KnowledgePanel UK: Wave 20.5 Survey - Financial Literacy
(Public)

6 Sep 2021
Table 1

Q101. Firstly, if you had some money to invest, is it safer to put your money into one business or investment, or to put your money into multiple businesses and investments?
Base: All respondents

		Gender		Age (Nets)			Age							Ethnicity		Working status		Tenure			Children in household		Newspaper readership (online/paper) - Read at least once a week				
	Total (z)	Male (a)	Female (b)	16-34 (w)	35-54 (x)	55+ (y)	16-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65-74 (h)	75+ (i)	White (including White minorities) (j)	Ethnic minorities (excluding White minorities) (k)	Working full-time (l)	Not working full-time (m)	Owned outright/ buying on mortgage (n)	Rent from private landlord (o)	Rent from council/ housing association (p)	Yes (q)	No (r)	Broadsheet (s)	Tabloid (t)	Any newspaper (u)	None (v)	Unwtd Total
Unweighted Total	**3194**	1492	1686	462	1127	1605	127	335	491	636	710	665	230	2910	245	1331	1844	2506	320	238	749	2445	1932	1610	2575	619	3194
Weighted Total	**3194**	1553	1625	949	1039	1206	413*	537	501	538	479	394	333	2741	414	1361	1810	2266	445	287	835	2359	1789	1689	2519	675	3194
One business or investment	**268**	117	151	95	106	67	28	67	49	57	29	21	18	216	45	124	144	151	49	48	82	186	118	166	207	61	226
	8%yghjns	*8%*	*9%*	**10%y**	**10%zy**	*6%*	*7%*	**12%zghi**	**10%gh**	**11%gh**	*6%*	*5%*	*5%*	*8%*	*11%*	*9%*	*8%*	*7%*	**11%n**	**17%zn**	*10%*	*8%*	*7%*	**10%zsu**	**8%s**	*9%*	*7%*
Multiple businesses or investments	**2576**	1334	1231	748	827	1001	329	419	394	434	393	326	282	2220	330	1126	1431	1914	330	193	676	1901	1521	1350	2054	523	2637
	81%bop	**86%zb**	*76%*	*79%*	*80%*	**83%z**	*80%*	*78%*	*79%*	*81%*	*82%*	*83%*	*85%*	**81%z**	*80%*	**83%z**	*79%*	**84%zop**	*74%*	*67%*	*81%*	*81%*	**85%ztuv**	*80%*	**82%t**	*77%*	*83%*
Don't know	**306**	87	216	83	97	125	44	40	58	39	51	43	31	279	23	100	204	184	59	40	66	240	140	159	235	71	301
	10%alns	*6%*	**13%za**	*9%*	*9%*	*10%*	*11%*	*7%*	**12%f**	*7%*	*11%*	*11%*	*9%*	**10%z**	*6%*	*7%*	**11%zl**	*8%*	**13%n**	**14%n**	*8%*	*10%*	*8%*	*9%*	**9%s**	*11%*	*9%*
Prefer not to say	**43**	15	27	24	8	12	13	11	-	8	5	5	2	26	16	11	31	17	7	5	11	32	11	14	23	20	30
	1%xejnstu	*1%*	*2%*	**3%x**	*1%*	*1%*	**3%e**	**2%e**	-	**1%e**	**1%e**	**1%e**	*	*1%*	**4%zj**	*1%*	*2%*	*1%*	*1%*	*2%*	*1%*	*1%*	*1%*	*1%*	**1%s**	**3%zstu**	*1%*

Fieldwork dates: 12th August - 18th August 2021
Respondent type: KnowledgePanel Members - England, 16+
Source: Ipsos MORI (JN J21-001137-01)
Filename : 21-001137_WAVE20-5_FIN_wtd_v6_PublicUse
Proportions/Means: Columns Tested (5% risk level) - z/a/b - z/w/x/y - z/c/d/e/f/g/h/i - z/j/k - z/l/m - z/n/o/p - z/q/r - z/s/t/u/v
Overlap formulae used. * small base

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Table 2

Q101. Firstly, if you had some money to invest, is it safer to put your money into one business or investment, or to put your money into multiple businesses and investments?
Base: All respondents

		England region (Net)			England region									Voted in 2019 General Election					Household Income				
	Total (z)	North (a)	Midlands (b)	South (c)	North East (e)	North West (f)	Yorkshire and The Humber (g)	East Midlands (h)	West Midlands (i)	East of England (j)	South East (k)	South West (l)	London (m)	Conservative (n)	Labour (o)	Liberal Democrat (p)	Other (q)	Did not vote (r)	Up to £25,999 (v)	£26,000 up to £51,999 (w)	£52,000 up to £99,999 (x)	£100,000 and above (y)	Unwtd Total
Unweighted Total	3194	937	617	1640	175	435	327	304	313	384	529	374	353	1141	856	331	178	317	719	997	657	239	3194
Weighted Total	3194	888	613	1693	155	418	315	277	336	354	522	328	489	1103	821	256	178*	370	692	936	605	247	3194
One business or investment	268	76	53	139	15	31	30	25	28	24	42	27	46	73	68	11	10	57	104	73	22	10	226
	8%npxy	9%	9%	8%	10%	7%	10%	9%	8%	7%	8%	8%	9%	7%	8%	4%	6%	15%znopq	15%zwxy	8%x	4%	4%	7%
Multiple businesses or investments	2576	712	494	1370	122	338	253	224	269	285	426	267	392	929	637	233	147	261	479	786	542	227	2637
	81%rv	80%	81%	81%	79%	81%	80%	81%	80%	80%	82%	82%	80%	84%zor	78%	91%znoqr	83%r	70%	69%	84%zv	90%zvw	92%zvw	83%
Don't know	306	89	58	158	16	45	29	26	33	38	48	33	40	93	101	10	18	43	103	75	34	8	301
	10%pxy	10%	10%	9%	10%	11%	9%	9%	10%	11%	9%	10%	8%	8%p	12%znp	4%	10%	12%p	15%zwxy	8%y	6%	3%	9%
Prefer not to say	43	10	8	25	2	5	3	2	6	8	6	1	11	8	14	1	2	9	6	2	6	3	30
	1%nw	1%	1%	2%	1%	1%	1%	1%	2%	2%	1%	*	2%	1%	2%	*	1%	2%	1%	*	1%	1%	1%

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Overlap formulae used. * small base

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Table 3

Q101. Firstly, if you had some money to invest, is it safer to put your money into one business or investment, or to put your money into multiple businesses and investments?
Base: All respondents

		Urbanity		IMD Quintile					Education					
	Total (z)	Urban (a)	Rural (b)	1 - Most deprived (c)	2 (d)	3 (e)	4 (f)	5 - Least deprived (g)	Degree and above (h)	Below degree (i)	No qualifications (j)	Financially literate (k)	Not financially literate (l)	Unwtd Total
Unweighted Total	3194	2434	760	576	621	631	675	691	1411	1453	116	2700	494	3194
Weighted Total	3194	2519	675	640	635	636	640	643	904	1943	132*	2611	583	3194
One business or investment	268	232	36	97	75	27	35	34	43	166	24	101	167	226
	8%befghk	9%zb	5%	15%zefg	12%zefg	4%	5%	5%	5%	9%h	18%zhi	4%	29%zk	7%
Multiple businesses or investments	2576	1999	578	445	478	547	550	556	796	1544	83	2352	224	2637
	81%acdjl	79%	86%za	70%	75%	86%zcd	86%zcd	87%zcd	88%zij	79%j	63%	90%zl	38%	83%
Don't know	306	254	52	86	67	53	48	52	61	204	23	153	153	301
	10%hk	10%	8%	13%zefg	11%	8%	8%	8%	7%	10%h	17%zh	6%	26%zk	9%
Prefer not to say	43	34	9	12	16	8	7	1	4	29	2	5	39	30
	1%ghk	1%	1%	2%g	3%g	1%	1%	*	*	1%h	1%	*	7%zk	1%

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6 Sep 2021
Table 4

Q102. Suppose over the next 10 years the prices of the things you buy double. If your income also doubles in the same period, will you be able to buy less than you can buy today, the same as you can buy today, or more than you can buy today?
Base: All respondents

		Gender		Age (Nets)			Age							Ethnicity		Working status		Tenure			Children in household		Newspaper readership (online/paper) - Read at least once a week				
	Total (z)	Male (a)	Female (b)	16-34 (w)	35-54 (x)	55+ (y)	16-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65-74 (h)	75+ (i)	White (including White minorities) (j)	Ethnic minorities (excluding White minorities) (k)	Working full-time (l)	Not working full-time (m)	Owned outright/ buying on mortgage (n)	Rent from private landlord (o)	Rent from council/ housing association (p)	Yes (q)	No (r)	Broadsheet (s)	Tabloid (t)	Any newspaper (u)	None (v)	Unwtd Total
Unweighted Total	**3194**	1492	1686	462	1127	1605	127	335	491	636	710	665	230	2910	245	1331	1844	2506	320	238	749	2445	1932	1610	2575	619	3194
Weighted Total	**3194**	1553	1625	949	1039	1206	413*	537	501	538	479	394	333	2741	414	1361	1810	2266	445	287	835	2359	1789	1689	2519	675	3194
Less	**470**	232	233	97	150	223	38	59	73	77	62	75	86	406	59	183	286	345	56	46	104	366	240	256	378	92	475
	15%w	*15%*	*14%*	*10%*	*14%*	**18%zwx**	*9%*	*11%*	*15%*	*14%*	*13%*	**19%zcdfg**	**26%zcdefg**	*15%*	*14%*	*13%*	*16%*	*15%*	*13%*	*16%*	*12%*	*16%*	*13%*	*15%*	**15%s**	*14%*	*15%*
The same	**2361**	1124	1227	724	768	869	313	411	372	396	368	274	228	2058	277	1018	1331	1690	331	213	631	1730	1325	1253	1853	508	2383
	74%yh	*72%*	*75%*	*76%*	*74%*	*72%*	*76%*	**77%h**	*74%*	*74%*	**77%hi**	*69%*	*68%*	**75%zk**	*67%*	*75%*	*74%*	*75%*	*74%*	*74%*	*76%*	*73%*	*74%*	*74%*	*74%*	*75%*	*75%*
More	**261**	161	100	77	96	88	37	40	44	52	37	34	17	201	58	130	122	176	37	20	77	184	170	139	210	51	252
	8%bjm	**10%zb**	*6%*	*8%*	*9%*	*7%*	*9%*	*8%*	*9%*	*10%*	*8%*	*9%*	*5%*	*7%*	**14%zj**	**10%zm**	*7%*	*8%*	*8%*	*7%*	*9%*	*8%*	**9%zu**	*8%*	*8%*	*8%*	*8%*
Don't know	**89**	33	56	43	22	24	23	20	11	11	10	11	3	70	15	28	61	53	17	7	17	73	51	34	70	19	73
	3%yjnt	*2%*	*3%*	**5%xy**	*2%*	*2%*	**6%i**	*4%*	*2%*	*2%*	*2%*	*3%*	*1%*	*3%*	*4%*	*2%*	*3%*	*2%*	*4%*	*2%*	*2%*	*3%*	*3%*	*2%*	**3%t**	*3%*	*2%*
Prefer not to say	**12**	3	9	7	3	2	1	6	1	2	1	1	-	6	5	1	10	3	4	1	6	6	3	7	8	4	11
	***jln**	*	*1%*	*1%*	*	*	*	*1%*	*	*	*	*	-	*	*1%*	*	*1%*	*	*1%*	*	*1%*	*	*	*	*	*1%*	*

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Overlap formulae used. * small base

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Table 5

Q102. Suppose over the next 10 years the prices of the things you buy double. If your income also doubles in the same period, will you be able to buy less than you can buy today, the same as you can buy today, or more than you can buy today?
Base: All respondents

		England region (Net)			England region									Voted in 2019 General Election					Household Income				
	Total (z)	North (a)	Midlands (b)	South (c)	North East (e)	North West (f)	Yorkshire and The Humber (g)	East Midlands (h)	West Midlands (i)	East of England (j)	South East (k)	South West (l)	London (m)	Conservative (n)	Labour (o)	Liberal Democrat (p)	Other (q)	Did not vote (r)	Up to £25,999 (v)	£26,000 up to £51,999 (w)	£52,000 up to £99,999 (x)	£100,000 and above (y)	Unwtd Total
Unweighted Total	**3194**	937	617	1640	175	435	327	304	313	384	529	374	353	1141	856	331	178	317	719	997	657	239	3194
Weighted Total	**3194**	888	613	1693	155	418	315	277	336	354	522	328	489	1103	821	256	178*	370	692	936	605	247	3194
Less	**470**	140	86	245	26	58	55	47	39	56	72	40	77	164	153	32	20	54	111	147	78	26	475
	15%	*16%*	*14%*	*14%*	*17%*	*14%*	*18%*	*17%*	*12%*	*16%*	*14%*	*12%*	*16%*	*15%*	**19%z**	*12%*	*11%*	*15%*	*16%*	*16%*	*13%*	*11%*	*15%*
The same	**2361**	642	464	1255	114	309	218	211	254	259	386	258	352	813	572	200	141	278	510	690	461	194	2383
	74%o	*72%*	*76%*	*74%*	*74%*	*74%*	*69%*	*76%*	*76%*	*73%*	*74%*	**79%g**	*72%*	*74%*	*70%*	**78%o**	*80%*	*75%*	*74%*	*74%*	*76%*	*78%*	*75%*
More	**261**	82	48	131	12	41	29	15	32	28	45	20	38	104	59	21	13	32	55	78	55	21	252
	8%	*9%*	*8%*	*8%*	*8%*	*10%*	*9%*	*5%*	*10%*	*8%*	*9%*	*6%*	*8%*	*9%*	*7%*	*8%*	*7%*	*9%*	*8%*	*8%*	*9%*	*8%*	*8%*
Don't know	**89**	22	16	52	1	8	12	5	11	8	15	9	20	22	31	3	4	6	12	21	11	5	73
	3%	*2%*	*3%*	*3%*	*1%*	*2%*	*4%*	*2%*	*3%*	*2%*	*3%*	*3%*	*4%*	*2%*	*4%*	*1%*	*2%*	*2%*	*2%*	*2%*	*2%*	*2%*	*2%*
Prefer not to say	**12**	2	-	10	1	1	1	-	-	4	4	1	1	1	6	-	-	-	4	-	-	1	11
	*	*	-	*1%*	*1%*	*	*	-	-	*1%*	*1%*	*	*	*	*1%*	-	-	-	*1%*	-	-	*	*

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Overlap formulae used. * small base

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Table 6

Q102. Suppose over the next 10 years the prices of the things you buy double. If your income also doubles in the same period, will you be able to buy less than you can buy today, the same as you can buy today, or more than you can buy today?
Base: All respondents

		Urbanity		IMD Quintile					Education					
	Total (z)	Urban (a)	Rural (b)	1 - Most deprived (c)	2 (d)	3 (e)	4 (f)	5 - Least deprived (g)	Degree and above (h)	Below degree (i)	No qualifications (j)	Financially literate (k)	Not financially literate (l)	Unwtd Total
Unweighted Total	**3194**	2434	760	576	621	631	675	691	1411	1453	116	2700	494	3194
Weighted Total	**3194**	2519	675	640	635	636	640	643	904	1943	132*	2611	583	3194
Less	**470**	370	100	89	107	88	97	89	122	286	22	272	198	475
	15%k	*15%*	*15%*	*14%*	*17%*	*14%*	*15%*	*14%*	*14%*	*15%*	*17%*	*10%*	**34%zk**	*15%*
The same	**2361**	1855	506	472	451	488	470	481	687	1443	98	2125	236	2383
	74%l	*74%*	*75%*	*74%*	*71%*	*77%*	*73%*	*75%*	*76%*	*74%*	*74%*	**81%zl**	*40%*	*75%*
More	**261**	205	56	66	50	37	56	52	71	154	8	177	84	252
	8%k	*8%*	*8%*	**10%e**	*8%*	*6%*	*9%*	*8%*	*8%*	*8%*	*6%*	*7%*	**14%zk**	*8%*
Don't know	**89**	80	9	11	25	19	15	20	22	54	5	35	54	73
	3%bk	**3%b**	*1%*	*2%*	*4%*	*3%*	*2%*	*3%*	*2%*	*3%*	*4%*	*1%*	**9%zk**	*2%*
Prefer not to say	**12**	9	3	3	2	4	2	1	2	6	-	1	11	11
	***k**	*	*	*	*	*1%*	*	*	*	*	-	*	**2%zk**	*

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Table 7

Q103. Suppose you need to borrow £100. Which is the lower amount to pay back after 12 months: £105 or £100 plus 3% interest?
Base: All respondents

		Gender		Age (Nets)			Age							Ethnicity		Working status		Tenure			Children in household		Newspaper readership (online/paper) - Read at least once a week				
	Total (z)	Male (a)	Female (b)	16-34 (w)	35-54 (x)	55+ (y)	16-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65-74 (h)	75+ (i)	White (including White minorities) (j)	Ethnic minorities (excluding White minorities) (k)	Working full-time (l)	Not working full-time (m)	Owned outright/ buying on mortgage (n)	Rent from private landlord (o)	Rent from council/ housing association (p)	Yes (q)	No (r)	Broadsheet (s)	Tabloid (t)	Any newspaper (u)	None (v)	Unwtd Total
Unweighted Total	**3194**	1492	1686	462	1127	1605	127	335	491	636	710	665	230	2910	245	1331	1844	2506	320	238	749	2445	1932	1610	2575	619	3194
Weighted Total	**3194**	1553	1625	949	1039	1206	413*	537	501	538	479	394	333	2741	414	1361	1810	2266	445	287	835	2359	1789	1689	2519	675	3194
£105	**448**	180	268	167	136	144	94	73	69	67	61	34	50	318	125	169	278	272	66	79	143	305	198	279	350	98	373
	14%ayhjnrs	*12%*	**16%za**	**18%y**	*13%*	*12%*	**23%zefgh**	**14%h**	**14%h**	*13%*	**13%h**	*9%*	**15%h**	*12%*	**30%zj**	*12%*	*15%*	*12%*	*15%*	**28%zno**	**17%zr**	*13%*	*11%*	**17%zsu**	**14%s**	*15%*	*12%*
£100 plus 3% interest	**2612**	1342	1258	720	874	1017	283	437	416	458	400	351	266	2306	273	1152	1439	1930	347	189	669	1942	1537	1343	2076	536	2709
	82%bwckmpt	**86%zb**	*77%*	*76%*	**84%zw**	**84%zw**	*69%*	**82%c**	**83%c**	**85%zc**	**84%c**	**89%zcdegi**	*80%*	**84%zk**	*66%*	**85%zm**	*79%*	**85%zop**	**78%p**	*66%*	*80%*	*82%*	**86%ztuv**	*79%*	**82%t**	*79%*	*85%*
Don't know	**123**	27	94	57	26	41	34	23	14	12	16	10	15	108	16	36	88	61	28	16	17	106	53	64	86	38	103
	4%axfhlnqsu	*2%*	**6%za**	**6%zx**	*2%*	*3%*	**8%zefh**	*4%*	*3%*	*2%*	*3%*	*2%*	*4%*	*4%*	*4%*	*3%*	**5%zl**	*3%*	**6%n**	*6%*	*2%*	**5%zq**	*3%*	*4%*	*3%*	**6%s**	*3%*
Prefer not to say	**11**	4	6	4	3	4	1	3	2	1	1	-	2	9	1	4	5	4	3	3	6	5	1	3	7	3	9
	***ns**	*	*	*	*	*	*	*1%*	*	*	*	-	*1%*	*	*	*	*	*	*1%*	*1%*	*1%*	*	*	*	*s	*1%*	*

Fieldwork dates: 12th August - 18th August 2021
Respondent type: KnowledgePanel Members - England, 16+
Source: Ipsos MORI (JN J21-001137-01)
Filename : 21-001137_WAVE20-5_FIN_wtd_v6_PublicUse
Proportions/Means: Columns Tested (5% risk level) - z/a/b - z/w/x/y - z/c/d/e/f/g/h/i - z/j/k - z/l/m - z/n/o/p - z/q/r - z/s/t/u/v
Overlap formulae used. * small base

KnowledgePanel UK: Wave 20.5 Survey - Financial Literacy
(Public)

Q103. Suppose you need to borrow £100. Which is the lower amount to pay back after 12 months: £105 or £100 plus 3% interest?
Base: All respondents

		England region (Net)			England region									Voted in 2019 General Election					Household Income				
	Total (z)	North (a)	Midlands (b)	South (c)	North East (e)	North West (f)	Yorkshire and The Humber (g)	East Midlands (h)	West Midlands (i)	East of England (j)	South East (k)	South West (l)	London (m)	Conservative (n)	Labour (o)	Liberal Democrat (p)	Other (q)	Did not vote (r)	Up to £25,999 (v)	£26,000 up to £51,999 (w)	£52,000 up to £99,999 (x)	£100,000 and above (y)	Unwtd Total
Unweighted Total	**3194**	937	617	1640	175	435	327	304	313	384	529	374	353	1141	856	331	178	317	719	997	657	239	3194
Weighted Total	**3194**	888	613	1693	155	418	315	277	336	354	522	328	489	1103	821	256	178*	370	692	936	605	247	3194
£105	**448**	120	88	239	16	60	45	36	53	40	78	30	90	128	123	24	25	67	138	100	53	15	373
	14%lnpwxy	*14%*	*14%*	*14%*	*10%*	*14%*	*14%*	*13%*	*16%*	*11%*	*15%*	*9%*	**18%jl**	*12%*	*15%*	*9%*	*14%*	**18%np**	**20%zwxy**	*11%*	*9%*	*6%*	*12%*
£100 plus 3% interest	**2612**	728	497	1387	133	335	259	230	267	290	432	290	375	944	656	227	142	284	524	807	539	230	2709
	82%mv	*82%*	*81%*	*82%*	**86%m**	*80%*	*82%*	*83%*	*80%*	*82%*	*83%*	**88%zfim**	*77%*	**86%zor**	*80%*	**89%zor**	*80%*	*77%*	*76%*	**86%zv**	**89%zv**	**93%zvw**	*85%*
Don't know	**123**	34	26	63	5	19	10	11	15	20	11	8	24	31	38	5	10	20	29	27	13	2	103
	4%nxy	*4%*	*4%*	*4%*	*3%*	*5%*	*3%*	*4%*	*5%*	**6%k**	*2%*	*2%*	*5%*	*3%*	*5%*	*2%*	*6%*	*5%*	*4%*	*3%*	*2%*	*1%*	*3%*
Prefer not to say	**11**	5	2	4	1	3	1	2	-	4	1	-	-	-	4	-	-	-	1	2	-	-	9
	*	*1%*	*	*	*1%*	*1%*	*	*1%*	-	*1%*	*	-	-	-	*	-	-	-	*	*	-	-	*

Fieldwork dates: 12th August - 18th August 2021
Respondent type: KnowledgePanel Members - England, 16+
Source: Ipsos MORI (JN J21-001137-01)
Filename : 21-001137_WAVE20-5_FIN_wtd_v6_PublicUse
Proportions/Means: Columns Tested (5% risk level) - z/a/b/c - z/e/f/g/h/i/j/k/l/m - z/n/o/p/q/r - z/v/w/x/y
Overlap formulae used. * small base

KnowledgePanel UK: Wave 20.5 Survey - Financial Literacy
(Public)

Q103. Suppose you need to borrow £100. Which is the lower amount to pay back after 12 months: £105 or £100 plus 3% interest?
Base: All respondents

		Urbanity		IMD Quintile					Education					
	Total (z)	Urban (a)	Rural (b)	1 - Most deprived (c)	2 (d)	3 (e)	4 (f)	5 - Least deprived (g)	Degree and above (h)	Below degree (i)	No qualifications (j)	Financially literate (k)	Not financially literate (l)	Unwtd Total
Unweighted Total	**3194**	2434	760	576	621	631	675	691	1411	1453	116	2700	494	3194
Weighted Total	**3194**	2519	675	640	635	636	640	643	904	1943	132*	2611	583	3194
£105	**448**	392	56	129	104	75	69	69	89	291	31	169	279	373
	14%bfghk	**16%zb**	*8%*	**20%zefg**	**16%fg**	*12%*	*11%*	*11%*	*10%*	**15%h**	**23%zh**	*6%*	**48%zk**	*12%*
£100 plus 3% interest	**2612**	2016	596	460	496	546	554	556	791	1569	86	2421	191	2709
	82%acjl	*80%*	**88%za**	*72%*	*78%*	**86%zcd**	**87%zcd**	**86%zcd**	**88%zij**	**81%j**	*65%*	**93%zl**	*33%*	*85%*
Don't know	**123**	101	22	48	32	14	15	14	23	79	16	22	101	103
	4%hk	*4%*	*3%*	**7%zefg**	**5%eg**	*2%*	*2%*	*2%*	*3%*	*4%*	**12%zhi**	*1%*	**17%zk**	*3%*
Prefer not to say	**11**	10	1	3	3	1	1	3	1	4	-	-	11	9
	***k**	*	*	*	*	*	*	*	*	*	-	-	**2%zk**	*

Fieldwork dates: 12th August - 18th August 2021
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Overlap formulae used. * small base

KnowledgePanel UK: Wave 20.5 Survey - Financial Literacy
(Public)

6 Sep 2021
Table 10

Q104. Suppose you put money in the bank for 2 years and the bank agrees to add 15% interest per year to your account.
Will the bank add more money to your account the second year than it did the first year, or will it add the same amount of money in both years?
Base: All respondents

		Gender		Age (Nets)			Age						
	Total (z)	Male (a)	Female (b)	16-34 (w)	35-54 (x)	55+ (y)	16-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65-74 (h)	75+ (i)
Unweighted Total	**3194**	1492	1686	462	1127	1605	127	335	491	636	710	665	230
Weighted Total	**3194**	1553	1625	949	1039	1206	413*	537	501	538	479	394	333
More in the second year	**2669**	1364	1294	735	896	1038	317	418	427	469	410	353	275
	84%bwdkopt	**88%zb**	*80%*	*77%*	**86%zw**	**86%zw**	*77%*	*78%*	**85%d**	**87%zcd**	**86%cd**	**90%zcdi**	*82%*
The same amount in both years	**375**	137	235	138	113	123	47	91	60	52	51	29	43
	12%ayhjns	*9%*	**14%za**	**15%y**	*11%*	*10%*	*11%*	**17%zfgh**	**12%h**	*10%*	*11%*	*7%*	**13%h**
Don't know	**138**	43	93	69	30	39	42	27	13	17	13	12	14
	4%axygjlns	*3%*	**6%za**	**7%zxy**	*3%*	*3%*	**10%zefgh**	*5%*	*3%*	*3%*	*3%*	*3%*	*4%*
Prefer not to say	**13**	9	3	7	*	5	6	1	*	-	4	-	1
	***bxjn**	*1%*	*	*1%*	*	*	*2%*	*	*	-	**1%f**	-	*

	Ethnicity		Working status		Tenure			Children in household		Newspaper readership (online/paper) - Read at least once a week				
	White (including White minorities) (j)	Ethnic minorities (excluding White minorities) (k)	Working full-time (l)	Not working full-time (m)	Owned outright/ buying on mortgage (n)	Rent from private landlord (o)	Rent from council/ housing association (p)	Yes (q)	No (r)	Broadsheet (s)	Tabloid (t)	Any newspaper (u)	None (v)	Unwtd Total
Unweighted Total	2910	245	1331	1844	2506	320	238	749	2445	1932	1610	2575	619	3194
Weighted Total	2741	414	1361	1810	2266	445	287	835	2359	1789	1689	2519	675	3194
More in the second year	2327	308	1158	1495	2008	330	199	683	1985	1590	1383	2121	548	2777
	85%zk	*74%*	*85%*	*83%*	**89%zop**	*74%*	*69%*	*82%*	*84%*	**89%ztuv**	*82%*	**84%t**	*81%*	*87%*
The same amount in both years	302	69	161	213	199	74	56	108	266	144	227	288	86	310
	11%	*17%*	*12%*	*12%*	*9%*	**17%zn**	**19%zn**	*13%*	*11%*	*8%*	**13%zsu**	**11%s**	**13%s**	*10%*
Don't know	107	31	35	99	54	40	27	43	95	46	69	99	39	96
	4%	*7%*	*3%*	**5%zl**	*2%*	**9%zn**	**9%zn**	*5%*	*4%*	*3%*	**4%s**	**4%s**	**6%s**	*3%*
Prefer not to say	5	6	7	4	5	1	6	1	12	9	10	11	2	11
	*	**2%j**	*1%*	*	*	*	**2%zn**	*	*	*	*1%*	*	*	*

Fieldwork dates: 12th August - 18th August 2021
Respondent type: KnowledgePanel Members - England, 16+
Source: Ipsos MORI (JN J21-001137-01)
Filename : 21-001137_WAVE20-5_FIN_wtd_v6_PublicUse
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Overlap formulae used. * small base

KnowledgePanel UK: Wave 20.5 Survey - Financial Literacy
(Public)

6 Sep 2021
Table 11

Q104. Suppose you put money in the bank for 2 years and the bank agrees to add 15% interest per year to your account.
Will the bank add more money to your account the second year than it did the first year, or will it add the same amount of money in both years?
Base: All respondents

		England region (Net)			England region									Voted in 2019 General Election					Household Income				
	Total (z)	North (a)	Midlands (b)	South (c)	North East (e)	North West (f)	Yorkshire and The Humber (g)	East Midlands (h)	West Midlands (i)	East of England (j)	South East (k)	South West (l)	London (m)	Conservative (n)	Labour (o)	Liberal Democrat (p)	Other (q)	Did not vote (r)	Up to £25,999 (v)	£26,000 up to £51,999 (w)	£52,000 up to £99,999 (x)	£100,000 and above (y)	Unwtd Total
Unweighted Total	**3194**	937	617	1640	175	435	327	304	313	384	529	374	353	1141	856	331	178	317	719	997	657	239	3194
Weighted Total	**3194**	888	613	1693	155	418	315	277	336	354	522	328	489	1103	821	256	178*	370	692	936	605	247	3194
More in the second year	**2669**	731	493	1445	123	343	264	236	256	303	455	298	390	944	679	229	158	285	541	801	542	237	2777
	84%irv	*82%*	*80%*	**85%zb**	*80%*	*82%*	*84%*	**85%i**	*76%*	**85%i**	**87%im**	**91%zefim**	*80%*	**86%r**	*83%*	**90%zor**	**89%r**	*77%*	*78%*	**86%v**	**90%zv**	**96%zvwx**	*87%*
The same amount in both years	**375**	116	82	177	23	51	41	32	50	37	48	28	64	116	106	21	14	62	115	100	55	5	310
	12%y	*13%*	*13%*	*10%*	*15%*	*12%*	*13%*	*12%*	*15%*	*10%*	*9%*	*9%*	*13%*	*11%*	*13%*	*8%*	*8%*	**17%znpq**	**17%zwxy**	**11%y**	**9%y**	*2%*	*10%*
Don't know	**138**	37	31	70	7	21	9	8	23	14	19	2	35	35	34	6	5	23	30	34	6	4	96
	4%lnx	*4%*	*5%*	*4%*	**4%l**	**5%l**	*3%*	*3%*	**7%l**	**4%l**	**4%l**	*1%*	**7%zl**	*3%*	*4%*	*2%*	*3%*	*6%*	**4%x**	**4%x**	*1%*	*2%*	*3%*
Prefer not to say	**13**	4	8	1	1	2	1	1	6	*	1	-	-	8	2	*	1	-	5	1	1	1	11
	***c**	*	**1%zc**	*	*1%*	*1%*	*	*	**2%zkm**	*	*	-	-	*1%*	*	*	*	-	*1%*	*	*	*1%*	*

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Overlap formulae used. * small base

KnowledgePanel UK: Wave 20.5 Survey - Financial Literacy
(Public)

6 Sep 2021
Table 12

Q104. Suppose you put money in the bank for 2 years and the bank agrees to add 15% interest per year to your account.
Will the bank add more money to your account the second year than it did the first year, or will it add the same amount of money in both years?
Base: All respondents

		Urbanity		IMD Quintile					Education					
	Total (z)	Urban (a)	Rural (b)	1 - Most deprived (c)	2 (d)	3 (e)	4 (f)	5 - Least deprived (g)	Degree and above (h)	Below degree (i)	No qualifications (j)	Financially literate (k)	Not financially literate (l)	Unwtd Total
Unweighted Total	**3194**	2434	760	576	621	631	675	691	1411	1453	116	2700	494	3194
Weighted Total	**3194**	2519	675	640	635	636	640	643	904	1943	132*	2611	583	3194
More in the second year	**2669**	2066	602	476	510	545	556	582	823	1621	80	2431	238	2777
	84%acjl	*82%*	**89%za**	*74%*	*80%*	**86%c**	**87%zcd**	**91%zcde**	**91%zij**	**83%j**	*61%*	**93%zl**	*41%*	*87%*
The same amount in both years	**375**	318	56	112	83	67	67	46	61	231	34	153	221	310
	12%bghk	**13%zb**	*8%*	**18%zefg**	**13%g**	*11%*	*10%*	*7%*	*7%*	**12%h**	**26%zhi**	*6%*	**38%zk**	*10%*
Don't know	**138**	123	15	46	40	23	16	13	19	82	18	22	115	96
	4%bfghk	**5%b**	*2%*	**7%zfg**	**6%fg**	*4%*	*3%*	*2%*	*2%*	**4%h**	**14%zhi**	*1%*	**20%zk**	*3%*
Prefer not to say	**13**	12	1	7	2	1	1	2	2	9	-	4	8	11
	***k**	*	*	*1%*	*	*	*	*	*	*	-	*	**1%zk**	*

Fieldwork dates: 12th August - 18th August 2021
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Overlap formulae used. * small base

KnowledgePanel UK: Wave 20.5 Survey - Financial Literacy
(Public)

6 Sep 2021
Table 13

Q105. Now suppose you had £100 in a savings account and the bank adds 10% interest per year to the account.
How much money would you have in the account after 5 years if you did not remove any money from the account?
Base: All respondents

	Total (z)	Gender: Male (a)	Gender: Female (b)	Age (Nets): 16-34 (w)	Age (Nets): 35-54 (x)	Age (Nets): 55+ (y)	Age: 16-24 (c)	Age: 25-34 (d)	Age: 35-44 (e)	Age: 45-54 (f)	Age: 55-64 (g)	Age: 65-74 (h)	Age: 75+ (i)	Ethnicity: White (including White minorities) (j)	Ethnicity: Ethnic minorities (excluding White minorities) (k)	Working status: Working full-time (l)	Working status: Not working full-time (m)	Tenure: Owned outright/ buying on mortgage (n)	Tenure: Rent from private landlord (o)	Tenure: Rent from council/ housing association (p)	Children in household: Yes (q)	Children in household: No (r)	Newspaper readership (online/paper) - Read at least once a week: Broadsheet (s)	Newspaper readership (online/paper) - Read at least once a week: Tabloid (t)	Newspaper readership (online/paper) - Read at least once a week: Any newspaper (u)	Newspaper readership (online/paper) - Read at least once a week: None (v)	Unwtd Total
Unweighted Total	**3194**	1492	1686	462	1127	1605	127	335	491	636	710	665	230	2910	245	1331	1844	2506	320	238	749	2445	1932	1610	2575	619	3194
Weighted Total	**3194**	1553	1625	949	1039	1206	413*	537	501	538	479	394	333	2741	414	1361	1810	2266	445	287	835	2359	1789	1689	2519	675	3194
More than £150	**2433**	1275	1148	668	821	943	261	407	390	432	382	310	252	2147	258	1075	1350	1844	313	161	629	1804	1448	1263	1936	497	2546
	76%bwckp	**82%zb**	*71%*	*70%*	**79%zw**	**78%zw**	*63%*	**76%c**	**78%c**	**80%zc**	**80%zc**	**79%c**	**76%c**	**78%zk**	*62%*	**79%zm**	*75%*	**81%zop**	**70%p**	*56%*	*75%*	*76%*	**81%ztuv**	*75%*	**77%t**	*74%*	*80%*
Exactly £150	**464**	178	282	155	152	156	87	68	81	71	65	50	41	363	93	191	264	265	83	75	124	340	198	271	355	109	417
	15%ayjns	*11%*	**17%za**	*16%*	*15%*	*13%*	**21%h**	*13%*	*16%*	*13%*	*14%*	*13%*	*12%*	*13%*	**22%zj**	*14%*	*15%*	*12%*	**19%n**	**26%zn**	*15%*	*14%*	*11%*	**16%su**	**14%s**	**16%s**	*13%*
Less than £150	**143**	51	91	39	39	65	7	32	16	24	18	25	22	118	24	53	89	84	14	22	30	112	79	77	112	30	132
	4%ajn	*3%*	**6%za**	*4%*	*4%*	**5%z**	*2%*	*6%*	*3%*	*4%*	*4%*	**6%zceg**	*7%*	*4%*	*6%*	*4%*	*5%*	*4%*	*3%*	**8%n**	*4%*	*5%*	*4%*	*5%*	*4%*	*4%*	*4%*
Don't know	**143**	44	98	83	25	35	57	26	14	11	10	9	15	102	40	37	101	66	31	28	49	94	60	74	108	35	88
	4%axyfghjlns	*3%*	**6%za**	**9%zxy**	*2%*	*3%*	**14%zdefghi**	*5%*	*3%*	*2%*	*2%*	*2%*	*5%*	*4%*	**10%zj**	*3%*	**6%zl**	*3%*	**7%n**	**10%zn**	*6%*	*4%*	*3%*	*4%*	**4%s**	*5%*	*3%*
Prefer not to say	**12**	4	7	4	1	6	-	4	-	1	4	*	2	11	-	5	5	6	4	1	3	9	4	5	7	4	11
	***x**	*	*	*	*	*1%*	-	*1%*	-	*	*1%*	*	*1%*	*	-	*	*	*	*1%*	*	*	*	*	*	*	*1%*	*

Fieldwork dates: 12th August - 18th August 2021
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Overlap formulae used. * small base

KnowledgePanel UK: Wave 20.5 Survey - Financial Literacy
(Public)

**Q105. Now suppose you had £100 in a savings account and the bank adds 10% interest per year to the account.
How much money would you have in the account after 5 years if you did not remove any money from the account?**
Base: All respondents

		England region (Net)			England region									Voted in 2019 General Election					Household Income				
	Total (z)	North (a)	Midlands (b)	South (c)	North East (e)	North West (f)	Yorkshire and The Humber (g)	East Midlands (h)	West Midlands (i)	East of England (j)	South East (k)	South West (l)	London (m)	Conservative (n)	Labour (o)	Liberal Democrat (p)	Other (q)	Did not vote (r)	Up to £25,999 (v)	£26,000 up to £51,999 (w)	£52,000 up to £99,999 (x)	£100,000 and above (y)	Unwtd Total
Unweighted Total	**3194**	937	617	1640	175	435	327	304	313	384	529	374	353	1141	856	331	178	317	719	997	657	239	3194
Weighted Total	**3194**	888	613	1693	155	418	315	277	336	354	522	328	489	1103	821	256	178*	370	692	936	605	247	3194
More than £150	**2433**	667	451	1315	114	315	239	218	233	274	416	267	358	863	598	215	143	258	480	713	509	228	2546
	76%irv	*75%*	*74%*	*78%*	*73%*	*75%*	*76%*	*79%*	*69%*	*77%*	**80%i**	**81%im**	*73%*	**78%or**	*73%*	**84%zor**	*81%*	*70%*	*69%*	**76%v**	**84%zvw**	**92%zvwx**	*80%*
Exactly £150	**464**	140	107	217	29	60	50	43	64	50	50	35	82	146	139	22	18	65	137	143	59	15	417
	15%ckpxy	*16%*	**17%c**	*13%*	**19%kl**	*14%*	*16%*	*16%*	**19%kl**	*14%*	*10%*	*11%*	**17%k**	*13%*	**17%p**	*9%*	*10%*	**17%p**	**20%zxy**	**15%xy**	*10%*	*6%*	*13%*
Less than £150	**143**	35	25	83	8	17	11	7	17	14	31	21	18	47	44	13	9	22	36	45	26	3	132
	4%y	*4%*	*4%*	*5%*	*5%*	*4%*	*3%*	*3%*	*5%*	*4%*	*6%*	*6%*	*4%*	*4%*	*5%*	*5%*	*5%*	*6%*	**5%y**	*5%*	*4%*	*1%*	*4%*
Don't know	**143**	41	27	75	3	23	15	7	20	14	24	6	31	45	37	5	6	25	40	33	10	-	88
	4%lxy	*5%*	*4%*	*4%*	*2%*	**6%l**	*5%*	*2%*	**6%l**	*4%*	*5%*	*2%*	**6%l**	*4%*	*4%*	*2%*	*4%*	**7%p**	**6%xy**	**4%y**	*2%*	-	*3%*
Prefer not to say	**12**	5	3	3	1	3	*	2	1	3	1	-	-	2	3	-	1	-	-	2	-	1	11
	*	*1%*	*1%*	*	*1%*	*1%*	*	*1%*	*	*1%*	*	-	-	*	*	-	*	-	-	*	-	*1%*	*

Fieldwork dates: 12th August - 18th August 2021
Respondent type: KnowledgePanel Members - England, 16+
Source: Ipsos MORI (JN J21-001137-01)
Filename : 21-001137_WAVE20-5_FIN_wtd_v6_PublicUse
Proportions/Means: Columns Tested (5% risk level) - z/a/b/c - z/e/f/g/h/i/j/k/l/m - z/n/o/p/q/r - z/v/w/x/y
Overlap formulae used. * small base

KnowledgePanel UK: Wave 20.5 Survey - Financial Literacy
(Public)

6 Sep 2021
Table 15

Q105. Now suppose you had £100 in a savings account and the bank adds 10% interest per year to the account.
How much money would you have in the account after 5 years if you did not remove any money from the account?
Base: All respondents

		Urbanity		IMD Quintile					Education					
	Total (z)	Urban (a)	Rural (b)	1 - Most deprived (c)	2 (d)	3 (e)	4 (f)	5 - Least deprived (g)	Degree and above (h)	Below degree (i)	No qualifications (j)	Financially literate (k)	Not financially literate (l)	Unwtd Total
Unweighted Total	**3194**	2434	760	576	621	631	675	691	1411	1453	116	2700	494	3194
Weighted Total	**3194**	2519	675	640	635	636	640	643	904	1943	132*	2611	583	3194
More than £150	**2433**	1879	554	410	459	502	523	539	771	1462	63	2247	186	2546
	76%acjl	*75%*	**82%za**	*64%*	**72%c**	**79%cd**	**82%zcd**	**84%zcd**	**85%zij**	**75%j**	*48%*	**86%zl**	*32%*	*80%*
Exactly £150	**464**	392	72	144	116	71	75	57	77	298	38	237	227	417
	15%beghk	**16%zb**	*11%*	**23%zefg**	**18%zefg**	*11%*	*12%*	*9%*	*9%*	**15%h**	**29%zhi**	*9%*	**39%zk**	*13%*
Less than £150	**143**	114	29	36	22	40	23	22	33	80	15	93	49	132
	4%k	*5%*	*4%*	*6%*	*3%*	*6%*	*4%*	*3%*	*4%*	*4%*	**12%zhi**	*4%*	**8%zk**	*4%*
Don't know	**143**	124	19	47	35	22	19	20	22	96	14	31	112	88
	4%bhk	*5%*	*3%*	**7%zefg**	*6%*	*3%*	*3%*	*3%*	*2%*	**5%h**	**11%zhi**	*1%*	**19%zk**	*3%*
Prefer not to say	**12**	10	1	3	3	1	-	5	*	7	1	2	9	11
	***hk**	*	*	*	*	*	-	*1%*	*	*	*	*	**2%zk**	*

Fieldwork dates: 12th August - 18th August 2021
Respondent type: KnowledgePanel Members - England, 16+
Source: Ipsos MORI (JN J21-001137-01)
Filename : 21-001137_WAVE20-5_FIN_wtd_v6_PublicUse
Proportions/Means: Columns Tested (5% risk level) - z/a/b - z/c/d/e/f/g - z/h/i/j - z/k/l
Overlap formulae used. * small base

KnowledgePanel UK: Wave 20.5 Survey - Financial Literacy
(Public)

6 Sep 2021
Table 16

Q107. Imagine that the interest rate on your savings account was 1% per year and inflation was 2% per year. After 1 year, how much would you be able to buy with the money in this account?
Base: All respondents

		Gender		Age (Nets)			Age							Ethnicity		Working status		Tenure			Children in household		Newspaper readership (online/paper) - Read at least once a week				
	Total (z)	Male (a)	Female (b)	16-34 (w)	35-54 (x)	55+ (y)	16-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65-74 (h)	75+ (i)	White (including White minorities) (j)	Ethnic minorities (excluding White minorities) (k)	Working full-time (l)	Not working full-time (m)	Owned outright/ buying on mortgage (n)	Rent from private landlord (o)	Rent from council/ housing association (p)	Yes (q)	No (r)	Broadsheet (s)	Tabloid (t)	Any newspaper (u)	None (v)	Unwtd Total
Unweighted Total	**3194**	1492	1686	462	1127	1605	127	335	491	636	710	665	230	2910	245	1331	1844	2506	320	238	749	2445	1932	1610	2575	619	3194
Weighted Total	**3194**	1553	1625	949	1039	1206	413*	537	501	538	479	394	333	2741	414	1361	1810	2266	445	287	835	2359	1789	1689	2519	675	3194
More than today	**168**	64	104	97	49	22	41	56	24	25	13	5	4	141	24	71	97	83	40	23	81	87	70	107	120	48	117
	5%ayghi nrs	4%	**6%za**	**10%zxy**	**5%y**	2%	**10%zghi**	**10%zefgh i**	**5%hi**	**5%hi**	3%	1%	1%	5%	6%	5%	5%	4%	**9%zn**	**8%n**	**10%zr**	4%	4%	**6%zsu**	**5%s**	**7%s**	4%
Exactly the same as today	**214**	82	130	104	71	39	51	53	40	31	13	14	12	137	71	94	111	117	25	47	61	153	83	124	149	65	151
	7%ayghj nsu	5%	**8%za**	**11%zxy**	**7%y**	3%	**12%zfgh i**	**10%zghi**	**8%gh**	**6%g**	3%	3%	4%	5%	**17%zj**	7%	6%	5%	6%	**17%zno**	7%	6%	5%	**7%su**	**6%s**	**10%zsu**	5%
Less than today	**2465**	1299	1155	553	833	1079	203	350	395	438	430	358	291	2196	247	1078	1379	1878	302	172	598	1867	1478	1272	1996	469	2688
	77%bwcd kopqtv	**84%zb**	71%	58%	**80%zw**	**89%zwx**	49%	**65%c**	**79%cd**	**81%zcd**	**90%zcde f**	**91%zcde f**	**87%zcde**	**80%zk**	60%	79%	76%	**83%zop**	68%	60%	72%	**79%zq**	**83%ztuv**	**75%v**	**79%ztv**	69%	84%
Don't know	**329**	104	223	187	82	61	117	70	40	43	20	16	24	254	69	112	213	185	72	42	87	242	153	180	245	84	221
	10%axygh jlns	7%	**14%za**	**20%zxy**	**8%y**	5%	**28%zdef ghi**	**13%efgh**	**8%gh**	**8%gh**	4%	4%	7%	9%	**17%zj**	8%	**12%zl**	8%	**16%zn**	**15%n**	10%	10%	9%	**11%s**	**10%s**	**12%s**	7%
Prefer not to say	**18**	4	13	9	3	5	1	8	1	2	2	*	2	12	4	6	10	4	6	2	9	9	4	6	8	9	17
	1%jnsu	*	1%	1%	*	*	*	**2%zh**	*	*	1%	*	1%	*	1%	*	1%	*	**1%n**	1%	1%	*	*	*	*	**1%zstu**	1%

Fieldwork dates: 12th August - 18th August 2021
Respondent type: KnowledgePanel Members - England, 16+
Source: Ipsos MORI (JN J21-001137-01)
Filename : 21-001137_WAVE20-5_FIN_wtd_v6_PublicUse
Proportions/Means: Columns Tested (5% risk level) - z/a/b - z/w/x/y - z/c/d/e/f/g/h/i - z/j/k - z/l/m - z/n/o/p - z/q/r - z/s/t/u/v
Overlap formulae used. * small base

KnowledgePanel UK: Wave 20.5 Survey - Financial Literacy
(Public)

6 Sep 2021
Table 17

Q107. Imagine that the interest rate on your savings account was 1% per year and inflation was 2% per year. After 1 year, how much would you be able to buy with the money in this account?
Base: All respondents

	Total (z)	England region (Net): North (a)	Midlands (b)	South (c)	England region: North East (e)	North West (f)	Yorkshire and The Humber (g)	East Midlands (h)	West Midlands (i)	East of England (j)	South East (k)	South West (l)	London (m)
Unweighted Total	3194	937	617	1640	175	435	327	304	313	384	529	374	353
Weighted Total	3194	888	613	1693	155	418	315	277	336	354	522	328	489
More than today	168	53	33	82	13	28	12	14	19	14	26	21	21
	5%np	6%	5%	5%	8%	7%	4%	5%	6%	4%	5%	6%	4%
Exactly the same as today	214	79	43	92	18	29	32	10	33	22	22	13	35
	7%cxy	9%zc	7%	5%	12%zhkl	7%	10%hkl	4%	10%hkl	6%	4%	4%	7%
Less than today	2465	662	457	1345	111	314	237	218	239	278	427	271	370
	77%rv	75%	75%	79%za	72%	75%	75%	79%	71%	78%	82%zei	83%ei	76%
Don't know	329	88	77	165	13	44	32	34	43	37	43	23	62
	10%npxy	10%	13%	10%	8%	10%	10%	12%	13%	10%	8%	7%	13%
Prefer not to say	18	5	2	10	*	3	2	1	1	5	5	-	1
	1%	1%	*	1%	*	1%	1%	*	*	1%	1%	-	*

	Voted in 2019 General Election: Conservative (n)	Labour (o)	Liberal Democrat (p)	Other (q)	Did not vote (r)	Household Income: Up to £25,999 (v)	£26,000 up to £51,999 (w)	£52,000 up to £99,999 (x)	£100,000 and above (y)	Unwtd Total
Unweighted Total	1141	856	331	178	317	719	997	657	239	3194
Weighted Total	1103	821	256	178*	370	692	936	605	247	3194
More than today	44	39	3	2	33	45	47	21	5	117
	4%	5%p	1%	1%	9%znopq	6%y	5%	3%	2%	4%
Exactly the same as today	61	57	11	7	34	88	59	24	2	151
	6%	7%	4%	4%	9%	13%zwxy	6%y	4%	1%	5%
Less than today	921	620	237	155	237	486	746	532	233	2688
	83%zor	76%r	93%znor	87%zor	64%	70%	80%v	88%zvw	94%zvwx	84%
Don't know	75	103	4	13	66	72	80	28	7	221
	7%p	13%np	2%	7%p	18%znpq	10%xy	9%xy	5%	3%	7%
Prefer not to say	2	2	-	1	-	2	4	-	-	17
	*	*	-	*	-	*	*	-	-	1%

Fieldwork dates: 12th August - 18th August 2021
Respondent type: KnowledgePanel Members - England, 16+
Source: Ipsos MORI (JN J21-001137-01)
Filename : 21-001137_WAVE20-5_FIN_wtd_v6_PublicUse
Proportions/Means: Columns Tested (5% risk level) - z/a/b/c - z/e/f/g/h/i/j/k/l/m - z/n/o/p/q/r - z/v/w/x/y
Overlap formulae used. * small base

KnowledgePanel UK: Wave 20.5 Survey - Financial Literacy
(Public)

6 Sep 2021
Table 18

Q107. Imagine that the interest rate on your savings account was 1% per year and inflation was 2% per year. After 1 year, how much would you be able to buy with the money in this account?
Base: All respondents

		Urbanity		IMD Quintile					Education					
	Total (z)	Urban (a)	Rural (b)	1 - Most deprived (c)	2 (d)	3 (e)	4 (f)	5 - Least deprived (g)	Degree and above (h)	Below degree (i)	No qualifications (j)	Financially literate (k)	Not financially literate (l)	Unwtd Total
Unweighted Total	**3194**	2434	760	576	621	631	675	691	1411	1453	116	2700	494	3194
Weighted Total	**3194**	2519	675	640	635	636	640	643	904	1943	132*	2611	583	3194
More than today	**168**	137	31	57	42	25	23	19	26	122	11	121	47	117
	5%ghk	*5%*	*5%*	**9%zefg**	**7%g**	*4%*	*4%*	*3%*	*3%*	**6%h**	**9%h**	*5%*	**8%zk**	*4%*
Exactly the same as today	**214**	188	26	67	64	30	23	31	39	139	20	126	88	151
	7%bfhk	**7%zb**	*4%*	**10%zefg**	**10%zefg**	*5%*	*4%*	*5%*	*4%*	**7%h**	**15%zhi**	*5%*	**15%zk**	*5%*
Less than today	**2465**	1897	568	403	458	511	556	537	777	1460	74	2196	269	2688
	77%acdijl	*75%*	**84%za**	*63%*	**72%c**	**80%cd**	**87%zcde**	**84%zcd**	**86%zij**	**75%j**	*56%*	**84%zl**	*46%*	*84%*
Don't know	**329**	281	48	109	66	66	37	52	62	214	26	165	164	221
	10%bfhk	**11%zb**	*7%*	**17%zdefg**	**10%f**	**10%f**	*6%*	*8%*	*7%*	**11%h**	**19%zhi**	*6%*	**28%zk**	*7%*
Prefer not to say	**18**	16	1	4	6	3	1	3	1	8	1	2	15	17
	1%hk	*1%*	*	*1%*	*1%*	*1%*	*	*1%*	*	*	*	*	**3%zk**	*1%*

Fieldwork dates: 12th August - 18th August 2021
Respondent type: KnowledgePanel Members - England, 16+
Source: Ipsos MORI (JN J21-001137-01)
Filename : 21-001137_WAVE20-5_FIN_wtd_v6_PublicUse
Proportions/Means: Columns Tested (5% risk level) - z/a/b - z/c/d/e/f/g - z/h/i/j - z/k/l
Overlap formulae used. * small base

KnowledgePanel UK: Wave 20.5 Survey - Financial Literacy
(Public)

6 Sep 2021
Table 19

Q114. Excluding any mortgage payments that you might have, which one of the following best describes your current financial situation?
Base: All respondents

		Gender		Age (Nets)			Age							Ethnicity		Working status		Tenure			Children in household		Newspaper readership (online/paper) - Read at least once a week				
	Total (z)	Male (a)	Female (b)	16-34 (w)	35-54 (x)	55+ (y)	16-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65-74 (h)	75+ (i)	White (including White minorities) (j)	Ethnic minorities (excluding White minorities) (k)	Working full-time (l)	Not working full-time (m)	Owned outright/ buying on mortgage (n)	Rent from private landlord (o)	Rent from council/ housing association (p)	Yes (q)	No (r)	Broadsheet (s)	Tabloid (t)	Any newspaper (u)	None (v)	Unwtd Total
Unweighted Total	**3194**	1492	1686	462	1127	1605	127	335	491	636	710	665	230	2910	245	1331	1844	2506	320	238	749	2445	1932	1610	2575	619	3194
Weighted Total	**3194**	1553	1625	949	1039	1206	413*	537	501	538	479	394	333	2741	414	1361	1810	2266	445	287	835	2359	1789	1689	2519	675	3194
I have no debts	**1745**	819	919	500	408	837	262	238	190	218	278	292	266	1532	202	587	1145	1344	178	109	324	1421	1013	861	1374	371	1846
	55%xdef lopqt	*53%*	*57%*	**53%x**	*39%*	**69%zwx**	**64%def**	*44%*	*38%*	*41%*	**58%def**	**74%zcde fg**	**80%zcdefg**	**56%z**	*49%*	*43%*	**63%zl**	**59%zop**	*40%*	*38%*	*39%*	**60%zq**	**57%tu**	*51%*	**55%t**	*55%*	*58%*
I have some debts, but these are less than £1,000	**336**	151	184	99	115	122	33	66	53	62	58	36	27	270	57	147	187	234	47	35	103	233	176	184	259	77	341
	11%j	*10%*	*11%*	*10%*	*11%*	*10%*	*8%*	*12%*	*11%*	*12%*	*12%*	*9%*	*8%*	*10%*	*14%*	*11%*	*10%*	*10%*	*10%*	*12%*	*12%*	*10%*	*10%*	*11%*	*10%*	*11%*	*11%*
I have debts between £1,000 and £5,000	**418**	200	216	107	227	83	18	90	128	99	42	25	16	358	53	249	169	237	104	69	155	264	234	245	344	74	397
	13%ycgh imnr	*13%*	*13%*	**11%y**	**22%zwy**	*7%*	*4%*	**17%cghi**	**26%zcdf ghi**	**18%zcghi**	*9%*	*6%*	*5%*	*13%*	*13%*	**18%zm**	*9%*	*10%*	**23%zn**	**24%zn**	**19%zr**	*11%*	*13%*	*14%*	*14%*	*11%*	*12%*
I have debts over £5,000, but less than £10,000	**235**	107	127	67	105	63	17	50	46	59	41	12	10	205	27	136	99	153	35	29	89	146	126	127	183	52	225
	7%yhimn r	*7%*	*8%*	*7%*	**10%zy**	*5%*	*4%*	**9%hi**	**9%hi**	**11%zchi**	**9%hi**	*3%*	*3%*	*7%*	*6%*	**10%zm**	*5%*	*7%*	*8%*	*10%*	**11%zr**	*6%*	*7%*	*8%*	*7%*	*8%*	*7%*
I have debts over £10,000, but less than £25,000	**196**	117	77	55	101	39	4	52	53	48	28	9	2	176	18	139	57	139	30	18	87	109	106	124	161	35	186
	6%bychi mr	**8%zb**	*5%*	*6%*	**10%zwy**	*3%*	*1%*	**10%zchi**	**11%zcghi**	**9%zchi**	**6%chi**	*2%*	*1%*	**6%z**	*4%*	**10%zm**	*3%*	*6%*	*7%*	*6%*	**10%zr**	*5%*	*6%*	**7%z**	*6%*	*5%*	*6%*
I have debts of more than £25,000	**127**	89	38	64	45	18	44	21	17	28	11	4	3	97	30	56	72	81	20	15	32	95	89	78	104	23	86
	4%byghi j	**6%zb**	*2%*	**7%zy**	**4%y**	*1%*	**11%zdegh i**	**4%h**	**3%h**	**5%ghi**	*2%*	*1%*	*1%*	*4%*	**7%j**	*4%*	*4%*	*4%*	*4%*	*5%*	*4%*	*4%*	**5%zu**	*5%*	*4%*	*3%*	*3%*
Don't know	**48**	25	22	38	6	4	24	13	3	3	3	1	-	31	15	11	36	22	19	1	21	26	7	23	28	20	25
	1%xyfhj lnrsu	*2%*	*1%*	**4%zxy**	*1%*	*	**6%zefgh i**	**2%fhi**	*1%*	*1%*	*1%*	*	-	*1%*	**4%j**	*1%*	**2%l**	*1%*	**4%znp**	*	**3%zr**	*1%*	*	**1%s**	**1%s**	**3%zsu**	*1%*
Prefer not to say	**89**	45	43	18	31	40	11	7	11	20	17	14	9	72	12	36	47	57	12	12	25	65	38	48	65	24	88
	3%j	*3%*	*3%*	*2%*	*3%*	*3%*	*3%*	*1%*	*2%*	*4%*	*4%*	*4%*	*3%*	*3%*	*3%*	*3%*	*3%*	*3%*	*3%*	*4%*	*3%*	*3%*	*2%*	*3%*	*3%*	*4%*	*3%*

Fieldwork dates: 12th August - 18th August 2021
Respondent type: KnowledgePanel Members - England, 16+
Source: Ipsos MORI (JN J21-001137-01)
Filename : 21-001137_WAVE20-5_FIN_wtd_v6_PublicUse
Proportions/Means: Columns Tested (5% risk level) - z/a/b - z/w/x/y - z/c/d/e/f/g/h/i - z/j/k - z/l/m - z/n/o/p - z/q/r - z/s/t/u/v
Overlap formulae used. * small base

KnowledgePanel UK: Wave 20.5 Survey - Financial Literacy
(Public)

6 Sep 2021
Table 20

Q114. Excluding any mortgage payments that you might have, which one of the following best describes your current financial situation?
Base: All respondents

		England region (Net)			England region									Voted in 2019 General Election					Household Income				
	Total (z)	North (a)	Midlands (b)	South (c)	North East (e)	North West (f)	Yorkshire and The Humber (g)	East Midlands (h)	West Midlands (i)	East of England (j)	South East (k)	South West (l)	London (m)	Conservative (n)	Labour (o)	Liberal Democrat (p)	Other (q)	Did not vote (r)	Up to £25,999 (v)	£26,000 up to £51,999 (w)	£52,000 up to £99,999 (x)	£100,000 and above (y)	Unwtd Total
Unweighted Total	**3194**	937	617	1640	175	435	327	304	313	384	529	374	353	1141	856	331	178	317	719	997	657	239	3194
Weighted Total	**3194**	888	613	1693	155	418	315	277	336	354	522	328	489	1103	821	256	178*	370	692	936	605	247	3194
I have no debts	**1745**	457	310	978	66	225	166	153	156	194	297	210	278	650	391	163	85	163	360	508	311	140	1846
	55%eior	*51%*	*51%*	**58%zab**	*43%*	*54%*	*53%*	**55%e**	*47%*	**55%e**	**57%ei**	**64%zefgij**	**57%ei**	**59%zoqr**	*48%*	**64%zoqr**	*48%*	*44%*	*52%*	*54%*	*51%*	*57%*	*58%*
I have some debts, but these are less than £1,000	**336**	89	69	178	14	36	40	31	38	48	48	30	52	118	86	20	15	56	105	104	48	26	341
	11%x	*10%*	*11%*	*11%*	*9%*	*9%*	*13%*	*11%*	*11%*	*14%*	*9%*	*9%*	*11%*	*11%*	*11%*	*8%*	*8%*	**15%zp**	**15%zx**	*11%*	*8%*	*10%*	*11%*
I have debts between £1,000 and £5,000	**418**	142	65	212	21	63	58	25	40	44	78	38	52	130	127	23	29	74	97	143	84	36	397
	13%	**16%zb**	*11%*	*13%*	*14%*	*15%*	**18%zhm**	*9%*	*12%*	*13%*	*15%*	*12%*	*11%*	*12%*	**15%p**	*9%*	*16%*	**20%znp**	*14%*	*15%*	*14%*	*15%*	*12%*
I have debts over £5,000, but less than £10,000	**235**	72	64	99	15	33	23	26	38	20	31	19	29	69	89	16	17	21	63	64	60	9	225
	7%c	*8%*	**10%zc**	*6%*	*10%*	*8%*	*7%*	*9%*	**11%zjkm**	*6%*	*6%*	*6%*	*6%*	*6%*	**11%znr**	*6%*	*9%*	*6%*	**9%y**	*7%*	**10%zy**	*4%*	*7%*
I have debts over £10,000, but less than £25,000	**196**	77	31	87	28	34	16	8	24	15	25	16	32	64	67	16	12	27	33	70	60	20	186
	6%	**9%zc**	*5%*	*5%*	**18%zfghi jklm**	**8%h**	*5%*	*3%*	*7%*	*4%*	*5%*	*5%*	*7%*	*6%*	**8%z**	*6%*	*7%*	*7%*	*5%*	*7%*	**10%zv**	*8%*	*6%*
I have debts of more than £25,000	**127**	25	26	76	7	14	4	19	7	14	33	6	23	41	33	13	16	14	15	29	30	13	86
	4%v	*3%*	*4%*	*5%*	*5%*	*3%*	*1%*	**7%gil**	*2%*	*4%*	**6%zgil**	*2%*	*5%*	*4%*	*4%*	*5%*	**9%zno**	*4%*	*2%*	*3%*	**5%v**	*5%*	*3%*
Don't know	**48**	11	17	20	-	9	1	2	14	10	5	1	5	4	10	*	-	6	5	2	4	-	25
	1%nw	*1%*	*3%*	*1%*	-	*2%*	*	*1%*	**4%zegklm**	**3%l**	*1%*	*	*1%*	*	*1%*	*	-	*2%*	*1%*	*	*1%*	-	*1%*
Prefer not to say	**89**	15	32	42	4	5	6	14	18	9	6	8	19	27	17	4	4	9	13	15	9	3	88
	3%w	*2%*	**5%zac**	*2%*	*3%*	*1%*	*2%*	**5%fk**	**5%zfk**	*3%*	*1%*	*2%*	*4%*	*2%*	*2%*	*2%*	*2%*	*2%*	*2%*	*2%*	*1%*	*1%*	*3%*

Fieldwork dates: 12th August - 18th August 2021
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Source: Ipsos MORI (JN J21-001137-01)
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Proportions/Means: Columns Tested (5% risk level) - z/a/b/c - z/e/f/g/h/i/j/k/l/m - z/n/o/p/q/r - z/v/w/x/y
Overlap formulae used. * small base

KnowledgePanel UK: Wave 20.5 Survey - Financial Literacy
(Public)

6 Sep 2021
Table 21

Q114. Excluding any mortgage payments that you might have, which one of the following best describes your current financial situation?
Base: All respondents

		Urbanity		IMD Quintile					Education					
	Total (z)	Urban (a)	Rural (b)	1 - Most deprived (c)	2 (d)	3 (e)	4 (f)	5 - Least deprived (g)	Degree and above (h)	Below degree (i)	No qualifications (j)	Financially literate (k)	Not financially literate (l)	Unwtd Total
Unweighted Total	3194	2434	760	576	621	631	675	691	1411	1453	116	2700	494	3194
Weighted Total	3194	2519	675	640	635	636	640	643	904	1943	132*	2611	583	3194
I have no debts	1745	1339	406	270	343	348	386	398	536	1005	94	1451	294	1846
	55%aci	53%	60%za	42%	54%c	55%c	60%zc	62%zcd	59%zi	52%	71%zhi	56%z	50%	58%
I have some debts, but these are less than £1,000	336	270	66	87	65	64	48	71	88	211	18	265	71	341
	11%f	11%	10%	14%f	10%	10%	8%	11%	10%	11%	14%	10%	12%	11%
I have debts between £1,000 and £5,000	418	346	72	100	100	60	89	69	104	264	6	352	67	397
	13%ej	14%	11%	16%e	16%eg	9%	14%	11%	12%	14%j	5%	13%	11%	12%
I have debts over £5,000, but less than £10,000	235	181	54	62	39	51	49	34	57	160	4	185	50	225
	7%	7%	8%	10%g	6%	8%	8%	5%	6%	8%	3%	7%	9%	7%
I have debts over £10,000, but less than £25,000	196	158	38	50	40	34	33	39	51	131	6	173	22	186
	6%	6%	6%	8%	6%	5%	5%	6%	6%	7%	4%	7%z	4%	6%
I have debts of more than £25,000	127	104	24	24	17	51	20	15	46	79	2	118	10	86
	4%l	4%	4%	4%	3%	8%zcdfg	3%	2%	5%z	4%	1%	5%zl	2%	3%
Don't know	48	44	4	24	11	7	2	4	5	36	-	7	41	25
	1%bfhk	2%	1%	4%zefg	2%	1%	*	1%	1%	2%h	-	*	7%zk	1%
Prefer not to say	89	78	11	23	18	22	14	13	18	57	2	60	29	88
	3%hk	3%	2%	4%	3%	3%	2%	2%	2%	3%	1%	2%	5%zk	3%

Fieldwork dates: 12th August - 18th August 2021
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Overlap formulae used. * small base

KnowledgePanel UK: Wave 20.5 Survey - Financial Literacy
(Public)

6 Sep 2021
Table 22

Q121. Thinking about your credit card/s, which of these do you usually do?
Base: All who have one or more credit cards

		Gender		Age (Nets)			Age							Ethnicity		Working status		Tenure			Children in household		Newspaper readership (online/paper) - Read at least once a week				
	Total (z)	Male (a)	Female (b)	16-34 (w)	35-54 (x)	55+ (y)	16-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65-74 (h)	75+ (i)	White (including White minorities) (j)	Ethnic minorities (excluding White minorities) (k)	Working full-time (l)	Not working full-time (m)	Owned outright/ buying on mortgage (n)	Rent from private landlord (o)	Rent from council/ housing association (p)	Yes (q)	No (r)	Broadsheet (s)	Tabloid (t)	Any newspaper (u)	None (v)	Unwtd Total
Unweighted Total	**2483**	1225	1251	270	883	1330	50	220	365	518	576	556	198	2277	177	1078	1395	2075	214	108	563	1920	1562	1254	2044	439	2483
Weighted Total	**2333**	1197	1127	539	802	992	180*	359	368	434	385	327	279	2018	282*	1075	1243	1795	278	123*	588	1744	1376	1251	1900	433	2483
Clear the total credit card balance every month	**1644**	853	788	314	476	854	107	208	208	268	309	287	258	1440	186	666	974	1380	154	41	345	1299	1018	866	1350	294	1863
	70%wxdeflopq	*71%*	*70%*	*58%*	*59%*	**86%zwx**	*59%*	*58%*	*57%*	*62%*	**80%zcdef**	**88%zcdefg**	**92%zcdefg**	**71%z**	*66%*	*62%*	**78%zl**	**77%zop**	**56%p**	*34%*	*59%*	**74%zq**	**74%ztu**	*69%*	*71%*	*68%*	*75%*
Pay off as much as possible, but not the full amount	**509**	249	256	153	243	113	51	102	123	120	59	33	21	431	65	315	186	310	83	59	171	338	263	278	405	104	475
	22%yghijmnrs	*21%*	*23%*	**28%zy**	**30%zy**	*11%*	**28%hi**	**29%zghi**	**33%zghi**	**28%zghi**	**15%hi**	*10%*	*7%*	*21%*	*23%*	**29%zm**	*15%*	*17%*	**30%zn**	**48%zno**	**29%zr**	*19%*	*19%*	**22%s**	**21%s**	*24%*	*19%*
Pay the minimum amount	**161**	83	77	60	79	22	13	47	35	44	16	6	-	132	28	90	69	92	40	21	62	99	83	93	129	32	132
	7%yghijmnr	*7%*	*7%*	**11%zy**	**10%zy**	*2%*	**7%i**	**13%zghi**	**10%ghi**	**10%zghi**	**4%i**	*2%*	-	*7%*	*10%*	**8%zm**	*6%*	*5%*	**14%zn**	**17%zn**	**11%zr**	*6%*	*6%*	*7%*	*7%*	*7%*	*5%*
Don't know	**5**	4	1	4	1	-	4	-	1	1	-	-	-	3	1	1	4	3	1	1	-	5	1	2	2	3	4
	***j**	*	*	*1%*	*	-	*2%*	-	*	*	-	-	-	*	*	*	*	*	*	*1%*	-	*	*	*	*	*1%*	*
Prefer not to say	**14**	9	5	8	3	3	6	2	1	2	1	1	1	11	3	3	10	10	-	1	10	4	11	11	13	1	9
	1%yjr	*1%*	*	*1%*	*	*	*3%*	*	*	*	*	*	*	*1%*	*1%*	*	*1%*	*1%*	-	*1%*	**2%zr**	*	*1%*	*1%*	*1%*	*	*

Fieldwork dates: 12th August - 18th August 2021
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Overlap formulae used. * small base

KnowledgePanel UK: Wave 20.5 Survey - Financial Literacy
(Public)

6 Sep 2021
Table 23

Q121. Thinking about your credit card/s, which of these do you usually do?
Base: All who have one or more credit cards

		England region (Net)			England region									Voted in 2019 General Election					Household Income				
	Total (z)	North (a)	Midlands (b)	South (c)	North East (e)	North West (f)	Yorkshire and The Humber (g)	East Midlands (h)	West Midlands (i)	East of England (j)	South East (k)	South West (l)	London (m)	Conservative (n)	Labour (o)	Liberal Democrat (p)	Other (q)	Did not vote (r)	Up to £25,999 (v)	£26,000 up to £51,999 (w)	£52,000 up to £99,999 (x)	£100,000 and above (y)	Unwtd Total
Unweighted Total	**2483**	682	477	1324	128	318	236	239	238	305	439	308	272	975	645	283	129	207	486	811	579	215	2483
Weighted Total	**2333**	610	438	1284	104*	295	210	206	232	262	412	257	354	926	576	218	113*	231	438	729	524	212	2483
Clear the total credit card balance every month	**1644**	389	306	949	62	198	129	159	147	190	304	191	263	701	380	183	67	137	283	498	380	161	1863
	70%aegioqrv	*64%*	*70%*	**74%za**	*60%*	*67%*	*62%*	**77%egi**	*63%*	**73%e**	**74%egi**	**74%egi**	**74%egi**	**76%zoqr**	*66%*	**84%znoqr**	*59%*	*59%*	*65%*	*68%*	**73%v**	**76%v**	*75%*
Pay off as much as possible, but not the full amount	**509**	161	99	249	30	68	63	34	64	54	86	48	61	173	150	31	31	65	105	176	95	49	475
	22%cnp	**26%zc**	*23%*	*19%*	**29%hm**	*23%*	**30%zhlm**	*17%*	**28%hm**	*21%*	*21%*	*19%*	*17%*	*19%*	**26%znp**	*14%*	**27%p**	**28%np**	*24%*	**24%x**	*18%*	*23%*	*19%*
Pay the minimum amount	**161**	51	33	77	12	22	18	12	21	14	19	16	28	47	45	5	15	28	46	54	41	2	132
	7%npy	*8%*	*7%*	*6%*	**12%k**	*7%*	*9%*	*6%*	*9%*	*5%*	*5%*	*6%*	*8%*	*5%*	**8%p**	*2%*	**14%znp**	**12%znp**	**10%zy**	**7%y**	**8%y**	*1%*	*5%*
Don't know	**5**	1	-	4	-	1	-	-	-	3	1	1	-	1	1	-	-	1	1	1	-	-	4
	*	*	-	*	-	*	-	-	-	**1%z**	*	*	-	*	*	-	-	*	*	*	-	-	*
Prefer not to say	**14**	7	1	6	-	7	-	1	1	1	2	1	2	4	-	-	1	1	3	-	7	-	9
	1%	*1%*	*	*	-	**2%z**	-	*	*	*	*	*	*1%*	*	-	-	*1%*	*	*1%*	-	**1%zw**	-	*

Fieldwork dates: 12th August - 18th August 2021
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Overlap formulae used. * small base

KnowledgePanel UK: Wave 20.5 Survey - Financial Literacy
(Public)

6 Sep 2021
Table 24

Q121. Thinking about your credit card/s, which of these do you usually do?
Base: All who have one or more credit cards

		Urbanity		IMD Quintile					Education					
	Total (z)	Urban (a)	Rural (b)	1 - Most deprived (c)	2 (d)	3 (e)	4 (f)	5 - Least deprived (g)	Degree and above (h)	Below degree (i)	No qualifications (j)	Financially literate (k)	Not financially literate (l)	Unwtd Total
Unweighted Total	**2483**	1842	641	367	462	489	577	588	1161	1093	72	2171	312	2483
Weighted Total	**2333**	1784	549	397	445	462	521	508	710	1387	80*	1983	350	2483
Clear the total credit card balance every month	**1644**	1236	408	204	297	341	402	401	555	933	62	1433	211	1863
	70%cil	*69%*	*74%*	*51%*	**67%c**	**74%c**	**77%zcd**	**79%zcd**	**78%zi**	*67%*	*78%*	**72%zl**	*60%*	*75%*
Pay off as much as possible, but not the full amount	**509**	411	98	144	105	84	91	85	120	331	10	414	95	475
	22%bfghk	**23%b**	*18%*	**36%zdefg**	**24%g**	*18%*	*18%*	*17%*	*17%*	**24%h**	*12%*	*21%*	*27%*	*19%*
Pay the minimum amount	**161**	120	40	44	39	34	27	16	33	110	7	122	39	132
	7%ghk	*7%*	*7%*	**11%zfg**	**9%g**	**7%g**	*5%*	*3%*	*5%*	**8%h**	*9%*	*6%*	**11%zk**	*5%*
Don't know	**5**	5	-	4	1	1	-	-	1	3	1	3	2	4
	*	*	-	*1%*	*	*	-	-	*	*	*1%*	*	*1%*	*
Prefer not to say	**14**	11	2	1	3	3	1	6	2	10	-	10	3	9
	1%h	*1%*	*	*	*1%*	*1%*	*	*1%*	*	*1%*	-	*1%*	*1%*	*

Fieldwork dates: 12th August - 18th August 2021
Respondent type: KnowledgePanel Members - England, 16+
Source: Ipsos MORI (JN J21-001137-01)
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Overlap formulae used. * small base

KnowledgePanel UK: Wave 20.5 Survey - Financial Literacy
(Public)

6 Sep 2021
Table 25

Q125. To what extent do you agree or disagree with the following statements about saving money...
-It is important to save money for retirement
Base: All respondents

		Gender		Age (Nets)			Age							Ethnicity		Working status		Tenure			Children in household		Newspaper readership (online/paper) - Read at least once a week				
	Total (z)	Male (a)	Female (b)	16-34 (w)	35-54 (x)	55+ (y)	16-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65-74 (h)	75+ (i)	White (including White minorities) (j)	Ethnic minorities (excluding White minorities) (k)	Working full-time (l)	Not working full-time (m)	Owned outright/ buying on mortgage (n)	Rent from private landlord (o)	Rent from council/ housing association (p)	Yes (q)	No (r)	Broadsheet (s)	Tabloid (t)	Any newspaper (u)	None (v)	Unwtd Total
Unweighted Total	**3194**	1492	1686	462	1127	1605	127	335	491	636	710	665	230	2910	245	1331	1844	2506	320	238	749	2445	1932	1610	2575	619	3194
Weighted Total	**3194**	1553	1625	949	1039	1206	413*	537	501	538	479	394	333	2741	414	1361	1810	2266	445	287	835	2359	1789	1689	2519	675	3194
Strongly agree	**1957**	1002	950	488	620	849	198	290	290	330	337	281	231	1708	231	851	1102	1531	230	101	476	1481	1186	1013	1585	372	2087
	61%bwcdopqv	65%zb	58%	51%	60%w	70%zwx	48%	54%	58%	61%c	71%zcdef	71%zcdef	69%zcde	62%z	56%	63%	61%	68%zop	52%p	35%	57%	63%zq	66%ztuv	60%	63%ztv	55%	65%
Tend to agree	**828**	359	461	246	309	273	104	142	154	155	104	85	83	719	96	359	463	544	127	112	234	594	430	454	633	194	793
	26%ayghns	23%	28%za	26%	30%zy	23%	25%	27%	31%zgh	29%gh	22%	22%	25%	26%z	23%	26%	26%	24%	29%	39%zno	28%	25%	24%	27%su	25%	29%	25%
Neither agree nor disagree	**252**	113	138	126	66	60	57	69	32	34	24	21	15	204	46	97	147	118	50	49	64	188	119	131	188	65	201
	8%xyghjns	7%	8%	13%zxy	6%	5%	14%zefghi	13%zefghi	6%	6%	5%	5%	5%	7%	11%	7%	8%	5%	11%n	17%zn	8%	8%	7%	8%	7%	10%	6%
Tend to disagree	**66**	24	41	25	24	17	17	8	14	10	10	4	2	58	7	28	38	30	17	10	26	40	22	37	44	22	53
	2%ynsu	2%	3%	3%	2%	1%	4%	2%	3%	2%	2%	1%	1%	2%	2%	2%	2%	1%	4%n	3%	3%	2%	1%	2%s	2%s	3%s	2%
Strongly disagree	**24**	16	8	16	8	1	7	9	3	4	-	1	-	17	7	8	16	13	3	2	8	16	16	13	24	*	17
	1%yjn	1%	1%	2%y	1%y	*	2%	2%g	1%	1%	-	*	-	1%	2%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	*	1%
Don't know	**44**	24	20	37	6	1	21	16	4	2	1	1	-	20	24	8	36	24	11	7	17	27	7	29	30	14	25
	1%xyfghjlns	2%	1%	4%zxy	1%	*	5%zefghi	3%zefghi	1%	*	*	*	-	1%	6%zj	1%	2%zl	1%	2%	2%	2%	1%	*	2%su	1%s	2%s	1%
Prefer not to say	**23**	16	7	11	6	5	10	2	4	3	2	2	1	15	5	10	7	7	6	7	10	13	10	12	15	8	18
	1%jn	1%	*	1%	1%	*	2%	*	1%	*	1%	*	*	1%	1%	1%	*	*	1%n	3%zn	1%	1%	1%	1%	1%	1%	1%
Agree	2785	1361	1412	735	929	1122	302	433	444	484	441	366	314	2427	326	1210	1565	2075	358	213	710	2075	1615	1467	2218	567	2880
	87%wcdkopv	88%	87%	77%	89%zw	93%zwx	73%	81%	89%cd	90%zcd	92%zcd	93%zcde	94%zcde	89%zk	79%	89%z	86%	92%zop	80%	74%	85%	88%	90%ztuv	87%	88%zv	84%	90%
Disagree	90	39	49	41	32	17	23	17	18	15	10	5	2	75	14	36	54	42	20	11	34	56	38	50	68	22	70
	3%yhnrs	3%	3%	4%y	3%y	1%	6%hi	3%	3%h	3%	2%	1%	1%	3%	3%	3%	3%	2%	5%n	4%	4%	2%	2%	3%	3%s	3%	2%
NET: Agree	84%	85%	84%	73%	86%	92%	67%	77%	85%	87%	90%	92%	94%	86%	75%	86%	83%	90%	76%	70%	81%	86%	88%	84%	85%	81%	88%

Fieldwork dates: 12th August - 18th August 2021
Respondent type: KnowledgePanel Members - England, 16+
Source: Ipsos MORI (JN J21-001137-01)
Filename : 21-001137_WAVE20-5_FIN_wtd_v6_PublicUse
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Overlap formulae used. * small base

KnowledgePanel UK: Wave 20.5 Survey - Financial Literacy
(Public)

6 Sep 2021
Table 26

Q125. To what extent do you agree or disagree with the following statements about saving money...
-It is important to save money for retirement
Base: All respondents

		England region (Net)			England region									Voted in 2019 General Election					Household Income				
	Total (z)	North (a)	Midlands (b)	South (c)	North East (e)	North West (f)	Yorkshire and The Humber (g)	East Midlands (h)	West Midlands (i)	East of England (j)	South East (k)	South West (l)	London (m)	Conservative (n)	Labour (o)	Liberal Democrat (p)	Other (q)	Did not vote (r)	Up to £25,999 (v)	£26,000 up to £51,999 (w)	£52,000 up to £99,999 (x)	£100,000 and above (y)	Unwtd Total
Unweighted Total	**3194**	937	617	1640	175	435	327	304	313	384	529	374	353	1141	856	331	178	317	719	997	657	239	3194
Weighted Total	**3194**	888	613	1693	155	418	315	277	336	354	522	328	489	1103	821	256	178*	370	692	936	605	247	3194
Strongly agree	**1957**	536	364	1057	92	246	199	180	184	220	329	214	294	742	473	186	107	179	324	601	429	195	2087
	61%rv	*60%*	*59%*	*62%*	*59%*	*59%*	*63%*	*65%*	*55%*	*62%*	*63%*	**65%i**	*60%*	**67%zor**	**58%r**	**73%zoqr**	*60%*	*48%*	*47%*	**64%v**	**71%zvw**	**79%zvw**	*65%*
Tend to agree	**828**	227	157	443	36	124	67	77	80	98	147	78	120	269	237	50	56	100	231	237	133	34	793
	26%pxy	*26%*	*26%*	*26%*	*23%*	*30%*	*21%*	*28%*	*24%*	*28%*	*28%*	*24%*	*25%*	*24%*	**29%p**	*20%*	**32%p**	*27%*	**33%zwxy**	**25%y**	**22%y**	*14%*	*25%*
Neither agree nor disagree	**252**	87	43	122	22	26	39	13	30	24	31	18	49	53	73	19	10	54	85	57	29	16	201
	8%nx	*10%*	*7%*	*7%*	**14%zfhjkl**	*6%*	**12%zfhkl**	*5%*	*9%*	*7%*	*6%*	*5%*	*10%*	*5%*	**9%n**	*7%*	*5%*	**15%znopq**	**12%zwxy**	*6%*	*5%*	*6%*	*6%*
Tend to disagree	**66**	18	14	35	4	8	6	3	11	5	4	14	12	21	19	*	4	12	21	21	10	1	53
	2%p	*2%*	*2%*	*2%*	*2%*	*2%*	*2%*	*1%*	*3%*	*1%*	*1%*	**4%zk**	*2%*	*2%*	*2%*	*	*2%*	**3%p**	*3%*	*2%*	*2%*	*	*2%*
Strongly disagree	**24**	7	9	8	-	7	*	2	7	-	2	2	4	4	7	-	1	12	7	13	-	3	17
	1%	*1%*	*1%*	*	-	*2%*	*	*1%*	**2%j**	-	*	*	*1%*	*	*1%*	-	*1%*	**3%znop**	**1%x**	**1%x**	-	**1%x**	*1%*
Don't know	**44**	10	18	17	1	7	2	-	18	6	6	-	6	7	6	-	-	7	18	3	3	-	25
	1%nw	*1%*	**3%zc**	*1%*	*	*2%*	*1%*	-	**5%zefghjklm**	*2%*	*1%*	-	*1%*	*1%*	*1%*	-	-	*2%*	**3%zwx**	*	*1%*	-	*1%*
Prefer not to say	**23**	3	9	11	1	1	1	3	7	2	3	2	4	7	5	-	1	5	7	5	1	-	18
	1%	*	*1%*	*1%*	*1%*	*	*	*1%*	*2%*	*1%*	*1%*	*	*1%*	*1%*	*1%*	-	*	*1%*	*1%*	*	*	-	*1%*
Agree	**2785**	**763**	**521**	**1500**	**128**	**370**	**266**	**257**	**264**	**318**	**476**	**293**	**414**	**1012**	**710**	**236**	**163**	**279**	**555**	**838**	**563**	**228**	**2880**
	87%irv	***86%***	***85%***	***89%***	***82%***	**89%i**	***84%***	**93%zegim**	***79%***	**90%i**	**91%zegim**	**89%i**	***85%***	**92%zor**	**86%r**	**92%zor**	**92%r**	***75%***	***80%***	**90%zv**	**93%zv**	**92%v**	***90%***
Disagree	**90**	**25**	**22**	**43**	**4**	**15**	**7**	**5**	**18**	**5**	**7**	**16**	**16**	**25**	**26**	*	**5**	**24**	**28**	**34**	**10**	**3**	**70**
	3%p	*3%*	*4%*	*3%*	*2%*	*3%*	*2%*	*2%*	**5%jk**	*1%*	*1%*	**5%jk**	*3%*	*2%*	**3%p**	*	*3%*	**6%znp**	**4%x**	*4%*	*2%*	*1%*	*2%*
NET: Agree	**84%**	***83%***	***81%***	***86%***	***80%***	***85%***	***82%***	***91%***	***73%***	***88%***	***90%***	***84%***	***81%***	***89%***	***83%***	***92%***	***89%***	***69%***	***76%***	***86%***	***91%***	***91%***	***88%***

Fieldwork dates: 12th August - 18th August 2021
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Overlap formulae used. * small base

KnowledgePanel UK: Wave 20.5 Survey - Financial Literacy
(Public)

6 Sep 2021
Table 27

Q125. To what extent do you agree or disagree with the following statements about saving money...
-It is important to save money for retirement
Base: All respondents

		Urbanity		IMD Quintile					Education					
	Total (z)	Urban (a)	Rural (b)	1 - Most deprived (c)	2 (d)	3 (e)	4 (f)	5 - Least deprived (g)	Degree and above (h)	Below degree (i)	No qualifications (j)	Financially literate (k)	Not financially literate (l)	Unwtd Total
Unweighted Total	3194	2434	760	576	621	631	675	691	1411	1453	116	2700	494	3194
Weighted Total	3194	2519	675	640	635	636	640	643	904	1943	132*	2611	583	3194
Strongly agree	1957	1481	476	322	351	381	449	454	610	1154	61	1684	273	2087
	61%acdjl	59%	71%za	50%	55%	60%c	70%zcde	71%zcde	67%zij	59%j	46%	64%zl	47%	65%
Tend to agree	828	685	142	171	197	167	142	151	214	533	37	674	153	793
	26%bh	27%zb	21%	27%	31%zfg	26%	22%	24%	24%	27%	28%	26%	26%	25%
Neither agree nor disagree	252	210	42	79	59	57	33	25	47	159	24	179	73	201
	8%fghk	8%	6%	12%zfg	9%fg	9%fg	5%	4%	5%	8%h	18%zhi	7%	12%zk	6%
Tend to disagree	66	59	7	19	14	12	12	10	13	49	2	35	30	53
	2%hk	2%	1%	3%	2%	2%	2%	2%	1%	3%	1%	1%	5%zk	2%
Strongly disagree	24	22	2	11	6	7	1	-	8	8	7	14	10	17
	1%k	1%	*	2%fg	1%	1%g	*	-	1%	*	5%zhi	1%	2%k	1%
Don't know	44	43	1	28	3	8	2	2	11	29	1	11	33	25
	1%bfgk	2%zb	*	4%zdefg	*	1%	*	*	1%	2%	1%	*	6%zk	1%
Prefer not to say	23	19	4	11	7	4	1	1	2	11	1	13	10	18
	1%hk	1%	1%	2%fg	1%	1%	*	*	*	1%	1%	1%	2%k	1%
Agree	2785	2166	618	493	548	547	591	605	824	1687	98	2358	427	2880
	87%acjl	86%	92%za	77%	86%c	86%c	92%zcde	94%zcde	91%zij	87%j	74%	90%zl	73%	90%
Disagree	90	80	10	29	19	19	13	10	21	57	9	49	41	70
	3%bk	3%	1%	5%zg	3%	3%	2%	2%	2%	3%	7%zh	2%	7%zk	2%
NET: Agree	84%	83%	90%	72%	83%	83%	90%	93%	89%	84%	67%	88%	66%	88%

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Respondent type: KnowledgePanel Members - England, 16+
Source: Ipsos MORI (JN J21-001137-01)
Filename : 21-001137_WAVE20-5_FIN_wtd_v6_PublicUse
Proportions/Means: Columns Tested (5% risk level) - z/a/b - z/c/d/e/f/g - z/h/i/j - z/k/l
Overlap formulae used. * small base

KnowledgePanel UK: Wave 20.5 Survey - Financial Literacy
(Public)

6 Sep 2021
Table 28

Q125. To what extent do you agree or disagree with the following statements about saving money...
-It is important to save money for financial emergencies
Base: All respondents

	Total (z)	Gender: Male (a)	Gender: Female (b)	Age (Nets): 16-34 (w)	Age (Nets): 35-54 (x)	Age (Nets): 55+ (y)	Age: 16-24 (c)	Age: 25-34 (d)	Age: 35-44 (e)	Age: 45-54 (f)	Age: 55-64 (g)	Age: 65-74 (h)	Age: 75+ (i)	Ethnicity: White (including White minorities) (j)	Ethnicity: Ethnic minorities (excluding White minorities) (k)	Working status: Working full-time (l)	Working status: Not working full-time (m)	Tenure: Owned outright/ buying on mortgage (n)	Tenure: Rent from private landlord (o)	Tenure: Rent from council/ housing association (p)	Children in household: Yes (q)	Children in household: No (r)	Newspaper readership (online/paper) - Read at least once a week: Broadsheet (s)	Newspaper readership (online/paper) - Read at least once a week: Tabloid (t)	Newspaper readership (online/paper) - Read at least once a week: Any newspaper (u)	Newspaper readership (online/paper) - Read at least once a week: None (v)	Unwtd Total
Unweighted Total	**3194**	1492	1686	462	1127	1605	127	335	491	636	710	665	230	2910	245	1331	1844	2506	320	238	749	2445	1932	1610	2575	619	3194
Weighted Total	**3194**	1553	1625	949	1039	1206	413*	537	501	538	479	394	333	2741	414	1361	1810	2266	445	287	835	2359	1789	1689	2519	675	3194
Strongly agree	**1994**	958	1030	615	618	761	260	355	294	323	290	257	213	1700	276	874	1113	1512	253	134	519	1475	1201	1034	1598	396	2052
	62%xjp	62%	63%	65%	59%	63%	63%	66%	59%	60%	61%	**65%e**	64%	62%	67%	64%	62%	**67%zop**	57%	47%	62%	63%	**67%ztuv**	61%	**63%t**	59%	64%
Tend to agree	**951**	468	477	215	355	381	81	134	177	178	161	120	100	852	83	407	534	631	141	119	255	697	489	535	754	197	961
	30%wckns	30%	29%	23%	**34%zw**	**32%w**	20%	25%	**35%zcd**	**33%cd**	**34%zcd**	**30%c**	30%	**31%zk**	20%	30%	29%	28%	32%	**41%zn**	30%	30%	27%	**32%su**	**30%s**	29%	30%
Neither agree nor disagree	**156**	77	76	52	53	51	31	21	21	32	22	12	17	137	16	57	98	85	31	19	32	123	61	68	99	57	126
	5%hnsu	5%	5%	5%	5%	4%	7%	4%	4%	**6%h**	5%	3%	5%	5%	4%	4%	5%	4%	**7%n**	7%	4%	5%	3%	4%	4%	**8%zstu**	4%
Tend to disagree	**16**	8	7	5	4	6	-	5	2	2	2	4	-	10	6	7	8	11	3	-	3	13	8	10	13	3	15
	***j**	1%	*	1%	*	*	-	1%	*	*	1%	1%	-	*	1%	1%	*	*	1%	-	*	1%	*	1%	*	*	*
Strongly disagree	**16**	7	9	15	1	1	9	6	-	1	1	-	-	7	9	1	15	-	-	-	-	16	16	7	16	*	5
	1%xyjln	*	1%	**2%zxy**	*	*	2%	1%	-	*	*	-	-	*	**2%zj**	*	**1%l**	-	-	-	-	1%	**1%zt**	*	1%	*	*
Don't know	**47**	27	20	39	4	3	26	13	3	2	-	1	2	27	20	4	38	25	13	7	22	25	5	29	29	18	21
	1%xyfghjlnrsu	2%	1%	**4%zxy**	*	*	**6%zefghi**	**2%fgh**	1%	*	-	*	1%	1%	**5%zj**	*	**2%zl**	1%	**3%n**	2%	**3%zr**	1%	*	**2%su**	**1%s**	**3%s**	1%
Prefer not to say	**15**	9	6	8	4	3	6	2	4	-	2	*	*	7	6	9	5	2	3	8	6	10	8	8	11	4	14
	***jn**	1%	*	1%	*	*	2%	*	1%	-	1%	*	*	*	1%	1%	*	*	1%	**3%zn**	1%	*	*	*	*	1%	*
Agree	**2945**	**1426**	**1508**	**830**	**973**	**1142**	**341**	**490**	**471**	**502**	**451**	**378**	**313**	**2552**	**359**	**1282**	**1647**	**2143**	**395**	**253**	**773**	**2172**	**1690**	**1569**	**2352**	**593**	**3013**
	92%wckmv	92%	93%	87%	**94%zw**	**95%zw**	83%	**91%c**	**94%c**	**93%c**	**94%zc**	**96%zcd**	**94%c**	**93%zk**	87%	**94%zm**	91%	**95%zop**	89%	88%	93%	92%	**94%ztuv**	**93%v**	**93%zv**	88%	94%
Disagree	**32**	**15**	**16**	**20**	**5**	**7**	**9**	**11**	**2**	**3**	**3**	**4**	**-**	**17**	**14**	**9**	**23**	**11**	**3**	**-**	**3**	**29**	**24**	**16**	**28**	**3**	**20**
	1%xyjn	1%	1%	**2%xy**	*	1%	2%	2%	*	1%	1%	1%	-	1%	**3%zj**	1%	1%	*	1%	-	*	1%	1%	1%	1%	1%	1%
NET: Agree	91%	91%	92%	85%	93%	94%	80%	89%	94%	93%	94%	95%	94%	92%	83%	94%	90%	94%	88%	88%	92%	91%	93%	92%	92%	87%	94%

Fieldwork dates: 12th August - 18th August 2021
Respondent type: KnowledgePanel Members - England, 16+
Source: Ipsos MORI (JN J21-001137-01)
Filename : 21-001137_WAVE20-5_FIN_wtd_v6_PublicUse
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Overlap formulae used. * small base

KnowledgePanel UK: Wave 20.5 Survey - Financial Literacy
(Public)

6 Sep 2021
Table 29

Q125. To what extent do you agree or disagree with the following statements about saving money...
-It is important to save money for financial emergencies
Base: All respondents

		England region (Net)			England region									Voted in 2019 General Election					Household Income				
	Total (z)	North (a)	Midlands (b)	South (c)	North East (e)	North West (f)	Yorkshire and The Humber (g)	East Midlands (h)	West Midlands (i)	East of England (j)	South East (k)	South West (l)	London (m)	Conservative (n)	Labour (o)	Liberal Democrat (p)	Other (q)	Did not vote (r)	Up to £25,999 (v)	£26,000 up to £51,999 (w)	£52,000 up to £99,999 (x)	£100,000 and above (y)	Unwtd Total
Unweighted Total	**3194**	937	617	1640	175	435	327	304	313	384	529	374	353	1141	856	331	178	317	719	997	657	239	3194
Weighted Total	**3194**	888	613	1693	155	418	315	277	336	354	522	328	489	1103	821	256	178*	370	692	936	605	247	3194
Strongly agree	**1994**	538	387	1069	92	244	202	189	198	229	303	221	317	708	528	174	110	211	372	586	418	180	2052
	62%v	61%	63%	63%	60%	58%	64%	68%fk	59%	65%	58%	67%fk	65%	64%	64%	68%r	62%	57%	54%	63%v	69%zvw	73%zvw	64%
Tend to agree	**951**	279	163	509	53	145	81	75	88	100	188	91	130	333	240	64	64	106	251	290	165	52	961
	30%y	31%	27%	30%	34%	35%	26%	27%	26%	28%	36%zgim	28%	27%	30%	29%	25%	36%	29%	36%zxy	31%y	27%	21%	30%
Neither agree nor disagree	**156**	54	29	73	7	19	28	10	18	17	27	13	16	43	30	17	4	30	44	43	18	16	126
	5%x	6%	5%	4%	5%	5%	9%zm	4%	5%	5%	5%	4%	3%	4%	4%	7%	2%	8%zno	6%x	5%	3%	6%	4%
Tend to disagree	**16**	3	3	10	1	1	1	1	2	3	1	2	4	7	5	-	-	3	4	5	3	*	15
	*	*	*	1%	1%	*	*	*	1%	1%	*	1%	1%	1%	1%	-	-	1%	1%	*	*	*	*
Strongly disagree	**16**	-	7	9	-	-	-	-	7	-	-	1	9	-	9	-	-	6	*	6	-	-	5
	1%	-	1%a	1%	-	-	-	-	2%zfjk	-	-	*	2%zfk	-	1%n	-	-	2%zn	*	1%	-	-	*
Don't know	**47**	10	18	19	1	8	2	-	18	3	2	-	14	7	5	-	-	14	17	4	-	-	21
	1%nwx	1%	3%zc	1%	*	2%	1%	-	5%zeghjkl	1%	*	-	3%hkl	1%	1%	-	-	4%znop	2%wx	*	-	-	1%
Prefer not to say	**15**	3	8	4	1	2	1	3	5	2	2	-	-	5	4	-	1	1	5	3	1	-	14
	*	*	1%zc	*	1%	*	*	1%	1%	1%	*	-	-	*	*	-	*	*	1%	*	*	-	*
Agree	**2945**	**817**	**550**	**1578**	**145**	**389**	**283**	**264**	**286**	**329**	**491**	**312**	**447**	**1040**	**768**	**238**	**173**	**316**	**623**	**875**	**583**	**231**	**3013**
	92%ir	***92%***	***90%***	**93%b**	**94%i**	**93%i**	***90%***	**95%i**	***85%***	**93%i**	**94%i**	**95%i**	***91%***	**94%zr**	**94%r**	**93%r**	**98%zr**	***85%***	***90%***	**94%v**	**96%zv**	***93%***	***94%***
Disagree	**32**	**3**	**9**	**19**	**1**	**1**	**1**	**1**	**9**	**3**	**1**	**3**	**12**	**7**	**14**	**-**	**-**	**10**	**4**	**11**	**3**	*****	**20**
	1%	*	*2%*	*1%*	*1%*	*	*	*	**3%zfk**	*1%*	*	*1%*	**3%zfk**	*1%*	*2%*	-	-	**3%znp**	*1%*	*1%*	*	*	*1%*
NET: Agree	**91%**	***92%***	***88%***	***92%***	***93%***	***93%***	***89%***	***95%***	***83%***	***92%***	***94%***	***94%***	***89%***	***94%***	***92%***	***93%***	***98%***	***83%***	***89%***	***92%***	***96%***	***93%***	***94%***

Fieldwork dates: 12th August - 18th August 2021
Respondent type: KnowledgePanel Members - England, 16+
Source: Ipsos MORI (JN J21-001137-01)
Filename : 21-001137_WAVE20-5_FIN_wtd_v6_PublicUse
Proportions/Means: Columns Tested (5% risk level) - z/a/b/c - z/e/f/g/h/i/j/k/l/m - z/n/o/p/q/r - z/v/w/x/y
Overlap formulae used. * small base

KnowledgePanel UK: Wave 20.5 Survey - Financial Literacy
(Public)

6 Sep 2021
Table 30

Q125. To what extent do you agree or disagree with the following statements about saving money...
-It is important to save money for financial emergencies
Base: All respondents

		Urbanity		IMD Quintile					Education					
	Total (z)	Urban (a)	Rural (b)	1 - Most deprived (c)	2 (d)	3 (e)	4 (f)	5 - Least deprived (g)	Degree and above (h)	Below degree (i)	No qualifications (j)	Financially literate (k)	Not financially literate (l)	Unwtd Total
Unweighted Total	**3194**	2434	760	576	621	631	675	691	1411	1453	116	2700	494	3194
Weighted Total	**3194**	2519	675	640	635	636	640	643	904	1943	132*	2611	583	3194
Strongly agree	**1994**	1540	454	358	387	385	422	442	645	1143	71	1715	279	2052
	62%acil	*61%*	**67%za**	*56%*	*61%*	*61%*	**66%c**	**69%zcde**	**71%zij**	*59%*	*54%*	**66%zl**	*48%*	*64%*
Tend to agree	**951**	782	169	186	205	208	183	169	228	625	46	768	183	961
	30%bh	**31%zb**	*25%*	*29%*	*32%*	*33%*	*29%*	*26%*	*25%*	**32%zh**	*35%*	*29%*	*31%*	*30%*
Neither agree nor disagree	**156**	110	46	49	24	30	25	27	18	117	8	100	56	126
	5%hk	*4%*	**7%za**	**8%zdf**	*4%*	*5%*	*4%*	*4%*	*2%*	**6%zh**	**6%h**	*4%*	**10%zk**	*4%*
Tend to disagree	**16**	13	2	4	1	5	4	1	4	9	1	12	4	15
	*	*1%*	*	*1%*	*	*1%*	*1%*	*	*	*	*1%*	*	*1%*	*
Strongly disagree	**16**	15	1	6	9	-	-	1	1	9	6	1	15	5
	1%hk	*1%*	*	*1%*	**1%zefg**	-	-	*	*	*	**5%zhi**	*	**3%zk**	*
Don't know	**47**	47	-	28	6	5	5	2	7	32	1	11	35	21
	1%bghk	**2%zb**	-	**4%zdefg**	*1%*	*1%*	*1%*	*	*1%*	*2%*	*1%*	*	**6%zk**	*1%*
Prefer not to say	**15**	13	2	10	2	2	-	1	2	8	-	4	11	14
	***k**	*1%*	*	**2%zfg**	*	*	-	*	*	*	-	*	**2%zk**	*
Agree	**2945**	**2322**	**623**	**543**	**593**	**593**	**605**	**611**	**873**	**1768**	**117**	**2483**	**462**	**3013**
	92%cl	***92%***	***92%***	***85%***	**93%c**	**93%c**	**95%zc**	**95%zc**	**97%zij**	***91%***	***89%***	**95%zl**	***79%***	***94%***
Disagree	**32**	**28**	**3**	**10**	**10**	**5**	**4**	**2**	**5**	**18**	**7**	**13**	**19**	**20**
	1%hk	*1%*	*	*1%*	*2%*	*1%*	*1%*	*	*1%*	*1%*	**5%zhi**	*	**3%zk**	*1%*
NET: Agree	**91%**	***91%***	***92%***	***83%***	***92%***	***92%***	***94%***	***95%***	***96%***	***90%***	***84%***	***95%***	***76%***	***94%***

Fieldwork dates: 12th August - 18th August 2021
Respondent type: KnowledgePanel Members - England, 16+
Source: Ipsos MORI (JN J21-001137-01)
Filename : 21-001137_WAVE20-5_FIN_wtd_v6_PublicUse
Proportions/Means: Columns Tested (5% risk level) - z/a/b - z/c/d/e/f/g - z/h/i/j - z/k/l
Overlap formulae used. * small base

KnowledgePanel UK: Wave 20.5 Survey - Financial Literacy
(Public)

6 Sep 2021
Table 31

Q130. How much, if anything, did you learn about managing money and personal finances when you were at school?
Base: All respondents

		Gender		Age (Nets)			Age							Ethnicity		Working status		Tenure			Children in household		Newspaper readership (online/paper) - Read at least once a week				
	Total (z)	Male (a)	Female (b)	16-34 (w)	35-54 (x)	55+ (y)	16-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65-74 (h)	75+ (i)	White (including White minorities) (j)	Ethnic minorities (excluding White minorities) (k)	Working full-time (l)	Not working full-time (m)	Owned outright/ buying on mortgage (n)	Rent from private landlord (o)	Rent from council/ housing association (p)	Yes (q)	No (r)	Broadsheet (s)	Tabloid (t)	Any newspaper (u)	None (v)	Unwtd Total
Unweighted Total	**3194**	1492	1686	462	1127	1605	127	335	491	636	710	665	230	2910	245	1331	1844	2506	320	238	749	2445	1932	1610	2575	619	3194
Weighted Total	**3194**	1553	1625	949	1039	1206	413*	537	501	538	479	394	333	2741	414	1361	1810	2266	445	287	835	2359	1789	1689	2519	675	3194
A great deal	**53**	25	28	26	12	14	13	13	10	2	9	2	3	28	24	17	35	26	2	6	15	37	38	17	42	10	45
	2%fhjnt	2%	2%	3%	1%	1%	3%	2%f	2%	*	2%f	1%	1%	1%	6%zj	1%	2%	1%	1%	2%	2%	2%	2%t	1%	2%t	2%	1%
A fair amount	**210**	103	105	95	72	43	46	49	35	37	21	15	6	152	49	104	105	132	33	22	76	134	114	117	153	56	171
	7%yghij nr	7%	6%	10%zy	7%y	4%	11%ghi	9%ghi	7%hi	7%hi	4%	4%	2%	6%	12%zj	8%	6%	6%	7%	7%	9%zr	6%	6%	7%	6%	8%	5%
Not very much	**1073**	581	488	310	409	354	128	182	193	216	142	121	92	924	140	468	593	768	152	97	299	774	602	581	855	218	1073
	34%byg	37%zb	30%	33%	39%zwy	29%	31%	34%	38%zghi	40%zghi	30%	31%	27%	34%	34%	34%	33%	34%	34%	34%	36%	33%	34%	34%	34%	32%	34%
Nothing at all	**1803**	818	977	484	531	789	205	279	254	276	305	254	230	1598	186	758	1042	1313	243	155	417	1386	1030	938	1428	376	1867
	56%awxe fkq	53%	60%za	51%	51%	65%zwx	50%	52%	51%	51%	64%zcde f	64%zcde f	69%zcdef	58%zk	45%	56%	58%	58%z	55%	54%	50%	59%zq	58%	56%	57%	56%	58%
Don't know	**44**	24	20	29	13	2	18	11	7	6	-	2	-	29	14	11	28	24	13	5	24	20	5	34	34	10	29
	1%yghjn rs	2%	1%	3%zy	1%y	*	4%zghi	2%g	1%g	1%g	-	*	-	1%	3%j	1%	2%	1%	3%n	2%	3%zr	1%	*	2%zsu	1%s	1%s	1%
Prefer not to say	**11**	2	8	5	2	4	3	2	2	-	2	-	2	9	2	3	8	3	2	3	3	8	1	2	6	5	9
	*nst	*	*	1%	*	*	1%	*	*	-	*	-	1%	*	*	*	*	*	*	1%n	*	*	*	*	*s	1%s	*
A great deal / fair amount	**263**	**128**	**133**	**121**	**84**	**57**	**59**	**62**	**45**	**39**	**30**	**18**	**10**	**181**	**73**	**121**	**140**	**158**	**35**	**27**	**91**	**171**	**152**	**134**	**196**	**67**	**216**
	8%yghij nr	**8%**	**8%**	**13%zxy**	**8%y**	**5%**	**14%zfgh i**	**12%ghi**	**9%hi**	**7%i**	**6%**	**4%**	**3%**	**7%**	**18%zj**	**9%**	**8%**	**7%**	**8%**	**9%**	**11%zr**	**7%**	**9%**	**8%**	**8%**	**10%**	**7%**
Not very much / nothing at all	**2876**	**1398**	**1464**	**794**	**939**	**1143**	**333**	**461**	**447**	**492**	**447**	**375**	**321**	**2522**	**326**	**1226**	**1635**	**2081**	**394**	**252**	**717**	**2160**	**1631**	**1520**	**2282**	**594**	**2940**
	90%wcdk q	**90%**	**90%**	**84%**	**90%w**	**95%zwx**	**81%**	**86%**	**89%c**	**92%cd**	**93%zcde**	**95%zcde f**	**96%zcdef**	**92%zk**	**79%**	**90%**	**90%**	**92%z**	**89%**	**88%**	**86%**	**92%zq**	**91%**	**90%**	**91%**	**88%**	**92%**
NET: A great deal / fair amount	**-82%**	**-82%**	**-82%**	**-71%**	**-82%**	**-90%**	**-66%**	**-74%**	**-80%**	**-84%**	**-87%**	**-91%**	**-94%**	**-85%**	**-61%**	**-81%**	**-83%**	**-85%**	**-81%**	**-78%**	**-75%**	**-84%**	**-83%**	**-82%**	**-83%**	**-78%**	**-85%**

Fieldwork dates: 12th August - 18th August 2021
Respondent type: KnowledgePanel Members - England, 16+
Source: Ipsos MORI (JN J21-001137-01)
Filename : 21-001137_WAVE20-5_FIN_wtd_v6_PublicUse
Proportions/Means: Columns Tested (5% risk level) - z/a/b - z/w/x/y - z/c/d/e/f/g/h/i - z/j/k - z/l/m - z/n/o/p - z/q/r - z/s/t/u/v
Overlap formulae used. * small base

KnowledgePanel UK: Wave 20.5 Survey - Financial Literacy
(Public)

6 Sep 2021
Table 32

Q130. How much, if anything, did you learn about managing money and personal finances when you were at school?
Base: All respondents

	Total (z)	England region (Net): North (a)	England region (Net): Midlands (b)	England region (Net): South (c)	England region: North East (e)	England region: North West (f)	England region: Yorkshire and The Humber (g)	England region: East Midlands (h)	England region: West Midlands (i)	England region: East of England (j)	England region: South East (k)	England region: South West (l)	England region: London (m)
Unweighted Total	**3194**	937	617	1640	175	435	327	304	313	384	529	374	353
Weighted Total	**3194**	888	613	1693	155	418	315	277	336	354	522	328	489
A great deal	**53**	16	5	32	5	8	3	2	3	5	13	-	15
	2%v	*2%*	*1%*	*2%*	**3%l**	*2%*	*1%*	*1%*	*1%*	*1%*	**2%l**	-	**3%l**
A fair amount	**210**	71	25	114	9	34	27	7	18	19	42	23	29
	7%bh	**8%b**	*4%*	*7%*	*6%*	**8%h**	**9%h**	*3%*	*5%*	*5%*	**8%h**	**7%h**	*6%*
Not very much	**1073**	302	193	579	44	134	124	87	106	118	165	122	174
	34%	*34%*	*31%*	*34%*	*28%*	*32%*	*39%*	*32%*	*31%*	*33%*	*32%*	*37%*	*36%*
Nothing at all	**1803**	485	370	948	96	231	158	180	191	208	297	182	261
	56%	*55%*	*60%*	*56%*	*62%*	*55%*	*50%*	**65%zgm**	*57%*	*59%*	*57%*	*55%*	*53%*
Don't know	**44**	10	17	17	*	6	3	-	17	4	2	1	10
	1%nw	*1%*	**3%zc**	*1%*	*	*1%*	*1%*	-	**5%zefghjkl**	*1%*	*	*	*2%*
Prefer not to say	**11**	5	2	4	1	4	-	2	1	-	4	-	-
	*	*1%*	*	*	*1%*	*1%*	-	*1%*	*	-	*1%*	-	-
A great deal / fair amount	**263**	**87**	**30**	**146**	**14**	**42**	**30**	**9**	**21**	**24**	**55**	**23**	**44**
	8%bh	**10%b**	***5%***	**9%b**	**9%h**	**10%h**	**10%h**	***3%***	***6%***	***7%***	**10%h**	***7%***	**9%h**
Not very much / nothing at all	**2876**	**786**	**563**	**1527**	**139**	**366**	**282**	**267**	**296**	**326**	**462**	**304**	**435**
	90%r	***89%***	***92%***	***90%***	***90%***	***87%***	***89%***	**96%zefgikm**	***88%***	***92%***	***88%***	***93%***	***89%***
NET: A great deal / fair amount	**-82%**	***-79%***	***-87%***	***-82%***	***-81%***	***-77%***	***-80%***	***-93%***	***-82%***	***-85%***	***-78%***	***-86%***	***-80%***

	Voted in 2019 General Election: Conservative (n)	Voted in 2019 General Election: Labour (o)	Voted in 2019 General Election: Liberal Democrat (p)	Voted in 2019 General Election: Other (q)	Voted in 2019 General Election: Did not vote (r)	Household Income: Up to £25,999 (v)	Household Income: £26,000 up to £51,999 (w)	Household Income: £52,000 up to £99,999 (x)	Household Income: £100,000 and above (y)	Unwtd Total
Unweighted Total	1141	856	331	178	317	719	997	657	239	3194
Weighted Total	1103	821	256	178*	370	692	936	605	247	3194
A great deal	21	16	2	1	6	4	12	4	3	45
	2%	*2%*	*1%*	*	*2%*	*1%*	*1%*	*1%*	*1%*	*1%*
A fair amount	65	47	12	5	37	53	69	36	15	171
	6%	*6%*	*5%*	*3%*	**10%pq**	*8%*	*7%*	*6%*	*6%*	*5%*
Not very much	350	266	107	74	117	213	291	240	101	1073
	32%	*32%*	**42%znor**	*42%*	*31%*	*31%*	*31%*	**40%zvw**	**41%vw**	*34%*
Nothing at all	661	482	136	96	198	412	557	318	128	1867
	60%z	*59%*	*53%*	*54%*	*54%*	**59%x**	**60%x**	*53%*	*52%*	*58%*
Don't know	7	5	-	1	12	10	4	7	-	29
	1%	*1%*	-	*1%*	**3%znop**	*1%*	*	*1%*	-	*1%*
Prefer not to say	-	6	-	1	1	1	2	-	-	9
	-	**1%n**	-	*	*	*	*	-	-	*
A great deal / fair amount	**86**	**62**	**13**	**6**	**43**	**56**	**82**	**40**	**18**	**216**
	8%	***8%***	***5%***	***3%***	**12%pq**	***8%***	***9%***	***7%***	***7%***	***7%***
Not very much / nothing at all	**1011**	**747**	**242**	**170**	**315**	**625**	**848**	**558**	**230**	**2940**
	92%r	**91%r**	**95%zr**	**96%r**	***85%***	***90%***	***91%***	***92%***	***93%***	***92%***
NET: A great deal / fair amount	***-84%***	***-84%***	***-90%***	***-92%***	***-73%***	***-82%***	***-82%***	***-86%***	***-86%***	***-85%***

Fieldwork dates: 12th August - 18th August 2021
Respondent type: KnowledgePanel Members - England, 16+
Source: Ipsos MORI (JN J21-001137-01)
Filename : 21-001137_WAVE20-5_FIN_wtd_v6_PublicUse
Proportions/Means: Columns Tested (5% risk level) - z/a/b/c - z/e/f/g/h/i/j/k/l/m - z/n/o/p/q/r - z/v/w/x/y
Overlap formulae used. * small base

KnowledgePanel UK: Wave 20.5 Survey - Financial Literacy
(Public)

6 Sep 2021
Table 33

Q130. How much, if anything, did you learn about managing money and personal finances when you were at school?
Base: All respondents

		Urbanity		IMD Quintile					Education					
	Total (z)	Urban (a)	Rural (b)	1 - Most deprived (c)	2 (d)	3 (e)	4 (f)	5 - Least deprived (g)	Degree and above (h)	Below degree (i)	No qualifications (j)	Financially literate (k)	Not financially literate (l)	Unwtd Total
Unweighted Total	**3194**	2434	760	576	621	631	675	691	1411	1453	116	2700	494	3194
Weighted Total	**3194**	2519	675	640	635	636	640	643	904	1943	132*	2611	583	3194
A great deal	**53**	42	11	14	15	10	8	6	13	29	-	33	19	45
	2%k	*2%*	*2%*	*2%*	*2%*	*2%*	*1%*	*1%*	*1%*	*1%*	-	*1%*	**3%zk**	*1%*
A fair amount	**210**	183	27	71	37	24	28	50	42	132	6	153	57	171
	7%befhk	**7%zb**	*4%*	**11%zdef**	*6%*	*4%*	*4%*	**8%e**	*5%*	*7%*	*5%*	*6%*	**10%zk**	*5%*
Not very much	**1073**	849	224	188	236	223	219	206	325	615	39	894	179	1073
	34%	*34%*	*33%*	*29%*	**37%c**	*35%*	*34%*	*32%*	**36%z**	*32%*	*30%*	*34%*	*31%*	*34%*
Nothing at all	**1803**	1394	409	339	335	373	381	374	512	1135	86	1516	287	1867
	56%l	*55%*	**61%z**	*53%*	*53%*	*59%*	*60%*	*58%*	*57%*	*58%*	*65%*	**58%zl**	*49%*	*58%*
Don't know	**44**	41	3	23	12	4	3	1	8	28	1	13	31	29
	1%bgk	*2%*	*	**4%zefg**	**2%g**	*1%*	*1%*	*	*1%*	*1%*	*1%*	*	**5%zk**	*1%*
Prefer not to say	**11**	10	1	5	-	1	-	5	4	4	-	2	9	9
	***k**	*	*	*1%*	-	*	-	*1%*	*	*	-	*	**2%zk**	*
A great deal / fair amount	**263**	**225**	**38**	**85**	**51**	**34**	**36**	**56**	**55**	**161**	**6**	**187**	**76**	**216**
	8%befhk	**9%b**	***6%***	**13%zdef**	***8%***	***5%***	***6%***	***9%***	***6%***	***8%***	***5%***	***7%***	**13%zk**	***7%***
Not very much / nothing at all	**2876**	**2243**	**633**	**527**	**572**	**596**	**601**	**580**	**838**	**1750**	**125**	**2410**	**466**	**2940**
	90%acl	***89%***	**94%za**	***82%***	**90%c**	**94%zc**	**94%zc**	**90%c**	**93%z**	***90%***	***94%***	**92%zl**	***80%***	***92%***
NET: A great deal / fair amount	**-82%**	***-80%***	***-88%***	***-69%***	***-82%***	***-88%***	***-88%***	***-82%***	***-87%***	***-82%***	***-90%***	***-85%***	***-67%***	***-85%***

Fieldwork dates: 12th August - 18th August 2021
Respondent type: KnowledgePanel Members - England, 16+
Source: Ipsos MORI (JN J21-001137-01)
Filename : 21-001137_WAVE20-5_FIN_wtd_v6_PublicUse
Proportions/Means: Columns Tested (5% risk level) - z/a/b - z/c/d/e/f/g - z/h/i/j - z/k/l
Overlap formulae used. * small base