	65 11% H	32 3%	144 27% KL	195 22% KL	102 12% L	31 3%	143 16%	124 13%	80 12%	124 16%	210 16%	93 18% SU	19 9%	322 16% SU	149 12%	16 12% *	49 14%	40 15%	39 14%	27 11%	47 16%	24 9%	61 14%	89 20% Zbfhi	27 17% b	37 13%	13 14%	394 14% b	458 14% b
Have not done this but I am considering it	259 8%	154 9% C	102 6%	112 23% EFGH	84 14% FGH	36 6% GH	17 3% H	11 1%	127 23% JKL	96 11% KL	26 3% L	11 1%	97 11% NP	59 6%	55 8%	48 6%	129 10% U	49 9% U	19 9%	198 10% U	62 5%	11 8% *	29 8%	31 11% bcf	42 15% abcefghi	18 7%	19 6%	10 3%	24 5%	46 10% bcf	9 6%	15 5%	7 7%	228 8% b	252 8% bf
Have not done this and I am not considering it	2402 73%	1173 72%	1221 74%	217 44%	337 56% D	418 74% DE	479 80% DE	951 92% DEFG	235 44%	551 63% I	706 80% IJ	910 92% IJK	599 68%	756 77% MP	507 74%	540 72%	936 70%	357 68%	167 77%	1460 71%	943 77% QRT	95 74% *	264 73%	187 69%	190 67%	189 79% Yd	222 74%	225 82% XYdhi	336 75% d	290 65%	120 75% d	214 77% Ydi	71 74% d	1998 72% d	2332 73% d
Does not apply to me	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- - *	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Don't know	162 5%	90 6%	72 4%	31 6%	26 4%	24 4%	38 6%	43 4%	35 6%	35 4%	50 6%	42 4%	37 4%	43 4%	39 6%	43 6%	55 4%	23 4%	12 6%	90 4%	71 6%	7 6% *	21 6%	13 5%	15 5%	6 2%	13 4%	17 6%	28 6%	21 5%	4 3%	12 4%	4 5%	141 5%	157 5% e

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Overlap formulae used

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

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

J-20-091774-17 - Thursday 29th April - 5th May 2021

PUBLIC

Nationwide Consumer Panel - May 2021

Adults aged 16-75

Q8. Thinking about your current financial situation, have you done, or are you considering any of the following due to the coronavirus outbreak? - Borrow money from friends or family

All Adults aged 16-75 in the UK

		Education				Income					Marital Status			Household Size				Pres of children HH(17 or under)		Ethnicity		Furlough Status			Tenure		
	Total	GCSE/O Level/NVQ 12	A Level or equivalent	Degree/Masters/PhD	No formal qualifications	UP TO £19,999	£20,000-£34,999	£35,000 - £54,999	£55,000+	Prefer not to say	Married/ Living as Married	Single	Widowed/ Divorced/Separated	1	2	3	4+	At least one child present	No children present	People from white ethnic group	People from ethnic minorities group	Ever Furloughed	Currently Furloughed	Never Furloughed	Home Owner	Renter	Other
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)
Unweighted base	3295	820	768	1499	208	801	907	752	509	326	1924	1020	351	631	1210	661	793	969	2326	2946	312	778	238	1969	2091	1092	76
Weighted base	3295	949	746	1334	266	840	927	733	465	330	1884	1037	374	628	1232	656	779	947	2348	2847	410	838	270	1893	2073	1118	61
Have already done this	471 14%	139 15%	114 15%	175 13%	44 17%	162 19% GHIJ	129 14%	83 11%	57 12%	41 12%	203 11%	213 21% K	55 15%	101 16% O	110 9%	118 18% O	142 18% O	197 21% S	274 12%	364 13%	102 25% T	180 21% X	55 20% X	248 13%	206 10%	247 22% Y	11 17% *
Have not done this but I am considering it	259 8%	63 7%	77 10% B	98 7%	21 8%	73 9% J	86 9% J	53 7% J	40 9% J	7 2%	118 6%	127 12% KM	14 4%	30 5%	64 5%	72 11% NO	94 12% NO	114 12% S	145 6%	172 6%	80 20% T	141 17% X	63 23% VX	90 5%	138 7%	114 10% Y	4 7% *
Have not done this and I am not considering it	2402 73%	685 72%	531 71%	1010 76% E	176 66%	557 66%	676 73% F	559 76% F	357 77% F	254 77% F	1469 78% L	643 62%	290 78% L	468 74% PQ	1005 82% NPQ	433 66%	497 64%	593 63%	1809 77% R	2174 76% U	210 51%	475 57% W	134 50%	1467 77% VW	1654 80% Za	688 62%	40 65% *
Does not apply to me	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- - *
Don't know	162 5%	62 7% CD	24 3%	51 4%	25 9% CD	47 6% I	37 4%	38 5% I	10 2%	29 9% GI	93 5%	53 5%	16 4%	29 5%	54 4%	32 5%	46 6%	43 4%	119 5%	136 5%	17 4%	42 5%	18 7%	88 5%	76 4%	68 6% Y	6 11% Y*

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Overlap formulae used

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ColumnMeans (5%): A,B/C/D/E,F/G/H/I/J,K/L/M,N/O/P/Q,R/S,T/U,V/W/X,Y/Z/a Minimum Base: 30(**) Small Base: 100(*)

J-20-091774-17 - Thursday 29th April - 5th May 2021

PUBLIC

Nationwide Consumer Panel - May 2021

Adults aged 16-75

Q8. Thinking about your current financial situation, have you done, or are you considering any of the following due to the coronavirus outbreak? - Borrow money from friends or family

All Adults aged 16-75 in the UK

		Optimistic for self and family?		View on financial well-being		HH spending under COVID			Saved money during COVID-19		Plans for future saving			Expectation of prices			Post COVID shopping preference	
	Total	Yes	No	Hedonistic	Cautious	Increased	Stayed same	Decreased	Yes	No	Will save more	Will save the same	Will save less	Will go up	Will stay same	Will go down	In person	Online
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)
Unweighted base	3295	2066	355	677	1697	892	1056	1258	1063	1112	954	1158	580	2457	522	108	1551	1146
Weighted base	3295	2053	377	664	1696	866	1077	1248	1020	1116	899	1176	574	2369	569	119	1576	1108
Have already done this	471 14%	263 13%	95 25% B	112 17%	227 13%	171 20% GH	115 11%	176 14%	97 9%	262 24% I	166 18% L	101 9%	94 16% L	327 14%	81 14%	43 36% NO*	231 15%	184 17%
Have not done this but I am considering it	259 8%	143 7%	42 11% B	63 10%	119 7%	108 12% GH	63 6%	74 6%	66 6%	121 11% I	80 9%	92 8%	56 10%	114 5%	102 18% N	25 21% N*	123 8%	105 9%
Have not done this and I am not considering it	2402 73%	1571 77% C	227 60%	463 70%	1286 76% D	551 64%	835 78% F	962 77% F	837 82% J	676 61%	641 71%	950 81% KM	403 70%	1847 78% OP	361 63% P	46 39% *	1163 74%	789 71%
Does not apply to me	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- - *	- -	- -
Don't know	162 5%	75 4%	13 3%	26 4%	63 4%	36 4%	64 6% H	36 3%	20 2%	57 5% I	13 1%	34 3%	21 4% K	83 3%	25 4%	5 4% *	58 4%	30 3%

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Overlap formulae used

ColumnProportions (5%): A,B/C,D/E,F/G/H,I/J,K/L/M,N/O/P,Q/R Minimum Base: 30(**) Small Base: 100(*)

ColumnMeans (5%): A,B/C,D/E,F/G/H,I/J,K/L/M,N/O/P,Q/R Minimum Base: 30(**) Small Base: 100(*)

J-20-091774-17 - Thursday 29th April - 5th May 2021

PUBLIC

Nationwide Consumer Panel - May 2021

Adults aged 16-75

Q8. Thinking about your current financial situation, have you done, or are you considering any of the following due to the coronavirus outbreak? - Access money from any savings you may have

All Adults aged 16-75 in the UK

		Gender		Age					Generations				Social grade				Employment status					Region											
	Total	Male	Female	16 to 24	25 to 34	35 to 44	45 to 54	55 to 75	Gen Z	Millenial	GEN X	Baby Boomer	AB	C1	C2	DE	Full-time	Part-time	Self-Employed	ANY WORKING	ANY NOT WORKING	North East	North West	Yorkshire and Humberside	West Midlands	East Midlands	East Anglia	South West	South East	Greater London	Wales	Scotland	Northern Ireland	England	Great Britain
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)
Unweighted base	3295	1609	1671	429	624	582	645	1015	479	890	967	959	1114	1026	424	731	1383	522	225	2130	1165	92	250	188	198	163	208	187	308	305	445	541	410	1899	2885
Weighted base	3295	1628	1652	489	603	566	600	1038	541	877	884	993	876	983	681	755	1329	522	219	2070	1225	129	363	271	286	240	301	276	449	447	161	278	95	2761	3200
Have already done this	921 28%	450 28%	468 28%	156 32% GH	200 33% GH	178 31% GH	136 23%	252 24%	175 32% KL	294 33% KL	212 24%	240 24%	254 29%	294 30% P	186 27%	187 25%	371 28%	154 30%	76 35%	601 29%	320 26%	27 21% *	98 27%	69 26%	62 22%	61 25%	100 33% Y	78 28%	147 33% Y	134 30%	42 26%	79 28%	23 25%	777 28%	898 28%
Have not done this but I am considering it	413 13%	205 13%	207 13%	104 21% EFGH	92 15% FGH	54 10%	57 9%	106 10%	114 21% JKL	110 13%	88 10%	101 10%	129 15%	126 13%	68 10%	91 12%	154 12%	82 16% T	26 12%	261 13%	152 12%	19 15% *	31 9%	38 14%	41 14% b	35 15% b	40 13%	19 7%	46 10%	72 16% Wb	22 14% b	35 13% b	14 14% b	341 12% b	399 12% b
Have not done this and I am not considering it	1317 40%	659 40%	651 39%	132 27%	177 29%	222 39% DE	262 44% DE	524 50% DEFG	148 27%	283 32%	385 44% IJ	501 50% IJK	335 38%	407 41%	299 44%	275 36%	578 44% U	198 38%	81 37%	858 41%	459 37%	62 48% d*	145 40%	101 37%	126 44% a	104 43%	120 40%	115 42%	169 38%	158 35%	65 40%	112 40%	39 41%	1101 40%	1278 40%
Does not apply to me	498 15%	235 14%	259 16%	70 14%	104 17% H	96 17% H	112 19% H	116 11%	73 14%	156 18% L	156 18% L	113 11%	126 14%	132 13%	90 13%	150 20% MNO	178 13%	74 14%	22 10%	275 13%	223 18% QST	16 12% *	72 20% Za	47 17% a	50 17% a	25 11%	26 9%	47 17% a	67 15%	65 15%	27 17% a	40 15%	15 16% a	415 15% a	483 15% a
Don't know	146 4%	79 5%	67 4%	27 6%	30 5%	16 3%	34 6%	40 4%	30 5%	35 4%	44 5%	38 4%	31 4%	25 3%	38 6% N	52 7% MN	48 4%	14 3%	13 6%	75 4%	71 6% QRT	5 3% *	16 4%	16 6%	7 3%	14 6%	15 5%	17 6%	21 5%	17 4%	4 2%	11 4%	4 4%	127 5%	142 4%

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Overlap formulae used

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

J-20-091774-17 - Thursday 29th April - 5th May 2021

PUBLIC

Nationwide Consumer Panel - May 2021

Adults aged 16-75

Q8. Thinking about your current financial situation, have you done, or are you considering any of the following due to the coronavirus outbreak? - Access money from any savings you may have

All Adults aged 16-75 in the UK

		Education				Income					Marital Status			Household Size				Pres of children HH(17 or under)		Ethnicity		Furlough Status			Tenure		
	Total	GCSE/O Level/NVQ 12	A Level or equivalent	Degree/Masters/PhD	No formal qualifications	UP TO £19,999	£20,000-£34,999	£35,000 - £54,999	£55,000+	Prefer not to say	Married/ Living as Married	Single	Widowed/ Divorced/Separated	1	2	3	4+	At least one child present	No children present	People from white ethnic group	People from ethnic minorities group	Ever Furloughed	Currently Furloughed	Never Furloughed	Home Owner	Renter	Other
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)
Unweighted base	3295	820	768	1499	208	801	907	752	509	326	1924	1020	351	631	1210	661	793	969	2326	2946	312	778	238	1969	2091	1092	76
Weighted base	3295	949	746	1334	266	840	927	733	465	330	1884	1037	374	628	1232	656	779	947	2348	2847	410	838	270	1893	2073	1118	61
Have already done this	921 28%	236 25%	215 29% E	419 31% BE	52 19%	250 30%	264 28%	203 28%	127 27%	78 24%	520 28%	309 30%	92 25%	171 27%	342 28%	190 29%	219 28%	291 31%	630 27%	780 27%	129 31%	304 36% X	91 34% X	487 26%	572 28%	322 29%	17 27% *
Have not done this but I am considering it	413 13%	111 12%	95 13%	179 13%	28 11%	104 12%	116 13%	99 14%	53 11%	41 13%	221 12%	137 13%	55 15%	61 10%	144 12%	81 12%	127 16% NO	158 17% S	255 11%	326 11%	77 19% T	131 16% X	52 19% X	211 11%	257 12%	141 13%	8 13% *
Have not done this and I am not considering it	1317 40%	339 36%	308 41%	561 42% B	109 41%	258 31%	388 42% F	327 45% F	217 47% F	127 38%	816 43% L	354 34%	147 39%	264 42% Q	530 43% Q	251 38%	271 35%	309 33%	1008 43% R	1181 41% U	129 31%	247 30%	67 25%	854 45% VW	944 46% Z	344 31%	23 37% *
Does not apply to me	498 15%	200 21% CD	95 13%	148 11%	54 20% CD	182 22% GHI	138 15% H	73 10%	54 12%	51 16% H	248 13%	183 18% K	67 18%	107 17% O	145 12%	107 16% O	139 18% O	158 17%	340 14%	434 15%	60 15%	123 15%	54 20% V	273 14%	225 11%	255 23% Y	10 17% *
Don't know	146 4%	64 7% D	33 4% D	27 2%	22 8% D	46 5% G	20 2%	32 4%	15 3%	33 10% FGHI	78 4%	54 5%	14 4%	26 4%	71 6% Q	26 4%	22 3%	32 3%	114 5%	125 4%	16 4%	33 4%	6 2%	68 4%	76 4%	56 5%	3 6% *

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ColumnMeans (5%): A,B/C/D/E,F/G/H/I/J,K/L/M,N/O/P/Q,R/S,T/U,V/W/X,Y/Z/a Minimum Base: 30(**) Small Base: 100(*)

J-20-091774-17 - Thursday 29th April - 5th May 2021

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Nationwide Consumer Panel - May 2021

Adults aged 16-75

Q8. Thinking about your current financial situation, have you done, or are you considering any of the following due to the coronavirus outbreak? - Access money from any savings you may have

All Adults aged 16-75 in the UK

		Optimistic for self and family?		View on financial well-being		HH spending under COVID			Saved money during COVID-19		Plans for future saving			Expectation of prices			Post COVID shopping preference	
	Total	Yes	No	Hedonistic	Cautious	Increased	Stayed same	Decreased	Yes	No	Will save more	Will save the same	Will save less	Will go up	Will stay same	Will go down	In person	Online
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)
Unweighted base	3295	2066	355	677	1697	892	1056	1258	1063	1112	954	1158	580	2457	522	108	1551	1146
Weighted base	3295	2053	377	664	1696	866	1077	1248	1020	1116	899	1176	574	2369	569	119	1576	1108
Have already done this	921 28%	597 29%	122 32%	168 25%	523 31% D	307 35% GH	249 23%	340 27%	238 23%	456 41% I	283 31% L	258 22%	250 44% KL	695 29% O	131 23%	45 37% O*	488 31%	305 28%
Have not done this but I am considering it	413 13%	234 11%	70 19% B	92 14%	205 12%	127 15%	120 11%	152 12%	117 11%	131 12%	90 10%	177 15% K	95 17% K	258 11%	108 19% N	30 25% N*	222 14%	144 13%
Have not done this and I am not considering it	1317 40%	901 44% C	94 25%	268 40%	695 41%	246 28%	492 46% F	559 45% F	562 55% J	237 21%	378 42% M	615 52% KM	143 25%	978 41% P	245 43% P	24 20% *	618 39%	446 40%
Does not apply to me	498 15%	260 13%	77 21% B	118 18% E	205 12%	160 19% H	162 15%	157 13%	79 8%	262 23% I	138 15% L	92 8%	72 13% L	370 16%	72 13%	19 16% *	202 13%	179 16%
Don’t know	146 4%	60 3%	13 3%	16 2%	67 4%	25 3%	54 5%	41 3%	23 2%	31 3%	10 1%	33 3% K	13 2%	68 3%	13 2%	2 1% *	47 3%	34 3%

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Overlap formulae used

ColumnProportions (5%): A,B/C,D/E,F/G/H,I/J,K/L/M,N/O/P,Q/R Minimum Base: 30(**) Small Base: 100(*)

ColumnMeans (5%): A,B/C,D/E,F/G/H,I/J,K/L/M,N/O/P,Q/R Minimum Base: 30(**) Small Base: 100(*)

J-20-091774-17 - Thursday 29th April - 5th May 2021

PUBLIC

Nationwide Consumer Panel - May 2021

Adults aged 16-75

Q8. Thinking about your current financial situation, have you done, or are you considering any of the following due to the coronavirus outbreak? - Lend or give money to a friend or family member who may need financial assistance

All Adults aged 16-75 in the UK

		Gender		Age					Generations				Social grade				Employment status					Region														
	Total	Male	Female	16 to 24	25 to 34	35 to 44	45 to 54	55 to 75	Gen Z	Millenial	GEN X	Baby Boomer	AB	C1	C2	DE	Full-time	Part-time	Self-Employed	ANY WORKING	ANY NOT WORKING	North East	North West	Yorkshire and Humberside	West Midlands	East Midlands	East Anglia	South West	South East	Greater London	Wales	Scotland	Northern Ireland	England	Great Britain
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)
Unweighted base	3295	1609	1671	429	624	582	645	1015	479	890	967	959	1114	1026	424	731	1383	522	225	2130	1165	92	250	188	198	163	208	187	308	305	445	541	410	1899	2885
Weighted base	3295	1628	1652	489	603	566	600	1038	541	877	884	993	876	983	681	755	1329	522	219	2070	1225	129	363	271	286	240	301	276	449	447	161	278	95	2761	3200
Have already done this	747 23%	355 22%	387 23%	129 26% FG	181 30% FGH	97 17%	102 17%	237 23% G	144 27% K	223 25% K	152 17%	228 23% K	225 26% N	199 20%	161 24%	162 21%	306 23%	121 23%	41 19%	468 23%	279 23%	37 29% b*	89 24%	52 19%	75 26%	64 27%	69 23%	47 17%	96 22%	109 24%	33 21%	53 19%	22 23%	638 23%	724 23% f
Have not done this but I am considering it	497 15%	261 16%	235 14%	148 30% EFGH	109 18% GH	91 16% GH	46 8%	103 10%	163 30% JKL	156 18% KL	79 9%	98 10%	150 17% P	146 15%	107 16%	94 12%	219 16%	84 16%	34 16%	337 16%	160 13%	13 10% *	57 16%	52 19% f	44 15%	47 19% f	46 15%	33 12%	61 14%	79 18% f	23 14%	31 11%	12 13%	431 16% f	485 15% f
Have not done this and I am not considering it	1741 53%	863 53%	870 53%	158 32%	269 45% D	326 58% DE	384 64% DE	604 58% DE	175 32%	439 50% I	550 62% IJ	577 58% IJ	427 49%	549 56% M	349 51%	416 55% M	704 53%	272 52%	124 57%	1100 53%	642 52%	68 53% *	187 52%	147 54%	137 48%	115 48%	153 51%	171 62% YZdhi	243 54%	215 48%	89 55%	165 59% YZdhi	50 53%	1437 52%	1691 53%
Does not apply to me	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- - *	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Don't know	310 9%	149 9%	161 10%	54 11%	44 7%	51 9%	67 11%	94 9%	60 11% J	58 7%	102 12% J	90 9%	73 8%	89 9%	64 9%	84 11%	100 7%	46 9%	20 9%	166 8%	144 12% QT	11 9% *	30 8%	19 7%	30 11%	15 6%	33 11%	24 9%	48 11%	44 10%	16 10%	29 10%	11 11%	254 9%	299 9%

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Overlap formulae used

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

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

J-20-091774-17 - Thursday 29th April - 5th May 2021

PUBLIC

Nationwide Consumer Panel - May 2021

Adults aged 16-75

Q8. Thinking about your current financial situation, have you done, or are you considering any of the following due to the coronavirus outbreak? - Lend or give money to a friend or family member who may need financial assistance

All Adults aged 16-75 in the UK

		Education				Income					Marital Status			Household Size				Pres of children HH(17 or under)		Ethnicity		Furlough Status			Tenure		
	Total	GCSE/O Level/NVQ 12	A Level or equivalent	Degree/Masters/PhD	No formal qualifications	UP TO £19,999	£20,000-£34,999	£35,000 - £54,999	£55,000+	Prefer not to say	Married/ Living as Married	Single	Widowed/ Divorced/Separated	1	2	3	4+	At least one child present	No children present	People from white ethnic group	People from ethnic minorities group	Ever Furloughed	Currently Furloughed	Never Furloughed	Home Owner	Renter	Other
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)
Unweighted base	3295	820	768	1499	208	801	907	752	509	326	1924	1020	351	631	1210	661	793	969	2326	2946	312	778	238	1969	2091	1092	76
Weighted base	3295	949	746	1334	266	840	927	733	465	330	1884	1037	374	628	1232	656	779	947	2348	2847	410	838	270	1893	2073	1118	61
Have already done this	747 23%	229 24%	177 24%	291 22%	51 19%	192 23%	233 25% J	150 20%	112 24%	59 18%	404 21%	241 23%	102 27%	139 22%	298 24% P	121 18%	189 24% P	231 24%	516 22%	639 22%	98 24%	229 27% X	82 31% X	393 21%	420 20%	308 28% Y	11 18% *
Have not done this but I am considering it	497 15%	133 14%	107 14%	212 16%	44 17%	116 14%	148 16% J	114 16%	86 18% J	34 10%	277 15% M	188 18% M	31 8%	58 9%	156 13%	136 21% NO	147 19% NO	176 19% S	321 14%	369 13%	122 30% T	181 22% X	61 23% X	245 13%	295 14%	187 17%	9 15% *
Have not done this and I am not considering it	1741 53%	477 50%	384 51%	734 55%	146 55%	437 52%	476 51%	409 56%	235 51%	184 56%	1039 55% L	507 49%	195 52%	357 57% Q	675 55% Q	337 51%	372 48%	455 48%	1286 55% R	1573 55% U	155 38%	362 43%	106 39%	1074 57% VW	1188 57% Z	508 45%	32 53% *
Does not apply to me	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- - *
Don't know	310 9%	110 12% D	78 11% D	97 7%	25 9%	95 11% GI	70 8%	60 8%	32 7%	54 16% GHI	163 9%	100 10%	46 12%	74 12%	104 8%	62 9%	71 9%	85 9%	225 10%	266 9%	34 8%	66 8%	21 8%	181 10%	169 8%	116 10%	9 14% *

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Overlap formulae used

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ColumnMeans (5%): A,B/C/D/E,F/G/H/I/J,K/L/M,N/O/P/Q,R/S,T/U,V/W/X,Y/Z/a Minimum Base: 30(**) Small Base: 100(*)

J-20-091774-17 - Thursday 29th April - 5th May 2021

PUBLIC

Nationwide Consumer Panel - May 2021

Adults aged 16-75

Q8. Thinking about your current financial situation, have you done, or are you considering any of the following due to the coronavirus outbreak? - Lend or give money to a friend or family member who may need financial assistance

All Adults aged 16-75 in the UK

		Optimistic for self and family?		View on financial well-being		HH spending under COVID			Saved money during COVID-19		Plans for future saving			Expectation of prices			Post COVID shopping preference	
	Total	Yes	No	Hedonistic	Cautious	Increased	Stayed same	Decreased	Yes	No	Will save more	Will save the same	Will save less	Will go up	Will stay same	Will go down	In person	Online
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)
Unweighted base	3295	2066	355	677	1697	892	1056	1258	1063	1112	954	1158	580	2457	522	108	1551	1146
Weighted base	3295	2053	377	664	1696	866	1077	1248	1020	1116	899	1176	574	2369	569	119	1576	1108
Have already done this	747 23%	493 24%	97 26%	173 26%	393 23%	249 29% GH	211 20%	265 21%	219 21%	288 26%	249 28% LM	247 21%	123 21%	544 23%	124 22%	42 35% NO*	382 24%	251 23%
Have not done this but I am considering it	497 15%	343 17%	70 19%	110 17%	266 16%	163 19% G	133 12%	198 16%	178 17%	173 15%	172 19%	187 16%	86 15%	321 14%	119 21% N	28 23% N*	240 15%	199 18%
Have not done this and I am not considering it	1741 53%	1068 52%	181 48%	331 50%	899 53%	386 45%	625 58% F	694 56% F	561 55%	564 51%	429 48%	669 57% K	310 54%	1322 56% P	290 51% P	30 25% *	822 52%	587 53%
Does not apply to me	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- - *	- -	- -
Don't know	310 9%	148 7%	28 7%	50 7%	138 8%	67 8%	109 10%	91 7%	63 6%	91 8%	48 5%	72 6%	54 9% K	182 8%	37 6%	20 16% NO*	132 8%	72 6%

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Overlap formulae used

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ColumnMeans (5%): A,B/C,D/E,F/G/H,I/J,K/L/M,N/O/P,Q/R Minimum Base: 30(**) Small Base: 100(*)

J-20-091774-17 - Thursday 29th April - 5th May 2021

PUBLIC

Nationwide Consumer Panel - May 2021

Adults aged 16-75

Q8. Thinking about your current financial situation, have you done, or are you considering any of the following due to the coronavirus outbreak? - Saving more money

All Adults aged 16-75 in the UK

		Gender		Age					Generations				Social grade				Employment status					Region											
	Total	Male	Female	16 to 24	25 to 34	35 to 44	45 to 54	55 to 75	Gen Z	Millenial	GEN X	Baby Boomer	AB	C1	C2	DE	Full-time	Part-time	Self-Employed	ANY WORKING	ANY NOT WORKING	North East	North West	Yorkshire and Humberside	West Midlands	East Midlands	East Anglia	South West	South East	Greater London	Wales	Scotland	Northern Ireland	England	Great Britain
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)
Unweighted base	3295	1609	1671	429	624	582	645	1015	479	890	967	959	1114	1026	424	731	1383	522	225	2130	1165	92	250	188	198	163	208	187	308	305	445	541	410	1899	2885
Weighted base	3295	1628	1652	489	603	566	600	1038	541	877	884	993	876	983	681	755	1329	522	219	2070	1225	129	363	271	286	240	301	276	449	447	161	278	95	2761	3200
Have already done this	1494 45%	732 45%	754 46%	240 49% G	277 46% G	284 50% G	227 38%	467 45% G	267 49% K	423 48% K	360 41%	444 45%	450 51% OP	470 48% P	280 41%	296 39%	690 52% RSTU	224 43%	80 37%	993 48% RSU	501 41%	54 42% *	171 47%	109 40%	128 45%	112 47%	150 50%	110 40%	207 46%	197 44%	75 47%	138 50% b	43 45%	1238 45%	1451 45%
Have not done this but I am considering it	978 30%	443 27%	532 32% B	155 32% H	222 37% H	172 30% H	188 31% H	241 23%	171 32% L	308 35% L	268 30% L	231 23%	253 29%	282 29%	202 30%	241 32%	383 29%	180 34% U	69 32%	632 31%	347 28%	49 38% *	100 28%	84 31%	82 29%	75 31%	90 30%	77 28%	124 28%	136 30%	49 31%	80 29%	31 33%	817 30%	947 30%
Have not done this and I am not considering it	589 18%	319 20% C	266 16%	66 14%	66 11%	85 15%	134 22% DEF	237 23% DEF	71 13%	103 12%	187 21% IJ	228 23% IJ	130 15%	180 18%	122 18%	157 21% M	192 14%	93 18%	47 22%	332 16%	257 21% QT	13 10% *	60 17%	49 18%	58 20%	40 17%	43 14%	61 22% V	84 19%	89 20%	32 20% V	46 17%	15 16%	496 18%	574 18%
Does not apply to me	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- - *	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Don't know	233 7%	133 8%	100 6%	28 6%	37 6%	24 4%	51 8% F	93 9% F	32 6%	43 5%	68 8%	90 9% J	43 5%	51 5%	78 11% MN	61 8% MN	64 5%	26 5%	23 10% QRT	113 5%	120 10% QRT	13 10% e*	32 9% e	28 10% ef	18 6%	12 5%	18 6%	28 10% ef	33 7% e	25 6%	4 3%	14 5%	5 6%	209 8% e	228 7% e

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Overlap formulae used

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

J-20-091774-17 - Thursday 29th April - 5th May 2021

PUBLIC

Nationwide Consumer Panel - May 2021

Adults aged 16-75

Q8. Thinking about your current financial situation, have you done, or are you considering any of the following due to the coronavirus outbreak? - Saving more money

All Adults aged 16-75 in the UK

		Education				Income					Marital Status			Household Size				Pres of children HH(17 or under)		Ethnicity		Furlough Status			Tenure		
	Total	GCSE/O Level/NVQ 12	A Level or equivalent	Degree/Masters/PhD	No formal qualifications	UP TO £19,999	£20,000-£34,999	£35,000 - £54,999	£55,000+	Prefer not to say	Married/ Living as Married	Single	Widowed/ Divorced/Separated	1	2	3	4+	At least one child present	No children present	People from white ethnic group	People from ethnic minorities group	Ever Furloughed	Currently Furloughed	Never Furloughed	Home Owner	Renter	Other
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)
Unweighted base	3295	820	768	1499	208	801	907	752	509	326	1924	1020	351	631	1210	661	793	969	2326	2946	312	778	238	1969	2091	1092	76
Weighted base	3295	949	746	1334	266	840	927	733	465	330	1884	1037	374	628	1232	656	779	947	2348	2847	410	838	270	1893	2073	1118	61
Have already done this	1494 45%	350 37%	332 44% B	705 53% BCE	107 40%	294 35%	422 46% F	351 48% FJ	296 64% FGHJ	131 40%	875 46%	460 44%	159 42%	274 44%	589 48%	277 42%	355 46%	423 45%	1071 46%	1291 45%	194 47%	348 42%	98 36%	933 49% VW	995 48% Z	447 40%	37 61% Z*
Have not done this but I am considering it	978 30%	298 31%	236 32%	364 27%	81 30%	269 32% I	288 31% I	240 33% I	93 20%	88 27%	554 29%	317 31%	107 29%	158 25%	325 26%	212 32% NO	284 36% NO	353 37% S	625 27%	837 29%	120 29%	301 36% X	93 34%	532 28%	582 28%	375 34% Y	13 22% *
Have not done this and I am not considering it	589 18%	208 22% D	132 18%	207 16%	41 16%	194 23% HI	168 18%	101 14%	61 13%	65 20% I	332 18%	188 18%	69 18%	146 23% OQ	213 17%	120 18%	111 14%	131 14%	458 20% R	517 18%	68 17%	145 17%	53 20%	309 16%	358 17%	218 19%	7 11% *
Does not apply to me	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- - *
Don't know	233 7%	93 10% CD	46 6%	57 4%	36 14% CD	83 10% GHI	49 5%	40 5%	14 3%	47 14% GHI	122 7%	71 7%	39 10%	51 8% Q	105 9% Q	47 7% Q	29 4%	40 4%	193 8% R	201 7%	27 7%	45 5%	25 9% V	118 6%	138 7%	79 7%	4 6% *

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ColumnMeans (5%): A,B/C/D/E,F/G/H/I/J,K/L/M,N/O/P/Q,R/S,T/U,V/W/X,Y/Z/a Minimum Base: 30(**) Small Base: 100(*)

J-20-091774-17 - Thursday 29th April - 5th May 2021

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Nationwide Consumer Panel - May 2021

Adults aged 16-75

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All Adults aged 16-75 in the UK

		Optimistic for self and family?		View on financial well-being		HH spending under COVID			Saved money during COVID-19		Plans for future saving			Expectation of prices			Post COVID shopping preference	
	Total	Yes	No	Hedonistic	Cautious	Increased	Stayed same	Decreased	Yes	No	Will save more	Will save the same	Will save less	Will go up	Will stay same	Will go down	In person	Online
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)
Unweighted base	3295	2066	355	677	1697	892	1056	1258	1063	1112	954	1158	580	2457	522	108	1551	1146
Weighted base	3295	2053	377	664	1696	866	1077	1248	1020	1116	899	1176	574	2369	569	119	1576	1108
Have already done this	1494 45%	1033 50% C	125 33%	249 37%	881 52% D	346 40%	483 45%	629 50% FG	774 76% J	244 22%	564 63% LM	642 55% M	172 30%	1098 46%	265 47%	47 39% *	757 48%	497 45%
Have not done this but I am considering it	978 30%	620 30%	129 34%	225 34%	494 29%	318 37% GH	291 27%	352 28%	150 15%	501 45% I	270 30%	311 26%	224 39% KL	731 31%	164 29%	44 37% *	477 30%	358 32%
Have not done this and I am not considering it	589 18%	315 15%	98 26% B	152 23% E	217 13%	146 17%	225 21% H	203 16%	73 7%	287 26% I	46 5%	184 16% K	144 25% KL	407 17%	121 21%	25 21% *	263 17%	197 18%
Does not apply to me	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- - *	- -	- -
Don't know	233 7%	86 4%	24 6%	37 6%	103 6%	56 6%	78 7%	65 5%	23 2%	85 8% I	19 2%	40 3%	34 6% K	134 6%	19 3%	4 3% *	78 5%	56 5%

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ColumnProportions (5%): A,B/C,D/E,F/G/H,I/J,K/L/M,N/O/P,Q/R Minimum Base: 30(**) Small Base: 100(*)

ColumnMeans (5%): A,B/C,D/E,F/G/H,I/J,K/L/M,N/O/P,Q/R Minimum Base: 30(**) Small Base: 100(*)

J-20-091774-17 - Thursday 29th April - 5th May 2021

PUBLIC

Nationwide Consumer Panel - May 2021

Adults aged 16-75

Q8. Thinking about your current financial situation, have you done, or are you considering any of the following due to the coronavirus outbreak? - Spending less money overall

All Adults aged 16-75 in the UK

		Gender		Age					Generations				Social grade				Employment status					Region													
	Total	Male	Female	16 to 24	25 to 34	35 to 44	45 to 54	55 to 75	Gen Z	Millenial	GEN X	Baby Boomer	AB	C1	C2	DE	Full-time	Part-time	Self-Employed	ANY WORKING	ANY NOT WORKING	North East	North West	Yorkshire and Humberside	West Midlands	East Midlands	East Anglia	South West	South East	Greater London	Wales	Scotland	Northern Ireland	England	Great Britain
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)
Unweighted base	3295	1609	1671	429	624	582	645	1015	479	890	967	959	1114	1026	424	731	1383	522	225	2130	1165	92	250	188	198	163	208	187	308	305	445	541	410	1899	2885
Weighted base	3295	1628	1652	489	603	566	600	1038	541	877	884	993	876	983	681	755	1329	522	219	2070	1225	129	363	271	286	240	301	276	449	447	161	278	95	2761	3200
Have already done this	1774 54%	823 51%	940 57% B	230 47%	323 54%	318 56% D	356 59% DH	546 53%	260 48%	469 54%	519 59% I	525 53%	499 57% OP	555 56% O	334 49%	386 51%	726 55%	281 54%	138 63% U	1145 55%	628 51%	69 53% *	174 48%	122 45%	135 47%	120 50%	186 62% WXYhi	150 55%	264 59% WXY	244 55%	90 56% X	165 59% WXYhi	53 56%	1466 53%	1721 54% X
Have not done this but I am considering it	662 20%	316 19%	346 21%	143 29% GH	145 24% GH	135 24% GH	92 15%	147 14%	153 28% KL	211 24% KL	158 18%	140 14%	186 21%	171 17%	136 20%	169 22% N	292 22% U	117 22% U	42 19%	451 22% U	212 17%	28 22% *	87 24% a	55 20%	64 22%	68 28% acfhi	43 14%	51 18%	78 17%	87 19%	34 21%	47 17%	21 22% a	560 20%	641 20%
Have not done this and I am not considering it	641 19%	378 23% C	261 16%	90 18%	102 17%	76 14%	105 18%	267 26% DEFG	99 18%	140 16%	151 17%	251 25% IJK	156 18%	201 20%	141 21%	143 19%	244 18%	95 18%	28 13%	367 18%	274 22% ST	23 17% *	68 19%	76 28% acefghi	68 24%	44 18%	52 17%	56 20%	72 16%	90 20%	27 17%	51 18%	15 16%	548 20%	626 20%
Does not apply to me	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- - *	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Don't know	218 7%	111 7%	105 6%	27 5%	32 5%	36 6%	46 8%	77 7%	29 5%	57 6%	56 6%	76 8%	35 4%	56 6%	70 10% MN	57 8% M	67 5%	29 6%	11 5%	108 5%	110 9% QT	9 7% *	34 9% Z	18 7%	19 7%	8 3%	20 7%	19 7%	34 8%	26 6%	10 6%	15 5%	6 7%	187 7%	212 7%

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos MORI Terms and Conditions.

Overlap formulae used

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

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

J-20-091774-17 - Thursday 29th April - 5th May 2021

PUBLIC

Nationwide Consumer Panel - May 2021

Adults aged 16-75

Q8. Thinking about your current financial situation, have you done, or are you considering any of the following due to the coronavirus outbreak? - Spending less money overall

All Adults aged 16-75 in the UK

		Education				Income					Marital Status			Household Size				Pres of children HH(17 or under)		Ethnicity		Furlough Status			Tenure		
	Total	GCSE/O Level/NVQ 12	A Level or equivalent	Degree/Masters/PhD	No formal qualifications	UP TO £19,999	£20,000-£34,999	£35,000 - £54,999	£55,000+	Prefer not to say	Married/ Living as Married	Single	Widowed/ Divorced/Separated	1	2	3	4+	At least one child present	No children present	People from white ethnic group	People from ethnic minorities group	Ever Furloughed	Currently Furloughed	Never Furloughed	Home Owner	Renter	Other
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)
Unweighted base	3295	820	768	1499	208	801	907	752	509	326	1924	1020	351	631	1210	661	793	969	2326	2946	312	778	238	1969	2091	1092	76
Weighted base	3295	949	746	1334	266	840	927	733	465	330	1884	1037	374	628	1232	656	779	947	2348	2847	410	838	270	1893	2073	1118	61
Have already done this	1774 54%	449 47%	410 55% BE	806 60% BE	107 40%	456 54%	489 53%	395 54%	259 56%	175 53%	1020 54%	530 51%	223 60% L	339 54%	687 56%	328 50%	420 54%	527 56%	1247 53%	1540 54%	222 54%	448 53% W	125 46%	1020 54%	1107 53%	619 55%	37 60% *
Have not done this but I am considering it	662 20%	209 22%	161 22%	236 18%	56 21%	181 22% J	200 22% J	147 20%	87 19%	47 14%	357 19%	242 23% K	63 17%	107 17%	218 18%	146 22%	192 25% NO	224 24% S	438 19%	566 20%	86 21%	214 26% X	76 28% X	368 19%	403 19%	240 22%	13 21% *
Have not done this and I am not considering it	641 19%	196 21%	138 18%	229 17%	78 29% BCD	148 18%	178 19%	146 20%	103 22%	66 20%	373 20%	198 19%	70 19%	139 22%	231 19%	139 21%	132 17%	155 16%	486 21% R	552 19%	78 19%	136 16%	54 20%	382 20%	435 21% Z	188 17%	7 12% *
Does not apply to me	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- - *
Don't know	218 7%	94 10% CD	37 5%	62 5%	24 9% D	56 7% I	60 7% I	45 6%	15 3%	42 13% FGHI	133 7%	67 6%	18 5%	43 7%	97 8% Q	43 7%	35 5%	41 4%	177 8% R	188 7%	23 6%	40 5%	15 6%	123 7%	129 6%	71 6%	4 6% *

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Overlap formulae used

ColumnProportions (5%): A,B/C/D/E,F/G/H/I/J,K/L/M,N/O/P/Q,R/S,T/U,V/W/X,Y/Z/a Minimum Base: 30(**) Small Base: 100(*)

ColumnMeans (5%): A,B/C/D/E,F/G/H/I/J,K/L/M,N/O/P/Q,R/S,T/U,V/W/X,Y/Z/a Minimum Base: 30(**) Small Base: 100(*)

J-20-091774-17 - Thursday 29th April - 5th May 2021

PUBLIC

Nationwide Consumer Panel - May 2021

Adults aged 16-75

Q8. Thinking about your current financial situation, have you done, or are you considering any of the following due to the coronavirus outbreak? - Spending less money overall

All Adults aged 16-75 in the UK

		Optimistic for self and family?		View on financial well-being		HH spending under COVID			Saved money during COVID-19		Plans for future saving			Expectation of prices			Post COVID shopping preference	
	Total	Yes	No	Hedonistic	Cautious	Increased	Stayed same	Decreased	Yes	No	Will save more	Will save the same	Will save less	Will go up	Will stay same	Will go down	In person	Online
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)
Unweighted base	3295	2066	355	677	1697	892	1056	1258	1063	1112	954	1158	580	2457	522	108	1551	1146
Weighted base	3295	2053	377	664	1696	866	1077	1248	1020	1116	899	1176	574	2369	569	119	1576	1108
Have already done this	1774 54%	1137 55%	203 54%	304 46%	1035 61% D	409 47% G	438 41%	882 71% FG	623 61%	641 57%	568 63% L	583 50%	337 59% L	1369 58% OP	251 44%	52 44% *	923 59% R	575 52%
Have not done this but I am considering it	662 20%	400 20%	88 23%	162 24% E	316 19%	252 29% GH	227 21% H	175 14%	176 17%	249 22% I	196 22%	240 20%	115 20%	447 19%	151 27% N	37 31% N*	323 20%	244 22%
Have not done this and I am not considering it	641 19%	419 20%	67 18%	172 26% E	247 15%	165 19% H	322 30% FH	141 11%	182 18%	173 15%	110 12%	303 26% KM	93 16%	439 19%	144 25% N	23 19% *	265 17%	241 22% Q
Does not apply to me	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- - *	- -	- -
Don't know	218 7%	96 5%	19 5%	25 4%	97 6%	40 5%	90 8% FH	50 4%	40 4%	54 5%	26 3%	50 4%	28 5%	114 5%	24 4%	7 6% *	64 4%	48 4%

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Overlap formulae used

ColumnProportions (5%): A,B/C,D/E,F/G/H,I/J,K/L/M,N/O/P,Q/R Minimum Base: 30(**) Small Base: 100(*)

ColumnMeans (5%): A,B/C,D/E,F/G/H,I/J,K/L/M,N/O/P,Q/R Minimum Base: 30(**) Small Base: 100(*)

J-20-091774-17 - Thursday 29th April - 5th May 2021
PUBLIC
Nationwide Consumer Panel - May 2021
Adults aged 16-75

Q9a. Thinking about the past month, how has your total household spending differed from what you would have usually spent before the coronavirus pandemic?
All Adults aged 16-75 in the UK

		Gender		Age					Generations				Social grade				Employment status					Region											
	Total	Male	Female	16 to 24	25 to 34	35 to 44	45 to 54	55 to 75	Gen Z	Millenial	GEN X	Baby Boomer	AB	C1	C2	DE	Full-time	Part-time	Self-Employed	ANY WORKING	ANY NOT WORKING	North East	North West	Yorkshire and Humberside	West Midlands	East Midlands	East Anglia	South West	South East	Greater London	Wales	Scotland	Northern Ireland	England	Great Britain
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)
Unweighted base	3295	1609	1671	429	624	582	645	1015	479	890	967	959	1114	1026	424	731	1383	522	225	2130	1165	92	250	188	198	163	208	187	308	305	445	541	410	1899	2885
Weighted base	3295	1628	1652	489	603	566	600	1038	541	877	884	993	876	983	681	755	1329	522	219	2070	1225	129	363	271	286	240	301	276	449	447	161	278	95	2761	3200
It has increased a lot	208 6%	103 6%	105 6%	51 10% EGH	34 6%	52 9% H	37 6% H	35 3%	52 10% L	66 7% L	58 7% L	33 3%	47 5%	63 6%	63 9% P	35 5%	110 8% RSTU	25 5%	5 2%	140 7% S	68 6%	5 4% *	22 6% b	24 9% b	18 6% b	18 8% b	12 4%	5 2%	31 7% b	37 8% b	9 6% b	17 6% b	10 11% Vabefhi	172 6% b	198 6% b
It has increased a little	658 20%	308 19%	346 21%	125 26% FGH	132 22%	101 18%	113 19%	186 18%	137 25% KL	176 20%	167 19%	178 18%	188 22%	206 21%	111 16%	153 20%	288 22%	100 19%	33 15%	421 20%	237 19%	32 24% *	69 19%	46 17%	70 25%	36 15%	65 22%	54 20%	85 19%	91 20%	36 23%	50 18%	23 24% Z	548 20%	634 20%
It has not changed	1077 33%	616 38% C	458 28%	132 27%	179 30%	193 34%	178 30%	395 38% DEG	145 27%	273 31%	280 32%	378 38% IJK	266 30%	289 29%	250 37% N	272 36% MN	436 33%	146 28%	71 32%	653 32%	424 35% R	41 32% *	127 35%	81 30%	87 30%	79 33%	105 35%	84 31%	164 37%	134 30%	60 37% g	88 31%	26 28%	903 33%	1050 33%
It has decreased a little	899 27%	407 25%	491 30% B	110 22%	167 28%	146 26%	168 28%	308 30% D	122 23%	241 27%	244 28%	292 29% I	255 29%	285 29%	167 25%	191 25%	344 26%	178 34% QTU	65 30%	587 28% Q	312 25%	35 27% *	93 26%	92 34% Yeg	64 22%	73 31%	85 28%	83 30%	111 25%	123 27%	38 24%	81 29%	22 23%	759 27%	877 27%
It has decreased a lot	349 11%	147 9%	199 12% B	41 8%	73 12%	59 10%	78 13%	99 10%	51 9%	95 11%	107 12%	97 10%	88 10%	120 12%	69 10%	73 10%	125 9%	59 11%	37 17% QT	221 11%	128 10%	14 11% *	37 10%	18 7%	34 12%	22 9%	25 8%	42 15% Xeh	44 10%	53 12%	14 9%	35 13% X	10 11%	290 10%	339 11%
Don't know	79 2%	41 3%	36 2%	26 5% EFH	12 2%	11 2%	18 3% H	12 1%	28 5% JKL	21 2%	18 2%	12 1%	22 3%	18 2%	17 2%	23 3%	22 2%	12 2%	1 1%	35 2%	44 4% QT	1 1% *	12 3%	7 2%	9 3%	6 3%	10 3%	5 2%	11 2%	7 2%	3 2%	7 2%	2 3%	67 2%	77 2%
Prefer not to answer	25 1%	7 *	17 1%	5 1%	5 1%	4 1%	8 1%	3 *	6 1%	5 1%	10 1%	3 *	9 1%	3 *	5 1%	8 1%	5 *	2 *	7 3% QRT	14 1%	11 1%	2 2% *	1 *	3 1%	3 1%	5 2%	- -	3 1%	3 1%	3 1%	1 *	1 *	* *	23 1%	25 1%
Increased	866 26%	410 25%	451 27%	176 36% EFGH	166 28% H	153 27%	150 25%	220 21%	189 35% JKL	242 28% L	225 25%	210 21%	235 27%	269 27%	174 25%	188 25%	399 30% RSTU	124 24%	38 17%	561 27% S	305 25%	37 28% *	92 25%	71 26%	89 31%	55 23%	76 25%	58 21%	115 26%	127 28%	45 28%	67 24%	34 35% WZabcfhi	720 26%	832 26%
Decreased	1248 38%	554 34%	690 42% B	151 31%	240 40% D	205 36%	246 41% D	406 39% D	173 32%	336 38%	351 40% I	389 39% I	343 39%	405 41% P	236 35%	264 35%	468 35%	238 45% QTU	101 46% QU	807 39% Q	441 36%	49 38% *	131 36%	109 40%	98 34%	95 40%	110 36%	125 45% ceg	155 35%	176 39%	52 32%	116 42% e	32 34%	1048 38% e	1216 38% e
Net Diff	-382 -12%	-144 -9%	-240 -15%	25 5%	-73 -12%	-52 -9%	-96 -16%	-186 -18%	16 3%	-94 -11%	-126 -14%	-179 -18%	-108 -12%	-136 -14%	-63 -9%	-76 -10%	-70 -5%	-113 -22%	-63 -29%	-247 -12%	-136 -11%	-13 -10%	-39 -11%	-38 -14%	-9 -3%	-41 -17%	-33 -11%	-66 -24%	-40 -9%	-49 -11%	-6 -4%	-49 -18%	2 2%	-329 -12%	-384 -12%

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos MORI Terms and Conditions.

Overlap formulae used

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

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

J-20-091774-17 - Thursday 29th April - 5th May 2021
PUBLIC
Nationwide Consumer Panel - May 2021
Adults aged 16-75

Q9a. Thinking about the past month, how has your total household spending differed from what you would have usually spent before the coronavirus pandemic?
All Adults aged 16-75 in the UK

		Education				Income					Marital Status			Household Size				Pres of children HH(17 or under)		Ethnicity		Furlough Status			Tenure		
	Total	GCSE/O Level/NVQ12	A Level or equivalent	Degree/Masters/PhD	No formal qualifications	UP TO £19,999	£20,000-£34,999	£35,000 - £54,999	£55,000+	Prefer not to say	Married/ Living as Married	Single	Widowed/ Divorced/ Separated	1	2	3	4+	At least one child present	No children present	People from white ethnic group	People from ethnic minorities group	Ever Furloughed	Currently Furloughed	Never Furloughed	Home Owner	Renter	Other
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)
Unweighted base	3295	820	768	1499	208	801	907	752	509	326	1924	1020	351	631	1210	661	793	969	2326	2946	312	778	238	1969	2091	1092	76
Weighted base	3295	949	746	1334	266	840	927	733	465	330	1884	1037	374	628	1232	656	779	947	2348	2847	410	838	270	1893	2073	1118	61
It has increased a lot	208 6%	60 6%	40 5%	88 7%	21 8%	63 7%	44 5%	57 8%	30 6%	15 4%	109 6%	82 8%	18 5%	40 6%	55 4%	54 8% O	59 8% O	85 9% S	123 5%	160 6%	43 11% T	81 10% X	25 9%	102 5%	121 6%	81 7%	4 7% *
It has increased a little	658 20%	204 21%	156 21%	246 18%	51 19%	171 20%	182 20%	162 22%	86 18%	57 17%	370 20%	215 21%	73 19%	109 17%	213 17%	135 21%	201 26% NO	229 24% S	429 18%	549 19%	98 24%	205 24%	72 27%	385 20%	392 19%	239 21%	19 32% Y*
It has not changed	1077 33%	322 34%	241 32%	396 30%	118 45% BCD	267 32%	306 33%	242 33%	156 33%	107 32%	625 33%	328 32%	124 33%	206 33%	441 36% Q	211 32%	219 28%	267 28%	810 34% R	986 35% U	82 20%	201 24%	69 25%	662 35% VW	683 33%	363 32%	17 29% *
It has decreased a little	899 27%	246 26% E	186 25%	420 31% BCE	47 18%	207 25%	282 30% FJ	186 25%	152 33% FHJ	73 22%	540 29%	256 25%	102 27%	170 27%	357 29%	159 24%	213 27%	250 26%	649 28%	776 27%	115 28%	224 27%	62 23%	523 28%	615 30% Za	269 24%	8 14% *
It has decreased a lot	349 11%	86 9%	98 13% BE	149 11%	16 6%	100 12%	98 11%	76 10%	36 8%	40 12%	191 10%	115 11%	44 12%	83 13% Q	136 11%	64 10%	66 8%	87 9%	262 11%	300 11%	48 12%	108 13% X	40 15% X	168 9%	211 10%	130 12%	3 5% *
Don't know	79 2%	23 2%	19 3%	27 2%	10 4%	27 3% H	16 2%	7 1%	6 1%	23 7% FGHI	36 2%	31 3%	12 3%	16 3%	21 2%	26 4% O	17 2%	23 2%	56 2%	61 2%	18 4%	16 2%	1 *	45 2%	41 2%	28 3%	6 11% YZ*
Prefer not to answer	25 1%	8 1%	7 1%	7 1%	3 1%	5 1%	- -	3 *	1 *	16 5% FGHI	13 1%	10 1%	2 1%	5 1%	10 1%	6 1%	4 1%	6 1%	19 1%	14 *	6 1%	4 1%	2 1%	9 *	11 1%	7 1%	2 4% YZ*
Increased	866 26%	263 28%	196 26%	335 25%	72 27%	234 28%	226 24%	219 30% J	115 25%	72 22%	479 25%	297 29%	90 24%	149 24%	268 22%	190 29% O	259 33% NO	314 33% S	552 24%	710 25%	142 35% T	286 34% X	97 36% X	487 26%	513 25%	321 29%	23 38% Y*
Decreased	1248 38%	332 35% E	284 38% E	569 43% BE	63 24%	307 37%	380 41%	261 36%	187 40%	113 34%	731 39%	371 36%	146 39%	252 40%	493 40%	224 34%	279 36%	337 36%	911 39%	1076 38%	163 40%	332 40%	102 38%	690 36%	827 40% a	399 36% a	12 19% *
Net Diff	-382 -12%	-69 -7%	-88 -12%	-234 -18%	9 3%	-73 -9%	-154 -17%	-42 -6%	-72 -15%	-41 -12%	-252 -13%	-74 -7%	-56 -15%	-103 -16%	-225 -18%	-34 -5%	-20 -3%	-23 -2%	-359 -15%	-366 -13%	-21 -5%	-46 -5%	-4 -2%	-203 -11%	-314 -15%	-78 -7%	12 19%

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Overlap formulae used

ColumnProportions (5%): A,B/C/D/E,F/G/H/I/J,K/L/M,N/O/P/Q,R/S,T/U,V/W/X,Y/Z/a Minimum Base: 30(**) Small Base: 100(*)

ColumnMeans (5%): A,B/C/D/E,F/G/H/I/J,K/L/M,N/O/P/Q,R/S,T/U,V/W/X,Y/Z/a Minimum Base: 30(**) Small Base: 100(*)

J-20-091774-17 - Thursday 29th April - 5th May 2021

PUBLIC

Nationwide Consumer Panel - May 2021

Adults aged 16-75

Q9a. Thinking about the past month, how has your total household spending differed from what you would have usually spent before the coronavirus pandemic?

All Adults aged 16-75 in the UK

		Optimistic for self and family?		View on financial well-being		HH spending under COVID			Saved money during COVID-19		Plans for future saving			Expectation of prices			Post COVID shopping preference	
	Total	Yes	No	Hedonistic	Cautious	Increased	Stayed same	Decreased	Yes	No	Will save more	Will save the same	Will save less	Will go up	Will stay same	Will go down	In person	Online
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)
Unweighted base	3295	2066	355	677	1697	892	1056	1258	1063	1112	954	1158	580	2457	522	108	1551	1146
Weighted base	3295	2053	377	664	1696	866	1077	1248	1020	1116	899	1176	574	2369	569	119	1576	1108
It has increased a lot	208 6%	125 6%	23 6%	57 9%	103 6%	208 24% GH	- -	- -	68 7%	102 9%	68 8% L	42 4%	49 9% L	164 7%	27 5%	10 8% *	107 7%	67 6%
It has increased a little	658 20%	417 20%	84 22%	172 26% E	303 18%	658 76% GH	- -	- -	189 19%	276 25% I	196 22% L	194 16%	160 28% KL	505 21%	100 18%	26 22% *	333 21%	238 21%
It has not changed	1077 33%	675 33% C	96 25%	212 32%	505 30%	- -	1077 100% FH	- -	293 29% J	244 22%	221 25% M	496 42% KM	108 19%	704 30%	233 41% N	33 28% *	478 30%	355 32%
It has decreased a little	899 27%	600 29%	89 24%	151 23%	543 32% D	- -	- -	899 72% FG	337 33% J	293 26%	277 31%	334 28%	172 30%	686 29%	147 26%	28 24% *	451 29%	306 28%
It has decreased a lot	349 11%	196 10%	74 20% B	56 8%	208 12% D	- -	- -	349 28% FG	116 11%	174 16% I	119 13% L	96 8%	70 12% L	259 11%	45 8%	19 16% O*	179 11%	123 11%
Don't know	79 2%	28 1%	10 3%	12 2%	25 1%	- -	- -	- -	13 1%	26 2%	15 2%	12 1%	12 2%	40 2%	17 3%	- - *	24 2%	12 1%
Prefer not to answer	25 1%	12 1%	1 *	3 1%	10 1%	- -	- -	- -	4 *	2 *	2 *	2 *	3 *	11 *	- -	3 2% NO*	4 *	6 1%
Increased	866 26%	543 26%	107 28%	229 34% E	405 24%	866 100% GH	- -	- -	257 25%	378 34% I	264 29% L	236 20%	209 36% KL	670 28% O	127 22%	35 30% *	440 28%	305 27%
Decreased	1248 38%	796 39%	163 43%	207 31%	750 44% D	- -	- -	1248 100% FG	453 44%	467 42%	396 44% L	429 37%	242 42%	945 40% O	192 34%	47 40% *	629 40%	430 39%
Net Diff	-382 -12%	-254 -12%	-56 -15%	21 3%	-345 -20%	866 100%	- -	-1248 -100%	-196 -19%	-89 -8%	-132 -15%	-193 -16%	-33 -6%	-276 -12%	-65 -11%	-12 -10%	-189 -12%	-125 -11%

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Overlap formulae used

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ColumnMeans (5%): A,B/C,D/E,F/G/H,I/J,K/L/M,N/O/P,Q/R Minimum Base: 30(**) Small Base: 100(*)

J-20-091774-17 - Thursday 29th April - 5th May 2021
PUBLIC
Nationwide Consumer Panel - May 2021
Adults aged 16-75

Q9b. And how do you expect your total household spending to change over the next three months compared to now?
All Adults aged 16-75 in the UK

		Gender		Age					Generations				Social grade				Employment status					Region											
	Total	Male	Female	16 to 24	25 to 34	35 to 44	45 to 54	55 to 75	Gen Z	Millenial	GEN X	Baby Boomer	AB	C1	C2	DE	Full-time	Part-time	Self-Employed	ANY WORKING	ANY NOT WORKING	North East	North West	Yorkshire and Humberside	West Midlands	East Midlands	East Anglia	South West	South East	Greater London	Wales	Scotland	Northern Ireland	England	Great Britain
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)
Unweighted base	3295	1609	1671	429	624	582	645	1015	479	890	967	959	1114	1026	424	731	1383	522	225	2130	1165	92	250	188	198	163	208	187	308	305	445	541	410	1899	2885
Weighted base	3295	1628	1652	489	603	566	600	1038	541	877	884	993	876	983	681	755	1329	522	219	2070	1225	129	363	271	286	240	301	276	449	447	161	278	95	2761	3200
It will increase a lot	237 7%	130 8%	105 6%	47 10% H	58 10% H	41 7%	41 7%	51 5%	53 10% L	73 8% L	60 7%	50 5%	64 7%	61 6%	68 10% P	44 6%	128 10% RSTU	19 4%	7 3%	154 7% R	83 7% R	15 11% be*	24 7%	32 12% Zbefi	26 9%	12 5%	16 5%	10 4%	29 6%	42 9% be	7 4%	15 6%	9 9% be	206 7%	229 7% e
It will increase a little	964 29%	460 28%	500 30%	140 29%	169 28%	159 28%	147 25%	350 34% G	149 28%	238 27%	243 28%	334 34% JK	241 28%	336 34% MO	166 24%	222 29%	403 30%	156 30%	56 26%	614 30%	350 29%	33 25% *	109 30%	70 26%	59 21%	70 29%	108 36% Yd	95 35% Y	142 32% Y	113 25%	47 29% Y	86 31% Y	34 36% Yd	798 29% Y	930 29% Y
It will not change	1278 39%	634 39%	641 39%	156 32%	232 38%	230 41% D	237 40% D	423 41% D	177 33%	356 41% I	340 38%	406 41% I	341 39%	373 38%	262 38%	302 40%	491 37%	181 35%	88 40%	760 37%	517 42% QRT	43 33% *	135 37%	111 41%	115 40%	91 38%	110 36%	109 40%	174 39%	178 40%	72 45% ghi	109 39%	31 33%	1065 39%	1246 39%
It will decrease a little	466 14%	223 14%	241 15%	87 18% H	92 15%	78 14%	90 15%	119 11%	99 18% L	122 14%	132 15%	113 11%	146 17% NP	117 12%	115 17%	88 12%	195 15%	96 18% U	34 15%	324 16% U	142 12%	26 20% fg*	42 12%	32 12%	49 17% f	48 20% Wfg	40 13%	39 14%	69 15%	62 14%	20 12%	29 11%	10 10%	407 15% f	457 14% f
It will decrease a lot	128 4%	65 4%	61 4%	26 5% H	22 4%	34 6% H	27 4% H	19 2%	26 5% L	44 5% L	42 5% L	17 2%	40 5%	30 3%	24 3%	34 5%	53 4%	16 3%	10 5%	79 4%	50 4%	7 6% b*	24 6% Zbch	6 2%	14 5% b	4 2%	15 5% b	2 1%	10 2%	19 4% b	5 3% b	16 6% Zbchi	6 6% Zbc	101 4% b	123 4% b
Don't know	202 6%	105 6%	96 6%	30 6%	26 4%	20 4%	56 9% EF	70 7%	32 6%	39 4%	64 7% J	66 7%	36 4%	66 7% M	39 6%	61 8% M	49 4%	53 10% QTU	23 11% QT	124 6% Q	77 6% Q	5 4% *	21 6%	19 7%	22 8%	14 6%	12 4%	19 7%	21 5%	31 7%	9 5%	23 8%	5 6%	165 6%	196 6%
Prefer not to answer	19 1%	11 1%	8 *	4 1%	3 1%	3 1%	2 *	7 1%	4 1%	5 1%	3 *	7 1%	7 1% N	- -	8 1% N	4 1% N	11 1%	2 *	1 *	14 1%	6 *	- - *	8 2% fhi	1 *	1 *	1 *	- -	1 *	3 1%	2 *	1 *	* *	1 1%	18 1%	18 1%
Increased	1201 36%	590 36%	605 37%	187 38%	226 38%	200 35%	188 31%	401 39% G	202 37%	311 35%	304 34%	385 39%	305 35%	397 40% M	234 34%	266 35%	531 40% RST	175 33%	63 29%	769 37%	433 35%	47 37% *	132 37%	102 38%	85 30%	82 34%	124 41% Y	105 38%	170 38%	156 35%	54 33%	101 36%	42 45% Ydefhi	1004 36%	1159 36%
Decreased	595 18%	288 18%	302 18%	113 23% H	115 19% H	113 20% H	117 20% H	138 13%	125 23% L	167 19% L	173 20% L	130 13%	186 21% NP	147 15%	139 20%	122 16%	248 19%	111 21% U	44 20%	403 19% U	192 16%	33 26% X*	66 18%	38 14%	63 22%	52 22%	55 18%	41 15%	80 18%	80 18%	26 16%	45 16%	15 16%	509 18%	579 18%
Net Diff	607 18%	302 19%	303 18%	74 15%	112 19%	87 15%	71 12%	263 25%	77 14%	144 16%	131 15%	255 26%	118 14%	249 25%	95 14%	144 19%	283 21%	64 12%	19 9%	366 18%	241 20%	14 11%	66 18%	64 24%	22 8%	30 12%	69 23%	65 23%	91 20%	75 17%	28 18%	56 20%	27 28%	496 18%	580 18%

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Overlap formulae used

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

J-20-091774-17 - Thursday 29th April - 5th May 2021
PUBLIC
Nationwide Consumer Panel - May 2021
Adults aged 16-75

Q9b. And how do you expect your total household spending to change over the next three months compared to now?
All Adults aged 16-75 in the UK

		Education				Income					Marital Status			Household Size				Pres of children HH(17 or under)		Ethnicity		Furlough Status			Tenure		
	Total	GCSE/O Level/NVQ12	A Level or equivalent	Degree/Masters/PhD	No formal qualifications	UP TO £19,999	£20,000-£34,999	£35,000 - £54,999	£55,000+	Prefer not to say	Married/ Living as Married	Single	Widowed/ Divorced/ Separated	1	2	3	4+	At least one child present	No children present	People from white ethnic group	People from ethnic minorities group	Ever Furloughed	Currently Furloughed	Never Furloughed	Home Owner	Renter	Other
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)
Unweighted base	3295	820	768	1499	208	801	907	752	509	326	1924	1020	351	631	1210	661	793	969	2326	2946	312	778	238	1969	2091	1092	76
Weighted base	3295	949	746	1334	266	840	927	733	465	330	1884	1037	374	628	1232	656	779	947	2348	2847	410	838	270	1893	2073	1118	61
It will increase a lot	237 7%	57 6%	44 6%	112 8%	25 9%	66 8%	52 6%	58 8%	40 9%	21 6%	130 7%	82 8%	25 7%	43 7%	70 6%	58 9%	66 8%	103 11% S	135 6%	176 6%	52 13% T	91 11% X	36 13% X	113 6%	163 8%	69 6%	2 3% *
It will increase a little	964 29%	263 28%	238 32%	402 30%	62 23%	235 28%	281 30%	216 30%	144 31%	88 27%	556 29%	274 26%	134 36% L	205 33% Q	385 31%	170 26%	204 26%	268 28%	696 30%	863 30% U	91 22%	241 29%	68 25%	574 30%	636 31%	305 27%	14 22% *
It will not change	1278 39%	351 37%	281 38%	536 40%	110 41%	321 38%	380 41%	273 37%	176 38%	127 39%	754 40%	399 39%	124 33%	241 38%	500 41%	242 37%	295 38%	329 35%	949 40% R	1131 40%	138 34%	279 33%	87 32%	753 40% V	822 40%	415 37%	28 46% *
It will decrease a little	466 14%	156 16%	112 15%	168 13%	30 11%	128 15% J	115 12%	123 17% J	69 15%	32 10%	253 13%	155 15%	58 16%	83 13%	148 12%	95 14%	141 18% O	158 17% S	308 13%	383 13%	80 19% T	147 17%	55 20% X	262 14%	271 13%	185 17% Y	8 13% *
It will decrease a lot	128 4%	41 4%	25 3%	49 4%	13 5%	41 5%	34 4%	27 4%	16 4%	10 3%	66 3%	49 5%	14 4%	25 4%	49 4%	29 4%	26 3%	35 4%	93 4%	105 4%	23 6%	42 5%	14 5%	62 3%	52 2%	73 7% Y	1 2% *
Don't know	202 6%	69 7%	45 6%	63 5%	24 9% D	47 6%	66 7% HI	29 4%	15 3%	45 14% FGHI	112 6%	71 7%	19 5%	28 4%	72 6%	60 9% NOQ	42 5%	51 5%	151 6%	177 6%	22 5%	36 4%	10 4%	116 6%	117 6%	70 6%	7 11% *
Prefer not to answer	19 1%	12 1% D	2 *	3 *	3 1%	2 *	* *	7 1% G	4 1%	7 2% FG	13 1%	5 1%	1 *	4 1%	9 1%	2 *	5 1%	4 *	16 1%	12 *	4 1%	2 *	* *	13 1%	13 1%	1 *	2 4% YZ*
Increased	1201 36%	320 34%	281 38%	514 39%	87 33%	301 36%	332 36%	274 37%	184 40%	109 33%	686 36%	357 34%	159 43% L	248 39%	455 37%	228 35%	270 35%	371 39%	831 35%	1039 37%	144 35%	332 40%	104 39%	687 36%	799 39% Za	373 33%	16 25% *
Decreased	595 18%	197 21% D	137 18%	218 16%	43 16%	168 20% J	149 16%	150 20% J	86 18%	42 13%	319 17%	204 20%	72 19%	108 17%	197 16%	123 19%	167 21% O	194 20%	401 17%	488 17%	103 25% T	189 23% X	68 25% X	324 17%	323 16%	258 23% Y	9 14% *
Net Diff	607 18%	122 13%	144 19%	296 22%	44 16%	133 16%	184 20%	124 17%	99 21%	68 21%	367 19%	152 15%	87 23%	140 22%	258 21%	105 16%	103 13%	177 19%	429 18%	551 19%	41 10%	144 17%	36 13%	362 19%	476 23%	115 10%	7 11%

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ColumnMeans (5%): A,B/C/D/E,F/G/H/I/J,K/L/M,N/O/P/Q,R/S,T/U,V/W/X,Y/Z/a Minimum Base: 30(**) Small Base: 100(*)

J-20-091774-17 - Thursday 29th April - 5th May 2021

PUBLIC

Nationwide Consumer Panel - May 2021

Adults aged 16-75

Q9b. And how do you expect your total household spending to change over the next three months compared to now?

All Adults aged 16-75 in the UK

		Optimistic for self and family?		View on financial well-being		HH spending under COVID			Saved money during COVID-19		Plans for future saving			Expectation of prices			Post COVID shopping preference	
	Total	Yes	No	Hedonistic	Cautious	Increased	Stayed same	Decreased	Yes	No	Will save more	Will save the same	Will save less	Will go up	Will stay same	Will go down	In person	Online
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)
Unweighted base	3295	2066	355	677	1697	892	1056	1258	1063	1112	954	1158	580	2457	522	108	1551	1146
Weighted base	3295	2053	377	664	1696	866	1077	1248	1020	1116	899	1176	574	2369	569	119	1576	1108
It will increase a lot	237 7%	133 6%	42 11% B	55 8%	120 7%	135 16% GH	22 2%	68 5% G	80 8%	112 10%	70 8% L	60 5%	67 12% L	179 8%	43 8%	13 11% *	138 9%	72 7%
It will increase a little	964 29%	679 33% C	84 22%	204 31%	491 29%	372 43% GH	218 20%	359 29% G	393 38% J	300 27%	281 31%	352 30%	200 35%	783 33% OP	133 23%	24 20% *	533 34% R	301 27%
It will not change	1278 39%	836 41% C	94 25%	247 37%	653 39%	191 22%	697 65% FH	377 30% F	376 37% J	329 29%	318 35% M	574 49% KM	150 26%	859 36%	282 50% NP	33 28% *	565 36%	445 40%
It will decrease a little	466 14%	268 13%	82 22% B	101 15%	258 15%	114 13% G	69 6%	282 23% FG	116 11%	235 21% I	170 19% L	132 11%	94 16% L	336 14%	83 15%	29 24% N*	226 14%	169 15%
It will decrease a lot	128 4%	49 2%	49 13% B	23 3%	78 5%	15 2%	8 1%	103 8% FG	21 2%	85 8% I	32 4% L	17 1%	43 7% KL	98 4% O	6 1%	12 10% NO*	43 3%	65 6% Q
Don't know	202 6%	81 4%	25 7%	33 5%	89 5%	38 4%	52 5%	59 5%	34 3%	51 5%	26 3%	40 3%	19 3%	109 5%	23 4%	5 4% *	66 4%	55 5%
Prefer not to answer	19 1%	7 *	* *	1 *	7 *	* *	11 1% FH	- -	1 *	3 *	3 *	1 *	* *	5 *	- -	2 2% NO*	3 *	1 *
Increased	1201 36%	812 40%	126 33%	259 39%	611 36%	507 59% GH	241 22%	427 34% G	472 46% J	413 37%	351 39%	411 35%	268 47% KL	962 41% O	176 31%	37 31% *	672 43% R	373 34%
Decreased	595 18%	317 15%	131 35% B	124 19%	336 20%	129 15% G	77 7%	385 31% FG	137 13%	321 29% I	202 22% L	149 13%	137 24% L	435 18%	89 16%	41 35% NO*	269 17%	234 21% Q
Net Diff	607 18%	495 24%	-6 -1%	135 20%	275 16%	378 44%	164 15%	42 3%	335 33%	92 8%	150 17%	262 22%	131 23%	527 22%	87 15%	-4 -3%	403 26%	139 13%

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Overlap formulae used

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ColumnMeans (5%): A,B/C,D/E,F/G/H,I/J,K/L/M,N/O/P,Q/R Minimum Base: 30(**) Small Base: 100(*)

J-20-091774-17 - Thursday 29th April - 5th May 2021

PUBLIC

Nationwide Consumer Panel - May 2021

Adults aged 16-75

Q10. As a result of any changes in income or spending due to the coronavirus pandemic, would you say that your household's total cash savings have increased, decreased, or stayed the same?

All Adults aged 16-75 in the UK

		Gender		Age					Generations				Social grade				Employment status					Region											
	Total	Male	Female	16 to 24	25 to 34	35 to 44	45 to 54	55 to 75	Gen Z	Millenial	GEN X	Baby Boomer	AB	C1	C2	DE	Full-time	Part-time	Self-Employed	ANY WORKING	ANY NOT WORKING	North East	North West	Yorkshire and Humberside	West Midlands	East Midlands	East Anglia	South West	South East	Greater London	Wales	Scotland	Northern Ireland	England	Great Britain
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)
Unweighted base	3295	1609	1671	429	624	582	645	1015	479	890	967	959	1114	1026	424	731	1383	522	225	2130	1165	92	250	188	198	163	208	187	308	305	445	541	410	1899	2885
Weighted base	3295	1628	1652	489	603	566	600	1038	541	877	884	993	876	983	681	755	1329	522	219	2070	1225	129	363	271	286	240	301	276	449	447	161	278	95	2761	3200
Household savings have increased a lot	227 7%	123 8%	103 6%	52 11% GH	39 7%	43 8%	30 5%	63 6%	56 10% KL	58 7%	52 6%	61 6%	80 9% OP	90 9% OP	32 5%	26 3%	121 9% U	35 7%	16 7%	172 8% U	56 5%	6 4% *	25 7%	13 5%	24 8%	17 7%	19 6%	19 7%	40 9%	29 7%	12 8%	18 6%	6 7%	191 7%	221 7%
Household savings have increased a little	793 24%	414 25%	378 23%	101 21%	137 23%	140 25%	134 22%	280 27% D	109 20%	215 25%	202 23%	266 27% I	229 26% P	248 25% P	163 24%	153 20%	373 28% RSTU	107 20%	39 18%	519 25% R	274 22%	33 25% *	88 24%	72 26%	69 24%	64 27%	83 27%	57 21%	99 22%	97 22%	35 22%	70 25%	26 28%	661 24%	766 24%
Household savings have stayed about the same	892 27%	430 26%	460 28%	119 24%	164 27%	122 22%	147 24%	340 33% DFG	137 25%	212 24%	215 24%	327 33% IJK	230 26%	272 28%	179 26%	211 28%	357 27%	151 29%	59 27%	567 27%	325 27%	37 29% *	78 21%	79 29%	82 29%	78 32% Wg	71 24%	68 25%	134 30% g	126 28%	44 27%	77 28% g	19 20%	752 27% g	873 27% g
Household savings have decreased a little	439 13%	217 13%	221 13%	80 16%	89 15%	67 12%	73 12%	131 13%	92 17%	112 13%	111 13%	124 13%	125 14%	122 12%	106 16%	87 11%	165 12%	84 16%	27 12%	276 13%	164 13%	19 14% *	55 15%	37 13%	45 16%	29 12%	44 15%	39 14%	49 11%	57 13%	23 14%	32 12%	11 11%	373 14%	429 13%
Household savings have decreased a lot	367 11%	170 10%	194 12%	47 10%	86 14% H	79 14% H	83 14% H	73 7%	51 9%	131 15% IL	114 13% L	71 7%	102 12%	98 10%	87 13%	80 11%	147 11%	52 10%	41 19% QRTU	240 12%	127 10%	9 7% *	39 11%	40 15% e	33 11%	22 9%	38 13%	28 10%	49 11%	57 13%	12 8%	27 10%	13 14% e	315 11% e	354 11% e
Household had no savings before the pandemic and still has no savings	310 9%	153 9%	156 9%	23 5%	46 8%	72 13% DEH	89 15% DEH	80 8%	25 5%	90 10% I	119 13% IL	77 8%	61 7%	91 9%	52 8%	106 14% MNO	98 7%	59 11% QT	17 8%	174 8%	136 11% QT	16 12% *	38 10%	15 5%	19 6%	14 6%	19 6%	32 12%	43 10%	49 11%	20 12% XYZahi	31 11% X	14 15% XYZahi	245 9%	296 9%
Don't know	162 5%	69 4%	90 5%	51 10% EFGH	21 4%	32 6%	26 4%	31 3%	52 10% JKL	35 4%	45 5%	30 3%	29 3%	34 3%	42 6%	58 8% MN	38 3%	20 4%	10 4%	67 3%	95 8% QRT	5 4% *	26 7% g	12 5%	12 4%	8 3%	22 7% g	20 7% g	16 4%	16 4%	9 5% g	15 5%	2 2%	137 5%	161 5%
Prefer not to state	104 3%	53 3%	51 3%	17 4%	20 3%	11 2%	18 3%	39 4%	19 3%	24 3%	26 3%	36 4%	19 2%	28 3%	21 3%	36 5% M	31 2%	15 3%	10 4%	56 3%	49 4%	5 4% *	14 4%	3 1%	4 1%	8 3%	6 2%	13 5%	18 4%	16 4%	6 4%	9 3%	3 3%	86 3%	101 3%
Increased	1020 31%	537 33%	481 29%	153 31%	177 29%	183 32%	164 27%	344 33%	165 31%	274 31%	254 29%	328 33%	309 35% P	338 34% P	194 29%	179 24%	494 37% RSTU	142 27%	55 25%	691 33% RU	330 27%	39 30% *	114 31%	85 31%	92 32%	80 34%	102 34%	76 27%	139 31%	126 28%	47 29%	88 32%	33 34%	852 31%	987 31%
Decreased	806 24%	386 24%	415 25%	127 26% H	174 29% H	145 26% H	156 26% H	204 20%	143 26% L	243 28% L	225 25% L	195 20%	227 26%	219 22%	193 28%	167 22%	312 24%	136 26%	68 31%	516 25%	290 24%	28 21% *	93 26%	77 28%	77 27%	51 21%	82 27%	67 24%	98 22%	114 25%	35 22%	59 21%	24 25%	688 25%	782 24%
Net Diff	214 6%	151 9%	66 4%	26 5%	2 *	38 7%	8 1%	140 13%	22 4%	31 4%	29 3%	132 13%	81 9%	119 12%	1 *	12 2%	181 14%	6 1%	-12 -6%	175 8%	39 3%	11 8%	20 6%	8 3%	15 5%	29 12%	20 7%	9 3%	41 9%	13 3%	12 7%	29 10%	9 9%	164 6%	205 6%

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Overlap formulae used

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

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

J-20-091774-17 - Thursday 29th April - 5th May 2021
PUBLIC
Nationwide Consumer Panel - May 2021
Adults aged 16-75

Q10. As a result of any changes in income or spending due to the coronavirus pandemic, would you say that your household's total cash savings have increased, decreased, or stayed the same?
All Adults aged 16-75 in the UK

		Education				Income					Marital Status			Household Size				Pres of children HH(17 or under)		Ethnicity		Furlough Status			Tenure		
	Total	GCSE/O Level/NVQ 12	A Level or equivalent	Degree/Masters/PhD	No formal qualifications	UP TO £19,999	£20,000-£34,999	£35,000 - £54,999	£55,000+	Prefer not to say	Married/ Living as Married	Single	Widowed/ Divorced/ Separated	1	2	3	4+	At least one child present	No children present	People from white ethnic group	People from ethnic minorities group	Ever Furloughed	Currently Furloughed	Never Furloughed	Home Owner	Renter	Other
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)
Unweighted base	3295	820	768	1499	208	801	907	752	509	326	1924	1020	351	631	1210	661	793	969	2326	2946	312	778	238	1969	2091	1092	76
Weighted base	3295	949	746	1334	266	840	927	733	465	330	1884	1037	374	628	1232	656	779	947	2348	2847	410	838	270	1893	2073	1118	61
Household savings have increased a lot	227 7%	50 5%	56 7% E	118 9% BE	4 1%	28 3%	48 5%	60 8% F	77 17% FGHJ	14 4%	147 8% M	70 7% M	11 3%	30 5%	85 7%	53 8%	59 8%	76 8%	151 6%	187 7%	40 10%	56 7%	11 4%	140 7%	167 8% Z	58 5%	3 4% *
Household savings have increased a little	793 24%	194 20%	186 25%	355 27% B	58 22%	150 18%	239 26% FJ	227 31% FJ	138 30% FJ	40 12%	469 25%	236 23%	88 23%	161 26%	323 26% P	134 20%	175 22%	219 23%	574 24%	703 25%	84 20%	180 22%	63 23%	496 26%	563 27% Z	211 19%	12 19% *
Household savings have stayed about the same	892 27%	261 28%	187 25%	353 26%	90 34% C	226 27%	262 28%	204 28%	122 26%	77 23%	535 28%	251 24%	106 28%	165 26%	349 28%	184 28%	194 25%	227 24%	665 28% R	788 28%	98 24%	210 25%	66 24%	514 27%	606 29% Z	261 23%	21 35% *
Household savings have decreased a little	439 13%	130 14%	104 14%	182 14%	23 9%	117 14%	148 16%	84 11%	51 11%	39 12%	244 13%	136 13%	59 16%	69 11%	165 13%	77 12%	129 17% NP	144 15%	295 13%	369 13%	68 17%	154 18% X	46 17%	230 12%	279 13%	150 13%	7 12% *
Household savings have decreased a lot	367 11%	94 10%	85 11%	161 12%	26 10%	128 15% GHI	96 10%	75 10%	36 8%	32 10%	210 11%	116 11%	40 11%	83 13%	122 10%	74 11%	87 11%	121 13%	246 10%	299 10%	62 15% T	129 15% X	40 15% X	179 9%	205 10%	152 14% Y	6 10% *
Household had no savings before the pandemic and still has no savings	310 9%	112 12% D	65 9%	100 8%	32 12%	137 16% GHIJ	84 9% I	49 7%	17 4%	23 7%	155 8%	103 10%	52 14% K	83 13% OQ	85 7%	78 12% O	65 8%	108 11%	202 9%	270 9%	32 8%	66 8%	23 9%	192 10%	108 5%	197 18% Ya	4 7% *
Don't know	162 5%	73 8% D	41 5% D	32 2%	16 6% D	43 5% H	46 5% H	15 2%	18 4%	41 12% FGHI	67 4%	86 8% KM	8 2%	20 3%	54 4%	36 5%	52 7% N	35 4%	127 5%	142 5%	17 4%	34 4%	17 6%	78 4%	88 4%	56 5%	3 6% *
Prefer not to state	104 3%	35 4%	22 3%	31 2%	16 6% D	12 1%	5 1%	19 3% G	5 1%	64 19% FGHI	56 3%	38 4%	10 3%	18 3%	48 4%	20 3%	18 2%	17 2%	87 4% R	88 3%	8 2%	9 1%	4 1%	63 3% V	57 3%	34 3%	4 7% Y*
Increased	1020 31%	243 26%	242 32% BE	473 35% BE	62 23%	178 21%	287 31% FJ	287 39% FGJ	215 46% FGJ	53 16%	616 33%	305 29%	98 26%	191 30%	408 33%	188 29%	234 30%	296 31%	724 31%	890 31%	124 30%	237 28%	74 27%	637 34% V	730 35% Z	268 24%	14 24% *
Decreased	806 24%	224 24%	189 25%	344 26%	49 19%	245 29% HIJ	243 26% I	159 22%	88 19%	71 22%	454 24%	253 24%	100 27%	152 24%	288 23%	151 23%	215 28%	265 28% S	541 23%	668 23%	130 32% T	282 34% X	86 32% X	410 22%	484 23%	302 27%	13 22% *
Net Diff	214 6%	19 2%	53 7%	129 10%	13 5%	-67 -8%	43 5%	128 17%	127 27%	-18 -5%	162 9%	53 5%	-1 *	39 6%	120 10%	37 6%	18 2%	30 3%	184 8%	221 8%	-6 -2%	-45 -5%	-12 -4%	227 12%	246 12%	-33 -3%	1 2%

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Overlap formulae used

ColumnProportions (5%): A,B/C/D/E,F/G/H/I/J,K/L/M,N/O/P/Q,R/S,T/U,V/W/X,Y/Z/a Minimum Base: 30(**) Small Base: 100(*)

ColumnMeans (5%): A,B/C/D/E,F/G/H/I/J,K/L/M,N/O/P/Q,R/S,T/U,V/W/X,Y/Z/a Minimum Base: 30(**) Small Base: 100(*)

J-20-091774-17 - Thursday 29th April - 5th May 2021

PUBLIC

Nationwide Consumer Panel - May 2021

Adults aged 16-75

Q10. As a result of any changes in income or spending due to the coronavirus pandemic, would you say that your household's total cash savings have increased, decreased, or stayed the same?

All Adults aged 16-75 in the UK

		Optimistic for self and family?		View on financial well-being		HH spending under COVID			Saved money during COVID-19		Plans for future saving			Expectation of prices			Post COVID shopping preference	
	Total	Yes	No	Hedonistic	Cautious	Increased	Stayed same	Decreased	Yes	No	Will save more	Will save the same	Will save less	Will go up	Will stay same	Will go down	In person	Online
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)
Unweighted base	3295	2066	355	677	1697	892	1056	1258	1063	1112	954	1158	580	2457	522	108	1551	1146
Weighted base	3295	2053	377	664	1696	866	1077	1248	1020	1116	899	1176	574	2369	569	119	1576	1108
Household savings have increased a lot	227 7%	175 9% C	13 3%	63 9%	121 7%	76 9% G	40 4%	110 9% G	227 22% J	- -	122 14% LM	74 6% M	19 3%	150 6%	64 11% N	6 5% *	127 8%	78 7%
Household savings have increased a little	793 24%	583 28% C	55 15%	167 25%	442 26%	181 21%	253 23%	344 28% F	793 78% J	- -	333 37% LM	335 29% M	74 13%	607 26% P	133 23%	15 13% *	388 25%	268 24%
Household savings have stayed about the same	892 27%	584 28% C	75 20%	206 31%	445 26%	184 21%	437 41% FH	262 21%	- -	- -	151 17%	497 42% KM	126 22%	621 26%	182 32% N	37 31% *	450 29%	282 25%
Household savings have decreased a little	439 13%	273 13%	57 15%	64 10%	256 15% D	149 17% G	101 9%	176 14% G	- -	439 39% I	96 11%	136 12%	142 25% KL	317 13%	82 14%	28 23% N*	227 14%	155 14%
Household savings have decreased a lot	367 11%	184 9%	84 22% B	61 9%	197 12%	137 16% G	44 4%	181 14% G	- -	367 33% I	77 9% L	60 5%	183 32% KL	282 12%	50 9%	24 20% O*	161 10%	159 14% Q
Household had no savings before the pandemic and still has no savings	310 9%	151 7%	62 16% B	78 12% E	122 7%	91 11%	99 9%	110 9%	- -	310 28% I	77 9% LM	24 2%	14 2%	247 10% O	32 6%	3 3% *	134 9%	99 9%
Don't know	162 5%	64 3%	12 3%	17 3%	61 4%	34 4%	58 5%	40 3%	- -	- -	26 3%	35 3%	7 1%	94 4%	14 3%	2 2% *	57 4%	43 4%
Prefer not to state	104 3%	40 2%	18 5% B	8 1%	52 3% D	13 2%	46 4% FH	25 2%	- -	- -	16 2%	15 1%	9 2%	52 2%	12 2%	3 3% *	30 2%	25 2%
Increased	1020 31%	757 37% C	69 18%	230 35%	563 33%	257 30%	293 27%	453 36% FG	1020 100% J	- -	456 51% LM	409 35% M	93 16%	757 32% P	198 35% P	21 18% *	516 33%	346 31%
Decreased	806 24%	457 22%	142 38% B	126 19%	453 27% D	287 33% G	145 13%	357 29% G	- -	806 72% I	173 19%	196 17%	325 57% KL	599 25%	131 23%	52 44% NO*	388 25%	314 28%
Net Diff	214 6%	300 15%	-73 -19%	104 16%	110 6%	-30 -3%	148 14%	97 8%	1020 100%	-806 -72%	283 31%	214 18%	-232 -40%	158 7%	66 12%	-31 -26%	128 8%	32 3%

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Overlap formulae used

ColumnProportions (5%): A,B/C,D/E,F/G/H,I/J,K/L/M,N/O/P,Q/R Minimum Base: 30(**) Small Base: 100(*)

ColumnMeans (5%): A,B/C,D/E,F/G/H,I/J,K/L/M,N/O/P,Q/R Minimum Base: 30(**) Small Base: 100(*)

J-20-091774-17 - Thursday 29th April - 5th May 2021
PUBLIC
Nationwide Consumer Panel - May 2021
Adults aged 16-75

Q11. You said your savings have increased during the pandemic. What do you plan to do with these savings?
All who said their household cash savings have increased during the pandemic

		Gender		Age					Generations				Social grade				Employment status					Region												
	Total	Male	Female	16 to 24	25 to 34	35 to 44	45 to 54	55 to 75	Gen Z	Millenial	GEN X	Baby Boomer	AB	C1	C2	DE	Full-time	Part-time	Self-Employed	ANY WORKING	ANY NOT WORKING	North East	North West	Yorkshire and Humberside	West Midlands	East Midlands	East Anglia	South West	South East	Greater London	Wales	Scotland	Northern Ireland	England	Great Britain
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)
Unweighted base	1063	571	490	136	194	183	191	359	152	281	291	339	416	355	120	172	548	157	56	761	302	29	77	56	64	60	65	50	90	91	145	182	154	582	909
Weighted base	1020	537	481	153	177	183	164	344	165	274	254	328	309	338	194	179	494	142	55	691	330	39	114	85	92	80	102	76	139	126	47	88	33	852	987
Continue to hold more savings in a bank account	522 51%	275 51%	247 51%	54 36% *	86 49%	103 56% D*	91 56% D	188 55% D	62 37%	134 49%	145 57% I	181 55% I	148 48%	168 50%	109 56% *	97 54%	247 50%	77 54% *	35 64% **	359 52%	163 50%	20 51% **	62 55% *	40 47% *	40 43% *	37 46% *	55 54% *	43 57% *	69 50% *	58 46% *	28 60% Ydhi	52 60% Ydhi	18 55% *	424 50%	504 51%
Use them to buy stocks and shares, or other investments like ISAs	160 16%	112 21% C	48 10%	32 21% *	26 15%	30 16% *	20 12%	51 15%	36 22%	36 13%	38 15%	50 15%	65 21% P	53 16% P	28 14% *	15 8%	88 18%	23 16% *	11 19% **	121 17%	39 12%	5 14% **	19 17% *	11 13% *	10 11% *	7 8% *	22 22% *	7 10% *	30 22% *	28 22% f*	7 14%	10 11%	4 13% *	139 16%	156 16%
Spend the savings	121 12%	58 11%	63 13%	28 19% F*	24 14%	15 8% *	17 10%	38 11%	30 18% K	35 13%	21 8%	35 11%	34 11%	51 15%	19 10% *	17 10%	45 9%	26 19% QT*	9 17% **	81 12% Q	41 12%	9 24% **	4 3% *	13 15% W*	13 14% W*	18 22% Whi*	10 10% *	8 11% *	13 9% *	13 10% *	4 9%	10 12% W	6 20% Wcei*	100 12% W	115 12% W
Use them for building work on an existing property such as an extension	115 11%	64 12%	50 10%	15 10% *	11 6%	38 21% EH*	17 10%	34 10%	17 10%	30 11%	37 15%	31 9%	46 15% P	32 10%	24 12% *	12 7%	62 12%	18 13% *	8 15% **	88 13%	27 8%	4 10% **	15 13% *	10 11% *	8 8% *	6 7% *	21 20% *	7 9% *	16 11% *	10 8% *	5 12%	11 12%	4 11% *	95 11%	111 11%
Pay off debts such as credit card balances or a mortgage	113 11%	54 10%	59 12%	16 10% *	33 19% H	29 16% H*	19 12% H	16 5%	19 12% L	46 17% L	33 13% L	15 5%	41 13% O	48 14% O	8 4% *	16 9%	79 16% U	13 9% *	4 8% **	96 14% U	17 5%	3 7% **	17 15% *	6 7% *	8 9% *	9 11% *	11 11% *	7 9% *	16 12% *	19 15% *	3 7%	10 12%	3 10% *	96 11%	109 11%
Use them as a deposit to buy a house or flat	111 11%	52 10%	57 12%	25 16% GH*	54 31% DFGH	13 7% *	8 5%	10 3%	29 17% KL	61 22% KL	13 5%	7 2%	36 12%	45 13%	15 8% *	15 8%	82 17% RTU	6 4% *	4 7% **	92 13% RU	19 6%	- - **	10 9% *	15 18% Z*	15 16% Z*	2 3% *	8 8% *	7 10% *	24 17% Z*	10 8% *	4 8%	11 12% Z	4 12% Z*	92 11%	107 11%
Top up my pension	78 8%	50 9%	27 6%	19 12% H*	9 5%	15 8% *	16 10%	18 5%	19 11% J	13 5%	29 12% JL	17 5%	32 10%	23 7%	12 6% *	11 6%	46 9%	7 5% *	8 15% **	61 9%	16 5%	2 5% **	1 1% *	8 10% W*	5 5% *	7 9% W*	13 13% W*	2 3% *	17 12% W*	8 7% *	4 8% W	8 9% W	3 8% W*	63 7% W	75 8% W
Give money or financial assistance to a family member	74 7%	46 8%	29 6%	21 14% FG*	13 7%	6 3% *	9 5%	25 7%	24 15% JK	12 4%	13 5%	25 8%	32 10% P	22 6%	15 7% *	6 3%	41 8%	5 3% *	2 4% **	48 7%	26 8%	3 9% **	10 8% *	7 8% *	13 14% cg*	6 7% *	10 10% *	2 3% *	4 3% *	8 6% *	3 6%	7 8%	1 3% *	63 7%	73 7%
Use them to make adaptations to reduce your property's environmental impact, like adding insulation, double-glazed windows or solar panels	67 7%	33 6%	34 7%	17 11% F*	11 6%	4 2% *	7 5%	27 8%	19 11% JK	11 4%	11 4%	26 8%	28 9% N	13 4%	11 5% *	15 8% N	34 7%	7 5% *	1 1% **	42 6%	25 7%	4 11% **	4 4% *	6 7% *	14 15% Wabfhi*	8 10% *	3 3% *	1 1% *	7 5% *	11 9% *	2 5%	4 5%	2 5% *	59 7%	65 7%
Other (please specify)	51 5%	21 4%	30 6%	5 3% *	7 4%	6 3% *	9 5%	25 7%	5 3%	11 4%	12 5%	24 7%	14 5%	17 5%	9 4% *	11 6%	14 3%	12 8% QT*	2 4% **	28 4% Q	23 7% Q	1 4% **	4 4% *	8 10% bc*	2 2% *	11 13% Ybchi*	3 2% *	- - *	1 1% *	10 8% c*	2 4%	6 6% bc	3 9% bc*	40 5%	48 5%
Don't know	74 7%	32 6%	42 9%	10 6% *	5 3%	15 8% *	9 6%	35 10% E	10 6%	18 6%	13 5%	34 10%	17 5%	25 7%	16 8% *	16 9%	22 4%	10 7% *	5 9% **	37 5%	37 11% QT	4 10% **	10 9% *	8 9% *	10 11% *	2 3% *	8 7% *	5 6% *	10 7% *	10 8% *	2 4%	5 5%	1 4% *	66 8%	73 7%

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Overlap formulae used

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

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

J-20-091774-17 - Thursday 29th April - 5th May 2021
PUBLIC
Nationwide Consumer Panel - May 2021
Adults aged 16-75

Q11. You said your savings have increased during the pandemic. What do you plan to do with these savings?
All who said their household cash savings have increased during the pandemic

		Education				Income					Marital Status			Household Size				Pres of children HH(17 or under)		Ethnicity		Furlough Status			Tenure		
	Total	GCSE/O Level/NV Q12	A Level or equivalent	Degree/Masters/PhD	No formal qualifications	UP TO £19,999	£20,000-£34,999	£35,000 - £54,999	£55,000+	Prefer not to say	Married/ Living as Married	Single	Widowed/ Divorced/ Separated	1	2	3	4+	At least one child present	No children present	People from white ethnic group	People from ethnic minorities group	Ever Furloughed	Currently Furloughed	Never Furloughed	Home Owner	Renter	Other
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)
Unweighted base	1063	203	252	556	52	160	295	289	254	65	666	302	95	201	412	193	257	308	755	956	99	230	62	692	776	266	16
Weighted base	1020	243	242	473	62	178	287	287	215	53	616	305	98	191	408	188	234	296	724	890	124	237	74	637	730	268	14
Continue to hold more savings in a bank account	522 51%	122 50%	123 51%	251 53%	28 44% *	104 59% *	147 51%	133 46%	113 53%	26 48% *	320 52%	146 48%	56 57% *	109 57%	213 52%	93 49%	108 46%	154 52%	368 51%	468 53%	53 42% *	113 48%	31 42% *	340 53%	381 52%	133 49%	7 49% **
Use them to buy stocks and shares, or other investments like ISAs	160 16%	34 14%	37 15%	84 18%	5 9% *	14 8% *	40 14%	53 18% F	48 22% FG	6 11% *	95 15%	52 17%	13 13% *	26 14%	55 13%	38 20%	41 17%	58 19%	103 14%	139 16%	19 15% *	45 19%	11 15% *	93 15%	120 16%	39 15%	* 1% **
Spend the savings	121 12%	25 10%	24 10%	56 12%	16 26% BCD*	22 12% *	36 12%	32 11%	27 13%	5 9% *	68 11%	37 12%	17 17% *	21 11%	41 10%	32 17%	27 12%	37 12%	85 12%	102 11%	20 16% *	35 15%	12 16% *	74 12%	89 12%	28 10%	2 11% **
Use them for building work on an existing property such as an extension	115 11%	21 8%	21 8%	69 15%	5 8% *	8 5% *	36 12% F	32 11%	35 16% F	4 8% *	84 14% M	28 9%	3 3% *	8 4%	44 11%	28 15% N	34 15% N	42 14%	73 10%	100 11%	14 11% *	30 13%	9 12% *	77 12%	105 14% Z	6 2%	- - **
Pay off debts such as credit card balances or a mortgage	113 11%	25 10%	20 8%	65 14%	3 4% *	18 10% *	25 9%	31 11%	38 18% GJ	1 3% *	77 13%	28 9%	8 8% *	19 10%	35 8%	25 13%	34 15%	45 15% S	68 9%	93 11%	17 14% *	34 15%	12 16% *	71 11%	80 11%	32 12%	- - **
Use them as a deposit to buy a house or flat	111 11%	20 8%	23 9%	68 14% E	- - *	21 12% *	24 8%	33 12%	30 14%	2 5% *	63 10%	40 13%	8 8% *	11 6%	50 12%	28 15% N	22 9%	41 14%	70 10%	93 10%	17 14% *	35 15% W	2 3% *	71 11%	46 6%	62 23% Y	3 23% **
Top up my pension	78 8%	16 7%	24 10%	37 8%	1 2% *	5 3% *	19 7%	23 8%	22 10% F	7 14% F*	49 8%	23 8%	6 6% *	14 8%	27 7%	12 6%	24 10%	28 9%	50 7%	62 7%	15 12% *	29 12%	14 19% X*	44 7%	54 7%	20 8%	* 1% **
Give money or financial assistance to a family member	74 7%	20 8%	18 7%	35 7%	2 2% *	6 3% *	15 5%	31 11% F	18 9%	4 8% *	44 7%	24 8%	6 7% *	4 2%	27 7%	21 11% N	22 9% N	28 9%	46 6%	58 6%	16 13% T*	28 12% X	10 13% *	35 5%	56 8%	14 5%	- - **
Use them to make adaptations to reduce your property's environmental impact, like adding insulation, double-glazed windows or solar panels	67 7%	21 9%	9 4%	35 7%	1 2% *	8 4% *	17 6%	27 9%	12 6%	3 5% *	32 5%	23 7%	11 11% *	17 9%	19 5%	19 10%	12 5%	18 6%	48 7%	54 6%	13 10% *	21 9%	4 5% *	36 6%	61 8% Z	5 2%	1 7% **
Other (please specify)	51 5%	14 6%	8 3%	23 5%	6 9% *	12 7% *	14 5%	16 5%	5 2%	4 8% *	30 5%	12 4%	8 9% *	12 6%	25 6%	7 4%	7 3%	11 4%	40 6%	45 5%	6 5% *	10 4%	2 3% *	27 4%	34 5%	15 6%	2 12% **
Don't know	74 7%	18 7%	21 9%	26 5%	9 14% *	20 11% I*	17 6%	21 7%	7 3%	8 16% GI*	44 7%	27 9%	3 3% *	11 6%	30 7%	17 9%	15 6%	14 5%	60 8%	60 7%	12 10% *	11 5%	4 5% *	44 7%	54 7%	19 7%	1 9% **

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Overlap formulae used

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ColumnMeans (5%): A,B/C/D/E,F/G/H/I/J,K/L/M,N/O/P/Q,R/S,T/U,V/W/X,Y/Z/a Minimum Base: 30(**) Small Base: 100(*)

J-20-091774-17 - Thursday 29th April - 5th May 2021

PUBLIC

Nationwide Consumer Panel - May 2021

Adults aged 16-75

Q11. You said your savings have increased during the pandemic. What do you plan to do with these savings?

All who said their household cash savings have increased during the pandemic

		Optimistic for self and family?		View on financial well-being		HH spending under COVID			Saved money during COVID-19		Plans for future saving			Expectation of prices			Post COVID shopping preference	
	Total	Yes	No	Hedonistic	Cautious	Increased	Stayed same	Decreased	Yes	No	Will save more	Will save the same	Will save less	Will go up	Will stay same	Will go down	In person	Online
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)
Unweighted base	1063	771	77	230	597	269	279	502	1063	-	474	411	110	815	182	28	534	369
Weighted base	1020	757	69	230	563	257	293	453	1020	-	456	409	93	757	198	21	516	346
Continue to hold more savings in a bank account	522 51%	399 53%	34 49% *	100 43%	323 57% D	120 47%	137 47%	257 57% F	522 51%	- -	252 55% M	215 53%	38 41% *	399 53% O	84 43%	6 28% **	275 53%	173 50%
Use them to buy stocks and shares, or other investments like ISAs	160 16%	122 16%	12 18% *	38 16%	93 17%	31 12%	55 19%	74 16%	160 16%	- -	85 19%	53 13%	15 16% *	117 16%	29 15%	4 20% **	84 16%	53 15%
Spend the savings	121 12%	91 12%	11 16% *	34 15%	59 11%	37 14%	38 13%	47 10%	121 12%	- -	46 10%	56 14%	12 13% *	78 10%	35 18% N	2 7% **	69 13%	43 12%
Use them for building work on an existing property such as an extension	115 11%	76 10%	8 12% *	14 6%	58 10%	32 13%	38 13%	45 10%	115 11%	- -	46 10%	49 12%	12 12% *	93 12%	16 8%	5 25% **	63 12%	36 10%
Pay off debts such as credit card balances or a mortgage	113 11%	78 10%	9 13% *	28 12%	55 10%	35 14%	26 9%	49 11%	113 11%	- -	62 14%	42 10%	6 7% *	81 11%	26 13%	4 19% **	56 11%	44 13%
Use them as a deposit to buy a house or flat	111 11%	85 11%	6 9% *	32 14%	58 10%	42 16% GH	23 8%	46 10%	111 11%	- -	63 14% L	27 7%	15 16% L*	79 10%	30 15%	* 1% **	65 13%	31 9%
Top up my pension	78 8%	50 7%	7 10% *	14 6%	46 8%	21 8%	31 10%	26 6%	78 8%	- -	32 7%	32 8%	6 7% *	56 7%	19 10%	* 1% **	38 7%	31 9%
Give money or financial assistance to a family member	74 7%	54 7%	3 4% *	16 7%	39 7%	35 13% GH	12 4%	28 6%	74 7%	- -	30 7%	33 8%	6 7% *	53 7%	19 9%	2 10% **	40 8%	30 9%
Use them to make adaptations to reduce your property's environmental impact, like adding insulation, double-glazed windows or solar panels	67 7%	48 6%	8 12% *	21 9%	31 5%	29 11% G	9 3%	29 6%	67 7%	- -	28 6%	30 7%	6 7% *	38 5%	22 11% N	3 16% **	38 7%	17 5%
Other (please specify)	51 5%	38 5%	2 4% *	16 7%	21 4%	8 3%	14 5%	27 6%	51 5%	- -	13 3%	27 7% K	9 10% K*	37 5%	9 4%	1 5% **	33 6% R	8 2%
Don't know	74 7%	52 7%	3 5% *	11 5%	42 7%	15 6%	27 9%	26 6%	74 7%	- -	17 4%	34 8% K	6 7% *	58 8%	11 5%	2 11% **	27 5%	21 6%

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Overlap formulae used

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ColumnMeans (5%): A,B/C,D/E,F/G/H,I/J,K/L/M,N/O/P,Q/R Minimum Base: 30(**) Small Base: 100(*)

J-20-091774-17 - Thursday 29th April - 5th May 2021

PUBLIC

Nationwide Consumer Panel - May 2021

Adults aged 16-75

Q12. Over the next three months, which of these best describes your plans for the amount you save each month?

All Adults aged 16-75 in the UK

		Gender		Age					Generations				Social grade				Employment status					Region											
	Total	Male	Female	16 to 24	25 to 34	35 to 44	45 to 54	55 to 75	Gen Z	Millenial	GEN X	Baby Boomer	AB	C1	C2	DE	Full-time	Part-time	Self-Employed	ANY WORKING	ANY NOT WORKING	North East	North West	Yorkshire and Humberside	West Midlands	East Midlands	East Anglia	South West	South East	Greater London	Wales	Scotland	Northern Ireland	England	Great Britain
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)
Unweighted base	3295	1609	1671	429	624	582	645	1015	479	890	967	959	1114	1026	424	731	1383	522	225	2130	1165	92	250	188	198	163	208	187	308	305	445	541	410	1899	2885
Weighted base	3295	1628	1652	489	603	566	600	1038	541	877	884	993	876	983	681	755	1329	522	219	2070	1225	129	363	271	286	240	301	276	449	447	161	278	95	2761	3200
I am likely to save more than I was before the pandemic	899 27%	451 28%	445 27%	183 37% GH	205 34% GH	188 33% GH	151 25% H	173 17%	201 37% KL	302 34% KL	237 27% L	160 16%	308 35% NOP	284 29% OP	138 20%	169 22%	463 35% RSTU	134 26%	41 19%	637 31% RSU	262 21%	41 32% *	105 29%	66 24%	71 25%	60 25%	84 28%	69 25%	132 29%	119 27%	47 29%	81 29%	26 27%	746 27%	874 27%
I am likely to save the same as I was before the pandemic	1176 36%	588 36%	587 36%	150 31%	207 34%	179 32%	182 30%	457 44% DEFG	171 32%	294 34%	269 30%	442 44% IJK	280 32%	357 36%	278 41% M	261 35%	487 37%	190 36%	82 38%	759 37%	417 34%	42 32% *	115 32%	122 45% Wceghi	113 39% c	109 45% Wceghi	113 37% c	99 36%	124 28%	160 36%	51 32%	100 36% c	30 32%	995 36% c	1146 36% c
I am likely to save less than I was before the pandemic	574 17%	270 17%	299 18%	77 16%	115 19%	99 18%	111 19%	171 16%	84 16%	168 19%	159 18%	163 16%	154 18%	180 18%	103 15%	137 18%	215 16%	101 19%	52 24% Q	368 18%	206 17%	20 16% *	58 16%	40 15%	61 21% Z	26 11%	47 16%	43 15%	93 21% Z	85 19% Z	29 18%	50 18% Z	22 23% XZhi	473 17%	552 17% Z
I did not save before the pandemic and will continue not to save	295 9%	168 10% C	124 8%	34 7%	30 5%	50 9%	74 12% DE	106 10% E	34 6%	53 6%	106 12% IJ	103 10% IJ	64 7%	78 8%	72 11%	81 11% M	77 6%	46 9%	15 7%	138 7%	157 13% QT	10 8% *	31 9%	20 8%	21 7%	17 7%	25 8%	28 10%	55 12%	38 8%	15 10%	25 9%	10 10%	245 9%	285 9%
Don't know	350 11%	151 9%	198 12%	46 9%	45 7%	48 9%	81 14% EF	130 13% E	51 9%	61 7%	113 13% J	126 13% J	69 8%	85 9%	90 13% M	106 14% MN	87 7%	51 10%	29 13% Q	167 8% Q	183 15% QRT	16 12% *	53 15% Yfg	22 8%	21 7%	28 12%	33 11%	38 14%	45 10%	46 10%	18 11%	23 8%	7 7%	302 11%	343 11%

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Overlap formulae used

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

J-20-091774-17 - Thursday 29th April - 5th May 2021

PUBLIC

Nationwide Consumer Panel - May 2021

Adults aged 16-75

Q12. Over the next three months, which of these best describes your plans for the amount you save each month?

All Adults aged 16-75 in the UK

		Education				Income					Marital Status			Household Size				Pres of children HH(17 or under)		Ethnicity		Furlough Status			Tenure		
	Total	GCSE/O Level/NVQ 12	A Level or equivalent	Degree/Masters/PhD	No formal qualifications	UP TO £19,999	£20,000-£34,999	£35,000 - £54,999	£55,000+	Prefer not to say	Married/ Living as Married	Single	Widowed/ Divorced/Separated	1	2	3	4+	At least one child present	No children present	People from white ethnic group	People from ethnic minorities group	Ever Furloughed	Currently Furloughed	Never Furloughed	Home Owner	Renter	Other
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)
Unweighted base	3295	820	768	1499	208	801	907	752	509	326	1924	1020	351	631	1210	661	793	969	2326	2946	312	778	238	1969	2091	1092	76
Weighted base	3295	949	746	1334	266	840	927	733	465	330	1884	1037	374	628	1232	656	779	947	2348	2847	410	838	270	1893	2073	1118	61
I am likely to save more than I was before the pandemic	899 27%	222 23%	203 27%	416 31% BE	58 22%	190 23%	221 24%	254 35% FGJ	172 37% FGJ	62 19%	519 28% M	310 30% M	70 19%	145 23%	284 23%	201 31% NO	269 35% NO	324 34% S	575 25%	761 27%	129 31%	239 28%	73 27%	555 29%	543 26%	340 30%	14 23% *
I am likely to save the same as I was before the pandemic	1176 36%	324 34%	263 35%	483 36%	106 40%	254 30%	370 40% F	253 35%	192 41% FJ	107 33%	704 37% L	335 32%	138 37%	220 35%	500 41% PQ	219 33%	237 30%	292 31%	884 38% R	1022 36%	138 34%	280 33%	77 28%	697 37%	849 41% Z	299 27%	21 35% *
I am likely to save less than I was before the pandemic	574 17%	162 17%	134 18%	242 18%	36 14%	168 20% IJ	170 18%	130 18%	62 13%	45 13%	337 18%	174 17%	62 17%	111 18%	215 17%	112 17%	136 17%	183 19%	391 17%	497 17%	73 18%	197 24% X	65 24% X	296 16%	373 18%	180 16%	11 18% *
I did not save before the pandemic and will continue not to save	295 9%	109 12% D	77 10% D	85 6%	25 9%	127 15% GHI	73 8% I	48 6% I	14 3%	33 10% I	132 7%	107 10% K	57 15% K	89 14% OPQ	74 6%	61 9% O	72 9% O	79 8%	216 9%	264 9%	30 7%	67 8%	26 10%	158 8%	115 6%	171 15% Ya	3 5% *
Don't know	350 11%	132 14% CD	69 9%	108 8%	42 16% CD	102 12% HI	93 10% I	48 7%	25 5%	83 25% FGHI	192 10%	110 11%	48 13%	64 10%	159 13% Q	63 10%	65 8%	69 7%	281 12% R	303 11%	40 10%	55 7%	28 10% V	188 10% V	195 9%	128 11%	11 19% Y*

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Overlap formulae used

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ColumnMeans (5%): A,B/C/D/E,F/G/H/I/J,K/L/M,N/O/P/Q,R/S,T/U,V/W/X,Y/Z/a Minimum Base: 30(**) Small Base: 100(*)

J-20-091774-17 - Thursday 29th April - 5th May 2021

PUBLIC

Nationwide Consumer Panel - May 2021

Adults aged 16-75

Q12. Over the next three months, which of these best describes your plans for the amount you save each month?

All Adults aged 16-75 in the UK

		Optimistic for self and family?		View on financial well-being		HH spending under COVID			Saved money during COVID-19		Plans for future saving			Expectation of prices			Post COVID shopping preference	
	Total	Yes	No	Hedonistic	Cautious	Increased	Stayed same	Decreased	Yes	No	Will save more	Will save the same	Will save less	Will go up	Will stay same	Will go down	In person	Online
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)
Unweighted base	3295	2066	355	677	1697	892	1056	1258	1063	1112	954	1158	580	2457	522	108	1551	1146
Weighted base	3295	2053	377	664	1696	866	1077	1248	1020	1116	899	1176	574	2369	569	119	1576	1108
I am likely to save more than I was before the pandemic	899 27%	664 32% C	69 18%	199 30%	494 29%	264 31% G	221 21%	396 32% G	456 45% J	250 22%	899 100% LM	- -	- -	666 28%	166 29%	28 23% *	430 27%	355 32% Q
I am likely to save the same as I was before the pandemic	1176 36%	794 39% C	98 26%	230 35%	631 37%	236 27%	496 46% FH	429 34% F	409 40% J	220 20%	- -	1176 100% KM	- -	824 35%	258 45% NP	32 27% *	639 41% R	345 31%
I am likely to save less than I was before the pandemic	574 17%	319 16%	107 28% B	111 17%	300 18%	209 24% GH	108 10%	242 19% G	93 9%	339 30% I	- -	- -	574 100% KL	437 18%	87 15%	33 28% O*	258 16%	229 21% Q
I did not save before the pandemic and will continue not to save	295 9%	125 6%	69 18% B	69 10% E	113 7%	75 9%	133 12% FH	77 6%	16 2%	211 19% I	- -	- -	- -	211 9%	40 7%	20 17% NO*	125 8%	94 9%
Don't know	350 11%	152 7%	34 9%	55 8%	158 9%	81 9%	118 11%	103 8%	46 4%	97 9% I	- -	- -	- -	231 10% O	19 3%	6 5% *	122 8%	85 8%

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Overlap formulae used

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ColumnMeans (5%): A,B/C,D/E,F/G/H,I/J,K/L/M,N/O/P,Q/R Minimum Base: 30(**) Small Base: 100(*)

J-20-091774-17 - Thursday 29th April - 5th May 2021
PUBLIC
Nationwide Consumer Panel - May 2021
Adults aged 16-75

Q13. To what extent do you agree or disagree with the following statements? - Summary
All Adults aged 16-75 in the UK

	Q13. To what extent do you agree or disagree with the following statements?				
	Shopping using my smartphone makes it easy to spend more than I expect to	Online shopping is better when you know exactly what you want	Shopping in physical stores is better when you are unsure what you need	I can find better deals shopping online than shopping in traditional stores	I find shopping online more difficult than shopping in traditional stores
	(A)	(B)	(C)	(D)	(E)
Unweighted base	3295	3295	3295	3295	3295
Weighted base	3295	3295	3295	3295	3295
Strongly agree	560 17% E	1001 30% ACDE	861 26% ADE	743 23% AE	384 12%
Tend to agree	971 29% E	1624 49% ACDE	1483 45% AE	1515 46% AE	816 25%
Tend to disagree	758 23% BCD	367 11%	531 16% B	544 17% B	1139 35% ABCD
Strongly disagree	510 15% BCD	119 4%	175 5% BD	131 4%	720 22% ABCD
Don't know	496 15% BCDE	183 6%	245 7% B	362 11% BCE	235 7% B
Agree	1531 46% E	2626 80% ACDE	2344 71% AE	2259 69% AE	1201 36%
Disagree	1268 38% BCD	486 15%	706 21% B	675 20% B	1859 56% ABCD
Net Diff	263 8%	2140 65%	1637 50%	1584 48%	-659 -20%

requirements of the international quality standard for market research, ISO 20252 and with the Ipsos MORI Terms and Conditions.

Overlap formulae used

ColumnProportions (5%): A/B/C/D/E Minimum Base: 30(**) Small Base: 100(*)

ColumnMeans (5%): A/B/C/D/E Minimum Base: 30(**) Small Base: 100(*)

J-20-091774-17 - Thursday 29th April - 5th May 2021
PUBLIC
Nationwide Consumer Panel - May 2021
Adults aged 16-75

Q13. To what extent do you agree or disagree with the following statements? - Shopping using my smartphone makes it easy to spend more than I expect to

All Adults aged 16-75 in the UK

		Gender		Age					Generations				Social grade				Employment status					Region												
	Total	Male	Female	16 to 24	25 to 34	35 to 44	45 to 54	55 to 75	Gen Z	Millenial	GEN X	Baby Boomer	AB	C1	C2	DE	Full-time	Part-time	Self-Employed	ANY WORKING	ANY NOT WORKING	North East	North West	Yorkshire and Humberside	West Midlands	East Midlands	East Anglia	South West	South East	Greater London	Wales	Scotland	Northern Ireland	England	Great Britain
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)
Unweighted base	3295	1609	1671	429	624	582	645	1015	479	890	967	959	1114	1026	424	731	1383	522	225	2130	1165	92	250	188	198	163	208	187	308	305	445	541	410	1899	2885
Weighted base	3295	1628	1652	489	603	566	600	1038	541	877	884	993	876	983	681	755	1329	522	219	2070	1225	129	363	271	286	240	301	276	449	447	161	278	95	2761	3200
Strongly agree	560 17%	250 15%	306 19%	140 29% FGH	166 27% FGH	116 21% GH	78 13% H	60 6%	153 28% KL	223 25% KL	127 14% L	57 6%	175 20% N	148 15%	107 16%	130 17%	284 21% STU	95 18% SU	22 10%	401 19% SU	159 13%	31 24% bf*	53 15%	56 21% f	41 14%	39 16%	60 20%	33 12%	92 21% bf	77 17%	26 16%	36 13%	15 16%	483 17% f	545 17% f
Tend to agree	971 29%	500 31%	467 28%	204 42% GH	224 37% GH	204 36% GH	168 28% H	171 16%	223 41% KL	337 38% KL	250 28% L	161 16%	299 34% NP	269 27%	204 30%	198 26%	455 34% U	153 29%	62 28%	669 32% U	301 25%	27 21% *	116 32%	75 28%	100 35% Vf	64 27%	94 31%	68 25%	145 32%	134 30%	47 29%	71 25%	30 31%	823 30%	941 29% f
Tend to disagree	758 23%	393 24%	362 22%	80 16%	132 22%	128 23%	153 25% D	266 26% D	91 17%	182 21%	235 27% IJ	250 25% I	195 22%	249 25%	157 23%	157 21%	319 24%	106 20%	46 21%	472 23%	287 23%	29 22% *	76 21%	70 26%	65 23%	54 22%	67 22%	62 23%	93 21%	103 23%	36 22%	80 29% Wchi	24 25%	619 22%	734 23%
Strongly disagree	510 15%	255 16%	254 15%	30 6%	36 6%	57 10%	98 16% DEF	288 28% DEFG	34 6%	54 6%	140 16% IJ	281 28% IJK	121 14%	151 15%	107 16%	130 17%	138 10%	84 16% Q	56 26% QRT	279 13% Q	231 19% QT	18 14% *	58 16%	33 12%	46 16%	41 17%	34 11%	62 22% Xacghi	60 13%	68 15%	26 16%	53 19% agi	12 12%	418 15%	498 16%
Don't know	496 15%	230 14%	264 16%	35 7%	44 7%	61 11%	104 17% DEF	253 24% DEFG	39 7%	81 9%	132 15% IJ	245 25% IJK	85 10%	166 17% M	106 16% M	139 18% M	133 10%	84 16% QT	33 15%	249 12% Q	247 20% QT	24 19% *	60 16%	37 14%	33 12%	42 18%	47 16%	50 18%	58 13%	66 15%	25 16%	39 14%	15 15%	418 15%	482 15%
Agree	1531 46%	750 46%	773 47%	344 70% FGH	390 65% FGH	320 57% GH	245 41% H	231 22%	377 70% KL	560 64% KL	376 43% L	217 22%	474 54% NOP	416 42%	312 46%	329 44%	739 56% RSTU	248 47% U	83 38%	1070 52% SU	460 38%	59 45% *	170 47%	131 48% f	142 50% bf	103 43%	153 51% bf	102 37%	237 53% bfi	210 47% bf	73 46% f	107 38%	45 47% f	1306 47% bf	1486 46% bf
Disagree	1268 38%	648 40%	615 37%	110 22%	168 28%	185 33% D	251 42% DEF	554 53% DEFG	125 23%	236 27%	376 43% IJ	531 53% IJK	316 36%	400 41%	264 39%	288 38%	457 34%	191 37%	103 47% QT	750 36%	517 42% QT	46 36% *	133 37%	103 38%	111 39%	95 39%	101 33%	124 45% ac	153 34%	171 38%	62 39%	133 48% Wacdeghi	36 38%	1037 38%	1232 39%
Net Diff	263 8%	102 6%	157 10%	234 48%	221 37%	135 24%	-6 -1%	-322 -31%	251 46%	325 37%	* *	-314 -32%	158 18%	16 2%	48 7%	41 5%	282 21%	57 11%	-19 -9%	320 15%	-57 -5%	12 9%	36 10%	28 10%	31 11%	8 3%	53 17%	-22 -8%	84 19%	39 9%	11 7%	-26 -9%	9 10%	269 10%	254 8%

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Overlap formulae used

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

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

J-20-091774-17 - Thursday 29th April - 5th May 2021
PUBLIC
Nationwide Consumer Panel - May 2021
Adults aged 16-75

Q13. To what extent do you agree or disagree with the following statements? - Shopping using my smartphone makes it easy to spend more than I expect to

All Adults aged 16-75 in the UK

		Education				Income					Marital Status			Household Size				Pres of children HH(17 or under)		Ethnicity		Furlough Status			Tenure		
	Total	GCSE/O Level/NVQ 12	A Level or equivalent	Degree/Masters/PhD	No formal qualifications	UP TO £19,999	£20,000-£34,999	£35,000 - £54,999	£55,000+	Prefer not to say	Married/ Living as Married	Single	Widowed/ Divorced/ Separated	1	2	3	4+	At least one child present	No children present	People from white ethnic group	People from ethnic minorities group	Ever Furloughed	Currently Furloughed	Never Furloughed	Home Owner	Renter	Other
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)
Unweighted base	3295	820	768	1499	208	801	907	752	509	326	1924	1020	351	631	1210	661	793	969	2326	2946	312	778	238	1969	2091	1092	76
Weighted base	3295	949	746	1334	266	840	927	733	465	330	1884	1037	374	628	1232	656	779	947	2348	2847	410	838	270	1893	2073	1118	61
Strongly agree	560 17%	167 18%	128 17%	230 17%	36 14%	135 16%	151 16%	146 20% J	83 18%	45 14%	294 16%	216 21% KM	50 13%	82 13%	155 13%	132 20% NO	192 25% NO	249 26% S	310 13%	444 16%	100 25% T	195 23% X	62 23%	309 16%	293 14%	234 21% Y	18 29% Y*
Tend to agree	971 29%	261 27%	229 31%	406 30%	76 28%	224 27%	271 29%	218 30%	176 38% FGHJ	82 25%	531 28%	356 34% KM	84 22%	153 24%	318 26%	217 33% NO	282 36% NO	340 36% S	630 27%	798 28%	165 40% T	304 36% X	96 36%	568 30%	582 28%	364 33% Y	18 29% *
Tend to disagree	758 23%	202 21%	158 21%	316 24%	82 31% BC	203 24%	216 23%	165 23%	107 23%	68 21%	424 22%	233 23%	101 27%	188 30% OPQ	277 22%	126 19%	167 21%	193 20%	565 24%	679 24%	75 18%	167 20%	54 20%	456 24%	476 23%	262 23%	9 16% *
Strongly disagree	510 15%	137 14%	113 15%	210 16%	49 19%	154 18% I	130 14%	118 16%	53 11%	55 17%	320 17% L	115 11%	74 20% L	109 17% Q	245 20% PQ	90 14% Q	66 8%	74 8%	435 19% R	475 17% U	31 8%	98 12%	36 13%	273 14%	380 18% Z	122 11%	6 11% *
Don't know	496 15%	182 19% DE	119 16% E	173 13%	23 9%	125 15%	158 17% HI	86 12%	47 10%	81 24% FGHI	315 17% L	116 11%	66 18% L	97 15% Q	238 19% PQ	91 14% Q	71 9%	90 10%	406 17% R	450 16% U	39 10%	75 9%	22 8%	287 15% VW	342 16% Z	135 12%	10 16% *
Agree	1531 46%	427 45%	356 48%	635 48%	112 42%	359 43%	423 46%	364 50% FJ	258 56% FGJ	126 38%	825 44% M	572 55% KM	134 36%	235 37%	472 38%	349 53% NO	474 61% NOP	590 62% S	941 40%	1242 44%	265 65% T	499 60% X	158 59% X	878 46%	876 42%	598 54% Y	35 58% Y*
Disagree	1268 38%	339 36%	271 36%	526 39%	132 49% BCD	356 42% I	346 37%	283 39%	160 34%	123 37%	744 40% L	349 34%	175 47% L	297 47% PQ	522 42% PQ	216 33%	233 30%	267 28%	1001 43% R	1154 41% U	106 26%	264 32%	90 33%	729 38% V	856 41% Za	384 34%	16 26% *
Net Diff	263 8%	88 9%	85 11%	109 8%	-20 -8%	2 *	76 8%	82 11%	99 21%	3 1%	81 4%	224 22%	-42 -11%	-62 -10%	-49 -4%	133 20%	241 31%	322 34%	-60 -3%	88 3%	159 39%	234 28%	68 25%	149 8%	20 1%	214 19%	20 32%

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Overlap formulae used

ColumnProportions (5%): A,B/C/D/E,F/G/H/I/J,K/L/M,N/O/P/Q,R/S,T/U,V/W/X,Y/Z/a Minimum Base: 30(**) Small Base: 100(*)

ColumnMeans (5%): A,B/C/D/E,F/G/H/I/J,K/L/M,N/O/P/Q,R/S,T/U,V/W/X,Y/Z/a Minimum Base: 30(**) Small Base: 100(*)

J-20-091774-17 - Thursday 29th April - 5th May 2021
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Nationwide Consumer Panel - May 2021
Adults aged 16-75

Q13. To what extent do you agree or disagree with the following statements? - Shopping using my smartphone makes it easy to spend more than I expect to

All Adults aged 16-75 in the UK

		Optimistic for self and family?		View on financial well-being		HH spending under COVID			Saved money during COVID-19		Plans for future saving			Expectation of prices			Post COVID shopping preference	
	Total	Yes	No	Hedonistic	Cautious	Increased	Stayed same	Decreased	Yes	No	Will save more	Will save the same	Will save less	Will go up	Will stay same	Will go down	In person	Online
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)
Unweighted base	3295	2066	355	677	1697	892	1056	1258	1063	1112	954	1158	580	2457	522	108	1551	1146
Weighted base	3295	2053	377	664	1696	866	1077	1248	1020	1116	899	1176	574	2369	569	119	1576	1108
Strongly agree	560 17%	345 17%	108 29% B	130 20%	310 18%	211 24% GH	137 13%	205 16%	170 17%	241 22% I	211 23% L	156 13%	115 20% L	397 17%	102 18%	39 32% NO*	274 17%	228 21%
Tend to agree	971 29%	645 31%	101 27%	200 30%	491 29%	298 34% GH	310 29%	338 27%	287 28%	360 32%	275 31%	375 32%	173 30%	660 28%	226 40% N	33 28% *	498 32%	337 30%
Tend to disagree	758 23%	460 22%	79 21%	158 24%	381 22%	174 20%	256 24%	318 25% F	268 26%	246 22%	218 24%	260 22%	126 22%	572 24%	118 21%	27 23% *	331 21%	278 25%
Strongly disagree	510 15%	323 16%	42 11%	96 14%	259 15%	99 11%	198 18% F	199 16% F	178 17% J	137 12%	111 12%	216 18% K	80 14%	396 17% O	63 11%	10 9% *	265 17%	151 14%
Don't know	496 15%	281 14%	46 12%	80 12%	254 15%	85 10%	176 16% F	188 15% F	117 11%	133 12%	84 9%	168 14% K	80 14% K	343 14%	60 11%	10 9% *	208 13%	114 10%
Agree	1531 46%	990 48%	210 56%	330 50%	801 47%	509 59% GH	446 41%	543 43%	457 45%	601 54% I	486 54% L	531 45%	289 50%	1058 45%	328 58% N	71 60% N*	772 49%	565 51%
Disagree	1268 38%	782 38%	121 32%	254 38%	640 38%	272 31%	454 42% F	517 41% F	446 44% J	383 34%	330 37%	476 41%	205 36%	969 41% O	181 32%	38 32% *	596 38%	429 39%
Net Diff	263 8%	207 10%	89 24%	76 11%	161 10%	237 27%	-8 -1%	26 2%	11 1%	218 20%	156 17%	55 5%	83 14%	89 4%	147 26%	34 28%	176 11%	136 12%

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Overlap formulae used

ColumnProportions (5%): A,B/C,D/E,F/G/H,I/J,K/L/M,N/O/P,Q/R Minimum Base: 30(**) Small Base: 100(*)

ColumnMeans (5%): A,B/C,D/E,F/G/H,I/J,K/L/M,N/O/P,Q/R Minimum Base: 30(**) Small Base: 100(*)

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Adults aged 16-75

Q13. To what extent do you agree or disagree with the following statements? - Online shopping is better when you know exactly what you want

All Adults aged 16-75 in the UK

		Gender		Age					Generations				Social grade				Employment status					Region											
	Total	Male	Female	16 to 24	25 to 34	35 to 44	45 to 54	55 to 75	Gen Z	Millenial	GEN X	Baby Boomer	AB	C1	C2	DE	Full-time	Part-time	Self-Employed	ANY WORKING	ANY NOT WORKING	North East	North West	Yorkshire and Humberside	West Midlands	East Midlands	East Anglia	South West	South East	Greater London	Wales	Scotland	Northern Ireland	England	Great Britain
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)
Unweighted base	3295	1609	1671	429	624	582	645	1015	479	890	967	959	1114	1026	424	731	1383	522	225	2130	1165	92	250	188	198	163	208	187	308	305	445	541	410	1899	2885
Weighted base	3295	1628	1652	489	603	566	600	1038	541	877	884	993	876	983	681	755	1329	522	219	2070	1225	129	363	271	286	240	301	276	449	447	161	278	95	2761	3200
Strongly agree	1001 30%	496 30%	502 30%	172 35% H	216 36% GH	199 35% H	174 29% H	241 23%	190 35% L	317 36% KL	263 30% L	232 23%	317 36% NOP	300 30%	190 28%	195 26%	439 33% S	153 29%	51 23%	644 31%	358 29%	31 24% *	125 35%	68 25%	79 28%	71 30%	99 33%	81 30%	137 31%	149 33%	45 28%	89 32%	27 29%	840 30%	974 30%
Tend to agree	1624 49%	788 48%	829 50%	199 41%	277 46%	279 49% D	318 53% D	551 53% DE	225 42%	406 46%	468 53% IJ	525 53% IJ	395 45%	474 48%	362 53% M	394 52% M	622 47%	267 51%	116 53%	1005 49%	620 51%	70 54% *	169 47%	139 52%	126 44%	115 48%	167 56% Yb	121 44%	229 51%	229 51%	76 47%	132 47%	49 51%	1367 50%	1575 49%
Tend to disagree	367 11%	174 11%	189 11%	62 13%	66 11%	46 8%	55 9%	138 13% FG	65 12%	88 10%	81 9%	132 13% K	97 11%	119 12%	64 9%	86 11%	144 11%	65 12%	18 8%	227 11%	140 11%	21 16% a*	31 9%	33 12%	44 15% ad	30 13%	20 7%	37 13% a	43 10%	39 9%	25 16% Wacdhi	31 11%	12 13% a	298 11%	355 11%
Strongly disagree	119 4%	70 4%	49 3%	27 5%	20 3%	14 3%	19 3%	39 4%	28 5%	29 3%	24 3%	38 4%	30 3%	30 3%	29 4%	30 4%	53 4%	14 3%	10 5%	78 4%	41 3%	3 3% *	13 3%	16 6% ad	14 5% d	10 4%	5 1%	19 7% adhi	14 3%	6 1%	5 3%	10 4%	4 4%	100 4% d	115 4% d
Don't know	183 6%	100 6%	83 5%	30 6%	23 4%	27 5%	34 6%	69 7%	33 6%	38 4%	47 5%	66 7%	37 4%	60 6%	37 5%	50 7%	71 5%	23 4%	23 10% QRTU	117 6%	66 5%	3 3% *	24 7%	13 5%	24 8%	13 5%	11 4%	17 6%	25 6%	24 5%	10 6%	16 6%	3 4%	155 6%	180 6%
Agree	2626 80%	1284 79%	1331 81%	371 76%	494 82% H	478 84% DH	492 82% DH	792 76%	415 77%	722 82% IL	731 83% IL	757 76%	712 81%	774 79%	551 81%	589 78%	1061 80%	420 80%	167 77%	1649 80%	977 80%	101 78% *	295 81% Y	208 77%	204 71%	187 78%	266 88% XYZbefghi	203 74%	367 82% Y	378 85% Ybehi	121 75%	221 79%	76 80%	2208 80% Yb	2550 80% Ye
Disagree	486 15%	244 15%	238 14%	89 18% FG	86 14%	61 11%	73 12%	177 17% FG	93 17% K	117 13%	106 12%	170 17% K	127 14%	149 15%	93 14%	116 15%	197 15%	79 15%	28 13%	305 15%	181 15%	25 19% ad*	44 12%	50 18% ad	58 20% Wacdhi	40 17% a	24 8%	56 20% Wacdhi	57 13%	45 10%	30 19% Wacdi	42 15% a	15 16% ad	399 14% ad	470 15% ad
Net Diff	2140 65%	1040 64%	1094 66%	282 58%	408 68%	417 74%	419 70%	614 59%	322 60%	606 69%	626 71%	587 59%	585 67%	624 64%	458 67%	473 63%	864 65%	341 65%	139 64%	1344 65%	796 65%	76 59%	251 69%	158 58%	146 51%	146 61%	242 80%	147 53%	310 69%	333 74%	91 57%	179 64%	61 64%	1809 66%	2079 65%

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

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Adults aged 16-75

Q13. To what extent do you agree or disagree with the following statements? - Online shopping is better when you know exactly what you want

All Adults aged 16-75 in the UK

		Education				Income					Marital Status			Household Size				Pres of children HH(17 or under)		Ethnicity		Furlough Status			Tenure		
	Total	GCSE/O Level/NVQ 12	A Level or equivalent	Degree/Masters/PhD	No formal qualifications	UP TO £19,999	£20,000-£34,999	£35,000 - £54,999	£55,000+	Prefer not to say	Married/ Living as Married	Single	Widowed/ Divorced/ Separated	1	2	3	4+	At least one child present	No children present	People from white ethnic group	People from ethnic minorities group	Ever Furloughed	Currently Furloughed	Never Furloughed	Home Owner	Renter	Other
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)
Unweighted base	3295	820	768	1499	208	801	907	752	509	326	1924	1020	351	631	1210	661	793	969	2326	2946	312	778	238	1969	2091	1092	76
Weighted base	3295	949	746	1334	266	840	927	733	465	330	1884	1037	374	628	1232	656	779	947	2348	2847	410	838	270	1893	2073	1118	61
Strongly agree	1001 30%	232 24%	230 31% B	465 35% B	75 28%	212 25%	283 30%	249 34% F	168 36% FJ	90 27%	561 30%	338 33%	103 28%	177 28%	362 29%	184 28%	279 36% NOP	346 36% S	656 28%	853 30%	134 33%	253 30%	70 26%	598 32%	628 30%	340 30%	21 34% *
Tend to agree	1624 49%	483 51%	372 50%	642 48%	128 48%	438 52% J	477 51%	344 47%	221 48%	145 44%	940 50%	473 46%	211 56% L	324 52%	599 49%	347 53% Q	354 46%	444 47%	1180 50%	1417 50%	194 47%	391 47%	146 54% V	953 50%	1056 51%	520 47%	31 51% *
Tend to disagree	367 11%	125 13%	76 10%	138 10%	28 10%	103 12%	99 11%	71 10%	47 10%	47 14%	215 11%	119 11%	33 9%	70 11%	130 11%	79 12%	88 11%	97 10%	270 12%	314 11%	46 11%	111 13%	32 12%	187 10%	216 10% a	145 13% a	1 2% *
Strongly disagree	119 4%	45 5% D	26 3%	32 2%	16 6% D	38 5%	24 3%	35 5%	13 3%	9 3%	56 3%	49 5%	14 4%	24 4%	53 4% P	12 2%	29 4%	26 3%	93 4%	100 4%	19 5%	42 5% X	10 4%	56 3%	66 3%	50 4%	3 5% *
Don't know	183 6%	64 7%	42 6%	57 4%	20 8%	49 6%	44 5%	35 5%	16 3%	39 12% FGHI	111 6%	58 6%	14 4%	33 5%	89 7% Q	33 5%	28 4%	34 4%	149 6% R	163 6%	17 4%	41 5%	12 5%	99 5%	107 5%	63 6%	5 9% *
Agree	2626 80%	714 75%	602 81% B	1107 83% B	202 76%	650 77%	760 82% J	592 81% J	388 84% FJ	235 71%	1501 80%	811 78%	314 84%	501 80%	960 78%	531 81%	633 81%	790 83% S	1836 78%	2269 80%	328 80%	644 77%	215 80%	1551 82% V	1684 81% Z	860 77%	52 85% *
Disagree	486 15%	171 18% D	102 14%	170 13%	44 16%	141 17%	123 13%	106 14%	60 13%	56 17%	271 14%	168 16%	46 12%	94 15%	183 15%	91 14%	118 15%	123 13%	363 15%	415 15%	65 16%	153 18% X	42 16%	243 13%	282 14%	195 17% Ya	4 7% *
Net Diff	2140 65%	544 57%	501 67%	937 70%	159 60%	508 61%	637 69%	487 66%	328 71%	180 54%	1230 65%	643 62%	267 71%	407 65%	778 63%	440 67%	515 66%	667 70%	1473 63%	1854 65%	263 64%	491 59%	173 64%	1308 69%	1401 68%	665 60%	47 78%

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Overlap formulae used

ColumnProportions (5%): A,B/C/D/E,F/G/H/I/J,K/L/M,N/O/P/Q,R/S,T/U,V/W/X,Y/Z/a Minimum Base: 30(**) Small Base: 100(*)

ColumnMeans (5%): A,B/C/D/E,F/G/H/I/J,K/L/M,N/O/P/Q,R/S,T/U,V/W/X,Y/Z/a Minimum Base: 30(**) Small Base: 100(*)

J-20-091774-17 - Thursday 29th April - 5th May 2021

PUBLIC

Nationwide Consumer Panel - May 2021

Adults aged 16-75

Q13. To what extent do you agree or disagree with the following statements? - Online shopping is better when you know exactly what you want

All Adults aged 16-75 in the UK

		Optimistic for self and family?		View on financial well-being		HH spending under COVID			Saved money during COVID-19		Plans for future saving			Expectation of prices			Post COVID shopping preference	
	Total	Yes	No	Hedonistic	Cautious	Increased	Stayed same	Decreased	Yes	No	Will save more	Will save the same	Will save less	Will go up	Will stay same	Will go down	In person	Online
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)
Unweighted base	3295	2066	355	677	1697	892	1056	1258	1063	1112	954	1158	580	2457	522	108	1551	1146
Weighted base	3295	2053	377	664	1696	866	1077	1248	1020	1116	899	1176	574	2369	569	119	1576	1108
Strongly agree	1001 30%	689 34%	133 35%	188 28%	599 35% D	268 31%	307 28%	407 33%	352 34%	368 33%	353 39% LM	330 28%	172 30%	759 32%	163 29%	41 35% *	430 27%	454 41% Q
Tend to agree	1624 49%	990 48%	162 43%	329 50%	811 48%	425 49%	536 50%	615 49%	485 48%	547 49%	411 46%	606 52% K	280 49%	1194 50%	275 48%	45 37% *	806 51% R	489 44%
Tend to disagree	367 11%	225 11%	50 13%	87 13% E	158 9%	104 12%	120 11%	141 11%	108 11%	114 10%	87 10%	131 11%	72 13%	249 11%	85 15% N	11 9% *	204 13% R	103 9%
Strongly disagree	119 4%	69 3%	15 4%	21 3%	51 3%	42 5%	35 3%	41 3%	38 4%	40 4%	22 2%	58 5% K	18 3%	74 3%	21 4%	14 12% NO*	63 4%	31 3%
Don't know	183 6%	80 4%	17 4%	38 6%	78 5%	26 3%	79 7% FH	45 4%	37 4%	46 4%	27 3%	51 4%	32 6%	93 4%	25 4%	8 7% *	74 5%	31 3%
Agree	2626 80%	1679 82%	295 78%	517 78%	1410 83% D	693 80%	843 78%	1022 82%	837 82%	916 82%	764 85% LM	937 80%	451 79%	1954 82% OP	438 77%	86 72% *	1235 78%	943 85% Q
Disagree	486 15%	294 14%	65 17%	108 16% E	209 12%	146 17%	155 14%	181 15%	146 14%	154 14%	108 12%	189 16% K	91 16%	323 14%	107 19% N	25 21% *	267 17% R	134 12%
Net Diff	2140 65%	1385 67%	230 61%	409 62%	1201 71%	546 63%	688 64%	841 67%	691 68%	762 68%	656 73%	748 64%	361 63%	1631 69%	331 58%	61 51%	969 61%	809 73%

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Overlap formulae used

ColumnProportions (5%): A,B/C,D/E,F/G/H,I/J,K/L/M,N/O/P,Q/R Minimum Base: 30(**) Small Base: 100(*)

ColumnMeans (5%): A,B/C,D/E,F/G/H,I/J,K/L/M,N/O/P,Q/R Minimum Base: 30(**) Small Base: 100(*)

J-20-091774-17 - Thursday 29th April - 5th May 2021

PUBLIC

Nationwide Consumer Panel - May 2021

Adults aged 16-75

Q13. To what extent do you agree or disagree with the following statements? - Shopping in physical stores is better when you are unsure what you need

All Adults aged 16-75 in the UK

		Gender		Age					Generations				Social grade				Employment status					Region											
	Total	Male	Female	16 to 24	25 to 34	35 to 44	45 to 54	55 to 75	Gen Z	Millenial	GEN X	Baby Boomer	AB	C1	C2	DE	Full-time	Part-time	Self-Employed	ANY WORKING	ANY NOT WORKING	North East	North West	Yorkshire and Humberside	West Midlands	East Midlands	East Anglia	South West	South East	Greater London	Wales	Scotland	Northern Ireland	England	Great Britain
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)
Unweighted base	3295	1609	1671	429	624	582	645	1015	479	890	967	959	1114	1026	424	731	1383	522	225	2130	1165	92	250	188	198	163	208	187	308	305	445	541	410	1899	2885
Weighted base	3295	1628	1652	489	603	566	600	1038	541	877	884	993	876	983	681	755	1329	522	219	2070	1225	129	363	271	286	240	301	276	449	447	161	278	95	2761	3200
Strongly agree	861 26%	405 25%	454 27%	147 30% G	180 30% G	145 26%	128 21%	262 25%	162 30% K	256 29% K	194 22%	249 25%	235 27%	275 28%	154 23%	198 26%	391 29% U	130 25%	48 22%	570 28%	292 24%	41 32% *	97 27%	69 26%	74 26%	50 21%	89 29%	66 24%	133 30%	111 25%	41 25%	65 23%	25 26%	730 26%	837 26%
Tend to agree	1483 45%	698 43%	778 47%	212 43%	257 43%	257 45%	281 47%	476 46%	229 42%	372 42%	424 48%	457 46%	406 46%	445 45%	291 43%	339 45%	594 45%	229 44%	106 48%	929 45%	554 45%	48 37% *	149 41%	135 50%	120 42%	112 47%	126 42%	133 48%	207 46%	200 45%	75 47%	131 47%	47 49%	1229 45%	1436 45%
Tend to disagree	531 16%	289 18%	239 14%	75 15%	84 14%	98 17%	103 17%	171 16%	86 16%	134 15%	147 17%	165 17%	151 17%	144 15%	121 18%	115 15%	191 14%	88 17%	40 18%	319 15%	212 17%	22 17% *	74 20% X	31 12%	48 17%	38 16%	49 16%	44 16%	61 14%	81 18%	24 15%	47 17%	13 14%	448 16%	518 16%
Strongly disagree	175 5%	93 6%	81 5%	17 4%	28 5%	36 6%	36 6%	58 6%	22 4%	47 5%	53 6%	53 5%	47 5%	49 5%	37 5%	43 6%	65 5%	26 5%	11 5%	102 5%	73 6%	8 6% *	14 4%	14 5%	22 8% d	16 7%	11 4%	21 8% d	22 5%	13 3%	11 7% d	17 6% d	5 5%	142 5%	170 5%
Don't know	245 7%	143 9% C	101 6%	38 8%	54 9%	30 5%	52 9%	71 7%	42 8%	68 8%	66 7%	69 7%	37 4%	69 7% M	78 11% MN	60 8% M	88 7%	48 9%	14 6%	150 7%	94 8%	10 7% *	29 8%	21 8%	22 8%	23 10%	27 9%	11 4%	26 6%	43 10% b	10 6%	18 7%	6 6%	211 8%	239 7%
Agree	2344 71%	1103 68%	1231 75% B	359 73%	437 73%	402 71%	409 68%	737 71%	392 72%	628 72%	618 70%	706 71%	641 73% O	720 73% O	445 65%	537 71%	985 74% U	359 69%	154 70%	1498 72%	845 69%	89 69% *	246 68%	204 75%	194 68%	163 68%	214 71%	199 72%	340 76%	311 70%	116 72%	196 71%	71 75%	1960 71%	2273 71%
Disagree	706 21%	382 23% C	319 19%	93 19%	112 19%	134 24%	139 23%	229 22%	108 20%	181 21%	199 23%	218 22%	197 23%	193 20%	158 23%	158 21%	256 19%	115 22%	51 23%	421 20%	285 23%	30 23% *	88 24%	46 17%	70 24%	54 22%	60 20%	65 24%	83 19%	94 21%	35 22%	64 23%	18 19%	590 21%	689 22%
Net Diff	1637 50%	721 44%	912 55%	266 54%	325 54%	268 47%	270 45%	508 49%	284 53%	446 51%	419 47%	488 49%	444 51%	527 54%	287 42%	379 50%	729 55%	245 47%	103 47%	1077 52%	560 46%	59 46%	157 43%	158 59%	124 43%	109 45%	154 51%	133 48%	257 57%	217 49%	81 51%	133 48%	53 56%	1370 50%	1584 49%

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Overlap formulae used

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

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

J-20-091774-17 - Thursday 29th April - 5th May 2021
PUBLIC
Nationwide Consumer Panel - May 2021
Adults aged 16-75

Q13. To what extent do you agree or disagree with the following statements? - Shopping in physical stores is better when you are unsure what you need

All Adults aged 16-75 in the UK

		Education				Income					Marital Status			Household Size				Pres of children HH(17 or under)		Ethnicity		Furlough Status			Tenure		
	Total	GCSE/O Level/NVQ 12	A Level or equivalent	Degree/Masters/PhD	No formal qualifications	UP TO £19,999	£20,000-£34,999	£35,000 - £54,999	£55,000+	Prefer not to say	Married/ Living as Married	Single	Widowed/ Divorced/ Separated	1	2	3	4+	At least one child present	No children present	People from white ethnic group	People from ethnic minorities group	Ever Furloughed	Currently Furloughed	Never Furloughed	Home Owner	Renter	Other
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)
Unweighted base	3295	820	768	1499	208	801	907	752	509	326	1924	1020	351	631	1210	661	793	969	2326	2946	312	778	238	1969	2091	1092	76
Weighted base	3295	949	746	1334	266	840	927	733	465	330	1884	1037	374	628	1232	656	779	947	2348	2847	410	838	270	1893	2073	1118	61
Strongly agree	861 26%	226 24%	207 28%	371 28%	57 22%	185 22%	244 26%	208 28% F	141 30% F	83 25%	499 27%	259 25%	103 27%	158 25%	327 27%	176 27%	200 26%	286 30% S	575 25%	737 26%	120 29%	261 31% X	78 29%	474 25%	551 27%	289 26%	17 28% *
Tend to agree	1483 45%	448 47%	329 44%	586 44%	119 45%	368 44%	424 46%	325 44%	210 45%	156 47%	837 44%	477 46%	168 45%	293 47%	536 43%	303 46%	351 45%	408 43%	1074 46%	1290 45%	172 42%	361 43%	117 43%	872 46%	963 46%	477 43%	25 41% *
Tend to disagree	531 16%	140 15%	123 16%	225 17%	44 17%	158 19% J	143 15%	126 17% J	69 15%	35 11%	301 16%	173 17%	57 15%	93 15%	228 19% P	74 11%	136 17% P	143 15%	388 17%	465 16%	61 15%	128 15%	48 18%	315 17%	301 14%	213 19% Y	7 12% *
Strongly disagree	175 5%	51 5%	33 4%	75 6%	17 6%	51 6%	53 6%	30 4%	26 6%	15 5%	96 5%	49 5%	30 8%	43 7%	57 5%	38 6%	38 5%	46 5%	129 6%	157 6%	16 4%	35 4%	15 5%	98 5%	107 5%	62 6%	3 5% *
Don't know	245 7%	84 9% D	55 7%	77 6%	29 11% D	78 9% I	62 7%	44 6%	19 4%	41 12% GHI	150 8%	78 8%	16 4%	41 6%	85 7%	66 10%	54 7%	65 7%	180 8%	197 7%	41 10%	53 6%	12 4%	134 7%	152 7%	76 7%	9 14% Z*
Agree	2344 71%	674 71%	536 72%	957 72%	176 66%	553 66%	668 72% F	533 73% F	351 75% F	239 72%	1336 71%	737 71%	271 72%	452 72%	862 70%	479 73%	551 71%	694 73%	1650 70%	2028 71%	292 71%	622 74%	195 72%	1346 71%	1514 73% Z	767 69%	42 69% *
Disagree	706 21%	190 20%	156 21%	299 22%	61 23%	208 25% J	197 21%	156 21%	95 21%	50 15%	397 21%	222 21%	88 23%	136 22%	285 23% P	112 17%	174 22% P	189 20%	518 22%	622 22%	77 19%	163 19%	63 23%	413 22%	408 20%	276 25% Y	10 17% *
Net Diff	1637 50%	484 51%	380 51%	658 49%	115 43%	345 41%	472 51%	377 51%	255 55%	189 57%	939 50%	515 50%	183 49%	316 50%	578 47%	367 56%	377 48%	505 53%	1132 48%	1406 49%	215 52%	459 55%	132 49%	933 49%	1106 53%	491 44%	32 52%

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Overlap formulae used

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ColumnMeans (5%): A,B/C/D/E,F/G/H/I/J,K/L/M,N/O/P/Q,R/S,T/U,V/W/X,Y/Z/a Minimum Base: 30(**) Small Base: 100(*)

J-20-091774-17 - Thursday 29th April - 5th May 2021

PUBLIC

Nationwide Consumer Panel - May 2021

Adults aged 16-75

Q13. To what extent do you agree or disagree with the following statements? - Shopping in physical stores is better when you are unsure what you need

All Adults aged 16-75 in the UK

		Optimistic for self and family?		View on financial well-being		HH spending under COVID			Saved money during COVID-19		Plans for future saving			Expectation of prices			Post COVID shopping preference	
	Total	Yes	No	Hedonistic	Cautious	Increased	Stayed same	Decreased	Yes	No	Will save more	Will save the same	Will save less	Will go up	Will stay same	Will go down	In person	Online
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)
Unweighted base	3295	2066	355	677	1697	892	1056	1258	1063	1112	954	1158	580	2457	522	108	1551	1146
Weighted base	3295	2053	377	664	1696	866	1077	1248	1020	1116	899	1176	574	2369	569	119	1576	1108
Strongly agree	861	608	105	175	488	248	223	375	277	307	265	323	163	646	133	41	581	160
	26%	30%	28%	26%	29%	29% G	21%	30% G	27%	28%	30%	27%	28%	27%	23%	35% *	37% R	14%
Tend to agree	1483	924	152	306	738	393	524	531	460	471	392	561	226	1077	261	49	761	450
	45%	45%	40%	46%	43%	45%	49% H	43%	45%	42%	44%	48% M	39%	45%	46%	41% *	48% R	41%
Tend to disagree	531	327	57	103	279	127	198	199	184	176	149	174	108	376	104	16	133	314
	16%	16%	15%	15%	16%	15%	18%	16%	18%	16%	17%	15%	19%	16%	18%	13% *	8%	28% Q
Strongly disagree	175	113	22	45	75	49	51	72	59	61	58	53	31	133	33	7	48	100
	5%	6%	6%	7%	4%	6%	5%	6%	6%	5%	6%	5%	5%	6%	6%	6% *	3%	9% Q
Don't know	245	81	40	35	117	49	80	72	39	101	34	65	46	138	39	6	53	84
	7%	4%	11% B	5%	7%	6%	7%	6%	4%	9% I	4%	6%	8% K	6%	7%	5% *	3%	8% Q
Agree	2344	1532	257	481	1225	641	747	906	738	778	658	883	389	1723	393	90	1342	610
	71%	75%	68%	72%	72%	74%	69%	73%	72%	70%	73%	75% M	68%	73%	69%	76% *	85% R	55%
Disagree	706	440	79	147	354	176	250	271	243	237	207	228	139	509	137	23	181	414
	21%	21%	21%	22%	21%	20%	23%	22%	24%	21%	23%	19%	24%	21%	24%	19% *	11%	37% Q
Net Diff	1637	1091	178	333	872	466	497	635	495	541	450	656	249	1214	256	67	1161	196
	50%	53%	47%	50%	51%	54%	46%	51%	49%	48%	50%	56%	43%	51%	45%	56%	74%	18%

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Overlap formulae used

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ColumnMeans (5%): A,B/C,D/E,F/G/H,I/J,K/L/M,N/O/P,Q/R Minimum Base: 30(**) Small Base: 100(*)

J-20-091774-17 - Thursday 29th April - 5th May 2021

PUBLIC

Nationwide Consumer Panel - May 2021

Adults aged 16-75

Q13. To what extent do you agree or disagree with the following statements? - I can find better deals shopping online than shopping in traditional stores

All Adults aged 16-75 in the UK

		Gender		Age					Generations				Social grade				Employment status					Region											
	Total	Male	Female	16 to 24	25 to 34	35 to 44	45 to 54	55 to 75	Gen Z	Millenial	GEN X	Baby Boomer	AB	C1	C2	DE	Full-time	Part-time	Self-Employed	ANY WORKING	ANY NOT WORKING	North East	North West	Yorkshire and Humberside	West Midlands	East Midlands	East Anglia	South West	South East	Greater London	Wales	Scotland	Northern Ireland	England	Great Britain
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)
Unweighted base	3295	1609	1671	429	624	582	645	1015	479	890	967	959	1114	1026	424	731	1383	522	225	2130	1165	92	250	188	198	163	208	187	308	305	445	541	410	1899	2885
Weighted base	3295	1628	1652	489	603	566	600	1038	541	877	884	993	876	983	681	755	1329	522	219	2070	1225	129	363	271	286	240	301	276	449	447	161	278	95	2761	3200
Strongly agree	743 23%	376 23%	363 22%	139 28% GH	184 31% GH	158 28% GH	107 18%	155 15%	147 27% KL	268 31% KL	181 20% L	148 15%	237 27% NOP	214 22%	136 20%	156 21%	346 26% TU	107 21%	43 20%	496 24%	247 20%	22 17% *	79 22%	53 19%	63 22%	51 21%	91 30% VXfhi	60 22%	109 24%	100 22%	38 24%	59 21%	20 21%	626 23%	723 23%
Tend to agree	1515 46%	774 48%	737 45%	219 45%	262 43%	270 48%	298 50%	466 45%	249 46%	387 44%	435 49%	445 45%	409 47%	468 48%	291 43%	348 46%	610 46%	235 45%	101 46%	946 46%	569 46%	60 47% *	162 45%	121 45%	124 43%	119 50%	139 46%	118 43%	204 46%	213 48%	77 48%	137 49%	42 44%	1260 46%	1474 46%
Tend to disagree	544 17%	258 16%	279 17%	77 16%	84 14%	84 15%	99 17%	200 19% E	82 15%	122 14%	147 17%	193 19% J	131 15%	149 15%	139 20%	124 16%	205 15%	93 18%	27 12%	325 16%	218 18%	32 25% aef*	60 17%	50 18%	50 18%	34 14%	39 13%	53 19%	74 17%	69 15%	23 14%	40 15%	20 21% a	460 17%	524 16%
Strongly disagree	131 4%	55 3%	75 5%	19 4%	22 4%	14 2%	20 3%	56 5% F	22 4%	28 3%	28 3%	54 5%	37 4%	41 4%	33 5%	20 3%	43 3%	26 5%	12 5%	81 4%	51 4%	3 3% *	18 5%	11 4%	18 6% a	7 3%	5 2%	15 5%	21 5%	14 3%	6 4%	10 3%	4 4%	111 4%	127 4%
Don't know	362 11%	164 10%	198 12%	35 7%	50 8%	40 7%	76 13% DF	161 16% DEF	41 8%	72 8%	94 11%	154 15% IJK	61 7%	111 11% M	82 12% M	107 14% M	126 9%	61 12%	36 16% QT	222 11%	140 11%	11 9% *	43 12%	37 14%	31 11%	29 12%	29 10%	30 11%	41 9%	52 12%	17 10%	32 11%	10 10%	303 11%	352 11%
Agree	2259 69%	1151 71%	1100 67%	358 73% H	446 74% H	428 76% GH	405 68% H	621 60%	396 73% L	655 75% L	615 70% L	592 60%	646 74% OP	681 69%	427 63%	504 67%	956 72% RTU	342 66%	144 66%	1442 70% R	816 67%	83 64% *	241 67%	173 64%	186 65%	169 71%	229 76% XYbghi	178 65%	313 70%	312 70%	115 71%	197 71%	62 65%	1886 68%	2197 69%
Disagree	675 20%	313 19%	354 21%	96 20%	106 18%	98 17%	119 20%	256 25% EF	104 19%	150 17%	175 20%	247 25% JK	168 19%	190 19%	172 25%	144 19%	248 19%	120 23%	39 18%	406 20%	269 22%	35 27% a*	78 21%	61 22%	68 24% a	41 17%	43 14%	67 24% a	95 21%	83 19%	30 18%	50 18%	24 25% af	572 21% a	651 20%
Net Diff	1584 48%	837 51%	745 45%	262 54%	340 56%	330 58%	286 48%	365 35%	292 54%	505 58%	441 50%	346 35%	477 55%	491 50%	255 37%	361 48%	708 53%	223 43%	106 48%	1036 50%	547 45%	48 37%	163 45%	113 42%	118 41%	128 53%	186 62%	111 40%	218 49%	230 51%	85 53%	146 53%	38 40%	1314 48%	1546 48%

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Overlap formulae used

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

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

J-20-091774-17 - Thursday 29th April - 5th May 2021

PUBLIC

Nationwide Consumer Panel - May 2021

Adults aged 16-75

Q13. To what extent do you agree or disagree with the following statements? - I can find better deals shopping online than shopping in traditional stores

All Adults aged 16-75 in the UK

		Education				Income					Marital Status			Household Size				Pres of children HH(17 or under)		Ethnicity		Furlough Status			Tenure		
	Total	GCSE/O Level/NVQ 12	A Level or equivalent	Degree/Masters/PhD	No formal qualifications	UP TO £19,999	£20,000-£34,999	£35,000 - £54,999	£55,000+	Prefer not to say	Married/ Living as Married	Single	Widowed/ Divorced/ Separated	1	2	3	4+	At least one child present	No children present	People from white ethnic group	People from ethnic minorities group	Ever Furloughed	Currently Furloughed	Never Furloughed	Home Owner	Renter	Other
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)
Unweighted base	3295	820	768	1499	208	801	907	752	509	326	1924	1020	351	631	1210	661	793	969	2326	2946	312	778	238	1969	2091	1092	76
Weighted base	3295	949	746	1334	266	840	927	733	465	330	1884	1037	374	628	1232	656	779	947	2348	2847	410	838	270	1893	2073	1118	61
Strongly agree	743 23%	199 21%	163 22%	320 24%	60 23%	172 21%	195 21%	165 22%	149 32% FGHJ	62 19%	422 22%	255 25% M	66 18%	129 21%	240 19%	168 26% O	207 27% NO	269 28% S	474 20%	632 22%	102 25%	208 25%	60 22%	456 24%	443 21%	284 25% Y	10 17% *
Tend to agree	1515 46%	416 44%	357 48%	638 48%	104 39%	378 45%	440 47%	369 50% IJ	196 42%	132 40%	861 46%	485 47%	169 45%	282 45%	569 46%	311 47%	353 45%	438 46%	1077 46%	1300 46%	198 48%	387 46%	140 52%	865 46%	985 48%	481 43%	31 51% *
Tend to disagree	544 17%	174 18%	111 15%	209 16%	50 19%	155 18%	156 17%	105 14%	69 15%	58 18%	293 16%	167 16%	83 22% K	128 20% P	193 16%	90 14%	133 17%	131 14%	412 18% R	472 17%	65 16%	131 16%	41 15%	302 16%	323 16%	201 18%	10 16% *
Strongly disagree	131 4%	31 3%	31 4%	46 3%	22 8% BD	38 5%	26 3%	25 3%	19 4%	23 7% G	80 4%	37 4%	14 4%	21 3%	54 4%	31 5%	26 3%	34 4%	97 4%	113 4%	17 4%	38 5%	9 3%	72 4%	70 3%	55 5%	3 6% *
Don't know	362 11%	128 13% D	83 11%	121 9%	30 11%	96 11% I	111 12% I	68 9%	32 7%	55 17% HI	228 12% L	92 9%	42 11%	68 11%	177 14% PQ	57 9%	59 8%	74 8%	287 12% R	328 12% U	28 7%	74 9%	20 7%	198 10%	251 12% Z	96 9%	7 11% *
Agree	2259 69%	616 65%	521 70%	958 72% BE	164 62%	551 66%	635 68% J	534 73% FJ	345 74% FJ	194 59%	1283 68%	740 71% M	235 63%	411 65%	809 66%	479 73% NO	560 72% NO	708 75% S	1551 66%	1933 68%	300 73%	596 71%	200 74%	1322 70%	1429 69%	766 68%	41 68% *
Disagree	675 20%	206 22%	142 19%	255 19%	72 27% CD	193 23%	182 20%	131 18%	88 19%	81 25% H	373 20%	204 20%	97 26%	149 24%	246 20%	120 18%	159 20%	165 17%	510 22% R	585 21%	82 20%	169 20%	50 19%	374 20%	393 19%	257 23% Y	13 21% *
Net Diff	1584 48%	410 43%	378 51%	703 53%	92 35%	358 43%	453 49%	403 55%	257 55%	112 34%	910 48%	536 52%	138 37%	261 42%	562 46%	359 55%	401 52%	542 57%	1041 44%	1347 47%	219 53%	427 51%	150 56%	948 50%	1035 50%	509 46%	28 46%

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Overlap formulae used

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ColumnMeans (5%): A,B/C/D/E,F/G/H/I/J,K/L/M,N/O/P/Q,R/S,T/U,V/W/X,Y/Z/a Minimum Base: 30(**) Small Base: 100(*)

J-20-091774-17 - Thursday 29th April - 5th May 2021

PUBLIC

Nationwide Consumer Panel - May 2021

Adults aged 16-75

Q13. To what extent do you agree or disagree with the following statements? - I can find better deals shopping online than shopping in traditional stores

All Adults aged 16-75 in the UK

		Optimistic for self and family?		View on financial well-being		HH spending under COVID			Saved money during COVID-19		Plans for future saving			Expectation of prices			Post COVID shopping preference	
	Total	Yes	No	Hedonistic	Cautious	Increased	Stayed same	Decreased	Yes	No	Will save more	Will save the same	Will save less	Will go up	Will stay same	Will go down	In person	Online
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)
Unweighted base	3295	2066	355	677	1697	892	1056	1258	1063	1112	954	1158	580	2457	522	108	1551	1146
Weighted base	3295	2053	377	664	1696	866	1077	1248	1020	1116	899	1176	574	2369	569	119	1576	1108
Strongly agree	743 23%	491 24%	99 26%	170 26%	397 23%	234 27% GH	233 22%	271 22%	254 25%	275 25%	266 30% LM	227 19%	135 24%	536 23%	154 27%	28 23% *	270 17%	401 36% Q
Tend to agree	1515 46%	930 45%	159 42%	302 46%	789 47%	401 46%	482 45%	589 47%	468 46%	525 47%	454 50% M	546 46%	237 41%	1134 48%	239 42%	45 38% *	697 44%	527 48%
Tend to disagree	544 17%	353 17%	74 20%	121 18%	255 15%	131 15%	185 17%	213 17%	171 17%	170 15%	108 12%	210 18% K	110 19% K	387 16%	92 16%	30 26% *	350 22% R	99 9%
Strongly disagree	131 4%	70 3%	25 7% B	26 4%	70 4%	37 4%	44 4%	46 4%	28 3%	58 5% I	21 2%	52 4% K	28 5% K	84 4%	30 5%	5 4% *	79 5% R	29 3%
Don't know	362 11%	209 10% C	20 5%	44 7%	184 11% D	62 7%	133 12% F	130 10% F	99 10%	88 8%	50 6%	141 12% K	64 11% K	229 10%	54 10%	11 9% *	180 11% R	52 5%
Agree	2259 69%	1421 69%	258 68%	472 71%	1187 70%	636 73% G	716 66%	859 69%	722 71%	800 72%	720 80% LM	773 66%	372 65%	1670 70%	393 69%	73 61% *	967 61%	928 84% Q
Disagree	675 20%	423 21%	99 26%	147 22%	325 19%	168 19%	228 21%	259 21%	199 20%	228 20%	129 14%	262 22% K	138 24% K	470 20%	122 21%	35 30% *	429 27% R	128 12%
Net Diff	1584 48%	997 49%	159 42%	325 49%	862 51%	467 54%	487 45%	601 48%	522 51%	572 51%	591 66%	511 43%	234 41%	1200 51%	272 48%	37 31%	538 34%	800 72%

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Overlap formulae used

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ColumnMeans (5%): A,B/C,D/E,F/G/H,I/J,K/L/M,N/O/P,Q/R Minimum Base: 30(**) Small Base: 100(*)

J-20-091774-17 - Thursday 29th April - 5th May 2021

PUBLIC

Nationwide Consumer Panel - May 2021

Adults aged 16-75

Q13. To what extent do you agree or disagree with the following statements? - I find shopping online more difficult than shopping in traditional stores

All Adults aged 16-75 in the UK

		Gender		Age					Generations				Social grade				Employment status					Region												
	Total	Male	Female	16 to 24	25 to 34	35 to 44	45 to 54	55 to 75	Gen Z	Millenial	GEN X	Baby Boomer	AB	C1	C2	DE	Full-time	Part-time	Self-Employed	ANY WORKING	ANY NOT WORKING	North East	North West	Yorkshire and Humberside	West Midlands	East Midlands	East Anglia	South West	South East	Greater London	Wales	Scotland	Northern Ireland	England	Great Britain
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)
Unweighted base	3295	1609	1671	429	624	582	645	1015	479	890	967	959	1114	1026	424	731	1383	522	225	2130	1165	92	250	188	198	163	208	187	308	305	445	541	410	1899	2885
Weighted base	3295	1628	1652	489	603	566	600	1038	541	877	884	993	876	983	681	755	1329	522	219	2070	1225	129	363	271	286	240	301	276	449	447	161	278	95	2761	3200
Strongly agree	384 12%	207 13%	175 11%	87 18% FGH	111 18% FGH	52 9%	40 7%	94 9%	97 18% KL	128 15% KL	69 8%	90 9%	109 12%	97 10%	106 16% NP	73 10%	218 16% RTU	55 10%	22 10%	295 14% RU	89 7%	14 11% *	41 11%	41 15% bf	41 14% f	38 16% bef	38 13%	21 7%	62 14% f	45 10%	14 9%	19 7%	9 10%	341 12% f	375 12% f
Tend to agree	816 25%	344 21%	470 28% B	128 26%	163 27%	131 23%	149 25%	245 24%	142 26%	226 26%	211 24%	237 24%	244 28%	237 24%	157 23%	179 24%	321 24%	153 29% U	59 27%	533 26%	283 23%	39 30% a*	81 22%	81 30% ae	75 26% a	47 20%	48 16%	72 26% a	111 25% a	136 31% Zaehi	33 21%	67 24% a	23 24% a	693 25% a	793 25% a
Tend to disagree	1139 35%	570 35%	563 34%	157 32%	154 26%	213 38% E	214 36% E	401 39% E	169 31%	272 31%	313 35%	385 39% IJ	290 33%	358 36%	229 34%	263 35%	426 32%	172 33%	77 35%	674 33%	465 38% QT	45 35% *	125 34%	88 33%	81 28%	86 36%	133 44% Ycdhi	98 35%	143 32%	141 32%	61 38% Y	101 36%	37 39% Y	940 34%	1102 34%
Strongly disagree	720 22%	390 24% C	326 20%	74 15%	137 23% D	125 22% D	136 23% D	247 24% D	86 16%	195 22% I	207 23% I	233 23% I	187 21%	225 23%	130 19%	178 24%	267 20%	106 20%	45 20%	418 20%	303 25% QT	22 17% *	75 21%	40 15%	67 24%	47 20%	62 21%	71 26% X	103 23%	94 21%	42 26% Xhi	76 27% VXhi	21 22%	581 21%	699 22% X
Don't know	235 7%	117 7%	118 7%	44 9% H	37 6%	46 8%	60 10% H	50 5%	46 8% L	57 6%	85 10% L	48 5%	46 5%	67 7%	60 9%	62 8% M	98 7%	36 7%	16 8%	150 7%	85 7%	10 8% *	41 11% fghi	20 7%	21 7%	22 9%	20 7%	14 5%	29 7%	29 7%	10 6%	14 5%	5 5%	206 7%	231 7%
Agree	1201 36%	551 34%	645 39% B	215 44% FGH	274 46% FGH	183 32%	189 32%	339 33%	240 44% KL	354 40% KL	280 32%	327 33%	352 40% NP	334 34%	263 39%	252 33%	539 41% U	208 40% U	81 37%	828 40% U	373 30%	53 41% *	122 34%	122 45% Waefgi	117 41% aef	86 36%	86 29%	93 34%	174 39% ae	182 41% aef	48 30%	87 31%	32 34%	1034 37% aef	1168 37% aef
Disagree	1859 56%	960 59% C	889 54%	231 47%	291 48%	338 60% DE	351 58% DE	649 63% DE	255 47%	467 53%	519 59% I	618 62% IJ	477 54%	583 59%	359 53%	441 58%	692 52%	278 53%	121 55%	1092 53%	767 63% QRT	66 51% *	200 55%	128 47%	148 52%	132 55%	195 65% XYdhi	169 61% X	246 55%	236 53%	103 64% VXYcdhi	177 64% VXYcdhi	58 61% X	1521 55%	1801 56% X
Net Diff	-659 -20%	-410 -25%	-244 -15%	-15 -3%	-17 -3%	-155 -27%	-161 -27%	-310 -30%	-16 -3%	-113 -13%	-239 -27%	-291 -29%	-124 -14%	-249 -25%	-96 -14%	-189 -25%	-153 -12%	-70 -13%	-40 -18%	-264 -13%	-395 -32%	-13 -10%	-78 -21%	-6 -2%	-32 -11%	-47 -20%	-109 -36%	-76 -28%	-72 -16%	-54 -12%	-56 -35%	-91 -33%	-26 -27%	-487 -18%	-633 -20%

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Overlap formulae used

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

J-20-091774-17 - Thursday 29th April - 5th May 2021
PUBLIC
Nationwide Consumer Panel - May 2021
Adults aged 16-75

Q13. To what extent do you agree or disagree with the following statements? - I find shopping online more difficult than shopping in traditional stores

All Adults aged 16-75 in the UK

		Education				Income					Marital Status			Household Size				Pres of children HH(17 or under)		Ethnicity		Furlough Status			Tenure		
	Total	GCSE/O Level/NVQ 12	A Level or equivalent	Degree/Masters/PhD	No formal qualifications	UP TO £19,999	£20,000-£34,999	£35,000 - £54,999	£55,000+	Prefer not to say	Married/ Living as Married	Single	Widowed/ Divorced/ Separated	1	2	3	4+	At least one child present	No children present	People from white ethnic group	People from ethnic minorities group	Ever Furloughed	Currently Furloughed	Never Furloughed	Home Owner	Renter	Other
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)
Unweighted base	3295	820	768	1499	208	801	907	752	509	326	1924	1020	351	631	1210	661	793	969	2326	2946	312	778	238	1969	2091	1092	76
Weighted base	3295	949	746	1334	266	840	927	733	465	330	1884	1037	374	628	1232	656	779	947	2348	2847	410	838	270	1893	2073	1118	61
Strongly agree	384 12%	113 12%	86 12%	162 12%	23 9%	90 11%	89 10%	95 13%	68 15% G	42 13%	227 12%	124 12%	33 9%	68 11%	128 10%	102 15% O	87 11%	151 16% S	233 10%	313 11%	70 17% T	177 21% X	53 20% X	170 9%	251 12%	126 11%	4 7% *
Tend to agree	816 25%	206 22%	186 25%	358 27% B	66 25%	228 27% I	226 24%	190 26%	95 20%	77 23%	483 26%	239 23%	94 25%	141 22%	322 26%	148 23%	206 26%	246 26%	570 24%	688 24%	111 27%	260 31% X	90 33% X	422 22%	513 25%	279 25%	18 29% *
Tend to disagree	1139 35%	352 37%	238 32%	457 34%	91 34%	300 36%	331 36%	236 32%	163 35%	110 33%	648 34%	364 35%	127 34%	231 37%	401 33%	216 33%	291 37%	291 31%	848 36% R	1002 35%	126 31%	227 27%	81 30%	697 37% V	750 36%	354 32%	15 25% *
Strongly disagree	720 22%	191 20%	182 24%	281 21%	66 25%	169 20%	218 23%	167 23%	107 23%	60 18%	391 21%	229 22%	101 27%	160 25% Q	274 22%	134 20%	153 20%	190 20%	530 23%	643 23%	75 18%	126 15%	32 12%	462 24% VW	414 20%	287 26% Y	14 22% *
Don't know	235 7%	86 9% D	54 7%	76 6%	19 7%	54 6%	63 7%	46 6%	32 7%	40 12% FGHI	134 7%	82 8%	20 5%	28 4%	108 9% NQ	57 9% N	42 5%	70 7%	166 7%	201 7%	28 7%	47 6%	14 5%	141 7%	145 7%	71 6%	10 16% YZ*
Agree	1201 36%	320 34%	272 36%	520 39%	89 34%	318 38%	315 34%	285 39%	163 35%	120 36%	711 38%	363 35%	127 34%	209 33%	449 36%	249 38%	293 38%	397 42% S	803 34%	1001 35%	181 44% T	438 52% X	143 53% X	592 31%	764 37%	405 36%	22 36% *
Disagree	1859 56%	543 57%	421 56%	738 55%	158 59%	468 56%	549 59%	403 55%	270 58%	170 52%	1040 55%	592 57%	227 61%	391 62% OP	675 55%	350 53%	444 57%	481 51%	1379 59% R	1645 58% U	201 49%	353 42%	113 42%	1160 61% VW	1165 56%	641 57%	29 47% *
Net Diff	-659 -20%	-224 -24%	-148 -20%	-218 -16%	-68 -26%	-150 -18%	-233 -25%	-118 -16%	-107 -23%	-50 -15%	-329 -17%	-229 -22%	-100 -27%	-182 -29%	-225 -18%	-101 -15%	-151 -19%	-83 -9%	-575 -25%	-643 -23%	-20 -5%	84 10%	29 11%	-568 -30%	-401 -19%	-236 -21%	-6 -11%

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Overlap formulae used

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ColumnMeans (5%): A,B/C/D/E,F/G/H/I/J,K/L/M,N/O/P/Q,R/S,T/U,V/W/X,Y/Z/a Minimum Base: 30(**) Small Base: 100(*)

J-20-091774-17 - Thursday 29th April - 5th May 2021

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Nationwide Consumer Panel - May 2021

Adults aged 16-75

Q13. To what extent do you agree or disagree with the following statements? - I find shopping online more difficult than shopping in traditional stores

All Adults aged 16-75 in the UK

		Optimistic for self and family?		View on financial well-being		HH spending under COVID			Saved money during COVID-19		Plans for future saving			Expectation of prices			Post COVID shopping preference	
	Total	Yes	No	Hedonistic	Cautious	Increased	Stayed same	Decreased	Yes	No	Will save more	Will save the same	Will save less	Will go up	Will stay same	Will go down	In person	Online
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)
Unweighted base	3295	2066	355	677	1697	892	1056	1258	1063	1112	954	1158	580	2457	522	108	1551	1146
Weighted base	3295	2053	377	664	1696	866	1077	1248	1020	1116	899	1176	574	2369	569	119	1576	1108
Strongly agree	384 12%	269 13%	70 19% B	94 14%	208 12%	135 16% G	91 8%	150 12% G	138 14%	142 13%	122 14%	148 13%	70 12%	237 10%	100 18% N	28 24% N*	260 17% R	86 8%
Tend to agree	816 25%	486 24%	106 28%	173 26%	420 25%	222 26%	257 24%	322 26%	246 24%	283 25%	190 21%	319 27% K	157 27% K	565 24%	167 29% N	40 34% *	535 34% R	141 13%
Tend to disagree	1139 35%	725 35% C	99 26%	208 31%	580 34%	297 34%	397 37%	425 34%	373 37%	375 34%	334 37%	410 35%	185 32%	872 37% OP	168 29%	27 23% *	500 32%	408 37% Q
Strongly disagree	720 22%	473 23%	83 22%	157 24%	384 23%	170 20%	257 24%	272 22%	202 20%	258 23%	224 25% L	224 19%	128 22%	548 23%	115 20%	17 14% *	183 12%	440 40% Q
Don't know	235 7%	100 5%	19 5%	32 5%	103 6%	43 5%	75 7%	80 6%	60 6%	58 5%	29 3%	75 6% K	35 6% K	148 6% O	19 3%	6 5% *	97 6% R	34 3%
Agree	1201 36%	755 37%	176 47% B	267 40%	628 37%	356 41% G	348 32%	471 38% G	385 38%	425 38%	312 35%	467 40%	226 39%	802 34%	267 47% N	68 57% N*	795 50% R	226 20%
Disagree	1859 56%	1198 58% C	182 48%	365 55%	964 57%	467 54%	654 61% F	697 56%	575 56%	633 57%	558 62% LM	634 54%	313 55%	1420 60% OP	283 50%	44 37% *	684 43%	848 77% Q
Net Diff	-659 -20%	-444 -22%	-5 -1%	-98 -15%	-336 -20%	-110 -13%	-306 -28%	-226 -18%	-191 -19%	-208 -19%	-246 -27%	-167 -14%	-87 -15%	-618 -26%	-16 -3%	24 20%	111 7%	-622 -56%

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos MORI Terms and Conditions.

Overlap formulae used

ColumnProportions (5%): A,B/C,D/E,F/G/H,I/J,K/L/M,N/O/P,Q/R Minimum Base: 30(**) Small Base: 100(*)

ColumnMeans (5%): A,B/C,D/E,F/G/H,I/J,K/L/M,N/O/P,Q/R Minimum Base: 30(**) Small Base: 100(*)

J-20-091774-17 - Thursday 29th April - 5th May 2021

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Nationwide Consumer Panel - May 2021

Adults aged 16-75

Q14. Imagine if lockdown measures end in the next month. Which of the following statements, if any, best describe how you feel about the way you will shop?

All Adults aged 16-75 in the UK

		Gender		Age					Generations				Social grade				Employment status					Region											
	Total	Male	Female	16 to 24	25 to 34	35 to 44	45 to 54	55 to 75	Gen Z	Millenial	GEN X	Baby Boomer	AB	C1	C2	DE	Full-time	Part-time	Self-Employed	ANY WORKING	ANY NOT WORKING	North East	North West	Yorkshire and Humberside	West Midlands	East Midlands	East Anglia	South West	South East	Greater London	Wales	Scotland	Northern Ireland	England	Great Britain
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)
Unweighted base	3295	1609	1671	429	624	582	645	1015	479	890	967	959	1114	1026	424	731	1383	522	225	2130	1165	92	250	188	198	163	208	187	308	305	445	541	410	1899	2885
Weighted base	3295	1628	1652	489	603	566	600	1038	541	877	884	993	876	983	681	755	1329	522	219	2070	1225	129	363	271	286	240	301	276	449	447	161	278	95	2761	3200
I am keen to return to doing more of my shopping in person, in shops and supermarkets	1576 48%	710 44%	859 52% B	225 46%	289 48%	243 43%	281 47%	538 52% F	253 47%	387 44%	413 47%	523 53% J	418 48%	472 48%	326 48%	360 48%	619 47%	275 53% T	98 45%	991 48%	584 48%	63 48% *	159 44%	156 57% Wabefhi	152 53% b	119 50%	131 44%	115 42%	213 48%	214 48%	76 47%	132 47%	47 50%	1321 48%	1528 48%
I will continue to do most of my shopping online, even though shops and stores have reopened	1108 34%	581 36%	521 32%	200 41% GH	231 38% GH	226 40% GH	187 31%	265 26%	214 40% KL	354 40% KL	290 33% L	250 25%	337 38% NP	323 33%	225 33%	223 30%	489 37% RU	159 31%	82 38%	730 35% RU	378 31%	38 29% *	125 35%	74 27%	83 29%	84 35%	120 40% X	107 39% X	144 32%	151 34%	58 36%	91 33%	33 35%	926 34%	1075 34%
Neither	426 13%	259 16% C	165 10%	38 8%	53 9%	76 13% D	85 14% DE	174 17% DE	43 8%	100 11%	120 14% I	163 16% IJ	82 9%	135 14% M	92 14%	117 16% M	157 12%	66 13%	28 13%	251 12%	175 14%	20 15% *	47 13%	27 10%	32 11%	27 11%	36 12%	34 12%	66 15%	62 14%	21 13%	43 15%	12 12%	351 13%	415 13%
Don't know	185 6%	78 5%	107 6%	27 5%	30 5%	21 4%	47 8% F	60 6%	31 6%	36 4%	61 7% J	57 6%	39 4%	52 5%	38 6%	55 7% M	65 5%	22 4%	11 5%	97 5%	88 7% T	9 7% *	32 9% g	15 5%	18 6%	10 4%	14 5%	20 7%	25 6%	20 4%	7 4%	13 5%	3 3%	163 6%	182 6%

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Overlap formulae used

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

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

J-20-091774-17 - Thursday 29th April - 5th May 2021

PUBLIC

Nationwide Consumer Panel - May 2021

Adults aged 16-75

Q14. Imagine if lockdown measures end in the next month. Which of the following statements, if any, best describe how you feel about the way you will shop?

All Adults aged 16-75 in the UK

		Education				Income					Marital Status			Household Size				Pres of children HH(17 or under)		Ethnicity		Furlough Status			Tenure		
	Total	GCSE/O Level/NVQ 12	A Level or equivalent	Degree/Masters/PhD	No formal qualifications	UP TO £19,999	£20,000-£34,999	£35,000 - £54,999	£55,000+	Prefer not to say	Married/ Living as Married	Single	Widowed/ Divorced/Separated	1	2	3	4+	At least one child present	No children present	People from white ethnic group	People from ethnic minorities group	Ever Furloughed	Currently Furloughed	Never Furloughed	Home Owner	Renter	Other
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)
Unweighted base	3295	820	768	1499	208	801	907	752	509	326	1924	1020	351	631	1210	661	793	969	2326	2946	312	778	238	1969	2091	1092	76
Weighted base	3295	949	746	1334	266	840	927	733	465	330	1884	1037	374	628	1232	656	779	947	2348	2847	410	838	270	1893	2073	1118	61
I am keen to return to doing more of my shopping in person, in shops and supermarkets	1576 48%	464 49%	360 48%	624 47%	127 48%	409 49%	477 51% I	338 46%	205 44%	147 44%	942 50% L	442 43%	191 51% L	286 46%	620 50%	297 45%	373 48%	439 46%	1137 48%	1341 47%	213 52%	430 51%	134 50%	879 46%	1003 48%	532 48%	24 40% *
I will continue to do most of my shopping online, even though shops and stores have reopened	1108 34%	274 29%	275 37% B	474 36% B	86 32%	259 31%	288 31%	275 37% FGJ	197 42% FGJ	89 27%	616 33%	386 37% M	106 28%	188 30%	381 31%	239 36%	300 39% NO	371 39% S	737 31%	954 34%	147 36%	306 36%	105 39%	643 34%	707 34%	373 33%	20 32% *
Neither	426 13%	145 15% C	74 10%	181 14%	27 10%	116 14%	119 13%	89 12%	45 10%	57 17% I	240 13%	145 14%	41 11%	109 17% OQ	152 12%	84 13%	82 11%	103 11%	323 14%	389 14% U	32 8%	76 9%	26 9%	261 14% V	250 12%	158 14%	11 18% *
Don't know	185 6%	66 7% D	38 5%	55 4%	27 10% CD	55 7%	44 5%	31 4%	18 4%	37 11% FGHI	85 5%	63 6%	37 10% K	46 7% Q	79 6% Q	37 6%	23 3%	35 4%	150 6% R	163 6%	17 4%	26 3%	6 2%	110 6% V	113 5%	54 5%	6 10% *

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Overlap formulae used

ColumnProportions (5%): A,B/C/D/E,F/G/H/I/J,K/L/M,N/O/P/Q,R/S,T/U,V/W/X,Y/Z/a Minimum Base: 30(**) Small Base: 100(*)

ColumnMeans (5%): A,B/C/D/E,F/G/H/I/J,K/L/M,N/O/P/Q,R/S,T/U,V/W/X,Y/Z/a Minimum Base: 30(**) Small Base: 100(*)

J-20-091774-17 - Thursday 29th April - 5th May 2021

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Nationwide Consumer Panel - May 2021

Adults aged 16-75

Q14. Imagine if lockdown measures end in the next month. Which of the following statements, if any, best describe how you feel about the way you will shop?

All Adults aged 16-75 in the UK

		Optimistic for self and family?		View on financial well-being		HH spending under COVID			Saved money during COVID-19		Plans for future saving			Expectation of prices			Post COVID shopping preference	
	Total	Yes	No	Hedonistic	Cautious	Increased	Stayed same	Decreased	Yes	No	Will save more	Will save the same	Will save less	Will go up	Will stay same	Will go down	In person	Online
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)
Unweighted base	3295	2066	355	677	1697	892	1056	1258	1063	1112	954	1158	580	2457	522	108	1551	1146
Weighted base	3295	2053	377	664	1696	866	1077	1248	1020	1116	899	1176	574	2369	569	119	1576	1108
I am keen to return to doing more of my shopping in person, in shops and supermarkets	1576	1083	166	368	806	440	478	629	516	522	430	639	258	1165	289	53	1576	-
	48%	53%	44%	55%	48%	51%	44%	50%	51%	47%	48%	54%	45%	49%	51%	45%	100%	-
		C		E		G		G				KM				*	R	
I will continue to do most of my shopping online, even though shops and stores have reopened	1108	660	147	216	605	305	355	430	346	412	355	345	229	784	197	60	-	1108
	34%	32%	39%	33%	36%	35%	33%	34%	34%	37%	39%	29%	40%	33%	35%	50%	-	100%
											L		L			NO*		Q
Neither	426	228	42	51	205	90	186	130	118	138	89	151	62	306	66	6	-	-
	13%	11%	11%	8%	12%	10%	17%	10%	12%	12%	10%	13%	11%	13%	12%	5%	-	-
					D		FH									*		
Don't know	185	82	21	28	81	31	57	59	40	43	26	41	25	114	18	1	-	-
	6%	4%	5%	4%	5%	4%	5%	5%	4%	4%	3%	3%	4%	5%	3%	*	-	-
																*		

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Overlap formulae used

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ColumnMeans (5%): A,B/C,D/E,F/G/H,I/J,K/L/M,N/O/P,Q/R Minimum Base: 30(**) Small Base: 100(*)

J-20-091774-17 - Thursday 29th April - 5th May 2021
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Nationwide Consumer Panel - May 2021
Adults aged 16-75

Q15. Still imagining if lockdown measures end in the next month, how comfortable, if at all, do you think you will feel doing each of the following in the same way as you did before the Coronavirus pandemic began? - Summary
All Adults aged 16-75 in the UK

	Q15. Still imagining if lockdown measures end in the next month, how comfortable, if at all, do you think you will feel doing each of the following in the same way as you did before the Coronavirus pandemic began?			
	Shopping in shops on your local high street	**Shopping at a large indoor shopping centre or mall**	**Shopping in the centre of a large city**	**Shopping at an out-of-town retail park**
	(A)	**(B)**	**(C)**	**(D)**
Unweighted base	3295	3295	3295	3295
Weighted base	3295	3295	3295	3295
Very comfortable	760 23% BCD	572 17%	537 16%	584 18%
Fairly comfortable	1406 43% BCD	1047 32%	1007 31%	1289 39% BC
Not very comfortable	539 16%	852 26% AD	866 26% AD	617 19% A
Not at all comfortable	157 5%	395 12% AD	416 13% AD	261 8% A
I am already doing this in the same way as before	293 9% BCD	158 5%	177 5%	196 6% B
I didn't do this before the coronavirus	69 2%	188 6% A	201 6% A	261 8% ABC
Don't know	70 2%	84 3%	91 3% A	88 3%
Comfortable	2166 66% BCD	1619 49% C	1544 47%	1873 57% BC
Uncomfortable	696 21%	1247 38% AD	1281 39% AD	878 27% A
Net Diff	1470 45%	372 11%	263 8%	995 30%

uirements of the international quality standard for market research, ISO 20252 and with the Ipsos MORI Terms and Conditions.

Overlap formulae used

ColumnProportions (5%): A/B/C/D Minimum Base: 30(**) Small Base: 100(*)

ColumnMeans (5%): A/B/C/D Minimum Base: 30(**) Small Base: 100(*)

J-20-091774-17 - Thursday 29th April - 5th May 2021

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Nationwide Consumer Panel - May 2021

Adults aged 16-75

Q15. Still imagining if lockdown measures end in the next month, how comfortable, if at all, do you think you will feel doing each of the following in the same way as you did before the Coronavirus pandemic began? - Shopping in shops on your local high street

All Adults aged 16-75 in the UK

		Gender		Age					Generations				Social grade				Employment status					Region										
	Total	Male	Female	16 to 24	25 to 34	35 to 44	45 to 54	55 to 75	Gen Z	Millenial	GEN X	Baby Boomer	AB	C1	C2	DE	Full-time	Part-time	Self-Employed	ANY WORKING	ANY NOT WORKING	North East	North West	Yorkshire and Humberside	West Midlands	East Midlands	East Anglia	South West	South East	Greater London	Wales	Scotland	Northern Ireland	England	Great Britain
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)
Unweighted base	3295	1609	1671	429	624	582	645	1015	479	890	967	959	1114	1026	424	731	1383	522	225	2130	1165	92	250	188	198	163	208	187	308	305	445	541	410	1899	2885
Weighted base	3295	1628	1652	489	603	566	600	1038	541	877	884	993	876	983	681	755	1329	522	219	2070	1225	129	363	271	286	240	301	276	449	447	161	278	95	2761	3200
Very comfortable	760 23%	398 24%	361 22%	124 25%	143 24%	152 27% H	127 21%	213 21%	138 25%	209 24%	212 24%	201 20%	219 25%	223 23%	137 20%	181 24%	336 25% U	124 24%	52 24%	512 25% U	248 20%	29 22% *	102 28% e	57 21%	65 23%	54 22%	70 23%	58 21%	116 26% e	94 21%	29 18%	63 23%	23 24%	645 23% e	738 23% e
Fairly comfortable	1406 43%	666 41%	733 44%	189 39%	256 42%	263 47%	248 41%	450 43%	208 39%	389 44%	375 42%	434 44%	392 45%	433 44%	274 40%	307 41%	586 44%	228 44%	84 38%	898 43%	508 41%	62 48% *	154 43%	108 40%	124 43%	89 37%	137 46%	108 39%	190 42%	193 43%	76 47% Z	121 43%	43 45%	1166 42%	1363 43%
Not very comfortable	539 16%	285 17%	252 15%	61 12%	97 16%	70 12%	119 20% DF	192 19% DF	69 13%	135 15%	152 17%	183 18% I	123 14%	168 17% P	150 22% MP	98 13%	206 15%	83 16%	38 17%	327 16%	212 17%	13 10% *	45 13%	56 21% Z	48 17%	27 11%	46 15%	59 21% VWZ	77 17%	81 18%	27 17%	45 16%	14 14%	454 16%	525 16%
Not at all comfortable	157 5%	80 5%	75 5%	31 6% F	40 7% F	16 3%	23 4%	48 5%	33 6%	47 5%	31 4%	46 5%	39 4%	38 4%	40 6%	40 5%	56 4%	18 3%	7 3%	81 4%	77 6% T	12 9% Y*	13 3%	15 6%	5 2%	15 6%	18 6%	14 5%	17 4%	20 5%	6 4%	19 7% Yi	4 4%	128 5%	153 5%
I am already doing this in the same way as before	293 9%	134 8%	157 10%	50 10%	38 6%	45 8%	59 10%	100 10%	55 10%	59 7%	84 10%	94 9%	67 8%	91 9%	57 8%	77 10%	100 8%	49 9%	30 14% Q	178 9%	114 9%	10 8% *	26 7%	19 7%	32 11%	43 18% WXacdefghi	17 6%	31 11%	32 7%	42 9%	13 8%	23 8%	7 8%	250 9%	285 9%
I didn't do this before the coronavirus	69 2%	29 2%	39 2%	13 3%	18 3%	10 2%	10 2%	19 2%	15 3%	22 2%	13 1%	19 2%	18 2%	18 2%	9 1%	24 3%	22 2%	7 1%	1 1%	30 1%	39 3% T	1 1% *	9 2%	8 3% b	7 3%	4 2%	10 3% b	- -	10 2%	10 2%	6 3% bf	4 1%	3 3% b	57 2% b	67 2%
Don't know	70 2%	36 2%	34 2%	21 4% H	11 2%	9 2%	14 2%	16 2%	22 4% JL	16 2%	17 2%	15 1%	16 2%	12 1%	15 2%	28 4% N	24 2%	13 3%	7 3%	44 2%	27 2%	1 1% *	13 4%	8 3%	5 2%	9 4%	3 1%	6 2%	7 2%	7 2%	3 2%	4 1%	2 2%	61 2%	68 2%
Comfortable	2166 66%	1064 65%	1094 66%	314 64%	399 66%	415 73% DEGH	375 63%	663 64%	346 64%	598 68%	587 66%	636 64%	612 70% O	655 67%	411 60%	488 65%	922 69% U	352 67%	136 62%	1410 68% U	756 62%	91 71% *	256 71% Z	166 61%	189 66%	142 59%	208 69%	167 60%	306 68%	287 64%	106 66%	184 66%	65 69%	1811 66%	2101 66%
Uncomfortable	696 21%	365 22%	328 20%	92 19%	137 23% F	86 15%	142 24% F	240 23% F	102 19%	182 21%	183 21%	229 23%	162 19%	206 21%	190 28% MNP	138 18%	261 20%	101 19%	45 21%	408 20%	289 24% T	26 20% *	58 16%	71 26% W	53 19%	42 17%	64 21%	72 26% W	94 21%	102 23%	33 21%	63 23%	18 19%	582 21%	679 21%
Net Diff	1470 45%	700 43%	766 46%	222 45%	262 44%	329 58%	233 39%	423 41%	244 45%	416 47%	404 46%	406 41%	449 51%	450 46%	221 32%	350 46%	661 50%	251 48%	90 41%	1003 48%	467 38%	66 51%	198 55%	95 35%	135 47%	101 42%	143 48%	94 34%	212 47%	185 41%	72 45%	121 43%	48 50%	1229 45%	1422 44%

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Overlap formulae used

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

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

J-20-091774-17 - Thursday 29th April - 5th May 2021

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Nationwide Consumer Panel - May 2021

Adults aged 16-75

Q15. Still imagining if lockdown measures end in the next month, how comfortable, if at all, do you think you will feel doing each of the following in the same way as you did before the Coronavirus pandemic began? - Shopping in shops on your local high street

All Adults aged 16-75 in the UK

		Education				Income					Marital Status			Household Size				Pres of children HH(17 or under)		Ethnicity		Furlough Status			Tenure		
	Total	GCSE/O Level/NVQ12	A Level or equivalent	Degree/Masters/PhD	No formal qualifications	UP TO £19,999	£20,000-£34,999	£35,000 - £54,999	£55,000+	Prefer not to say	Married/ Living as Married	Single	Widowed/ Divorced/ Separated	1	2	3	4+	At least one child present	No children present	People from white ethnic group	People from ethnic minorities group	Ever Furloughed	Currently Furloughed	Never Furloughed	Home Owner	Renter	Other
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)
Unweighted base	3295	820	768	1499	208	801	907	752	509	326	1924	1020	351	631	1210	661	793	969	2326	2946	312	778	238	1969	2091	1092	76
Weighted base	3295	949	746	1334	266	840	927	733	465	330	1884	1037	374	628	1232	656	779	947	2348	2847	410	838	270	1893	2073	1118	61
Very comfortable	760 23%	208 22%	170 23%	323 24%	60 23%	183 22%	206 22%	188 26% J	124 27% J	60 18%	421 22%	258 25%	82 22%	159 25%	247 20%	174 27% O	180 23%	248 26% S	513 22%	657 23%	93 23%	220 26%	64 24%	453 24%	466 22%	268 24%	17 28% *
Fairly comfortable	1406 43%	403 42%	322 43%	587 44%	94 35%	333 40%	407 44%	295 40%	226 49% FH	145 44%	823 44%	412 40%	171 46%	245 39%	531 43%	260 40%	371 48% NP	406 43%	1000 43%	1239 44%	159 39%	328 39%	91 34%	840 44% W	897 43%	476 43%	23 37% *
Not very comfortable	539 16%	141 15%	119 16%	240 18%	38 14%	127 15%	164 18%	141 19%	65 14%	43 13%	343 18% L	137 13%	59 16%	93 15%	222 18%	106 16%	117 15%	150 16%	389 17%	462 16%	67 16%	137 16%	63 23% VX	303 16%	361 17%	162 15%	10 16% *
Not at all comfortable	157 5%	52 5%	31 4%	53 4%	21 8% D	53 6% I	45 5%	29 4%	14 3%	17 5%	80 4%	61 6%	17 5%	34 5%	61 5%	27 4%	35 5%	37 4%	121 5%	129 5%	27 7%	37 4%	11 4%	87 5%	97 5%	53 5%	2 4% *
I am already doing this in the same way as before	293 9%	91 10%	68 9%	96 7%	38 14% D	100 12% I	77 8%	59 8%	25 5%	32 10%	154 8%	98 9%	40 11%	70 11% Q	115 9%	54 8%	53 7%	74 8%	218 9%	245 9%	45 11%	81 10%	25 9%	147 8%	181 9%	104 9%	2 4% *
I didn't do this before the coronavirus	69 2%	26 3%	16 2%	18 1%	8 3%	26 3% H	22 2%	7 1%	5 1%	10 3%	31 2%	36 3% KM	3 1%	16 3%	27 2%	14 2%	12 2%	18 2%	51 2%	55 2%	13 3%	20 2%	8 3%	29 2%	33 2%	33 3% Y	2 3% *
Don't know	70 2%	28 3% D	19 3%	17 1%	6 2%	20 2% G	7 1%	14 2%	6 1%	23 7% FGHI	32 2%	35 3% K	3 1%	11 2%	29 2%	20 3%	10 1%	14 2%	56 2%	60 2%	6 1%	15 2%	8 3%	36 2%	38 2%	21 2%	5 8% YZ*
Comfortable	2166 66%	610 64%	492 66%	910 68% E	154 58%	515 61%	613 66%	483 66%	350 75% FGHJ	205 62%	1243 66%	670 65%	253 68%	403 64%	778 63%	434 66%	551 71% NO	654 69%	1512 64%	1895 67%	253 62%	548 65% W	154 57%	1292 68% W	1363 66%	744 67%	40 65% *
Uncomfortable	696 21%	193 20%	151 20%	293 22%	60 22%	180 21%	208 22%	170 23% I	78 17%	60 18%	423 22%	198 19%	76 20%	127 20%	283 23%	133 20%	152 20%	187 20%	510 22%	591 21%	94 23%	175 21%	74 27% V	390 21%	458 22%	215 19%	12 20% *
Net Diff	1470 45%	417 44%	341 46%	617 46%	94 36%	336 40%	404 44%	313 43%	272 58%	145 44%	820 44%	472 46%	177 47%	276 44%	495 40%	301 46%	398 51%	467 49%	1003 43%	1304 46%	159 39%	373 45%	80 30%	903 48%	905 44%	529 47%	28 45%

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos MORI Terms and Conditions.

Overlap formulae used

ColumnProportions (5%): A,B/C/D/E,F/G/H/I/J,K/L/M,N/O/P/Q,R/S,T/U,V/W/X,Y/Z/a Minimum Base: 30(**) Small Base: 100(*)

ColumnMeans (5%): A,B/C/D/E,F/G/H/I/J,K/L/M,N/O/P/Q,R/S,T/U,V/W/X,Y/Z/a Minimum Base: 30(**) Small Base: 100(*)

J-20-091774-17 - Thursday 29th April - 5th May 2021

PUBLIC

Nationwide Consumer Panel - May 2021

Adults aged 16-75

Q15. Still imagining if lockdown measures end in the next month, how comfortable, if at all, do you think you will feel doing each of the following in the same way as you did before the Coronavirus pandemic began? - Shopping in shops on your local high street

All Adults aged 16-75 in the UK

		Optimistic for self and family?		View on financial well-being		HH spending under COVID			Saved money during COVID-19		Plans for future saving			Expectation of prices			Post COVID shopping preference	
	Total	Yes	No	Hedonistic	Cautious	Increased	Stayed same	Decreased	Yes	No	Will save more	Will save the same	Will save less	Will go up	Will stay same	Will go down	In person	Online
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)
Unweighted base	3295	2066	355	677	1697	892	1056	1258	1063	1112	954	1158	580	2457	522	108	1551	1146
Weighted base	3295	2053	377	664	1696	866	1077	1248	1020	1116	899	1176	574	2369	569	119	1576	1108
Very comfortable	760 23%	519 25%	77 20%	202 30% E	367 22%	194 22%	249 23%	303 24%	275 27% J	232 21%	233 26%	271 23%	122 21%	537 23%	146 26%	37 31% *	479 30% R	167 15%
Fairly comfortable	1406 43%	954 46% C	125 33%	262 39%	742 44%	376 43%	464 43%	530 42%	468 46%	474 42%	408 45%	524 45%	225 39%	1042 44%	230 40%	51 43% *	725 46% R	447 40%
Not very comfortable	539 16%	302 15%	62 17%	99 15%	291 17%	156 18%	155 14%	211 17%	157 15%	203 18%	164 18%	172 15%	103 18%	417 18%	82 14%	10 9% *	146 9%	281 25% Q
Not at all comfortable	157 5%	52 3%	55 14% B	22 3%	89 5%	39 4%	46 4%	71 6%	28 3%	71 6% I	28 3%	41 3%	54 9% KL	105 4%	34 6%	5 4% *	31 2%	95 9% Q
I am already doing this in the same way as before	293 9%	177 9%	34 9%	57 9%	152 9%	78 9%	111 10%	97 8%	73 7%	92 8%	53 6%	140 12% K	52 9%	198 8%	63 11%	8 7% *	168 11% R	72 7%
I didn't do this before the coronavirus	69 2%	34 2%	13 3%	17 3%	28 2%	16 2%	24 2%	27 2%	14 1%	34 3% I	10 1%	19 2%	9 2%	50 2%	11 2%	4 3% *	15 1%	39 4% Q
Don't know	70 2%	15 1%	11 3% B	4 1%	27 2%	7 1%	28 3% FH	8 1%	5 *	10 1%	4 *	8 1%	9 2%	20 1%	3 1%	3 3% *	12 1%	8 1%
Comfortable	2166 66%	1473 72% C	202 54%	464 70%	1109 65%	570 66%	713 66%	833 67%	743 73% J	705 63%	641 71% M	796 68% M	346 60%	1579 67%	376 66%	88 74% *	1204 76% R	613 55%
Uncomfortable	696 21%	354 17%	117 31% B	121 18%	380 22%	195 23%	201 19%	283 23%	185 18%	274 25% I	192 21%	213 18%	157 27% KL	523 22%	116 20%	15 13% *	177 11%	375 34% Q
Net Diff	1470 45%	1118 54%	85 23%	343 52%	729 43%	375 43%	511 47%	551 44%	558 55%	431 39%	450 50%	583 50%	189 33%	1056 45%	260 46%	73 62%	1027 65%	238 21%

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos MORI Terms and Conditions.

Overlap formulae used

ColumnProportions (5%): A,B/C,D/E,F/G/H,I/J,K/L/M,N/O/P,Q/R Minimum Base: 30(**) Small Base: 100(*)

ColumnMeans (5%): A,B/C,D/E,F/G/H,I/J,K/L/M,N/O/P,Q/R Minimum Base: 30(**) Small Base: 100(*)

J-20-091774-17 - Thursday 29th April - 5th May 2021

PUBLIC

Nationwide Consumer Panel - May 2021

Adults aged 16-75

Q15. Still imagining if lockdown measures end in the next month, how comfortable, if at all, do you think you will feel doing each of the following in the same way as you did before the Coronavirus pandemic began? - Shopping at a large indoor shopping centre or mall

All Adults aged 16-75 in the UK

		Gender		Age					Generations				Social grade				Employment status					Region												
	Total	Male	Female	16 to 24	25 to 34	35 to 44	45 to 54	55 to 75	Gen Z	Millenial	GEN X	Baby Boomer	AB	C1	C2	DE	Full-time	Part-time	Self-Employed	ANY WORKING	ANY NOT WORKING	North East	North West	Yorkshire and Humberside	West Midlands	East Midlands	East Anglia	South West	South East	Greater London	Wales	Scotland	Northern Ireland	England	Great Britain
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)
Unweighted base	3295	1609	1671	429	624	582	645	1015	479	890	967	959	1114	1026	424	731	1383	522	225	2130	1165	92	250	188	198	163	208	187	308	305	445	541	410	1899	2885
Weighted base	3295	1628	1652	489	603	566	600	1038	541	877	884	993	876	983	681	755	1329	522	219	2070	1225	129	363	271	286	240	301	276	449	447	161	278	95	2761	3200
Very comfortable	572 17%	314 19% C	256 15%	136 28% EFGH	123 20% H	114 20% H	90 15% H	108 10%	145 27% JKL	177 20% L	147 17% L	102 10%	188 21% NOP	166 17%	105 15%	113 15%	268 20% U	91 17%	34 16%	394 19% U	177 14%	16 12% *	65 18%	40 15%	52 18%	46 19%	57 19%	41 15%	79 18%	89 20%	23 14%	46 16%	18 19%	484 18%	553 17%
Fairly comfortable	1047 32%	529 32%	516 31%	164 33%	234 39% FGH	174 31%	182 30%	293 28%	189 35% L	309 35% L	267 30%	282 28%	271 31%	329 34%	211 31%	236 31%	488 37% STU	171 33% S	48 22%	707 34% SU	340 28%	52 40% Zb*	120 33%	90 33%	99 35% b	57 24%	103 34%	66 24%	131 29%	159 36% Zb	49 30%	84 30%	37 39% Zbcefhi	877 32% Zb	1010 32% b
Not very comfortable	852 26%	382 23%	467 28% B	87 18%	128 21%	152 27% D	172 29% DE	312 30% DE	99 18%	203 23%	250 28% I	300 30% IJ	215 25%	267 27%	190 28%	180 24%	298 22%	153 29% Q	78 36% QTU	530 26% Q	322 26%	28 22% *	81 22%	59 22%	61 21%	60 25%	88 29% d	95 34% WXYdghi	136 30% dh	88 20%	49 31% WYdhi	84 30% WYdhi	22 23%	697 25% d	829 26% d
Not at all comfortable	395 12%	193 12%	198 12%	36 7%	60 10%	54 9%	72 12% D	173 17% DEF	39 7%	87 10%	103 12% I	167 17% IJK	107 12%	109 11%	92 14%	87 12%	128 10%	52 10%	28 13%	208 10%	187 15% QRT	14 10% *	49 13%	37 14%	37 13%	40 17% ac	24 8%	41 15%	42 9%	52 12%	21 13%	31 11%	9 9%	335 12%	386 12%
I am already doing this in the same way as before	158 5%	80 5%	77 5%	39 8% EFH	25 4%	21 4%	34 6%	39 4%	39 7% L	42 5%	42 5%	35 4%	41 5%	50 5%	29 4%	38 5%	72 5%	25 5%	6 3%	103 5%	55 4%	16 12% Wabcdehi*	13 4%	13 5% b	21 7% be	15 6% b	13 4%	2 1%	17 4%	23 5% b	4 3%	17 6% be	4 5% b	133 5% b	154 5% be
I didn't do this before the coronavirus	188 6%	98 6%	88 5%	9 2%	23 4%	30 5% D	29 5% D	96 9% DEFG	9 2%	41 5% I	45 5% I	92 9% IJK	31 4%	50 5%	42 6%	65 9% MN	49 4%	18 3%	21 10% QRT	87 4%	100 8% QRT	2 2% *	20 5%	23 9% g	9 3%	16 7%	14 5%	25 9% VYg	26 6%	24 5%	12 8% VYg	14 5%	2 2%	160 6% g	186 6% g
Don't know	84 3%	33 2%	50 3%	19 4% EH	8 1%	21 4% H	19 3%	16 2%	20 4% L	18 2%	30 3% L	15 2%	22 2%	13 1%	13 2%	36 5% MNO	25 2%	13 2%	3 1%	41 2%	43 4% T	2 2% *	15 4% a	9 3%	6 2%	7 3%	2 1%	6 2%	17 4%	12 3%	3 2%	3 1%	2 2%	76 3%	82 3% f
Comfortable	1619 49%	843 52% C	772 47%	300 61% FGH	358 59% FGH	288 51% H	272 45% H	401 39%	334 62% KL	486 55% KL	414 47% L	384 39%	460 52% P	495 50%	315 46%	349 46%	757 57% RSTU	262 50% SU	82 38%	1101 53% SU	518 42%	68 53% *	185 51% b	130 48%	151 53% b	103 43%	160 53% b	107 39%	211 47%	247 55% Zbefhi	72 44%	130 47%	56 59% Zbcefhi	1361 49% b	1563 49% b
Uncomfortable	1247 38%	575 35%	665 40% B	122 25%	188 31%	206 36% D	245 41% DE	485 47% DEF	138 25%	290 33% I	353 40% IJ	466 47% IJK	321 37%	375 38%	283 41%	267 35%	426 32%	205 39% Q	106 49% QT	738 36% Q	509 42% QT	41 32% *	130 36%	96 36%	98 34%	100 42%	112 37%	136 49% VWXYadghi	178 40%	140 31%	70 44% dghi	114 41% dg	31 33%	1031 37% d	1215 38% d
Net Diff	372 11%	268 16%	108 7%	178 36%	169 28%	82 15%	28 5%	-84 -8%	196 36%	197 22%	61 7%	-82 -8%	138 16%	120 12%	32 5%	82 11%	330 25%	57 11%	-24 -11%	363 18%	9 1%	27 21%	55 15%	33 12%	53 18%	3 1%	48 16%	-29 -11%	33 7%	108 24%	1 1%	16 6%	25 26%	330 12%	347 11%

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Overlap formulae used

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

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

J-20-091774-17 - Thursday 29th April - 5th May 2021

PUBLIC

Nationwide Consumer Panel - May 2021

Adults aged 16-75

Q15. Still imagining if lockdown measures end in the next month, how comfortable, if at all, do you think you will feel doing each of the following in the same way as you did before the Coronavirus pandemic began? - Shopping at a large indoor shopping centre or mall

All Adults aged 16-75 in the UK

		Education				Income					Marital Status			Household Size				Pres of children HH(17 or under)		Ethnicity		Furlough Status			Tenure		
	Total	GCSE/O Level/NVQ12	A Level or equivalent	Degree/Masters/PhD	No formal qualifications	UP TO £19,999	£20,000-£34,999	£35,000 - £54,999	£55,000+	Prefer not to say	Married/ Living as Married	Single	Widowed/ Divorced/ Separated	1	2	3	4+	At least one child present	No children present	People from white ethnic group	People from ethnic minorities group	Ever Furloughed	Currently Furloughed	Never Furloughed	Home Owner	Renter	Other
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)
Unweighted base	3295	820	768	1499	208	801	907	752	509	326	1924	1020	351	631	1210	661	793	969	2326	2946	312	778	238	1969	2091	1092	76
Weighted base	3295	949	746	1334	266	840	927	733	465	330	1884	1037	374	628	1232	656	779	947	2348	2847	410	838	270	1893	2073	1118	61
Very comfortable	572 17%	161 17%	137 18%	231 17%	43 16%	139 17% J	156 17% J	142 19% J	99 21% J	36 11%	310 16% M	222 21% KM	40 11%	94 15%	167 14%	137 21% NO	173 22% NO	226 24% S	346 15%	469 16%	97 24% T	191 23% X	71 26% X	331 17%	353 17%	202 18%	11 19% *
Fairly comfortable	1047 32%	287 30%	261 35%	427 32%	72 27%	228 27%	290 31%	250 34% F	173 37% F	106 32%	589 31%	347 34%	111 30%	193 31%	380 31%	202 31%	272 35%	327 35%	720 31%	883 31%	155 38%	294 35% W	71 26%	597 32%	643 31%	374 33%	18 30% *
Not very comfortable	852 26%	222 23%	166 22%	401 30% BC	62 23%	226 27%	247 27%	193 26%	102 22%	84 25%	540 29% L	211 20%	100 27%	152 24%	352 29% Q	167 25%	181 23%	226 24%	626 27%	767 27% U	77 19%	189 23%	71 26%	502 27%	547 26%	277 25%	18 29% *
Not at all comfortable	395 12%	116 12%	84 11%	150 11%	44 16%	91 11%	130 14%	79 11%	52 11%	42 13%	235 12%	104 10%	55 15%	83 13%	167 14%	65 10%	79 10%	81 9%	314 13% R	362 13% U	28 7%	68 8%	23 8%	242 13% V	263 13%	122 11%	6 10% *
I am already doing this in the same way as before	158 5%	50 5%	40 5%	56 4%	12 5%	46 5%	40 4%	36 5%	24 5%	12 4%	77 4%	59 6%	22 6%	26 4%	57 5%	35 5%	40 5%	49 5%	109 5%	119 4%	33 8% T	54 6%	16 6%	78 4%	104 5%	48 4%	1 2% *
I didn't do this before the coronavirus	188 6%	79 8% D	38 5%	45 3%	25 10% D	82 10% GHI	53 6% HI	15 2%	9 2%	28 8% HI	85 5%	65 6%	38 10% K	67 11% OPQ	73 6% Q	28 4%	20 3%	23 2%	165 7% R	180 6% U	6 2%	29 3%	14 5%	93 5%	123 6%	63 6%	2 3% *
Don't know	84 3%	34 4% D	20 3%	23 2%	7 2%	28 3% G	11 1%	18 2%	5 1%	23 7% FGHI	47 2%	28 3%	8 2%	13 2%	36 3%	21 3%	13 2%	16 2%	68 3%	66 2%	13 3%	12 1%	4 2%	50 3%	41 2%	30 3%	4 7% Y*
Comfortable	1619 49%	448 47%	397 53%	658 49%	116 44%	367 44%	446 48%	393 54% FJ	272 58% FGJ	142 43%	899 48%	569 55% KM	151 40%	286 46%	547 44%	340 52% O	446 57% NO	553 58% S	1066 45%	1352 47%	252 61% T	486 58% X	142 53%	928 49%	996 48%	577 52%	30 49% *
Uncomfortable	1247 38%	338 36%	251 34%	552 41% BC	106 40%	317 38%	377 41% I	272 37%	154 33%	126 38%	776 41% L	316 30%	155 41% L	236 37%	519 42% PQ	232 35%	260 33%	307 32%	940 40% R	1129 40% U	106 26%	257 31%	93 35%	744 39% V	810 39%	400 36%	24 40% *
Net Diff	372 11%	110 12%	147 20%	106 8%	10 4%	50 6%	68 7%	120 16%	117 25%	16 5%	123 7%	254 24%	-4 -1%	51 8%	28 2%	108 16%	186 24%	246 26%	126 5%	223 8%	146 36%	228 27%	48 18%	184 10%	186 9%	177 16%	6 9%

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Overlap formulae used

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ColumnMeans (5%): A,B/C/D/E,F/G/H/I/J,K/L/M,N/O/P/Q,R/S,T/U,V/W/X,Y/Z/a Minimum Base: 30(**) Small Base: 100(*)

J-20-091774-17 - Thursday 29th April - 5th May 2021

PUBLIC

Nationwide Consumer Panel - May 2021

Adults aged 16-75

Q15. Still imagining if lockdown measures end in the next month, how comfortable, if at all, do you think you will feel doing each of the following in the same way as you did before the Coronavirus pandemic began? - Shopping at a large indoor shopping centre or mall

All Adults aged 16-75 in the UK

		Optimistic for self and family?		View on financial well-being		HH spending under COVID			Saved money during COVID-19		Plans for future saving			Expectation of prices			Post COVID shopping preference	
	Total	Yes	No	Hedonistic	Cautious	Increased	Stayed same	Decreased	Yes	No	Will save more	Will save the same	Will save less	Will go up	Will stay same	Will go down	In person	Online
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)
Unweighted base	3295	2066	355	677	1697	892	1056	1258	1063	1112	954	1158	580	2457	522	108	1551	1146
Weighted base	3295	2053	377	664	1696	866	1077	1248	1020	1116	899	1176	574	2369	569	119	1576	1108
Very comfortable	572 17%	370 18%	67 18%	164 25% E	273 16%	164 19%	189 18%	205 16%	196 19%	197 18%	185 21% M	200 17%	80 14%	364 15%	158 28% N	26 22% *	359 23% R	149 13%
Fairly comfortable	1047 32%	714 35%	105 28%	224 34%	529 31%	309 36% H	353 33%	363 29%	357 35%	340 30%	320 36%	397 34%	185 32%	778 33%	163 29%	56 47% NO*	607 38% R	290 26%
Not very comfortable	852 26%	553 27%	82 22%	124 19%	488 29% D	219 25%	268 25%	345 28%	271 27%	294 26%	222 25%	305 26%	176 31%	644 27%	127 22%	20 16% *	361 23%	319 29% Q
Not at all comfortable	395 12%	205 10%	71 19% B	73 11%	208 12%	105 12%	101 9%	178 14% G	114 11%	151 13%	105 12%	115 10%	78 14%	314 13% O	51 9%	10 9% *	94 6%	229 21% Q
I am already doing this in the same way as before	158 5%	99 5%	17 5%	38 6%	79 5%	37 4%	56 5%	64 5%	34 3%	59 5%	35 4%	66 6%	31 5%	98 4%	42 7% N	3 3% *	86 5%	41 4%
I didn't do this before the coronavirus	188 6%	96 5%	22 6%	32 5%	92 5%	25 3%	78 7% F	75 6% F	43 4%	60 5%	27 3%	85 7% KM	12 2%	137 6%	29 5%	2 2% *	53 3%	67 6% Q
Don't know	84 3%	16 1%	12 3% B	8 1%	26 2%	7 1%	32 3% F	18 1%	5 1%	16 1%	5 1%	8 1%	12 2% KL	35 1% O	- -	1 1% *	16 1%	14 1%
Comfortable	1619 49%	1084 53%	172 46%	388 59% E	801 47%	472 55% H	542 50%	568 46%	553 54% J	538 48%	505 56% M	597 51%	265 46%	1142 48%	320 56% N	82 69% N*	966 61% R	438 40%
Uncomfortable	1247 38%	758 37%	153 41%	197 30%	697 41% D	324 37%	369 34%	523 42% G	384 38%	445 40%	328 36%	420 36%	254 44% KL	958 40% OP	178 31%	30 25% *	455 29%	548 49% Q
Net Diff	372 11%	327 16%	19 5%	191 29%	105 6%	148 17%	174 16%	45 4%	168 17%	93 8%	177 20%	177 15%	11 2%	185 8%	142 25%	52 44%	511 32%	-109 -10%

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Overlap formulae used

ColumnProportions (5%): A,B/C,D/E,F/G/H,I/J,K/L/M,N/O/P,Q/R Minimum Base: 30(**) Small Base: 100(*)

ColumnMeans (5%): A,B/C,D/E,F/G/H,I/J,K/L/M,N/O/P,Q/R Minimum Base: 30(**) Small Base: 100(*)

J-20-091774-17 - Thursday 29th April - 5th May 2021

PUBLIC

Nationwide Consumer Panel - May 2021

Adults aged 16-75

Q15. Still imagining if lockdown measures end in the next month, how comfortable, if at all, do you think you will feel doing each of the following in the same way as you did before the Coronavirus pandemic began? - Shopping in the centre of a large city

All Adults aged 16-75 in the UK

		Gender		Age					Generations				Social grade				Employment status					Region												
	Total	Male	Female	16 to 24	25 to 34	35 to 44	45 to 54	55 to 75	Gen Z	Millenial	GEN X	Baby Boomer	AB	C1	C2	DE	Full-time	Part-time	Self-Employed	ANY WORKING	ANY NOT WORKING	North East	North West	Yorkshire and Humberside	West Midlands	East Midlands	East Anglia	South West	South East	Greater London	Wales	Scotland	Northern Ireland	England	Great Britain
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)
Unweighted base	3295	1609	1671	429	624	582	645	1015	479	890	967	959	1114	1026	424	731	1383	522	225	2130	1165	92	250	188	198	163	208	187	308	305	445	541	410	1899	2885
Weighted base	3295	1628	1652	489	603	566	600	1038	541	877	884	993	876	983	681	755	1329	522	219	2070	1225	129	363	271	286	240	301	276	449	447	161	278	95	2761	3200
Very comfortable	537 16%	291 18%	244 15%	119 24% GH	114 19% H	107 19% H	93 15% H	105 10%	128 24% KL	161 18% L	149 17% L	100 10%	174 20% NO	149 15%	93 14%	121 16%	269 20% U	80 15%	35 16%	385 19% U	153 12%	25 20% *	65 18%	36 13%	43 15%	38 16%	55 18%	38 14%	69 15%	76 17%	21 13%	53 19% e	18 19%	446 16%	520 16%
Fairly comfortable	1007 31%	511 31%	494 30%	148 30%	215 36% H	186 33%	182 30%	276 27%	167 31%	310 35% L	263 30%	266 27%	278 32%	304 31%	205 30%	219 29%	475 36% STU	161 31%	49 22%	684 33% SU	323 26%	49 38% Zb*	117 32%	77 29%	96 34% b	57 24%	97 32%	62 23%	126 28%	159 36% Zb	48 30%	84 30%	34 36% Zb	841 30% b	973 30% b
Not very comfortable	866 26%	386 24%	473 29% B	95 19%	125 21%	158 28% DE	161 27% DE	327 32% DE	106 20%	198 23%	244 28% I	317 32% IJ	221 25%	289 29% P	188 28%	167 22%	292 22%	153 29% QT	70 32% Q	515 25% Q	350 29% Q	29 22% *	84 23%	72 27%	70 25%	63 26%	76 25%	90 33% dh	139 31% d	94 21%	48 30% d	77 28% d	23 24%	717 26%	842 26% d
Not at all comfortable	416 13%	198 12%	216 13%	38 8%	74 12%	45 8%	79 13% DF	179 17% DEF	43 8%	96 11%	108 12% I	169 17% IJK	98 11%	115 12%	106 15%	97 13%	129 10%	56 11%	30 14%	215 10%	201 16% QRT	11 8% *	47 13%	38 14%	31 11%	39 16%	37 12%	46 17%	49 11%	51 11%	20 12%	35 13%	14 14%	347 13%	402 13%
I am already doing this in the same way as before	177 5%	93 6%	85 5%	53 11% FGH	40 7% H	24 4%	36 6% H	25 2%	55 10% KL	57 6% L	42 5% L	23 2%	41 5%	50 5%	35 5%	51 7%	75 6%	34 7%	8 4%	118 6%	60 5%	12 9% cfg*	16 4%	17 6%	23 8% fg	18 7% g	11 4%	9 3%	16 4%	37 8% bcfgi	7 4%	10 4%	2 2%	159 6% g	175 5% g
I didn't do this before the coronavirus	201 6%	103 6%	97 6%	12 2%	27 4%	27 5%	27 4%	110 11% DEFG	13 2%	39 4%	45 5%	104 10% IJK	41 5%	58 6%	34 5%	68 9% MNO	58 4%	24 5%	21 10% QT	104 5%	98 8% QRT	3 3% *	14 4%	24 9% g	17 6%	14 6%	20 7%	21 8% g	39 9% Wdg	19 4%	14 9% VWdfgi	14 5%	2 2%	171 6% g	199 6% g
Don't know	91 3%	47 3%	43 3%	26 5% EH	8 1%	19 3%	22 4% EH	16 2%	27 5% JL	16 2%	33 4% L	14 1%	22 2%	17 2%	21 3%	31 4% N	32 2%	13 3%	5 2%	50 2%	41 3%	- - *	22 6% Vfhi	6 2%	5 2%	11 5%	6 2%	8 3%	11 2%	11 3%	4 2%	4 2%	2 2%	80 3%	88 3%
Comfortable	1544 47%	802 49% C	738 45%	267 55% GH	329 55% GH	293 52% H	275 46% H	381 37%	296 55% KL	471 54% KL	412 47% L	366 37%	452 52% NOP	453 46%	298 44%	340 45%	744 56% RSTU	241 46% U	84 39%	1069 52% RSU	475 39%	75 58% XZbce*	181 50% b	114 42%	140 49% b	95 40%	151 50% b	101 37%	195 43%	235 53% Zbcehi	69 43%	137 49% b	52 55% XZbcehi	1287 47% b	1492 47% b
Uncomfortable	1281 39%	584 36%	690 42% B	133 27%	199 33%	203 36% D	241 40% DE	506 49% DEFG	150 28%	294 33%	352 40% IJ	486 49% IJK	319 36%	404 41% P	293 43% P	264 35%	421 32%	210 40% QT	100 46% QT	731 35% Q	551 45% QT	39 30% *	130 36%	110 41%	101 35%	102 42%	113 37%	136 50% VWYadghi	187 42% d	145 32%	68 42% d	113 40% d	37 39%	1064 39% d	1244 39% d
Net Diff	263 8%	218 13%	48 3%	134 27%	130 22%	90 16%	34 6%	-125 -12%	146 27%	177 20%	60 7%	-120 -12%	133 15%	49 5%	5 1%	76 10%	323 24%	31 6%	-16 -7%	338 16%	-76 -6%	35 27%	51 14%	4 1%	38 13%	-6 -3%	39 13%	-36 -13%	8 2%	90 20%	1 1%	24 9%	15 16%	222 8%	248 8%

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Overlap formulae used

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

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

J-20-091774-17 - Thursday 29th April - 5th May 2021

PUBLIC

Nationwide Consumer Panel - May 2021

Adults aged 16-75

Q15. Still imagining if lockdown measures end in the next month, how comfortable, if at all, do you think you will feel doing each of the following in the same way as you did before the Coronavirus pandemic began? - Shopping in the centre of a large city

All Adults aged 16-75 in the UK

		Education				Income					Marital Status			Household Size				Pres of children HH(17 or under)		Ethnicity		Furlough Status			Tenure		
	Total	GCSE/O Level/NVQ12	A Level or equivalent	Degree/Masters/PhD	No formal qualifications	UP TO £19,999	£20,000-£34,999	£35,000 - £54,999	£55,000+	Prefer not to say	Married/ Living as Married	Single	Widowed/ Divorced/ Separated	1	2	3	4+	At least one child present	No children present	People from white ethnic group	People from ethnic minorities group	Ever Furloughed	Currently Furloughed	Never Furloughed	Home Owner	Renter	Other
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)
Unweighted base	3295	820	768	1499	208	801	907	752	509	326	1924	1020	351	631	1210	661	793	969	2326	2946	312	778	238	1969	2091	1092	76
Weighted base	3295	949	746	1334	266	840	927	733	465	330	1884	1037	374	628	1232	656	779	947	2348	2847	410	838	270	1893	2073	1118	61
Very comfortable	537 16%	145 15%	141 19%	219 16%	32 12%	127 15%	146 16% J	142 19% J	89 19% J	33 10%	270 14%	214 21% KM	53 14%	99 16%	160 13%	129 20% O	150 19% O	196 21% S	341 15%	451 16%	78 19%	188 22% X	58 22%	309 16%	326 16%	197 18%	9 14% *
Fairly comfortable	1007 31%	284 30%	235 31%	422 32%	67 25%	219 26%	297 32% F	231 31%	171 37% FJ	89 27%	591 31%	306 30%	110 29%	192 31%	340 28%	209 32%	266 34% O	315 33%	691 29%	847 30%	151 37% T	258 31%	68 25%	596 31%	638 31%	338 30%	21 34% *
Not very comfortable	866 26%	230 24%	175 23%	387 29% C	74 28%	223 27%	258 28% I	185 25%	97 21%	102 31% I	533 28% L	226 22%	106 28%	156 25%	374 30% PQ	161 25%	173 22%	214 23%	652 28% R	785 28% U	70 17%	191 23%	72 27%	501 26%	558 27%	285 26%	18 29% *
Not at all comfortable	416 13%	128 13%	91 12%	158 12%	38 14%	101 12%	131 14%	93 13%	52 11%	39 12%	254 13%	110 11%	52 14%	86 14% P	175 14% P	57 9%	98 13%	97 10%	319 14% R	377 13%	38 9%	72 9%	26 10%	260 14% V	268 13%	132 12%	7 11% *
I am already doing this in the same way as before	177 5%	51 5%	44 6%	65 5%	17 7%	52 6%	41 4%	40 5%	30 6%	14 4%	92 5%	78 8% KM	7 2%	30 5%	57 5%	43 7%	47 6%	62 7%	115 5%	126 4%	48 12% T	69 8% X	25 9% X	83 4%	94 5%	78 7% Y	1 1% *
I didn't do this before the coronavirus	201 6%	80 8% CD	34 5%	56 4%	31 12% CD	94 11% GHI	37 4%	26 4%	20 4%	25 7% GH	95 5%	69 7%	38 10% K	55 9% Q	83 7% Q	35 5%	29 4%	45 5%	156 7%	189 7% U	12 3%	42 5%	15 6%	97 5%	134 6%	65 6%	2 3% *
Don't know	91 3%	31 3%	26 3%	28 2%	6 2%	23 3%	17 2%	16 2%	7 1%	28 9% FGHI	50 3%	33 3%	8 2%	10 2%	43 4%	21 3%	16 2%	18 2%	72 3%	72 3%	14 3%	18 2%	5 2%	47 2%	57 3%	22 2%	4 7% YZ*
Comfortable	1544 47%	429 45%	376 50% E	640 48% E	98 37%	346 41%	443 48% FJ	373 51% FJ	260 56% FGJ	122 37%	860 46%	521 50%	163 44%	290 46%	500 41%	338 52% O	416 53% NO	512 54% S	1032 44%	1298 46%	230 56% T	446 53%	127 47%	905 48%	964 46%	535 48%	30 49% *
Uncomfortable	1281 39%	358 38%	267 36%	545 41%	113 42%	325 39%	389 42% I	278 38%	149 32%	141 43% I	787 42% L	337 32%	158 42% L	243 39%	549 45% PQ	218 33%	271 35%	310 33%	971 41% R	1162 41% U	107 26%	263 31%	98 36%	761 40% V	825 40%	417 37%	24 40% *
Net Diff	263 8%	71 8%	110 15%	96 7%	-14 -5%	22 3%	54 6%	95 13%	111 24%	-19 -6%	74 4%	184 18%	5 1%	48 8%	-49 -4%	120 18%	145 19%	202 21%	61 3%	136 5%	123 30%	182 22%	29 11%	145 8%	139 7%	118 11%	5 9%

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Overlap formulae used

ColumnProportions (5%): A,B/C/D/E,F/G/H/I/J,K/L/M,N/O/P/Q,R/S,T/U,V/W/X,Y/Z/a Minimum Base: 30(**) Small Base: 100(*)

ColumnMeans (5%): A,B/C/D/E,F/G/H/I/J,K/L/M,N/O/P/Q,R/S,T/U,V/W/X,Y/Z/a Minimum Base: 30(**) Small Base: 100(*)

J-20-091774-17 - Thursday 29th April - 5th May 2021

PUBLIC

Nationwide Consumer Panel - May 2021

Adults aged 16-75

Q15. Still imagining if lockdown measures end in the next month, how comfortable, if at all, do you think you will feel doing each of the following in the same way as you did before the Coronavirus pandemic began? - Shopping in the centre of a large city

All Adults aged 16-75 in the UK

		Optimistic for self and family?		View on financial well-being		HH spending under COVID			Saved money during COVID-19		Plans for future saving			Expectation of prices			Post COVID shopping preference	
	Total	Yes	No	Hedonistic	Cautious	Increased	Stayed same	Decreased	Yes	No	Will save more	Will save the same	Will save less	Will go up	Will stay same	Will go down	In person	Online
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)
Unweighted base	3295	2066	355	677	1697	892	1056	1258	1063	1112	954	1158	580	2457	522	108	1551	1146
Weighted base	3295	2053	377	664	1696	866	1077	1248	1020	1116	899	1176	574	2369	569	119	1576	1108
Very comfortable	537 16%	342 17%	68 18%	145 22% E	278 16%	164 19%	167 16%	200 16%	192 19%	174 16%	162 18%	184 16%	97 17%	349 15%	135 24% N	28 23% *	322 20% R	150 14%
Fairly comfortable	1007 31%	697 34% C	94 25%	236 36% E	494 29%	266 31%	357 33%	361 29%	330 32%	339 30%	323 36%	372 32%	186 32%	735 31%	175 31%	44 37% *	560 36% R	297 27%
Not very comfortable	866 26%	562 27% C	77 20%	142 21%	482 28% D	227 26%	274 25%	345 28%	268 26%	305 27%	226 25%	329 28%	142 25%	668 28% P	130 23%	15 12% *	398 25%	297 27%
Not at all comfortable	416 13%	219 11%	76 20% B	75 11%	226 13%	122 14% G	100 9%	186 15% G	122 12%	159 14%	101 11%	126 11%	94 16% KL	322 14% O	54 9%	16 13% *	105 7%	244 22% Q
I am already doing this in the same way as before	177 5%	89 4%	29 8% B	29 4%	83 5%	49 6%	64 6%	60 5%	46 4%	67 6%	45 5%	75 6%	25 4%	107 5%	43 8% N	13 11% N*	100 6% R	43 4%
I didn't do this before the coronavirus	201 6%	122 6%	19 5%	31 5%	105 6%	34 4%	82 8% F	77 6%	53 5%	55 5%	33 4%	80 7% K	23 4%	157 7%	23 4%	2 2% *	70 4%	66 6%
Don't know	91 3%	22 1%	13 3% B	6 1%	29 2%	6 1%	32 3% F	19 2%	9 1%	18 2%	9 1%	11 1%	7 1%	32 1%	9 2%	2 2% *	21 1%	12 1%
Comfortable	1544 47%	1039 51%	163 43%	381 57% E	772 46%	429 50%	524 49%	561 45%	522 51%	513 46%	485 54% L	556 47%	283 49%	1084 46%	310 54% N	72 60% N*	883 56% R	447 40%
Uncomfortable	1281 39%	781 38%	153 41%	217 33%	707 42% D	349 40%	374 35%	531 43% G	390 38%	464 42%	327 36%	454 39%	236 41%	989 42% OP	184 32%	30 25% *	502 32%	541 49% Q
Net Diff	263 8%	258 13%	10 3%	164 25%	64 4%	81 9%	151 14%	31 2%	132 13%	49 4%	158 18%	102 9%	47 8%	95 4%	126 22%	42 35%	380 24%	-94 -8%

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Overlap formulae used

ColumnProportions (5%): A,B/C,D/E,F/G/H,I/J,K/L/M,N/O/P,Q/R Minimum Base: 30(**) Small Base: 100(*)

ColumnMeans (5%): A,B/C,D/E,F/G/H,I/J,K/L/M,N/O/P,Q/R Minimum Base: 30(**) Small Base: 100(*)

J-20-091774-17 - Thursday 29th April - 5th May 2021

PUBLIC

Nationwide Consumer Panel - May 2021

Adults aged 16-75

Q15. Still imagining if lockdown measures end in the next month, how comfortable, if at all, do you think you will feel doing each of the following in the same way as you did before the Coronavirus pandemic began? - Shopping at an out-of-town retail park

All Adults aged 16-75 in the UK

		Gender		Age					Generations				Social grade				Employment status					Region											
	Total	Male	Female	16 to 24	25 to 34	35 to 44	45 to 54	55 to 75	Gen Z	Millenial	GEN X	Baby Boomer	AB	C1	C2	DE	Full-time	Part-time	Self-Employed	ANY WORKING	ANY NOT WORKING	North East	North West	Yorkshire and Humberside	West Midlands	East Midlands	East Anglia	South West	South East	Greater London	Wales	Scotland	Northern Ireland	England	Great Britain
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)
Unweighted base	3295	1609	1671	429	624	582	645	1015	479	890	967	959	1114	1026	424	731	1383	522	225	2130	1165	92	250	188	198	163	208	187	308	305	445	541	410	1899	2885
Weighted base	3295	1628	1652	489	603	566	600	1038	541	877	884	993	876	983	681	755	1329	522	219	2070	1225	129	363	271	286	240	301	276	449	447	161	278	95	2761	3200
Very comfortable	584 18%	302 19%	281 17%	106 22% H	130 22% H	128 23% H	106 18% H	115 11%	116 21% L	196 22% L	163 18% L	110 11%	205 23% NOP	180 18% O	87 13%	113 15%	287 22% RTU	78 15%	40 18%	405 20% RU	180 15%	24 18% *	68 19%	37 14%	43 15%	46 19%	73 24% XYbehi	36 13%	85 19%	77 17%	25 15%	51 18%	21 22% Xbe	488 18%	563 18%
Fairly comfortable	1289 39%	614 38%	669 41%	203 41%	271 45% FGH	211 37%	225 37%	380 37%	232 43%	364 42%	330 37%	363 37%	331 38%	396 40%	281 41%	281 37%	575 43% SU	225 43% SU	61 28%	861 42% SU	428 35%	54 41% *	137 38%	109 40%	112 39%	102 43%	132 44%	100 36%	158 35%	168 38%	64 40%	113 41%	40 42%	1072 39%	1249 39%
Not very comfortable	617 19%	303 19%	310 19%	77 16%	81 13%	116 21% E	109 18%	233 22% DE	83 15%	139 16%	166 19%	228 23% IJ	160 18%	196 20%	138 20%	123 16%	221 17%	104 20%	59 27% QTU	384 19% Q	232 19%	19 15% *	63 17%	48 18%	53 18%	27 11%	39 13%	68 25% Zah	115 26% WZadghi	79 18%	38 23% Zahi	53 19% Z	16 17%	510 18% Z	601 19% Z
Not at all comfortable	261 8%	118 7%	141 9%	27 6%	44 7%	42 7%	53 9%	95 9%	29 5%	66 8%	76 9%	91 9% I	69 8%	66 7%	60 9%	66 9%	82 6%	44 8%	7 3%	133 6%	128 10% QST	19 15% acdhi*	37 10% c	29 11% c	20 7%	23 10%	18 6%	21 8%	22 5%	31 7%	12 8%	22 8%	8 8%	220 8% c	254 8%
I am already doing this in the same way as before	196 6%	107 7%	89 5%	36 7% F	34 6%	21 4%	44 7% F	61 6%	36 7%	46 5%	56 6%	57 6%	45 5%	47 5%	43 6%	61 8% MN	75 6%	31 6%	22 10%	129 6%	67 5%	8 6% *	16 4%	16 6%	37 13% Wbcdefghi	22 9% bcg	25 8%	8 3%	16 4%	22 5%	8 5%	14 5%	3 3%	171 6%	193 6%
I didn't do this before the coronavirus	261 8%	140 9%	119 7%	19 4%	31 5%	33 6%	38 6%	140 13% DEFG	22 4%	46 5%	63 7%	129 13% IJK	46 5%	83 8% M	48 7%	83 11% M	60 5%	30 6%	23 11% QT	113 5%	147 12% QRT	5 4% *	28 8%	23 9% Y	9 3%	14 6%	10 3%	35 13% VYaeghi	41 9% Ya	58 13% VYZaefghi	11 7%	21 8% Y	5 6%	223 8% Ya	255 8% Ya
Don't know	88 3%	44 3%	43 3%	21 4% H	12 2%	15 3%	25 4% H	14 1%	23 4% L	20 2%	30 3% L	14 1%	20 2%	15 2%	24 4%	28 4% N	28 2%	11 2%	6 3%	45 2%	42 3%	1 1% *	14 4%	8 3%	13 4%	6 2%	4 1%	7 3%	12 3%	11 3%	4 3%	5 2%	2 2%	77 3%	85 3%
Comfortable	1873 57%	916 56%	950 58%	308 63% GH	401 67% GH	339 60% H	331 55% H	495 48%	347 64% KL	560 64% KL	492 56% L	474 48%	536 61% P	576 59% P	368 54%	394 52%	862 65% RSTU	302 58% SU	101 46%	1265 61% SU	608 50%	77 60% *	205 57%	146 54%	155 54%	147 62%	205 68% WXYbcdehi	137 50%	243 54%	245 55%	88 55%	164 59%	61 64% bcdehi	1560 57%	1812 57%
Uncomfortable	878 27%	422 26%	451 27%	104 21%	125 21%	159 28% E	162 27% E	328 32% DE	112 21%	206 23%	242 27% I	319 32% IJ	229 26%	262 27%	198 29%	189 25%	303 23%	148 28% Q	66 30%	517 25% Q	361 29% QT	38 30% *	100 28%	77 28%	73 25%	50 21%	57 19%	89 32% Za	137 30% a	110 25%	50 31% Za	74 27%	24 25%	730 26% a	854 27% a
Net Diff	995 30%	494 30%	500 30%	204 42%	276 46%	180 32%	169 28%	166 16%	236 44%	354 40%	250 28%	155 16%	307 35%	314 32%	169 25%	205 27%	559 42%	155 30%	35 16%	748 36%	247 20%	39 30%	105 29%	69 25%	82 29%	98 41%	148 49%	48 18%	106 24%	135 30%	39 24%	89 32%	37 39%	830 30%	958 30%

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Overlap formulae used

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

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

J-20-091774-17 - Thursday 29th April - 5th May 2021

PUBLIC

Nationwide Consumer Panel - May 2021

Adults aged 16-75

Q15. Still imagining if lockdown measures end in the next month, how comfortable, if at all, do you think you will feel doing each of the following in the same way as you did before the Coronavirus pandemic began? - Shopping at an out-of-town retail park

All Adults aged 16-75 in the UK

		Education				Income					Marital Status			Household Size				Pres of children HH(17 or under)		Ethnicity		Furlough Status			Tenure		
	Total	GCSE/O Level/NVQ12	A Level or equivalent	Degree/Masters/PhD	No formal qualifications	UP TO £19,999	£20,000-£34,999	£35,000 - £54,999	£55,000+	Prefer not to say	Married/ Living as Married	Single	Widowed/ Divorced/ Separated	1	2	3	4+	At least one child present	No children present	People from white ethnic group	People from ethnic minorities group	Ever Furloughed	Currently Furloughed	Never Furloughed	Home Owner	Renter	Other
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)
Unweighted base	3295	820	768	1499	208	801	907	752	509	326	1924	1020	351	631	1210	661	793	969	2326	2946	312	778	238	1969	2091	1092	76
Weighted base	3295	949	746	1334	266	840	927	733	465	330	1884	1037	374	628	1232	656	779	947	2348	2847	410	838	270	1893	2073	1118	61
Very comfortable	584 18%	163 17%	134 18%	238 18%	50 19%	134 16%	157 17% J	142 19% J	115 25% FGJ	36 11%	326 17%	207 20%	52 14%	102 16%	181 15%	132 20% O	170 22% NO	219 23% S	365 16%	493 17%	86 21%	186 22%	64 24%	344 18%	376 18%	199 18%	6 10% *
Fairly comfortable	1289 39%	371 39%	295 40%	536 40%	87 33%	291 35%	372 40%	309 42% FJ	206 44% FJ	110 33%	758 40%	382 37%	149 40%	225 36%	463 38%	261 40%	339 44% NO	402 42%	886 38%	1100 39%	179 44%	323 38% W	80 30%	766 40% W	828 40%	414 37%	30 49% *
Not very comfortable	617 19%	153 16%	134 18%	284 21% B	46 17%	165 20%	176 19%	131 18%	72 16%	72 22%	378 20%	171 16%	68 18%	119 19%	259 21% Q	122 19%	117 15%	153 16%	464 20%	554 19% U	56 14%	142 17%	64 24% V	363 19%	364 18%	233 21%	11 18% *
Not at all comfortable	261 8%	78 8%	63 8%	91 7%	30 11%	68 8%	74 8%	59 8%	22 5%	38 11% I	151 8%	76 7%	34 9%	49 8%	114 9%	42 6%	56 7%	61 6%	200 9%	239 8%	22 5%	63 7%	20 8%	140 7%	166 8%	86 8%	5 9% *
I am already doing this in the same way as before	196 6%	61 6%	45 6%	71 5%	20 7%	60 7%	63 7%	34 5%	26 6%	12 4%	109 6%	71 7%	16 4%	40 6%	74 6%	36 6%	46 6%	56 6%	140 6%	157 6%	29 7%	64 8%	20 7%	102 5%	135 7%	55 5%	1 2% *
I didn't do this before the coronavirus	261 8%	91 10%	55 7%	91 7%	24 9%	102 12% GHI	73 8% I	36 5%	16 4%	33 10% HI	120 6%	95 9% K	45 12% K	80 13% OPQ	102 8% Q	44 7%	34 4%	34 4%	227 10% R	238 8%	22 5%	46 5%	19 7%	124 7%	153 7%	104 9%	3 5% *
Don't know	88 3%	33 3% D	21 3%	23 2%	11 4%	19 2%	13 1%	22 3%	6 1%	29 9% FGHI	42 2%	35 3%	10 3%	14 2%	38 3%	18 3%	17 2%	22 2%	65 3%	66 2%	15 4%	15 2%	3 1%	54 3%	50 2%	25 2%	4 7% YZ*
Comfortable	1873 57%	534 56%	429 57%	774 58%	137 51%	425 51%	529 57% FJ	451 62% FJ	322 69% FGHJ	146 44%	1084 58%	589 57%	200 53%	327 52%	644 52%	393 60% NO	509 65% NO	622 66% S	1251 53%	1593 56%	265 65% T	509 61% W	144 53%	1110 59%	1204 58%	614 55%	36 59% *
Uncomfortable	878 27%	231 24%	197 26%	375 28%	75 28%	234 28% I	250 27% I	190 26%	94 20%	110 33% I	529 28%	247 24%	103 27%	167 27%	373 30% Q	164 25%	173 22%	214 23%	664 28% R	793 28% U	77 19%	205 24%	84 31% V	502 27%	531 26%	319 29%	16 27% *
Net Diff	995 30%	303 32%	231 31%	399 30%	61 23%	191 23%	279 30%	261 36%	228 49%	37 11%	555 29%	343 33%	97 26%	160 25%	271 22%	228 35%	336 43%	408 43%	587 25%	800 28%	188 46%	304 36%	61 22%	608 32%	673 32%	294 26%	20 32%

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Overlap formulae used

ColumnProportions (5%): A,B/C/D/E,F/G/H/I/J,K/L/M,N/O/P/Q,R/S,T/U,V/W/X,Y/Z/a Minimum Base: 30(**) Small Base: 100(*)

ColumnMeans (5%): A,B/C/D/E,F/G/H/I/J,K/L/M,N/O/P/Q,R/S,T/U,V/W/X,Y/Z/a Minimum Base: 30(**) Small Base: 100(*)

J-20-091774-17 - Thursday 29th April - 5th May 2021

PUBLIC

Nationwide Consumer Panel - May 2021

Adults aged 16-75

Q15. Still imagining if lockdown measures end in the next month, how comfortable, if at all, do you think you will feel doing each of the following in the same way as you did before the Coronavirus pandemic began? - Shopping at an out-of-town retail park

All Adults aged 16-75 in the UK

		Optimistic for self and family?		View on financial well-being		HH spending under COVID			Saved money during COVID-19		Plans for future saving			Expectation of prices			Post COVID shopping preference	
	Total	Yes	No	Hedonistic	Cautious	Increased	Stayed same	Decreased	Yes	No	Will save more	Will save the same	Will save less	Will go up	Will stay same	Will go down	In person	Online
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)
Unweighted base	3295	2066	355	677	1697	892	1056	1258	1063	1112	954	1158	580	2457	522	108	1551	1146
Weighted base	3295	2053	377	664	1696	866	1077	1248	1020	1116	899	1176	574	2369	569	119	1576	1108
Very comfortable	584 18%	388 19%	65 17%	162 24% E	287 17%	167 19%	182 17%	231 19%	204 20%	196 18%	187 21%	197 17%	96 17%	414 17%	121 21%	24 20% *	356 23% R	158 14%
Fairly comfortable	1289 39%	900 44% C	101 27%	254 38%	676 40%	344 40%	441 41%	480 38%	468 46% J	402 36%	412 46% M	512 44% M	197 34%	960 41%	221 39%	37 31% *	695 44% R	378 34%
Not very comfortable	617 19%	370 18%	72 19%	96 15%	331 20% D	177 20%	194 18%	225 18%	155 15%	247 22% I	153 17%	199 17%	131 23% KL	466 20%	90 16%	28 24% *	234 15%	272 25% Q
Not at all comfortable	261 8%	128 6%	57 15% B	53 8%	137 8%	66 8%	70 7%	115 9%	70 7%	99 9%	63 7%	63 5%	61 11% L	189 8%	36 6%	17 14% O*	47 3%	156 14% Q
I am already doing this in the same way as before	196 6%	108 5%	36 10% B	40 6%	103 6%	50 6%	74 7%	68 5%	47 5%	67 6%	38 4%	85 7% K	44 8% K	121 5%	57 10% N	9 8% *	119 8% R	43 4%
I didn't do this before the coronavirus	261 8%	136 7%	34 9%	45 7%	132 8%	53 6%	86 8%	110 9%	63 6%	89 8%	37 4%	113 10% K	35 6%	194 8%	36 6%	3 3% *	106 7%	84 8%
Don't know	88 3%	22 1%	12 3% B	14 2%	29 2%	9 1%	30 3% F	18 1%	13 1%	17 1%	10 1%	8 1%	10 2%	27 1%	8 1%	1 1% *	19 1%	18 2%
Comfortable	1873 57%	1288 63% C	166 44%	415 63% E	964 57%	511 59%	622 58%	711 57%	672 66% J	598 54%	599 67% LM	709 60% M	293 51%	1374 58%	342 60%	61 51% *	1051 67% R	536 48%
Uncomfortable	878 27%	498 24%	129 34% B	150 23%	469 28%	243 28%	265 25%	341 27%	225 22%	346 31% I	217 24%	262 22%	192 34% KL	655 28% O	127 22%	45 38% O*	281 18%	428 39% Q
Net Diff	995 30%	790 38%	36 10%	265 40%	495 29%	268 31%	358 33%	371 30%	447 44%	252 23%	383 43%	447 38%	101 18%	719 30%	216 38%	16 13%	769 49%	108 10%

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Overlap formulae used

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ColumnMeans (5%): A,B/C,D/E,F/G/H,I/J,K/L/M,N/O/P,Q/R Minimum Base: 30(**) Small Base: 100(*)

J-20-091774-17 - Thursday 29th April - 5th May 2021

PUBLIC

Nationwide Consumer Panel - May 2021

Adults aged 16-75

Q16. For this question, please imagine you have saved money during the COVID-19 pandemic. You have 100 points available to you that represent the money you have saved. How would you divide these points between different types of spending? - Mean table

All Adults aged 16-75 in the UK

		Gender		Age					Generations				Social grade				Employment status					Region											
	Total	Male	Female	16 to 24	25 to 34	35 to 44	45 to 54	55 to 75	Gen Z	Millenial	GEN X	Baby Boomer	AB	C1	C2	DE	Full-time	Part-time	Self-Employed	ANY WORKING	ANY NOT WORKING	North East	North West	Yorkshire and Humbersi de	West Midlands	East Midlands	East Anglia	South West	South East	Greater London	Wales	Scotland	Northern Ireland	England	Great Britain
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)
Unweighted base	3295	1609	1671	429	624	582	645	1015	479	890	967	959	1114	1026	424	731	1383	522	225	2130	1165	92	250	188	198	163	208	187	308	305	445	541	410	1899	2885
Weighted base	3295	1628	1652	489	603	566	600	1038	541	877	884	993	876	983	681	755	1329	522	219	2070	1225	129	363	271	286	240	301	276	449	447	161	278	95	2761	3200
Daily costs like bills and groceries	17.54	17.63	17.43	14.84	15.86	17.55	20.02 DE	18.34 D	15.07	15.68	19.83 IJ	18.50 I	15.09	17.29	17.09	21.11 MNO	15.39	17.18	20.12 Q	16.34	19.57 QT	16.14 *	15.96	13.86	18.49	15.34	17.30	18.66	19.99 Xh	16.14	19.22 X	19.79 Xhi	21.80 WXZdhi	17.07	17.41
Travelling and holidays abroad	9.03	8.19	9.92 B	7.25	7.73	10.02 D	10.50 DE	9.23	7.29	8.97	9.78 I	9.36	10.98 P	9.25 P	8.22	7.22	10.32 U	8.91	7.92	9.71 U	7.87	7.84 *	10.18	12.27 Yabehi	7.04	11.10 ab	6.74	6.65	8.69	10.37 ab	7.93	9.23	8.52	9.09	9.04
Travelling and holidays within the UK	8.83	8.36	9.33	5.65	8.03 D	8.60 D	8.48 D	11.11 DEFG	5.73	7.99 I	9.14 I	10.97 IJ	9.32 P	10.32 OP	7.29	7.69	9.34 U	9.89 U	8.79	9.42 U	7.82	11.96 Wd*	7.33	7.73	8.26	11.20 Wdh	10.42 Wd	8.97	8.14	7.41	8.39	10.65 WXcdhi	8.99	8.66	8.82
Upgrades or renovations to your home, for instance new appliances or redecorating	8.78	8.47	9.06	4.37	6.74 D	9.26 DE	9.55 DE	11.34 DE	4.62	7.42 I	9.87 IJ	11.27 IJ	9.32 P	9.54 P	8.93	7.02	9.03	8.45	12.07 RU	9.20	8.06	8.68 *	8.96	8.05	9.79	9.65	8.56	9.78	8.74	7.45	10.63 dfi	7.69	9.31	8.76	8.76
Smaller purchases like clothing, books and technology	8.77	8.35	9.19	8.55	9.77	8.44	8.07	8.87	8.50	9.38	8.22	8.86	8.16	8.24	9.27	9.70	8.32	10.08 QST	7.04	8.63	8.99	6.78 *	7.91	11.52 VWcdhi	9.22	8.02	10.34 V	8.53	7.90	7.89	9.16	8.95	10.12 V	8.68	8.73
Eating out in pubs and restaurants	8.27	8.07	8.48	8.25	8.31	8.47	8.04	8.27	8.34	8.10	8.37	8.28	8.86 P	8.87 P	8.11	6.94	8.41	8.75	7.30	8.38	8.07	8.60 *	8.77	7.66	7.78	7.55	9.14	7.34	7.82	8.72	7.90	9.42 I	7.96	8.18	8.27
Big purchases, like a house or a car	5.65	6.23	5.09	6.18 H	8.55 FGH	5.41	5.13	4.14	6.24 L	7.67 KL	5.19	3.95	6.16 P	6.80 P	4.79	4.33	7.35 RTU	4.61	4.67	6.38 RU	4.41	7.56 *	4.65	6.39	7.20	6.58	4.82	6.02	5.30	4.67	5.47	5.94	5.02	5.65	5.67
Gifts to friends and family	4.82	4.02	5.63 B	5.28 G	4.52	4.47	3.90	5.50 G	5.36 K	4.34	4.20	5.50 JK	4.73	4.69	5.53	4.46	4.45	5.00	4.19	4.56	5.26	3.59 *	5.03	5.48	5.18	4.89	5.44	4.51	4.95	4.39	4.62	4.28	4.85	4.89	4.82
Visiting cultural venues like theatres, cinemas and galleries	4.33	4.26	4.43	5.07 G	5.34 GH	4.10	3.39	4.07	4.92 K	4.84	3.77	4.06	4.32	5.14 P	3.99	3.59	4.29	4.17	4.38	4.27	4.43	3.24 *	4.44	3.75	3.37	3.85	4.61	4.08	3.76	6.06 VXYZCehi	3.82	4.63	5.56 Yc	4.29	4.29
Other	3.67	4.79 C	2.53	2.45	3.03	3.67	4.01	4.42 D	2.78	2.94	3.92	4.58	3.58	3.40	4.16	3.68	3.74	2.31	4.23	3.43	4.08 R	3.38 *	3.41	2.20	3.17	4.84	3.68	3.45	3.67	4.03	4.38	4.63	2.81	3.56	3.70
Making adaptations to reduce your home's environmental impact, like adding insulation, double glazed windows or solar panels	2.93	2.72	3.11	2.82	2.67	2.91	2.45	3.41	2.81	2.62	2.72	3.44	3.39 P	2.77	3.16	2.38	2.81	3.29	4.04	3.06	2.70	2.40 *	3.36	2.58	2.76	3.33	3.08	2.60	3.17	2.81	3.66	2.57	2.11	2.95	2.95
Educational costs like university or school fees	2.41	2.68	2.10	5.94 EFGH	2.75 H	3.41 GH	1.70 H	0.41	5.89 JKL	3.10 KL	1.82 L	0.42	3.08 N	1.78	2.63	2.25	2.48	2.50	1.71	2.40	2.42	1.69 *	2.87 Z	2.91 Z	3.11	1.07	2.03	1.74	2.78 Z	2.89 Z	2.74 Z	1.83	1.68	2.47 Z	2.43
Donations to charity and other organisations	2.17	2.21	2.13	4.11 EFGH	2.07 G	1.73	1.33	2.03 G	4.10 JKL	1.89	1.38	2.06 K	2.42 P	2.12 P	2.72 P	1.45	1.93	2.16	4.27 QRTU	2.23 Q	2.06	0.92 *	1.95	2.52	2.29 V	3.39	1.96	2.29 V	1.84	2.25 V	2.02	2.16 V	2.07 V	2.18	2.17
NET: Bigger purchases / costs	4.74	4.84	4.64	4.61	4.99	5.04	4.52	4.63	4.67	5.01	4.71	4.58	5.28 P	5.01 P	4.69	3.82	5.22 U	4.51	5.37	5.06 RU	4.22	4.92 *	4.79	4.76	5.52 df	4.99	4.37	4.82	4.82	4.25	5.42 dfi	4.33	4.34	4.76	4.76
NET: Smaller / daily purchases	13.07	12.91	13.22	11.60	12.73	12.91	13.98 D	13.51 D	11.69	12.44	13.95 I	13.58 I	11.53	12.66	13.11	15.33 MN	11.77	13.54 QT	13.47	12.40 Q	14.19 QT	11.38 *	11.84	12.58	13.78	11.62	13.72	13.51	13.86	11.92	14.11 d	14.29 Wdhi	15.87 VWXZdhi	12.79	12.98
NET: Travel	8.86	8.21	9.56 B	6.37	7.81	9.24 D	9.44 D	10.11 DE	6.43	8.41 I	9.40 I	10.10 IJ	10.08 OP	9.71 OP	7.68	7.40	9.76 U	9.34 U	8.28	9.50 U	7.79	9.84 *	8.70	9.91	7.56	11.11 Ybcehi	8.50	7.74	8.36	8.83	8.10	9.86 Ybei	8.69	8.81	8.87
NET: Leisure	6.21	6.09	6.37	6.56	6.74	6.22	5.64	6.08	6.53	6.39	6.00	6.08	6.50 P	6.91 P	5.99	5.19	6.27	6.37	5.74	6.24	6.17	5.84 *	6.54	5.61	5.47	5.60	6.78	5.63	5.72	7.31 Ycehi	5.77	6.95 Yei	6.70	6.15	6.20
NET: Giving	3.41	3.04	3.79 B	4.59 EFGH	3.20	3.03	2.55	3.68 G	4.62 JKL	3.03	2.72	3.70 JK	3.48 P	3.30	4.06 P	2.89	3.11	3.50	4.15	3.32	3.57	2.20 *	3.42	3.90 V	3.64 V	4.06	3.62	3.30	3.32	3.24	3.23	3.13	3.39	3.45 V	3.41

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos MORI Terms and Conditions.

Overlap formulae used

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

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

J-20-091774-17 - Thursday 29th April - 5th May 2021

PUBLIC

Nationwide Consumer Panel - May 2021

Adults aged 16-75

Q16. For this question, please imagine you have saved money during the COVID-19 pandemic. You have 100 points available to you that represent the money you have saved. How would you divide these points between different types of spending? - Mean table

All Adults aged 16-75 in the UK

		Education				Income					Marital Status			Household Size				Pres of children HH(17 or under)		Ethnicity		Furlough Status			Tenure		
	Total	GCSE/O Level/NVQ 12	A Level or equivalent	Degree/Masters/PhD	No formal qualifications	UP TO £19,999	£20,000-£34,999	£35,000 - £54,999	£55,000+	Prefer not to say	Married/ Living as Married	Single	Widowed/ Divorced/Separated	1	2	3	4+	At least one child present	No children present	People from white ethnic group	People from ethnic minorities group	Ever Furloughed	Currently Furloughed	Never Furloughed	Home Owner	Renter	Other
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)
Unweighted base	3295	820	768	1499	208	801	907	752	509	326	1924	1020	351	631	1210	661	793	969	2326	2946	312	778	238	1969	2091	1092	76
Weighted base	3295	949	746	1334	266	840	927	733	465	330	1884	1037	374	628	1232	656	779	947	2348	2847	410	838	270	1893	2073	1118	61
Daily costs like bills and groceries	17.54	18.20	18.72	16.47	17.24	23.28 GHIJ	17.10 I	15.25	12.41	16.50 I	16.07	19.01 K	20.85 K	21.08 OPQ	17.37	15.99	16.26	14.55	18.75 R	17.92	15.54	15.70	14.49	17.83	15.49	21.68 Y	16.53 *
Travelling and holidays abroad	9.03	7.38	8.40	10.48 B	9.43	5.87	8.88 F	10.44 F	13.21 FGJ	8.47	10.09 L	7.56	7.75	7.15	10.66 NP	8.13	8.72	8.26	9.34	9.21	7.74	8.56	7.29	9.24	9.84 Z	7.65	9.11 *
Travelling and holidays within the UK	8.83	7.25	8.72	9.95 B	9.09	7.35	9.04 J	10.72 FJ	9.85 FJ	6.34	9.94 L	6.49	9.73 L	8.13	9.54	8.25	8.75	8.38	9.01	9.17 U	6.63	8.96	9.23	8.89	9.96 Z	6.94	7.81 *
Upgrades or renovations to your home, for instance new appliances or redecorating	8.78	9.05 E	9.41 E	8.97 E	5.10	7.59	9.67 F	8.45	10.78 FJ	7.22	9.94 L	6.75	8.54	8.74	8.79	9.22	8.41	9.08	8.65	9.14 U	6.33	6.95	7.18	9.91 V	10.94 Za	5.31	3.41 *
Smaller purchases like clothing, books and technology	8.77	10.05 D	8.93	7.97	7.67	9.79 IJ	9.44 IJ	8.56 J	7.44	6.59	8.28	9.20	10.01	9.80 O	7.86	9.03	9.14	9.31	8.55	8.82	8.66	8.57	9.69	8.60	8.46	9.35	8.74 *
Eating out in pubs and restaurants	8.27	7.13	9.17 B	8.82 B	6.99	7.36	9.10 FJ	8.79 J	8.77 J	6.36	7.92	8.86	8.35	8.06	8.80	7.85	7.93	7.06	8.75 R	8.42	7.60	8.11	8.69	8.62	8.57	7.86	6.07 *
Big purchases, like a house or a car	5.65	4.89	4.49	7.22 BCE	3.70	4.44	4.95	6.72 F	8.13 FGJ	4.80	5.76	6.00	4.12	5.18	5.10	6.70	6.01	7.02 S	5.09	5.60	5.81	5.57	4.18	6.16	5.18	6.32	11.07 Y*
Gifts to friends and family	4.82	5.13	4.70	4.53	5.48	5.08	5.66 HI	4.27	3.98	4.21	4.71	4.76	5.53	5.32	4.89	4.77	4.36	4.32	5.02	4.91	4.50	5.16	6.52 VX	4.60	4.68	5.07	6.05 *
Visiting cultural venues like theatres, cinemas and galleries	4.33	3.96 E	4.73 E	4.80 E	2.18	4.37	4.72 J	4.72 J	3.76	3.09	3.82	4.93 K	5.23 K	5.09 O	3.26	4.73 O	5.07 O	4.99 S	4.06	4.38	4.18	4.77	4.90	4.12	4.56	3.94	2.33 *
Other	3.67	3.48	2.86	4.32	3.39	2.84	4.36	4.46	3.29	2.65	3.81	3.54	3.34	3.85	4.26	2.81	3.33	3.33	3.81	3.77	3.26	2.55	2.00	3.86	3.94	3.30	2.58 *
Making adaptations to reduce your home's environmental impact, like adding insulation, double glazed windows or solar panels	2.93	2.32	2.59	3.51 B	3.07	2.75	3.03	3.06	3.09	2.54	3.18	2.44	3.02	2.99	2.90	2.98	2.86	3.17	2.83	2.95	2.68	3.87 X	3.05	2.67	3.41 Z	2.10	1.94 *
Educational costs like university or school fees	2.41	1.70	3.13 BE	2.78 BE	1.08	2.22	2.01	2.65	2.66	3.09	2.01	3.54 KM	1.29	1.11	1.31	3.85 NO	3.98 NO	4.10 S	1.72	2.03	4.94 T	4.16 X	5.82 VX	1.68	1.81	3.32 Y	4.74 Y*
Donations to charity and other organisations	2.17	1.86	2.48	2.11	2.71	2.04	2.74	2.01	1.83	1.70	1.93	2.59 K	2.23	2.30	1.71	2.97 O	2.12	2.29	2.12	2.05	3.06 T	2.51	2.84	2.03	2.33	1.90	1.86 *
NET: Bigger purchases / costs	4.74	4.30 E	4.72 E	5.41 BE	3.07	4.06	4.73	5.01 F	5.94 FGJ	4.24	5.02 M	4.50	4.05	4.33	4.34	5.47 NO	5.10 O	5.62 S	4.39	4.74	4.69	4.92	4.87	4.91	5.13 Z	4.09	5.13 *
NET: Smaller / daily purchases	13.07	14.05 D	13.75 D	12.13	12.38	16.45 GHIJ	13.18 I	11.81 I	9.83	11.47	12.08	14.02 K	15.35 K	15.36 OPQ	12.53	12.42	12.61	11.84	13.56 R	13.29	12.00	12.04	12.00	13.13	11.88	15.43 Y	12.58 *
NET: Travel	8.86	7.25	8.49	10.15 BC	9.21	6.55	8.89 F	10.50 FGJ	11.45 FGJ	7.37	9.95 L	6.95	8.69 L	7.58	10.04 NPQ	8.12	8.66	8.25	9.11	9.13 U	7.09	8.68	8.20	9.01	9.83 Z	7.23	8.40 *
NET: Leisure	6.21	5.48	6.86 BE	6.72 BE	4.51	5.79	6.84 J	6.66 J	6.16 J	4.62	5.79	6.81 K	6.72	6.50	5.95	6.21	6.41	5.95	6.32	6.31	5.81	6.35	6.73	6.28	6.48 a	5.83	4.13 *
NET: Giving	3.41	3.42	3.51	3.24	4.00	3.49	4.11 HIJ	3.06	2.83	2.88	3.24	3.58	3.80	3.73	3.22	3.79	3.15	3.22	3.49	3.40	3.68	3.76	4.61 VX	3.23	3.42	3.40	3.89 *

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos MORI Terms and Conditions.

Overlap formulae used

ColumnProportions (5%): A,B/C/D/E,F/G/H/I/J,K/L/M,N/O/P/Q,R/S,T/U,V/W/X,Y/Z/a Minimum Base: 30(**) Small Base: 100(*)

ColumnMeans (5%): A,B/C/D/E,F/G/H/I/J,K/L/M,N/O/P/Q,R/S,T/U,V/W/X,Y/Z/a Minimum Base: 30(**) Small Base: 100(*)

J-20-091774-17 - Thursday 29th April - 5th May 2021

PUBLIC

Nationwide Consumer Panel - May 2021

Adults aged 16-75

Q16. For this question, please imagine you have saved money during the COVID-19 pandemic. You have 100 points available to you that represent the money you have saved. How would you divide these points between different types of spending? - Mean table

All Adults aged 16-75 in the UK

		Optimistic for self and family?		View on financial well-being		HH spending under COVID			Saved money during COVID-19		Plans for future saving			Expectation of prices			Post COVID shopping preference	
	Total	Yes	No	Hedonistic	Cautious	Increased	Stayed same	Decreased	Yes	No	Will save more	Will save the same	Will save less	Will go up	Will stay same	Will go down	In person	Online
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)
Unweighted base	3295	2066	355	677	1697	892	1056	1258	1063	1112	954	1158	580	2457	522	108	1551	1146
Weighted base	3295	2053	377	664	1696	866	1077	1248	1020	1116	899	1176	574	2369	569	119	1576	1108
Daily costs like bills and groceries	17.54	16.54	21.50 B	17.54	17.96	17.62	16.66	18.62	12.13	23.29 I	15.92	16.31	20.02 KL	18.69 O	14.34	13.44 *	17.67	18.16
Travelling and holidays abroad	9.03	9.95	8.93	9.72	8.71	7.07	10.36 F	9.79 F	11.48 J	6.74	8.85	11.42 KM	7.69	9.75	8.56	7.02 *	9.80	8.43
Travelling and holidays within the UK	8.83	9.78 C	6.21	8.27	9.18	9.15	8.03	9.83 G	11.12 J	7.07	9.38	10.20	8.45	9.27	8.59	7.02 *	10.02 R	8.05
Upgrades or renovations to your home, for instance new appliances or redecorating	8.78	9.28 C	6.44	8.30	9.28	9.40	8.68	8.81	10.09	9.03	9.96	8.20	9.97	9.45	7.88	7.60 *	8.96	8.95
Smaller purchases like clothing, books and technology	8.77	8.78	10.12	9.51	8.60	8.11	9.00	9.31	8.05	9.85 I	8.11	9.36	8.96	8.77	10.25	6.07 *	8.94	9.28
Eating out in pubs and restaurants	8.27	8.99 C	6.57	9.38	8.28	7.80	8.87	8.58	9.64 J	7.62	8.30	8.80	8.41	8.87 O	7.05	7.04 *	9.32	8.10
Big purchases, like a house or a car	5.65	6.04	4.90	6.01	6.21	6.87	5.26	5.26	7.96 J	4.35	7.25 L	5.27	5.53	5.52	6.46	4.88 *	5.33	6.49
Gifts to friends and family	4.82	4.98	4.81	5.09	5.03	5.27	4.38	5.15	4.50	5.32	4.74	4.78	5.25	4.92	4.86	4.50 *	5.08	4.86
Visiting cultural venues like theatres, cinemas and galleries	4.33	4.40	4.25	4.74	4.32	3.99	4.56	4.62	5.04	4.04	4.27	5.01 M	3.65	4.34	4.65	5.07 *	4.77	4.10
Other	3.67	3.73	2.54	3.51	4.01	3.40	4.34	3.41	5.20 J	2.69	4.46	4.01	2.83	3.81	3.25	3.57 *	3.24	2.76
Making adaptations to reduce your home's environmental impact, like adding insulation, double glazed windows or solar panels	2.93	2.88	2.86	2.92	3.17	3.32	2.36	3.31	3.36	2.78	3.19	3.01	3.39	2.93	2.78	2.51 *	3.20	2.87
Educational costs like university or school fees	2.41	2.15	4.56 B	2.22	2.63	3.44 GH	1.71	2.32	2.32	2.70	3.46 LM	2.15	1.84	2.13	2.86	7.30 NO*	2.23	2.67
Donations to charity and other organisations	2.17	2.37	2.25	2.00	2.12	2.23	2.16	2.21	2.03	2.24	2.10	2.46	2.28	1.84	2.85 N	3.74 N*	2.16	2.45
NET: Bigger purchases / costs	4.74	4.89	4.48	4.68	5.12	5.53 GH	4.33	4.72	5.72 J	4.52	5.75 L	4.46	4.96	4.81	4.80	5.36 *	4.73	5.04
NET: Smaller / daily purchases	13.07	12.56	15.73 B	13.45	13.19	12.77	12.76	13.86	10.01	16.48 I	11.93	12.74	14.40 K	13.64 P	12.22	9.67 *	13.22	13.63
NET: Travel	8.86	9.80 C	7.50	8.93	8.88	8.04	9.14	9.74 F	11.22 J	6.83	9.05	10.74 KM	8.01	9.44	8.50	6.90 *	9.84 R	8.18
NET: Leisure	6.21	6.61 C	5.33	6.98	6.21	5.80	6.65	6.51	7.24 J	5.75	6.19	6.81	5.95	6.52	5.76	5.97 *	6.96 R	6.01
NET: Giving	3.41	3.59	3.45	3.48	3.48	3.65	3.20	3.60	3.18	3.69	3.33	3.54	3.66	3.30	3.76	4.02 *	3.53	3.57

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Overlap formulae used

ColumnProportions (5%): A,B/C,D/E,F/G/H,I/J,K/L/M,N/O/P,Q/R Minimum Base: 30(**) Small Base: 100(*)

ColumnMeans (5%): A,B/C,D/E,F/G/H,I/J,K/L/M,N/O/P,Q/R Minimum Base: 30(**) Small Base: 100(*)

Home

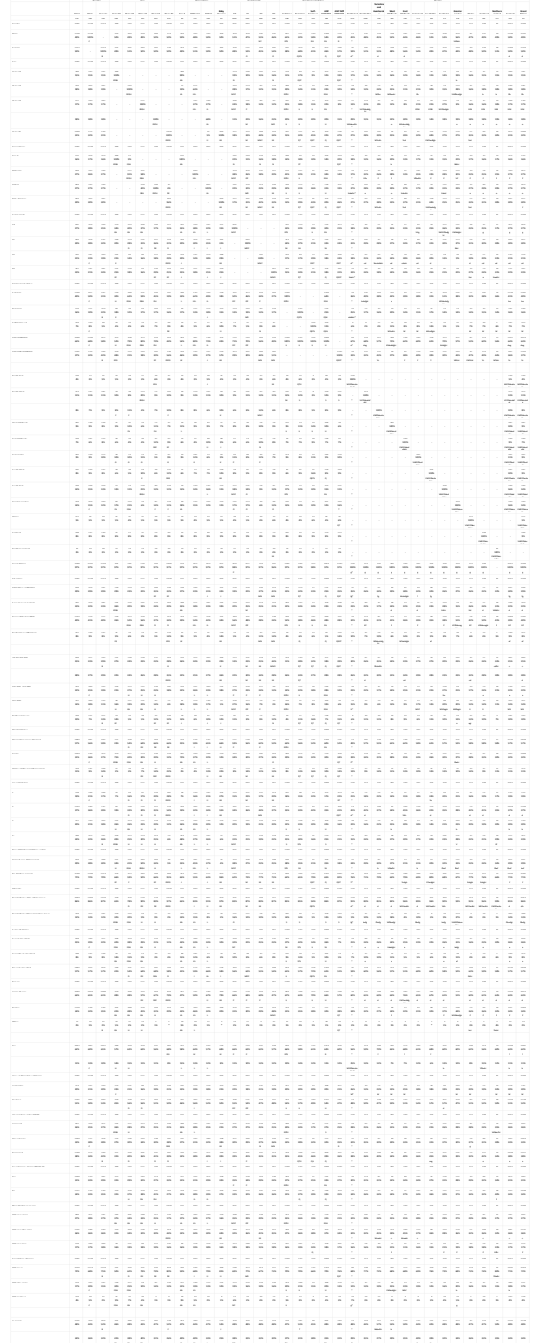
Lots 001-774 A-Z - Thursday 18th April, 10:00 BST, 2024

Catalogue

Wednesday 17th and Thursday 18th April, 10:00 BST, 2024

Online Sale No. 774

Sale Lots 001-774 A-Z



Viewing Disclaimer
Some artwork may contain nudity
Some artwork may contain nudity, such as in this piece with the vaguely-sexual scuffing of the chess notation and quality standard 3D rendering, but is not considered NSFW. Standard viewers only. VISIT WEBSHOP to work with the space MINIMUM for living and installations.

Home

LAB-RESULTS - Thursday, 30th April - 6th May 2024

Patient
Mobile/Home Phone - 07700 900 461
DOB - 01/01/70 - 54

Sample Date
30th April - 6th May 2024

| | Urinalysis | | |

Lake

Lake Erie Fall 14 - Thursday 24th April - Sunday 27th
Results
Rushbrooke Cup - Sat 26th - Day 2 Mid
Middle Lynch Pin 14

Sponsored by Lake
Mid Match: Lynch Pin 14 v Pole Hill

	Ophiuroidea Pre-Spliff Lea			Crocus Fleetish Leaf			Crocus Fleetish Leaf			Fresh Amity Activity			Fresh Amity Activity			Fish Chilli Dogging		
	Pre-Spliff			Pre-Spliff			Pre-Spliff			Mid-Crew			Mid-Crew			Mid-Crew		
	Match 1	Match 2	Match 3	Match 1	Match 2	Match 3	Match 1	Match 2	Match 3	Match 1	Match 2	Match 3	Match 1	Match 2	Match 3	Match 1	Match 2	Match 3
Ant Lynch	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Ant Lynch