T53	Table 53	FII3 - Summary Table And which of the following, if any, will you cut back on in the next 12 months to save money?		Base: All GB Adults aged 18+
T54	Table 54	FII3_1 - And which of the following, if any, will you cut back on in the next 12 months to save money?	Eating out	Base: All GB Adults aged 18+
T55	Table 55	FII3_1 - And which of the following, if any, will you cut back on in the next 12 months to save money?	Eating out	Base: All GB Adults aged 18+
T56	Table 56	FII3_1 - And which of the following, if any, will you cut back on in the next 12 months to save money?	Eating out	Base: All GB Adults aged 18+
T57	Table 57	FII3_2 - And which of the following, if any, will you cut back on in the next 12 months to save money?	Buying luxury food items	Base: All GB Adults aged 18+
T58	Table 58	FII3_2 - And which of the following, if any, will you cut back on in the next 12 months to save money?	Buying luxury food items	Base: All GB Adults aged 18+
T59	Table 59	FII3_2 - And which of the following, if any, will you cut back on in the next 12 months to save money?	Buying luxury food items	Base: All GB Adults aged 18+
T60	Table 60	FII3_3 - And which of the following, if any, will you cut back on in the next 12 months to save money?	Buying basic food items	Base: All GB Adults aged 18+
T61	Table 61	FII3_3 - And which of the following, if any, will you cut back on in the next 12 months to save money?	Buying basic food items	Base: All GB Adults aged 18+
T62	Table 62	FII3_3 - And which of the following, if any, will you cut back on in the next 12 months to save money?	Buying basic food items	Base: All GB Adults aged 18+
T63	Table 63	FII3_4 - And which of the following, if any, will you cut back on in the next 12 months to save money?	Buying clothes for yourself or your family	Base: All GB Adults aged 18+
T64	Table 64	FII3_4 - And which of the following, if any, will you cut back on in the next 12 months to save money?	Buying clothes for yourself or your family	Base: All GB Adults aged 18+
T65	Table 65	FII3_4 - And which of the following, if any, will you cut back on in the next 12 months to save money?	Buying clothes for yourself or your family	Base: All GB Adults aged 18+
T66	Table 66	FII3_5 - And which of the following, if any, will you cut back on in the next 12 months to save money?	A holiday	Base: All GB Adults aged 18+
T67	Table 67	FII3_5 - And which of the following, if any, will you cut back on in the next 12 months to save money?	A holiday	Base: All GB Adults aged 18+
T68	Table 68	FII3_5 - And which of the following, if any, will you cut back on in the next 12 months to save money?	A holiday	Base: All GB Adults aged 18+
T69	Table 69	FII3_6 - And which of the following, if any, will you cut back on in the next 12 months to save money?	Socialising with friends	Base: All GB Adults aged 18+
T70	Table 70	FII3_6 - And which of the following, if any, will you cut back on in the next 12 months to save money?	Socialising with friends	Base: All GB Adults aged 18+
T71	Table 71	FII3_6 - And which of the following, if any, will you cut back on in the next 12 months to save money?	Socialising with friends	Base: All GB Adults aged 18+
T72	Table 72	FII3_7 - And which of the following, if any, will you cut back on in the next 12 months to save money?	Trips, excursions and days out - excluding holidays	Base: All GB Adults aged 18+
T73	Table 73	FII3_7 - And which of the following, if any, will you cut back on in the next 12 months to save money?	Trips, excursions and days out - excluding holidays	Base: All GB Adults aged 18+
T74	Table 74	FII3_7 - And which of the following, if any, will you cut back on in the next 12 months to save money?	Trips, excursions and days out - excluding holidays	Base: All GB Adults aged 18+
T75	Table 75	FII3_8 - And which of the following, if any, will you cut back on in the next 12 months to save money?	Heating, to save on gas, electricity or oil	Base: All GB Adults aged 18+
T76	Table 76	FII3_8 - And which of the following, if any, will you cut back on in the next 12 months to save money?	Heating, to save on gas, electricity or oil	Base: All GB Adults aged 18+
T77	Table 77	FII3_8 - And which of the following, if any, will you cut back on in the next 12 months to save money?	Heating, to save on gas, electricity or oil	Base: All GB Adults aged 18+
T78	Table 78	FII3_9 - And which of the following, if any, will you cut back on in the next 12 months to save money?	Car usage	Base: All GB Adults aged 18+
T79	Table 79	FII3_9 - And which of the following, if any, will you cut back on in the next 12 months to save money?	Car usage	Base: All GB Adults aged 18+
T80	Table 80	FII3_9 - And which of the following, if any, will you cut back on in the next 12 months to save money?	Car usage	Base: All GB Adults aged 18+
T81	Table 81	FII3_10 - And which of the following, if any, will you cut back on in the next 12 months to save money?	The number of baths or number or length of showers taken - to reduce hot water	Base: All GB Adults aged 18+
T82	Table 82	FII3_10 - And which of the following, if any, will you cut back on in the next 12 months to save money?	The number of baths or number or length of showers taken - to reduce hot water	Base: All GB Adults aged 18+
T83	Table 83	FII3_10 - And which of the following, if any, will you cut back on in the next 12 months to save money?	The number of baths or number or length of showers taken - to reduce hot water	Base: All GB Adults aged 18+
T84	Table 84	FII3_11 - And which of the following, if any, will you cut back on in the next 12 months to save money?	Use of lighting to save electricity	Base: All GB Adults aged 18+
T85	Table 85	FII3_11 - And which of the following, if any, will you cut back on in the next 12 months to save money?	Use of lighting to save electricity	Base: All GB Adults aged 18+
T86	Table 86	FII3_11 - And which of the following, if any, will you cut back on in the next 12 months to save money?	Use of lighting to save electricity	Base: All GB Adults aged 18+
T87	Table 87	FII3_12 - And which of the following, if any, will you cut back on in the next 12 months to save money?	Use of appliances, to save electricity	Base: All GB Adults aged 18+
T88	Table 88	FII3_12 - And which of the following, if any, will you cut back on in the next 12 months to save money?	Use of appliances, to save electricity	Base: All GB Adults aged 18+
T89	Table 89	FII3_12 - And which of the following, if any, will you cut back on in the next 12 months to save money?	Use of appliances, to save electricity	Base: All GB Adults aged 18+
T90	Table 90	FII3_13 - And which of the following, if any, will you cut back on in the next 12 months to save money?	Buying a new car or upgrading existing cars	Base: All GB Adults aged 18+
T91	Table 91	FII3_13 - And which of the following, if any, will you cut back on in the next 12 months to save money?	Buying a new car or upgrading existing cars	Base: All GB Adults aged 18+
T92	Table 92	FII3_13 - And which of the following, if any, will you cut back on in the next 12 months to save money?	Buying a new car or upgrading existing cars	Base: All GB Adults aged 18+
T93	Table 93	FII3_14 - And which of the following, if any, will you cut back on in the next 12 months to save money?	Paying for TV services or subscriptions like Sky, Netflix, Virgin Media or Apple TV	Base: All GB Adults aged 18+
T94	Table 94	FII3_14 - And which of the following, if any, will you cut back on in the next 12 months to save money?	Paying for TV services or subscriptions like Sky, Netflix, Virgin Media or Apple TV	Base: All GB Adults aged 18+
T95	Table 95	FII3_14 - And which of the following, if any, will you cut back on in the next 12 months to save money?	Paying for TV services or subscriptions like Sky, Netflix, Virgin Media or Apple TV	Base: All GB Adults aged 18+
T96	Table 96	FII3_15 - And which of the following, if any, will you cut back on in the next 12 months to save money?	Making charitable contributions	Base: All GB Adults aged 18+
T97	Table 97	FII3_15 - And which of the following, if any, will you cut back on in the next 12 months to save money?	Making charitable contributions	Base: All GB Adults aged 18+
T98	Table 98	FII3_15 - And which of the following, if any, will you cut back on in the next 12 months to save money?	Making charitable contributions	Base: All GB Adults aged 18+
T99	Table 99	FII3_16 - And which of the following, if any, will you cut back on in the next 12 months to save money?	Any other household activities not listed	Base: All GB Adults aged 18+
T100	Table 100	FII3_16 - And which of the following, if any, will you cut back on in the next 12 months to save money?	Any other household activities not listed	Base: All GB Adults aged 18+
T101	Table 101	FII3_16 - And which of the following, if any, will you cut back on in the next 12 months to save money?	Any other household activities not listed	Base: All GB Adults aged 18+

Ipsos

Table 1
FII1 - How would you say you are managing, financially, at the moment. Would you say you are...

Base: All GB Adults aged 18+

| | | GENDER | | AGE | | | | | | GOVERNMENT OFFICE REGION | | | | | WORKING STATUS | | |
	TOTAL	MALE (a)	FEMALE (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	SCOTLAND (i)	NORTH (j)	MIDLANDS (k)	SOUTH (l)	LONDON (m)	FULL TIME (n)	PART TIME (o)	NOT WORKING (p)
Unweighted Base	1005	509	486	104	179	174	164	177	207	117	202	312	239	135	528	101	376
Weighted Base	1005	487	508	100*	174	162	174	157	237	88	235	314	230	139	493	101*	411
Living comfortably	227	134	90	14	26	33	35	30	88	16	52	71	54	34	110	18	99
	23%	28% b	18%	14%	15%	21%	20%	19%	37% cdefg	18%	22%	23%	23%	24%	22%	17%	24%
Doing alright	352	159	189	34	61	56	62	59	79	34	81	108	89	41	188	43	121
	35%	33%	37%	34%	35%	35%	36%	38%	33%	38%	34%	34%	39%	29%	38% p	42% p	29%
Just about getting by	253	109	142	30	56	43	40	39	45	23	59	80	58	33	125	27	101
	25%	22%	28%	30% h	32% h	26%	23%	25%	19%	26%	25%	26%	25%	24%	25%	27%	25%
Finding it quite difficult	101	52	46	15	16	14	24	16	15	12	21	29	21	17	43	9	48
	10%	11%	9%	15% h	9%	9%	14% h	10%	6%	14%	9%	9%	9%	13%	9%	9%	12%
Finding it very difficult	58	27	31	5	14	16	7	11	5	2	16	25	6	9	21	4	34
	6%	6%	6%	5%	8% h	10% fh	4%	7% h	2%	2%	7%	8%	3%	7% l	4%	4%	8% n
Don't know	3	-	3	1	-	-	1	-	2	-	1	-	-	3	3	-	1
	*	-	1%	1%	-	-	1%	-	1%	-	*	-	-	2% k	1%	-	*
Refused	11	5	6	1	*	-	4	2	4	1	4	2	1	3	2	1	7
	1%	1%	1%	1%	*	-	2%	1%	2%	1%	2%	1%	*	2%	*	1%	2%
NET: All comfortable/ alright	579	293	280	48	87	89	98	89	167	49	133	179	143	74	299	60	220
	58%	60%	55%	48%	50%	55%	56%	57%	70% cdefg	56%	57%	57%	62%	53%	61%	60%	54%
NET: All difficult	159	80	77	20	30	30	31	27	20	14	37	53	27	27	64	12	82
	16%	16%	15%	20% h	17% h	19% h	18% h	17% h	8%	16%	16%	17%	12%	19%	13%	12%	20% n

Proportions/Means: Columns Tested (5% risk level) - a/b - c/d/e/f/g/h - i/j/k/l/m - n/o/p
Overlap formulae used. * small base

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.

J21087517-39-04 28-SEP - 04-OCT 2022
PUBLIC
FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 2
FII1 - How would you say you are managing, financially, at the moment. Would you say you are...

Base: All GB Adults aged 18+

	TOTAL	SOCIAL GRADE				EDUCATION				CHILDREN IN HOUSEHOLD		MARITAL STATUS			ETHNICITY		TENURE			
		AB (a)	C1 (b)	C2 (c)	DE (d)	GCSE/ O-LV/ CSE/ NVQ12 (e)	A-LVL OR EQUIV (f)	DEGR/ MAST/ PHD (g)	NO FORML QUAL (h)	YES (i)	NO (j)	MARRIED/ LIVING AS (k)	SINGLE (l)	WID/ DIV/ SEP (m)	WHITE (n)	BAME (o)	OWNED OUTRIGHT (p)	MORTGAGE (q)	RENTED (r)	OTHER (s)
Unweighted Base	1005	243	389	162	157	166	201	487	66	282	723	581	284	135	843	153	334	327	284	24
Weighted Base	1005	270	262	202	234	188	201	454	74*	274	731	565	285	151	870	127	343	308	299	23**
Living comfortably	227 23%	102 38% bcd	57 22% d	36 18%	29 12%	39 21%	43 21%	116 25% h	8 11%	47 17%	179 25% i	169 30% lm	36 13%	21 14%	209 24% o	18 14%	122 35% qr	82 27% r	14 5%	6 25%
Doing alright	352 35%	109 41% d	99 38% d	82 41% d	50 21%	67 36%	60 30%	174 38%	21 29%	86 31%	266 36%	219 39% m	92 32%	38 25%	310 36%	40 31%	136 40% r	125 41% r	75 25%	6 27%
Just about getting by	253 25%	37 14%	67 26% a	60 30% a	75 32% a	48 26%	60 30% g	99 22%	26 35% g	88 32% j	165 23%	114 20%	89 31% k	50 33% k	216 25%	36 28%	52 15%	71 23% p	117 39% pq	5 21%
Finding it quite difficult	101 10%	12 4%	30 11% a	13 6%	40 17% ac	16 8%	25 12% g	32 7%	14 19% eg	30 11%	70 10%	39 7%	34 12% k	27 18% k	80 9%	17 14%	18 5%	20 7%	54 18% pq	2 8%
Finding it very difficult	58 6%	6 2%	6 2%	8 4%	35 15% abc	15 8%	11 5%	24 5%	4 5%	17 6%	41 6%	15 3%	30 11% k	13 9% k	44 5%	14 11% n	8 2%	8 3%	37 12% pq	4 17%
Don't know	3 *	2 1%	2 1%	-	-	-	-	3 1%	-	1 *	2 *	1 *	1 *	2 1%	3 *	1 1%	2 *	-	-	-
Refused	11 1%	2 1%	1 *	3 1%	5 2%	3 1%	1 1%	5 1%	1 1%	4 2%	7 1%	9 2%	2 1%	-	9 1%	2 2%	6 2%	2 1%	1 *	1 3%
NET: All comfortable/ alright	579 58%	211 78% bcd	156 60% d	118 58% d	79 34%	106 56% h	103 51%	290 64% fh	29 39%	134 49%	445 61% i	388 69% lm	128 45%	59 39%	519 60% o	57 45%	257 75% qr	207 67% r	90 30%	12 52%
NET: All difficult	159 16%	18 7%	36 14% a	21 10%	76 32% abc	31 16%	36 18%	56 12%	18 24% g	47 17%	112 15%	53 9%	65 23% k	40 27% k	124 14%	32 25% n	26 8%	28 9%	91 30% pq	6 25%

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f/g/h - i/j - k/l/m - n/o - p/q/r/s
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

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J21087517-39-04 28-SEP - 04-OCT 2022
PUBLIC
FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 3
FII1 - How would you say you are managing, financially, at the moment. Would you say you are...

Base: All GB Adults aged 18+

	TOTAL	HOUSEHOLD INCOME			INDICES OF MULTIPLE DEPRIVATION (QUINTILES)					MANAGING FINANCIALLY							PAYMENT OF UNEXPECTED £200 (MOST LIKELY TO)		EXPERIENCED FINANCIAL DIFFICULTY PAST 12 MONTHS	
		LESS THAN £25,000 (a)	£25,000-£49,999 (b)	£50,000 + (c)	LOWEST (d)	LOW (e)	MIDDLE (f)	HIGH (g)	HIGHEST (h)	LIVING COMFORTABLY (i)	DOING ALRIGHT (j)	JUST ABOUT GETTING BY (k)	FINDING IT QUITE DIFFICULT (l)	FINDING IT VERY DIFFICULT (m)	NET: COMFORTABLE/ALRIGHT (n)	NET: ALL DIFFICULT (o)	USE OWN MONEY OR SAVINGS (p)	BORROW IN ANY WAY (q)	YES (r)	NO (s)
Unweighted Base	1005	156	194	328	136	168	199	179	177	226	361	251	103	52	587	155	674	216	347	649
Weighted Base	1005	186	183	307	146	166	200	185	166	227	352	253	101*	58*	579	159	659	215	349	649
Living comfortably	227 23%	19 10%	44 24% a	114 37% ab	14 10%	26 16%	43 22% d	62 33% def	62 37% def	227 100% jklmno	-	-	-	-	227 39% jklmo	-	203 31% q	13 6%	10 3%	217 33% r
Doing alright	352 35%	52 28%	58 32%	128 42% ab	46 32%	69 41%	66 33%	57 31%	65 39%	-	352 100% iklmno	-	-	-	352 61% iklmo	-	282 43% q	60 28%	63 18%	287 44% r
Just about getting by	253 25%	57 30% c	60 33% c	45 15%	47 32% h	38 23%	53 27% h	42 23%	27 16%	-	-	253 100% ijlmno	-	-	-	-	126 19%	87 40% p	139 40% s	113 17%
Finding it quite difficult	101 10%	33 18% bc	18 10% c	11 4%	20 14% h	21 13%	22 11%	13 7%	10 6%	-	-	-	101 100% ijkmno	-	-	101 63% ijkmn	35 5%	34 16% p	78 22% s	20 3%
Finding it very difficult	58 6%	25 13% bc	3 2%	6 2%	18 13% efgh	6 4%	11 5%	8 4%	2 1%	-	-	-	-	58 100% ijkln o	-	58 37% ijkln	4 1%	20 9% p	55 16% s	3 1%
Don't know	3 *	-	-	2 *	-	2 1%	-	2 1%	-	-	-	-	-	-	-	-	3 *	-	1 *	3 *
Refused	11 1%	1 1%	-	-	-	4 2%	4 2%	1 1%	-	-	-	-	-	-	-	-	5 1%	*	3 1%	5 1%
NET: All comfortable/ alright	579 58%	70 38%	102 56% a	243 79% ab	61 42%	95 57% d	109 55% d	119 64% d	127 77% defg	227 100% klmo	352 100% klmo	-	-	-	579 100% klmo	-	485 74% q	73 34%	73 21%	504 78% r
NET: All difficult	159 16%	58 31% bc	21 12% c	17 6%	38 26% gh	27 16% h	33 17% h	21 11%	11 7%	-	-	-	101 100% ijkn	58 100% ijkn	-	159 100% ijkn	39 6%	54 25% p	133 38% s	24 4%

Proportions/Means: Columns Tested (5% risk level) - a/b/c - d/e/f/g/h - i/j/k/l/m/n/o - p/q - r/s
Overlap formulae used. * small base

J21087517-39-04 28-SEP - 04-OCT 2022
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FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 4
FII2 - Summary Table Which of the following, if any, have you cut back on in the past 12 months to save money?

Base: All GB Adults aged 18+

	Eating out	Buying luxury food items	Buying basic food items	Buying clothes for yourself or your family	A holiday	Socialisin g with friends	Trips, excursions and days out excluding holidays	Heating, to save on gas, electricit y or oil	Car usage	The number of baths or number or length of showers taken - to reduce hot water use	Use of lighting to save electricit y	Use of appliances , to save electricit y	Buying a new car or upgrading existing cars	Paying for TV services or subscripti ons like Sky, Netflix, Virgin Media or Apple TV	Making charitable contributi ons	Any other household activities not listed
Unweighted Base	1005	1005	1005	1005	1005	1005	1005	1005	1005	1005	1005	1005	1005	1005	1005	1005
Weighted Base	1005	1005	1005	1005	1005	1005	1005	1005	1005	1005	1005	1005	1005	1005	1005	1005
Have cut back on in the past 12 months	551	514	206	489	435	381	443	626	374	364	540	544	276	363	314	181
	55%	51%	21%	49%	43%	38%	44%	62%	37%	36%	54%	54%	28%	36%	31%	18%
Have not cut back on in the past 12 months	424	460	790	500	525	599	543	369	545	629	456	440	589	593	655	699
	42%	46%	79%	50%	52%	60%	54%	37%	54%	63%	45%	44%	59%	59%	65%	70%
Don't know	20	22	5	10	34	20	12	6	53	8	5	16	99	30	27	117
	2%	2%	*	1%	3%	2%	1%	1%	5%	1%	1%	2%	10%	3%	3%	12%
Refused	10	8	4	6	10	5	6	4	33	3	4	5	40	19	8	8
	1%	1%	*	1%	1%	*	1%	*	3%	*	*	1%	4%	2%	1%	1%

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J21087517-39-04 28-SEP - 04-OCT 2022
PUBLIC
FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 5
FII2_1 - Which of the following, if any, have you cut back on in the past 12 months to save money?   Eating out

Base: All GB Adults aged 18+

		GENDER		AGE						GOVERNMENT OFFICE REGION					WORKING STATUS		
	TOTAL	MALE (a)	FEMALE (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	SCOTLAND (i)	NORTH (j)	MIDLANDS (k)	SOUTH (l)	LONDON (m)	FULL TIME (n)	PART TIME (o)	NOT WORKING (p)
Unweighted Base	1005	509	486	104	179	174	164	177	207	117	202	312	239	135	528	101	376
Weighted Base	1005	487	508	100*	174	162	174	157	237	88	235	314	230	139	493	101*	411
Have cut back on in the past 12 months	551	240	306	72	110	96	96	90	87	54	114	178	130	75	280	62	209
	55%	49%	60% a	72% efgh	64% h	59% h	55% h	57% h	37%	62% j	48%	57%	57%	54%	57%	61%	51%
Have not cut back on in the past 12 months	424	231	188	28	58	64	76	59	138	32	110	125	97	60	204	35	185
	42%	47% b	37%	28%	33%	40%	44% c	38%	58% cdefg	37%	47%	40%	42%	43%	41%	35%	45%
Don't know	20	8	12	-	4	-	2	4	9	1	9	7	1	2	4	3	13
	2%	2%	2%	-	2%	-	1%	3% e	4% e	1%	4% l	2%	*	2%	1%	3%	3% n
Refused	10	8	3	-	1	2	-	4	3	-	2	5	2	1	5	1	4
	1%	2%	1%	-	*	1%	-	3% f	1%	-	1%	2%	1%	1%	1%	1%	1%

Proportions/Means: Columns Tested (5% risk level) - a/b - c/d/e/f/g/h - i/j/k/l/m - n/o/p
Overlap formulae used. * small base

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J21087517-39-04 28-SEP - 04-OCT 2022
PUBLIC
FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 6
FII2_1 - Which of the following, if any, have you cut back on in the past 12 months to save money?   Eating out

Base: All GB Adults aged 18+

	TOTAL	SOCIAL GRADE				EDUCATION				CHILDREN IN HOUSEHOLD		MARITAL STATUS			ETHNICITY		TENURE			
		AB (a)	C1 (b)	C2 (c)	DE (d)	GCSE/ O-LV/ CSE/ NVQ12 (e)	A-LVL OR EQUIV (f)	DEGR/ MAST/ PHD (g)	NO FORML QUAL (h)	YES (i)	NO (j)	MARRIED/ LIVING AS (k)	SINGLE (l)	WID/ DIV/ SEP (m)	WHITE (n)	BAME (o)	OWNED OUTRIGHT (p)	MORTGAGE (q)	RENTED (r)	OTHER (s)
Unweighted Base	1005	243	389	162	157	166	201	487	66	282	723	581	284	135	843	153	334	327	284	24
Weighted Base	1005	270	262	202	234	188	201	454	74*	274	731	565	285	151	870	127	343	308	299	23**
Have cut back on in the past 12 months	551	117	144	118	149	93	131	249	38	176	375	293	178	79	459	86	136	172	200	17
	55%	43%	55% a	58% a	64% a	50%	65% eg	55%	51%	64% j	51%	52%	63% k	52%	53%	67% n	40%	56% p	67% pq	75%
Have not cut back on in the past 12 months	424	147	110	81	73	88	65	191	31	96	328	262	94	65	385	39	194	134	84	6
	42%	55% bcd	42% d	40%	31%	47% f	32%	42% f	42%	35%	45% i	46% l	33%	43%	44% o	30%	57% qr	43% r	28%	25%
Don't know	20	6	6	-	7	5	1	11	1	2	17	8	6	6	17	3	10	2	7	-
	2%	2%	2% c	-	3% c	3%	1%	2%	2%	1%	2%	1%	2%	4%	2%	2%	3% q	1%	2%	-
Refused	10	-	2	3	5	1	3	3	3	-	10	2	7	1	10	-	2	-	7	-
	1%	-	1%	2%	2%	1%	1%	1%	5% g	-	1%	* k	2% k	1%	1%	-	1%	-	2% q	-

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f/g/h - i/j - k/l/m - n/o - p/q/r/s
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

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.

Table 7
FII2_1 - Which of the following, if any, have you cut back on in the past 12 months to save money?   Eating out

Base: All GB Adults aged 18+

	TOTAL	HOUSEHOLD INCOME			INDICES OF MULTIPLE DEPRIVATION (QUINTILES)					MANAGING FINANCIALLY							PAYMENT OF UNEXPECTED £200 (MOST LIKELY TO)		EXPERIENCED FINANCIAL DIFFICULTY PAST 12 MONTHS	
		LESS THAN £25,000	£25,000-£49,999	£50,000 +	LOWEST	LOW	MIDDLE	HIGH	HIGHEST	LIVING COMFORT ABLY	DOING ALRIGHT	JUST ABOUT GETTING BY	FINDING IT QUITE DIFFICU LT	FINDING IT VERY DIFFICU LT	NET: COMFORT ABLE/ ALRIGHT	NET: ALL DIFFICU LT	USE OWN MONEY OR SAVINGS	BORROW IN ANY WAY	YES	NO
		(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)
Unweighted Base	1005	156	194	328	136	168	199	179	177	226	361	251	103	52	587	155	674	216	347	649
Weighted Base	1005	186	183	307	146	166	200	185	166	227	352	253	101*	58*	579	159	659	215	349	649
Have cut back on in the past 12 months	551	117	105	141	92	97	111	91	76	53	183	174	82	52	236	134	309	150	263	283
	55%	63%	58%	46%	63%	58%	56%	49%	46%	23%	52%	69%	81%	90%	41%	84%	47%	69%	75%	44%
		c	c		gh	h					in	ijn	ijkn	ijkn	i	ijkn		p	s	
Have not cut back on in the past 12 months	424	55	73	164	46	68	81	90	86	173	160	72	13	1	332	14	338	59	72	352
	42%	30%	40%	53%	31%	41%	40%	48%	52%	76%	45%	28%	13%	1%	57%	9%	51%	27%	21%	54%
				ab				d	df	jklm no	klmo	lmo	mo		jklmo	m	q			r
Don't know	20	9	4	1	6	*	4	3	4	1	6	5	3	4	7	7	8	5	9	10
	2%	5%	2%	*	4%	*	2%	2%	2%	*	2%	2%	3%	6%	1%	4%	1%	2%	3%	2%
		c			e									in		in				
Refused	10	4	1	-	2	1	4	1	-	-	3	1	3	1	3	4	4	2	5	3
	1%	2%	1%	-	1%	*	2%	1%	-	-	1%	1%	3%	2%	1%	3%	1%	1%	1%	1%
		c											in			in				

Proportions/Means: Columns Tested (5% risk level) - a/b/c - d/e/f/g/h - i/j/k/l/m/n/o - p/q - r/s
Overlap formulae used. * small base

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.

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J21087517-39-04 28-SEP - 04-OCT 2022
PUBLIC
FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 8
FII2_2 - Which of the following, if any, have you cut back on in the past 12 months to save money?   Buying luxury food items

Base: All GB Adults aged 18+

| | | GENDER | | AGE | | | | | | GOVERNMENT OFFICE REGION | | | | | WORKING STATUS | | |
	TOTAL	MALE (a)	FEMALE (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	SCOTLAND (i)	NORTH (j)	MIDLANDS (k)	SOUTH (l)	LONDON (m)	FULL TIME (n)	PART TIME (o)	NOT WORKING (p)
Unweighted Base	1005	509	486	104	179	174	164	177	207	117	202	312	239	135	528	101	376
Weighted Base	1005	487	508	100*	174	162	174	157	237	88	235	314	230	139	493	101*	411
Have cut back on in the past 12 months	514	230	281	63	104	96	94	75	81	47	122	157	117	71	264	57	193
	51%	47%	55% a	63% gh	60% gh	59% h	54% h	48% h	34%	54%	52%	50%	51%	51%	54%	57%	47%
Have not cut back on in the past 12 months	460	240	213	35	66	63	78	70	148	37	109	145	105	63	217	42	200
	46%	49% b	42%	35%	38%	39%	45%	44%	62% cdefg	42%	47%	46%	46%	46%	44%	42%	49%
Don't know	22	10	12	2	2	2	2	8	5	2	3	9	5	4	8	*	14
	2%	2%	2%	2%	1%	1%	1%	5% de	2%	2%	1%	3%	2%	3%	2%	*	3%
Refused	8	7	1	-	1	1	-	4	2	1	-	3	3	1	3	1	4
	1%	2% b	*	-	1%	1%	-	2%	1%	2%	-	1%	1%	1%	1%	1%	1%

Proportions/Means: Columns Tested (5% risk level) - a/b - c/d/e/f/g/h - i/j/k/l/m - n/o/p
Overlap formulae used. * small base

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J21087517-39-04 28-SEP - 04-OCT 2022
PUBLIC
FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 9
FII2_2 - Which of the following, if any, have you cut back on in the past 12 months to save money? Buying luxury food items

Base: All GB Adults aged 18+

	TOTAL	SOCIAL GRADE				EDUCATION				CHILDREN IN HOUSEHOLD		MARITAL STATUS			ETHNICITY		TENURE			
		AB (a)	C1 (b)	C2 (c)	DE (d)	GCSE/ O-LV/ CSE/ NVQ12 (e)	A-LVL OR EQUIV (f)	DEGR/ MAST/ PHD (g)	NO FORML QUAL (h)	YES (i)	NO (j)	MARRIED/ LIVING AS (k)	SINGLE (l)	WID/ DIV/ SEP (m)	WHITE (n)	BAME (o)	OWNED OUTRIGHT (p)	MORTGAGE (q)	RENTED (r)	OTHER (s)
Unweighted Base	1005	243	389	162	157	166	201	487	66	282	723	581	284	135	843	153	334	327	284	24
Weighted Base	1005	270	262	202	234	188	201	454	74*	274	731	565	285	151	870	127	343	308	299	23**
Have cut back on in the past 12 months	514	114	136	114	128	102	107	228	36	159	355	263	170	80	432	77	135	158	187	14
	51%	42%	52% a	57% a	55% a	54%	53%	50%	49%	58% j	49%	47%	60% k	53%	50%	60% n	39%	51% p	63% pq	61%
Have not cut back on in the past 12 months	460	152	121	80	93	80	88	210	36	109	351	292	105	61	409	49	192	149	99	8
	46%	56% bcd	46%	39%	40%	43%	44%	46%	49%	40%	48% i	52% lm	37%	41%	47%	39%	56% r	48% r	33%	35%
Don't know	22	3	4	5	10	4	4	11	-	4	19	8	6	9	21	1	13	1	7	1
	2%	1%	1%	2%	4%	2%	2%	2%	-	1%	3%	1%	2%	6% k	2%	1%	4% q	*	2% q	4%
Refused	8	1	1	4	3	1	1	5	1	1	7	3	5	1	8	-	3	-	6	-
	1%	*	*	2%	1%	1%	1%	1%	2%	*	1%	*	2%	1%	1%	-	1%	-	2% q	-

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f/g/h - i/j - k/l/m - n/o - p/q/r/s
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

11 Jan 2023

Table 10
FII2_2 - Which of the following, if any, have you cut back on in the past 12 months to save money?   Buying luxury food items

Base: All GB Adults aged 18+

	TOTAL	HOUSEHOLD INCOME			INDICES OF MULTIPLE DEPRIVATION (QUINTILES)					MANAGING FINANCIALLY							PAYMENT OF UNEXPECTED £200 (MOST LIKELY TO)		EXPERIENCED FINANCIAL DIFFICULTY PAST 12 MONTHS	
		LESS THAN £25,000	£25,000-£49,999	£50,000 +	LOWEST	LOW	MIDDLE	HIGH	HIGHEST	LIVING COMFORTABLY	DOING ALRIGHT	JUST ABOUT GETTING BY	FINDING IT QUITE DIFFICU LT	FINDING IT VERY DIFFICU LT	NET: COMFORT ABLE/ ALRIGHT	NET: ALL DIFFICU LT	USE OWN MONEY OR SAVINGS	BORROW IN ANY WAY	YES	NO
		(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)
Unweighted Base	1005	156	194	328	136	168	199	179	177	226	361	251	103	52	587	155	674	216	347	649
Weighted Base	1005	186	183	307	146	166	200	185	166	227	352	253	101*	58*	579	159	659	215	349	649
Have cut back on in the past 12 months	514	111	104	135	93	89	97	80	74	49	175	168	74	47	223	121	291	140	236	274
	51%	60% c	57% c	44%	64% fgh	54%	49%	44%	45%	21%	50% in	66% ijn	73% ijn	80% ijn	39% i	76% ijn	44%	65% p	68% s	42%
Have not cut back on in the past 12 months	460	67	73	166	49	73	91	98	89	175	169	77	25	4	344	29	353	70	98	360
	46%	36%	40%	54% ab	34%	44%	45% d	53% d	54% d	77% jklm no	48% klmo	30% mo	25% mo	8%	59% jklm o	18% m	54%	33% q	28%	56% r
Don't know	22	7	5	5	4	3	7	6	2	2	8	4	2	6	10	8	10	4	12	10
	2%	4%	3%	1%	2%	2%	4%	3%	1%	1%	2%	2%	2%	10% ijkln	2%	5% iln	2%	2%	4%	2%
Refused	8	1	1	*	-	1	5	-	*	1	*	4	-	1	1	1	5	1	2	4
	1%	1%	1%	*	-	1%	2%	-	*	*	*	2% n	-	2%	*	1%	1%	1%	1%	1%

Proportions/Means: Columns Tested (5% risk level) - a/b/c - d/e/f/g/h - i/j/k/l/m/n/o - p/q - r/s
Overlap formulae used. * small base

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11 Jan 2023

Table 11
FII2_3 - Which of the following, if any, have you cut back on in the past 12 months to save money?   Buying basic food items

Base: All GB Adults aged 18+

		GENDER		AGE						GOVERNMENT OFFICE REGION					WORKING STATUS		
	TOTAL	MALE (a)	FEMALE (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	SCOTLAND (i)	NORTH (j)	MIDLANDS (k)	SOUTH (l)	LONDON (m)	FULL TIME (n)	PART TIME (o)	NOT WORKING (p)
Unweighted Base	1005	509	486	104	179	174	164	177	207	117	202	312	239	135	528	101	376
Weighted Base	1005	487	508	100*	174	162	174	157	237	88	235	314	230	139	493	101*	411
Have cut back on in the past 12 months	206	95	109	17	40	23	37	38	51	16	44	73	45	28	77	15	114
	21%	19%	22%	17%	23%	14%	21%	24% e	22%	18%	19%	23%	20%	20%	16%	14%	28% no
Have not cut back on in the past 12 months	790	388	395	80	132	137	136	117	186	70	190	238	184	108	414	84	291
	79%	80%	78%	80%	76%	85% g	78%	74%	78%	80%	81%	76%	80%	78%	84% p	83% p	71%
Don't know	5	-	4	3	1	-	-	1	-	1	-	2	-	2	1	1	3
	*	-	1%	3% efh	1%	-	-	1%	-	1%	-	1%	-	2%	*	1%	1%
Refused	4	4	-	-	-	1	1	2	-	1	-	1	1	1	1	1	2
	*	1%	-	-	-	1%	1%	1%	-	2%	-	*	*	1%	*	1%	1%

Proportions/Means: Columns Tested (5% risk level) - a/b - c/d/e/f/g/h - i/j/k/l/m - n/o/p
Overlap formulae used. * small base

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Table 12
FII2_3 - Which of the following, if any, have you cut back on in the past 12 months to save money?   Buying basic food items

Base: All GB Adults aged 18+

	TOTAL	SOCIAL GRADE				EDUCATION				CHILDREN IN HOUSEHOLD		MARITAL STATUS			ETHNICITY		TENURE			
		AB (a)	C1 (b)	C2 (c)	DE (d)	GCSE/ O-LV/ CSE/ NVQ12 (e)	A-LVL OR EQUIV (f)	DEGR/ MAST/ PHD (g)	NO FORML QUAL (h)	YES (i)	NO (j)	MARRIED/ LIVING AS (k)	SINGLE (l)	WID/ DIV/ SEP (m)	WHITE (n)	BAME (o)	OWNED OUTRIGHT (p)	MORTGAGE (q)	RENTED (r)	OTHER (s)
Unweighted Base	1005	243	389	162	157	166	201	487	66	282	723	581	284	135	843	153	334	327	284	24
Weighted Base	1005	270	262	202	234	188	201	454	74*	274	731	565	285	151	870	127	343	308	299	23**
Have cut back on in the past 12 months	206	19	48	38	95	43	44	66	28	49	157	80	67	58	170	35	49	40	104	7
	21%	7%	18% a	19% a	41% abc	23% g	22% g	15%	38% efg	18%	22%	14%	23% k	39% kl	20%	27% n	14%	13%	35% pq	32%
Have not cut back on in the past 12 months	790	250	211	162	136	143	156	382	46	223	567	482	212	93	692	91	292	268	190	15
	79%	93% bcd	81% d	80% d	58%	76% h	78% h	84% eh	62%	81%	78%	85% lm	74% m	61%	80% o	72%	85% r	87% r	63%	64%
Don't know	5	-	2	1	2	1	1	2	-	2	2	1	4	-	4	1	1	-	3	-
	*	-	1%	*	1%	*	*	1%	-	1%	*	*	1% k	-	*	1%	*	-	1%	-
Refused	4	1	1	1	1	-	-	4	-	-	4	2	2	-	4	-	1	-	2	1
	*	*	*	1%	1%	-	-	1%	-	-	1%	*	1%	-	*	-	*	-	1%	4%

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f/g/h - i/j - k/l/m - n/o - p/q/r/s
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

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Return to Index

Table 13
FII2_3 - Which of the following, if any, have you cut back on in the past 12 months to save money? Buying basic food items

Base: All GB Adults aged 18+

	TOTAL	HOUSEHOLD INCOME			INDICES OF MULTIPLE DEPRIVATION (QUINTILES)					MANAGING FINANCIALLY							PAYMENT OF UNEXPECTED £200 (MOST LIKELY TO)		EXPERIENCED FINANCIAL DIFFICULTY PAST 12 MONTHS	
		LESS THAN £25,000	£25,000-£49,999	£50,000 +	LOWEST	LOW	MIDDLE	HIGH	HIGHEST	LIVING COMFORTABLY	DOING ALRIGHT	JUST ABOUT GETTING BY	FINDING IT QUITE DIFFICULT	FINDING IT VERY DIFFICULT	NET: COMFORTABLE/ ALRIGHT	NET: ALL DIFFICULT	USE OWN MONEY OR SAVINGS	BORROW IN ANY WAY	YES	NO
		(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)
Unweighted Base	1005	156	194	328	136	168	199	179	177	226	361	251	103	52	587	155	674	216	347	649
Weighted Base	1005	186	183	307	146	166	200	185	166	227	352	253	101*	58*	579	159	659	215	349	649
Have cut back on in the past 12 months	206	76	31	23	51	32	46	23	15	9	38	68	47	43	47	90	79	53	131	75
	21%	41% bc	17% c	8%	35% efgh	19% h	23% gh	12%	9%	4%	11% in	27% ijn	47% ijkn	73% ijkln o	8% i	57% ijkl n	12%	24% p	37% s	12%
Have not cut back on in the past 12 months	790	108	151	283	94	132	152	160	150	217	312	180	53	16	529	69	575	163	215	570
	79%	58%	83% a	92% ab	65%	79% d	76% d	86% df	90% def	96% jklm no	89% klmo	71% lmo	53% mo	27%	91% jklm o	43% m	87%	76%	62%	88% r
Don't know	5	2	-	-	1	1	-	2	-	-	2	3	-	-	2	-	2	-	3	1
	*	1%	-	-	*	1%	-	1%	-	-	*	1%	-	-	*	-	*	-	1%	*
Refused	4	-	-	1	-	1	1	-	1	1	-	1	-	-	1	-	2	-	-	2
	*	-	-	*	-	1%	1%	-	1%	*	-	1%	-	-	*	-	*	-	-	*

Proportions/Means: Columns Tested (5% risk level) - a/b/c - d/e/f/g/h - i/j/k/l/m/n/o - p/q - r/s
Overlap formulae used. * small base

Table 14
FII2_4 - Which of the following, if any, have you cut back on in the past 12 months to save money?   Buying clothes for yourself or your family

Base: All GB Adults aged 18+

| | | GENDER | | AGE | | | | | | GOVERNMENT OFFICE REGION | | | | | WORKING STATUS | | |
	TOTAL	MALE (a)	FEMALE (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	SCOTLAND (i)	NORTH (j)	MIDLANDS (k)	SOUTH (l)	LONDON (m)	FULL TIME (n)	PART TIME (o)	NOT WORKING (p)
Unweighted Base	1005	509	486	104	179	174	164	177	207	117	202	312	239	135	528	101	376
Weighted Base	1005	487	508	100*	174	162	174	157	237	88	235	314	230	139	493	101*	411
Have cut back on in the past 12 months	489	192	291	60	98	77	87	86	81	42	114	161	96	75	233	62	194
	49%	39%	57% a	60% h	56% h	48% h	50% h	55% h	34%	48%	49%	51% l	42%	54% l	47%	62% np	47%
Have not cut back on in the past 12 months	500	283	213	38	75	82	83	69	152	43	116	147	132	61	254	36	210
	50%	58% b	42%	38%	43%	51%	48%	44%	64% cdefg	49%	50%	47%	58% km	44%	52% o	36%	51% o
Don't know	10	7	3	2	-	3	2	-	4	3	3	3	1	1	4	1	5
	1%	1%	1%	2%	-	2%	1%	-	2%	3% l	1%	1%	*	1%	1%	1%	1%
Refused	6	5	1	-	1	-	2	2	1	-	1	3	1	1	2	1	3
	1%	1%	*	-	1%	-	1%	1%	*	-	*	1%	*	1%	*	1%	1%

Proportions/Means: Columns Tested (5% risk level) - a/b - c/d/e/f/g/h - i/j/k/l/m - n/o/p
Overlap formulae used. * small base

J21087517-39-04 28-SEP - 04-OCT 2022
PUBLIC
FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 15
FII2_4 - Which of the following, if any, have you cut back on in the past 12 months to save money?   Buying clothes for yourself or your family

Base: All GB Adults aged 18+

	TOTAL	SOCIAL GRADE				EDUCATION				CHILDREN IN HOUSEHOLD		MARITAL STATUS			ETHNICITY		TENURE			
		AB (a)	C1 (b)	C2 (c)	DE (d)	GCSE/ O-LV/ CSE/ NVQ12 (e)	A-LVL OR EQUIV (f)	DEGR/ MAST/ PHD (g)	NO FORML QUAL (h)	YES (i)	NO (j)	MARRIED/ LIVING AS (k)	SINGLE (l)	WID/ DIV/ SEP (m)	WHITE (n)	BAME (o)	OWNED OUTRIGHT (p)	MORTGAGE (q)	RENTED (r)	OTHER (s)
Unweighted Base	1005	243	389	162	157	166	201	487	66	282	723	581	284	135	843	153	334	327	284	24
Weighted Base	1005	270	262	202	234	188	201	454	74*	274	731	565	285	151	870	127	343	308	299	23**
Have cut back on in the past 12 months	489	96	126	99	145	91	104	214	36	153	336	245	157	87	407	77	124	140	193	17
	49%	36%	48% a	49% a	62% abc	49%	52%	47%	49%	56% j	46%	43%	55% k	57% k	47%	60% n	36%	45% p	65% pq	71%
Have not cut back on in the past 12 months	500	167	133	101	84	92	96	230	36	121	379	311	123	62	447	51	214	164	101	6
	50%	62% bcd	51% d	50% d	36%	49%	48%	51%	49%	44%	52% i	55% lm	43%	41%	51% o	40%	62% qr	53% r	34%	25%
Don't know	10	2	1	1	5	5	1	5	-	1	10	5	4	1	10	-	3	3	2	-
	1%	1%	*	1%	2%	3%	*	1%	-	*	1%	1%	1%	1%	1%	-	1%	1%	1%	-
Refused	6	3	1	1	1	-	-	5	1	-	6	4	2	1	6	-	2	1	2	1
	1%	1%	*	1%	*	-	-	1%	1%	-	1%	1%	1%	1%	1%	-	1%	*	1%	4%

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f/g/h - i/j - k/l/m - n/o - p/q/r/s
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

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.

Table 16
FII2_4 - Which of the following, if any, have you cut back on in the past 12 months to save money? Buying clothes for yourself or your family

Base: All GB Adults aged 18+

	TOTAL	HOUSEHOLD INCOME			INDICES OF MULTIPLE DEPRIVATION (QUINTILES)					MANAGING FINANCIALLY							PAYMENT OF UNEXPECTED £200 (MOST LIKELY TO)		EXPERIENCED FINANCIAL DIFFICULTY PAST 12 MONTHS	
		LESS THAN £25,000	£25,000-£49,999	£50,000 +	LOWEST	LOW	MIDDLE	HIGH	HIGHEST	LIVING COMFORT ABLY	DOING ALRIGHT	JUST ABOUT GETTING BY	FINDING IT QUITE DIFFICU LT	FINDING IT VERY DIFFICU LT	NET: COMFORT ABLE/ ALRIGHT	NET: ALL DIFFICU LT	USE OWN MONEY OR SAVINGS	BORROW IN ANY WAY	YES	NO
		(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)
Unweighted Base	1005	156	194	328	136	168	199	179	177	226	361	251	103	52	587	155	674	216	347	649
Weighted Base	1005	186	183	307	146	166	200	185	166	227	352	253	101*	58*	579	159	659	215	349	649
Have cut back on in the past 12 months	489	117	95	112	89	85	103	77	65	40	137	180	80	49	177	129	264	139	245	240
	49%	63% c	52% c	37%	61% gh	51% h	52% h	42%	39%	18%	39% in	71% ijn	79% ijn	85% ijn	31% i	81% ijkn	40%	65% p	70% s	37%
Have not cut back on in the past 12 months	500	67	85	190	54	77	93	105	100	184	213	66	20	7	396	28	387	71	97	402
	50%	36%	46%	62% ab	37%	47%	47%	57% d	60% def	81% jklm no	60% klmo	26%	20%	13%	68% jklm o	17%	59% q	33%	28%	62% r
Don't know	10	-	3	2	2	2	1	2	-	2	3	5	1	1	4	1	6	2	3	6
	1%	-	1%	1%	1%	1%	*	1%	-	1%	1%	2%	1%	1%	1%	1%	1%	1%	1%	1%
Refused	6	2	-	2	1	1	3	-	1	1	-	2	-	1	1	1	1	2	3	1
	1%	1%	-	1%	1%	1%	1%	-	1%	*	-	1%	-	2% j	*	1%	*	1%	1%	*

Proportions/Means: Columns Tested (5% risk level) - a/b/c - d/e/f/g/h - i/j/k/l/m/n/o - p/q - r/s
Overlap formulae used. * small base

Ipsos

J21087517-39-04 28-SEP - 04-OCT 2022
PUBLIC
FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 17
FII2_5 - Which of the following, if any, have you cut back on in the past 12 months to save money?   A holiday

Base: All GB Adults aged 18+

		GENDER		AGE						GOVERNMENT OFFICE REGION					WORKING STATUS		
	TOTAL	MALE (a)	FEMALE (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	SCOTLAND (i)	NORTH (j)	MIDLANDS (k)	SOUTH (l)	LONDON (m)	FULL TIME (n)	PART TIME (o)	NOT WORKING (p)
Unweighted Base	1005	509	486	104	179	174	164	177	207	117	202	312	239	135	528	101	376
Weighted Base	1005	487	508	100*	174	162	174	157	237	88	235	314	230	139	493	101*	411
Have cut back on in the past 12 months	435	187	245	50	88	78	74	70	74	47	105	135	84	64	214	50	171
	43%	38%	48% a	50% h	51% h	48% h	43% h	45% h	31%	53% l	45%	43%	37%	46%	43%	50%	42%
Have not cut back on in the past 12 months	525	277	241	47	75	81	96	80	146	38	119	168	128	73	264	47	214
	52%	57% b	48%	47%	43%	50%	55% d	51%	62% cde	43%	51%	53%	56% i	52%	54%	47%	52%
Don't know	34	17	17	1	9	3	4	4	13	3	10	8	12	1	12	2	20
	3%	4%	3%	1%	5%	2%	2%	2%	6%	4%	4%	2%	5% m	1%	2%	2%	5%
Refused	10	6	5	2	2	-	-	3	4	-	-	4	6	1	2	1	7
	1%	1%	1%	2%	1%	-	-	2%	2%	-	-	1%	2%	1%	*	1%	2%
													j				

Proportions/Means: Columns Tested (5% risk level) - a/b - c/d/e/f/g/h - i/j/k/l/m - n/o/p
Overlap formulae used. * small base

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J21087517-39-04 28-SEP - 04-OCT 2022
PUBLIC
FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 18
FII2_5 - Which of the following, if any, have you cut back on in the past 12 months to save money?   A holiday

Base: All GB Adults aged 18+

	TOTAL	SOCIAL GRADE				EDUCATION				CHILDREN IN HOUSEHOLD		MARITAL STATUS			ETHNICITY		TENURE			
		AB (a)	C1 (b)	C2 (c)	DE (d)	GCSE/ O-LV/ CSE/ NVQ12 (e)	A-LVL OR EQUIV (f)	DEGR/ MAST/ PHD (g)	NO FORML QUAL (h)	YES (i)	NO (j)	MARRIED/ LIVING AS (k)	SINGLE (l)	WID/ DIV/ SEP (m)	WHITE (n)	BAME (o)	OWNED OUTRIGHT (p)	MORTGAGE (q)	RENTED (r)	OTHER (s)
Unweighted Base	1005	243	389	162	157	166	201	487	66	282	723	581	284	135	843	153	334	327	284	24
Weighted Base	1005	270	262	202	234	188	201	454	74*	274	731	565	285	151	870	127	343	308	299	23**
Have cut back on in the past 12 months	435	95	111	93	120	88	88	196	32	140	296	210	151	74	361	70	109	129	168	14
	43%	35%	43%	46% a	51% a	47%	44%	43%	43%	51% j	40%	37%	53% k	49% k	41%	55% n	32%	42% p	56% pq	62%
Have not cut back on in the past 12 months	525	170	144	99	92	87	105	242	40	126	399	335	119	69	470	53	220	175	107	8
	52%	63% cd	55% d	49%	39%	46%	52%	53%	54%	46%	55% i	59% lm	42%	46%	54% o	42%	64% r	57% r	36%	36%
Don't know	34	3	3	6	21	13	6	10	-	5	29	15	11	9	31	3	11	3	20	*
	3%	1%	1%	3%	9% abc	7% gh	3%	2%	-	2%	4%	3%	4%	6%	4%	2%	3%	1%	7% q	2%
Refused	10	1	3	4	1	-	2	5	2	2	8	6	5	-	9	1	4	1	4	-
	1%	*	1%	2%	1%	-	1%	1%	3% e	1%	1%	1%	2%	-	1%	1%	1%	*	1%	-

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f/g/h - i/j - k/l/m - n/o - p/q/r/s
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

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.

J21087517-39-04 28-SEP - 04-OCT 2022
PUBLIC
FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 19
FII2_5 - Which of the following, if any, have you cut back on in the past 12 months to save money?   A holiday

Base: All GB Adults aged 18+

	TOTAL	HOUSEHOLD INCOME			INDICES OF MULTIPLE DEPRIVATION (QUINTILES)					MANAGING FINANCIALLY							PAYMENT OF UNEXPECTED £200 (MOST LIKELY TO)		EXPERIENCED FINANCIAL DIFFICULTY PAST 12 MONTHS	
		LESS THAN £25,000 (a)	£25,000-£49,999 (b)	£50,000 + (c)	LOWEST (d)	LOW (e)	MIDDLE (f)	HIGH (g)	HIGHEST (h)	LIVING COMFORTABLY (i)	DOING ALRIGHT (j)	JUST ABOUT GETTING BY (k)	FINDING IT QUITE DIFFICULT (l)	FINDING IT VERY DIFFICULT (m)	NET: COMFORTABLE/ ALRIGHT (n)	NET: ALL DIFFICULT (o)	USE OWN MONEY OR SAVINGS (p)	BORROW IN ANY WAY (q)	YES (r)	NO (s)
Unweighted Base	1005	156	194	328	136	168	199	179	177	226	361	251	103	52	587	155	674	216	347	649
Weighted Base	1005	186	183	307	146	166	200	185	166	227	352	253	101*	58*	579	159	659	215	349	649
Have cut back on in the past 12 months	435	94	91	96	83	75	93	61	59	35	130	155	68	43	165	111	241	123	224	207
	43%	51% c	50% c	31%	57% gh	45% g	47% gh	33%	36%	15%	37% in	61% ijn	68% ijn	73% ijn	28% i	70% ijn	37%	57% p	64% s	32%
Have not cut back on in the past 12 months	525	77	83	206	57	83	92	119	104	184	210	86	26	12	394	38	393	85	106	418
	52%	42%	45%	67% ab	39%	50%	46%	64% def	62% def	81% jklm no	60% klmo	34% o	26%	21%	68% jklm o	24%	60% q	39%	30%	64% r
Don't know	34	14	7	5	6	5	9	4	3	6	10	9	5	4	16	9	19	5	16	19
	3%	8% c	4%	2%	4%	3%	5%	2%	2%	3%	3%	4%	5%	6%	3%	6%	3%	2%	4%	3%
Refused	10	1	2	-	-	3	6	-	-	2	2	3	1	-	4	1	5	2	3	5
	1%	*	1%	-	-	2%	3% gh	-	-	1%	1%	1%	1%	-	1%	1%	1%	1%	1%	1%

Proportions/Means: Columns Tested (5% risk level) - a/b/c - d/e/f/g/h - i/j/k/l/m/n/o - p/q - r/s
Overlap formulae used. * small base

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11 Jan 2023

Table 20
FII2_6 - Which of the following, if any, have you cut back on in the past 12 months to save money?   Socialising with friends

Base: All GB Adults aged 18+

		GENDER		AGE						GOVERNMENT OFFICE REGION					WORKING STATUS		
	TOTAL	MALE (a)	FEMALE (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	SCOTLAND (i)	NORTH (j)	MIDLANDS (k)	SOUTH (l)	LONDON (m)	FULL TIME (n)	PART TIME (o)	NOT WORKING (p)
Unweighted Base	1005	509	486	104	179	174	164	177	207	117	202	312	239	135	528	101	376
Weighted Base	1005	487	508	100*	174	162	174	157	237	88	235	314	230	139	493	101*	411
Have cut back on in the past 12 months	381	170	208	43	86	71	67	58	55	41	78	116	88	57	186	46	150
	38%	35%	41%	43% h	50% fgh	44% h	38% h	37% h	23%	47% j	33%	37%	39%	41%	38%	45%	36%
Have not cut back on in the past 12 months	599	305	289	56	82	85	106	96	173	42	153	186	139	78	302	50	246
	60%	63%	57%	56%	47%	53%	61% d	61% d	73% cdefg	48%	65% i	59%	61% i	56%	61% o	50%	60%
Don't know	20	10	9	1	4	5	*	2	7	3	3	10	2	3	4	4	12
	2%	2%	2%	1%	2%	3%	*	1%	3%	3%	1%	3%	1%	2%	1%	4% n	3% n
Refused	5	2	2	-	1	-	1	2	1	1	-	2	-	1	1	1	3
	*	*	*	-	*	-	1%	1%	*	1%	-	1%	-	1%	*	1%	1%

Proportions/Means: Columns Tested (5% risk level) - a/b - c/d/e/f/g/h - i/j/k/l/m - n/o/p
Overlap formulae used. * small base

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.

11 Jan 2023

Table 21
FII2_6 - Which of the following, if any, have you cut back on in the past 12 months to save money?   Socialising with friends

Base: All GB Adults aged 18+

	TOTAL	SOCIAL GRADE				EDUCATION				CHILDREN IN HOUSEHOLD		MARITAL STATUS			ETHNICITY		TENURE			
		AB (a)	C1 (b)	C2 (c)	DE (d)	GCSE/ O-LV/ CSE/ NVQ12 (e)	A-LVL OR EQUIV (f)	DEGR/ MAST/ PHD (g)	NO FORML QUAL (h)	YES (i)	NO (j)	MARRIED/ LIVING AS (k)	SINGLE (l)	WID/ DIV/ SEP (m)	WHITE (n)	BAME (o)	OWNED OUTRIGHT (p)	MORTGAGE (q)	RENTED (r)	OTHER (s)
Unweighted Base	1005	243	389	162	157	166	201	487	66	282	723	581	284	135	843	153	334	327	284	24
Weighted Base	1005	270	262	202	234	188	201	454	74*	274	731	565	285	151	870	127	343	308	299	23**
Have cut back on in the past 12 months	381	66	94	94	111	83	71	168	34	132	249	184	131	66	309	66	87	104	161	13
	38%	24%	36% a	47% ab	47% ab	44%	35%	37%	46%	48% j	34%	33%	46% k	44% k	36%	52% n	25%	34% p	54% pq	58%
Have not cut back on in the past 12 months	599	199	160	103	117	101	128	272	37	137	462	370	146	79	540	58	244	201	131	9
	60%	74% bcd	61% cd	51%	50%	54%	64%	60%	51%	50%	63% i	66% lm	51%	52%	62% o	45%	71% r	65% r	44%	38%
Don't know	20	5	6	4	6	3	3	12	1	6	15	10	6	5	18	3	12	3	5	1
	2%	2%	2%	2%	2%	2%	1%	3%	1%	2%	2%	2%	2%	3%	2%	2%	3%	1%	2%	4%
Refused	5	-	2	1	1	-	-	3	2	-	5	1	2	1	4	1	1	-	3	-
	*	-	1%	1%	*	-	-	1%	3% f	-	1%	*	1%	1%	*	1%	*	-	1%	-

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f/g/h - i/j - k/l/m - n/o - p/q/r/s
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Return to Index

Table 22
FII2_6 - Which of the following, if any, have you cut back on in the past 12 months to save money?   Socialising with friends

Base: All GB Adults aged 18+

| | TOTAL | HOUSEHOLD INCOME | | | INDICES OF MULTIPLE DEPRIVATION (QUINTILES) | | | | | MANAGING FINANCIALLY | | | | | | | PAYMENT OF UNEXPECTED £200 (MOST LIKELY TO) | | EXPERIENCED FINANCIAL DIFFICULTY PAST 12 MONTHS | |
		LESS THAN £25,000 (a)	£25,000-£49,999 (b)	£50,000 + (c)	LOWEST (d)	LOW (e)	MIDDLE (f)	HIGH (g)	HIGHEST (h)	LIVING COMFORTABLY (i)	DOING ALRIGHT (j)	JUST ABOUT GETTING BY (k)	FINDING IT QUITE DIFFICULT (l)	FINDING IT VERY DIFFICULT (m)	NET: COMFORTABLE/ ALRIGHT (n)	NET: ALL DIFFICULT (o)	USE OWN MONEY OR SAVINGS (p)	BORROW IN ANY WAY (q)	YES (r)	NO (s)
Unweighted Base	1005	156	194	328	136	168	199	179	177	226	361	251	103	52	587	155	674	216	347	649
Weighted Base	1005	186	183	307	146	166	200	185	166	227	352	253	101*	58*	579	159	659	215	349	649
Have cut back on in the past 12 months	381	90	83	76	69	76	86	50	42	31	93	128	76	47	125	123	178	119	205	172
	38%	49% c	46% c	25%	48% gh	46% gh	43% gh	27%	25%	14%	26% in	50% ijn	76% ijkn	80% ijkn	22% i	78% ijkn	27%	55% p	59% s	26%
Have not cut back on in the past 12 months	599	90	95	228	71	88	109	134	122	194	252	118	21	7	446	28	464	94	133	464
	60%	48%	52%	74% ab	49%	53%	54%	72% def	74% def	85% jklm no	72% klmo	47% lmo	21%	12%	77% jklm o	18%	70% q	44%	38%	72% r
Don't know	20	5	4	2	5	2	4	1	1	2	7	6	1	4	8	6	15	2	8	13
	2%	3%	2%	1%	4%	1%	2%	1%	1%	1%	2%	3%	1%	7% ijn	1%	4% l	2%	1%	2%	2%
Refused	5	-	-	-	-	1	1	-	1	-	-	1	2	-	-	2	2	-	3	-
	*	-	-	-	-	*	1%	-	1%	-	-	* jn	2% jn	-	-	1% n	*	-	1% s	-

Proportions/Means: Columns Tested (5% risk level) - a/b/c - d/e/f/g/h - i/j/k/l/m/n/o - p/q - r/s
Overlap formulae used. * small base

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.

J21087517-39-04 28-SEP - 04-OCT 2022
PUBLIC
FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 23
FII2_7 - Which of the following, if any, have you cut back on in the past 12 months to save money?   Trips, excursions and days out - excluding holidays

Base: All GB Adults aged 18+

		GENDER		AGE						GOVERNMENT OFFICE REGION					WORKING STATUS		
	TOTAL	MALE (a)	FEMALE (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	SCOTLAND (i)	NORTH (j)	MIDLANDS (k)	SOUTH (l)	LONDON (m)	FULL TIME (n)	PART TIME (o)	NOT WORKING (p)
Unweighted Base	1005	509	486	104	179	174	164	177	207	117	202	312	239	135	528	101	376
Weighted Base	1005	487	508	100*	174	162	174	157	237	88	235	314	230	139	493	101*	411
Have cut back on in the past 12 months	443	195	243	56	102	83	78	60	63	44	105	134	96	63	219	51	173
	44%	40%	48% a	56% gh	59% fgh	51% gh	45% h	38% h	27%	51%	45%	43%	42%	46%	44%	51%	42%
Have not cut back on in the past 12 months	543	281	257	44	65	77	96	94	167	43	125	171	130	73	267	49	227
	54%	58% b	51%	44%	38%	47%	55% d	60% cde	71% cdefg	49%	53%	55%	57%	52%	54%	48%	55%
Don't know	12	6	6	-	4	3	-	1	5	-	4	4	2	1	4	-	8
	1%	1%	1%	-	2%	2%	-	*	2%	-	2%	1%	1%	1%	1%	-	2%
Refused	6	5	2	-	2	-	-	3	1	-	-	4	1	1	2	1	3
	1%	1%	*	-	1%	-	-	2%	*	-	-	1%	*	1%	*	1%	1%

Proportions/Means: Columns Tested (5% risk level) - a/b - c/d/e/f/g/h - i/j/k/l/m - n/o/p
Overlap formulae used. * small base

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.

11 Jan 2023

Table 24
FII2_7 - Which of the following, if any, have you cut back on in the past 12 months to save money? Trips, excursions and days out - excluding holidays

Base: All GB Adults aged 18+

	TOTAL	SOCIAL GRADE				EDUCATION				CHILDREN IN HOUSEHOLD		MARITAL STATUS			ETHNICITY		TENURE			
		AB (a)	C1 (b)	C2 (c)	DE (d)	GCSE/ O-LV/ CSE/ NVQ12 (e)	A-LVL OR EQUIV (f)	DEGR/ MAST/ PHD (g)	NO FORML QUAL (h)	YES (i)	NO (j)	MARRIED/ LIVING AS (k)	SINGLE (l)	WID/ DIV/ SEP (m)	WHITE (n)	BAME (o)	OWNED OUTRIGHT (p)	MORTGAGE (q)	RENTED (r)	OTHER (s)
Unweighted Base	1005	243	389	162	157	166	201	487	66	282	723	581	284	135	843	153	334	327	284	24
Weighted Base	1005	270	262	202	234	188	201	454	74*	274	731	565	285	151	870	127	343	308	299	23**
Have cut back on in the past 12 months	443	83	116	100	124	88	97	196	27	149	294	209	163	70	367	70	102	129	188	12
	44%	31%	44% a	50% a	53% a	47%	48%	43%	37%	54% j	40%	37%	57% k	46%	42%	55% n	30%	42% p	63% pq	50%
Have not cut back on in the past 12 months	543	184	142	98	102	97	101	249	43	124	419	349	114	77	488	55	233	178	103	12
	54%	68% bcd	54% d	49%	44%	52%	50%	55%	58%	45%	57% i	62% lm	40%	51%	56% o	43%	68% qr	58% r	34%	50%
Don't know	12	1	3	1	6	2	3	5	1	1	12	2	6	4	10	3	6	-	6	-
	1%	*	1%	1%	3%	1%	1%	1%	2%	*	2%	*	2% k	2% k	1%	2%	2% q	-	2% q	-
Refused	6	1	1	2	1	-	-	4	2	-	6	4	1	1	6	-	3	1	2	-
	1%	1%	*	1%	*	-	-	1%	3% f	-	1%	1%	*	1%	1%	-	1%	*	1%	-

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f/g/h - i/j - k/l/m - n/o - p/q/r/s
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

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J21087517-39-04 28-SEP - 04-OCT 2022
PUBLIC
FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 25
FII2_7 - Which of the following, if any, have you cut back on in the past 12 months to save money? Trips, excursions and days out - excluding holidays

Base: All GB Adults aged 18+

| | TOTAL | HOUSEHOLD INCOME | | | INDICES OF MULTIPLE DEPRIVATION (QUINTILES) | | | | | MANAGING FINANCIALLY | | | | | | | PAYMENT OF UNEXPECTED £200 (MOST LIKELY TO) | | EXPERIENCED FINANCIAL DIFFICULTY PAST 12 MONTHS | |
		LESS THAN £25,000 (a)	£25,000-£49,999 (b)	£50,000 + (c)	LOWEST (d)	LOW (e)	MIDDLE (f)	HIGH (g)	HIGHEST (h)	LIVING COMFORT ABLY (i)	DOING ALRIGHT (j)	JUST ABOUT GETTING BY (k)	FINDING IT QUITE DIFFICU LT (l)	FINDING IT VERY DIFFICU LT (m)	NET: COMFORT ABLE/ ALRIGHT (n)	NET: ALL DIFFICU LT (o)	USE OWN MONEY OR SAVINGS (p)	BORROW IN ANY WAY (q)	YES (r)	NO (s)
Unweighted Base	1005	156	194	328	136	168	199	179	177	226	361	251	103	52	587	155	674	216	347	649
Weighted Base	1005	186	183	307	146	166	200	185	166	227	352	253	101*	58*	579	159	659	215	349	649
Have cut back on in the past 12 months	443	99	88	95	77	79	105	65	56	25	124	163	78	48	149	126	225	132	240	200
	44%	53% c	48% c	31%	53% gh	47% gh	52% gh	35%	34%	11%	35% in	64% ijn	78% ijkn	82% ijkn	26% i	79% ijkn	34%	61% p	69% s	31%
Have not cut back on in the past 12 months	543	82	93	208	62	86	90	118	109	200	225	85	22	4	425	26	427	80	99	442
	54%	44%	51%	68% ab	42%	52%	45%	64% def	66% def	88% jklm no	64% klmo	34% lmo	22% mo	7%	73% jklm o	16% m	65% q	37%	28%	68% r
Don't know	12	4	1	1	6	1	2	2	-	1	2	4	-	5	4	5	6	1	6	7
	1%	2%	1%	*	4% eh	*	1%	1%	-	1%	1%	1%	-	9% ijkln o	1%	3% jn	1%	*	2%	1%
Refused	6	1	-	2	1	1	3	-	*	-	1	1	1	1	1	2	*	2	4	*
	1%	1%	-	1%	1%	*	1%	-	*	-	*	1%	1%	2%	*	1%	*	1% p	1% s	*

Proportions/Means: Columns Tested (5% risk level) - a/b/c - d/e/f/g/h - i/j/k/l/m/n/o - p/q - r/s
Overlap formulae used. * small base

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J21087517-39-04 28-SEP - 04-OCT 2022
PUBLIC
FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 26
FII2_8 - Which of the following, if any, have you cut back on in the past 12 months to save money?   Heating, to save on gas, electricity or oil

Base: All GB Adults aged 18+

| | | GENDER | | AGE | | | | | | GOVERNMENT OFFICE REGION | | | | | WORKING STATUS | | |
	TOTAL	MALE (a)	FEMALE (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	SCOTLAND (i)	NORTH (j)	MIDLANDS (k)	SOUTH (l)	LONDON (m)	FULL TIME (n)	PART TIME (o)	NOT WORKING (p)
Unweighted Base	1005	509	486	104	179	174	164	177	207	117	202	312	239	135	528	101	376
Weighted Base	1005	487	508	100*	174	162	174	157	237	88	235	314	230	139	493	101*	411
Have cut back on in the past 12 months	626	273	347	53	117	94	116	107	139	58	157	201	135	75	311	64	251
	62%	56%	68% a	53%	67% c	58%	67% c	68% c	59%	66%	67% m	64%	59%	54%	63%	63%	61%
Have not cut back on in the past 12 months	369	208	157	46	55	68	58	48	94	29	76	109	94	61	178	36	154
	37%	43% b	31%	46% dg	31%	42% g	33%	30%	40%	33%	32%	35%	41%	44% j	36%	36%	38%
Don't know	6	4	2	1	3	-	-	1	2	1	2	1	1	1	3	-	4
	1%	1%	*	1%	1%	-	-	1%	1%	1%	1%	*	*	1%	1%	-	1%
Refused	4	2	2	-	-	-	-	2	2	-	-	3	-	1	1	1	2
	*	*	*	-	-	-	-	1%	1%	-	-	1%	-	1%	*	1%	1%

Proportions/Means: Columns Tested (5% risk level) - a/b - c/d/e/f/g/h - i/j/k/l/m - n/o/p
Overlap formulae used. * small base

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Ipsos

J21087517-39-04 28-SEP - 04-OCT 2022
PUBLIC
FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 27
FII2_8 - Which of the following, if any, have you cut back on in the past 12 months to save money? Heating, to save on gas, electricity or oil

Base: All GB Adults aged 18+

	TOTAL	SOCIAL GRADE				EDUCATION				CHILDREN IN HOUSEHOLD		MARITAL STATUS			ETHNICITY		TENURE			
		AB (a)	C1 (b)	C2 (c)	DE (d)	GCSE/ O-LV/ CSE/ NVQ12 (e)	A-LVL OR EQUIV (f)	DEGR/ MAST/ PHD (g)	NO FORML QUAL (h)	YES (i)	NO (j)	MARRIED/ LIVING AS (k)	SINGLE (l)	WID/ DIV/ SEP (m)	WHITE (n)	BAME (o)	OWNED OUTRIGHT (p)	MORTGAGE (q)	RENTED (r)	OTHER (s)
Unweighted Base	1005	243	389	162	157	166	201	487	66	282	723	581	284	135	843	153	334	327	284	24
Weighted Base	1005	270	262	202	234	188	201	454	74*	274	731	565	285	151	870	127	343	308	299	23**
Have cut back on in the past 12 months	626	162	171	123	149	102	126	293	47	178	448	343	177	106	548	72	197	187	210	14
	62%	60%	65%	61%	64%	55%	63%	65% e	64%	65%	61%	61%	62%	70%	63%	56%	57%	61%	70% pq	62%
Have not cut back on in the past 12 months	369	106	90	74	82	83	74	156	27	95	274	219	103	42	314	54	140	120	86	9
	37%	39%	34%	37%	35%	44% g	37%	34%	36%	35%	37%	39% m	36%	28%	36%	42%	41% r	39% r	29%	38%
Don't know	6	1	1	4	1	2	1	1	-	1	5	1	3	1	4	2	3	-	2	-
	1%	*	*	2%	*	1%	*	*	-	*	1%	*	1%	1%	*	2%	1%	-	1%	-
Refused	4	-	1	1	2	-	-	4	-	-	4	1	1	2	4	-	4	-	1	-
	*	-	*	1%	1%	-	-	1%	-	-	1%	*	*	2%	*	-	1%	-	*	-

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f/g/h - i/j - k/l/m - n/o - p/q/r/s
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

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J21087517-39-04 28-SEP - 04-OCT 2022
PUBLIC
FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 28
FII2_8 - Which of the following, if any, have you cut back on in the past 12 months to save money? Heating, to save on gas, electricity or oil

Base: All GB Adults aged 18+

| | TOTAL | HOUSEHOLD INCOME | | | INDICES OF MULTIPLE DEPRIVATION (QUINTILES) | | | | | MANAGING FINANCIALLY | | | | | | | PAYMENT OF UNEXPECTED £200 (MOST LIKELY TO) | | EXPERIENCED FINANCIAL DIFFICULTY PAST 12 MONTHS | |
		LESS THAN £25,000 (a)	£25,000-£49,999 (b)	£50,000 + (c)	LOWEST (d)	LOW (e)	MIDDLE (f)	HIGH (g)	HIGHEST (h)	LIVING COMFORT ABLY (i)	DOING ALRIGHT (j)	JUST ABOUT GETTING BY (k)	FINDING IT QUITE DIFFICU LT (l)	FINDING IT VERY DIFFICU LT (m)	NET: COMFORT ABLE/ ALRIGHT (n)	NET: ALL DIFFICU LT (o)	USE OWN MONEY OR SAVINGS (p)	BORROW IN ANY WAY (q)	YES (r)	NO (s)
Unweighted Base	1005	156	194	328	136	168	199	179	177	226	361	251	103	52	587	155	674	216	347	649
Weighted Base	1005	186	183	307	146	166	200	185	166	227	352	253	101*	58*	579	159	659	215	349	649
Have cut back on in the past 12 months	626	128	120	173	87	108	132	103	109	102	212	175	81	50	313	131	369	161	264	359
	62%	69% c	65%	56%	60%	65%	66%	56%	66%	45%	60% in	69% ijn	81% ijkn	86% ijkn	54% i	83% ijkn	56%	75% p	76% s	55%
Have not cut back on in the past 12 months	369	54	62	133	53	57	66	81	57	123	139	76	19	6	262	25	287	52	83	284
	37%	29%	34%	43% ab	36%	34%	33%	44% f	34%	54% jklm no	39% klmo	30% mo	19%	10%	45% jklm o	16%	44% q	24%	24%	44% r
Don't know	6	1	1	1	3	1	1	1	-	2	1	2	-	-	4	-	2	3	-	6
	1%	*	1%	*	2%	1%	*	*	-	1%	*	1%	-	-	1%	-	*	1%	-	1%
Refused	4	2	-	-	2	-	1	-	-	-	-	-	-	2	-	2	-	-	2	-
	*	1%	-	-	2%	-	1%	-	-	-	-	-	-	4% ijkn	-	1% jn	-	-	1%	-

Proportions/Means: Columns Tested (5% risk level) - a/b/c - d/e/f/g/h - i/j/k/l/m/n/o - p/q - r/s
Overlap formulae used. * small base

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J21087517-39-04 28-SEP - 04-OCT 2022
PUBLIC
FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 29
FII2_9 - Which of the following, if any, have you cut back on in the past 12 months to save money?   Car usage

Base: All GB Adults aged 18+

		GENDER		AGE						GOVERNMENT OFFICE REGION					WORKING STATUS		
	TOTAL	MALE (a)	FEMALE (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	SCOTLAND (i)	NORTH (j)	MIDLANDS (k)	SOUTH (l)	LONDON (m)	FULL TIME (n)	PART TIME (o)	NOT WORKING (p)
Unweighted Base	1005	509	486	104	179	174	164	177	207	117	202	312	239	135	528	101	376
Weighted Base	1005	487	508	100*	174	162	174	157	237	88	235	314	230	139	493	101*	411
Have cut back on in the past 12 months	374	160	211	31	54	52	76	74	87	26	85	130	87	46	182	40	152
	37%	33%	42% a	31%	31%	32%	44% cde	47% cdeh	36%	29%	36%	42% i	38%	33%	37%	40%	37%
Have not cut back on in the past 12 months	545	277	263	55	91	99	85	79	136	51	135	158	122	79	279	52	213
	54%	57%	52%	55%	52%	61% f	49%	50%	57%	58%	58%	50%	53%	57%	57%	52%	52%
Don't know	53	29	24	9	20	6	4	2	12	5	9	17	15	7	20	7	27
	5%	6%	5%	9% fg	12% efgh	3%	2%	1%	5%	5%	4%	5%	7%	5%	4%	6%	7%
Refused	33	21	10	6	8	5	9	2	3	7	6	8	6	6	13	2	18
	3%	4% b	2%	6%	5%	3%	5%	1%	1%	8% jkl	2%	3%	3%	5%	3%	2%	4%

Proportions/Means: Columns Tested (5% risk level) - a/b - c/d/e/f/g/h - i/j/k/l/m - n/o/p
Overlap formulae used. * small base

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J21087517-39-04 28-SEP - 04-OCT 2022
PUBLIC
FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 30
FII2_9 - Which of the following, if any, have you cut back on in the past 12 months to save money? Car usage

Base: All GB Adults aged 18+

	TOTAL	SOCIAL GRADE				EDUCATION				CHILDREN IN HOUSEHOLD		MARITAL STATUS			ETHNICITY		TENURE			
		AB (a)	C1 (b)	C2 (c)	DE (d)	GCSE/ O-LV/ CSE/ NVQ12 (e)	A-LVL OR EQUIV (f)	DEGR/ MAST/ PHD (g)	NO FORML QUAL (h)	YES (i)	NO (j)	MARRIED/ LIVING AS (k)	SINGLE (l)	WID/ DIV/ SEP (m)	WHITE (n)	BAME (o)	OWNED OUTRIGHT (p)	MORTGAGE (q)	RENTED (r)	OTHER (s)
Unweighted Base	1005	243	389	162	157	166	201	487	66	282	723	581	284	135	843	153	334	327	284	24
Weighted Base	1005	270	262	202	234	188	201	454	74*	274	731	565	285	151	870	127	343	308	299	23**
Have cut back on in the past 12 months	374	85	93	80	99	76	72	178	24	106	268	202	109	61	329	41	126	105	119	11
	37%	31%	36%	40%	42% a	41%	36%	39%	33%	39%	37%	36%	38%	41%	38%	32%	37%	34%	40%	49%
Have not cut back on in the past 12 months	545	169	153	107	100	100	108	243	38	152	392	336	133	74	476	66	202	185	136	8
	54%	63% d	59% d	53%	43%	53%	54%	54%	52%	56%	54%	59% lm	47%	49%	55%	52%	59% r	60% r	45%	34%
Don't know	53	7	10	10	22	9	13	15	7	11	42	13	27	13	42	12	4	14	29	3
	5%	3%	4%	5%	9% ab	5%	7%	3%	10% g	4%	6%	2%	9% k	9% k	5%	9% n	1%	5% p	10% pq	13%
Refused	33	8	6	6	14	3	7	18	4	4	29	14	16	3	24	9	11	3	16	1
	3%	3%	2%	3%	6%	2%	4%	4%	5%	2%	4%	3% k	6%	2%	3%	7% n	3%	1%	5% q	4%

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f/g/h - i/j - k/l/m - n/o - p/q/r/s
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

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J21087517-39-04 28-SEP - 04-OCT 2022
PUBLIC
FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 31
FII2_9 - Which of the following, if any, have you cut back on in the past 12 months to save money? Car usage

Base: All GB Adults aged 18+

	TOTAL	HOUSEHOLD INCOME			INDICES OF MULTIPLE DEPRIVATION (QUINTILES)					MANAGING FINANCIALLY							PAYMENT OF UNEXPECTED £200 (MOST LIKELY TO)		EXPERIENCED FINANCIAL DIFFICULTY PAST 12 MONTHS	
		LESS THAN £25,000 (a)	£25,000-£49,999 (b)	£50,000 + (c)	LOWEST (d)	LOW (e)	MIDDLE (f)	HIGH (g)	HIGHEST (h)	LIVING COMFORT ABLY (i)	DOING ALRIGHT (j)	JUST ABOUT GETTING BY (k)	FINDING IT QUITE DIFFICU LT (l)	FINDING IT VERY DIFFICU LT (m)	NET: COMFORT ABLE/ ALRIGHT (n)	NET: ALL DIFFICU LT (o)	USE OWN MONEY OR SAVINGS (p)	BORROW IN ANY WAY (q)	YES (r)	NO (s)
Unweighted Base	1005	156	194	328	136	168	199	179	177	226	361	251	103	52	587	155	674	216	347	649
Weighted Base	1005	186	183	307	146	166	200	185	166	227	352	253	101*	58*	579	159	659	215	349	649
Have cut back on in the past 12 months	374	90	80	77	55	68	86	58	50	41	129	119	47	37	169	84	219	105	161	210
	37%	49% c	44% c	25%	38%	41%	43% gh	31%	30%	18%	37% in	47% ijn	47% in	63% ijkn	29% i	53% ijn	33%	49% p	46% s	32%
Have not cut back on in the past 12 months	545	75	91	211	76	78	94	123	105	179	206	110	24	13	386	38	400	90	138	405
	54%	40%	50%	69% ab	52%	47%	47%	66% def	63% ef	79% jklm no	59% klmo	44% lmo	24%	23%	67% jklm o	24%	61% q	42%	39%	62% r
Don't know	53	13	7	12	7	14	10	4	4	3	11	15	22	3	14	24	25	13	31	23
	5%	7%	4%	4%	5%	9% gh	5%	2%	2%	1%	3%	6% in	21% ijkmn o	5%	2%	15% ijkmn	4%	6%	9% s	3%
Refused	33	8	5	6	8	5	9	-	7	4	6	9	7	5	10	12	15	8	20	12
	3%	4%	3%	2%	6% g	3% g	5% g	-	4% g	2%	2%	4%	7% ijn	9% ijn	2%	8% ijn	2%	4%	6% s	2%

Proportions/Means: Columns Tested (5% risk level) - a/b/c - d/e/f/g/h - i/j/k/l/m/n/o - p/q - r/s
Overlap formulae used. * small base

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J21087517-39-04 28-SEP - 04-OCT 2022
PUBLIC
FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 32
FII2_10 - Which of the following, if any, have you cut back on in the past 12 months to save money?   The number of baths or number or length of showers taken - to reduce hot water use

Base: All GB Adults aged 18+

		GENDER		AGE						GOVERNMENT OFFICE REGION					WORKING STATUS		
	TOTAL	MALE (a)	FEMALE (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	SCOTLAND (i)	NORTH (j)	MIDLANDS (k)	SOUTH (l)	LONDON (m)	FULL TIME (n)	PART TIME (o)	NOT WORKING (p)
Unweighted Base	1005	509	486	104	179	174	164	177	207	117	202	312	239	135	528	101	376
Weighted Base	1005	487	508	100*	174	162	174	157	237	88	235	314	230	139	493	101*	411
Have cut back on in the past 12 months	364	130	230	33	59	56	73	70	72	26	91	107	86	54	167	46	151
	36%	27%	45% a	33%	34%	35%	42% h	44% h	30%	30%	39%	34%	37%	39%	34%	45%	37% n
Have not cut back on in the past 12 months	629	349	274	64	112	104	99	85	164	58	142	204	141	84	323	54	253
	63%	72% b	54%	64%	65%	64%	57%	54%	69% fg	66%	61%	65%	62%	60%	65% o	53%	61%
Don't know	8	5	3	2	1	1	1	1	1	2	1	2	3	-	2	-	6
	1%	1%	1%	2%	1%	1%	1%	*	*	2%	1%	1%	1%	-	*	-	2%
Refused	3	3	-	-	1	-	-	2	-	1	-	1	-	1	1	1	1
	*	1%	-	-	1%	-	-	1%	-	2% l	-	*	-	1%	*	1%	*

Proportions/Means: Columns Tested (5% risk level) - a/b - c/d/e/f/g/h - i/j/k/l/m - n/o/p
Overlap formulae used. * small base

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.

Table 33
FII2_10 - Which of the following, if any, have you cut back on in the past 12 months to save money?   The number of baths or number or length of showers taken - to reduce hot water use

Base: All GB Adults aged 18+

	TOTAL	SOCIAL GRADE				EDUCATION				CHILDREN IN HOUSEHOLD		MARITAL STATUS			ETHNICITY		TENURE			
		AB (a)	C1 (b)	C2 (c)	DE (d)	GCSE/ O-LV/ CSE/ NVQ12 (e)	A-LVL OR EQUIV (f)	DEGR/ MAST/ PHD (g)	NO FORML QUAL (h)	YES (i)	NO (j)	MARRIED/ LIVING AS (k)	SINGLE (l)	WID/ DIV/ SEP (m)	WHITE (n)	BAME (o)	OWNED OUTRIGHT (p)	MORTGAGE (q)	RENTED (r)	OTHER (s)
Unweighted Base	1005	243	389	162	157	166	201	487	66	282	723	581	284	135	843	153	334	327	284	24
Weighted Base	1005	270	262	202	234	188	201	454	74*	274	731	565	285	151	870	127	343	308	299	23**
Have cut back on in the past 12 months	364	71	88	75	115	68	69	163	31	109	255	177	109	78	319	41	100	114	131	10
	36%	26%	34%	37% a	49% abc	36%	35%	36%	43%	40%	35%	31%	38%	51% kl	37%	32%	29%	37% p	44% p	41%
Have not cut back on in the past 12 months	629	197	173	123	114	117	128	287	41	161	468	381	171	74	542	84	240	193	162	14
	63%	73% cd	66% d	61% d	49%	62%	64%	63%	56%	59%	64%	67% m	60% m	49%	62%	66%	70% r	63% r	54%	59%
Don't know	8	2	-	3	4	3	3	2	-	4	5	4	4	-	6	3	2	1	4	-
	1%	1%	-	1%	2%	1%	2%	1%	-	1%	1%	1%	1%	-	1%	2%	1%	*	1%	-
Refused	3	-	1	1	1	-	-	2	1	-	3	3	1	-	3	-	1	-	2	-
	*	-	*	1%	1%	-	-	*	2%	-	*	*	*	-	*	-	*	-	1%	-

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f/g/h - i/j - k/l/m - n/o - p/q/r/s
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

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.

J21087517-39-04 28-SEP - 04-OCT 2022
PUBLIC
FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 34
FII2_10 - Which of the following, if any, have you cut back on in the past 12 months to save money?   The number of baths or number or length of showers taken - to reduce hot water use

Base: All GB Adults aged 18+

| | TOTAL | HOUSEHOLD INCOME | | | INDICES OF MULTIPLE DEPRIVATION (QUINTILES) | | | | | MANAGING FINANCIALLY | | | | | | | PAYMENT OF UNEXPECTED £200 (MOST LIKELY TO) | | EXPERIENCED FINANCIAL DIFFICULTY PAST 12 MONTHS | |
		LESS THAN £25,000 (a)	£25,000-£49,999 (b)	£50,000 + (c)	LOWEST (d)	LOW (e)	MIDDLE (f)	HIGH (g)	HIGHEST (h)	LIVING COMFORTABLY (i)	DOING ALRIGHT (j)	JUST ABOUT GETTING BY (k)	FINDING IT QUITE DIFFICULT (l)	FINDING IT VERY DIFFICULT (m)	NET: COMFORTABLE/ ALRIGHT (n)	NET: ALL DIFFICULT (o)	USE OWN MONEY OR SAVINGS (p)	BORROW IN ANY WAY (q)	YES (r)	NO (s)
Unweighted Base	1005	156	194	328	136	168	199	179	177	226	361	251	103	52	587	155	674	216	347	649
Weighted Base	1005	186	183	307	146	166	200	185	166	227	352	253	101*	58*	579	159	659	215	349	649
Have cut back on in the past 12 months	364	102	63	72	61	70	74	64	50	50	96	114	53	45	146	98	201	98	163	198
	36%	55% bc	34% c	23%	42%	42% h	37%	35%	30%	22%	27%	45% ijn	53% ijn	77% ijkl no	25%	62% ijkl n	30%	45% p	47% s	31%
Have not cut back on in the past 12 months	629	84	119	234	83	94	123	119	116	176	253	136	46	12	429	57	452	116	182	445
	63%	45%	65% a	76% ab	57%	57%	61%	65%	70% de	78% klmo	72% klmo	54% mo	45% mo	20%	74% klmo	36% m	69% q	54%	52%	69% r
Don't know	8	-	1	1	1	2	2	1	-	1	3	1	1	1	4	3	4	1	3	6
	1%	-	1%	*	1%	1%	1%	1%	-	1%	1%	1%	1%	2%	1%	2%	1%	1%	1%	1%
Refused	3	-	-	-	-	-	1	-	-	-	-	1	-	-	-	-	1	-	1	-
	*	-	-	-	-	-	1%	-	-	-	-	1%	-	-	-	-	*	-	*	-

Proportions/Means: Columns Tested (5% risk level) - a/b/c - d/e/f/g/h - i/j/k/l/m/n/o - p/q - r/s
Overlap formulae used. * small base

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.

J21087517-39-04 28-SEP - 04-OCT 2022
PUBLIC
FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 35
FII2_11 - Which of the following, if any, have you cut back on in the past 12 months to save money?   Use of lighting to save electricity

Base: All GB Adults aged 18+

	TOTAL	GENDER		AGE						GOVERNMENT OFFICE REGION					WORKING STATUS		
		MALE (a)	FEMALE (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	SCOTLAND (i)	NORTH (j)	MIDLANDS (k)	SOUTH (l)	LONDON (m)	FULL TIME (n)	PART TIME (o)	NOT WORKING (p)
Unweighted Base	1005	509	486	104	179	174	164	177	207	117	202	312	239	135	528	101	376
Weighted Base	1005	487	508	100*	174	162	174	157	237	88	235	314	230	139	493	101*	411
Have cut back on in the past 12 months	540	247	287	61	95	80	101	93	112	46	130	163	130	71	256	61	223
	54%	51%	56%	60% h	55%	49%	58%	59% h	47%	53%	55%	52%	56%	51%	52%	60%	54%
Have not cut back on in the past 12 months	456	235	217	40	77	81	74	63	121	40	105	146	99	67	236	38	183
	45%	48%	43%	40%	45%	50%	42%	40%	51%	46%	45%	46%	43%	48%	48%	37%	44%
Don't know	5	3	2	-	1	1	-	-	3	1	-	3	1	-	1	1	3
	1%	1%	*	-	1%	1%	-	-	1%	2%	-	1%	*	-	*	1% n	1%
Refused	4	2	2	-	-	-	-	2	2	-	-	3	-	1	1	1	2
	*	*	*	-	-	-	-	1%	1%	-	-	1%	-	1%	*	1%	1%

Proportions/Means: Columns Tested (5% risk level) - a/b - c/d/e/f/g/h - i/j/k/l/m - n/o/p
Overlap formulae used. * small base

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.

J21087517-39-04 28-SEP - 04-OCT 2022
PUBLIC
FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 36
FII2_11 - Which of the following, if any, have you cut back on in the past 12 months to save money?   Use of lighting to save electricity

Base: All GB Adults aged 18+

	TOTAL	SOCIAL GRADE				EDUCATION				CHILDREN IN HOUSEHOLD		MARITAL STATUS			ETHNICITY		TENURE			
		AB (a)	C1 (b)	C2 (c)	DE (d)	GCSE/ O-LV/ CSE/ NVQ12 (e)	A-LVL OR EQUIV (f)	DEGR/ MAST/ PHD (g)	NO FORML QUAL (h)	YES (i)	NO (j)	MARRIED/ LIVING AS (k)	SINGLE (l)	WID/ DIV/ SEP (m)	WHITE (n)	BAME (o)	OWNED OUTRIGHT (p)	MORTGAGE (q)	RENTED (r)	OTHER (s)
Unweighted Base	1005	243	389	162	157	166	201	487	66	282	723	581	284	135	843	153	334	327	284	24
Weighted Base	1005	270	262	202	234	188	201	454	74*	274	731	565	285	151	870	127	343	308	299	23**
Have cut back on in the past 12 months	540	119	139	115	145	99	106	228	51	162	378	277	174	88	465	69	157	160	187	14
	54%	44%	53% a	57% a	62% a	53%	53%	50%	69% efg	59%	52%	49%	61% k	58%	53%	54%	46%	52%	62% pq	61%
Have not cut back on in the past 12 months	456	151	120	84	86	87	94	219	23	111	344	286	107	60	397	58	180	147	110	9
	45%	56% bcd	46%	42%	36%	46% h	47% h	48% h	31%	41%	47%	51% lm	38%	39%	46%	45%	53% r	48% r	37%	39%
Don't know	5	-	2	1	1	1	-	4	-	1	4	1	3	1	5	1	3	1	2	-
	1%	-	1%	1%	1%	1%	-	1%	-	*	1%	*	1%	1%	1%	*	1%	*	1%	-
Refused	4	-	1	1	2	-	-	4	-	-	4	1	1	2	4	-	4	-	1	-
	*	-	*	1%	1%	-	-	1%	-	-	1%	*	*	2%	*	-	1%	-	*	-

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f/g/h - i/j - k/l/m - n/o - p/q/r/s
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Table 37
FII2_11 - Which of the following, if any, have you cut back on in the past 12 months to save money?   Use of lighting to save electricity

Base: All GB Adults aged 18+

| | TOTAL | HOUSEHOLD INCOME | | | INDICES OF MULTIPLE DEPRIVATION (QUINTILES) | | | | | MANAGING FINANCIALLY | | | | | | | PAYMENT OF UNEXPECTED £200 (MOST LIKELY TO) | | EXPERIENCED FINANCIAL DIFFICULTY PAST 12 MONTHS | |
		LESS THAN £25,000 (a)	£25,000-£49,999 (b)	£50,000 + (c)	LOWEST (d)	LOW (e)	MIDDLE (f)	HIGH (g)	HIGHEST (h)	LIVING COMFORTABLY (i)	DOING ALRIGHT (j)	JUST ABOUT GETTING BY (k)	FINDING IT QUITE DIFFICULT (l)	FINDING IT VERY DIFFICULT (m)	NET: COMFORTABLE/ ALRIGHT (n)	NET: ALL DIFFICULT (o)	USE OWN MONEY OR SAVINGS (p)	BORROW IN ANY WAY (q)	YES (r)	NO (s)
Unweighted Base	1005	156	194	328	136	168	199	179	177	226	361	251	103	52	587	155	674	216	347	649
Weighted Base	1005	186	183	307	146	166	200	185	166	227	352	253	101*	58*	579	159	659	215	349	649
Have cut back on in the past 12 months	540	115	104	133	83	92	112	94	73	75	177	160	72	49	251	120	313	138	238	297
	54%	62% c	57% c	43%	57% h	56% h	56% h	51%	44%	33%	50% in	63% ijn	71% ijn	84% ijkn	43% i	76% ijkn	48%	64% p	68% s	46%
Have not cut back on in the past 12 months	456	67	77	174	60	72	86	90	92	152	174	90	29	6	326	35	343	75	108	347
	45%	36%	42%	57% ab	41%	44%	43%	49%	56% def	67% jklm no	49% klmo	35% mo	29% mo	10%	56% jklm o	22% m	52% q	35%	31%	54% r
Don't know	5	1	1	-	1	1	1	-	1	-	1	3	-	1	1	1	3	2	1	4
	1%	*	1%	-	1%	1%	*	-	1%	-	*	1%	-	1%	*	*	*	1%	*	1%
Refused	4	2	-	-	2	-	1	-	-	-	-	-	-	2	-	2	-	-	2	-
	*	1%	-	-	2%	-	1%	-	-	-	-	-	-	4% ijkn	-	1% jn	-	-	1%	-

Proportions/Means: Columns Tested (5% risk level) - a/b/c - d/e/f/g/h - i/j/k/l/m/n/o - p/q - r/s
Overlap formulae used. * small base

Ipsos

11 Jan 2023

Table 38
FII2_12 - Which of the following, if any, have you cut back on in the past 12 months to save money?   Use of appliances, to save electricity

Base: All GB Adults aged 18+

		GENDER		AGE						GOVERNMENT OFFICE REGION					WORKING STATUS		
	TOTAL	MALE (a)	FEMALE (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	SCOTLAND (i)	NORTH (j)	MIDLANDS (k)	SOUTH (l)	LONDON (m)	FULL TIME (n)	PART TIME (o)	NOT WORKING (p)
Unweighted Base	1005	509	486	104	179	174	164	177	207	117	202	312	239	135	528	101	376
Weighted Base	1005	487	508	100*	174	162	174	157	237	88	235	314	230	139	493	101*	411
Have cut back on in the past 12 months	544	233	305	47	103	80	95	97	120	53	136	162	127	67	251	60	232
	54%	48%	60% a	47%	59%	50%	55%	62% ceh	51%	60%	58%	52%	55%	48%	51%	60%	57%
Have not cut back on in the past 12 months	440	244	192	51	70	77	75	54	114	32	96	145	100	68	235	37	168
	44%	50% b	38%	51% g	41%	47% g	43%	34%	48% g	36%	41%	46%	43%	49%	48%	37%	41%
Don't know	16	8	8	3	-	5	4	4	-	3	3	3	4	3	5	2	8
	2%	2%	2%	3% dh	-	3% dh	2% h	3% dh	-	4%	1%	1%	2%	2%	1%	2%	2%
Refused	5	2	3	-	-	-	-	2	3	-	-	4	-	1	2	1	2
	1%	*	1%	-	-	-	-	1%	1%	-	-	1%	-	1%	*	1%	1%

Proportions/Means: Columns Tested (5% risk level) - a/b - c/d/e/f/g/h - i/j/k/l/m - n/o/p
Overlap formulae used. * small base

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.

J21087517-39-04 28-SEP - 04-OCT 2022
PUBLIC
FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 39
FII2_12 - Which of the following, if any, have you cut back on in the past 12 months to save money?   Use of appliances, to save electricity

Base: All GB Adults aged 18+

	TOTAL	SOCIAL GRADE				EDUCATION				CHILDREN IN HOUSEHOLD		MARITAL STATUS			ETHNICITY		TENURE			
		AB (a)	C1 (b)	C2 (c)	DE (d)	GCSE/ O-LV/ CSE/ NVQ12 (e)	A-LVL OR EQUIV (f)	DEGR/ MAST/ PHD (g)	NO FORML QUAL (h)	YES (i)	NO (j)	MARRIED/ LIVING AS (k)	SINGLE (l)	WID/ DIV/ SEP (m)	WHITE (n)	BAME (o)	OWNED OUTRIGHT (p)	MORTGAGE (q)	RENTED (r)	OTHER (s)
Unweighted Base	1005	243	389	162	157	166	201	487	66	282	723	581	284	135	843	153	334	327	284	24
Weighted Base	1005	270	262	202	234	188	201	454	74*	274	731	565	285	151	870	127	343	308	299	23**
Have cut back on in the past 12 months	544	128	147	105	142	100	101	248	44	150	394	282	167	93	468	69	166	151	194	15
	54%	47%	56% a	52%	61% a	53%	51%	55%	60%	55%	54%	50%	59% k	61% k	54%	54%	48%	49%	65% pq	64%
Have not cut back on in the past 12 months	440	141	113	91	81	86	94	196	30	121	320	275	109	55	386	54	170	154	96	8
	44%	52% bd	43%	45%	35%	46%	47%	43%	40%	44%	44%	49% lm	38%	36%	44%	42%	50% r	50% r	32%	36%
Don't know	16	1	2	4	8	2	4	6	-	4	12	7	7	2	11	5	3	3	8	-
	2%	*	1%	2%	4% ab	1%	2%	1%	-	1%	2%	1%	3%	1%	1%	4% n	1%	1%	3%	-
Refused	5	-	1	2	2	-	1	4	-	-	5	1	2	2	5	-	4	-	2	-
	1%	-	*	1%	1%	-	*	1%	-	-	1%	*	1%	2%	1%	-	1%	-	1%	-

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f/g/h - i/j - k/l/m - n/o - p/q/r/s
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

11 Jan 2023

Table 40
FII2_12 - Which of the following, if any, have you cut back on in the past 12 months to save money? Use of appliances, to save electricity

Base: All GB Adults aged 18+

| | TOTAL | HOUSEHOLD INCOME | | | INDICES OF MULTIPLE DEPRIVATION (QUINTILES) | | | | | MANAGING FINANCIALLY | | | | | | | PAYMENT OF UNEXPECTED £200 (MOST LIKELY TO) | | EXPERIENCED FINANCIAL DIFFICULTY PAST 12 MONTHS | |
		LESS THAN £25,000 (a)	£25,000-£49,999 (b)	£50,000 + (c)	LOWEST (d)	LOW (e)	MIDDLE (f)	HIGH (g)	HIGHEST (h)	LIVING COMFORT ABLY (i)	DOING ALRIGHT (j)	JUST ABOUT GETTING BY (k)	FINDING IT QUITE DIFFICU LT (l)	FINDING IT VERY DIFFICU LT (m)	NET: COMFORT ABLE/ ALRIGHT (n)	NET: ALL DIFFICU LT (o)	USE OWN MONEY OR SAVINGS (p)	BORROW IN ANY WAY (q)	YES (r)	NO (s)
Unweighted Base	1005	156	194	328	136	168	199	179	177	226	361	251	103	52	587	155	674	216	347	649
Weighted Base	1005	186	183	307	146	166	200	185	166	227	352	253	101*	58*	579	159	659	215	349	649
Have cut back on in the past 12 months	544	122	105	125	89	95	112	93	82	77	174	158	74	50	251	124	312	142	227	312
	54%	66% c	58% c	41%	61%	57%	56%	50%	50%	34%	49% in	62% ijn	74% ijn	86% ijkn	43% i	78% ijkn	47%	66% p	65% s	48%
Have not cut back on in the past 12 months	440	56	76	179	51	68	85	92	83	147	175	91	21	4	322	25	336	71	111	328
	44%	30%	42% a	58% ab	35%	41%	43%	50% d	50% d	65% jklm no	50% klmo	36% lmo	21% mo	6%	56% jklm o	16% m	51%	33% q	32%	51% r
Don't know	16	6	-	2	3	4	2	1	1	3	2	4	5	2	5	7	10	2	8	8
	2%	3% b	-	1%	2%	2%	1%	*	1%	1%	*	1%	5% jn	4% j	1%	5% jn	2%	1%	2%	1%
Refused	5	2	1	-	2	-	1	-	-	-	1	-	-	2	1	2	1	-	2	1
	1%	1%	1%	-	2%	-	1%	-	-	-	*	-	-	4% ijkn	*	1% n	*	-	1%	*

Proportions/Means: Columns Tested (5% risk level) - a/b/c - d/e/f/g/h - i/j/k/l/m/n/o - p/q - r/s
Overlap formulae used. * small base

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.

J21087517-39-04 28-SEP - 04-OCT 2022
PUBLIC
FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 41
FII2_13 - Which of the following, if any, have you cut back on in the past 12 months to save money?   Buying a new car or upgrading existing cars

Base: All GB Adults aged 18+

		GENDER		AGE						GOVERNMENT OFFICE REGION					WORKING STATUS		
	TOTAL	MALE (a)	FEMALE (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	SCOTLAND (i)	NORTH (j)	MIDLANDS (k)	SOUTH (l)	LONDON (m)	FULL TIME (n)	PART TIME (o)	NOT WORKING (p)
Unweighted Base	1005	509	486	104	179	174	164	177	207	117	202	312	239	135	528	101	376
Weighted Base	1005	487	508	100*	174	162	174	157	237	88	235	314	230	139	493	101*	411
Have cut back on in the past 12 months	276	112	161	29	53	40	55	52	48	24	64	96	54	38	138	34	105
	28%	23%	32% a	29%	31% h	24%	31% h	33% h	20%	27%	27%	31%	24%	27%	28%	33%	26%
Have not cut back on in the past 12 months	589	307	277	58	92	93	100	89	157	52	137	176	146	78	299	55	234
	59%	63% b	55%	57%	53%	57%	58%	57%	66% d	59%	58%	56%	64%	56%	61%	55%	57%
Don't know	99	47	52	8	21	20	13	12	25	7	24	30	21	18	40	10	49
	10%	10%	10%	8%	12%	12%	7%	8%	11%	8%	10%	10%	9%	13%	8%	10%	12%
Refused	40	22	18	5	8	10	7	4	7	6	10	11	9	5	16	2	22
	4%	4%	4%	5%	4%	6%	4%	3%	3%	7%	4%	4%	4%	4%	3%	2%	5%

Proportions/Means: Columns Tested (5% risk level) - a/b - c/d/e/f/g/h - i/j/k/l/m - n/o/p
Overlap formulae used. * small base

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.

J21087517-39-04 28-SEP - 04-OCT 2022
PUBLIC
FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 42
FII2_13 - Which of the following, if any, have you cut back on in the past 12 months to save money?   Buying a new car or upgrading existing cars

Base: All GB Adults aged 18+

	TOTAL	SOCIAL GRADE				EDUCATION				CHILDREN IN HOUSEHOLD		MARITAL STATUS			ETHNICITY		TENURE			
		AB (a)	C1 (b)	C2 (c)	DE (d)	GCSE/ O-LV/ CSE/ NVQ12 (e)	A-LVL OR EQUIV (f)	DEGR/ MAST/ PHD (g)	NO FORML QUAL (h)	YES (i)	NO (j)	MARRIED/ LIVING AS (k)	SINGLE (l)	WID/ DIV/ SEP (m)	WHITE (n)	BAME (o)	OWNED OUTRIGHT (p)	MORTGAGE (q)	RENTED (r)	OTHER (s)
Unweighted Base	1005	243	389	162	157	166	201	487	66	282	723	581	284	135	843	153	334	327	284	24
Weighted Base	1005	270	262	202	234	188	201	454	74*	274	731	565	285	151	870	127	343	308	299	23**
Have cut back on in the past 12 months	276	49	73	70	69	56	54	127	18	92	184	143	85	48	231	42	82	84	92	6
	28%	18%	28% a	35% a	29% a	30%	27%	28%	24%	34% j	25%	25%	30%	32%	26%	33%	24%	27%	31%	26%
Have not cut back on in the past 12 months	589	192	159	110	112	108	113	268	46	152	437	363	142	80	524	63	224	188	150	11
	59%	71% bcd	61% d	54%	48%	58%	56%	59%	63%	55%	60%	64% lm	50%	53%	60% o	50%	65% r	61% r	50%	48%
Don't know	99	21	21	15	38	17	26	39	4	20	79	47	37	16	80	17	25	30	36	5
	10%	8%	8%	8%	16% abc	9%	13%	9%	5%	7%	11%	8%	13% k	11%	9%	14%	7%	10%	12%	21%
Refused	40	7	9	7	16	7	8	21	6	10	31	13	21	7	35	5	13	5	21	1
	4%	3%	3%	4%	7% a	3%	4%	5%	8%	4%	4%	2%	7% k	4%	4%	4%	4%	2%	7% q	4%

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f/g/h - i/j - k/l/m - n/o - p/q/r/s
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

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.

J21087517-39-04 28-SEP - 04-OCT 2022
PUBLIC
FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 43
FII2_13 - Which of the following, if any, have you cut back on in the past 12 months to save money?   Buying a new car or upgrading existing cars

Base: All GB Adults aged 18+

| | TOTAL | HOUSEHOLD INCOME | | | INDICES OF MULTIPLE DEPRIVATION (QUINTILES) | | | | | MANAGING FINANCIALLY | | | | | | | PAYMENT OF UNEXPECTED £200 (MOST LIKELY TO) | | EXPERIENCED FINANCIAL DIFFICULTY PAST 12 MONTHS | |
		LESS THAN £25,000 (a)	£25,000-£49,999 (b)	£50,000 + (c)	LOWEST (d)	LOW (e)	MIDDLE (f)	HIGH (g)	HIGHEST (h)	LIVING COMFORT ABLY (i)	DOING ALRIGHT (j)	JUST ABOUT GETTING BY (k)	FINDING IT QUITE DIFFICU LT (l)	FINDING IT VERY DIFFICU LT (m)	NET: COMFORT ABLE/ ALRIGHT (n)	NET: ALL DIFFICU LT (o)	USE OWN MONEY OR SAVINGS (p)	BORROW IN ANY WAY (q)	YES (r)	NO (s)
Unweighted Base	1005	156	194	328	136	168	199	179	177	226	361	251	103	52	587	155	674	216	347	649
Weighted Base	1005	186	183	307	146	166	200	185	166	227	352	253	101*	58*	579	159	659	215	349	649
Have cut back on in the past 12 months	276	57	60	58	49	53	54	38	41	33	83	95	37	25	116	62	149	79	140	133
	28%	31%	33%	19%	33%	32%	27%	21%	25%	14%	24%	38%	36%	44%	20%	39%	23%	37%	40%	21%
		c	c		g	g					in	ijn	ijn	ijn	i	ijn		p	s	
Have not cut back on in the past 12 months	589	88	102	216	78	92	117	122	103	169	235	119	37	20	404	57	430	105	153	435
	59%	47%	56%	70%	54%	55%	59%	66%	62%	75%	67%	47%	37%	34%	70%	36%	65%	49%	44%	67%
				ab				d		klmo	klmo	o			klmo		q			r
Don't know	99	27	16	26	11	16	19	21	16	20	25	28	20	7	45	27	59	23	34	63
	10%	14%	9%	9%	7%	10%	10%	11%	10%	9%	7%	11%	20%	12%	8%	17%	9%	11%	10%	10%
													ijkn			ijn				
Refused	40	14	4	7	8	6	9	4	6	5	9	12	7	6	14	13	21	9	21	17
	4%	7%	2%	2%	5%	3%	5%	2%	4%	2%	2%	5%	7%	11%	2%	8%	3%	4%	6%	3%
		bc											jn	ijn		ijn			s	

Proportions/Means: Columns Tested (5% risk level) - a/b/c - d/e/f/g/h - i/j/k/l/m/n/o - p/q - r/s
Overlap formulae used. * small base

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.

J21087517-39-04 28-SEP - 04-OCT 2022
PUBLIC
FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 44
FII2_14 - Which of the following, if any, have you cut back on in the past 12 months to save money?   Paying for TV services or subscriptions like Sky, Netflix, Virgin Media or Apple TV

Base: All GB Adults aged 18+

| | | GENDER | | AGE | | | | | | GOVERNMENT OFFICE REGION | | | | | WORKING STATUS | | |
	TOTAL	MALE (a)	FEMALE (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	SCOTLAND (i)	NORTH (j)	MIDLANDS (k)	SOUTH (l)	LONDON (m)	FULL TIME (n)	PART TIME (o)	NOT WORKING (p)
Unweighted Base	1005	509	486	104	179	174	164	177	207	117	202	312	239	135	528	101	376
Weighted Base	1005	487	508	100*	174	162	174	157	237	88	235	314	230	139	493	101*	411
Have cut back on in the past 12 months	363	174	186	40	78	76	59	58	52	31	97	121	66	48	183	42	138
	36%	36%	37%	40% h	45% h	47% fh	34% h	37% h	22%	36%	41% l	39% l	29%	34%	37%	41%	34%
Have not cut back on in the past 12 months	593	284	305	59	84	83	111	90	166	49	128	177	154	86	292	57	244
	59%	58%	60%	59%	49%	51%	64% de	57%	70% deg	56%	54%	56%	67% jk	62%	59%	57%	59%
Don't know	30	16	12	1	9	3	3	4	10	5	5	11	5	5	11	1	18
	3%	3%	2%	1%	5%	2%	2%	3%	4%	6%	2%	3%	2%	3%	2%	1%	4%
Refused	19	13	6	-	2	-	2	6	9	3	5	5	4	1	6	1	11
	2%	3%	1%	-	1%	-	1%	4% e	4% e	3%	2%	2%	2%	1%	1%	1%	3%

Proportions/Means: Columns Tested (5% risk level) - a/b - c/d/e/f/g/h - i/j/k/l/m - n/o/p
Overlap formulae used. * small base

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J21087517-39-04 28-SEP - 04-OCT 2022
PUBLIC
FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 45
FII2_14 - Which of the following, if any, have you cut back on in the past 12 months to save money?   Paying for TV services or subscriptions like Sky, Netflix, Virgin Media or Apple TV

Base: All GB Adults aged 18+

	TOTAL	SOCIAL GRADE				EDUCATION				CHILDREN IN HOUSEHOLD		MARITAL STATUS			ETHNICITY		TENURE			
		AB (a)	C1 (b)	C2 (c)	DE (d)	GCSE/ O-LV/ CSE/ NVQ12 (e)	A-LVL OR EQUIV (f)	DEGR/ MAST/ PHD (g)	NO FORML QUAL (h)	YES (i)	NO (j)	MARRIED/ LIVING AS (k)	SINGLE (l)	WID/ DIV/ SEP (m)	WHITE (n)	BAME (o)	OWNED OUTRIGHT (p)	MORTGAGE (q)	RENTED (r)	OTHER (s)
Unweighted Base	1005	243	389	162	157	166	201	487	66	282	723	581	284	135	843	153	334	327	284	24
Weighted Base	1005	270	262	202	234	188	201	454	74*	274	731	565	285	151	870	127	343	308	299	23**
Have cut back on in the past 12 months	363	79	92	79	94	72	76	148	28	122	241	197	122	43	309	50	89	113	135	10
	36%	29%	35%	39% a	40% a	38%	38%	33%	38%	45% j	33%	35%	43% km	29%	36%	39%	26%	37% p	45% p	45%
Have not cut back on in the past 12 months	593	180	163	113	121	104	115	285	42	147	446	352	140	99	518	73	233	188	144	13
	59%	67% cd	62% d	56%	51%	55%	57%	63%	57%	54%	61%	62% l	49%	65% l	60%	57%	68% r	61% r	48%	55%
Don't know	30	9	5	3	11	5	7	16	-	5	25	11	14	5	25	4	10	5	14	-
	3%	3%	2%	2%	5%	3%	3%	4%	-	2%	3%	2%	5% k	3%	3%	3%	3%	2%	5%	-
Refused	19	2	1	7	8	7	3	5	3	-	19	6	9	4	18	1	11	1	7	-
	2%	1%	*	3% b	3% b	4% g	1%	1%	5% g	-	3% i	1%	3% k	3%	2%	1%	3% q	*	2% q	-

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f/g/h - i/j - k/l/m - n/o - p/q/r/s
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

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Ipsos

J21087517-39-04 28-SEP - 04-OCT 2022
PUBLIC
FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 46
FII2_14 - Which of the following, if any, have you cut back on in the past 12 months to save money? Paying for TV services or subscriptions like Sky, Netflix, Virgin Media or Apple TV

Base: All GB Adults aged 18+

| | TOTAL | HOUSEHOLD INCOME | | | INDICES OF MULTIPLE DEPRIVATION (QUINTILES) | | | | | MANAGING FINANCIALLY | | | | | | | PAYMENT OF UNEXPECTED £200 (MOST LIKELY TO) | | EXPERIENCED FINANCIAL DIFFICULTY PAST 12 MONTHS | |
		LESS THAN £25,000 (a)	£25,000-£49,999 (b)	£50,000 + (c)	LOWEST (d)	LOW (e)	MIDDLE (f)	HIGH (g)	HIGHEST (h)	LIVING COMFORT ABLY (i)	DOING ALRIGHT (j)	JUST ABOUT GETTING BY (k)	FINDING IT QUITE DIFFICU LT (l)	FINDING IT VERY DIFFICU LT (m)	NET: COMFORT ABLE/ ALRIGHT (n)	NET: ALL DIFFICU LT (o)	USE OWN MONEY OR SAVINGS (p)	BORROW IN ANY WAY (q)	YES (r)	NO (s)
Unweighted Base	1005	156	194	328	136	168	199	179	177	226	361	251	103	52	587	155	674	216	347	649
Weighted Base	1005	186	183	307	146	166	200	185	166	227	352	253	101*	58*	579	159	659	215	349	649
Have cut back on in the past 12 months	363	73	75	95	67	66	73	62	50	38	114	118	56	33	152	90	199	103	177	183
	36%	39%	41% c	31%	46% gh	40%	37%	34%	30%	17%	32% in	47% ijn	56% ijn	57% ijn	26% i	57% ijn	30%	48% p	51% s	28%
Have not cut back on in the past 12 months	593	97	103	203	75	93	114	113	112	178	223	124	39	22	401	61	425	106	159	433
	59%	52%	57%	66% ab	51%	56%	57%	61%	68% de	78% jklm no	63% klmo	49%	39%	38%	69% jklm o	38%	65% q	49%	45%	67% r
Don't know	30	9	2	8	4	6	8	3	4	6	11	6	5	1	17	6	22	3	9	20
	3%	5%	1%	3%	3%	4%	4%	2%	2%	3%	3%	2%	5%	3%	3%	4%	3%	2%	3%	3%
Refused	19	6	2	-	*	1	4	6	-	5	5	6	*	1	9	2	12	3	4	13
	2%	3% c	1%	-	*	1%	2%	3% h	-	2%	1%	2%	*	2%	2%	1%	2%	1%	1%	2%

Proportions/Means: Columns Tested (5% risk level) - a/b/c - d/e/f/g/h - i/j/k/l/m/n/o - p/q - r/s
Overlap formulae used. * small base

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.

J21087517-39-04 28-SEP - 04-OCT 2022
PUBLIC
FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 47
FII2_15 - Which of the following, if any, have you cut back on in the past 12 months to save money?   Making charitable contributions

Base: All GB Adults aged 18+

	TOTAL	GENDER		AGE						GOVERNMENT OFFICE REGION					WORKING STATUS		
		MALE (a)	FEMALE (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	SCOTLAND (i)	NORTH (j)	MIDLANDS (k)	SOUTH (l)	LONDON (m)	FULL TIME (n)	PART TIME (o)	NOT WORKING (p)
Unweighted Base	1005	509	486	104	179	174	164	177	207	117	202	312	239	135	528	101	376
Weighted Base	1005	487	508	100*	174	162	174	157	237	88	235	314	230	139	493	101*	411
Have cut back on in the past 12 months	314	127	183	38	55	52	56	64	50	29	79	96	66	44	144	38	132
	31%	26%	36% a	37% h	32% h	32% h	32% h	41% h	21%	34%	33%	31%	29%	31%	29%	37%	32%
Have not cut back on in the past 12 months	655	335	315	58	112	103	110	87	185	55	151	206	157	87	336	55	264
	65%	69% b	62%	58%	65%	64%	63%	55%	78% cdefg	63%	64%	66%	68%	63%	68% o	55%	64%
Don't know	27	19	7	4	5	7	4	5	3	2	4	11	5	6	9	7	11
	3%	4% b	1%	4%	3%	4%	2%	3%	1%	2%	2%	3%	2%	4%	2%	7% n	3%
Refused	8	6	3	1	1	-	5	2	-	1	1	1	2	3	4	1	3
	1%	1%	*	1%	*	-	3% h	1%	-	1%	1%	*	1%	2%	1%	1%	1%

Proportions/Means: Columns Tested (5% risk level) - a/b - c/d/e/f/g/h - i/j/k/l/m - n/o/p
Overlap formulae used. * small base

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J21087517-39-04 28-SEP - 04-OCT 2022
PUBLIC
FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 48
FII2_15 - Which of the following, if any, have you cut back on in the past 12 months to save money?   Making charitable contributions

Base: All GB Adults aged 18+

	TOTAL	SOCIAL GRADE				EDUCATION				CHILDREN IN HOUSEHOLD		MARITAL STATUS			ETHNICITY		TENURE			
		AB (a)	C1 (b)	C2 (c)	DE (d)	GCSE/ O-LV/ CSE/ NVQ12 (e)	A-LVL OR EQUIV (f)	DEGR/ MAST/ PHD (g)	NO FORML QUAL (h)	YES (i)	NO (j)	MARRIED/ LIVING AS (k)	SINGLE (l)	WID/ DIV/ SEP (m)	WHITE (n)	BAME (o)	OWNED OUTRIGHT (p)	MORTGAGE (q)	RENTED (r)	OTHER (s)
Unweighted Base	1005	243	389	162	157	166	201	487	66	282	723	581	284	135	843	153	334	327	284	24
Weighted Base	1005	270	262	202	234	188	201	454	74*	274	731	565	285	151	870	127	343	308	299	23**
Have cut back on in the past 12 months	314	50	85	74	88	66	67	127	23	100	214	151	107	55	267	43	90	79	123	9
	31%	19%	33% a	36% a	37% a	35%	33%	28%	31%	37% j	29%	27%	38% k	37% k	31%	34%	26%	26%	41% pq	37%
Have not cut back on in the past 12 months	655	213	167	124	134	116	125	311	47	169	486	397	163	92	571	81	242	223	161	13
	65%	79% bcd	64%	61%	57%	62%	62%	68%	64%	62%	67%	70% lm	57%	61%	66%	64%	70% r	72% r	54%	57%
Don't know	27	5	6	4	12	5	7	12	1	5	22	12	11	4	24	2	8	5	14	*
	3%	2%	2%	2%	5%	3%	3%	3%	2%	2%	3%	2%	4%	3%	3%	2%	2%	2%	5% q	2%
Refused	8	2	3	1	1	-	2	5	2	-	8	5	4	-	8	1	4	1	2	1
	1%	1%	1%	1%	1%	-	1%	1%	3% e	-	1%	1%	1%	-	1%	*	1%	*	1%	4%

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f/g/h - i/j - k/l/m - n/o - p/q/r/s
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

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J21087517-39-04 28-SEP - 04-OCT 2022
PUBLIC
FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 49
FII2_15 - Which of the following, if any, have you cut back on in the past 12 months to save money?   Making charitable contributions

Base: All GB Adults aged 18+

| | TOTAL | HOUSEHOLD INCOME | | | INDICES OF MULTIPLE DEPRIVATION (QUINTILES) | | | | | MANAGING FINANCIALLY | | | | | | | PAYMENT OF UNEXPECTED £200 (MOST LIKELY TO) | | EXPERIENCED FINANCIAL DIFFICULTY PAST 12 MONTHS | |
		LESS THAN £25,000 (a)	£25,000-£49,999 (b)	£50,000 + (c)	LOWEST (d)	LOW (e)	MIDDLE (f)	HIGH (g)	HIGHEST (h)	LIVING COMFORTABLY (i)	DOING ALRIGHT (j)	JUST ABOUT GETTING BY (k)	FINDING IT QUITE DIFFICULT (l)	FINDING IT VERY DIFFICULT (m)	NET: COMFORTABLE/ ALRIGHT (n)	NET: ALL DIFFICULT (o)	USE OWN MONEY OR SAVINGS (p)	BORROW IN ANY WAY (q)	YES (r)	NO (s)
Unweighted Base	1005	156	194	328	136	168	199	179	177	226	361	251	103	52	587	155	674	216	347	649
Weighted Base	1005	186	183	307	146	166	200	185	166	227	352	253	101*	58*	579	159	659	215	349	649
Have cut back on in the past 12 months	314	80	67	53	62	48	66	51	40	20	91	106	60	34	111	94	163	89	168	144
	31%	43% c	37% c	17%	42% egh	29%	33%	28%	24%	9%	26% in	42% ijn	60% ijkn	59% ijkn	19% i	59% ijkn	25%	41% p	48% s	22%
Have not cut back on in the past 12 months	655	101	110	241	79	108	128	130	121	199	251	140	35	21	449	56	480	120	164	490
	65%	55%	60%	79% ab	54%	65%	64%	70% d	73% d	88% jklm no	71% klmo	55% lmo	35%	36%	78% jklm o	35%	73% q	56%	47%	76% r
Don't know	27	4	6	9	5	8	3	4	5	5	10	5	5	3	15	8	12	7	15	11
	3%	2%	3%	3%	4%	5%	2%	2%	3%	2%	3%	2%	5%	5%	3%	5%	2%	3%	4% s	2%
Refused	8	-	1	3	-	3	2	-	1	3	1	2	1	-	4	1	3	-	3	4
	1%	-	*	1%	-	2%	1%	-	1%	2%	*	1%	1%	-	1%	1%	*	-	1%	1%

Proportions/Means: Columns Tested (5% risk level) - a/b/c - d/e/f/g/h - i/j/k/l/m/n/o - p/q - r/s
Overlap formulae used. * small base

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J21087517-39-04 28-SEP - 04-OCT 2022
PUBLIC
FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 50
FII2_16 - Which of the following, if any, have you cut back on in the past 12 months to save money?   Any other household activities not listed

Base: All GB Adults aged 18+

		GENDER		AGE						GOVERNMENT OFFICE REGION					WORKING STATUS		
	TOTAL	MALE (a)	FEMALE (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	SCOTLAND (i)	NORTH (j)	MIDLANDS (k)	SOUTH (l)	LONDON (m)	FULL TIME (n)	PART TIME (o)	NOT WORKING (p)
Unweighted Base	1005	509	486	104	179	174	164	177	207	117	202	312	239	135	528	101	376
Weighted Base	1005	487	508	100*	174	162	174	157	237	88	235	314	230	139	493	101*	411
Have cut back on in the past 12 months	181	82	96	16	29	35	34	30	37	16	42	53	44	27	80	19	82
	18%	17%	19%	16%	17%	22%	20%	19%	16%	18%	18%	17%	19%	19%	16%	19%	20%
Have not cut back on in the past 12 months	699	348	345	75	118	110	121	104	172	65	163	225	153	93	364	71	265
	70%	71%	68%	75%	68%	68%	69%	66%	72%	74%	69%	72%	67%	67%	74% p	70%	64%
Don't know	117	50	66	10	23	16	19	20	29	6	27	33	32	18	45	11	61
	12%	10%	13%	10%	13%	10%	11%	13%	12%	7%	12%	11%	14%	13%	9%	10%	15% n
Refused	8	7	1	-	4	1	-	4	-	-	3	3	1	1	4	1	3
	1%	1%	*	-	2% h	*	-	3% fh	-	-	1%	1%	1%	1%	1%	1%	1%

Proportions/Means: Columns Tested (5% risk level) - a/b - c/d/e/f/g/h - i/j/k/l/m - n/o/p
Overlap formulae used. * small base

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.

J21087517-39-04 28-SEP - 04-OCT 2022
PUBLIC
FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 51
FII2_16 - Which of the following, if any, have you cut back on in the past 12 months to save money?   Any other household activities not listed

Base: All GB Adults aged 18+

	TOTAL	SOCIAL GRADE				EDUCATION				CHILDREN IN HOUSEHOLD		MARITAL STATUS			ETHNICITY		TENURE			
		AB (a)	C1 (b)	C2 (c)	DE (d)	GCSE/ O-LV/ CSE/ NVQ12 (e)	A-LVL OR EQUIV (f)	DEGR/ MAST/ PHD (g)	NO FORML QUAL (h)	YES (i)	NO (j)	MARRIED/ LIVING AS (k)	SINGLE (l)	WID/ DIV/ SEP (m)	WHITE (n)	BAME (o)	OWNED OUTRIGHT (p)	MORTGAGE (q)	RENTED (r)	OTHER (s)
Unweighted Base	1005	243	389	162	157	166	201	487	66	282	723	581	284	135	843	153	334	327	284	24
Weighted Base	1005	270	262	202	234	188	201	454	74*	274	731	565	285	151	870	127	343	308	299	23**
Have cut back on in the past 12 months	181	31	43	39	60	18	43	93	13	52	129	95	61	26	151	28	45	50	73	7
	18%	12%	17%	19% a	26% ab	10%	22% e	20% e	17%	19%	18%	17%	21%	17%	17%	22%	13%	16%	24% pq	29%
Have not cut back on in the past 12 months	699	216	188	131	141	143	142	306	51	195	504	414	187	96	616	79	257	234	177	13
	70%	80% bcd	72% d	65%	60%	76%	71%	67%	69%	71%	69%	73% lm	66%	63%	71% o	62%	75% r	76% r	59%	56%
Don't know	117	21	27	31	32	26	14	51	9	25	92	52	36	28	96	21	38	23	46	3
	12%	8%	10%	15% a	14%	14%	7%	11%	13%	9%	13%	9%	12%	19% k	11%	16%	11%	7%	15% q	15%
Refused	8	1	3	1	1	-	1	5	1	2	6	5	2	1	8	-	3	1	3	-
	1%	1%	1%	1%	1%	-	1%	1%	1%	1%	1%	1%	1%	1%	1%	-	1%	*	1%	-

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f/g/h - i/j - k/l/m - n/o - p/q/r/s
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

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.

11 Jan 2023

Table 52
FII2_16 - Which of the following, if any, have you cut back on in the past 12 months to save money?   Any other household activities not listed

Base: All GB Adults aged 18+

| | TOTAL | HOUSEHOLD INCOME | | | INDICES OF MULTIPLE DEPRIVATION (QUINTILES) | | | | | MANAGING FINANCIALLY | | | | | | | PAYMENT OF UNEXPECTED £200 (MOST LIKELY TO) | | EXPERIENCED FINANCIAL DIFFICULTY PAST 12 MONTHS | |
		LESS THAN £25,000 (a)	£25,000-£49,999 (b)	£50,000 + (c)	LOWEST (d)	LOW (e)	MIDDLE (f)	HIGH (g)	HIGHEST (h)	LIVING COMFORT ABLY (i)	DOING ALRIGHT (j)	JUST ABOUT GETTING BY (k)	FINDING IT QUITE DIFFICU LT (l)	FINDING IT VERY DIFFICU LT (m)	NET: COMFORT ABLE/ ALRIGHT (n)	NET: ALL DIFFICU LT (o)	USE OWN MONEY OR SAVINGS (p)	BORROW IN ANY WAY (q)	YES (r)	NO (s)
Unweighted Base	1005	156	194	328	136	168	199	179	177	226	361	251	103	52	587	155	674	216	347	649
Weighted Base	1005	186	183	307	146	166	200	185	166	227	352	253	101*	58*	579	159	659	215	349	649
Have cut back on in the past 12 months	181	62	29	34	32	31	41	27	24	17	44	61	32	25	61	57	95	45	103	75
	18%	33% bc	16%	11%	22%	19%	21%	15%	15%	7%	12%	24% ijn	31% ijn	43% ijkn	11%	36% ijkn	14%	21% p	30% s	11%
Have not cut back on in the past 12 months	699	99	131	240	93	109	132	143	127	193	272	159	48	19	465	66	495	140	198	498
	70%	53%	72% a	78% a	64%	66%	66%	77% def	77% def	85% jklm no	77% klmo	63% lmo	47%	32%	80% jklm o	42%	75% q	65%	57%	77% r
Don't know	117	24	22	30	21	25	21	14	13	16	34	32	20	13	51	33	67	28	43	74
	12%	13%	12%	10%	15%	15% g	11%	8%	8%	7%	10%	13%	20% ijn	22% ijn	9%	21% ijkn	10%	13%	12%	11%
Refused	8	1	-	3	-	1	5	1	1	1	1	2	1	1	2	2	2	2	4	2
	1%	*	-	1%	-	*	2%	*	*	*	*	1%	1%	2%	*	1%	*	1%	1%	*

Proportions/Means: Columns Tested (5% risk level) - a/b/c - d/e/f/g/h - i/j/k/l/m/n/o - p/q - r/s
Overlap formulae used. * small base

Return to Index

J21087517-39-04 28-SEP - 04-OCT 2022
INTERNAL/CLIENT USE ONLY   PUBLIC
FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 53
FII3 - Summary Table And which of the following, if any, will you cut back on in the next 12 months to save money?

Base: All GB Adults aged 18+

	Eating out	Buying luxury food items	Buying basic food items	Buying clothes for yourself or your family	A holiday	Socialising with friends	Trips, excursions and days out excluding holidays	Heating, to save on gas, electricity or oil	Car usage	The number of baths or number or length of showers taken - to reduce hot water use	Use of lighting to save electricity	Use of appliances, to save electricity	Buying a new car or upgrading existing cars	Paying for TV services or subscriptions like Sky, Netflix, Virgin Media or Apple TV	Making charitable contributions	Any other household activities not listed
Unweighted Base	1005	1005	1005	1005	1005	1005	1005	1005	1005	1005	1005	1005	1005	1005	1005	1005
Weighted Base	1005	1005	1005	1005	1005	1005	1005	1005	1005	1005	1005	1005	1005	1005	1005	1005
Will cut back on in the next 12 months	592	573	191	519	479	376	487	691	389	338	581	607	440	390	360	179
	59%	57%	19%	52%	48%	37%	48%	69%	39%	34%	58%	60%	44%	39%	36%	18%
Will not cut back on in the next 12 months	370	392	795	449	469	590	478	284	532	639	401	376	473	543	592	671
	37%	39%	79%	45%	47%	59%	48%	28%	53%	64%	40%	37%	47%	54%	59%	67%
Don't know	35	31	17	32	47	34	31	23	57	26	19	19	69	55	41	146
	3%	3%	2%	3%	5%	3%	3%	2%	6%	3%	2%	2%	7%	5%	4%	15%
Refused	8	8	2	6	11	5	9	7	28	3	4	3	23	17	11	9
	1%	1%	*	1%	1%	*	1%	1%	3%	*	*	*	2%	2%	1%	1%

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.

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J21087517-39-04 28-SEP - 04-OCT 2022
PUBLIC
FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 54
FII3_1 - And which of the following, if any, will you cut back on in the next 12 months to save money?   Eating out

Base: All GB Adults aged 18+

		GENDER		AGE						GOVERNMENT OFFICE REGION					WORKING STATUS		
	TOTAL	MALE (a)	FEMALE (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	SCOTLAND (i)	NORTH (j)	MIDLANDS (k)	SOUTH (l)	LONDON (m)	FULL TIME (n)	PART TIME (o)	NOT WORKING (p)
Unweighted Base	1005	509	486	104	179	174	164	177	207	117	202	312	239	135	528	101	376
Weighted Base	1005	487	508	100*	174	162	174	157	237	88	235	314	230	139	493	101*	411
Will cut back on in the next 12 months	592	264	321	72	124	101	101	99	97	57	141	189	128	77	303	62	227
	59%	54%	63% a	72% fh	71% fh	62% h	58% h	63% h	41%	65%	60%	60%	56%	56%	62%	62%	55%
Will not cut back on in the next 12 months	370	204	164	28	44	56	66	51	125	27	79	115	94	56	175	37	159
	37%	42% b	32%	28%	26%	35%	38% d	33%	53% cdefg	31%	34%	37%	41%	40%	35%	36%	39%
Don't know	35	14	20	1	5	5	6	5	13	2	15	8	5	5	13	1	21
	3%	3%	4%	1%	3%	3%	3%	3%	5%	3%	6% l	3%	2%	3%	3%	1%	5%
Refused	8	5	3	-	1	-	3	2	2	1	-	1	4	1	2	1	4
	1%	1%	1%	-	*	-	1%	1%	1%	1%	-	*	2%	1%	*	1%	1%

Proportions/Means: Columns Tested (5% risk level) - a/b - c/d/e/f/g/h - i/j/k/l/m - n/o/p
Overlap formulae used. * small base

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J21087517-39-04 28-SEP - 04-OCT 2022
PUBLIC
FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 55
FII3_1 - And which of the following, if any, will you cut back on in the next 12 months to save money?   Eating out

Base: All GB Adults aged 18+

	TOTAL	SOCIAL GRADE				EDUCATION				CHILDREN IN HOUSEHOLD		MARITAL STATUS			ETHNICITY		TENURE			
		AB (a)	C1 (b)	C2 (c)	DE (d)	GCSE/ O-LV/ CSE/ NVQ12 (e)	A-LVL OR EQUIV (f)	DEGR/ MAST/ PHD (g)	NO FORML QUAL (h)	YES (i)	NO (j)	MARRIED/ LIVING AS (k)	SINGLE (l)	WID/ DIV/ SEP (m)	WHITE (n)	BAME (o)	OWNED OUTRIGHT (p)	MORTGAGE (q)	RENTED (r)	OTHER (s)
Unweighted Base	1005	243	389	162	157	166	201	487	66	282	723	581	284	135	843	153	334	327	284	24
Weighted Base	1005	270	262	202	234	188	201	454	74*	274	731	565	285	151	870	127	343	308	299	23**
Will cut back on in the next 12 months	592	130	158	127	151	112	135	261	40	183	409	316	188	87	500	85	149	195	211	16
	59%	48%	60% a	63% a	64% a	60%	67% g	57%	54%	67% j	56%	56%	66% k	58%	58%	67% n	43%	63% p	71% p	68%
Will not cut back on in the next 12 months	370	134	98	71	61	63	62	178	31	83	288	234	80	53	333	36	177	107	70	7
	37%	50% bcd	38% d	35%	26%	34%	31%	39%	41%	30%	39% i	41% l	28%	35%	38% o	29%	52% qr	35% r	23%	32%
Don't know	35	5	4	4	20	13	4	11	-	6	28	11	13	10	29	6	13	6	16	-
	3%	2%	1%	2%	9% abc	7% fgh	2%	3%	-	2%	4%	2%	5%	7% k	3%	4%	4%	2%	5% q	-
Refused	8	1	2	1	3	-	-	4	4	1	6	3	4	-	8	-	5	-	2	-
	1%	*	1%	1%	1%	-	-	1%	5% efg	*	1%	1%	1%	-	1%	-	1%	-	1%	-

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f/g/h - i/j - k/l/m - n/o - p/q/r/s
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Table 56
FII3_1 - And which of the following, if any, will you cut back on in the next 12 months to save money?   Eating out

Base: All GB Adults aged 18+

| | TOTAL | HOUSEHOLD INCOME | | | INDICES OF MULTIPLE DEPRIVATION (QUINTILES) | | | | | MANAGING FINANCIALLY | | | | | | | PAYMENT OF UNEXPECTED £200 (MOST LIKELY TO) | | EXPERIENCED FINANCIAL DIFFICULTY PAST 12 MONTHS | |
		LESS THAN £25,000 (a)	£25,000-£49,999 (b)	£50,000 + (c)	LOWEST (d)	LOW (e)	MIDDLE (f)	HIGH (g)	HIGHEST (h)	LIVING COMFORT ABLY (i)	DOING ALRIGHT (j)	JUST ABOUT GETTING BY (k)	FINDING IT QUITE DIFFICU LT (l)	FINDING IT VERY DIFFICU LT (m)	NET: COMFORT ABLE/ ALRIGHT (n)	NET: ALL DIFFICU LT (o)	USE OWN MONEY OR SAVINGS (p)	BORROW IN ANY WAY (q)	YES (r)	NO (s)
Unweighted Base	1005	156	194	328	136	168	199	179	177	226	361	251	103	52	587	155	674	216	347	649
Weighted Base	1005	186	183	307	146	166	200	185	166	227	352	253	101*	58*	579	159	659	215	349	649
Will cut back on in the next 12 months	592	126	122	153	104	100	122	94	81	73	202	180	85	50	274	135	347	153	267	322
	59%	68% c	67% c	50%	71% gh	60%	61% h	51%	49%	32%	57% in	71% ijn	84% ijkn	87% ijkn	47% i	85% ijkn	53%	71% p	76% s	50%
Will not cut back on in the next 12 months	370	46	58	151	32	57	69	85	81	152	138	57	12	3	290	15	289	57	68	302
	37%	25%	32%	49% ab	22%	34% d	35% d	46% def	49% def	67% jklm no	39% klmo	23% lmo	12%	5%	50% jklmo	9%	44% q	27%	19%	47% r
Don't know	35	13	2	3	9	8	4	5	4	2	10	14	3	5	12	8	20	4	13	21
	3%	7% bc	1%	1%	6%	5%	2%	3%	2%	1%	3%	5% in	3%	9% in	2%	5% i	3%	2%	4%	3%
Refused	8	-	-	-	-	1	4	-	-	-	2	3	1	-	2	1	3	1	2	4
	1%	-	-	-	-	*	2%	-	-	-	1%	1%	1%	-	*	1%	*	*	1%	1%

Proportions/Means: Columns Tested (5% risk level) - a/b/c - d/e/f/g/h - i/j/k/l/m/n/o - p/q - r/s
Overlap formulae used. * small base

J21087517-39-04 28-SEP - 04-OCT 2022
PUBLIC
FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 57
FII3_2 - And which of the following, if any, will you cut back on in the next 12 months to save money? Buying luxury food items

Base: All GB Adults aged 18+

		GENDER		AGE						GOVERNMENT OFFICE REGION					WORKING STATUS		
	TOTAL	MALE (a)	FEMALE (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	SCOTLAND (i)	NORTH (j)	MIDLANDS (k)	SOUTH (l)	LONDON (m)	FULL TIME (n)	PART TIME (o)	NOT WORKING (p)
Unweighted Base	1005	509	486	104	179	174	164	177	207	117	202	312	239	135	528	101	376
Weighted Base	1005	487	508	100*	174	162	174	157	237	88	235	314	230	139	493	101*	411
Will cut back on in the next 12 months	573	244	323	73	108	92	106	89	105	55	135	178	125	80	285	68	220
	57%	50%	64% a	73% egh	62% h	57% h	61% h	56% h	44%	63%	58%	57%	54%	58%	58%	67% p	54%
Will not cut back on in the next 12 months	392	223	166	27	62	63	60	62	118	30	93	118	99	53	191	31	170
	39%	46% b	33%	26%	36%	39% c	35%	39% c	50% cdf	34%	39%	38%	43%	38%	39%	31%	41%
Don't know	31	14	17	1	3	5	8	5	10	2	6	16	3	5	15	1	16
	3%	3%	3%	1%	2%	3%	4%	3%	4%	2%	2%	5% l	1%	3%	3%	1%	4%
Refused	8	6	2	-	1	1	-	2	4	1	1	2	2	1	2	1	5
	1%	1%	*	-	1%	1%	-	1%	1%	2%	*	1%	1%	1%	*	1%	1%

Proportions/Means: Columns Tested (5% risk level) - a/b - c/d/e/f/g/h - i/j/k/l/m - n/o/p
Overlap formulae used. * small base

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11 Jan 2023

Table 58
FII3_2 - And which of the following, if any, will you cut back on in the next 12 months to save money?   Buying luxury food items

Base: All GB Adults aged 18+

		SOCIAL GRADE				EDUCATION				CHILDREN IN HOUSEHOLD		MARITAL STATUS			ETHNICITY		TENURE			
	TOTAL	AB (a)	C1 (b)	C2 (c)	DE (d)	GCSE/ O-LV/ CSE/ NVQ12 (e)	A-LVL OR EQUIV (f)	DEGR/ MAST/ PHD (g)	NO FORML QUAL (h)	YES (i)	NO (j)	MARRIED/ LIVING AS (k)	SINGLE (l)	WID/ DIV/ SEP (m)	WHITE (n)	BAME (o)	OWNED OUTRIGHT (p)	MORTGAGE (q)	RENTED (r)	OTHER (s)
Unweighted Base	1005	243	389	162	157	166	201	487	66	282	723	581	284	135	843	153	334	327	284	24
Weighted Base	1005	270	262	202	234	188	201	454	74*	274	731	565	285	151	870	127	343	308	299	23**
Will cut back on in the next 12 months	573	132	155	115	145	101	128	261	38	175	399	298	186	88	482	85	158	177	208	14
	57%	49%	59% a	57%	62% a	54%	64%	57%	52%	64% j	55%	53%	65% k	58%	55%	66% n	46%	57% p	69% pq	59%
Will not cut back on in the next 12 months	392	130	100	81	72	79	68	172	34	90	302	248	88	54	354	37	168	124	79	8
	39%	48% bd	38%	40%	31%	42%	34%	38%	46%	33%	41% i	44% l	31%	36%	41% o	29%	49% qr	40% r	27%	33%
Don't know	31	7	3	5	15	7	4	15	-	8	23	15	7	9	26	5	14	6	9	2
	3%	3%	1%	2%	6% b	4%	2%	3%	-	3%	3%	3%	2%	6%	3%	4%	4%	2%	3%	8%
Refused	8	1	3	1	3	1	-	6	1	1	7	4	4	-	8	1	4	1	3	-
	1%	*	1%	1%	1%	*	-	1%	2%	*	1%	1%	1%	-	1%	*	1%	*	1%	-

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f/g/h - i/j - k/l/m - n/o - p/q/r/s
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

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.

J21087517-39-04 28-SEP - 04-OCT 2022
PUBLIC
FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 59
FII3_2 - And which of the following, if any, will you cut back on in the next 12 months to save money?   Buying luxury food items

Base: All GB Adults aged 18+

| | TOTAL | HOUSEHOLD INCOME | | | INDICES OF MULTIPLE DEPRIVATION (QUINTILES) | | | | | MANAGING FINANCIALLY | | | | | | | PAYMENT OF UNEXPECTED £200 (MOST LIKELY TO) | | EXPERIENCED FINANCIAL DIFFICULTY PAST 12 MONTHS | |
		LESS THAN £25,000 (a)	£25,000-£49,999 (b)	£50,000 + (c)	LOWEST (d)	LOW (e)	MIDDLE (f)	HIGH (g)	HIGHEST (h)	LIVING COMFORT ABLY (i)	DOING ALRIGHT (j)	JUST ABOUT GETTING BY (k)	FINDING IT QUITE DIFFICU LT (l)	FINDING IT VERY DIFFICU LT (m)	NET: COMFORT ABLE/ ALRIGHT (n)	NET: ALL DIFFICU LT (o)	USE OWN MONEY OR SAVINGS (p)	BORROW IN ANY WAY (q)	YES (r)	NO (s)
Unweighted Base	1005	156	194	328	136	168	199	179	177	226	361	251	103	52	587	155	674	216	347	649
Weighted Base	1005	186	183	307	146	166	200	185	166	227	352	253	101*	58*	579	159	659	215	349	649
Will cut back on in the next 12 months	573	130	108	153	92	105	115	95	83	64	202	173	83	48	266	132	331	151	253	316
	57%	70% bc	59%	50%	63% h	63% gh	57%	51%	50%	28%	57% in	68% ijn	83% ijkn	83% ijkn	46% i	83% ijkn	50%	70% p	72% s	49%
Will not cut back on in the next 12 months	392	45	69	147	46	55	71	87	80	158	140	67	14	5	298	19	304	57	86	306
	39%	24%	38% a	48% ab	32%	33%	35%	47% def	48% def	70% jklm no	40% klmo	26% lmo	14%	9%	51% jklm o	12%	46% q	27%	25%	47% r
Don't know	31	11	5	5	8	4	10	2	3	3	9	10	4	4	12	8	18	6	10	21
	3%	6% c	3%	2%	5% g	2%	5% g	1%	2%	1%	3%	4%	4%	7% in	2%	5% i	3%	3%	3%	3%
Refused	8	-	1	1	-	2	4	1	-	2	2	3	-	-	3	-	5	1	-	6
	1%	-	1%	*	-	1%	2%	1%	-	1%	*	1%	-	-	1%	-	1%	*	-	1%

Proportions/Means: Columns Tested (5% risk level) - a/b/c - d/e/f/g/h - i/j/k/l/m/n/o - p/q - r/s
Overlap formulae used. * small base

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J21087517-39-04 28-SEP - 04-OCT 2022
PUBLIC
FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 60
FII3_3 - And which of the following, if any, will you cut back on in the next 12 months to save money?   Buying basic food items

Base: All GB Adults aged 18+

	TOTAL	GENDER		AGE						GOVERNMENT OFFICE REGION					WORKING STATUS		
		MALE (a)	FEMALE (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	SCOTLAND (i)	NORTH (j)	MIDLANDS (k)	SOUTH (l)	LONDON (m)	FULL TIME (n)	PART TIME (o)	NOT WORKING (p)
Unweighted Base	1005	509	486	104	179	174	164	177	207	117	202	312	239	135	528	101	376
Weighted Base	1005	487	508	100*	174	162	174	157	237	88	235	314	230	139	493	101*	411
Will cut back on in the next 12 months	191	92	97	21	38	30	35	33	34	19	47	59	41	26	84	17	90
	19%	19%	19%	21%	22%	18%	20%	21%	15%	21%	20%	19%	18%	18%	17%	17%	22%
Will not cut back on in the next 12 months	795	388	401	79	132	129	136	121	198	68	187	248	184	109	403	80	313
	79%	80%	79%	79%	76%	80%	78%	77%	84%	77%	80%	79%	80%	78%	82%	79%	76%
Don't know	17	6	10	1	3	3	3	1	5	1	1	7	5	3	5	3	8
	2%	1%	2%	1%	2%	2%	2%	1%	2%	2%	*	2%	2%	2%	1%	3%	2%
Refused	2	2	-	-	-	-	-	2	-	-	-	1	-	1	1	1	-
	*	*	-	-	-	-	-	1%	-	-	-	*	-	1%	*	1%	-
																	p

Proportions/Means: Columns Tested (5% risk level) - a/b - c/d/e/f/g/h - i/j/k/l/m - n/o/p
Overlap formulae used. * small base

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J21087517-39-04 28-SEP - 04-OCT 2022
PUBLIC
FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 61
FII3_3 - And which of the following, if any, will you cut back on in the next 12 months to save money?   Buying basic food items

Base: All GB Adults aged 18+

	TOTAL	SOCIAL GRADE				EDUCATION				CHILDREN IN HOUSEHOLD		MARITAL STATUS			ETHNICITY		TENURE			
		AB (a)	C1 (b)	C2 (c)	DE (d)	GCSE/ O-LV/ CSE/ NVQ12 (e)	A-LVL OR EQUIV (f)	DEGR/ MAST/ PHD (g)	NO FORML QUAL (h)	YES (i)	NO (j)	MARRIED/ LIVING AS (k)	SINGLE (l)	WID/ DIV/ SEP (m)	WHITE (n)	BAME (o)	OWNED OUTRIGHT (p)	MORTGAGE (q)	RENTED (r)	OTHER (s)
Unweighted Base	1005	243	389	162	157	166	201	487	66	282	723	581	284	135	843	153	334	327	284	24
Weighted Base	1005	270	262	202	234	188	201	454	74*	274	731	565	285	151	870	127	343	308	299	23**
Will cut back on in the next 12 months	191	19	47	46	71	42	38	69	22	51	140	81	70	40	160	29	44	40	92	6
	19%	7%	18% a	23% a	30% ab	22%	19%	15%	30% g	18%	19%	14%	24% k	27% k	18%	23%	13%	13%	31% pq	27%
Will not cut back on in the next 12 months	795	248	209	152	158	146	156	376	52	217	578	475	210	107	694	96	294	264	199	17
	79%	92% bcd	80% d	75%	67%	78%	78%	83% h	70%	79%	79%	84% lm	74%	71%	80%	75%	86% r	86% r	66%	73%
Don't know	17	3	5	3	5	-	7	7	-	6	11	8	5	4	14	2	4	4	8	-
	2%	1%	2%	2%	2%	-	3% e	2%	-	2%	1%	1%	2%	3%	2%	2%	1%	1%	3%	-
Refused	2	-	1	1	-	-	-	2	-	-	2	1	1	-	2	-	1	-	1	-
	*	-	*	1%	-	-	-	*	-	-	*	*	*	-	*	-	*	-	*	-

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f/g/h - i/j - k/l/m - n/o - p/q/r/s
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

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J21087517-39-04 28-SEP - 04-OCT 2022
PUBLIC
FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 62
FII3_3 - And which of the following, if any, will you cut back on in the next 12 months to save money?   Buying basic food items

Base: All GB Adults aged 18+

	TOTAL	HOUSEHOLD INCOME			INDICES OF MULTIPLE DEPRIVATION (QUINTILES)					MANAGING FINANCIALLY							PAYMENT OF UNEXPECTED £200 (MOST LIKELY TO)		EXPERIENCED FINANCIAL DIFFICULTY PAST 12 MONTHS	
		LESS THAN £25,000	£25,000-£49,999	£50,000 +	LOWEST	LOW	MIDDLE	HIGH	HIGHEST	LIVING COMFORTABLY	DOING ALRIGHT	JUST ABOUT GETTING BY	FINDING IT QUITE DIFFICULT	FINDING IT VERY DIFFICULT	NET: COMFORTABLE/ ALRIGHT	NET: ALL DIFFICULT	USE OWN MONEY OR SAVINGS	BORROW IN ANY WAY	YES	NO
		(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)
Unweighted Base	1005	156	194	328	136	168	199	179	177	226	361	251	103	52	587	155	674	216	347	649
Weighted Base	1005	186	183	307	146	166	200	185	166	227	352	253	101*	58*	579	159	659	215	349	649
Will cut back on in the next 12 months	191	66	35	28	40	28	42	30	20	13	37	62	44	34	50	78	80	40	121	68
	19%	35% bc	19% c	9%	27% egh	17%	21% h	16%	12%	6%	10%	24% ijn	43% ijkn	59% ijkn	9%	49% ijkn	12%	19% p	35% s	11%
Will not cut back on in the next 12 months	795	119	147	276	104	134	153	154	146	214	309	186	54	24	523	78	567	173	223	569
	79%	64%	80% a	90% ab	72%	81%	77%	83% d	88% df	94% jklm no	88% klmo	73% lmo	54%	41%	90% jklm o	49%	86%	80%	64%	88% r
Don't know	17	2	1	2	2	4	3	1	-	-	6	6	3	-	6	3	12	2	5	12
	2%	1%	1%	1%	1%	3%	2%	1%	-	-	2%	2%	3% i	-	1%	2%	2%	1%	1%	2%
Refused	2	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-
	*	-	-	-	-	-	1%	-	-	-	-	-	-	-	-	-	-	-	-	-

Proportions/Means: Columns Tested (5% risk level) - a/b/c - d/e/f/g/h - i/j/k/l/m/n/o - p/q - r/s
Overlap formulae used. * small base

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J21087517-39-04 28-SEP - 04-OCT 2022
PUBLIC
FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 63
FII3_4 - And which of the following, if any, will you cut back on in the next 12 months to save money?   Buying clothes for yourself or your family

Base: All GB Adults aged 18+

		GENDER		AGE						GOVERNMENT OFFICE REGION					WORKING STATUS		
	TOTAL	MALE (a)	FEMALE (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	SCOTLAND (i)	NORTH (j)	MIDLANDS (k)	SOUTH (l)	LONDON (m)	FULL TIME (n)	PART TIME (o)	NOT WORKING (p)
Unweighted Base	1005	509	486	104	179	174	164	177	207	117	202	312	239	135	528	101	376
Weighted Base	1005	487	508	100*	174	162	174	157	237	88	235	314	230	139	493	101*	411
Will cut back on in the next 12 months	519	201	311	57	104	87	88	99	83	51	124	168	109	67	259	62	197
	52%	41%	61% a	57% h	60% h	54% h	51% h	63% fh	35%	58%	53%	54%	47%	48%	53%	62%	48% p
Will not cut back on in the next 12 months	449	268	178	42	65	68	81	53	140	35	104	135	110	65	220	35	194
	45%	55% b	35%	42%	38%	42%	47% g	33%	59% cdefg	40%	44%	43%	48%	47%	45%	34%	47% o
Don't know	32	14	17	1	4	7	5	4	10	1	7	10	8	6	11	3	18
	3%	3%	3%	1%	3%	4%	3%	2%	4%	2%	3%	3%	3%	4%	2%	3%	4%
Refused	6	4	2	-	-	-	-	2	4	-	-	2	3	1	3	1	2
	1%	1%	*	-	-	-	-	1%	2%	-	-	1%	1%	1%	1%	1%	*

Proportions/Means: Columns Tested (5% risk level) - a/b - c/d/e/f/g/h - i/j/k/l/m - n/o/p
Overlap formulae used. * small base

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J21087517-39-04 28-SEP - 04-OCT 2022
PUBLIC
FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 64
FII3_4 - And which of the following, if any, will you cut back on in the next 12 months to save money?   Buying clothes for yourself or your family

Base: All GB Adults aged 18+

	TOTAL	SOCIAL GRADE				EDUCATION				CHILDREN IN HOUSEHOLD		MARITAL STATUS			ETHNICITY		TENURE			
		AB (a)	C1 (b)	C2 (c)	DE (d)	GCSE/ O-LV/ CSE/ NVQ12 (e)	A-LVL OR EQUIV (f)	DEGR/ MAST/ PHD (g)	NO FORML QUAL (h)	YES (i)	NO (j)	MARRIED/ LIVING AS (k)	SINGLE (l)	WID/ DIV/ SEP (m)	WHITE (n)	BAME (o)	OWNED OUTRIGHT (p)	MORTGAGE (q)	RENTED (r)	OTHER (s)
Unweighted Base	1005	243	389	162	157	166	201	487	66	282	723	581	284	135	843	153	334	327	284	24
Weighted Base	1005	270	262	202	234	188	201	454	74*	274	731	565	285	151	870	127	343	308	299	23**
Will cut back on in the next 12 months	519	118	139	112	129	100	106	237	36	161	358	271	164	82	447	66	145	163	183	13
	52%	44%	53% a	55% a	55% a	53%	53%	52%	49%	59% j	49%	48%	58% k	54%	51%	52%	42%	53% p	61% p	54%
Will not cut back on in the next 12 months	449	145	118	82	88	78	89	202	37	106	343	278	108	59	393	55	182	141	100	11
	45%	54% bcd	45%	40%	38%	41%	44%	45%	50%	39%	47% i	49% l	38%	39%	45%	43%	53% r	46% r	33%	46%
Don't know	32	6	3	7	14	8	6	11	-	7	25	13	10	9	25	7	11	4	16	-
	3%	2%	1%	4%	6% b	4%	3%	2%	-	3%	3%	2%	3%	6%	3%	5%	3%	1%	5% q	-
Refused	6	-	2	1	3	2	-	3	1	-	6	2	3	1	6	-	5	-	1	-
	1%	-	1%	1%	1%	1%	-	1%	1%	-	1%	*	1%	1%	1%	-	2% q	-	*	-

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f/g/h - i/j - k/l/m - n/o - p/q/r/s
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

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Ipsos

J21087517-39-04 28-SEP - 04-OCT 2022
PUBLIC
FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 65
FII3_4 - And which of the following, if any, will you cut back on in the next 12 months to save money?   Buying clothes for yourself or your family

Base: All GB Adults aged 18+

	TOTAL	HOUSEHOLD INCOME			INDICES OF MULTIPLE DEPRIVATION (QUINTILES)					MANAGING FINANCIALLY							PAYMENT OF UNEXPECTED £200 (MOST LIKELY TO)		EXPERIENCED FINANCIAL DIFFICULTY PAST 12 MONTHS	
		LESS THAN £25,000 (a)	£25,000-£49,999 (b)	£50,000 + (c)	LOWEST (d)	LOW (e)	MIDDLE (f)	HIGH (g)	HIGHEST (h)	LIVING COMFORT ABLY (i)	DOING ALRIGHT (j)	JUST ABOUT GETTING BY (k)	FINDING IT QUITE DIFFICU LT (l)	FINDING IT VERY DIFFICU LT (m)	NET: COMFORT ABLE/ ALRIGHT (n)	NET: ALL DIFFICU LT (o)	USE OWN MONEY OR SAVINGS (p)	BORROW IN ANY WAY (q)	YES (r)	NO (s)
Unweighted Base	1005	156	194	328	136	168	199	179	177	226	361	251	103	52	587	155	674	216	347	649
Weighted Base	1005	186	183	307	146	166	200	185	166	227	352	253	101*	58*	579	159	659	215	349	649
Will cut back on in the next 12 months	519	119	107	126	75	91	115	85	80	61	170	164	80	40	231	121	296	143	241	273
	52%	64% c	59% c	41%	52%	55%	57% g	46%	48%	27%	48% in	65% ijn	80% ijkn	70% ijn	40% i	76% ijkn	45%	66% p	69% s	42%
Will not cut back on in the next 12 months	449	60	73	172	61	68	81	97	81	159	172	79	15	14	332	29	340	67	97	351
	45%	32%	40%	56% ab	42%	41%	41%	52% f	49%	70% jklm no	49% klmo	31% lo	15%	24%	57% jklm o	18%	52% q	31%	28%	54% r
Don't know	32	6	3	9	8	7	2	3	5	6	7	10	5	3	13	8	20	5	10	21
	3%	3%	1%	3%	6% f	4%	1%	2%	3%	3%	2%	4%	5%	5%	2%	5%	3%	2%	3%	3%
Refused	6	1	-	-	1	-	2	-	-	-	3	-	-	1	3	1	2	1	1	3
	1%	1%	-	-	1%	-	1%	-	-	-	1%	-	-	2%	1%	1%	*	*	*	*

Proportions/Means: Columns Tested (5% risk level) - a/b/c - d/e/f/g/h - i/j/k/l/m/n/o - p/q - r/s
Overlap formulae used. * small base

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Ipsos

J21087517-39-04 28-SEP - 04-OCT 2022
PUBLIC
FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 66
FII3_5 - And which of the following, if any, will you cut back on in the next 12 months to save money?   A holiday

Base: All GB Adults aged 18+

	TOTAL	GENDER		AGE						GOVERNMENT OFFICE REGION					WORKING STATUS		
		MALE (a)	FEMALE (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	SCOTLAND (i)	NORTH (j)	MIDLANDS (k)	SOUTH (l)	LONDON (m)	FULL TIME (n)	PART TIME (o)	NOT WORKING (p)
Unweighted Base	1005	509	486	104	179	174	164	177	207	117	202	312	239	135	528	101	376
Weighted Base	1005	487	508	100*	174	162	174	157	237	88	235	314	230	139	493	101*	411
Will cut back on in the next 12 months	479	205	268	59	106	74	75	80	84	50	116	149	97	66	228	56	195
	48%	42%	53% a	59% fh	61% efh	46%	43%	51% h	35%	57% l	49%	47%	42%	48%	46%	55%	47%
Will not cut back on in the next 12 months	469	258	208	38	59	78	92	70	132	32	108	141	120	69	241	42	186
	47%	53% b	41%	38%	34%	48% d	53% cd	44%	56% cdg	36%	46%	45%	52% i	50% i	49%	41%	45%
Don't know	47	16	30	3	8	8	7	4	16	5	11	21	8	2	18	3	26
	5%	3%	6%	3%	5%	5%	4%	3%	7%	5%	5%	7% m	3%	2%	4%	3%	6%
Refused	11	8	3	-	1	1	-	3	5	1	-	4	4	1	5	1	5
	1%	2%	1%	-	*	1%	-	2%	2%	2%	-	1%	2%	1%	1%	1%	1%

Proportions/Means: Columns Tested (5% risk level) - a/b - c/d/e/f/g/h - i/j/k/l/m - n/o/p
Overlap formulae used. * small base

J21087517-39-04 28-SEP - 04-OCT 2022
PUBLIC
FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 67
FII3_5 - And which of the following, if any, will you cut back on in the next 12 months to save money?   A holiday

Base: All GB Adults aged 18+

	TOTAL	SOCIAL GRADE				EDUCATION				CHILDREN IN HOUSEHOLD		MARITAL STATUS			ETHNICITY		TENURE			
		AB (a)	C1 (b)	C2 (c)	DE (d)	GCSE/ O-LV/ CSE/ NVQ12 (e)	A-LVL OR EQUIV (f)	DEGR/ MAST/ PHD (g)	NO FORML QUAL (h)	YES (i)	NO (j)	MARRIED/ LIVING AS (k)	SINGLE (l)	WID/ DIV/ SEP (m)	WHITE (n)	BAME (o)	OWNED OUTRIGHT (p)	MORTGAGE (q)	RENTED (r)	OTHER (s)
Unweighted Base	1005	243	389	162	157	166	201	487	66	282	723	581	284	135	843	153	334	327	284	24
Weighted Base	1005	270	262	202	234	188	201	454	74*	274	731	565	285	151	870	127	343	308	299	23**
Will cut back on in the next 12 months	479	103	120	108	125	80	106	219	35	150	329	249	155	74	397	75	127	147	178	10
	48%	38%	46%	53% a	53% a	43%	53%	48%	47%	55% j	45%	44%	54% k	49%	46%	59% n	37%	48% p	59% pq	42%
Will not cut back on in the next 12 months	469	157	128	89	84	95	86	213	33	114	355	297	104	65	421	47	195	154	96	12
	47%	58% bcd	49% d	44%	36%	50%	43%	47%	45%	42%	49%	52% l	37%	43%	48% o	37%	57% r	50% r	32%	50%
Don't know	47	10	12	3	21	10	8	17	4	11	36	17	19	11	41	5	17	7	20	2
	5%	4%	5%	1%	9% ac	5%	4%	4%	5%	4%	5%	3%	7% k	7% k	5%	4%	5%	2%	7% q	8%
Refused	11	-	2	3	5	3	1	4	2	-	11	2	7	1	11	-	4	-	6	-
	1%	-	1%	2%	2% a	2%	*	1%	3%	-	1%	*	3% k	1%	1%	-	1%	-	2% q	-

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f/g/h - i/j - k/l/m - n/o - p/q/r/s
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

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Ipsos

J21087517-39-04 28-SEP - 04-OCT 2022
PUBLIC
FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 68
FII3_5 - And which of the following, if any, will you cut back on in the next 12 months to save money?   A holiday

Base: All GB Adults aged 18+

| | TOTAL | HOUSEHOLD INCOME | | | INDICES OF MULTIPLE DEPRIVATION (QUINTILES) | | | | | MANAGING FINANCIALLY | | | | | | | PAYMENT OF UNEXPECTED £200 (MOST LIKELY TO) | | EXPERIENCED FINANCIAL DIFFICULTY PAST 12 MONTHS | |
		LESS THAN £25,000 (a)	£25,000-£49,999 (b)	£50,000 + (c)	LOWEST (d)	LOW (e)	MIDDLE (f)	HIGH (g)	HIGHEST (h)	LIVING COMFORT ABLY (i)	DOING ALRIGHT (j)	JUST ABOUT GETTING BY (k)	FINDING IT QUITE DIFFICU LT (l)	FINDING IT VERY DIFFICU LT (m)	NET: COMFORT ABLE/ ALRIGHT (n)	NET: ALL DIFFICU LT (o)	USE OWN MONEY OR SAVINGS (p)	BORROW IN ANY WAY (q)	YES (r)	NO (s)
Unweighted Base	1005	156	194	328	136	168	199	179	177	226	361	251	103	52	587	155	674	216	347	649
Weighted Base	1005	186	183	307	146	166	200	185	166	227	352	253	101*	58*	579	159	659	215	349	649
Will cut back on in the next 12 months	479	109	95	106	80	86	97	77	72	48	145	165	75	43	194	118	256	139	235	240
	48%	59% c	52% c	35%	55% g	52%	49%	41%	44%	21%	41% in	65% ijn	75% ijn	73% ijn	33% i	74% ijn	39%	65% p	67% s	37%
Will not cut back on in the next 12 months	469	61	79	192	59	72	85	102	87	176	185	73	17	9	360	26	372	64	90	378
	47%	33%	43%	63% ab	40%	43%	43%	55% def	52%	77% jklm no	52% klmo	29% lo	17%	15%	62% jklm o	16%	56% q	30%	26%	58% r
Don't know	47	14	8	9	7	6	14	6	7	3	18	12	7	6	21	13	25	10	22	24
	5%	8% c	4%	3%	5%	4%	7%	3%	4%	1%	5% in	5% i	7% i	10% i	4% i	8% in	4%	5%	6%	4%
Refused	11	1	1	-	-	2	4	-	-	-	4	3	1	1	4	2	6	2	2	7
	1%	1%	1%	-	-	1%	2%	-	-	-	1%	1%	1%	2%	1%	1%	1%	1%	1%	1%

Proportions/Means: Columns Tested (5% risk level) - a/b/c - d/e/f/g/h - i/j/k/l/m/n/o - p/q - r/s
Overlap formulae used. * small base

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.

11 Jan 2023

Table 69
FII3_6 - And which of the following, if any, will you cut back on in the next 12 months to save money?   Socialising with friends

Base: All GB Adults aged 18+

		GENDER		AGE						GOVERNMENT OFFICE REGION					WORKING STATUS		
	TOTAL	MALE (a)	FEMALE (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	SCOTLAND (i)	NORTH (j)	MIDLANDS (k)	SOUTH (l)	LONDON (m)	FULL TIME (n)	PART TIME (o)	NOT WORKING (p)
Unweighted Base	1005	509	486	104	179	174	164	177	207	117	202	312	239	135	528	101	376
Weighted Base	1005	487	508	100*	174	162	174	157	237	88	235	314	230	139	493	101*	411
Will cut back on in the next 12 months	376	161	210	49	77	71	67	61	50	40	89	113	82	52	189	47	139
	37%	33%	41% a	49% h	44% h	44% h	39% h	39% h	21%	46%	38%	36%	36%	37%	38%	47% p	34%
Will not cut back on in the next 12 months	590	308	278	49	85	82	102	89	182	44	138	187	140	81	285	51	254
	59%	63% b	55%	49%	49%	51%	58%	57%	77% cdefg	51%	59%	60%	61%	58%	58%	50%	62%
Don't know	34	16	17	2	11	9	4	5	4	3	8	13	5	5	17	2	15
	3%	3%	3%	2%	6% h	5%	2%	3%	2%	4%	3%	4%	2%	3%	3%	2%	4%
Refused	5	2	3	-	1	-	1	2	1	-	-	1	2	1	2	1	2
	*	*	1%	-	*	-	1%	1%	*	-	-	*	1%	1%	*	1%	*

Proportions/Means: Columns Tested (5% risk level) - a/b - c/d/e/f/g/h - i/j/k/l/m - n/o/p
Overlap formulae used. * small base

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.

J21087517-39-04 28-SEP - 04-OCT 2022
PUBLIC
FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 70
FII3_6 - And which of the following, if any, will you cut back on in the next 12 months to save money?   Socialising with friends

Base: All GB Adults aged 18+

	TOTAL	SOCIAL GRADE				EDUCATION				CHILDREN IN HOUSEHOLD		MARITAL STATUS			ETHNICITY		TENURE			
		AB (a)	C1 (b)	C2 (c)	DE (d)	GCSE/ O-LV/ CSE/ NVQ12 (e)	A-LVL OR EQUIV (f)	DEGR/ MAST/ PHD (g)	NO FORML QUAL (h)	YES (i)	NO (j)	MARRIED/ LIVING AS (k)	SINGLE (l)	WID/ DIV/ SEP (m)	WHITE (n)	BAME (o)	OWNED OUTRIGHT (p)	MORTGAGE (q)	RENTED (r)	OTHER (s)
Unweighted Base	1005	243	389	162	157	166	201	487	66	282	723	581	284	135	843	153	334	327	284	24
Weighted Base	1005	270	262	202	234	188	201	454	74*	274	731	565	285	151	870	127	343	308	299	23**
Will cut back on in the next 12 months	376	66	93	87	111	70	85	162	32	133	243	192	123	61	315	57	73	121	154	16
	37%	25%	35% a	43% a	47% ab	37%	43%	36%	43%	49% j	33%	34%	43% k	41%	36%	44%	21%	39% p	51% pq	67%
Will not cut back on in the next 12 months	590	194	162	109	110	114	109	272	37	134	457	360	143	83	523	65	256	181	130	8
	59%	72% bcd	62% d	54%	47%	61%	54%	60%	51%	49%	62% i	64% l	50%	55%	60% o	51%	75% qr	59% r	44%	33%
Don't know	34	8	6	5	14	4	6	16	3	6	28	10	17	6	27	6	11	6	14	-
	3%	3%	2%	2%	6% b	2%	3%	3%	5%	2%	4%	2%	6% k	4%	3%	5%	3%	2%	5%	-
Refused	5	1	2	1	-	-	-	4	1	1	4	3	1	-	5	-	3	-	1	-
	*	*	1%	1%	-	-	-	1%	1%	*	*	1%	*	-	1%	-	1%	-	*	-

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f/g/h - i/j - k/l/m - n/o - p/q/r/s
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

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.

J21087517-39-04 28-SEP - 04-OCT 2022
PUBLIC
FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 71
FII3_6 - And which of the following, if any, will you cut back on in the next 12 months to save money? Socialising with friends

Base: All GB Adults aged 18+

	TOTAL	HOUSEHOLD INCOME			INDICES OF MULTIPLE DEPRIVATION (QUINTILES)					MANAGING FINANCIALLY							PAYMENT OF UNEXPECTED £200 (MOST LIKELY TO)		EXPERIENCED FINANCIAL DIFFICULTY PAST 12 MONTHS	
		LESS THAN £25,000	£25,000-£49,999	£50,000 +	LOWEST	LOW	MIDDLE	HIGH	HIGHEST	LIVING COMFORT ABLY	DOING ALRIGHT	JUST ABOUT GETTING BY	FINDING IT QUITE DIFFICU LT	FINDING IT VERY DIFFICU LT	NET: COMFORT ABLE/ ALRIGHT	NET: ALL DIFFICU LT	USE OWN MONEY OR SAVINGS	BORROW IN ANY WAY	YES	NO
		(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)
Unweighted Base	1005	156	194	328	136	168	199	179	177	226	361	251	103	52	587	155	674	216	347	649
Weighted Base	1005	186	183	307	146	166	200	185	166	227	352	253	101*	58*	579	159	659	215	349	649
Will cut back on in the next 12 months	376	88	76	83	63	73	84	50	48	28	104	131	69	42	132	111	199	109	198	174
	37%	48% c	42% c	27%	43% gh	44% gh	42% gh	27%	29%	12%	30% in	52% ijn	68% ijkn	73% ijkn	23% i	70% ijkn	30%	51% p	57% s	27%
Will not cut back on in the next 12 months	590	91	104	214	77	89	103	131	117	199	236	109	28	9	435	36	441	97	134	456
	59%	49%	57%	70% ab	53%	53%	52%	71% def	70% def	88% jklm no	67% klmo	43% lmo	28%	15%	75% jklm o	23%	67% q	45%	38%	70% r
Don't know	34	7	3	10	6	4	10	4	2	-	10	13	3	7	10	10	18	8	16	16
	3%	4%	2%	3%	4%	2%	5% h	2%	1%	-	3% in	5% in	3% i	12% ijn	2%	7% iln	3%	4%	5%	2%
Refused	5	-	-	-	-	1	2	-	-	-	2	-	1	-	2	1	1	1	1	2
	*	-	-	-	-	*	1%	-	-	-	1%	-	1%	-	*	1%	*	*	*	*

Proportions/Means: Columns Tested (5% risk level) - a/b/c - d/e/f/g/h - i/j/k/l/m/n/o - p/q - r/s
Overlap formulae used. * small base

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.

J21087517-39-04 28-SEP - 04-OCT 2022
PUBLIC
FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 72
FII3_7 - And which of the following, if any, will you cut back on in the next 12 months to save money?   Trips, excursions and days out - excluding holidays

Base: All GB Adults aged 18+

	TOTAL	GENDER		AGE						GOVERNMENT OFFICE REGION					WORKING STATUS		
		MALE (a)	FEMALE (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	SCOTLAND (i)	NORTH (j)	MIDLANDS (k)	SOUTH (l)	LONDON (m)	FULL TIME (n)	PART TIME (o)	NOT WORKING (p)
Unweighted Base	1005	509	486	104	179	174	164	177	207	117	202	312	239	135	528	101	376
Weighted Base	1005	487	508	100*	174	162	174	157	237	88	235	314	230	139	493	101*	411
Will cut back on in the next 12 months	487	220	261	59	109	79	88	74	79	50	115	150	108	64	242	55	189
	48%	45%	51%	59% h	63% efgh	49% h	50% h	47% h	33%	57%	49%	48%	47%	46%	49%	55%	46%
Will not cut back on in the next 12 months	478	253	220	40	58	77	82	75	147	32	109	151	115	72	236	43	198
	48%	52% b	43%	39%	34%	47% d	47% d	48% d	62% cdefg	37%	46%	48%	50% i	51% i	48%	43%	48%
Don't know	31	9	22	1	6	6	4	6	9	5	11	11	3	1	13	1	18
	3%	2%	4% a	1%	3%	4%	2%	4%	4%	6% lm	5% l	3%	1%	1%	3%	1%	4%
Refused	9	4	5	1	1	1	1	2	3	1	-	2	4	2	2	2	5
	1%	1%	1%	1%	*	1%	1%	1%	1%	1%	-	1%	2%	1%	*	2%	1%

Proportions/Means: Columns Tested (5% risk level) - a/b - c/d/e/f/g/h - i/j/k/l/m - n/o/p
Overlap formulae used. * small base

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.

11 Jan 2023

Table 73
FII3_7 - And which of the following, if any, will you cut back on in the next 12 months to save money? Trips, excursions and days out - excluding holidays

Base: All GB Adults aged 18+

	TOTAL	SOCIAL GRADE				EDUCATION				CHILDREN IN HOUSEHOLD		MARITAL STATUS			ETHNICITY		TENURE			
		AB (a)	C1 (b)	C2 (c)	DE (d)	GCSE/ O-LV/ CSE/ NVQ12 (e)	A-LVL OR EQUIV (f)	DEGR/ MAST/ PHD (g)	NO FORML QUAL (h)	YES (i)	NO (j)	MARRIED/ LIVING AS (k)	SINGLE (l)	WID/ DIV/ SEP (m)	WHITE (n)	BAME (o)	OWNED OUTRIGHT (p)	MORTGAGE (q)	RENTED (r)	OTHER (s)
Unweighted Base	1005	243	389	162	157	166	201	487	66	282	723	581	284	135	843	153	334	327	284	24
Weighted Base	1005	270	262	202	234	188	201	454	74*	274	731	565	285	151	870	127	343	308	299	23**
Will cut back on in the next 12 months	487	106	125	96	137	87	109	222	30	158	329	249	160	75	407	74	116	142	197	13
	48%	39%	48% a	47%	58% ab	46%	54%	49%	41%	58% j	45%	44%	56% k	50%	47%	58% n	34%	46% p	66% pq	54%
Will not cut back on in the next 12 months	478	160	128	98	80	95	87	213	37	109	368	297	110	69	428	49	211	159	88	10
	48%	59% bcd	49% d	49% d	34%	50%	43%	47%	50%	40%	50% i	53% l	38%	46%	49% o	38%	61% qr	52% r	29%	43%
Don't know	31	2	7	6	15	6	5	14	3	4	28	14	12	5	28	3	12	6	12	-
	3%	1%	3%	3%	7% ab	3%	3%	3%	4%	1%	4%	3%	4%	4%	3%	3%	4%	2%	4%	-
Refused	9	2	2	2	3	-	-	5	3	3	6	4	4	1	7	1	5	1	2	1
	1%	1%	1%	1%	1%	-	-	1%	5% efg	1%	1%	1%	1%	1%	1%	1%	1%	*	1%	3%

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f/g/h - i/j - k/l/m - n/o - p/q/r/s
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

J21087517-39-04 28-SEP - 04-OCT 2022
PUBLIC
FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 74
FII3_7 - And which of the following, if any, will you cut back on in the next 12 months to save money? Trips, excursions and days out - excluding holidays

Base: All GB Adults aged 18+

| | TOTAL | HOUSEHOLD INCOME | | | INDICES OF MULTIPLE DEPRIVATION (QUINTILES) | | | | | MANAGING FINANCIALLY | | | | | | | PAYMENT OF UNEXPECTED £200 (MOST LIKELY TO) | | EXPERIENCED FINANCIAL DIFFICULTY PAST 12 MONTHS | |
		LESS THAN £25,000 (a)	£25,000-£49,999 (b)	£50,000 + (c)	LOWEST (d)	LOW (e)	MIDDLE (f)	HIGH (g)	HIGHEST (h)	LIVING COMFORTABLY (i)	DOING ALRIGHT (j)	JUST ABOUT GETTING BY (k)	FINDING IT QUITE DIFFICULT (l)	FINDING IT VERY DIFFICULT (m)	NET: COMFORTABLE/ ALRIGHT (n)	NET: ALL DIFFICULT (o)	USE OWN MONEY OR SAVINGS (p)	BORROW IN ANY WAY (q)	YES (r)	NO (s)
Unweighted Base	1005	156	194	328	136	168	199	179	177	226	361	251	103	52	587	155	674	216	347	649
Weighted Base	1005	186	183	307	146	166	200	185	166	227	352	253	101*	58*	579	159	659	215	349	649
Will cut back on in the next 12 months	487	109	92	109	77	88	108	71	68	44	147	165	78	49	191	127	255	144	250	234
	48%	59% c	51% c	36%	53% g	53% gh	54% gh	38%	41%	19%	42% in	65% ijn	78% ijkn	84% ijkn	33% i	80% ijkn	39%	67% p	72% s	36%
Will not cut back on in the next 12 months	478	68	86	191	60	68	83	110	94	181	188	76	22	3	370	25	381	65	84	393
	48%	37%	47%	62% ab	41%	41%	42%	59% def	57% def	80% jklm no	54% klmo	30% mo	22% mo	5%	64% jklm o	16% m	58%	30% q	24%	61% r
Don't know	31	7	4	6	8	9	5	4	4	1	15	10	-	5	16	5	18	6	14	18
	3%	4%	2%	2%	5%	5%	3%	2%	2%	1%	4% in	4% i	-	9% ilno	3% i	3%	3%	3%	4%	3%
Refused	9	1	-	1	1	1	4	-	-	-	2	2	1	1	2	2	4	1	2	5
	1%	1%	-	*	1%	1%	2%	-	-	-	1%	1%	1%	2%	*	1%	1%	*	1%	1%

Proportions/Means: Columns Tested (5% risk level) - a/b/c - d/e/f/g/h - i/j/k/l/m/n/o - p/q - r/s
Overlap formulae used. * small base

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J21087517-39-04 28-SEP - 04-OCT 2022
PUBLIC
FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 75
FII3_8 - And which of the following, if any, will you cut back on in the next 12 months to save money?   Heating, to save on gas, electricity or oil

Base: All GB Adults aged 18+

		GENDER		AGE						GOVERNMENT OFFICE REGION					WORKING STATUS		
	TOTAL	MALE (a)	FEMALE (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	SCOTLAND (i)	NORTH (j)	MIDLANDS (k)	SOUTH (l)	LONDON (m)	FULL TIME (n)	PART TIME (o)	NOT WORKING (p)
Unweighted Base	1005	509	486	104	179	174	164	177	207	117	202	312	239	135	528	101	376
Weighted Base	1005	487	508	100*	174	162	174	157	237	88	235	314	230	139	493	101*	411
Will cut back on in the next 12 months	691	312	373	67	131	111	123	117	143	60	176	208	152	95	352	79	260
	69%	64%	73% a	67%	75% h	68%	71%	74% h	60%	69%	75%	66%	66%	68%	71% p	78% p	63%
Will not cut back on in the next 12 months	284	161	119	30	37	49	45	34	88	25	55	96	68	41	128	19	138
	28%	33% b	24%	30%	21%	30%	26%	22%	37% dfg	28%	23%	30%	30%	30%	26%	19%	34% no
Don't know	23	10	13	3	5	-	5	4	6	*	4	9	8	1	11	1	10
	2%	2%	2%	3% e	3% e	-	3%	3% e	3%	1%	2%	3%	4%	1%	2%	1%	3%
Refused	7	4	3	1	1	2	1	2	-	2	-	1	1	2	2	2	3
	1%	1%	1%	1%	*	1%	1%	1%	-	2% j	-	*	1%	1%	*	2%	1%

Proportions/Means: Columns Tested (5% risk level) - a/b - c/d/e/f/g/h - i/j/k/l/m - n/o/p
Overlap formulae used. * small base

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.

Table 76
FII3_8 - And which of the following, if any, will you cut back on in the next 12 months to save money? Heating, to save on gas, electricity or oil

Base: All GB Adults aged 18+

	TOTAL	SOCIAL GRADE				EDUCATION				CHILDREN IN HOUSEHOLD		MARITAL STATUS			ETHNICITY		TENURE			
		AB (a)	C1 (b)	C2 (c)	DE (d)	GCSE/ O-LV/ CSE/ NVQ12 (e)	A-LVL OR EQUIV (f)	DEGR/ MAST/ PHD (g)	NO FORML QUAL (h)	YES (i)	NO (j)	MARRIED/ LIVING AS (k)	SINGLE (l)	WID/ DIV/ SEP (m)	WHITE (n)	BAME (o)	OWNED OUTRIGHT (p)	MORTGAGE (q)	RENTED (r)	OTHER (s)
Unweighted Base	1005	243	389	162	157	166	201	487	66	282	723	581	284	135	843	153	334	327	284	24
Weighted Base	1005	270	262	202	234	188	201	454	74*	274	731	565	285	151	870	127	343	308	299	23**
Will cut back on in the next 12 months	691	179	196	128	165	122	134	322	52	200	491	378	206	106	605	81	206	228	222	16
	69%	66%	75% ac	63%	71%	65%	67%	71%	70%	73%	67%	67%	72%	70%	70%	64%	60%	74% p	74% p	69%
Will not cut back on in the next 12 months	284	86	60	64	62	60	60	118	20	68	216	173	69	40	239	43	126	73	70	5
	28%	32% b	23%	32% b	26%	32%	30%	26%	27%	25%	30%	31%	24%	26%	27%	34%	37% qr	24%	23%	24%
Don't know	23	3	5	8	6	6	7	8	1	3	20	10	7	5	21	1	8	6	5	1
	2%	1%	2%	4%	2%	3%	3%	2%	2%	1%	3%	2%	2%	3%	2%	1%	2%	2%	2%	4%
Refused	7	2	1	2	1	-	-	5	1	3	4	3	3	-	5	1	3	1	2	1
	1%	1%	*	1%	1%	-	-	1%	1%	1%	1%	1%	1%	-	1%	1%	1%	*	1%	3%

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f/g/h - i/j - k/l/m - n/o - p/q/r/s
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

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.

J21087517-39-04 28-SEP - 04-OCT 2022
PUBLIC
FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 77
FII3_8 - And which of the following, if any, will you cut back on in the next 12 months to save money?   Heating, to save on gas, electricity or oil

Base: All GB Adults aged 18+

	TOTAL	HOUSEHOLD INCOME			INDICES OF MULTIPLE DEPRIVATION (QUINTILES)					MANAGING FINANCIALLY							PAYMENT OF UNEXPECTED £200 (MOST LIKELY TO)		EXPERIENCED FINANCIAL DIFFICULTY PAST 12 MONTHS	
		LESS THAN £25,000	£25,000-£49,999	£50,000 +	LOWEST	LOW	MIDDLE	HIGH	HIGHEST	LIVING COMFORT ABLY	DOING ALRIGHT	JUST ABOUT GETTING BY	FINDING IT QUITE DIFFICU LT	FINDING IT VERY DIFFICU LT	NET: COMFORT ABLE/ ALRIGHT	NET: ALL DIFFICU LT	USE OWN MONEY OR SAVINGS	BORROW IN ANY WAY	YES	NO
		(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)
Unweighted Base	1005	156	194	328	136	168	199	179	177	226	361	251	103	52	587	155	674	216	347	649
Weighted Base	1005	186	183	307	146	166	200	185	166	227	352	253	101*	58*	579	159	659	215	349	649
Will cut back on in the next 12 months	691	147	126	203	103	117	150	114	118	121	242	191	80	50	363	130	427	164	277	412
	69%	79%	69%	66%	70%	70%	75%	62%	71%	53%	69%	76%	80%	86%	63%	82%	65%	76%	79%	63%
		c					g				in	in	in	ijn	i	ijn		p	s	
Will not cut back on in the next 12 months	284	30	52	99	35	44	48	66	45	105	100	55	18	3	204	21	213	47	63	219
	28%	16%	28%	32%	24%	26%	24%	36%	27%	46%	28%	22%	18%	6%	35%	13%	32%	22%	18%	34%
			a	a				df		jklm no	lmo	m			jklm o		q			r
Don't know	23	9	5	3	8	3	1	5	2	2	8	5	2	5	10	7	14	5	8	15
	2%	5%	3%	1%	6%	2%	1%	3%	1%	1%	2%	2%	2%	8%	2%	4%	2%	2%	2%	2%
		c			f									ijkn		il				
Refused	7	-	-	1	-	3	1	-	-	-	1	2	1	-	1	1	4	-	1	3
	1%	-	-	*	-	2%	1%	-	-	-	*	1%	1%	-	*	1%	1%	-	*	1%

Proportions/Means: Columns Tested (5% risk level) - a/b/c - d/e/f/g/h - i/j/k/l/m/n/o - p/q - r/s
Overlap formulae used. * small base

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.

J21087517-39-04 28-SEP - 04-OCT 2022
PUBLIC
FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 78
FII3_9 - And which of the following, if any, will you cut back on in the next 12 months to save money?   Car usage

Base: All GB Adults aged 18+

		GENDER		AGE						GOVERNMENT OFFICE REGION					WORKING STATUS		
	TOTAL	MALE (a)	FEMALE (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	SCOTLAND (i)	NORTH (j)	MIDLANDS (k)	SOUTH (l)	LONDON (m)	FULL TIME (n)	PART TIME (o)	NOT WORKING (p)
Unweighted Base	1005	509	486	104	179	174	164	177	207	117	202	312	239	135	528	101	376
Weighted Base	1005	487	508	100*	174	162	174	157	237	88	235	314	230	139	493	101*	411
Will cut back on in the next 12 months	389	169	215	45	67	59	80	67	71	35	86	128	79	60	199	47	143
	39%	35%	42% a	45% h	39%	36%	46% h	42% h	30%	40%	37%	41%	35%	43%	40%	46%	35%
Will not cut back on in the next 12 months	532	275	252	44	85	92	85	85	140	46	127	162	128	68	263	45	224
	53%	56% b	50%	44%	49%	57%	49%	54%	59% c	53%	54%	52%	56%	49%	53%	44%	54%
Don't know	57	24	32	8	15	5	5	3	20	5	15	16	16	5	19	8	30
	6%	5%	6%	8% g	9% fg	3%	3%	2%	9% fg	6%	6%	5%	7%	3%	4%	7%	7% n
Refused	28	18	8	2	6	6	5	2	6	1	6	8	7	6	12	2	14
	3%	4%	2%	2%	4%	4%	3%	2%	3%	2%	2%	2%	3%	5%	2%	2%	3%

Proportions/Means: Columns Tested (5% risk level) - a/b - c/d/e/f/g/h - i/j/k/l/m - n/o/p
Overlap formulae used. * small base

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.

Ipsos

11 Jan 2023

Table 79
FII3_9 - And which of the following, if any, will you cut back on in the next 12 months to save money?   Car usage

Base: All GB Adults aged 18+

	TOTAL	SOCIAL GRADE				EDUCATION				CHILDREN IN HOUSEHOLD		MARITAL STATUS			ETHNICITY		TENURE			
		AB (a)	C1 (b)	C2 (c)	DE (d)	GCSE/ O-LV/ CSE/ NVQ12 (e)	A-LVL OR EQUIV (f)	DEGR/ MAST/ PHD (g)	NO FORML QUAL (h)	YES (i)	NO (j)	MARRIED/ LIVING AS (k)	SINGLE (l)	WID/ DIV/ SEP (m)	WHITE (n)	BAME (o)	OWNED OUTRIGHT (p)	MORTGAGE (q)	RENTED (r)	OTHER (s)
Unweighted Base	1005	243	389	162	157	166	201	487	66	282	723	581	284	135	843	153	334	327	284	24
Weighted Base	1005	270	262	202	234	188	201	454	74*	274	731	565	285	151	870	127	343	308	299	23**
Will cut back on in the next 12 months	389	99	106	80	86	74	73	189	24	122	267	217	116	54	332	52	116	121	127	11
	39%	37%	40%	39%	37%	40%	37%	42%	32%	45% j	36%	38%	41%	36%	38%	41%	34%	39%	42% p	47%
Will not cut back on in the next 12 months	532	159	139	107	111	94	111	234	44	140	391	325	132	72	471	58	205	173	129	11
	53%	59% d	53%	53%	47%	50%	55%	52%	59%	51%	54%	58% l	46%	47%	54%	46%	60% r	56% r	43%	46%
Don't know	57	5	12	12	25	16	13	18	1	10	47	13	24	20	46	11	13	13	29	1
	6%	2%	5%	6% a	11% ab	8% g	6%	4%	1%	3%	6%	2%	9% k	13% k	5%	9%	4%	4%	10% pq	5%
Refused	28	6	4	3	12	4	4	12	6	2	25	10	13	5	22	6	9	2	15	*
	3%	2%	2%	2%	5% b	2%	2%	3%	8% fg	1%	3% i	2%	4%	3%	2%	5%	3% q	1%	5% q	2%

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f/g/h - i/j - k/l/m - n/o - p/q/r/s
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

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.

Table 80
FII3_9 - And which of the following, if any, will you cut back on in the next 12 months to save money?   Car usage

Base: All GB Adults aged 18+

| | TOTAL | HOUSEHOLD INCOME | | | INDICES OF MULTIPLE DEPRIVATION (QUINTILES) | | | | | MANAGING FINANCIALLY | | | | | | | PAYMENT OF UNEXPECTED £200 (MOST LIKELY TO) | | EXPERIENCED FINANCIAL DIFFICULTY PAST 12 MONTHS | |
		LESS THAN £25,000 (a)	£25,000-£49,999 (b)	£50,000 + (c)	LOWEST (d)	LOW (e)	MIDDLE (f)	HIGH (g)	HIGHEST (h)	LIVING COMFORT ABLY (i)	DOING ALRIGHT (j)	JUST ABOUT GETTING BY (k)	FINDING IT QUITE DIFFICU LT (l)	FINDING IT VERY DIFFICU LT (m)	NET: COMFORT ABLE/ ALRIGHT (n)	NET: ALL DIFFICU LT (o)	USE OWN MONEY OR SAVINGS (p)	BORROW IN ANY WAY (q)	YES (r)	NO (s)
Unweighted Base	1005	156	194	328	136	168	199	179	177	226	361	251	103	52	587	155	674	216	347	649
Weighted Base	1005	186	183	307	146	166	200	185	166	227	352	253	101*	58*	579	159	659	215	349	649
Will cut back on in the next 12 months	389	86	85	91	52	74	83	63	57	52	137	111	50	37	188	87	220	108	173	214
	39%	46% c	46% c	30%	36%	45%	41%	34%	34%	23%	39% in	44% in	50% in	63% ijkn	33% i	55% ijn	33%	50% p	49% s	33%
Will not cut back on in the next 12 months	532	71	87	201	73	75	102	115	98	165	194	123	25	15	359	41	387	94	136	393
	53%	38%	48%	66% ab	50%	45%	51%	62% def	59% e	73% jklm no	55% lmo	48% lmo	25%	26%	62% jklm o	26%	59% q	44%	39%	61% r
Don't know	57	21	8	12	12	10	8	7	8	8	16	13	17	2	24	20	40	9	25	32
	6%	11% bc	4%	4%	9%	6%	4%	4%	5%	3%	5%	5%	17% ijkmn o	4%	4%	12% ijkmn	6%	4%	7%	5%
Refused	28	9	4	2	8	8	7	*	3	2	5	7	8	4	7	12	13	4	16	9
	3%	5% c	2%	1%	6% g	5% g	3% g	*	2%	1%	1%	3%	8% ijn	7% ijn	1%	7% ijkn	2%	2%	5% s	1%

Proportions/Means: Columns Tested (5% risk level) - a/b/c - d/e/f/g/h - i/j/k/l/m/n/o - p/q - r/s
Overlap formulae used. * small base

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11 Jan 2023

Table 82
FII3_10 - And which of the following, if any, will you cut back on in the next 12 months to save money? The number of baths or number or length of showers taken - to reduce hot water use

Base: All GB Adults aged 18+

	TOTAL	SOCIAL GRADE				EDUCATION				CHILDREN IN HOUSEHOLD		MARITAL STATUS			ETHNICITY		TENURE			
		AB (a)	C1 (b)	C2 (c)	DE (d)	GCSE/ O-LV/ CSE/ NVQ12 (e)	A-LVL OR EQUIV (f)	DEGR/ MAST/ PHD (g)	NO FORML QUAL (h)	YES (i)	NO (j)	MARRIED/ LIVING AS (k)	SINGLE (l)	WID/ DIV/ SEP (m)	WHITE (n)	BAME (o)	OWNED OUTRIGHT (p)	MORTGAGE (q)	RENTED (r)	OTHER (s)
Unweighted Base	1005	243	389	162	157	166	201	487	66	282	723	581	284	135	843	153	334	327	284	24
Weighted Base	1005	270	262	202	234	188	201	454	74*	274	731	565	285	151	870	127	343	308	299	23**
Will cut back on in the next 12 months	338	60	88	85	89	62	71	147	31	105	233	172	112	53	296	37	87	112	117	11
	34%	22%	34% a	42% a	38% a	33%	35%	32%	42%	38%	32%	30%	39% k	35%	34%	29%	25%	36% p	39% p	49%
Will not cut back on in the next 12 months	639	203	169	111	134	121	124	293	42	161	477	374	166	96	547	90	242	189	174	12
	64%	75% bcd	65% c	55%	57%	65%	62%	65%	57%	59%	65%	66% l	58%	64%	63%	70%	70% qr	61%	58%	51%
Don't know	26	5	4	5	11	5	6	11	1	7	19	17	6	2	25	1	12	6	7	-
	3%	2%	1%	2%	5% b	3%	3%	2%	1%	2%	3%	3%	2%	1%	3%	1%	4%	2%	2%	-
Refused	3	1	1	1	-	-	-	3	-	1	2	3	1	-	3	-	3	-	1	-
	*	*	*	1%	-	-	-	1%	-	*	*	*	*	-	*	-	1%	-	*	-

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f/g/h - i/j - k/l/m - n/o - p/q/r/s
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

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J21087517-39-04 28-SEP - 04-OCT 2022
PUBLIC
FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 83
FII3_10 - And which of the following, if any, will you cut back on in the next 12 months to save money? The number of baths or number or length of showers taken - to reduce hot water use

Base: All GB Adults aged 18+

	TOTAL	HOUSEHOLD INCOME			INDICES OF MULTIPLE DEPRIVATION (QUINTILES)					MANAGING FINANCIALLY							PAYMENT OF UNEXPECTED £200 (MOST LIKELY TO)		EXPERIENCED FINANCIAL DIFFICULTY PAST 12 MONTHS	
		LESS THAN £25,000	£25,000-£49,999	£50,000 +	LOWEST	LOW	MIDDLE	HIGH	HIGHEST	LIVING COMFORTABLY	DOING ALRIGHT	JUST ABOUT GETTING BY	FINDING IT QUITE DIFFICULT	FINDING IT VERY DIFFICULT	NET: COMFORTABLE/ ALRIGHT	NET: ALL DIFFICULT	USE OWN MONEY OR SAVINGS	BORROW IN ANY WAY	YES	NO
		(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)
Unweighted Base	1005	156	194	328	136	168	199	179	177	226	361	251	103	52	587	155	674	216	347	649
Weighted Base	1005	186	183	307	146	166	200	185	166	227	352	253	101*	58*	579	159	659	215	349	649
Will cut back on in the next 12 months	338	90	57	81	56	57	70	61	46	49	97	101	50	39	146	89	185	88	162	172
	34%	49% bc	31%	27%	39%	35%	35%	33%	28%	21%	28%	40% ijn	50% ijn	67% ijkn	25%	56% ijkn	28%	41% p	46% s	27%
Will not cut back on in the next 12 months	639	90	120	224	88	106	124	118	115	174	247	145	46	16	421	63	456	125	179	457
	64%	48%	66% a	73% a	60%	64%	62%	64%	69%	77% klmo	70% klmo	57% mo	46% o	28%	73% klmo	39%	69% q	58%	51%	70% r
Don't know	26	5	5	2	2	3	5	6	5	4	6	7	4	3	10	7	16	2	7	18
	3%	3%	3% c	1%	1%	2%	2%	3%	3%	2%	2%	3%	4%	5%	2%	5%	2%	1%	2%	3%
Refused	3	-	-	-	-	-	1	-	-	-	1	-	-	-	1	-	1	-	-	1
	*	-	-	-	-	-	1%	-	-	-	*	-	-	-	*	-	*	-	-	*

Proportions/Means: Columns Tested (5% risk level) - a/b/c - d/e/f/g/h - i/j/k/l/m/n/o - p/q - r/s
Overlap formulae used. * small base

J21087517-39-04 28-SEP - 04-OCT 2022
PUBLIC
FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 84
FII3_11 - And which of the following, if any, will you cut back on in the next 12 months to save money?   Use of lighting to save electricity

Base: All GB Adults aged 18+

	TOTAL	GENDER		AGE						GOVERNMENT OFFICE REGION					WORKING STATUS		
		MALE (a)	FEMALE (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	SCOTLAND (i)	NORTH (j)	MIDLANDS (k)	SOUTH (l)	LONDON (m)	FULL TIME (n)	PART TIME (o)	NOT WORKING (p)
Unweighted Base	1005	509	486	104	179	174	164	177	207	117	202	312	239	135	528	101	376
Weighted Base	1005	487	508	100*	174	162	174	157	237	88	235	314	230	139	493	101*	411
Will cut back on in the next 12 months	581	249	326	70	109	96	104	91	110	53	149	170	126	83	285	71	224
	58%	51%	64% a	70% h	63% h	60% h	60% h	58% h	46%	60%	63%	54%	55%	60%	58%	71% np	55%
Will not cut back on in the next 12 months	401	229	168	30	61	62	66	62	120	33	81	134	100	52	202	26	174
	40%	47% b	33%	30%	35%	38%	38%	39%	50% cdefg	38%	35%	43%	44%	38%	41% o	25%	42% o
Don't know	19	7	12	-	3	3	3	2	8	1	5	9	3	2	3	2	13
	2%	1%	2%	-	2%	2%	2%	2%	3%	2%	2%	3%	1%	1%	1%	2%	3% n
Refused	4	2	2	-	-	1	1	2	-	-	-	1	1	2	2	2	-
	*	*	*	-	-	1%	1%	1%	-	-	-	*	1%	1%	*	2% p	-

Proportions/Means: Columns Tested (5% risk level) - a/b - c/d/e/f/g/h - i/j/k/l/m - n/o/p
Overlap formulae used. * small base

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J21087517-39-04 28-SEP - 04-OCT 2022
PUBLIC
FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 85
FII3_11 - And which of the following, if any, will you cut back on in the next 12 months to save money?   Use of lighting to save electricity

Base: All GB Adults aged 18+

	TOTAL	SOCIAL GRADE				EDUCATION				CHILDREN IN HOUSEHOLD		MARITAL STATUS			ETHNICITY		TENURE			
		AB (a)	C1 (b)	C2 (c)	DE (d)	GCSE/ O-LV/ CSE/ NVQ12 (e)	A-LVL OR EQUIV (f)	DEGR/ MAST/ PHD (g)	NO FORML QUAL (h)	YES (i)	NO (j)	MARRIED/ LIVING AS (k)	SINGLE (l)	WID/ DIV/ SEP (m)	WHITE (n)	BAME (o)	OWNED OUTRIGHT (p)	MORTGAGE (q)	RENTED (r)	OTHER (s)
Unweighted Base	1005	243	389	162	157	166	201	487	66	282	723	581	284	135	843	153	334	327	284	24
Weighted Base	1005	270	262	202	234	188	201	454	74*	274	731	565	285	151	870	127	343	308	299	23**
Will cut back on in the next 12 months	581	130	160	114	154	107	121	253	51	177	404	299	189	90	492	82	154	188	206	13
	58%	48%	61% a	56%	66% a	57%	61%	56%	70% g	65% j	55%	53%	66% k	60%	57%	65% p	45%	61% p	69% p	56%
Will not cut back on in the next 12 months	401	134	95	88	69	77	76	187	22	93	308	257	90	53	359	42	177	117	86	9
	40%	50% bd	36%	43% d	30%	41%	38%	41%	30%	34%	42% i	45% lm	32%	35%	41%	33%	52% qr	38% r	29%	40%
Don't know	19	3	6	-	11	3	3	10	-	2	17	6	5	8	17	3	10	2	7	1
	2%	1%	2% c	-	5% ac	2%	2%	2%	-	1%	2%	1%	2%	5% k	2%	2%	3%	1%	2%	4%
Refused	4	2	1	1	-	-	-	4	-	2	2	3	1	-	3	1	3	1	1	-
	*	1%	*	1%	-	-	-	1%	-	1%	*	1%	*	-	*	1%	1%	*	*	-

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f/g/h - i/j - k/l/m - n/o - p/q/r/s
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

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.

Table 86
FII3_11 - And which of the following, if any, will you cut back on in the next 12 months to save money?   Use of lighting to save electricity

Base: All GB Adults aged 18+

	TOTAL	HOUSEHOLD INCOME			INDICES OF MULTIPLE DEPRIVATION (QUINTILES)					MANAGING FINANCIALLY							PAYMENT OF UNEXPECTED £200 (MOST LIKELY TO)		EXPERIENCED FINANCIAL DIFFICULTY PAST 12 MONTHS	
		LESS THAN £25,000	£25,000-£49,999	£50,000 +	LOWEST	LOW	MIDDLE	HIGH	HIGHEST	LIVING COMFORT ABLY	DOING ALRIGHT	JUST ABOUT GETTING BY	FINDING IT QUITE DIFFICU LT	FINDING IT VERY DIFFICU LT	NET: COMFORT ABLE/ ALRIGHT	NET: ALL DIFFICU LT	USE OWN MONEY OR SAVINGS	BORROW IN ANY WAY	YES	NO
		(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)
Unweighted Base	1005	156	194	328	136	168	199	179	177	226	361	251	103	52	587	155	674	216	347	649
Weighted Base	1005	186	183	307	146	166	200	185	166	227	352	253	101*	58*	579	159	659	215	349	649
Will cut back on in the next 12 months	581	127	108	148	94	104	128	90	84	85	193	167	84	47	279	131	336	144	259	318
	58%	68% c	59% c	48%	64% gh	63% gh	64% gh	49%	51%	38%	55% in	66% ijn	84% ijkn	81% ijn	48% i	83% ijkn	51%	67% p	74% s	49%
Will not cut back on in the next 12 months	401	52	75	154	46	59	66	93	79	139	153	83	13	6	292	19	309	69	82	317
	40%	28%	41% a	50% a	32%	35%	33%	50% def	48% def	61% jklm no	44% klmo	33% lmo	13%	10%	50% jklm o	12%	47% q	32%	24%	49% r
Don't know	19	7	-	4	6	3	5	1	2	3	4	3	3	5	7	9	12	2	8	11
	2%	4% b	-	1%	4%	2%	2%	1%	1%	1%	1%	1%	3%	9% ijkn	1%	5% ijkn	2%	1%	2%	2%
Refused	4	-	-	1	-	-	1	-	-	-	1	1	-	-	1	-	2	-	-	2
	*	-	-	*	-	-	1%	-	-	-	*	*	-	-	*	-	*	-	-	*

Proportions/Means: Columns Tested (5% risk level) - a/b/c - d/e/f/g/h - i/j/k/l/m/n/o - p/q - r/s
Overlap formulae used. * small base

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.

Table 87
FII3_12 - And which of the following, if any, will you cut back on in the next 12 months to save money?   Use of appliances, to save electricity

Base: All GB Adults aged 18+

| | | GENDER | | AGE | | | | | | GOVERNMENT OFFICE REGION | | | | | WORKING STATUS | | |
	TOTAL	MALE (a)	FEMALE (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	SCOTLAND (i)	NORTH (j)	MIDLANDS (k)	SOUTH (l)	LONDON (m)	FULL TIME (n)	PART TIME (o)	NOT WORKING (p)
Unweighted Base	1005	509	486	104	179	174	164	177	207	117	202	312	239	135	528	101	376
Weighted Base	1005	487	508	100*	174	162	174	157	237	88	235	314	230	139	493	101*	411
Will cut back on in the next 12 months	607	261	340	62	123	94	107	104	117	55	148	185	132	87	303	67	236
	60%	53%	67% a	62% h	71% eh	58%	61% h	66% h	49%	63%	63%	59%	57%	62%	62%	67%	57%
Will not cut back on in the next 12 months	376	217	155	34	49	64	65	51	113	30	85	122	90	49	184	30	163
	37%	45% b	31%	34%	28%	40% d	37%	32%	47% cdg	34%	36%	39%	39%	35%	37%	29%	40%
Don't know	19	7	12	4	1	3	3	1	8	2	2	6	8	2	5	2	12
	2%	2%	2%	4%	1%	2%	2%	*	3%	2%	1%	2%	3%	1%	1%	2%	3%
Refused	3	2	1	-	-	1	-	2	-	-	-	1	-	2	1	2	-
	*	*	*	-	-	1%	-	1%	-	-	-	*	-	1%	*	2% np	-

Proportions/Means: Columns Tested (5% risk level) - a/b - c/d/e/f/g/h - i/j/k/l/m - n/o/p
Overlap formulae used. * small base

J21087517-39-04 28-SEP - 04-OCT 2022
PUBLIC
FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 88
FII3_12 - And which of the following, if any, will you cut back on in the next 12 months to save money?   Use of appliances, to save electricity

Base: All GB Adults aged 18+

	TOTAL	SOCIAL GRADE				EDUCATION				CHILDREN IN HOUSEHOLD		MARITAL STATUS			ETHNICITY		TENURE			
		AB (a)	C1 (b)	C2 (c)	DE (d)	GCSE/ O-LV/ CSE/ NVQ12 (e)	A-LVL OR EQUIV (f)	DEGR/ MAST/ PHD (g)	NO FORML QUAL (h)	YES (i)	NO (j)	MARRIED/ LIVING AS (k)	SINGLE (l)	WID/ DIV/ SEP (m)	WHITE (n)	BAME (o)	OWNED OUTRIGHT (p)	MORTGAGE (q)	RENTED (r)	OTHER (s)
Unweighted Base	1005	243	389	162	157	166	201	487	66	282	723	581	284	135	843	153	334	327	284	24
Weighted Base	1005	270	262	202	234	188	201	454	74*	274	731	565	285	151	870	127	343	308	299	23**
Will cut back on in the next 12 months	607	148	171	110	156	109	113	280	47	182	425	317	191	97	519	81	165	190	220	14
	60%	55%	65% ac	54%	67% ac	58%	56%	62%	64%	66% j	58%	56%	67% k	64%	60%	64%	48%	62% p	73% pq	62%
Will not cut back on in the next 12 months	376	118	86	85	73	74	82	164	26	87	290	236	89	50	330	45	166	115	74	8
	37%	44% bd	33%	42%	31%	40%	41%	36%	36%	32%	40% i	42% l	31%	33%	38%	35%	48% qr	37% r	25%	33%
Don't know	19	3	3	7	5	4	6	8	-	5	15	10	5	4	19	1	10	3	5	1
	2%	1%	1%	3%	2%	2%	3%	2%	-	2%	2%	2%	2%	3%	2%	*	3%	1%	2%	4%
Refused	3	1	1	1	-	-	-	3	-	1	2	2	1	-	2	1	1	1	1	-
	*	*	*	1%	-	-	-	1%	-	*	*	*	*	-	*	1%	*	*	*	-

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f/g/h - i/j - k/l/m - n/o - p/q/r/s
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

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.

J21087517-39-04 28-SEP - 04-OCT 2022
PUBLIC
FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 89
FII3_12 - And which of the following, if any, will you cut back on in the next 12 months to save money?   Use of appliances, to save electricity

Base: All GB Adults aged 18+

	TOTAL	HOUSEHOLD INCOME			INDICES OF MULTIPLE DEPRIVATION (QUINTILES)					MANAGING FINANCIALLY							PAYMENT OF UNEXPECTED £200 (MOST LIKELY TO)		EXPERIENCED FINANCIAL DIFFICULTY PAST 12 MONTHS	
		LESS THAN £25,000 (a)	£25,000-£49,999 (b)	£50,000 + (c)	LOWEST (d)	LOW (e)	MIDDLE (f)	HIGH (g)	HIGHEST (h)	LIVING COMFORTABLY (i)	DOING ALRIGHT (j)	JUST ABOUT GETTING BY (k)	FINDING IT QUITE DIFFICULT (l)	FINDING IT VERY DIFFICULT (m)	NET: COMFORTABLE/ ALRIGHT (n)	NET: ALL DIFFICULT (o)	USE OWN MONEY OR SAVINGS (p)	BORROW IN ANY WAY (q)	YES (r)	NO (s)
Unweighted Base	1005	156	194	328	136	168	199	179	177	226	361	251	103	52	587	155	674	216	347	649
Weighted Base	1005	186	183	307	146	166	200	185	166	227	352	253	101*	58*	579	159	659	215	349	649
Will cut back on in the next 12 months	607	136	118	156	104	107	124	104	91	88	201	180	84	47	290	131	355	149	262	341
	60%	74% c	65% c	51%	71% gh	64%	62%	56%	55%	39%	57% in	71% ijn	84% ijkn	80% ijn	50% i	82% ijkn	54%	69% p	75% s	53%
Will not cut back on in the next 12 months	376	45	62	147	38	57	68	79	74	136	142	69	13	11	278	24	286	64	81	294
	37%	24%	34%	48% ab	26%	34%	34%	43% d	45% d	60% jklm no	40% klmo	27% lo	13%	18%	48% jklm o	15%	43% q	30%	23%	45% r
Don't know	19	4	3	3	4	3	7	2	1	2	9	3	4	1	11	4	17	2	6	13
	2%	2%	2%	1%	2%	2%	3%	1%	1%	1%	2%	1%	4%	1%	2%	3%	3%	1%	2%	2%
Refused	3	-	-	1	-	-	1	-	-	-	-	1	-	-	-	-	1	-	-	1
	*	-	-	*	-	-	1%	-	-	-	-	*	-	-	-	-	*	-	-	*

Proportions/Means: Columns Tested (5% risk level) - a/b/c - d/e/f/g/h - i/j/k/l/m/n/o - p/q - r/s
Overlap formulae used. * small base

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.

J21087517-39-04 28-SEP - 04-OCT 2022
PUBLIC
FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 90
FII3_13 - And which of the following, if any, will you cut back on in the next 12 months to save money?   Buying a new car or upgrading existing cars

Base: All GB Adults aged 18+

	TOTAL	GENDER		AGE						GOVERNMENT OFFICE REGION					WORKING STATUS		
		MALE (a)	FEMALE (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	SCOTLAND (i)	NORTH (j)	MIDLANDS (k)	SOUTH (l)	LONDON (m)	FULL TIME (n)	PART TIME (o)	NOT WORKING (p)
Unweighted Base	1005	509	486	104	179	174	164	177	207	117	202	312	239	135	528	101	376
Weighted Base	1005	487	508	100*	174	162	174	157	237	88	235	314	230	139	493	101*	411
Will cut back on in the next 12 months	440	194	240	53	91	70	82	72	72	40	106	134	98	62	234	51	154
	44%	40%	47% a	53% h	52% h	43% h	47% h	46% h	30%	45%	45%	43%	43%	45%	48% p	51% p	38%
Will not cut back on in the next 12 months	473	246	225	41	55	78	84	71	144	39	115	148	108	64	219	45	209
	47%	50%	44%	41%	32%	48% d	48% d	45% d	61% cdefg	44%	49%	47%	47%	46%	44%	45%	51%
Don't know	69	32	36	5	22	10	4	12	17	8	11	25	17	8	29	3	38
	7%	7%	7%	5%	12% cf	6%	2%	8% f	7% f	9%	5%	8%	8%	6%	6%	3%	9% o
Refused	23	15	7	2	6	3	5	2	5	1	3	6	7	5	11	2	10
	2%	3%	1%	2%	4%	2%	3%	1%	2%	1%	1%	2%	3%	4%	2%	2%	2%

Proportions/Means: Columns Tested (5% risk level) - a/b - c/d/e/f/g/h - i/j/k/l/m - n/o/p
Overlap formulae used. * small base

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J21087517-39-04 28-SEP - 04-OCT 2022
PUBLIC
FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 91
FII3_13 - And which of the following, if any, will you cut back on in the next 12 months to save money? Buying a new car or upgrading existing cars

Base: All GB Adults aged 18+

	TOTAL	SOCIAL GRADE				EDUCATION				CHILDREN IN HOUSEHOLD		MARITAL STATUS			ETHNICITY		TENURE			
		AB (a)	C1 (b)	C2 (c)	DE (d)	GCSE/ O-LV/ CSE/ NVQ12 (e)	A-LVL OR EQUIV (f)	DEGR/ MAST/ PHD (g)	NO FORML QUAL (h)	YES (i)	NO (j)	MARRIED/ LIVING AS (k)	SINGLE (l)	WID/ DIV/ SEP (m)	WHITE (n)	BAME (o)	OWNED OUTRIGHT (p)	MORTGAGE (q)	RENTED (r)	OTHER (s)
Unweighted Base	1005	243	389	162	157	166	201	487	66	282	723	581	284	135	843	153	334	327	284	24
Weighted Base	1005	270	262	202	234	188	201	454	74*	274	731	565	285	151	870	127	343	308	299	23**
Will cut back on in the next 12 months	440	104	123	102	88	81	85	217	23	140	299	237	136	66	371	65	125	153	135	12
	44%	39%	47% ad	50% ad	37%	43%	42%	48% h	31%	51% j	41%	42%	48%	44%	43%	51%	36%	50% p	45% p	52%
Will not cut back on in the next 12 months	473	148	119	86	110	93	89	199	43	118	355	294	107	68	422	49	191	140	117	10
	47%	55% bc	45%	43%	47%	50%	45%	44%	58% g	43%	49%	52% l	38%	45%	49% o	39%	56% qr	45%	39%	43%
Don't know	69	13	16	10	28	11	21	30	3	12	57	26	31	13	58	10	17	15	36	1
	7%	5%	6%	5%	12% abc	6%	10%	7%	4%	5%	8%	5%	11% k	9%	7%	8%	5%	5%	12% pq	3%
Refused	23	4	4	4	8	3	6	8	5	3	19	8	11	4	20	3	10	-	11	*
	2%	2%	2%	2%	4%	1%	3%	2%	7% eg	1%	3%	1%	4%	3%	2%	2%	3% q	-	4% q	2%

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f/g/h - i/j - k/l/m - n/o - p/q/r/s
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

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.

Ipsos

J21087517-39-04 28-SEP - 04-OCT 2022
PUBLIC
FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 92
FII3_13 - And which of the following, if any, will you cut back on in the next 12 months to save money? Buying a new car or upgrading existing cars

Base: All GB Adults aged 18+

| | TOTAL | HOUSEHOLD INCOME | | | INDICES OF MULTIPLE DEPRIVATION (QUINTILES) | | | | | MANAGING FINANCIALLY | | | | | | | PAYMENT OF UNEXPECTED £200 (MOST LIKELY TO) | | EXPERIENCED FINANCIAL DIFFICULTY PAST 12 MONTHS | |
		LESS THAN £25,000 (a)	£25,000-£49,999 (b)	£50,000 + (c)	LOWEST (d)	LOW (e)	MIDDLE (f)	HIGH (g)	HIGHEST (h)	LIVING COMFORT ABLY (i)	DOING ALRIGHT (j)	JUST ABOUT GETTING BY (k)	FINDING IT QUITE DIFFICU LT (l)	FINDING IT VERY DIFFICU LT (m)	NET: COMFORT ABLE/ ALRIGHT (n)	NET: ALL DIFFICU LT (o)	USE OWN MONEY OR SAVINGS (p)	BORROW IN ANY WAY (q)	YES (r)	NO (s)
Unweighted Base	1005	156	194	328	136	168	199	179	177	226	361	251	103	52	587	155	674	216	347	649
Weighted Base	1005	186	183	307	146	166	200	185	166	227	352	253	101*	58*	579	159	659	215	349	649
Will cut back on in the next 12 months	440	95	89	121	67	72	95	76	66	64	142	131	64	36	206	100	244	129	198	238
	44%	51% c	49%	40%	46%	44%	47%	41%	40%	28%	40% in	52% ijn	64% ijn	62% ijn	36% i	63% ijkn	37%	60% p	57% s	37%
Will not cut back on in the next 12 months	473	61	80	172	61	78	81	97	85	152	187	97	17	12	339	29	360	74	110	363
	47%	33%	44%	56% ab	42%	47%	41%	53% f	51%	67% jklm no	53% klmo	38% lmo	17%	22%	59% jklm o	18%	55% q	34%	31%	56% r
Don't know	69	22	10	13	10	13	16	10	12	8	19	20	14	7	27	21	42	10	28	40
	7%	12% bc	5%	4%	7%	8%	8%	5%	7%	4%	5%	8%	14% ijn	12% in	5%	13% ijn	6%	5%	8%	6%
Refused	23	8	4	1	7	2	8	1	2	2	5	5	6	3	7	8	12	2	13	8
	2%	4% c	2% c	*	5% g	1%	4%	1%	1%	1%	1%	2%	6% ijn	5%	1%	5% ijn	2%	1%	4% s	1%

Proportions/Means: Columns Tested (5% risk level) - a/b/c - d/e/f/g/h - i/j/k/l/m/n/o - p/q - r/s
Overlap formulae used. * small base

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J21087517-39-04 28-SEP - 04-OCT 2022
PUBLIC
FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 93
FII3_14 - And which of the following, if any, will you cut back on in the next 12 months to save money?   Paying for TV services or subscriptions like Sky, Netflix, Virgin Media or Apple TV

Base: All GB Adults aged 18+

	TOTAL	GENDER		AGE						GOVERNMENT OFFICE REGION					WORKING STATUS		
		MALE (a)	FEMALE (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	SCOTLAND (i)	NORTH (j)	MIDLANDS (k)	SOUTH (l)	LONDON (m)	FULL TIME (n)	PART TIME (o)	NOT WORKING (p)
Unweighted Base	1005	509	486	104	179	174	164	177	207	117	202	312	239	135	528	101	376
Weighted Base	1005	487	508	100*	174	162	174	157	237	88	235	314	230	139	493	101*	411
Will cut back on in the next 12 months	390	183	201	51	80	74	68	64	55	41	96	114	79	60	207	51	132
	39%	38%	40%	51% h	46% h	45% h	39% h	40% h	23%	47% l	41%	36%	34%	43%	42% p	51% p	32%
Will not cut back on in the next 12 months	543	272	268	49	79	82	101	78	155	42	118	177	133	73	260	46	237
	54%	56%	53%	49%	45%	50%	58% d	49%	65% cdeg	47%	50%	56%	58%	53%	53%	46%	58% o
Don't know	55	20	34	1	13	7	2	12	20	4	19	16	12	4	18	2	34
	5%	4%	7%	1%	8% cf	4%	1%	8% cf	8% cf	5%	8%	5%	5%	3%	4%	2%	8% n
Refused	17	12	5	-	2	-	4	4	8	*	2	6	7	2	8	1	8
	2%	3%	1%	-	1%	-	2%	3% e	3% e	1%	1%	2%	3%	2%	2%	1%	2%

Proportions/Means: Columns Tested (5% risk level) - a/b - c/d/e/f/g/h - i/j/k/l/m - n/o/p
Overlap formulae used. * small base

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J21087517-39-04 28-SEP - 04-OCT 2022
PUBLIC
FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 94
FII3_14 - And which of the following, if any, will you cut back on in the next 12 months to save money?   Paying for TV services or subscriptions like Sky, Netflix, Virgin Media or Apple TV

Base: All GB Adults aged 18+

	TOTAL	SOCIAL GRADE				EDUCATION				CHILDREN IN HOUSEHOLD		MARITAL STATUS			ETHNICITY		TENURE			
		AB (a)	C1 (b)	C2 (c)	DE (d)	GCSE/ O-LV/ CSE/ NVQ12 (e)	A-LVL OR EQUIV (f)	DEGR/ MAST/ PHD (g)	NO FORML QUAL (h)	YES (i)	NO (j)	MARRIED/ LIVING AS (k)	SINGLE (l)	WID/ DIV/ SEP (m)	WHITE (n)	BAME (o)	OWNED OUTRIGHT (p)	MORTGAGE (q)	RENTED (r)	OTHER (s)
Unweighted Base	1005	243	389	162	157	166	201	487	66	282	723	581	284	135	843	153	334	327	284	24
Weighted Base	1005	270	262	202	234	188	201	454	74*	274	731	565	285	151	870	127	343	308	299	23**
Will cut back on in the next 12 months	390	94	106	91	83	72	82	179	23	131	259	203	126	60	321	62	94	126	150	8
	39%	35%	41%	45%	35%	38%	41%	40%	31%	48% j	35%	36%	44% k	40%	37%	49% n	27%	41% p	50% pq	36%
Will not cut back on in the next 12 months	543	158	146	99	123	97	105	248	44	133	410	334	132	73	479	63	216	171	124	15
	54%	59%	56%	49%	52%	52%	52%	55%	59%	49%	56% i	59% lm	46%	48%	55%	49%	63% r	56% r	41%	64%
Don't know	55	11	8	8	24	15	12	18	4	9	46	20	19	16	53	2	25	9	19	-
	5%	4%	3%	4%	10% abc	8%	6%	4%	5%	3%	6%	3%	7% k	11% k	6% o	2%	7% q	3%	6%	-
Refused	17	6	2	4	5	3	1	8	3	1	16	8	7	3	17	-	9	2	6	-
	2%	2%	1%	2%	2%	2%	1%	2%	5%	*	2%	1%	2%	2%	2%	-	3%	1%	2%	-

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f/g/h - i/j - k/l/m - n/o - p/q/r/s
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

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J21087517-39-04 28-SEP - 04-OCT 2022
PUBLIC
FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 95
FII3_14 - And which of the following, if any, will you cut back on in the next 12 months to save money? Paying for TV services or subscriptions like Sky, Netflix, Virgin Media or Apple TV

Base: All GB Adults aged 18+

| | TOTAL | HOUSEHOLD INCOME | | | INDICES OF MULTIPLE DEPRIVATION (QUINTILES) | | | | | MANAGING FINANCIALLY | | | | | | | PAYMENT OF UNEXPECTED £200 (MOST LIKELY TO) | | EXPERIENCED FINANCIAL DIFFICULTY PAST 12 MONTHS | |
		LESS THAN £25,000 (a)	£25,000-£49,999 (b)	£50,000 + (c)	LOWEST (d)	LOW (e)	MIDDLE (f)	HIGH (g)	HIGHEST (h)	LIVING COMFORT ABLY (i)	DOING ALRIGHT (j)	JUST ABOUT GETTING BY (k)	FINDING IT QUITE DIFFICU LT (l)	FINDING IT VERY DIFFICU LT (m)	NET: COMFORT ABLE/ ALRIGHT (n)	NET: ALL DIFFICU LT (o)	USE OWN MONEY OR SAVINGS (p)	BORROW IN ANY WAY (q)	YES (r)	NO (s)
Unweighted Base	1005	156	194	328	136	168	199	179	177	226	361	251	103	52	587	155	674	216	347	649
Weighted Base	1005	186	183	307	146	166	200	185	166	227	352	253	101*	58*	579	159	659	215	349	649
Will cut back on in the next 12 months	390	81	86	105	63	78	84	60	52	42	120	136	57	31	162	88	217	112	188	198
	39%	44%	47% c	34%	43% h	47% gh	42% h	32%	31%	18%	34% in	54% ijn	57% ijn	53% ijn	28% i	56% ijn	33%	52% p	54% s	31%
Will not cut back on in the next 12 months	543	82	90	187	72	76	101	115	106	177	208	91	40	20	384	59	395	92	136	406
	54%	44%	50%	61% ab	49%	45%	50%	62% def	64% def	78% jklm no	59% klmo	36%	39%	34%	66% jklm o	37%	60% q	43%	39%	63% r
Don't know	55	20	4	13	10	11	9	9	8	7	16	23	2	5	23	8	39	8	20	35
	5%	11% bc	2%	4%	7%	7%	5%	5%	5%	3%	5%	9% ijln	2%	9%	4%	5%	6%	4%	6%	5%
Refused	17	3	2	2	2	2	6	1	-	1	8	3	1	2	9	4	9	4	6	10
	2%	1%	1%	1%	1%	1%	3% h	1%	-	*	2%	1%	1%	4%	2%	2%	1%	2%	2%	1%

Proportions/Means: Columns Tested (5% risk level) - a/b/c - d/e/f/g/h - i/j/k/l/m/n/o - p/q - r/s
Overlap formulae used. * small base

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J21087517-39-04 28-SEP - 04-OCT 2022
PUBLIC
FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 96
FII3_15 - And which of the following, if any, will you cut back on in the next 12 months to save money?   Making charitable contributions

Base: All GB Adults aged 18+

		GENDER		AGE						GOVERNMENT OFFICE REGION					WORKING STATUS		
	TOTAL	MALE (a)	FEMALE (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	SCOTLAND (i)	NORTH (j)	MIDLANDS (k)	SOUTH (l)	LONDON (m)	FULL TIME (n)	PART TIME (o)	NOT WORKING (p)
Unweighted Base	1005	509	486	104	179	174	164	177	207	117	202	312	239	135	528	101	376
Weighted Base	1005	487	508	100*	174	162	174	157	237	88	235	314	230	139	493	101*	411
Will cut back on in the next 12 months	360	153	203	38	75	56	61	64	66	37	91	105	79	48	171	40	149
	36%	31%	40% a	38%	43% h	35%	35%	40% h	28%	42%	39%	34%	34%	35%	35%	40%	36%
Will not cut back on in the next 12 months	592	308	279	55	84	98	105	84	166	46	131	194	137	84	297	52	243
	59%	63% b	55%	55%	48%	60% d	60% d	53%	70% cdg	53%	56%	62%	59%	61%	60%	52%	59%
Don't know	41	20	20	7	11	7	4	8	5	2	9	13	12	5	20	8	14
	4%	4%	4%	7% h	7% h	4%	2%	5%	2%	2%	4%	4%	5%	4%	4%	7%	3%
Refused	11	5	6	-	3	1	4	2	1	3	4	1	2	1	5	1	4
	1%	1%	1%	-	2%	1%	2%	1%	*	3% k	2%	*	1%	1%	1%	1%	1%

Proportions/Means: Columns Tested (5% risk level) - a/b - c/d/e/f/g/h - i/j/k/l/m - n/o/p
Overlap formulae used. * small base

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J21087517-39-04 28-SEP - 04-OCT 2022
PUBLIC
FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 97
FII3_15 - And which of the following, if any, will you cut back on in the next 12 months to save money? Making charitable contributions

Base: All GB Adults aged 18+

	TOTAL	SOCIAL GRADE				EDUCATION				CHILDREN IN HOUSEHOLD		MARITAL STATUS			ETHNICITY		TENURE			
		AB (a)	C1 (b)	C2 (c)	DE (d)	GCSE/ O-LV/ CSE/ NVQ12 (e)	A-LVL OR EQUIV (f)	DEGR/ MAST/ PHD (g)	NO FORML QUAL (h)	YES (i)	NO (j)	MARRIED/ LIVING AS (k)	SINGLE (l)	WID/ DIV/ SEP (m)	WHITE (n)	BAME (o)	OWNED OUTRIGHT (p)	MORTGAGE (q)	RENTED (r)	OTHER (s)
Unweighted Base	1005	243	389	162	157	166	201	487	66	282	723	581	284	135	843	153	334	327	284	24
Weighted Base	1005	270	262	202	234	188	201	454	74*	274	731	565	285	151	870	127	343	308	299	23**
Will cut back on in the next 12 months	360	62	90	88	98	72	71	147	35	113	248	182	117	62	310	47	100	89	147	9
	36%	23%	35% a	44% a	42% a	39%	35%	32%	47% g	41% j	34%	32%	41% k	41%	36%	37%	29%	29%	49% pq	41%
Will not cut back on in the next 12 months	592	200	160	104	115	103	115	285	36	149	443	359	144	85	516	74	231	202	131	14
	59%	74% bcd	61% cd	51%	49%	55%	57%	63% h	49%	54%	61%	64% l	51%	57%	59%	58%	67% r	66% r	44%	59%
Don't know	41	6	9	9	17	12	13	15	*	11	31	20	18	4	34	6	8	16	17	-
	4%	2%	4%	4%	7% a	6%	7%	3%	1%	4%	4%	3%	6%	2%	4%	5%	2%	5%	6% p	-
Refused	11	1	2	1	4	-	2	6	3	1	9	5	6	-	11	-	5	1	4	-
	1%	*	1%	1%	2%	-	1%	1%	4% e	*	1%	1%	2%	-	1%	-	1%	*	1%	-

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f/g/h - i/j - k/l/m - n/o - p/q/r/s
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Table 98
FII3_15 - And which of the following, if any, will you cut back on in the next 12 months to save money?   Making charitable contributions

Base: All GB Adults aged 18+

	TOTAL	HOUSEHOLD INCOME			INDICES OF MULTIPLE DEPRIVATION (QUINTILES)					MANAGING FINANCIALLY							PAYMENT OF UNEXPECTED £200 (MOST LIKELY TO)		EXPERIENCED FINANCIAL DIFFICULTY PAST 12 MONTHS	
		LESS THAN £25,000 (a)	£25,000-£49,999 (b)	£50,000 + (c)	LOWEST (d)	LOW (e)	MIDDLE (f)	HIGH (g)	HIGHEST (h)	LIVING COMFORTABLY (i)	DOING ALRIGHT (j)	JUST ABOUT GETTING BY (k)	FINDING IT QUITE DIFFICULT (l)	FINDING IT VERY DIFFICULT (m)	NET: COMFORTABLE/ ALRIGHT (n)	NET: ALL DIFFICULT (o)	USE OWN MONEY OR SAVINGS (p)	BORROW IN ANY WAY (q)	YES (r)	NO (s)
Unweighted Base	1005	156	194	328	136	168	199	179	177	226	361	251	103	52	587	155	674	216	347	649
Weighted Base	1005	186	183	307	146	166	200	185	166	227	352	253	101*	58*	579	159	659	215	349	649
Will cut back on in the next 12 months	360	87	64	75	61	68	78	60	41	35	96	125	67	35	130	102	186	107	179	178
	36%	47% bc	35% c	24%	42% h	41% h	39% h	33%	25%	15%	27% in	49% ijn	67% ijkn	60% ijn	23% i	64% ijkn	28%	50% p	51% s	27%
Will not cut back on in the next 12 months	592	91	109	218	77	88	111	116	121	189	239	110	26	22	428	48	443	96	143	449
	59%	49%	60%	71% ab	53%	53%	56%	63%	73% def	83% jklm no	68% klmo	43% lo	26%	38%	74% jklm o	30%	67% q	45%	41%	69% r
Don't know	41	6	9	12	8	7	6	7	4	2	14	15	7	1	16	8	25	10	23	17
	4%	3%	5%	4%	6%	4%	3%	4%	3%	1%	4% in	6% in	7% i	2%	3% i	5% i	4%	5%	7% s	3%
Refused	11	2	-	2	-	3	4	1	-	1	4	3	1	-	5	1	5	2	4	5
	1%	1%	-	1%	-	2%	2%	*	-	1%	1%	1%	1%	-	1%	1%	1%	1%	1%	1%

Proportions/Means: Columns Tested (5% risk level) - a/b/c - d/e/f/g/h - i/j/k/l/m/n/o - p/q - r/s
Overlap formulae used. * small base

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J21087517-39-04 28-SEP - 04-OCT 2022
PUBLIC
FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 99
FII3_16 - And which of the following, if any, will you cut back on in the next 12 months to save money?   Any other household activities not listed

Base: All GB Adults aged 18+

		GENDER		AGE						GOVERNMENT OFFICE REGION					WORKING STATUS		
	TOTAL	MALE (a)	FEMALE (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	SCOTLAND (i)	NORTH (j)	MIDLANDS (k)	SOUTH (l)	LONDON (m)	FULL TIME (n)	PART TIME (o)	NOT WORKING (p)
Unweighted Base	1005	509	486	104	179	174	164	177	207	117	202	312	239	135	528	101	376
Weighted Base	1005	487	508	100*	174	162	174	157	237	88	235	314	230	139	493	101*	411
Will cut back on in the next 12 months	179	74	101	15	34	35	36	29	30	19	44	53	33	30	81	20	78
	18%	15%	20%	15%	19%	22% h	20%	18%	13%	21%	19%	17%	14%	22%	16%	20%	19%
Will not cut back on in the next 12 months	671	340	325	74	105	105	114	104	168	57	151	225	151	86	336	67	269
	67%	70%	64%	74% d	60%	65%	66%	66%	71%	65%	65%	72% m	66%	62%	68%	66%	65%
Don't know	146	66	80	11	31	21	23	21	39	10	37	35	44	21	73	13	60
	15%	13%	16%	11%	18%	13%	13%	13%	17%	12%	16%	11%	19% k	15%	15%	13%	15%
Refused	9	7	2	-	4	1	1	3	-	1	2	1	2	2	3	1	5
	1%	1%	*	-	2% h	*	1%	2% h	-	2%	1%	*	1%	2%	1%	1%	1%

Proportions/Means: Columns Tested (5% risk level) - a/b - c/d/e/f/g/h - i/j/k/l/m - n/o/p
Overlap formulae used. * small base

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11 Jan 2023

Table 100
FII3_16 - And which of the following, if any, will you cut back on in the next 12 months to save money?   Any other household activities not listed

Base: All GB Adults aged 18+

	TOTAL	SOCIAL GRADE				EDUCATION				CHILDREN IN HOUSEHOLD		MARITAL STATUS			ETHNICITY		TENURE			
		AB (a)	C1 (b)	C2 (c)	DE (d)	GCSE/ O-LV/ CSE/ NVQ12 (e)	A-LVL OR EQUIV (f)	DEGR/ MAST/ PHD (g)	NO FORML QUAL (h)	YES (i)	NO (j)	MARRIED/ LIVING AS (k)	SINGLE (l)	WID/ DIV/ SEP (m)	WHITE (n)	BAME (o)	OWNED OUTRIGHT (p)	MORTGAGE (q)	RENTED (r)	OTHER (s)
Unweighted Base	1005	243	389	162	157	166	201	487	66	282	723	581	284	135	843	153	334	327	284	24
Weighted Base	1005	270	262	202	234	188	201	454	74*	274	731	565	285	151	870	127	343	308	299	23**
Will cut back on in the next 12 months	179	34	52	33	54	32	44	83	10	67	112	89	53	35	147	30	48	51	72	5
	18%	12%	20% a	16%	23% a	17%	22%	18%	13%	25% j	15%	16%	19%	23%	17%	24%	14%	16%	24% pq	21%
Will not cut back on in the next 12 months	671	206	175	130	138	124	132	301	52	170	501	399	180	91	590	77	243	219	172	15
	67%	76% bcd	67%	64%	59%	66%	66%	66%	71%	62%	69%	71% lm	63%	60%	68%	60%	71% r	71% r	57%	64%
Don't know	146	29	32	37	40	32	24	65	9	35	111	73	49	24	126	20	48	38	52	4
	15%	11%	12%	18% a	17%	17%	12%	14%	13%	13%	15%	13%	17%	16%	15%	15%	14%	12%	17%	16%
Refused	9	1	2	2	3	-	-	6	2	2	7	5	3	1	7	1	4	1	4	-
	1%	*	1%	1%	1%	-	-	1%	3% ef	1%	1%	1%	1%	1%	1%	1%	1%	*	1%	-

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f/g/h - i/j - k/l/m - n/o - p/q/r/s
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

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Table 101
FII3_16 - And which of the following, if any, will you cut back on in the next 12 months to save money?   Any other household activities not listed

Base: All GB Adults aged 18+

	TOTAL	HOUSEHOLD INCOME			INDICES OF MULTIPLE DEPRIVATION (QUINTILES)					MANAGING FINANCIALLY							PAYMENT OF UNEXPECTED £200 (MOST LIKELY TO)		EXPERIENCED FINANCIAL DIFFICULTY PAST 12 MONTHS	
		LESS THAN £25,000	£25,000-£49,999	£50,000 +	LOWEST	LOW	MIDDLE	HIGH	HIGHEST	LIVING COMFORT ABLY	DOING ALRIGHT	JUST ABOUT GETTING BY	FINDING IT QUITE DIFFICU LT	FINDING IT VERY DIFFICU LT	NET: COMFORT ABLE/ ALRIGHT	NET: ALL DIFFICU LT	USE OWN MONEY OR SAVINGS	BORROW IN ANY WAY	YES	NO
		(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)
Unweighted Base	1005	156	194	328	136	168	199	179	177	226	361	251	103	52	587	155	674	216	347	649
Weighted Base	1005	186	183	307	146	166	200	185	166	227	352	253	101*	58*	579	159	659	215	349	649
Will cut back on in the next 12 months	179	62	31	35	33	35	32	28	28	11	52	61	27	27	63	55	82	53	103	73
	18%	33% bc	17%	11%	23%	21%	16%	15%	17%	5%	15% in	24% ijn	27% ijn	47% ijkl no	11% i	35% ijkl n	12%	25% p	30% s	11%
Will not cut back on in the next 12 months	671	91	120	231	90	106	131	131	117	192	251	149	54	15	443	69	485	127	183	486
	67%	49%	66% a	75% ab	62%	64%	66%	71%	71%	85% jklm no	71% klmo	59% mo	54% mo	26%	77% jklm o	44% m	74% q	59%	52%	75% r
Don't know	146	32	32	40	22	24	32	25	21	23	47	42	18	14	70	32	87	34	58	87
	15%	17%	17%	13%	15%	15%	16%	14%	13%	10%	13%	16%	18%	24% in	12%	20% in	13%	16%	17%	13%
Refused	9	-	-	1	-	1	4	1	-	-	3	2	1	1	3	2	4	1	5	3
	1%	-	-	*	-	*	2%	*	-	-	1%	1%	1%	2% i	*	1%	1%	1%	1%	*

Proportions/Means: Columns Tested (5% risk level) - a/b/c - d/e/f/g/h - i/j/k/l/m/n/o - p/q - r/s
Overlap formulae used. * small base

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J21087517-39-04 28-SEP - 04-OCT 2022
PUBLIC
FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 102
FII4A - Imagine you had to pay an unexpected expense of £200 in one lump sum, within 7 days from today and it is not possible to negotiate paying it in instalments, or delay the payment. Which, if any of the following would you do to pay this expense?

Base: All GB Adults aged 18+

	TOTAL	GENDER		AGE						GOVERNMENT OFFICE REGION					WORKING STATUS		
		MALE (a)	FEMALE (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	SCOTLAND (i)	NORTH (j)	MIDLANDS (k)	SOUTH (l)	LONDON (m)	FULL TIME (n)	PART TIME (o)	NOT WORKING (p)
Unweighted Base	1005	509	486	104	179	174	164	177	207	117	202	312	239	135	528	101	376
Weighted Base	1005	487	508	100*	174	162	174	157	237	88	235	314	230	139	493	101*	411
Using your own money, without dipping into your savings or cutting back on essentials	448	256	188	40	59	80	74	68	126	38	99	139	114	57	241	40	167
	45%	53% b	37%	40%	34%	49% d	43%	43%	53% cd	43%	42%	44%	50%	41%	49% p	39%	41%
Using your own money, without dipping into your savings, but you would have to cut back on essentials	248	107	140	40	56	40	31	33	48	27	63	81	46	31	117	29	103
	25%	22%	28%	40% efgh	32% fgh	25%	18%	21%	20%	30% l	27%	26%	20%	23%	24%	29%	25%
You would have to dip into your savings	327	146	177	43	60	53	45	50	76	31	79	102	80	35	153	40	135
	33%	30%	35%	43% f	34%	33%	26%	32%	32%	35%	34%	32%	35%	25%	31%	39%	33%
Using a form of credit such as a credit card, loan or authorised overdraft	205	96	107	19	49	46	33	26	32	18	48	62	49	27	120	21	64
	20%	20%	21%	19%	28% gh	28% gh	19%	17%	14%	21%	21%	20%	21%	20%	24% p	21%	16%
Going overdrawn without authorisation	55	30	24	9	15	15	11	3	3	5	18	17	8	7	32	8	16
	5%	6%	5%	9% gh	8% gh	9% gh	6% h	2%	1%	5%	8%	5%	3%	5%	6%	8%	4%
Getting the money from friends or family as gift or loan	178	71	107	37	44	39	28	20	9	15	53	48	35	26	79	24	75
	18%	15%	21% a	37% efgh	25% fgh	24% gh	16% h	13% h	4%	17%	23%	15%	15%	19%	16%	23%	18%
You would have to sell personal or household items to get the money	105	46	59	16	27	18	13	18	14	9	23	47	15	12	39	13	53
	10%	10%	12%	16% fh	15% fh	11%	7%	11%	6%	10%	10%	15% l	7%	8%	8%	13%	13% n
Getting the money in another way	65	36	30	15	14	11	6	11	9	6	20	23	8	9	27	10	27
	6%	7%	6%	15% efgh	8%	7%	4%	7%	4%	6%	9%	7% l	3%	6%	6%	10%	7%
You would not be able to pay this expense	56	28	27	9	13	7	14	5	7	9	13	16	6	12	18	4	33
	6%	6%	5%	9% gh	8% h	5%	8% h	3%	3%	10% l	5%	5%	3%	9% l	4%	4%	8% n
Prefer not to say	6	3	3	-	-	-	1	2	4	1	2	2	1	1	1	-	6
	1%	1%	1%	-	-	-	*	1%	2%	1%	1%	1%	1%	1%	*	-	1% n
Don't know	11	7	4	-	4	-	4	4	-	*	-	6	3	3	4	1	7
	1%	2%	1%	-	2%	-	2%	3% eh	-	1%	-	2%	1%	2%	1%	1%	2%
NET: Use own money or savings	777	385	385	79	122	131	119	121	206	71	177	247	186	95	398	74	306
	77%	79%	76%	79%	70%	81% df	68%	77%	87% dfg	81% m	76%	79% m	81% m	69%	81% p	73%	74%
NET: Borrow in any way	324	141	181	45	75	63	59	40	42	24	86	90	73	51	162	40	122
	32%	29%	36% a	45% gh	43% gh	39% gh	34% h	26%	18%	27%	37%	29%	32%	37%	33%	39%	30%

Proportions/Means: Columns Tested (5% risk level) - a/b - c/d/e/f/g/h - i/j/k/l/m - n/o/p
Overlap formulae used. * small base

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J21087517-39-04 28-SEP - 04-OCT 2022
PUBLIC
FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 103
FII4A - Imagine you had to pay an unexpected expense of £200 in one lump sum, within 7 days from today and it is not possible to negotiate paying it in instalments, or delay the payment. Which, if any of the following would you do to pay this expense?

Base: All GB Adults aged 18+

		SOCIAL GRADE				EDUCATION				CHILDREN IN HOUSEHOLD		MARITAL STATUS			ETHNICITY		TENURE			
	TOTAL	AB (a)	C1 (b)	C2 (c)	DE (d)	GCSE/ O-LV/ CSE/ NVQ12 (e)	A-LVL OR EQUIV (f)	DEGR/ MAST/ PHD (g)	NO FORML QUAL (h)	YES (i)	NO (j)	MARRIED/ LIVING AS (k)	SINGLE (l)	WID/ DIV/ SEP (m)	WHITE (n)	BAME (o)	OWNED OUTRIGHT (p)	MORTGAGE (q)	RENTED (r)	OTHER (s)
Unweighted Base	1005	243	389	162	157	166	201	487	66	282	723	581	284	135	843	153	334	327	284	24
Weighted Base	1005	270	262	202	234	188	201	454	74*	274	731	565	285	151	870	127	343	308	299	23**
Using your own money, without dipping into your savings or cutting back on essentials	448	158	119	86	74	90	83	212	19	102	346	296	100	50	405	43	187	166	78	7
	45%	59% bcd	45% d	42%	32%	48% h	41% h	47% h	26%	37%	47% i	52% lm	35%	33%	47% o	34%	54% r	54% r	26%	29%
Using your own money, without dipping into your savings, but you would have to cut back on essentials	248	55	75	36	75	44	54	112	21	69	179	129	85	32	205	41	69	75	85	7
	25%	20%	29% ac	18%	32% ac	23%	27%	25%	29%	25%	24%	23%	30% k	21%	24%	32% n	20%	24%	28% p	32%
You would have to dip into your savings	327	76	98	64	72	62	72	150	22	91	237	183	95	48	277	48	107	97	104	7
	33%	28%	38% a	31%	31%	33%	36%	33%	30%	33%	32%	32%	33%	32%	32%	38%	31%	31%	35%	30%
Using a form of credit such as a credit card, loan or authorised overdraft	205	42	69	43	40	33	43	97	19	70	134	105	63	38	173	29	55	63	75	4
	20%	16%	27% ad	21%	17%	18%	21%	21%	25%	26% j	18%	19%	22%	25%	20%	22%	16%	21%	25% p	15%
Going overdrawn without authorisation	55	12	15	11	13	8	19	23	6	18	37	27	25	3	47	7	5	17	27	2
	5%	5%	6%	5%	5%	4%	9%	5%	8%	7%	5%	5%	9% km	2%	5%	5%	1%	5% p	9% p	7%
Getting the money from friends or family as gift or loan	178	29	37	44	59	44	51	63	12	56	121	71	73	34	139	37	27	46	97	3
	18%	11%	14%	22% ab	25% ab	24% g	25% g	14%	17%	21%	17%	13%	26% k	22% k	16%	29% n	8%	15% p	32% pq	11%
You would have to sell personal or household items to get the money	105	11	20	18	51	23	30	34	12	25	80	37	43	26	91	15	18	14	65	3
	10%	4%	8%	9% a	22% abc	12%	15% g	7%	16% g	9%	11%	6%	15% k	17% k	10%	12%	5%	5%	22% pq	13%
Getting the money in another way	65	7	18	9	28	16	17	15	13	14	51	24	26	15	50	15	10	13	37	2
	6%	3%	7% a	4%	12% ac	9% g	8% g	3%	18% g	5%	7%	4%	9% k	10% k	6%	12% n	3%	4%	12% pq	7%
You would not be able to pay this expense	56	2	6	9	34	8	15	15	11	27	29	20	28	8	49	7	6	9	37	1
	6%	1%	2%	5% a	15% abc	4%	8% g	3%	14% eg	10% j	4%	3%	10% k	5%	6%	6%	2%	3%	12% pq	5%
Prefer not to say	6	2	1	-	3	2	2	3	-	2	4	5	1	-	6	-	3	1	1	-
	1%	1%	*	-	1%	1%	1%	1%	-	1%	1%	1%	1%	-	1%	-	1%	*	*	-
Don't know	11	2	2	4	3	3	1	5	2	2	9	10	1	-	11	-	2	5	4	-
	1%	1%	1%	2%	1%	2%	1%	1%	2%	1%	1%	2%	1%	-	1%	-	1%	2%	1%	-
NET: Use own money or savings	777	236	213	147	158	147	153	359	48	193	584	468	202	103	683	90	291	262	185	18
	77%	88% bcd	81% cd	73%	67%	78% h	76%	79% h	64%	71%	80% i	83% lm	71%	68%	78% o	71%	85% r	85% r	62%	78%
NET: Borrow in any way	324	64	91	70	84	63	78	142	23	110	214	154	111	59	257	62	72	92	140	6
	32%	24%	35% a	35% a	36% a	34%	39%	31%	32%	40% j	29%	27%	39% k	39% k	30%	48% n	21%	30% p	47% pq	26%

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f/g/h - i/j - k/l/m - n/o - p/q/r/s
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

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.

J21087517-39-04 28-SEP - 04-OCT 2022
PUBLIC
FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 104

FII4A - Imagine you had to pay an unexpected expense of £200 in one lump sum, within 7 days from today and it is not possible to negotiate paying it in instalments, or delay the payment. Which, if any of the following would you do to pay this expense?

Base: All GB Adults aged 18+

| | TOTAL | HOUSEHOLD INCOME | | | INDICES OF MULTIPLE DEPRIVATION (QUINTILES) | | | | | MANAGING FINANCIALLY | | | | | | | PAYMENT OF UNEXPECTED £200 (MOST LIKELY TO) | | EXPERIENCED FINANCIAL DIFFICULTY PAST 12 MONTHS | |
		LESS THAN £25,000 (a)	£25,000-£49,999 (b)	£50,000 + (c)	LOWEST (d)	LOW (e)	MIDDLE (f)	HIGH (g)	HIGHEST (h)	LIVING COMFORT ABLY (i)	DOING ALRIGHT (j)	JUST ABOUT GETTING BY (k)	FINDING IT QUITE DIFFICU LT (l)	FINDING IT VERY DIFFICU LT (m)	NET: COMFORT ABLE/ ALRIGHT (n)	NET: ALL DIFFICU LT (o)	USE OWN MONEY OR SAVINGS (p)	BORROW IN ANY WAY (q)	YES (r)	NO (s)
Unweighted Base	1005	156	194	328	136	168	199	179	177	226	361	251	103	52	587	155	674	216	347	649
Weighted Base	1005	186	183	307	146	166	200	185	166	227	352	253	101*	58*	579	159	659	215	349	649
Using your own money, without dipping into your savings or cutting back on essentials	448	44	84	191	42	71	93	101	86	172	181	70	18	4	353	22	398	39	84	363
	45%	24%	46% a	62% ab	29%	42% d	47% d	55% de	52% d	76% jklm no	51% klmo	28% mo	18%	7%	61% jklm o	14%	60% q	18%	24%	56% r
Using your own money, without dipping into your savings, but you would have to cut back on essentials	248	46	46	63	41	42	50	36	40	32	93	83	34	6	125	40	165	60	113	134
	25%	25%	25%	21%	28%	25%	25%	20%	24%	14%	26% imn	33% imn	34% imno	11%	22% i	25% im	25%	28%	32% s	21%
You would have to dip into your savings	327	51	70	89	62	54	70	54	48	46	131	107	30	9	177	39	249	61	111	213
	33%	27%	38% c	29%	42% gh	33%	35%	29%	29%	20%	37% imno	42% ilmn o	30%	15%	31% im	24%	38% q	28%	32%	33%
Using a form of credit such as a credit card, loan or authorised overdraft	205	39	44	65	34	34	48	37	28	20	66	74	25	17	87	42	58	131	102	102
	20%	21%	24%	21%	24%	21%	24%	20%	17%	9%	19% in	29% ijn	25% in	29% in	15% i	27% in	9%	61% p	29% s	16%
Going overdrawn without authorisation	55	8	10	19	5	11	15	10	5	1	9	24	12	7	10	20	11	36	37	18
	5%	4%	5%	6%	4%	7%	7%	5%	3%	1%	3%	10% ijn	12% ijn	13% ijn	2%	12% ijn	2%	17% p	11% s	3%
Getting the money from friends or family as gift or loan	178	44	34	29	37	30	40	28	19	11	45	71	30	20	56	51	40	121	116	59
	18%	24% c	19% c	10%	25% gh	18%	20% h	15%	11%	5%	13% in	28% ijn	30% ijn	35% ijn	10% i	32% ijn	6%	56% p	33% s	9%
You would have to sell personal or household items to get the money	105	33	17	10	21	25	21	16	5	4	21	38	23	18	25	41	24	42	72	33
	10%	18% bc	9% c	3%	15% h	15% h	11% h	9%	3%	2%	6% in	15% ijn	23% ijn	31% ijkn	4% i	26% ijkn	4%	19% p	21% s	5%
Getting the money in another way	65	13	13	9	14	23	10	6	3	6	17	20	15	5	23	20	18	25	42	22
	6%	7%	7%	3%	9% gh	14% fgh	5%	4%	2%	3%	5%	8% in	15% ijn	9%	4%	13% ijn	3%	12% p	12% s	3%
You would not be able to pay this expense	56	33	4	3	20	5	9	8	3	1	1	18	18	18	2	35	-	-	49	7
	6%	18% bc	2%	1%	14% efgh	3%	5%	4%	2%	*	*	7% ijn	17% ijkn	31% ijkn	*	22% ijkn	-	-	14% s	1%
Prefer not to say	6	1	-	2	1	-	2	-	2	3	3	*	-	-	6	-	-	-	-	5
	1%	1%	-	1%	1%	-	1%	-	1%	1%	1%	*	-	-	1%	-	-	-	-	1%
Don't know	11	-	-	2	-	2	3	2	1	3	1	2	2	2	4	4	-	-	4	6
	1%	-	-	1%	-	1%	2%	1%	*	1%	*	1%	2% j	3% j	1% j	3% j	-	-	1%	1%
NET: Use own money or savings	777	110	154	265	100	124	149	153	143	211	312	176	57	13	523	71	659	90	202	571
	77%	59%	84% a	86% a	69%	75%	75%	83% d	86% def	93% klmo	89% klmo	69% lmo	57% mo	23%	90% klmo	44% m	100% q	42%	58%	88% r
NET: Borrow in any way	324	70	63	83	60	57	73	57	35	25	97	123	48	29	122	76	82	215	180	141
	32%	38% c	34%	27%	41% h	35% h	37% h	31%	21%	11%	28% in	49% ijn	47% ijn	49% ijn	21% i	48% ijn	12% p	100% p	52% s	22%

Proportions/Means: Columns Tested (5% risk level) - a/b/c - d/e/f/g/h - i/j/k/l/m/n/o - p/q - r/s
Overlap formulae used. * small base

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.

Table 105
FII4B - And in which ONE way would you be most likely to pay this expense?

Base: All GB Adults aged 18+

	TOTAL	GENDER		AGE						GOVERNMENT OFFICE REGION					WORKING STATUS		
		MALE (a)	FEMALE (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	SCOTLAND (i)	NORTH (j)	MIDLANDS (k)	SOUTH (l)	LONDON (m)	FULL TIME (n)	PART TIME (o)	NOT WORKING (p)
Unweighted Base	1005	509	486	104	179	174	164	177	207	117	202	312	239	135	528	101	376
Weighted Base	1005	487	508	100*	174	162	174	157	237	88	235	314	230	139	493	101*	411
Using your own money, without dipping into your savings or cutting back on essentials	349	207	140	22	41	66	56	55	110	31	73	106	92	47	195	26	127
	35%	43% b	27%	22%	24%	40% cd	32%	35% cd	46% cdfg	35%	31%	34%	40%	34%	40% op	26%	31%
Using your own money, without dipping into your savings, but you would have to cut back on essentials	104	41	62	14	18	17	15	12	26	12	24	35	20	13	53	13	38
	10%	8%	12%	14%	11%	11%	9%	8%	11%	13%	10%	11%	9%	9%	11%	12%	9%
You would have to dip into your savings	207	79	123	22	33	27	32	36	57	17	48	67	52	23	90	25	92
	21%	16%	24% a	22%	19%	16%	18%	23%	24%	20%	21%	21%	22%	16%	18%	24%	22%
Using a form of credit such as a credit card, loan or authorised overdraft	104	49	54	4	18	21	23	20	18	9	20	32	27	15	65	10	28
	10%	10%	11%	4%	11%	13% c	13% c	13% c	7%	10%	9%	10%	12%	11%	13% p	10%	7%
Going overdrawn without authorisation	13	10	2	1	6	-	3	1	2	1	5	4	3	1	9	-	4
	1%	2% b	*	1%	4% eh	-	2%	1%	1%	1%	2%	1%	1%	1%	2%	-	1%
Getting the money from friends or family as gift or loan	98	31	68	18	26	18	16	13	7	3	31	28	19	17	36	13	49
	10%	6%	13% a	18% fgh	15% h	11% h	9% h	8% h	3%	4%	13% i	9%	8%	12% i	7%	13%	12% n
You would have to sell personal or household items to get the money	35	19	16	6	10	5	7	4	4	3	10	11	6	6	11	7	17
	4%	4%	3%	6% h	5%	3%	4%	3%	2%	3%	4%	3%	3%	4%	2%	7% n	4%
Getting the money in another way	13	9	4	1	2	2	2	4	2	-	6	5	1	2	7	2	4
	1%	2%	1%	1%	1%	1%	1%	2%	1%	-	2%	2%	*	1%	2%	2%	1%
You would not be able to pay this expense	56	28	27	9	13	7	14	5	7	9	13	16	6	12	18	4	33
	6%	6%	5%	9% gh	8% h	5%	8% h	3%	3%	10% l	5%	5%	3%	9% l	4%	4%	8% n
Prefer not to say	6	3	3	-	-	-	1	2	4	1	2	2	1	1	1	-	6
	1%	1%	1%	-	-	-	*	1%	2%	1%	1%	1%	1%	*	*	-	1% n
Don't know	20	11	10	2	6	-	4	6	2	2	3	8	4	3	7	1	12
	2%	2%	2%	2%	3% e	-	3%	4% eh	1%	3%	1%	3%	2%	2%	1%	1%	3%
NET: Use own money or savings	659	327	325	58	92	109	103	103	193	60	146	208	163	82	338	63	257
	66%	67%	64%	58%	53%	67% d	59%	65%	81% cdefg	68%	62%	66%	71% m	59%	69%	63%	63%
NET: Borrow in any way	215	90	123	24	51	38	42	34	26	13	56	65	48	33	111	24	81
	21%	18%	24% a	24% h	29% h	24% h	24% h	21% h	11%	15%	24%	21%	21%	24%	22%	23%	20%

Proportions/Means: Columns Tested (5% risk level) - a/b - c/d/e/f/g/h - i/j/k/l/m - n/o/p
Overlap formulae used. * small base

Table 106
FII4B - And in which ONE way would you be most likely to pay this expense?

Base: All GB Adults aged 18+

	TOTAL	SOCIAL GRADE				EDUCATION				CHILDREN IN HOUSEHOLD		MARITAL STATUS			ETHNICITY		TENURE			
		AB (a)	C1 (b)	C2 (c)	DE (d)	GCSE/ O-LV/ CSE/ NVQ12 (e)	A-LVL OR EQUIV (f)	DEGR/ MAST/ PHD (g)	NO FORML QUAL (h)	YES (i)	NO (j)	MARRIED/ LIVING AS (k)	SINGLE (l)	WID/ DIV/ SEP (m)	WHITE (n)	BAME (o)	OWNED OUTRIGHT (p)	MORTGAGE (q)	RENTED (r)	OTHER (s)
Unweighted Base	1005	243	389	162	157	166	201	487	66	282	723	581	284	135	843	153	334	327	284	24
Weighted Base	1005	270	262	202	234	188	201	454	74*	274	731	565	285	151	870	127	343	308	299	23**
Using your own money, without dipping into your savings or cutting back on essentials	349	138	87	71	48	68	59	167	14	74	275	237	73	37	320	28	162	133	42	6
	35%	51% bcd	33% d	35% d	20%	36% h	29%	37% h	19%	27%	38% i	42% lm	26%	25%	37% o	22%	47% r	43% r	14%	24%
Using your own money, without dipping into your savings, but you would have to cut back on essentials	104	29	34	14	23	14	20	49	8	31	72	57	33	12	89	13	33	36	26	5
	10%	11%	13% c	7%	10%	7%	10%	11%	11%	11%	10%	10%	11%	8%	10%	11%	10%	12%	9%	22%
You would have to dip into your savings	207	48	62	42	43	39	38	100	17	53	154	120	52	34	174	31	76	64	55	5
	21%	18%	24%	21%	18%	21%	19%	22%	24%	19%	21%	21%	18%	22%	20%	24%	22%	21%	18%	22%
Using a form of credit such as a credit card, loan or authorised overdraft	104	25	40	24	12	17	20	52	10	40	64	52	27	24	86	15	35	31	34	1
	10%	9%	15% ad	12% d	5%	9%	10%	11%	14%	14% j	9%	9%	10%	16% k	10%	12%	10%	10%	11%	6%
Going overdrawn without authorisation	13	3	3	2	2	-	2	11	1	3	10	7	5	1	11	1	-	4	8	-
	1%	1%	1%	1%	1%	-	1%	2%	1%	1%	1%	1%	2%	1%	1%	1%	-	1% p	3% p	-
Getting the money from friends or family as gift or loan	98	13	17	26	37	25	33	32	3	31	68	38	39	21	77	21	14	17	62	3
	10%	5%	7%	13% ab	16% ab	14% g	16% gh	7%	4%	11%	9%	7%	14% k	14% k	9%	17% n	4%	6%	21% pq	11%
You would have to sell personal or household items to get the money	35	2	4	5	22	7	10	15	1	6	29	10	18	8	28	7	7	4	20	2
	4%	1%	2%	2%	10% abc	4%	5%	3%	2%	2%	4%	2%	6% k	5% k	3%	5%	2%	1%	7% pq	7%
Getting the money in another way	13	3	3	4	4	1	-	6	4	3	10	7	3	3	12	1	3	4	5	1
	1%	1%	1%	2%	2%	1%	-	1%	5% efg	1%	1%	1%	1%	2%	1%	1%	1%	1%	2%	3%
You would not be able to pay this expense	56	2	6	9	34	8	15	15	11	27	29	20	28	8	49	7	6	9	37	1
	6%	1%	2%	5% a	15% abc	4%	8% g	3%	14% eg	10% j	4%	3%	10% k	5%	6%	6%	2%	3%	12% pq	5%
Prefer not to say	6	2	1	-	3	2	2	3	-	2	4	5	1	-	6	-	3	1	1	-
	1%	1%	*	-	1%	1%	1%	1%	-	1%	1%	1%	1%	-	1%	-	1%	*	*	-
Don't know	20	3	3	5	8	7	1	6	4	4	17	13	5	3	18	2	3	6	9	-
	2%	1%	1%	3%	3%	4%	1%	1%	6% fg	1%	2%	2%	2%	2%	2%	2%	1%	2%	3%	-
NET: Use own money or savings	659	215	183	127	113	120	117	315	39	158	501	415	157	83	582	72	271	232	122	16
	66%	80% bcd	70% d	63% d	48%	64%	58%	69% fh	53%	58%	68% i	73% lm	55%	55%	67% o	57%	79% r	75% r	41%	67%
NET: Borrow in any way	215	42	61	52	50	42	55	94	14	74	141	97	72	47	174	38	50	52	103	4
	21%	16%	23% a	26% a	21%	22%	28%	21%	19%	27% j	19%	17%	25% k	31% k	20%	30% n	14%	17%	35% pq	17%

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f/g/h - i/j - k/l/m - n/o - p/q/r/s
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

J21087517-39-04 28-SEP - 04-OCT 2022
PUBLIC
FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 107
FII4B - And in which ONE way would you be most likely to pay this expense?

Base: All GB Adults aged 18+

	TOTAL	HOUSEHOLD INCOME			INDICES OF MULTIPLE DEPRIVATION (QUINTILES)					MANAGING FINANCIALLY							PAYMENT OF UNEXPECTED £200 (MOST LIKELY TO)		EXPERIENCED FINANCIAL DIFFICULTY PAST 12 MONTHS	
		LESS THAN £25,000 (a)	£25,000-£49,999 (b)	£50,000 + (c)	LOWEST (d)	LOW (e)	MIDDLE (f)	HIGH (g)	HIGHEST (h)	LIVING COMFORT ABLY (i)	DOING ALRIGHT (j)	JUST ABOUT GETTING BY (k)	FINDING IT QUITE DIFFICU LT (l)	FINDING IT VERY DIFFICU LT (m)	NET: COMFORT ABLE/ ALRIGHT (n)	NET: ALL DIFFICU LT (o)	USE OWN MONEY OR SAVINGS (p)	BORROW IN ANY WAY (q)	YES (r)	NO (s)
Unweighted Base	1005	156	194	328	136	168	199	179	177	226	361	251	103	52	587	155	674	216	347	649
Weighted Base	1005	186	183	307	146	166	200	185	166	227	352	253	101*	58*	579	159	659	215	349	649
Using your own money, without dipping into your savings or cutting back on essentials	349	34	67	160	27	54	67	84	74	162	146	31	6	1	308	7	349	-	36	312
	35%	18%	37% a	52% ab	18%	32% d	34% d	46% def	45% def	71% jklm no	41% klmo	12% mo	6%	1%	53% jklmo	4%	53% q	-	10%	48% r
Using your own money, without dipping into your savings, but you would have to cut back on essentials	104	20	17	32	12	13	18	14	24	18	45	32	9	-	63	9	104	-	36	68
	10%	11%	9%	11%	8%	8%	9%	7%	14% g	8%	13% mo	12% mo	9% mo	-	11% m	6%	16% q	-	10%	10%
You would have to dip into your savings	207	32	44	50	40	36	38	33	32	23	91	64	20	3	114	24	207	-	56	147
	21%	17%	24% c	16%	27%	21%	19%	18%	19%	10%	26% imno	25% imo	20% imo	6%	20% im	15% m	31% q	-	16%	23% r
Using a form of credit such as a credit card, loan or authorised overdraft	104	19	24	36	14	21	20	19	18	9	38	38	13	6	46	19	-	104	48	56
	10%	10%	13%	12%	10%	13%	10%	10%	11%	4%	11% in	15% in	13% i	10%	8% i	12% i	-	48% p	14% s	9%
Going overdrawn without authorisation	13	2	2	5	-	3	5	2	1	-	-	8	4	1	-	5	-	13	9	4
	1%	1%	1%	2%	-	2%	3%	1%	*	-	-	3% ijn	4% ijn	1% n	-	3% ijn	-	6% p	3% s	1%
Getting the money from friends or family as gift or loan	98	25	20	8	19	14	28	16	9	5	22	40	17	14	27	31	-	98	69	29
	10%	14% c	11% c	3%	13% h	9%	14% h	9%	5%	2%	6% in	16% ijn	17% ijn	24% ijn	5% i	19% ijn	-	46% p	20% s	5%
You would have to sell personal or household items to get the money	35	16	4	-	6	9	6	6	2	-	4	12	7	11	4	18	-	-	28	7
	4%	9% bc	2% c	-	4%	5% h	3%	3%	1%	-	1%	5% ijn	7% ijn	18% ijkn	1%	11% ijkln	-	-	8% s	1%
Getting the money in another way	13	3	-	5	4	4	2	1	-	2	-	7	1	1	2	3	-	-	9	5
	1%	1%	-	2%	2%	3%	1%	1%	-	1%	-	3% jn	1%	2% j	*	2% j	-	-	2% s	1%
You would not be able to pay this expense	56	33	4	3	20	5	9	8	3	1	1	18	18	18	2	35	-	-	49	7
	6%	18% bc	2%	1%	14% efgh	3%	5%	4%	2%	*	*	7% ijn	17% ijkn	31% ijkn	*	22% ijkn	-	-	14% s	1%
Prefer not to say	6	1	-	2	1	-	2	-	2	3	3	*	-	-	6	-	-	-	-	5
	1%	1%	-	1%	1%	-	1%	-	1%	1%	1%	*	-	-	1%	-	-	-	-	1%
Don't know	20	-	1	4	2	8	3	2	1	4	2	1	5	4	6	9	-	-	10	8
	2%	-	*	1%	2%	5%	2%	1%	1%	2%	*	1%	5% jkn	7% jkn	1%	6% jkn	-	-	3%	1%
NET: Use own money or savings	659	86	128	243	79	102	123	131	131	203	282	126	35	4	485	39	659	-	128	527
	66%	47%	70% a	79% ab	54%	61%	62%	71% d	79% def	89% jklm no	80% klmo	50% lmo	35% mo	7%	84% jklm o	25% m	100% q	-	37%	81% r
NET: Borrow in any way	215	45	45	50	33	38	53	37	28	13	60	87	34	20	73	54	-	215	126	90
	21%	24% c	25% c	16%	23%	23%	27% h	20%	17%	6%	17% in	34% ijn	34% ijn	35% ijn	13% i	34% ijn	-	100% p	36% s	14%

Proportions/Means: Columns Tested (5% risk level) - a/b/c - d/e/f/g/h - i/j/k/l/m/n/o - p/q - r/s
Overlap formulae used. * small base

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J21087517-39-04 28-SEP - 04-OCT 2022
PUBLIC
FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 108
FII5A - Please think about the time from the end of September 2021 until now. So, thinking about the past 12 months, have you experienced any kind of financial difficulty?

Base: All GB Adults aged 18+

		GENDER		AGE						GOVERNMENT OFFICE REGION					WORKING STATUS		
	TOTAL	MALE (a)	FEMALE (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	SCOTLAND (i)	NORTH (j)	MIDLANDS (k)	SOUTH (l)	LONDON (m)	FULL TIME (n)	PART TIME (o)	NOT WORKING (p)
Unweighted Base	1005	509	486	104	179	174	164	177	207	117	202	312	239	135	528	101	376
Weighted Base	1005	487	508	100*	174	162	174	157	237	88	235	314	230	139	493	101*	411
Yes, you have	349	164	179	61	82	67	62	46	31	35	87	112	59	56	171	41	137
	35%	34%	35%	61%	47%	41%	36%	29%	13%	40%	37%	36%	26%	40%	35%	41%	33%
				defgh	fgh	gh	h	h		l	l	l		l			
No, you have not	649	318	326	38	92	94	110	108	207	51	147	201	170	80	319	59	271
	65%	65%	64%	38%	53%	58%	63%	69%	87%	58%	63%	64%	74%	58%	65%	58%	66%
					c	c	c	cde	cdefg				ijkm				
Don't know	3	1	2	1	-	1	1	-	-	1	-	-	1	1	2	-	1
	*	*	*	1%	-	1%	1%	-	-	1%	-	-	*	1%	*	-	*
										k							
Prefer not to say	4	3	1	1	-	-	1	3	-	1	1	1	-	1	1	1	2
	*	1%	*	1%	-	-	*	2%	-	1%	*	*	-	1%	*	1%	*

Proportions/Means: Columns Tested (5% risk level) - a/b - c/d/e/f/g/h - i/j/k/l/m - n/o/p
Overlap formulae used. * small base

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J21087517-39-04 28-SEP - 04-OCT 2022
PUBLIC
FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 109
FII5A - Please think about the time from the end of September 2021 until now. So, thinking about the past 12 months, have you experienced any kind of financial difficulty?

Base: All GB Adults aged 18+

	TOTAL	SOCIAL GRADE				EDUCATION				CHILDREN IN HOUSEHOLD		MARITAL STATUS			ETHNICITY		TENURE			
		AB (a)	C1 (b)	C2 (c)	DE (d)	GCSE/ O-LV/ CSE/ NVQ12 (e)	A-LVL OR EQUIV (f)	DEGR/ MAST/ PHD (g)	NO FORML QUAL (h)	YES (i)	NO (j)	MARRIED/ LIVING AS (k)	SINGLE (l)	WID/ DIV/ SEP (m)	WHITE (n)	BAME (o)	OWNED OUTRIGHT (p)	MORTGAGE (q)	RENTED (r)	OTHER (s)
Unweighted Base	1005	243	389	162	157	166	201	487	66	282	723	581	284	135	843	153	334	327	284	24
Weighted Base	1005	270	262	202	234	188	201	454	74*	274	731	565	285	151	870	127	343	308	299	23**
Yes, you have	349	48	89	72	123	67	88	136	36	120	229	135	150	62	276	71	54	87	185	7
	35%	18%	34%	35%	52%	36%	44%	30%	50%	44%	31%	24%	53%	41%	32%	56%	16%	28%	62%	30%
			a	a	abc		g		g	j			km	k		n		p	pq	
No, you have not	649	220	171	129	110	119	112	313	37	150	499	425	132	89	589	56	286	220	114	15
	65%	82%	65%	64%	47%	63%	56%	69%	50%	55%	68%	75%	46%	59%	68%	44%	83%	71%	38%	67%
		bcd	d	d				fh			i	lm		l	o		qr	r		
Don't know	3	1	-	-	1	1	-	2	-	2	1	2	1	-	2	-	1	1	-	-
	*	1%	-	-	*	1%	-	*	-	1%	*	*	*	-	*	-	*	*	-	-
Prefer not to say	4	-	1	2	-	1	*	2	-	1	3	2	2	-	3	1	2	-	1	1
	*	-	*	1%	-	*	*	1%	-	*	*	*	1%	-	*	1%	1%	-	*	3%

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f/g/h - i/j - k/l/m - n/o - p/q/r/s
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

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J21087517-39-04 28-SEP - 04-OCT 2022
PUBLIC
FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 110
FII5A - Please think about the time from the end of September 2021 until now. So, thinking about the past 12 months, have you experienced any kind of financial difficulty?

Base: All GB Adults aged 18+

| | TOTAL | HOUSEHOLD INCOME | | | INDICES OF MULTIPLE DEPRIVATION (QUINTILES) | | | | | MANAGING FINANCIALLY | | | | | | | PAYMENT OF UNEXPECTED £200 (MOST LIKELY TO) | | EXPERIENCED FINANCIAL DIFFICULTY PAST 12 MONTHS | |
		LESS THAN £25,000 (a)	£25,000-£49,999 (b)	£50,000 + (c)	LOWEST (d)	LOW (e)	MIDDLE (f)	HIGH (g)	HIGHEST (h)	LIVING COMFORTABLY (i)	DOING ALRIGHT (j)	JUST ABOUT GETTING BY (k)	FINDING IT QUITE DIFFICULT (l)	FINDING IT VERY DIFFICULT (m)	NET: COMFORTABLE/ ALRIGHT (n)	NET: ALL DIFFICULT (o)	USE OWN MONEY OR SAVINGS (p)	BORROW IN ANY WAY (q)	YES (r)	NO (s)
Unweighted Base	1005	156	194	328	136	168	199	179	177	226	361	251	103	52	587	155	674	216	347	649
Weighted Base	1005	186	183	307	146	166	200	185	166	227	352	253	101*	58*	579	159	659	215	349	649
Yes, you have	349	94	68	62	76	58	75	48	38	10	63	139	78	55	73	133	128	126	349	-
	35%	51%	37%	20%	52%	35%	37%	26%	23%	4%	18%	55%	78%	94%	13%	84%	19%	58%	100%	-
		bc	c		efgh	h	gh				in	ijn	ijkn	ijkl no	i	ijkl n		p	s	
No, you have not	649	91	114	244	70	106	123	134	128	217	287	113	20	3	504	24	527	90	-	649
	65%	49%	63%	79%	48%	64%	62%	73%	77%	96%	82%	45%	20%	6%	87%	15%	80%	42%	-	100%
			a	ab		d	d	df	def	jklm no	klmo	lmo	mo		jklm o	m	q			r
Don't know	3	-	-	1	-	1	-	2	-	-	1	1	1	-	1	1	2	-	-	-
	*	-	-	*	-	1%	-	1%	-	-	*	*	1%	-	*	1%	*	-	-	-
Prefer not to say	4	1	-	-	-	1	2	1	-	-	1	*	1	-	1	1	1	-	-	-
	*	*	-	-	-	*	1%	*	-	-	*	*	1%	-	*	*	*	-	-	-

Proportions/Means: Columns Tested (5% risk level) - a/b/c - d/e/f/g/h - i/j/k/l/m/n/o - p/q - r/s
Overlap formulae used. * small base

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Table 111
FII5B - And which, if any, of the following have these financial difficulties affected?

Base: All who have experienced financial difficulty over the past 12 months (GB adults aged 18+)

	TOTAL	GENDER		AGE						GOVERNMENT OFFICE REGION					WORKING STATUS		
		MALE (a)	FEMALE (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	SCOTLAND (i)	NORTH (j)	MIDLANDS (k)	SOUTH (l)	LONDON (m)	FULL TIME (n)	PART TIME (o)	NOT WORKING (p)
Unweighted Base	347	164	178	61	83	71	56	50	26	47	74	108	66	52	183	42	122
Weighted Base	349	164	179	61*	82*	67*	62*	46*	31**	35*	87*	112*	59*	56*	171	41*	137
Your mental health, for example depression, anxiety or stress	263	121	139	43	68	54	45	34	19	25	62	90	43	43	133	32	99
	75%	74%	78%	70%	83%	82%	72%	73%	62%	73%	72%	80%	72%	77%	78%	76%	72%
Your physical health	159	75	82	20	32	33	32	29	14	18	36	55	25	25	72	17	70
	46%	46%	46%	33%	40%	49%	51%	63% cd	44%	52%	41%	49%	43%	44%	42%	42%	51%
Your relationship with your partner	96	46	50	8	31	25	22	8	3	8	23	33	20	12	51	14	32
	28%	28%	28%	13%	38% cg	38% cg	35% c	18%	8%	24%	27%	29%	34%	21%	30%	33%	23%
Your relationship with family	130	63	66	18	36	24	31	14	7	14	34	38	21	23	66	14	50
	37%	38%	37%	29%	44%	36%	50% c	30%	24%	39%	39%	34%	36%	41%	38%	35%	36%
Your relationship with friends	121	54	65	24	35	22	26	10	4	11	28	37	20	24	56	15	50
	35%	33%	36%	40%	42% g	34%	42% g	21%	13%	33%	32%	33%	34%	43%	33%	37%	36%
Your ability to find work	62	35	27	13	15	7	13	11	3	7	16	12	13	14	19	5	38
	18%	21%	15%	21%	18%	11%	21%	24%	8%	19%	19%	11%	21%	25% k	11%	12%	27% n
Your ability to stay in work	64	36	27	10	17	16	9	12	1	7	21	16	9	11	37	5	22
	18%	22%	15%	16%	20%	24%	15%	25%	3%	19%	25%	15%	15%	19%	22%	13%	16%
Your performance at work	88	49	37	13	21	22	15	16	2	9	14	33	14	19	59	8	22
	25%	30%	21%	21%	25%	33%	24%	34%	6%	27%	16%	29%	23%	33% j	35% p	18%	16%
None of these	44	23	20	8	7	10	8	6	6	5	11	13	9	6	23	4	17
	13%	14%	11%	13%	8%	14%	13%	13%	19%	14%	13%	11%	16%	11%	13%	10%	13%
Prefer not to say	*	*	-	*	-	-	-	-	-	-	*	-	-	-	-	-	*
	*	*	-	1%	-	-	-	-	-	-	1%	-	-	-	-	-	*
Don't know	1	-	1	-	-	-	-	-	1	-	-	1	-	-	1	-	-
	*	-	*	-	-	-	-	-	2%	-	-	*	-	-	*	-	-
NET: Health	281	131	148	44	72	55	49	37	23	29	67	94	44	48	139	32	111
	81%	80%	82%	73%	88% c	82%	78%	81%	76%	82%	77%	84%	75%	86%	81%	78%	81%
NET: Relationships	187	87	98	35	49	37	38	18	10	18	50	58	32	30	94	23	70
	54%	53%	55%	58%	60% g	56%	60% g	38%	33%	52%	57%	52%	53%	53%	55%	55%	51%
NET: Work	129	69	57	22	29	26	25	23	4	12	29	40	23	24	74	11	44
	37%	42%	32%	35%	35%	39%	40%	50%	11%	36%	34%	35%	39%	43%	43%	27%	32%

Proportions/Means: Columns Tested (5% risk level) - a/b - c/d/e/f/g/h - i/j/k/l/m - n/o/p
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

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Return to Index

Table 112
FII5B - And which, if any, of the following have these financial difficulties affected?

Base: All who have experienced financial difficulty over the past 12 months (GB adults aged 18+)

	TOTAL	SOCIAL GRADE				EDUCATION				CHILDREN IN HOUSEHOLD		MARITAL STATUS			ETHNICITY		TENURE			
		AB (a)	C1 (b)	C2 (c)	DE (d)	GCSE/ O-LV/ CSE/ NVQ12 (e)	A-LVL OR EQUIV (f)	DEGR/ MAST/ PHD (g)	NO FORML QUAL (h)	YES (i)	NO (j)	MARRIED/ LIVING AS (k)	SINGLE (l)	WID/ DIV/ SEP (m)	WHITE (n)	BAME (o)	OWNED OUTRIGHT (p)	MORTGAGE (q)	RENTED (r)	OTHER (s)
Unweighted Base	347	44	136	59	85	56	86	152	32	124	223	142	147	56	262	82	54	95	173	8
Weighted Base	349	48*	89	72*	123*	67*	88*	136	36**	120	229	135	150	62*	276	71*	54*	87*	185	7**
Your mental health, for example depression, anxiety or stress	263	38	68	50	96	51	69	107	27	91	173	99	118	45	214	47	36	66	148	6
	75%	80%	76%	70%	78%	76%	79%	79%	73%	75%	76%	73%	79%	73%	78%	67%	66%	76%	80% p	80%
Your physical health	159	20	35	26	71	34	42	59	18	48	111	58	67	34	132	26	19	33	95	4
	46%	41%	39%	36%	58% bc	50%	47%	43%	50%	40%	49%	43%	44%	56%	48%	36%	36%	37%	51% q	61%
Your relationship with your partner	96	15	25	22	31	28	22	31	10	51	46	64	25	8	77	18	8	30	53	3
	28%	31%	27%	31%	25%	42% g	25%	23%	26%	42% j	20%	47% lm	16%	13%	28%	25%	14%	34% p	29%	37%
Your relationship with family	130	13	32	32	46	29	35	45	12	50	80	55	52	23	101	28	13	32	78	1
	37%	26%	36%	45%	37%	43%	40%	33%	33%	42%	35%	41%	35%	37%	36%	39%	23%	37%	42% p	16%
Your relationship with friends	121	13	31	25	49	25	38	45	9	46	75	51	56	14	97	22	8	19	85	2
	35%	26%	34%	34%	40%	37%	43%	33%	24%	39%	33%	38%	37%	23%	35%	31%	15%	22%	46% pq	30%
Your ability to find work	62	6	13	11	30	9	20	27	2	14	47	23	33	6	50	12	11	6	41	*
	18%	12%	15%	16%	24%	14%	22%	20%	5%	12%	21%	17%	22%	9%	18%	16%	21% q	7%	22% q	7%
Your ability to stay in work	64	6	20	14	21	12	20	25	5	17	47	22	34	8	52	11	9	11	39	2
	18%	12%	22%	20%	17%	17%	22%	19%	13%	14%	21%	16%	22%	14%	19%	15%	17%	13%	21%	31%
Your performance at work	88	11	27	19	28	17	29	36	6	25	63	39	38	11	71	16	15	18	51	1
	25%	23%	30%	26%	23%	25%	33%	26%	16%	21%	28%	29%	25%	17%	26%	23%	27%	20%	28%	7%
None of these	44	7	12	10	9	9	6	17	5	18	26	24	13	6	34	10	11	17	12	-
	13%	15%	14%	14%	8%	14%	7%	13%	13%	15%	11%	17% l	9%	11%	12%	14%	20% r	19% r	6%	-
Prefer not to say	*	-	-	-	-	-	-	-	-	-	*	-	*	-	-	*	-	-	-	*
	*	-	-	-	-	-	-	-	-	-	*	-	*	-	-	1%	-	-	-	7%
Don't know	1	-	1	-	-	-	-	-	1	-	1	-	-	1	1	-	1	-	-	-
	*	-	1%	-	-	-	-	-	1%	-	*	-	-	1%	*	-	1%	-	-	-
NET: Health	281	38	72	53	107	56	72	112	31	93	189	103	127	50	228	51	42	67	156	7
	81%	80%	81%	74%	87%	83%	82%	82%	85%	77%	83%	76%	84%	82%	83%	72%	77%	77%	84%	93%
NET: Relationships	187	22	48	41	67	38	53	71	17	72	115	79	81	27	148	37	18	43	115	3
	54%	47%	54%	57%	54%	56%	60%	52%	46%	60%	50%	58%	54%	43%	54%	53%	33%	49%	62% p	47%
NET: Work	129	15	38	26	46	21	36	60	7	37	92	50	64	15	102	25	20	27	73	3
	37%	31%	42%	37%	37%	32%	41%	44%	19%	31%	40%	37%	42% m	25%	37%	35%	37%	31%	40%	37%

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f/g/h - i/j - k/l/m - n/o - p/q/r/s
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

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.

J21087517-39-04 28-SEP - 04-OCT 2022
PUBLIC
FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 113
FII5B - And which, if any, of the following have these financial difficulties affected?

Base: All who have experienced financial difficulty over the past 12 months (GB adults aged 18+)

| | TOTAL | HOUSEHOLD INCOME | | | INDICES OF MULTIPLE DEPRIVATION (QUINTILES) | | | | | MANAGING FINANCIALLY | | | | | | | PAYMENT OF UNEXPECTED £200 (MOST LIKELY TO) | | EXPERIENCED FINANCIAL DIFFICULTY PAST 12 MONTHS | |
		LESS THAN £25,000 (a)	£25,000-£49,999 (b)	£50,000 + (c)	LOWEST (d)	LOW (e)	MIDDLE (f)	HIGH (g)	HIGHEST (h)	LIVING COMFORT ABLY (i)	DOING ALRIGHT (j)	JUST ABOUT GETTING BY (k)	FINDING IT QUITE DIFFICU LT (l)	FINDING IT VERY DIFFICU LT (m)	NET: COMFORT ABLE/ ALRIGHT (n)	NET: ALL DIFFICU LT (o)	USE OWN MONEY OR SAVINGS (p)	BORROW IN ANY WAY (q)	YES (r)	NO (s)
Unweighted Base	347	77	76	73	72	62	76	44	41	11	64	140	80	49	75	129	138	129	347	-
Weighted Base	349	94*	68*	62*	76*	58*	75*	48*	38*	10**	63*	139	78*	55*	73*	133	128	126	349	-**
Your mental health, for example depression, anxiety or stress	263	73	50	50	61	45	55	39	29	9	38	99	64	50	47	113	85	95	263	-
	75%	78%	73%	81%	80%	78%	73%	80%	76%	86%	60%	72%	81% jn	91% jkn	64%	85% jkn	67%	76%	75%	-
Your physical health	159	54	23	25	39	30	34	19	14	1	16	51	58	32	17	90	44	58	159	-
	46%	57% b	34%	41%	51%	51%	46%	39%	38%	12%	25%	37%	74% jkn	59% jkn	23%	68% jkn	34%	46%	46%	-
Your relationship with your partner	96	22	19	27	20	18	18	21	8	2	13	39	24	17	16	40	31	39	96	-
	28%	24%	28%	43% a	27%	31%	25%	44%	22%	24%	21%	28%	30%	30%	21%	30%	24%	31%	28%	-
Your relationship with family	130	42	23	25	31	30	24	20	7	2	17	40	36	32	19	68	34	45	130	-
	37%	45%	33%	40%	41% h	51% fh	32%	42% h	18%	24%	27%	29%	46% jkn	59% jkn	26%	51% jkn	26%	36%	37%	-
Your relationship with friends	121	37	22	22	32	24	23	15	7	3	12	34	35	35	15	70	28	45	121	-
	35%	39%	33%	36%	42% h	41% h	31%	32%	18%	27%	19%	24%	45% jkn	64% jkn	20%	53% jkln	22%	36% p	35%	-
Your ability to find work	62	16	8	7	18	10	13	7	8	*	9	18	19	14	9	33	12	22	62	-
	18%	17%	12%	12%	23%	17%	17%	14%	20%	5%	14%	13%	25% k	26%	13%	25% k	10%	17%	18%	-
Your ability to stay in work	64	14	9	15	13	11	16	8	7	1	8	13	25	17	9	42	14	29	64	-
	18%	15%	13%	25%	17%	19%	22%	16%	19%	7%	13%	10%	32% jkn	31% jkn	12%	32% jkn	11%	23% p	18%	-
Your performance at work	88	19	17	19	22	13	22	12	6	3	12	27	28	18	15	46	28	37	88	-
	25%	20%	25%	31%	29%	22%	29%	26%	16%	28%	19%	20%	36% jk	33%	20%	35% jk	22%	29%	25%	-
None of these	44	7	8	10	6	7	7	7	7	1	16	20	6	1	18	7	27	15	44	-
	13%	7%	11%	16%	8%	12%	10%	15%	18%	14%	26% lmo	14% mo	8%	1%	24% lmo	5%	21%	12%	13%	-
Prefer not to say	*	-	-	-	-	-	-	-	*	-	-	-	*	-	-	*	-	-	*	-
	*	-	-	-	-	-	-	-	1%	-	-	-	1%	-	-	*	-	-	*	-
Don't know	1	1	-	-	-	-	-	-	1	-	-	1	-	-	-	-	1	-	1	-
	*	1%	-	-	-	-	-	-	1%	-	-	*	-	-	-	-	*	-	*	-
NET: Health	281	82	51	51	65	46	61	40	29	9	40	107	70	51	49	122	89	105	281	-
	81%	87%	75%	82%	85%	80%	82%	83%	77%	86%	64%	77%	90% jkn	94% jkn	67%	91% jkn	70%	84% p	81%	-
NET: Relationships	187	57	36	36	46	36	38	29	14	5	22	67	51	40	27	91	55	66	187	-
	54%	61%	52%	59%	60% h	61% h	51%	61% h	37%	46%	35%	48%	64% jkn	73% jkn	36%	68% jkn	43%	53%	54%	-
NET: Work	129	35	24	25	31	21	29	17	14	4	18	38	39	29	22	68	37	50	129	-
	37%	37%	36%	41%	41%	37%	38%	36%	36%	40%	28%	27%	50% jkn	54% jkn	30%	51% jkn	29%	40%	37%	-

Proportions/Means: Columns Tested (5% risk level) - a/b/c - d/e/f/g/h - i/j/k/l/m/n/o - p/q - r/s
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

J21087517-39-04 28-SEP - 04-OCT 2022
PUBLIC
FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 114
FII5B - And which, if any, of the following have these financial difficulties affected?

Base: All GB Adults aged 18+

	TOTAL	GENDER		AGE						GOVERNMENT OFFICE REGION					WORKING STATUS		
		MALE (a)	FEMALE (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	SCOTLAND (i)	NORTH (j)	MIDLANDS (k)	SOUTH (l)	LONDON (m)	FULL TIME (n)	PART TIME (o)	NOT WORKING (p)
Unweighted Base	1005	509	486	104	179	174	164	177	207	117	202	312	239	135	528	101	376
Weighted Base	1005	487	508	100*	174	162	174	157	237	88	235	314	230	139	493	101*	411
Your mental health, for example depression, anxiety or stress	263	121	139	43	68	54	45	34	19	25	62	90	43	43	133	32	99
	26%	25%	27%	43% fgh	39% fgh	34% gh	26% h	22% h	8%	29% l	27%	29% l	19%	31% l	27%	31%	24%
Your physical health	159	75	82	20	32	33	32	29	14	18	36	55	25	25	72	17	70
	16%	15%	16%	20% h	19% h	20% h	18% h	18% h	6%	21% l	15%	18% l	11%	18%	15%	17%	17%
Your relationship with your partner	96	46	50	8	31	25	22	8	3	8	23	33	20	12	51	14	32
	10%	9%	10%	8% h	18% cgh	16% gh	12% gh	5% h	1%	10%	10%	10%	9%	9%	10%	14%	8%
Your relationship with family	130	63	66	18	36	24	31	14	7	14	34	38	21	23	66	14	50
	13%	13%	13%	18% gh	21% gh	15% h	18% gh	9% h	3%	16%	14%	12%	9%	16%	13%	14%	12%
Your relationship with friends	121	54	65	24	35	22	26	10	4	11	28	37	20	24	56	15	50
	12%	11%	13%	24% egh	20% gh	14% gh	15% gh	6% h	2%	13%	12%	12%	9%	17% l	11%	15%	12%
Your ability to find work	62	35	27	13	15	7	13	11	3	7	16	12	13	14	19	5	38
	6%	7%	5%	12% eh	9% h	5% h	8% h	7% h	1%	8%	7%	4%	5%	10% k	4%	5%	9% n
Your ability to stay in work	64	36	27	10	17	16	9	12	1	7	21	16	9	11	37	5	22
	6%	7%	5%	10% h	10% h	10% h	5% h	7% h	*	8%	9% l	5%	4%	8%	8%	5%	5%
Your performance at work	88	49	37	13	21	22	15	16	2	9	14	33	14	19	59	8	22
	9%	10%	7%	13% h	12% h	14% h	9% h	10% h	1%	11%	6%	10%	6%	13% jl	12% p	7%	5%
None of these	44	23	20	8	7	10	8	6	6	5	11	13	9	6	23	4	17
	4%	5%	4%	8% h	4%	6%	5%	4%	2%	6%	5%	4%	4%	4%	5%	4%	4%
Prefer not to say	*	*	-	*	-	-	-	-	-	-	*	-	-	-	-	-	*
	*	*	-	*	-	-	-	-	-	-	*	-	-	-	-	-	*
Don't know	1	-	1	-	-	-	-	-	1	-	-	1	-	-	1	-	-
	*	-	*	-	-	-	-	-	*	-	-	*	-	-	*	-	-
NET: Health	281	131	148	44	72	55	49	37	23	29	67	94	44	48	139	32	111
	28%	27%	29%	44% fgh	42% fgh	34% h	28% h	24% h	10%	33% l	28% l	30% l	19%	35% l	28%	32%	27%
NET: Relationships	187	87	98	35	49	37	38	18	10	18	50	58	32	30	94	23	70
	19%	18%	19%	35% efgh	28% gh	23% gh	22% gh	11% h	4%	21%	21%	18%	14%	21%	19%	22%	17%
NET: Work	129	69	57	22	29	26	25	23	4	12	29	40	23	24	74	11	44
	13%	14%	11%	22% h	17% h	16% h	14% h	15% h	1%	14%	13%	13%	10%	17%	15%	11%	11%
NULL: Answered No/ DK/REF to financial difficulty in past 12 months	656	323	328	39	92	95	112	111	207	53	148	202	171	83	322	60	274
	65%	66%	65%	39%	53% c	59% c	64% cd	71% cde	87% cdefg	60%	63%	64%	74% ijkm	60%	65%	59%	67%

Proportions/Means: Columns Tested (5% risk level) - a/b - c/d/e/f/g/h - i/j/k/l/m - n/o/p
Overlap formulae used. * small base

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.

J21087517-39-04 28-SEP - 04-OCT 2022
PUBLIC
FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 115
FII5B - And which, if any, of the following have these financial difficulties affected?

Base: All GB Adults aged 18+

	TOTAL	SOCIAL GRADE				EDUCATION				CHILDREN IN HOUSEHOLD		MARITAL STATUS			ETHNICITY		TENURE			
		AB (a)	C1 (b)	C2 (c)	DE (d)	GCSE/ O-LV/ CSE/ NVQ12 (e)	A-LVL OR EQUIV (f)	DEGR/ MAST/ PHD (g)	NO FORML QUAL (h)	YES (i)	NO (j)	MARRIED/ LIVING AS (k)	SINGLE (l)	WID/ DIV/ SEP (m)	WHITE (n)	BAME (o)	OWNED OUTRIGHT (p)	MORTGAGE (q)	RENTED (r)	OTHER (s)
Unweighted Base	1005	243	389	162	157	166	201	487	66	282	723	581	284	135	843	153	334	327	284	24
Weighted Base	1005	270	262	202	234	188	201	454	74*	274	731	565	285	151	870	127	343	308	299	23**
Your mental health, for example depression, anxiety or stress	263	38	68	50	96	51	69	107	27	91	173	99	118	45	214	47	36	66	148	6
	26%	14%	26% a	25% a	41% abc	27%	35% g	24%	36% g	33% j	24%	18%	41% km	30% k	25%	37% n	10%	21% p	49% pq	24%
Your physical health	159	20	35	26	71	34	42	59	18	48	111	58	67	34	132	26	19	33	95	4
	16%	7%	13% a	13%	31% abc	18%	21% g	13%	25% g	18%	15%	10%	23% k	23% k	15%	20%	6%	11% p	32% pq	19%
Your relationship with your partner	96	15	25	22	31	28	22	31	10	51	46	64	25	8	77	18	8	30	53	3
	10%	5%	9%	11%	13% a	15% g	11%	7%	13%	19% j	6%	11% m	9%	5%	9%	14%	2%	10% p	18% pq	11%
Your relationship with family	130	13	32	32	46	29	35	45	12	50	80	55	52	23	101	28	13	32	78	1
	13%	5%	12% a	16% a	20% ab	16%	18% g	10%	17%	18% j	11%	10%	18% k	15%	12%	22% n	4%	11% p	26% pq	5%
Your relationship with friends	121	13	31	25	49	25	38	45	9	46	75	51	56	14	97	22	8	19	85	2
	12%	5%	12% a	12% a	21% abc	13%	19% g	10%	12%	17% j	10%	9%	20% km	9%	11%	17% n	2%	6% p	29% pq	9%
Your ability to find work	62	6	13	11	30	9	20	27	2	14	47	23	33	6	50	12	11	6	41	*
	6%	2%	5%	6%	13% abc	5%	10%	6%	3%	5%	6%	4%	12% km	4%	6%	9%	3%	2%	14% pq	2%
Your ability to stay in work	64	6	20	14	21	12	20	25	5	17	47	22	34	8	52	11	9	11	39	2
	6%	2%	8% a	7% a	9% a	6%	10%	6%	7%	6%	6%	4%	12% k	6%	6%	8%	3%	4%	13% pq	9%
Your performance at work	88	11	27	19	28	17	29	36	6	25	63	39	38	11	71	16	15	18	51	1
	9%	4%	10% a	9% a	12% a	9%	14% g	8%	8%	9%	9%	7%	13% k	7%	8%	13%	4%	6%	17% pq	2%
None of these	44	7	12	10	9	9	6	17	5	18	26	24	13	6	34	10	11	17	12	-
	4%	3%	5%	5%	4%	5%	3%	4%	7%	7% j	4%	4%	5%	4%	4%	8%	3%	5%	4%	-
Prefer not to say	*	-	-	-	-	-	-	-	-	-	*	-	*	-	-	*	-	-	-	*
	*	-	-	-	-	-	-	-	-	-	*	-	*	-	-	*	-	-	-	2%
Don't know	1	-	1	-	-	-	-	-	1	-	1	-	-	1	1	-	1	-	-	-
	*	-	*	-	-	-	-	-	1%	-	*	-	-	*	*	-	*	-	-	-
NET: Health	281	38	72	53	107	56	72	112	31	93	189	103	127	50	228	51	42	67	156	7
	28%	14%	28% a	26% a	46% abc	30%	36% g	25%	42% g	34% j	26%	18%	45% km	33% k	26%	40% n	12%	22% p	52% pq	28%
NET: Relationships	187	22	48	41	67	38	53	71	17	72	115	79	81	27	148	37	18	43	115	3
	19%	8%	18% a	20% a	29% ab	20%	26% g	16%	23%	26% j	16%	14%	29% km	18%	17%	29% n	5%	14% p	38% pq	14%
NET: Work	129	15	38	26	46	21	36	60	7	37	92	50	64	15	102	25	20	27	73	3
	13%	5%	14% a	13% a	19% a	11%	18%	13%	9%	14%	13%	9%	22% km	10%	12%	19% n	6%	9%	24% pq	11%
NULL: Answered No/ DK/REF to financial difficulty in past 12 months	656	222	172	131	111	120	113	318	37	154	503	430	135	89	595	56	289	221	114	16
	65%	82% bcd	66% d	65% d	48%	64%	56%	70% fh	50%	56%	69% i	76% lm	47%	59% l	68% o	44%	84% qr	72% r	38%	70%

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f/g/h - i/j - k/l/m - n/o - p/q/r/s
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

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.

Table 116
FII5B - And which, if any, of the following have these financial difficulties affected?

Base: All GB Adults aged 18+

	TOTAL	HOUSEHOLD INCOME			INDICES OF MULTIPLE DEPRIVATION (QUINTILES)					MANAGING FINANCIALLY							PAYMENT OF UNEXPECTED £200 (MOST LIKELY TO)		EXPERIENCED FINANCIAL DIFFICULTY PAST 12 MONTHS	
		LESS THAN £25,000	£25,000-£49,999	£50,000 +	LOWEST	LOW	MIDDLE	HIGH	HIGHEST	LIVING COMFORTABLY	DOING ALRIGHT	JUST ABOUT GETTING BY	FINDING IT QUITE DIFFICULT	FINDING IT VERY DIFFICULT	NET: COMFORTABLE/ ALRIGHT	NET: ALL DIFFICULT	USE OWN MONEY OR SAVINGS	BORROW IN ANY WAY	YES	NO
		(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)
Unweighted Base	1005	156	194	328	136	168	199	179	177	226	361	251	103	52	587	155	674	216	347	649
Weighted Base	1005	186	183	307	146	166	200	185	166	227	352	253	101*	58*	579	159	659	215	349	649
Your mental health, for example depression, anxiety or stress	263	73	50	50	61	45	55	39	29	9	38	99	64	50	47	113	85	95	263	-
	26%	40% bc	27% c	16%	42% efgh	27% h	27% h	21%	17%	4%	11% in	39% ijn	63% ijkn	85% ijkln o	8% i	71% ijkl n	13% p	44% p	75% s	-
Your physical health	159	54	23	25	39	30	34	19	14	1	16	51	58	32	17	90	44	58	159	-
	16%	29% bc	13%	8%	27% gh	18% h	17% h	10%	9%	1%	4% in	20% ijn	58% ijkn	55% ijkn	3% i	57% ijkn	7% p	27% p	46% s	-
Your relationship with your partner	96	22	19	27	20	18	18	21	8	2	13	39	24	17	16	40	31	39	96	-
	10%	12%	11%	9%	14% h	11%	9%	11%	5%	1%	4%	16% ijn	24% ijn	28% ijkn	3%	25% ijkn	5% p	18% p	28% s	-
Your relationship with family	130	42	23	25	31	30	24	20	7	2	17	40	36	32	19	68	34	45	130	-
	13%	23% bc	12%	8%	21% fgh	18% h	12% h	11% h	4%	1%	5% in	16% ijn	36% ijkn	55% ijkln o	3% i	43% ijkln	5% p	21% p	37% s	-
Your relationship with friends	121	37	22	22	32	24	23	15	7	3	12	35	35	35	15	70	28	45	121	-
	12%	20% c	12%	7%	22% fgh	14% h	11% h	8%	4%	1%	3%	13% ijn	35% ijkn	60% ijkln o	3%	44% ijkln	4% p	21% p	35% s	-
Your ability to find work	62	16	8	7	18	10	13	7	8	*	9	18	19	14	9	33	12	22	62	-
	6%	9% c	4%	2%	12% gh	6%	6%	4%	5%	*	2% i	7% ijn	19% ijkn	24% ijkn	1% i	21% ijkn	2% p	10% p	18% s	-
Your ability to stay in work	64	14	9	15	13	11	16	8	7	1	8	13	25	17	9	42	14	29	64	-
	6%	7%	5%	5%	9%	7%	8%	4%	4%	*	2% in	5% ijn	25% ijkn	29% ijkn	1%	27% ijkn	2% p	13% p	18% s	-
Your performance at work	88	19	17	19	22	13	22	12	6	3	12	27	28	18	15	46	28	37	88	-
	9%	10%	9%	6%	15% gh	8%	11% h	7%	4%	1%	3%	11% ijn	28% ijkn	31% ijkn	3%	29% ijkn	4% p	17% p	25% s	-
None of these	44	7	8	10	6	7	7	7	7	1	16	20	6	1	18	7	27	15	44	-
	4%	4%	4%	3%	4%	4%	4%	4%	4%	1%	5% in	8% in	6% i	1%	3% i	4% i	4%	7%	13% s	-
Prefer not to say	*	-	-	-	-	-	-	-	*	-	-	-	*	-	-	*	-	-	*	-
	*	-	-	-	-	-	-	-	*	-	-	-	*	-	-	*	-	-	*	-
Don't know	1	1	-	-	-	-	-	-	1	-	-	1	-	-	-	-	1	-	1	-
	*	*	-	-	-	-	-	-	*	-	-	*	-	-	-	-	*	-	*	-
NET: Health	281	82	51	51	65	46	61	40	29	9	40	107	70	51	49	122	89	105	281	-
	28%	44% bc	28% c	16%	45% efgh	28% h	31% h	21%	18%	4%	11% in	42% ijn	70% ijkn	88% ijkln o	8% i	77% ijkl n	14% p	49% p	81% s	-
NET: Relationships	187	57	36	36	46	36	38	29	14	5	22	67	51	40	27	91	55	66	187	-
	19%	31% bc	20% c	12%	32% fgh	22% h	19% h	16%	9%	2%	6% in	27% ijn	50% ijkn	69% ijkln o	5% i	57% ijkln	8% p	31% p	54% s	-
NET: Work	129	35	24	25	31	21	29	17	14	4	18	38	39	29	22	68	37	50	129	-
	13%	19% c	13%	8%	21% gh	13%	14%	9%	8%	2%	5%	15% ijn	39% ijkn	50% ijkn	4% i	43% ijkn	6% p	23% p	37% s	-
NULL: Answered No/ DK/REF to financial difficulty in past 12 months	656	91	114	245	70	108	125	137	128	217	289	115	22	3	506	26	531	90	-	649
	65%	49%	63% a	80% ab	48%	65% d	63% d	74% df	77% def	96% jklm no	82% klmo	45% lmo	22% mo	6%	87% jklm o	16% m	81% q	42%	-	100% r

Proportions/Means: Columns Tested (5% risk level) - a/b/c - d/e/f/g/h - i/j/k/l/m/n/o - p/q - r/s
Overlap formulae used. * small base

J21087517-39-04 28-SEP - 04-OCT 2022
INTERNAL/CLIENT USE ONLY   PUBLIC
FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 117
FII6 - Summary Table A number of ideas have been put forward to help people avoid, or get out of, debt. To what extent do you agree or disagree with each of the following proposals?

Base: All GB Adults aged 18+

	There should be a legal limit placed on the interest rate that can be charged for any kind of credit for example credit cards, loans, pawnbrokers or store cards	There should be tighter controls on the interest rates that credit card companies can charge people in the UK	People on the lowest incomes should have access to council tax relief	Local councils should offer more ways to help people if they fall behind on their council tax payments	People who pay for their energy through pre-payment meters should not pay more than those who pay by direct debit	Energy providers should be required to charge very low-income customers significantly less for their energy use than they charge other customers	The government should make sure everybody has somewhere nearby where they can withdraw cash without being charged for using this service	The government should increase funding to money and debt advice services, even if that means reducing financial support for some other public services	It is the government's responsibility to support people who are unable to repay all their debts
Unweighted Base	1005	1005	1005	1005	1005	1005	1005	1005	1005
Weighted Base	1005	1005	1005	1005	1005	1005	1005	1005	1005
Strongly agree	651	659	570	493	721	273	699	143	186
	65%	66%	57%	49%	72%	27%	70%	14%	19%
Tend to agree	227	204	292	326	147	253	192	254	216
	23%	20%	29%	32%	15%	25%	19%	25%	21%
Neither agree nor disagree	36	63	51	82	50	148	44	242	177
	4%	6%	5%	8%	5%	15%	4%	24%	18%
Tend to disagree	35	26	45	56	32	173	35	203	222
	3%	3%	4%	6%	3%	17%	3%	20%	22%
Strongly disagree	31	24	24	22	29	120	22	99	169
	3%	2%	2%	2%	3%	12%	2%	10%	17%
Don't know	26	29	21	26	26	37	12	64	34
	3%	3%	2%	3%	3%	4%	1%	6%	3%
NET: All agree	878	863	863	819	868	527	892	397	402
	87%	86%	86%	82%	86%	52%	89%	39%	40%
NET: All disagree	66	51	70	78	61	293	57	302	391
	7%	5%	7%	8%	6%	29%	6%	30%	39%

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J21087517-39-04 28-SEP - 04-OCT 2022
PUBLIC
FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 118
FII6_1 - A number of ideas have been put forward to help people avoid, or get out of, debt. To what extent do you agree or disagree with each of the following proposals? There should be a legal limit placed on the interest rate that can be charged for any kind of credit - for example credit cards, loans, pawnbrokers or store cards

Base: All GB Adults aged 18+

	TOTAL	GENDER		AGE						GOVERNMENT OFFICE REGION					WORKING STATUS		
		MALE (a)	FEMALE (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	SCOTLAND (i)	NORTH (j)	MIDLANDS (k)	SOUTH (l)	LONDON (m)	FULL TIME (n)	PART TIME (o)	NOT WORKING (p)
Unweighted Base	1005	509	486	104	179	174	164	177	207	117	202	312	239	135	528	101	376
Weighted Base	1005	487	508	100*	174	162	174	157	237	88	235	314	230	139	493	101*	411
Strongly agree	651	305	337	50	112	104	129	106	149	60	158	212	131	91	321	74	256
	65%	63%	66%	50%	65% c	64% c	74% ch	67% c	63%	69% l	67% l	67% l	57%	65%	65%	73%	62%
Tend to agree	227	114	114	29	40	35	29	34	60	17	49	60	66	34	117	16	94
	23%	23%	22%	29% f	23%	22%	17%	22%	25%	20%	21%	19%	29% k	24%	24%	15%	23%
Neither agree nor disagree	36	18	18	10	7	5	6	4	3	6	5	11	9	5	15	7	14
	4%	4%	4%	10% efgh	4%	3%	4%	2%	1%	7%	2%	4%	4%	3%	3%	7%	3%
Tend to disagree	35	22	13	3	3	7	4	9	9	-	11	11	9	3	20	2	13
	3%	5%	3%	3%	2%	4%	3%	6%	4%	-	5% i	4%	4%	2%	4%	2%	3%
Strongly disagree	31	19	11	2	7	6	4	3	9	1	4	12	10	5	16	1	13
	3%	4%	2%	2%	4%	4%	2%	2%	4%	1%	2%	4%	4%	4%	3%	1%	3%
Don't know	26	10	16	5	4	5	2	1	9	4	7	8	5	2	4	2	20
	3%	2%	3%	5%	3%	3%	1%	1%	4%	4%	3%	3%	2%	1%	1%	2%	5% n
NET: All agree	878	419	450	80	152	139	158	140	208	78	207	271	197	124	438	89	350
	87%	86%	89%	80%	88%	86%	91% c	89% c	88%	89%	88%	86%	86%	90%	89%	88%	85%
NET: All disagree	66	41	24	5	10	13	8	12	17	1	15	23	19	8	36	3	26
	7%	8% b	5%	5%	6%	8%	5%	8%	7%	1%	6% i	7% i	8% i	6% i	7%	3%	6%

Proportions/Means: Columns Tested (5% risk level) - a/b - c/d/e/f/g/h - i/j/k/l/m - n/o/p
Overlap formulae used. * small base

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11 Jan 2023

Table 119
FII6_1 - A number of ideas have been put forward to help people avoid, or get out of, debt. To what extent do you agree or disagree with each of the following proposals? There should be a legal limit placed on the interest rate that can be charged for any kind of credit - for example credit cards, loans, pawnbrokers or store cards

Base: All GB Adults aged 18+

	TOTAL	SOCIAL GRADE				EDUCATION				CHILDREN IN HOUSEHOLD		MARITAL STATUS			ETHNICITY		TENURE			
		AB (a)	C1 (b)	C2 (c)	DE (d)	GCSE/ O-LV/ CSE/ NVQ12 (e)	A-LVL OR EQUIV (f)	DEGR/ MAST/ PHD (g)	NO FORML QUAL (h)	YES (i)	NO (j)	MARRIED/ LIVING AS (k)	SINGLE (l)	WID/ DIV/ SEP (m)	WHITE (n)	BAME (o)	OWNED OUTRIGHT (p)	MORTGAGE (q)	RENTED (r)	OTHER (s)
Unweighted Base	1005	243	389	162	157	166	201	487	66	282	723	581	284	135	843	153	334	327	284	24
Weighted Base	1005	270	262	202	234	188	201	454	74*	274	731	565	285	151	870	127	343	308	299	23**
Strongly agree	651	177	181	128	145	123	131	306	46	199	452	376	174	97	563	82	214	201	206	14
	65%	66%	69%	63%	62%	66%	65%	67%	62%	73% j	62%	66%	61%	64%	65%	64%	62%	65%	69%	61%
Tend to agree	227	60	59	47	50	41	47	97	16	48	180	127	65	35	201	25	85	76	53	6
	23%	22%	23%	23%	21%	22%	23%	21%	21%	17%	25% i	22%	23%	23%	23%	20%	25%	25%	18%	25%
Neither agree nor disagree	36	9	8	6	10	6	13	12	1	10	25	17	16	2	26	9	7	11	14	2
	4%	3%	3%	3%	4%	3%	6% g	3%	2%	4%	3%	3%	6%	1%	3%	7% n	2%	4%	5%	7%
Tend to disagree	35	13	4	14	3	6	4	20	-	7	28	22	9	5	31	4	17	11	6	-
	3%	5% bd	2%	7% bd	1%	3%	2%	4%	-	3%	4%	4%	3%	3%	4%	3%	5%	3%	2%	-
Strongly disagree	31	5	7	3	14	5	5	13	5	6	25	13	12	6	27	4	11	9	7	-
	3%	2%	3%	1%	6% c	3%	2%	3%	7%	2%	3%	2%	4%	4%	3%	3%	3%	3%	2%	-
Don't know	26	5	1	5	13	6	2	7	6	4	22	11	8	6	23	3	10	-	12	2
	3%	2%	*	2%	5% b	3%	1%	2%	8% fg	1%	3%	2%	3%	4%	3%	3%	3% q	-	4%	8% q
NET: All agree	878	237	241	175	195	164	178	403	62	247	631	502	239	132	764	107	299	277	259	20
	87%	88%	92% d	86%	83%	87%	89%	89%	84%	90%	86%	89%	84%	88%	88%	84%	87%	90%	87%	85%
NET: All disagree	66	18	11	17	16	11	9	32	5	13	53	35	21	10	58	8	28	20	13	-
	7%	7%	4%	8%	7%	6%	4%	7%	7%	5%	7%	6%	7%	7%	7%	6%	8%	6%	5%	-

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f/g/h - i/j - k/l/m - n/o - p/q/r/s
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

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J21087517-39-04 28-SEP - 04-OCT 2022
PUBLIC
FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 120
FII6_1 - A number of ideas have been put forward to help people avoid, or get out of, debt. To what extent do you agree or disagree with each of the following proposals? There should be a legal limit placed on the interest rate that can be charged for any kind of credit - for example credit cards, loans, pawnbrokers or store cards

Base: All GB Adults aged 18+

| | TOTAL | HOUSEHOLD INCOME | | | INDICES OF MULTIPLE DEPRIVATION (QUINTILES) | | | | | MANAGING FINANCIALLY | | | | | | | PAYMENT OF UNEXPECTED £200 (MOST LIKELY TO) | | EXPERIENCED FINANCIAL DIFFICULTY PAST 12 MONTHS | |
		LESS THAN £25,000 (a)	£25,000-£49,999 (b)	£50,000 + (c)	LOWEST (d)	LOW (e)	MIDDLE (f)	HIGH (g)	HIGHEST (h)	LIVING COMFORT ABLY (i)	DOING ALRIGHT (j)	JUST ABOUT GETTING BY (k)	FINDING IT QUITE DIFFICU LT (l)	FINDING IT VERY DIFFICU LT (m)	NET: COMFORT ABLE/ ALRIGHT (n)	NET: ALL DIFFICU LT (o)	USE OWN MONEY OR SAVINGS (p)	BORROW IN ANY WAY (q)	YES (r)	NO (s)
Unweighted Base	1005	156	194	328	136	168	199	179	177	226	361	251	103	52	587	155	674	216	347	649
Weighted Base	1005	186	183	307	146	166	200	185	166	227	352	253	101*	58*	579	159	659	215	349	649
Strongly agree	651	133	128	196	100	106	136	120	104	144	207	174	68	49	351	117	412	153	245	402
	65%	72%	70%	64%	69%	64%	68%	65%	63%	64%	59%	69% jn	68%	84% ijkl no	61%	74% jln	63%	71% p	70% s	62%
Tend to agree	227	36	35	71	29	40	50	42	35	51	96	47	27	3	147	30	161	43	65	162
	23%	19%	19%	23%	20%	24%	25%	23%	21%	22% m	27% km	19% m	27% mo	6%	25% km	19% m	25%	20%	19%	25% r
Neither agree nor disagree	36	3	9	9	7	9	7	4	5	10	13	11	1	2	23	2	25	5	13	23
	4%	1%	5%	3%	5%	5%	4%	2%	3%	4%	4%	4%	1%	3%	4%	2%	4%	2%	4%	4%
Tend to disagree	35	-	5	17	2	4	4	8	11	7	20	6	-	-	27	-	26	5	5	28
	3%	-	3% a	6% a	1%	2%	2%	5%	7% df	3% o	6% lo	2%	-	-	5% lo	-	4%	2%	1%	4% r
Strongly disagree	31	5	4	11	1	6	3	6	5	9	9	9	2	2	18	3	23	4	10	20
	3%	3%	2%	4%	1%	3%	1%	3%	3%	4%	3%	3%	2%	3%	3%	2%	3%	2%	3%	3%
Don't know	26	9	1	3	6	2	1	4	6	6	7	7	3	3	13	6	11	5	11	13
	3%	5% bc	1%	1%	4% f	1%	1%	2%	4% f	3%	2%	3%	3%	5%	2%	4%	2%	3%	3%	2%
NET: All agree	878	169	163	267	129	146	185	162	139	195	303	221	95	52	498	147	573	196	310	564
	87%	91%	89%	87%	89%	88%	93% h	88%	84%	86%	86%	87%	94% ijn	90%	86%	93% jn	87%	91%	89%	87%
NET: All disagree	66	5	9	28	3	9	7	14	16	16	29	14	2	2	45	3	49	9	15	49
	7%	3%	5%	9% a	2%	5%	3%	8% d	10% df	7% o	8% lo	6%	2%	3%	8% lo	2%	7%	4%	4%	8%

Proportions/Means: Columns Tested (5% risk level) - a/b/c - d/e/f/g/h - i/j/k/l/m/n/o - p/q - r/s
Overlap formulae used. * small base

J21087517-39-04 28-SEP - 04-OCT 2022
PUBLIC
FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 121

FII6_2 - A number of ideas have been put forward to help people avoid, or get out of, debt. To what extent do you agree or disagree with each of the following proposals? There should be tighter controls on the interest rates that credit card companies can charge people in the UK

Base: All GB Adults aged 18+

		GENDER		AGE						GOVERNMENT OFFICE REGION					WORKING STATUS		
	TOTAL	MALE (a)	FEMALE (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	SCOTLAND (i)	NORTH (j)	MIDLANDS (k)	SOUTH (l)	LONDON (m)	FULL TIME (n)	PART TIME (o)	NOT WORKING (p)
Unweighted Base	1005	509	486	104	179	174	164	177	207	117	202	312	239	135	528	101	376
Weighted Base	1005	487	508	100*	174	162	174	157	237	88	235	314	230	139	493	101*	411
Strongly agree	659	305	346	43	105	110	131	107	164	53	171	210	131	93	319	66	274
	66%	63%	68%	43%	61%	68%	75%	68%	69%	61%	73%	67%	57%	67%	65%	65%	67%
					c	c	cd	c	c		il	l					
Tend to agree	204	103	100	31	39	29	26	33	46	19	40	49	67	29	106	20	78
	20%	21%	20%	31%	23%	18%	15%	21%	19%	21%	17%	16%	29%	21%	22%	19%	19%
				efh									jk				
Neither agree nor disagree	63	35	27	17	11	10	11	4	10	9	12	27	7	8	25	9	29
	6%	7%	5%	17%	6%	6%	6%	3%	4%	10%	5%	9%	3%	5%	5%	9%	7%
				defgh						l		l					
Tend to disagree	26	20	7	4	3	6	2	8	3	1	4	11	8	2	15	3	8
	3%	4%	1%	4%	2%	4%	1%	5%	1%	1%	2%	4%	3%	2%	3%	3%	2%
		b						fh									
Strongly disagree	24	14	10	2	10	2	3	3	5	1	6	7	6	4	14	2	8
	2%	3%	2%	2%	6%	1%	2%	2%	2%	2%	2%	2%	3%	3%	3%	2%	2%
					e												
Don't know	29	11	18	3	6	6	2	2	11	5	2	10	10	3	13	2	14
	3%	2%	4%	3%	3%	4%	1%	1%	4%	5%	1%	3%	4%	2%	3%	2%	3%
										j			j				
NET: All agree	863	408	446	74	144	138	157	140	209	72	211	259	199	122	425	86	352
	86%	84%	88%	74%	83%	85%	90%	89%	88%	82%	90%	82%	86%	88%	86%	85%	86%
						c	c	c	c		k						
NET: All disagree	51	34	17	6	13	8	4	11	8	2	10	18	14	6	29	5	16
	5%	7%	3%	6%	7%	5%	3%	7%	3%	2%	4%	6%	6%	5%	6%	5%	4%
		b															

Proportions/Means: Columns Tested (5% risk level) - a/b - c/d/e/f/g/h - i/j/k/l/m - n/o/p

Overlap formulae used. * small base

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J21087517-39-04 28-SEP - 04-OCT 2022
PUBLIC
FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 122
FII6_2 - A number of ideas have been put forward to help people avoid, or get out of, debt. To what extent do you agree or disagree with each of the following proposals? There should be tighter controls on the interest rates that credit card companies can charge people in the UK

Base: All GB Adults aged 18+

	TOTAL	SOCIAL GRADE				EDUCATION				CHILDREN IN HOUSEHOLD		MARITAL STATUS			ETHNICITY		TENURE			
		AB (a)	C1 (b)	C2 (c)	DE (d)	GCSE/ O-LV/ CSE/ NVQ12 (e)	A-LVL OR EQUIV (f)	DEGR/ MAST/ PHD (g)	NO FORML QUAL (h)	YES (i)	NO (j)	MARRIED/ LIVING AS (k)	SINGLE (l)	WID/ DIV/ SEP (m)	WHITE (n)	BAME (o)	OWNED OUTRIGHT (p)	MORTGAGE (q)	RENTED (r)	OTHER (s)
Unweighted Base	1005	243	389	162	157	166	201	487	66	282	723	581	284	135	843	153	334	327	284	24
Weighted Base	1005	270	262	202	234	188	201	454	74*	274	731	565	285	151	870	127	343	308	299	23**
Strongly agree	659	179	178	119	164	126	127	302	50	185	474	385	166	105	574	79	227	206	197	16
	66%	67%	68%	59%	70%	67%	63%	67%	67%	68%	65%	68%	58%	69%	66%	62%	66%	67%	66%	69%
			c		c							l		l						
Tend to agree	204	59	51	51	34	32	44	95	14	55	149	123	56	24	181	22	72	65	53	5
	20%	22%	19%	25%	14%	17%	22%	21%	18%	20%	20%	22%	20%	16%	21%	18%	21%	21%	18%	22%
				d																
Neither agree nor disagree	63	12	13	16	17	10	18	23	4	19	44	28	26	8	48	14	13	22	25	-
	6%	5%	5%	8%	7%	5%	9%	5%	5%	7%	6%	5%	9%	6%	6%	11%	4%	7%	8%	-
													k			n			p	
Tend to disagree	26	8	7	5	5	6	6	12	1	4	22	12	9	5	22	4	11	6	6	-
	3%	3%	3%	2%	2%	3%	3%	3%	2%	1%	3%	2%	3%	4%	3%	3%	3%	2%	2%	-
Strongly disagree	24	7	6	5	4	7	1	12	1	6	18	8	14	2	23	1	12	6	3	2
	2%	3%	2%	3%	2%	4%	1%	3%	1%	2%	2%	1%	5%	2%	3%	1%	3%	2%	1%	7%
													k							
Don't know	29	4	5	6	10	7	4	9	5	4	24	9	14	6	22	7	8	3	15	*
	3%	2%	2%	3%	4%	4%	2%	2%	6%	2%	3%	2%	5%	4%	3%	5%	2%	1%	5%	2%
									g				k						q	
NET: All agree	863	238	229	171	198	158	171	398	63	240	623	508	223	129	755	101	299	271	250	21
	86%	88%	88%	84%	84%	84%	85%	88%	86%	88%	85%	90%	78%	85%	87%	80%	87%	88%	84%	91%
												l			o					
NET: All disagree	51	15	13	10	10	13	7	24	2	10	40	20	22	8	45	5	23	12	9	2
	5%	5%	5%	5%	4%	7%	4%	5%	3%	4%	6%	4%	8%	5%	5%	4%	7%	4%	3%	7%
													k							

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f/g/h - i/j - k/l/m - n/o - p/q/r/s
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

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J21087517-39-04 28-SEP - 04-OCT 2022
PUBLIC
FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 123
FII6_2 - A number of ideas have been put forward to help people avoid, or get out of, debt. To what extent do you agree or disagree with each of the following proposals? There should be tighter controls on the interest rates that credit card companies can charge people in the UK

Base: All GB Adults aged 18+

	TOTAL	HOUSEHOLD INCOME			INDICES OF MULTIPLE DEPRIVATION (QUINTILES)					MANAGING FINANCIALLY							PAYMENT OF UNEXPECTED £200 (MOST LIKELY TO)		EXPERIENCED FINANCIAL DIFFICULTY PAST 12 MONTHS	
		LESS THAN £25,000	£25,000-£49,999	£50,000 +	LOWEST	LOW	MIDDLE	HIGH	HIGHEST	LIVING COMFORT ABLY	DOING ALRIGHT	JUST ABOUT GETTING BY	FINDING IT QUITE DIFFICU LT	FINDING IT VERY DIFFICU LT	NET: COMFORT ABLE/ ALRIGHT	NET: ALL DIFFICU LT	USE OWN MONEY OR SAVINGS	BORROW IN ANY WAY	YES	NO
		(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)
Unweighted Base	1005	156	194	328	136	168	199	179	177	226	361	251	103	52	587	155	674	216	347	649
Weighted Base	1005	186	183	307	146	166	200	185	166	227	352	253	101*	58*	579	159	659	215	349	649
Strongly agree	659	139	118	200	103	114	128	114	115	143	215	172	77	42	359	118	422	154	243	413
	66%	75%	65%	65%	71%	69%	64%	62%	69%	63%	61%	68%	76%	72%	62%	74%	64%	71%	70%	64%
		c											ijn			ijn				
Tend to agree	204	20	42	69	18	31	43	45	38	53	79	44	14	11	132	25	145	35	61	141
	20%	11%	23%	23%	13%	18%	22%	24%	23%	23%	23%	17%	14%	18%	23%	16%	22%	16%	17%	22%
			a	a				d	d											
Neither agree nor disagree	63	14	11	14	12	8	16	12	6	15	25	17	2	2	40	4	38	12	21	40
	6%	7%	6%	5%	8%	5%	8%	7%	4%	7%	7%	7%	2%	3%	7%	2%	6%	6%	6%	6%
Tend to disagree	26	4	4	10	5	3	5	4	4	6	10	5	2	2	16	5	19	4	6	21
	3%	2%	2%	3%	3%	2%	2%	2%	3%	3%	3%	2%	2%	4%	3%	3%	3%	2%	2%	3%
Strongly disagree	24	2	5	8	4	5	2	7	2	7	8	6	2	2	15	4	18	2	9	15
	2%	1%	3%	3%	3%	3%	1%	4%	1%	3%	2%	2%	2%	3%	3%	2%	3%	1%	3%	2%
Don't know	29	7	3	5	3	6	5	3	1	3	14	9	3	-	16	3	17	9	10	19
	3%	4%	1%	2%	2%	4%	3%	2%	1%	1%	4%	4%	3%	-	3%	2%	3%	4%	3%	3%
NET: All agree	863	159	160	269	121	145	171	158	152	196	295	216	91	52	491	143	568	189	304	554
	86%	86%	87%	88%	83%	87%	86%	86%	92%	86%	84%	85%	90%	90%	85%	90%	86%	88%	87%	85%
									d											
NET: All disagree	51	6	9	19	9	8	7	11	7	13	19	11	4	4	31	8	37	6	15	36
	5%	3%	5%	6%	6%	5%	4%	6%	4%	6%	5%	4%	4%	7%	5%	5%	6%	3%	4%	6%

Proportions/Means: Columns Tested (5% risk level) - a/b/c - d/e/f/g/h - i/j/k/l/m/n/o - p/q - r/s
Overlap formulae used. * small base

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J21087517-39-04 28-SEP - 04-OCT 2022
PUBLIC
FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 124
FII6_3 - A number of ideas have been put forward to help people avoid, or get out of, debt. To what extent do you agree or disagree with each of the following proposals? People on the lowest incomes should have access to council tax relief

Base: All GB Adults aged 18+

| | | GENDER | | AGE | | | | | | GOVERNMENT OFFICE REGION | | | | | WORKING STATUS | | |
	TOTAL	MALE (a)	FEMALE (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	SCOTLAND (i)	NORTH (j)	MIDLANDS (k)	SOUTH (l)	LONDON (m)	FULL TIME (n)	PART TIME (o)	NOT WORKING (p)
Unweighted Base	1005	509	486	104	179	174	164	177	207	117	202	312	239	135	528	101	376
Weighted Base	1005	487	508	100*	174	162	174	157	237	88	235	314	230	139	493	101*	411
Strongly agree	570	270	292	57	98	92	96	95	133	48	131	175	120	98	264	56	251
	57%	55%	58%	57%	56%	57%	55%	60%	56%	54%	56%	56%	52%	70% ijkl	53%	55%	61% n
Tend to agree	292	144	147	28	56	51	55	35	68	30	69	101	65	28	160	31	101
	29%	30%	29%	28%	32%	32%	31%	22%	29%	34% m	29%	32% m	28%	20%	32% p	31%	25%
Neither agree nor disagree	51	30	22	5	8	6	12	10	12	5	13	14	15	5	27	7	18
	5%	6%	4%	5%	5%	3%	7%	6%	5%	5%	6%	4%	7%	3%	5%	7%	4%
Tend to disagree	45	23	22	5	4	4	5	11	17	2	13	13	15	2	22	4	19
	4%	5%	4%	5%	2%	2%	3%	7%	7% d	2%	5%	4%	7%	2%	5%	4%	5%
Strongly disagree	24	11	12	3	6	6	2	5	3	1	5	6	9	3	15	2	7
	2%	2%	2%	3%	4%	4%	1%	3%	1%	2%	2%	2%	4%	2%	3%	2%	2%
Don't know	21	9	13	4	2	3	6	2	5	2	5	5	6	4	6	1	15
	2%	2%	3%	4%	1%	2%	3%	1%	2%	3%	2%	2%	3%	3%	1%	1%	4% n
NET: All agree	863	414	439	84	153	143	150	130	201	77	199	276	184	126	423	87	352
	86%	85%	87%	84%	88%	89%	86%	83%	85%	88%	85%	88%	80%	90% l	86%	86%	86%
NET: All disagree	70	34	34	7	10	10	7	16	20	3	17	20	24	5	37	6	26
	7%	7%	7%	7%	6%	6%	4%	10% f	8%	4%	7%	6%	11% m	4%	8%	6%	6%

Proportions/Means: Columns Tested (5% risk level) - a/b - c/d/e/f/g/h - i/j/k/l/m - n/o/p
Overlap formulae used. * small base

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J21087517-39-04 28-SEP - 04-OCT 2022
PUBLIC
FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 125
FII6_3 - A number of ideas have been put forward to help people avoid, or get out of, debt. To what extent do you agree or disagree with each of the following proposals? People on the lowest incomes should have access to council tax relief

Base: All GB Adults aged 18+

	TOTAL	SOCIAL GRADE				EDUCATION				CHILDREN IN HOUSEHOLD		MARITAL STATUS			ETHNICITY		TENURE			
		AB (a)	C1 (b)	C2 (c)	DE (d)	GCSE/ O-LV/ CSE/ NVQ12 (e)	A-LVL OR EQUIV (f)	DEGR/ MAST/ PHD (g)	NO FORML QUAL (h)	YES (i)	NO (j)	MARRIED/ LIVING AS (k)	SINGLE (l)	WID/ DIV/ SEP (m)	WHITE (n)	BAME (o)	OWNED OUTRIGHT (p)	MORTGAGE (q)	RENTED (r)	OTHER (s)
Unweighted Base	1005	243	389	162	157	166	201	487	66	282	723	581	284	135	843	153	334	327	284	24
Weighted Base	1005	270	262	202	234	188	201	454	74*	274	731	565	285	151	870	127	343	308	299	23**
Strongly agree	570 57%	142 53%	130 50%	108 53%	170 73% abc	101 54%	106 53%	270 60%	43 59%	159 58%	412 56%	311 55%	164 58%	94 62%	485 56%	80 63%	186 54%	146 47%	210 70% pq	16 71%
Tend to agree	292 29%	91 34% d	91 35% d	63 31% d	39 17%	52 28%	62 31%	138 30%	17 23%	84 31%	209 29%	167 29%	87 31%	37 24%	263 30%	29 23%	98 28%	116 38% pr	68 23%	3 14%
Neither agree nor disagree	51 5%	15 6%	16 6%	12 6%	7 3%	8 4%	14 7%	19 4%	5 6%	9 3%	43 6%	37 7% m	11 4%	3 2%	46 5%	6 5%	22 6%	17 6%	8 3%	* 2%
Tend to disagree	45 4%	11 4%	13 5%	14 7%	5 2%	12 6%	9 4%	13 3%	6 9% g	7 2%	39 5%	28 5%	8 3%	10 6%	42 5%	2 2%	21 6% r	17 6% r	3 1%	1 3%
Strongly disagree	24 2%	4 2%	8 3%	2 1%	7 3%	9 5%	4 2%	8 2%	1 2%	10 4%	15 2%	12 2%	7 3%	4 3%	20 2%	4 3%	10 3%	8 3%	4 1%	- -
Don't know	21 2%	6 2%	4 1%	4 2%	5 2%	5 3%	6 3%	6 1%	1 1%	6 2%	15 2%	10 2%	7 2%	5 3%	15 2%	6 5% n	7 2%	3 1%	6 2%	2 9%
NET: All agree	863 86%	233 86%	221 85%	170 84%	210 89%	153 82%	168 83%	408 90% ef	60 82%	242 88%	620 85%	478 85%	251 88%	130 86%	748 86%	109 85%	283 83%	262 85%	278 93% pq	20 85%
NET: All disagree	70 7%	16 6%	21 8%	16 8%	13 5%	21 11% g	13 6%	21 5%	8 10%	16 6%	53 7%	40 7%	15 5%	14 9%	62 7%	6 5%	31 9% r	25 8% r	7 2%	1 3%

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f/g/h - i/j - k/l/m - n/o - p/q/r/s
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Ipsos

J21087517-39-04 28-SEP - 04-OCT 2022
PUBLIC
FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 126
FII6_3 - A number of ideas have been put forward to help people avoid, or get out of, debt. To what extent do you agree or disagree with each of the following proposals? People on the lowest incomes should have access to council tax relief

Base: All GB Adults aged 18+

| | TOTAL | HOUSEHOLD INCOME | | | INDICES OF MULTIPLE DEPRIVATION (QUINTILES) | | | | | MANAGING FINANCIALLY | | | | | | | PAYMENT OF UNEXPECTED £200 (MOST LIKELY TO) | | EXPERIENCED FINANCIAL DIFFICULTY PAST 12 MONTHS | |
		LESS THAN £25,000 (a)	£25,000-£49,999 (b)	£50,000 + (c)	LOWEST (d)	LOW (e)	MIDDLE (f)	HIGH (g)	HIGHEST (h)	LIVING COMFORT ABLY (i)	DOING ALRIGHT (j)	JUST ABOUT GETTING BY (k)	FINDING IT QUITE DIFFICU LT (l)	FINDING IT VERY DIFFICU LT (m)	NET: COMFORT ABLE/ ALRIGHT (n)	NET: ALL DIFFICU LT (o)	USE OWN MONEY OR SAVINGS (p)	BORROW IN ANY WAY (q)	YES (r)	NO (s)
Unweighted Base	1005	156	194	328	136	168	199	179	177	226	361	251	103	52	587	155	674	216	347	649
Weighted Base	1005	186	183	307	146	166	200	185	166	227	352	253	101*	58*	579	159	659	215	349	649
Strongly agree	570	134	95	160	100	101	111	92	90	113	188	148	75	40	301	115	358	136	235	332
	57%	72%	52%	52%	69%	61%	56%	50%	54%	50%	53%	58%	74%	69%	52%	72%	54%	63%	67%	51%
		bc			fgh								ijkn	in		ijkn		p		s
Tend to agree	292	33	70	95	35	42	65	60	49	75	114	67	19	12	189	31	201	59	80	211
	29%	18%	38%	31%	24%	25%	33%	32%	30%	33%	32%	26%	19%	21%	33%	20%	31%	28%	23%	33%
			a	a						lo	lo				lo					r
Neither agree nor disagree	51	8	7	17	2	11	12	11	6	10	23	15	-	-	34	-	34	7	9	40
	5%	4%	4%	6%	1%	7%	6%	6%	3%	5%	7%	6%	-	-	6%	-	5%	3%	3%	6%
						d	d	d		lo	lo	lo			lo					r
Tend to disagree	45	2	4	19	3	5	7	10	15	17	14	9	4	-	32	4	38	5	7	38
	4%	1%	2%	6%	2%	3%	4%	5%	9%	8%	4%	4%	4%	-	5%	3%	6%	2%	2%	6%
				a					de											r
Strongly disagree	24	5	3	11	4	4	1	6	2	5	9	9	*	1	14	1	16	5	6	18
	2%	3%	2%	4%	3%	3%	*	3%	1%	2%	2%	4%	*	1%	2%	1%	2%	2%	2%	3%
							f													
Don't know	21	4	3	4	1	3	4	6	5	6	3	5	2	5	9	7	12	2	12	9
	2%	2%	1%	1%	1%	2%	2%	3%	3%	2%	1%	2%	2%	9%	2%	5%	2%	1%	3%	1%
														ijkn		jln				
NET: All agree	863	167	165	256	135	143	176	151	139	188	302	214	94	52	491	146	559	195	314	543
	86%	90%	91%	83%	93%	86%	88%	82%	84%	83%	86%	85%	93%	90%	85%	92%	85%	91%	90%	84%
			c		gh								in			in		p		s
NET: All disagree	70	7	7	30	8	9	8	16	16	23	23	18	5	1	46	5	53	10	13	56
	7%	4%	4%	10%	5%	5%	4%	9%	10%	10%	7%	7%	5%	1%	8%	3%	8%	5%	4%	9%
				ab					f	o										r

Proportions/Means: Columns Tested (5% risk level) - a/b/c - d/e/f/g/h - i/j/k/l/m/n/o - p/q - r/s
Overlap formulae used. * small base

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Ipsos

J21087517-39-04 28-SEP - 04-OCT 2022
PUBLIC
FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 127
FII6_4 - A number of ideas have been put forward to help people avoid, or get out of, debt. To what extent do you agree or disagree with each of the following proposals? Local councils should offer more ways to help people if they fall behind on their council tax payments

Base: All GB Adults aged 18+

| | | GENDER | | AGE | | | | | | GOVERNMENT OFFICE REGION | | | | | WORKING STATUS | | |
	TOTAL	MALE (a)	FEMALE (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	SCOTLAND (i)	NORTH (j)	MIDLANDS (k)	SOUTH (l)	LONDON (m)	FULL TIME (n)	PART TIME (o)	NOT WORKING (p)
Unweighted Base	1005	509	486	104	179	174	164	177	207	117	202	312	239	135	528	101	376
Weighted Base	1005	487	508	100*	174	162	174	157	237	88	235	314	230	139	493	101*	411
Strongly agree	493	219	269	63	97	80	79	80	94	38	108	145	113	89	231	62	201
	49%	45%	53%	63%	56%	50%	46%	51%	40%	43%	46%	46%	49%	64%	47%	62%	49%
			a	fh	h			h						ijkl		np	
Tend to agree	326	172	155	29	53	52	60	56	76	28	77	110	76	36	173	26	128
	32%	35%	30%	29%	31%	32%	34%	36%	32%	32%	33%	35%	33%	26%	35%	25%	31%
Neither agree nor disagree	82	43	37	3	13	16	18	12	20	11	24	19	22	6	51	5	26
	8%	9%	7%	3%	8%	10%	10%	7%	8%	13%	10%	6%	9%	4%	10%	5%	6%
										km							
Tend to disagree	56	29	26	*	4	4	12	7	29	8	11	18	14	4	21	4	31
	6%	6%	5%	*	2%	2%	7%	5%	12%	10%	5%	6%	6%	3%	4%	4%	8%
							cd		cdeg	m							
Strongly disagree	22	13	8	3	2	3	-	2	11	1	5	11	3	2	9	1	12
	2%	3%	2%	3%	1%	2%	-	1%	5%	1%	2%	3%	1%	2%	2%	1%	3%
				f					f								
Don't know	26	12	12	1	4	7	5	*	8	1	8	11	2	2	9	4	13
	3%	3%	2%	1%	3%	4%	3%	*	3%	2%	4%	4%	1%	2%	2%	4%	3%
						g											
NET: All agree	819	391	424	92	150	132	139	136	170	66	185	255	189	125	403	88	329
	82%	80%	83%	92%	86%	82%	80%	86%	72%	75%	79%	81%	82%	90%	82%	87%	80%
				efh	h	h		h						ijk			
NET: All disagree	78	41	35	4	6	7	12	9	40	9	17	29	17	6	30	5	43
	8%	8%	7%	4%	3%	4%	7%	6%	17%	10%	7%	9%	7%	4%	6%	5%	11%
									cdefg								n

Proportions/Means: Columns Tested (5% risk level) - a/b - c/d/e/f/g/h - i/j/k/l/m - n/o/p
Overlap formulae used. * small base

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Return to Index

11 Jan 2023

Table 128
FII6_4 - A number of ideas have been put forward to help people avoid, or get out of, debt. To what extent do you agree or disagree with each of the following proposals? Local councils should offer more ways to help people if they fall behind on their council tax payments

Base: All GB Adults aged 18+

	TOTAL	SOCIAL GRADE				EDUCATION				CHILDREN IN HOUSEHOLD		MARITAL STATUS			ETHNICITY		TENURE			
		AB (a)	C1 (b)	C2 (c)	DE (d)	GCSE/ O-LV/ CSE/ NVQ12 (e)	A-LVL OR EQUIV (f)	DEGR/ MAST/ PHD (g)	NO FORML QUAL (h)	YES (i)	NO (j)	MARRIED/ LIVING AS (k)	SINGLE (l)	WID/ DIV/ SEP (m)	WHITE (n)	BAME (o)	OWNED OUTRIGHT (p)	MORTGAGE (q)	RENTED (r)	OTHER (s)
Unweighted Base	1005	243	389	162	157	166	201	487	66	282	723	581	284	135	843	153	334	327	284	24
Weighted Base	1005	270	262	202	234	188	201	454	74*	274	731	565	285	151	870	127	343	308	299	23**
Strongly agree	493	107	123	111	133	94	118	208	32	152	342	268	147	76	409	80	138	145	187	8
	49%	40%	47%	55%	57%	50%	59%	46%	43%	55%	47%	47%	52%	50%	47%	63%	40%	47%	62%	35%
				a	a		gh			j						n			pq	
Tend to agree	326	105	86	61	64	59	49	168	26	90	236	189	92	44	293	32	111	108	91	7
	32%	39%	33%	30%	27%	31%	24%	37%	36%	33%	32%	33%	32%	29%	34%	25%	32%	35%	30%	31%
		d						f							o					
Neither agree nor disagree	82	26	26	19	8	14	14	36	5	16	67	52	20	9	73	9	36	34	7	1
	8%	10%	10%	9%	4%	7%	7%	8%	7%	6%	9%	9%	7%	6%	8%	7%	11%	11%	2%	6%
		d	d	d													r	r		
Tend to disagree	56	20	15	7	12	8	13	26	4	7	49	34	7	15	54	2	37	12	1	4
	6%	7%	6%	4%	5%	5%	7%	6%	5%	3%	7%	6%	2%	10%	6%	1%	11%	4%	*	19%
											i	l		l	o		qr	r		
Strongly disagree	22	5	4	3	9	8	3	6	3	5	17	12	8	2	20	2	13	6	2	1
	2%	2%	2%	1%	4%	4%	1%	1%	4%	2%	2%	2%	3%	1%	2%	1%	4%	2%	1%	3%
						g											r			
Don't know	26	7	7	1	8	4	4	10	4	5	21	10	11	5	22	4	8	4	11	1
	3%	3%	3%	1%	3%	2%	2%	2%	6%	2%	3%	2%	4%	3%	3%	3%	2%	1%	4%	6%
NET: All agree	819	211	209	172	197	153	167	376	58	241	578	458	238	120	702	112	249	252	278	15
	82%	78%	80%	85%	84%	81%	83%	83%	78%	88%	79%	81%	84%	80%	81%	88%	73%	82%	93%	65%
										j								p	pq	
NET: All disagree	78	25	19	10	21	16	16	32	7	12	66	46	15	17	74	3	50	17	3	5
	8%	9%	7%	5%	9%	9%	8%	7%	9%	4%	9%	8%	5%	11%	8%	3%	15%	6%	1%	22%
											i				o		qr	r		

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f/g/h - i/j - k/l/m - n/o - p/q/r/s
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Table 129

FII6_4 - A number of ideas have been put forward to help people avoid, or get out of, debt. To what extent do you agree or disagree with each of the following proposals? Local councils should offer more ways to help people if they fall behind on their council tax payments

Base: All GB Adults aged 18+

| | TOTAL | HOUSEHOLD INCOME | | | INDICES OF MULTIPLE DEPRIVATION (QUINTILES) | | | | | MANAGING FINANCIALLY | | | | | | | PAYMENT OF UNEXPECTED £200 (MOST LIKELY TO) | | EXPERIENCED FINANCIAL DIFFICULTY PAST 12 MONTHS | |
		LESS THAN £25,000 (a)	£25,000-£49,999 (b)	£50,000 + (c)	LOWEST (d)	LOW (e)	MIDDLE (f)	HIGH (g)	HIGHEST (h)	LIVING COMFORT ABLY (i)	DOING ALRIGHT (j)	JUST ABOUT GETTING BY (k)	FINDING IT QUITE DIFFICU LT (l)	FINDING IT VERY DIFFICU LT (m)	NET: COMFORT ABLE/ ALRIGHT (n)	NET: ALL DIFFICU LT (o)	USE OWN MONEY OR SAVINGS (p)	BORROW IN ANY WAY (q)	YES (r)	NO (s)
Unweighted Base	1005	156	194	328	136	168	199	179	177	226	361	251	103	52	587	155	674	216	347	649
Weighted Base	1005	186	183	307	146	166	200	185	166	227	352	253	101*	58*	579	159	659	215	349	649
Strongly agree	493	106	88	130	82	98	101	94	59	88	152	148	67	32	239	99	286	132	232	257
	49%	57%	48%	42%	56%	59%	51%	51%	35%	39%	43%	59%	66%	55%	41%	62%	43%	61%	66%	40%
		c			h	h	h	h				ijn	ijn	i		ijn		p		s
Tend to agree	326	45	65	110	48	43	70	50	63	75	132	71	25	16	208	41	230	62	79	246
	32%	24%	36%	36%	33%	26%	35%	27%	38%	33%	38%	28%	25%	27%	36%	26%	35%	29%	23%	38%
			a	a					eg		klo				ko					r
Neither agree nor disagree	82	10	11	39	5	12	13	21	20	29	35	14	4	-	64	4	68	11	15	66
	8%	5%	6%	13%	4%	7%	6%	12%	12%	13%	10%	6%	4%	-	11%	3%	10%	5%	4%	10%
				ab				d	d	klmo	mo				klmo		q			r
Tend to disagree	56	13	14	13	4	5	11	14	14	16	27	7	2	4	43	6	43	6	10	46
	6%	7%	8%	4%	3%	3%	5%	7%	9%	7%	8%	3%	2%	7%	7%	4%	7%	3%	3%	7%
											k				k					r
Strongly disagree	22	5	1	6	1	4	2	4	4	11	5	4	-	1	16	1	18	1	1	20
	2%	2%	1%	2%	*	3%	1%	2%	2%	5%	1%	2%	-	1%	3%	*	3%	*	*	3%
										jklno					j		q			r
Don't know	26	7	3	9	5	3	2	2	7	8	2	8	3	5	9	8	15	3	11	14
	3%	4%	2%	3%	4%	2%	1%	1%	4%	3%	*	3%	3%	9%	2%	5%	2%	1%	3%	2%
										jn		j		jn		jln				
NET: All agree	819	151	153	240	130	141	172	144	121	163	284	219	92	48	447	140	515	194	311	503
	82%	82%	84%	78%	89%	85%	86%	78%	73%	72%	81%	86%	92%	83%	77%	88%	78%	90%	89%	78%
					gh	h	h				in	in	ijn		i	in		p		s
NET: All disagree	78	18	15	19	5	10	13	18	18	27	32	11	2	5	59	7	61	7	11	66
	8%	9%	8%	6%	3%	6%	6%	10%	11%	12%	9%	5%	2%	8%	10%	4%	9%	3%	3%	10%
								d	d	klo	l				klo		q			r

Proportions/Means: Columns Tested (5% risk level) - a/b/c - d/e/f/g/h - i/j/k/l/m/n/o - p/q - r/s
Overlap formulae used. * small base

J21087517-39-04 28-SEP - 04-OCT 2022
PUBLIC
FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 130

FII6_5 - A number of ideas have been put forward to help people avoid, or get out of, debt. To what extent do you agree or disagree with each of the following proposals? People who pay for their energy through pre-payment meters should not pay more than those who pay by direct debit

Base: All GB Adults aged 18+

		GENDER		AGE						GOVERNMENT OFFICE REGION					WORKING STATUS		
	TOTAL	MALE (a)	FEMALE (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	SCOTLAND (i)	NORTH (j)	MIDLANDS (k)	SOUTH (l)	LONDON (m)	FULL TIME (n)	PART TIME (o)	NOT WORKING (p)
Unweighted Base	1005	509	486	104	179	174	164	177	207	117	202	312	239	135	528	101	376
Weighted Base	1005	487	508	100*	174	162	174	157	237	88	235	314	230	139	493	101*	411
Strongly agree	721	338	377	45	102	121	141	130	181	65	167	231	160	98	351	76	294
	72%	69%	74%	45%	59% c	75% cd	81% cd	83% cd	76% cd	74%	71%	74%	69%	71%	71%	75%	72%
Tend to agree	147	80	67	22	36	25	17	19	28	10	39	38	35	24	75	16	55
	15%	16%	13%	21% fgh	21% fgh	15%	10%	12%	12%	12%	17%	12%	15%	17%	15%	16%	13%
Neither agree nor disagree	50	21	27	18	13	6	4	2	7	6	9	18	12	4	23	4	22
	5%	4%	5%	18% defgh	7% g	4%	3%	1%	3%	6%	4%	6%	5%	3%	5%	4%	5%
Tend to disagree	32	22	10	8	7	5	5	1	6	1	8	10	7	6	20	3	9
	3%	4% b	2%	8% g	4%	3%	3%	1%	3%	2%	3%	3%	3%	4%	4%	3%	2%
Strongly disagree	29	16	13	3	4	4	4	4	10	4	5	9	7	4	12	1	16
	3%	3%	3%	3%	2%	2%	3%	2%	4%	4%	2%	3%	3%	3%	2%	1%	4%
Don't know	26	11	13	5	11	2	2	2	4	1	6	8	9	3	11	1	14
	3%	2%	3%	5% e	7% efgh	1%	1%	1%	1%	1%	3%	2%	4%	2%	2%	1%	3%
NET: All agree	868	418	444	67	139	146	158	149	210	76	206	270	195	122	426	92	350
	86%	86%	87%	67%	80% c	90% cd	91% cd	95% cd	88% cd	86%	88%	86%	85%	88%	86%	91%	85%
NET: All disagree	61	38	24	10	10	9	9	5	17	5	13	19	14	10	33	4	25
	6%	8%	5%	10% g	6%	6%	5%	3%	7%	6%	6%	6%	6%	7%	7%	4%	6%

Proportions/Means: Columns Tested (5% risk level) - a/b - c/d/e/f/g/h - i/j/k/l/m - n/o/p
Overlap formulae used. * small base

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J21087517-39-04 28-SEP - 04-OCT 2022
PUBLIC
FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 131
FII6_5 - A number of ideas have been put forward to help people avoid, or get out of, debt. To what extent do you agree or disagree with each of the following proposals? People who pay for their energy through pre-payment meters should not pay more than those who pay by direct debit

Base: All GB Adults aged 18+

	TOTAL	SOCIAL GRADE				EDUCATION				CHILDREN IN HOUSEHOLD		MARITAL STATUS			ETHNICITY		TENURE			
		AB (a)	C1 (b)	C2 (c)	DE (d)	GCSE/ O-LV/ CSE/ NVQ12 (e)	A-LVL OR EQUIV (f)	DEGR/ MAST/ PHD (g)	NO FORML QUAL (h)	YES (i)	NO (j)	MARRIED/ LIVING AS (k)	SINGLE (l)	WID/ DIV/ SEP (m)	WHITE (n)	BAME (o)	OWNED OUTRIGHT (p)	MORTGAGE (q)	RENTED (r)	OTHER (s)
Unweighted Base	1005	243	389	162	157	166	201	487	66	282	723	581	284	135	843	153	334	327	284	24
Weighted Base	1005	270	262	202	234	188	201	454	74*	274	731	565	285	151	870	127	343	308	299	23**
Strongly agree	721	201	183	143	171	136	137	339	47	193	528	430	170	118	644	73	259	226	205	16
	72%	75%	70%	71%	73%	73%	68%	75%	63%	71%	72%	76% l	60%	78% l	74% o	58%	75%	73%	68%	69%
Tend to agree	147	38	43	34	27	24	30	68	14	40	107	76	54	17	125	21	51	52	37	2
	15%	14%	16%	17%	11%	13%	15%	15%	18%	15%	15%	13%	19%	11%	14%	16%	15%	17%	13%	8%
Neither agree nor disagree	50	10	14	9	12	6	20	15	2	19	31	26	21	2	33	15	9	13	21	2
	5%	4%	5%	4%	5%	3%	10% eg	3%	3%	7%	4%	5%	7% m	1%	4%	12% n	3%	4%	7% p	7%
Tend to disagree	32	8	11	6	6	7	5	12	7	5	28	12	16	4	24	7	9	9	10	1
	3%	3%	4%	3%	3%	4%	3%	3%	9% fg	2%	4%	2%	5% k	3%	3%	5%	3%	3%	3%	4%
Strongly disagree	29	6	8	7	7	7	5	13	1	10	19	12	11	6	26	3	10	4	14	-
	3%	2%	3%	3%	3%	4%	2%	3%	1%	4%	3%	2%	4%	4%	3%	2%	3%	1%	5% q	-
Don't know	26	7	2	4	11	6	4	7	4	8	18	9	14	4	17	9	5	5	12	3
	3%	2%	1%	2%	5% b	3%	2%	2%	5%	3%	2%	2%	5% k	2%	2%	7% n	1%	2%	4%	12%
NET: All agree	868	239	227	176	198	161	167	407	60	233	635	506	223	135	770	94	310	278	242	18
	86%	89%	87%	87%	84%	86%	83%	90% f	82%	85%	87%	90% l	78%	89% l	88% o	74%	90% r	90% r	81%	77%
NET: All disagree	61	14	19	13	13	14	10	25	7	14	47	24	27	11	50	10	19	13	24	1
	6%	5%	7%	7%	6%	8%	5%	5%	10%	5%	6%	4%	9% k	7%	6%	8%	6%	4%	8%	4%

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f/g/h - i/j - k/l/m - n/o - p/q/r/s
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

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J21087517-39-04 28-SEP - 04-OCT 2022
PUBLIC
FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 132
FII6_5 - A number of ideas have been put forward to help people avoid, or get out of, debt. To what extent do you agree or disagree with each of the following proposals? People who pay for their energy through pre-payment meters should not pay more than those who pay by direct debit

Base: All GB Adults aged 18+

	TOTAL	HOUSEHOLD INCOME			INDICES OF MULTIPLE DEPRIVATION (QUINTILES)					MANAGING FINANCIALLY							PAYMENT OF UNEXPECTED £200 (MOST LIKELY TO)		EXPERIENCED FINANCIAL DIFFICULTY PAST 12 MONTHS	
		LESS THAN £25,000	£25,000-£49,999	£50,000 +	LOWEST	LOW	MIDDLE	HIGH	HIGHEST	LIVING COMFORTABLY	DOING ALRIGHT	JUST ABOUT GETTING BY	FINDING IT QUITE DIFFICULT	FINDING IT VERY DIFFICULT	NET: COMFORTABLE/ ALRIGHT	NET: ALL DIFFICULT	USE OWN MONEY OR SAVINGS	BORROW IN ANY WAY	YES	NO
		(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)
Unweighted Base	1005	156	194	328	136	168	199	179	177	226	361	251	103	52	587	155	674	216	347	649
Weighted Base	1005	186	183	307	146	166	200	185	166	227	352	253	101*	58*	579	159	659	215	349	649
Strongly agree	721	142	140	235	105	115	140	145	125	169	247	182	68	46	416	114	488	151	249	469
	72%	77%	77%	76%	72%	69%	70%	78%	75%	74%	70%	72%	68%	80%	72%	72%	74%	70%	71%	72%
Tend to agree	147	17	21	39	22	20	27	21	27	29	62	34	19	-	91	19	94	29	45	99
	15%	9%	11%	13%	15%	12%	14%	11%	16%	13%	18%	13%	19%	-	16%	12%	14%	13%	13%	15%
										m	m	m	mo		m	m				
Neither agree nor disagree	50	7	12	12	5	11	16	4	5	9	17	15	5	3	26	8	29	11	23	25
	5%	4%	7%	4%	3%	7%	8%	2%	3%	4%	5%	6%	5%	5%	4%	5%	4%	5%	7%	4%
							g													
Tend to disagree	32	5	3	13	5	8	7	7	2	6	16	4	3	2	22	5	19	9	12	21
	3%	3%	2%	4%	3%	5%	4%	4%	1%	2%	5%	2%	3%	3%	4%	3%	3%	4%	3%	3%
Strongly disagree	29	10	6	6	7	8	4	2	5	10	5	10	2	2	15	4	18	8	7	21
	3%	5%	4%	2%	5%	5%	2%	1%	3%	4%	1%	4%	2%	3%	3%	3%	3%	4%	2%	3%
																j				
Don't know	26	5	-	3	1	4	6	5	3	5	5	8	3	5	10	8	11	6	12	14
	3%	2%	-	1%	1%	2%	3%	3%	2%	2%	1%	3%	3%	9%	2%	5%	2%	3%	3%	2%
														ijn		jn				
NET: All agree	868	160	161	273	128	135	167	165	151	198	309	216	87	46	507	134	582	180	295	568
	86%	86%	88%	89%	88%	81%	83%	90%	91%	87%	88%	85%	87%	80%	88%	84%	88%	84%	84%	88%
								e	ef											
NET: All disagree	61	15	10	19	12	16	11	10	7	15	21	14	5	3	36	9	37	17	19	42
	6%	8%	5%	6%	8%	10%	6%	5%	4%	7%	6%	6%	5%	6%	6%	6%	6%	8%	5%	6%

Proportions/Means: Columns Tested (5% risk level) - a/b/c - d/e/f/g/h - i/j/k/l/m/n/o - p/q - r/s
Overlap formulae used. * small base

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J21087517-39-04 28-SEP - 04-OCT 2022
PUBLIC
FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 133
FII6_6 - A number of ideas have been put forward to help people avoid, or get out of, debt. To what extent do you agree or disagree with each of the following proposals? Energy providers should be required to charge very low-income customers significantly less for their energy use than they charge other customers

Base: All GB Adults aged 18+

	TOTAL	GENDER		AGE						GOVERNMENT OFFICE REGION					WORKING STATUS		
		MALE (a)	FEMALE (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	SCOTLAND (i)	NORTH (j)	MIDLANDS (k)	SOUTH (l)	LONDON (m)	FULL TIME (n)	PART TIME (o)	NOT WORKING (p)
Unweighted Base	1005	509	486	104	179	174	164	177	207	117	202	312	239	135	528	101	376
Weighted Base	1005	487	508	100*	174	162	174	157	237	88	235	314	230	139	493	101*	411
Strongly agree	273	145	126	31	48	31	51	48	65	24	54	93	56	47	105	37	131
	27%	30%	25%	31%	27%	19%	29%	31%	27%	27%	23%	30%	24%	34%	21%	36%	32%
				e			e	e						j		n	n
Tend to agree	253	130	121	29	42	41	44	40	56	18	58	71	60	45	139	13	101
	25%	27%	24%	29%	24%	25%	25%	26%	24%	20%	25%	23%	26%	33%	28%	13%	24%
														ik	o		o
Neither agree nor disagree	148	66	81	19	33	29	27	18	23	12	40	47	33	17	83	21	44
	15%	13%	16%	19%	19%	18%	15%	11%	10%	13%	17%	15%	14%	12%	17%	21%	11%
				h	h	h									p	p	
Tend to disagree	173	75	97	12	25	29	27	29	50	24	42	47	43	17	79	20	74
	17%	15%	19%	12%	14%	18%	16%	18%	21%	27%	18%	15%	19%	12%	16%	20%	18%
										km							
Strongly disagree	120	65	54	3	18	30	22	19	28	9	34	38	28	11	74	8	38
	12%	13%	11%	3%	10%	18%	13%	12%	12%	10%	14%	12%	12%	8%	15%	7%	9%
					c	c	c	c	c						p		
Don't know	37	6	29	5	8	2	3	3	16	2	6	18	9	2	12	2	23
	4%	1%	6%	5%	4%	1%	2%	2%	7%	2%	3%	6%	4%	1%	2%	2%	6%
			a						efg			m					n
NET: All agree	527	275	246	60	90	72	95	89	121	42	113	164	116	92	245	50	232
	52%	57%	49%	60%	52%	44%	55%	56%	51%	47%	48%	52%	51%	66%	50%	50%	56%
		b		e				e						ijkl			
NET: All disagree	293	140	151	16	43	59	49	48	78	33	76	85	72	28	153	28	112
	29%	29%	30%	16%	25%	36%	28%	31%	33%	37%	32%	27%	31%	20%	31%	28%	27%
						cd	c	c	c	m	m		m				

Proportions/Means: Columns Tested (5% risk level) - a/b - c/d/e/f/g/h - i/j/k/l/m - n/o/p
Overlap formulae used. * small base

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J21087517-39-04 28-SEP - 04-OCT 2022
PUBLIC
FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 134
FII6_6 - A number of ideas have been put forward to help people avoid, or get out of, debt. To what extent do you agree or disagree with each of the following proposals? Energy providers should be required to charge very low-income customers significantly less for their energy use than they charge other customers

Base: All GB Adults aged 18+

	TOTAL	SOCIAL GRADE				EDUCATION				CHILDREN IN HOUSEHOLD		MARITAL STATUS			ETHNICITY		TENURE			
		AB (a)	C1 (b)	C2 (c)	DE (d)	GCSE/ O-LV/ CSE/ NVQ12 (e)	A-LVL OR EQUIV (f)	DEGR/ MAST/ PHD (g)	NO FORML QUAL (h)	YES (i)	NO (j)	MARRIED/ LIVING AS (k)	SINGLE (l)	WID/ DIV/ SEP (m)	WHITE (n)	BAME (o)	OWNED OUTRIGHT (p)	MORTGAGE (q)	RENTED (r)	OTHER (s)
Unweighted Base	1005	243	389	162	157	166	201	487	66	282	723	581	284	135	843	153	334	327	284	24
Weighted Base	1005	270	262	202	234	188	201	454	74*	274	731	565	285	151	870	127	343	308	299	23**
Strongly agree	273	59	54	61	89	48	51	119	30	74	199	153	84	35	222	50	87	57	109	8
	27%	22%	21%	30%	38%	26%	25%	26%	41%	27%	27%	27%	30%	23%	26%	39%	25%	19%	36%	36%
				b	ab				efg							n	q		pq	
Tend to agree	253	84	68	39	55	41	51	130	8	64	190	146	73	34	227	26	83	89	72	7
	25%	31%	26%	19%	24%	22%	26%	29%	11%	23%	26%	26%	26%	22%	26%	20%	24%	29%	24%	28%
		c						h	h											
Neither agree nor disagree	148	46	42	34	20	25	34	70	12	56	92	88	38	22	130	15	41	59	37	5
	15%	17%	16%	17%	8%	13%	17%	15%	16%	21%	13%	15%	13%	15%	15%	12%	12%	19%	13%	22%
		d	d	d						j								pr		
Tend to disagree	173	49	51	38	29	36	37	75	12	43	130	105	40	26	154	18	75	60	33	1
	17%	18%	19%	19%	13%	19%	18%	16%	16%	16%	18%	19%	14%	18%	18%	14%	22%	19%	11%	6%
																	r	r		
Strongly disagree	120	25	37	25	30	36	21	45	11	27	93	62	38	20	108	12	45	40	32	-
	12%	9%	14%	12%	13%	19%	10%	10%	14%	10%	13%	11%	13%	14%	12%	9%	13%	13%	11%	-
						fg														
Don't know	37	7	9	6	11	2	7	16	2	10	27	12	11	13	30	7	12	3	16	2
	4%	3%	3%	3%	5%	1%	4%	3%	2%	4%	4%	2%	4%	8%	3%	5%	3%	1%	5%	8%
														k			q			q
NET: All agree	527	143	122	100	144	89	102	249	38	138	389	298	157	69	449	76	171	147	180	15
	52%	53%	47%	49%	62%	47%	51%	55%	52%	50%	53%	53%	55%	46%	52%	59%	50%	48%	60%	64%
					bc														pq	
NET: All disagree	293	73	88	63	60	72	57	119	22	70	224	167	78	47	261	30	120	100	65	1
	29%	27%	34%	31%	25%	38%	29%	26%	30%	25%	31%	30%	27%	31%	30%	23%	35%	32%	22%	6%
						g											r	r		

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f/g/h - i/j - k/l/m - n/o - p/q/r/s
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

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J21087517-39-04 28-SEP - 04-OCT 2022
PUBLIC
FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 135

FII6_6 - A number of ideas have been put forward to help people avoid, or get out of, debt. To what extent do you agree or disagree with each of the following proposals? Energy providers should be required to charge very low-income customers significantly less for their energy use than they charge other customers

Base: All GB Adults aged 18+

| | TOTAL | HOUSEHOLD INCOME | | | INDICES OF MULTIPLE DEPRIVATION (QUINTILES) | | | | | MANAGING FINANCIALLY | | | | | | | PAYMENT OF UNEXPECTED £200 (MOST LIKELY TO) | | EXPERIENCED FINANCIAL DIFFICULTY PAST 12 MONTHS | |
		LESS THAN £25,000 (a)	£25,000-£49,999 (b)	£50,000 + (c)	LOWEST (d)	LOW (e)	MIDDLE (f)	HIGH (g)	HIGHEST (h)	LIVING COMFORTABLY (i)	DOING ALRIGHT (j)	JUST ABOUT GETTING BY (k)	FINDING IT QUITE DIFFICULT (l)	FINDING IT VERY DIFFICULT (m)	NET: COMFORTABLE/ ALRIGHT (n)	NET: ALL DIFFICULT (o)	USE OWN MONEY OR SAVINGS (p)	BORROW IN ANY WAY (q)	YES (r)	NO (s)
Unweighted Base	1005	156	194	328	136	168	199	179	177	226	361	251	103	52	587	155	674	216	347	649
Weighted Base	1005	186	183	307	146	166	200	185	166	227	352	253	101*	58*	579	159	659	215	349	649
Strongly agree	273	66	40	68	35	54	55	41	37	57	82	71	38	22	138	61	154	68	116	155
	27%	35% bc	22%	22%	24%	32% gh	28%	22%	22%	25%	23%	28%	38% ijn	38% jn	24%	38% ijn	23%	32% p	33% s	24%
Tend to agree	253	50	52	82	35	36	58	50	45	56	92	67	29	6	149	35	173	51	88	165
	25%	27%	28%	27%	24%	22%	29%	27%	27%	25% m	26% m	27% m	29% mo	11%	26% m	22% m	26%	24%	25%	26%
Neither agree nor disagree	148	23	27	53	28	22	33	30	23	32	54	42	13	6	86	19	98	36	49	97
	15%	13%	15%	17%	19%	13%	17%	16%	14%	14%	15%	16%	13%	10%	15%	12%	15%	17%	14%	15%
Tend to disagree	173	17	38	54	20	23	31	35	44	43	73	37	9	6	115	15	132	27	47	124
	17%	9%	21% a	17% a	14%	14%	15%	19%	26% def	19% lo	21% lo	15%	9%	11%	20% lo	9%	20% q	12%	13%	19% r
Strongly disagree	120	22	18	44	23	24	18	25	10	34	41	24	6	14	75	20	80	25	38	81
	12%	12%	10%	14%	16% h	14% h	9%	14% h	6%	15% l	12%	9%	6%	25% jkln o	13%	13% l	12%	12%	11%	12%
Don't know	37	7	9	7	4	8	5	4	8	5	10	11	6	3	15	9	21	8	10	26
	4%	4%	5%	2%	3%	5%	3%	2%	5%	2%	3%	4%	6%	5%	3%	6%	3%	4%	3%	4%
NET: All agree	527	116	91	150	70	90	114	91	82	113	174	139	67	29	287	96	328	119	204	321
	52%	62% bc	50%	49%	48%	54%	57%	49%	49%	50%	49%	55%	67% ijno	49%	50%	61% jn	50%	55%	59% s	49%
NET: All disagree	293	39	56	97	43	46	48	60	54	77	114	61	15	21	191	35	212	52	85	205
	29%	21%	30%	32% a	30%	28%	24%	33%	32%	34% klo	32% klo	24%	15%	35% lo	33% klo	22% l	32% q	24%	24%	32% r

Proportions/Means: Columns Tested (5% risk level) - a/b/c - d/e/f/g/h - i/j/k/l/m/n/o - p/q - r/s
Overlap formulae used. * small base

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J21087517-39-04 28-SEP - 04-OCT 2022
PUBLIC
FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 136

FII6_7 - A number of ideas have been put forward to help people avoid, or get out of, debt. To what extent do you agree or disagree with each of the following proposals? The government should make sure everybody has somewhere nearby where they can withdraw cash without being charged for using this service

Base: All GB Adults aged 18+

		GENDER		AGE						GOVERNMENT OFFICE REGION					WORKING STATUS		
	TOTAL	MALE (a)	FEMALE (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	SCOTLAND (i)	NORTH (j)	MIDLANDS (k)	SOUTH (l)	LONDON (m)	FULL TIME (n)	PART TIME (o)	NOT WORKING (p)
Unweighted Base	1005	509	486	104	179	174	164	177	207	117	202	312	239	135	528	101	376
Weighted Base	1005	487	508	100*	174	162	174	157	237	88	235	314	230	139	493	101*	411
Strongly agree	699	322	370	70	117	103	124	114	171	58	166	224	151	100	333	77	288
	70%	66%	73% a	70%	67%	63%	71%	73%	72%	67%	71%	71%	66%	72%	68%	77%	70%
Tend to agree	192	102	89	19	44	30	30	27	43	12	46	55	54	27	95	19	78
	19%	21%	17%	19%	25%	19%	17%	17%	18%	13%	19%	18%	23% i	19%	19%	19%	19%
Neither agree nor disagree	44	19	25	7	6	7	11	6	8	7	9	15	9	4	25	2	17
	4%	4%	5%	7%	3%	4%	6%	4%	3%	8%	4%	5%	4%	3%	5%	2%	4%
Tend to disagree	35	25	10	*	3	10	6	3	13	4	7	12	7	5	22	2	11
	3%	5% b	2%	*	2%	6% cd	3%	2%	5%	4%	3%	4%	3%	4%	4%	2%	3%
Strongly disagree	22	13	9	1	2	10	2	5	2	2	6	5	6	3	11	1	10
	2%	3%	2%	1%	1%	6% dfh	1%	3%	1%	2%	3%	2%	3%	2%	2%	1%	2%
Don't know	12	7	6	2	2	4	2	1	1	5	2	3	3	-	7	-	6
	1%	1%	1%	2%	1%	2%	1%	1%	*	6% jklm	1%	1%	1%	-	1%	-	1%
NET: All agree	892	423	458	89	161	133	154	141	213	70	211	279	205	127	429	96	367
	89%	87%	90%	89%	92% e	82%	88%	90% e	90% e	80%	90% i	89% i	89% i	91% i	87%	95% n	89%
NET: All disagree	57	38	19	1	5	19	7	9	15	5	13	17	13	8	33	3	21
	6%	8% b	4%	1%	3%	12% cdf	4%	6%	6%	6%	6%	5%	6%	6%	7%	3%	5%

Proportions/Means: Columns Tested (5% risk level) - a/b - c/d/e/f/g/h - i/j/k/l/m - n/o/p
Overlap formulae used. * small base

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J21087517-39-04 28-SEP - 04-OCT 2022
PUBLIC
FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 137
FII6_7 - A number of ideas have been put forward to help people avoid, or get out of, debt. To what extent do you agree or disagree with each of the following proposals? The government should make sure everybody has somewhere nearby where they can withdraw cash without being charged for using this service

Base: All GB Adults aged 18+

	TOTAL	SOCIAL GRADE				EDUCATION				CHILDREN IN HOUSEHOLD		MARITAL STATUS			ETHNICITY		TENURE			
		AB (a)	C1 (b)	C2 (c)	DE (d)	GCSE/ O-LV/ CSE/ NVQ12 (e)	A-LVL OR EQUIV (f)	DEGR/ MAST/ PHD (g)	NO FORML QUAL (h)	YES (i)	NO (j)	MARRIED/ LIVING AS (k)	SINGLE (l)	WID/ DIV/ SEP (m)	WHITE (n)	BAME (o)	OWNED OUTRIGHT (p)	MORTGAGE (q)	RENTED (r)	OTHER (s)
Unweighted Base	1005	243	389	162	157	166	201	487	66	282	723	581	284	135	843	153	334	327	284	24
Weighted Base	1005	270	262	202	234	188	201	454	74*	274	731	565	285	151	870	127	343	308	299	23**
Strongly agree	699	185	183	133	177	134	128	325	56	193	507	391	193	114	605	89	242	200	225	18
	70%	69%	70%	66%	75%	72%	64%	72%	76%	70%	69%	69%	68%	75%	69%	70%	70%	65%	75% q	76%
Tend to agree	192	55	50	41	35	39	42	77	11	49	143	112	55	23	170	21	66	68	45	4
	19%	20%	19%	20%	15%	21%	21%	17%	15%	18%	20%	20%	19%	15%	20%	17%	19%	22% r	15%	18%
Neither agree nor disagree	44	11	10	11	10	4	15	20	1	11	33	21	17	6	34	10	12	19	10	*
	4%	4%	4%	6%	4%	2%	8% e	4%	1%	4%	4%	4%	6%	4%	4%	8%	3%	6%	3%	2%
Tend to disagree	35	14	8	6	5	3	9	16	3	8	27	21	7	6	32	2	14	14	5	1
	3%	5%	3%	3%	2%	2%	4%	4%	4%	3%	4%	4%	3%	4%	4%	2%	4%	4%	2%	4%
Strongly disagree	22	4	8	5	3	4	3	13	1	9	13	16	6	1	20	3	10	5	7	-
	2%	1%	3%	3%	1%	2%	1%	3%	2%	3%	2%	3%	2%	1%	2%	2%	3%	2%	2%	-
Don't know	12	-	4	4	4	3	5	3	1	4	9	4	7	1	10	3	1	2	7	-
	1%	-	1% a	2% a	2%	2%	2%	1%	1%	1%	1%	1%	2%	1%	1%	2%	*	1%	2% p	-
NET: All agree	892	240	233	175	212	173	169	402	68	242	650	503	248	137	774	110	307	268	270	22
	89%	89%	89%	86%	90%	92% f	84%	89%	92%	88%	89%	89%	87%	90%	89%	86%	89%	87%	90%	94%
NET: All disagree	57	18	16	12	8	7	12	29	4	17	40	37	13	7	52	5	23	19	12	1
	6%	7%	6%	6%	3%	4%	6%	6%	6%	6%	5%	7%	5%	5%	6%	4%	7%	6%	4%	4%

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f/g/h - i/j - k/l/m - n/o - p/q/r/s
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

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J21087517-39-04 28-SEP - 04-OCT 2022
PUBLIC
FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 138
FII6_7 - A number of ideas have been put forward to help people avoid, or get out of, debt. To what extent do you agree or disagree with each of the following proposals? The government should make sure everybody has somewhere nearby where they can withdraw cash without being charged for using this service

Base: All GB Adults aged 18+

| | TOTAL | HOUSEHOLD INCOME | | | INDICES OF MULTIPLE DEPRIVATION (QUINTILES) | | | | | MANAGING FINANCIALLY | | | | | | | PAYMENT OF UNEXPECTED £200 (MOST LIKELY TO) | | EXPERIENCED FINANCIAL DIFFICULTY PAST 12 MONTHS | |
		LESS THAN £25,000 (a)	£25,000-£49,999 (b)	£50,000 + (c)	LOWEST (d)	LOW (e)	MIDDLE (f)	HIGH (g)	HIGHEST (h)	LIVING COMFORTABLY (i)	DOING ALRIGHT (j)	JUST ABOUT GETTING BY (k)	FINDING IT QUITE DIFFICULT (l)	FINDING IT VERY DIFFICULT (m)	NET: COMFORTABLE/ ALRIGHT (n)	NET: ALL DIFFICULT (o)	USE OWN MONEY OR SAVINGS (p)	BORROW IN ANY WAY (q)	YES (r)	NO (s)
Unweighted Base	1005	156	194	328	136	168	199	179	177	226	361	251	103	52	587	155	674	216	347	649
Weighted Base	1005	186	183	307	146	166	200	185	166	227	352	253	101*	58*	579	159	659	215	349	649
Strongly agree	699	138	131	195	103	119	146	136	104	149	235	189	79	36	384	115	449	160	257	437
	70%	74% c	72%	64%	71%	72%	73%	74% h	63%	66%	67%	75% in	78% ijno	62%	66%	72%	68%	75%	74%	67%
Tend to agree	192	25	34	68	28	26	35	32	38	49	78	39	13	13	127	26	142	32	55	137
	19%	14%	19%	22% a	19%	16%	17%	18%	23%	22%	22% k	15%	13%	22%	22% k	16%	22% q	15%	16%	21%
Neither agree nor disagree	44	11	9	15	10	9	8	6	7	8	16	11	3	4	24	7	25	11	17	25
	4%	6%	5%	5%	7%	5%	4%	3%	4%	4%	4%	4%	3%	7%	4%	4%	4%	5%	5%	4%
Tend to disagree	35	3	2	21	1	4	5	4	13	12	14	5	2	2	26	4	27	3	6	29
	3%	1%	1%	7% ab	1%	2%	3%	2%	8% defg	5%	4%	2%	2%	3%	4%	2%	4%	1%	2%	4% r
Strongly disagree	22	6	4	7	2	4	3	4	2	7	4	6	2	3	11	5	11	4	8	15
	2%	3%	2%	2%	2%	3%	2%	2%	1%	3%	1%	2%	2%	6% j	2%	3%	2%	2%	2%	2%
Don't know	12	4	3	1	1	4	3	2	2	2	4	3	3	-	6	3	6	4	6	6
	1%	2%	1%	*	1%	2%	1%	1%	1%	1%	1%	1%	3%	-	1%	2%	1%	2%	2%	1%
NET: All agree	892	163	165	263	131	146	180	168	142	198	313	228	92	49	511	141	591	192	312	574
	89%	88%	91%	86%	90%	88%	90%	91%	85%	87%	89%	90%	91%	85%	88%	89%	90%	89%	90%	88%
NET: All disagree	57	8	6	28	3	8	8	8	15	19	19	11	4	5	37	9	37	7	14	43
	6%	5%	3%	9% b	2%	5%	4%	4%	9% d	8%	5%	4%	4%	8%	6%	5%	6%	3%	4%	7%

J21087517-39-04 28-SEP - 04-OCT 2022
PUBLIC
FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 139

FII6_8 - A number of ideas have been put forward to help people avoid, or get out of, debt. To what extent do you agree or disagree with each of the following proposals? The government should increase funding to money and debt advice services, even if that means reducing financial support for some other public services

Base: All GB Adults aged 18+

	TOTAL	GENDER		AGE						GOVERNMENT OFFICE REGION					WORKING STATUS		
		MALE (a)	FEMALE (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	SCOTLAND (i)	NORTH (j)	MIDLANDS (k)	SOUTH (l)	LONDON (m)	FULL TIME (n)	PART TIME (o)	NOT WORKING (p)
Unweighted Base	1005	509	486	104	179	174	164	177	207	117	202	312	239	135	528	101	376
Weighted Base	1005	487	508	100*	174	162	174	157	237	88	235	314	230	139	493	101*	411
Strongly agree	143	77	65	8	27	21	22	29	37	14	27	54	20	27	63	12	69
	14%	16%	13%	8%	15%	13%	13%	18% c	16%	16%	12%	17% l	9%	20% l	13%	12%	17%
Tend to agree	254	140	113	27	37	36	54	38	61	24	64	70	56	40	124	25	105
	25%	29% b	22%	27%	21%	22%	31%	24%	26%	27%	27%	22%	24%	29%	25%	25%	25%
Neither agree nor disagree	242	97	143	30	48	48	40	37	39	26	67	65	54	29	134	26	82
	24%	20%	28% a	30% h	27% h	30% h	23%	24%	16%	30%	29%	21%	23%	21%	27% p	26%	20%
Tend to disagree	203	94	105	20	40	25	32	28	58	13	43	81	46	20	90	28	86
	20%	19%	21%	20%	23%	16%	18%	18%	24%	15%	18%	26% im	20%	15%	18%	27% n	21%
Strongly disagree	99	58	38	10	14	19	13	21	23	5	16	29	34	14	54	6	39
	10%	12% b	8%	10%	8%	12%	7%	13%	10%	6%	7%	9%	15% ij	10%	11%	6%	9%
Don't know	64	21	43	5	8	13	14	5	20	4	16	15	20	9	29	4	32
	6%	4%	8% a	5%	5%	8%	8%	3%	8%	5%	7%	5%	9%	6%	6%	4%	8%
NET: All agree	397	217	178	35	64	57	76	67	98	38	92	124	76	67	187	36	174
	39%	44% b	35%	35%	37%	35%	44%	42%	41%	43%	39%	39%	33%	48% l	38%	36%	42%
NET: All disagree	302	153	144	30	54	44	45	48	81	19	59	110	80	35	144	34	124
	30%	31%	28%	30%	31%	27%	26%	31%	34%	21%	25%	35% ij	35% ij	25%	29%	34%	30%

Proportions/Means: Columns Tested (5% risk level) - a/b - c/d/e/f/g/h - i/j/k/l/m - n/o/p

Overlap formulae used. * small base

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J21087517-39-04 28-SEP - 04-OCT 2022
PUBLIC
FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 140
FII6_8 - A number of ideas have been put forward to help people avoid, or get out of, debt. To what extent do you agree or disagree with each of the following proposals? The government should increase funding to money and debt advice services, even if that means reducing financial support for some other public services

Base: All GB Adults aged 18+

	TOTAL	SOCIAL GRADE				EDUCATION				CHILDREN IN HOUSEHOLD		MARITAL STATUS			ETHNICITY		TENURE			
		AB (a)	C1 (b)	C2 (c)	DE (d)	GCSE/ O-LV/ CSE/ NVQ12 (e)	A-LVL OR EQUIV (f)	DEGR/ MAST/ PHD (g)	NO FORML QUAL (h)	YES (i)	NO (j)	MARRIED/ LIVING AS (k)	SINGLE (l)	WID/ DIV/ SEP (m)	WHITE (n)	BAME (o)	OWNED OUTRIGHT (p)	MORTGAGE (q)	RENTED (r)	OTHER (s)
Unweighted Base	1005	243	389	162	157	166	201	487	66	282	723	581	284	135	843	153	334	327	284	24
Weighted Base	1005	270	262	202	234	188	201	454	74*	274	731	565	285	151	870	127	343	308	299	23**
Strongly agree	143	33	27	38	41	22	33	54	16	39	104	92	30	20	116	27	58	27	49	3
	14%	12%	10%	19% b	18% b	12%	16%	12%	22% g	14%	14%	16% l	11%	14%	13%	21% n	17% q	9%	16% q	15%
Tend to agree	254	75	73	44	54	39	47	133	15	56	198	147	73	32	223	30	85	85	71	6
	25%	28%	28%	22%	23%	21%	23%	29% e	20%	20%	27% i	26%	26%	21%	26%	23%	25%	28%	24%	25%
Neither agree nor disagree	242	64	65	49	56	51	56	106	10	81	160	148	68	25	212	27	59	91	83	5
	24%	24%	25%	24%	24%	27% h	28% h	23%	13%	30% j	22%	26% m	24%	16%	24%	21%	17%	30% p	28% p	23%
Tend to disagree	203	54	60	42	39	44	37	95	12	55	148	107	53	43	181	21	83	61	46	5
	20%	20%	23%	21%	17%	24%	18%	21%	17%	20%	20%	19%	19%	28% kl	21%	17%	24% r	20%	15%	21%
Strongly disagree	99	28	25	17	22	21	22	36	8	26	73	51	33	15	81	15	37	28	25	3
	10%	10%	10%	9%	9%	11%	11%	8%	11%	9%	10%	9%	12%	10%	9%	11%	11%	9%	8%	11%
Don't know	64	15	12	13	22	11	6	31	12	16	48	21	27	16	57	7	21	16	25	1
	6%	6%	4%	6%	9% b	6%	3%	7%	16% efg	6%	7%	4%	10% k	11% k	7%	6%	6%	5%	8%	5%
NET: All agree	397	109	100	81	95	61	79	187	31	95	302	238	103	53	339	57	144	112	120	9
	39%	40%	38%	40%	41%	32%	40%	41%	43%	35%	41%	42%	36%	35%	39%	45%	42%	36%	40%	40%
NET: All disagree	302	82	85	60	61	65	59	131	21	81	221	157	86	58	262	36	120	89	71	8
	30%	30%	32%	29%	26%	35%	29%	29%	28%	30%	30%	28%	30%	38% k	30%	28%	35% r	29%	24%	33%

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f/g/h - i/j - k/l/m - n/o - p/q/r/s
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

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J21087517-39-04 28-SEP - 04-OCT 2022
PUBLIC
FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 141
FII6_8 - A number of ideas have been put forward to help people avoid, or get out of, debt. To what extent do you agree or disagree with each of the following proposals? The government should increase funding to money and debt advice services, even if that means reducing financial support for some other public services

Base: All GB Adults aged 18+

| | TOTAL | HOUSEHOLD INCOME | | | INDICES OF MULTIPLE DEPRIVATION (QUINTILES) | | | | | MANAGING FINANCIALLY | | | | | | | PAYMENT OF UNEXPECTED £200 (MOST LIKELY TO) | | EXPERIENCED FINANCIAL DIFFICULTY PAST 12 MONTHS | |
| | | LESS THAN £25,000 | £25,000- £49,999 | £50,000 + | LOWEST | LOW | MIDDLE | HIGH | HIGHEST | LIVING COMFORT ABLY | DOING ALRIGHT | JUST ABOUT GETTING BY | FINDING IT QUITE DIFFICU LT | FINDING IT VERY DIFFICU LT | NET: COMFORT ABLE/ ALRIGHT | NET: ALL DIFFICU LT | USE OWN MONEY OR SAVINGS | BORROW IN ANY WAY | YES | NO |
		(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)
Unweighted Base	1005	156	194	328	136	168	199	179	177	226	361	251	103	52	587	155	674	216	347	649
Weighted Base	1005	186	183	307	146	166	200	185	166	227	352	253	101*	58*	579	159	659	215	349	649
Strongly agree	143	39	19	38	21	18	34	28	26	30	45	38	18	9	75	28	88	34	58	85
	14%	21% bc	10%	12%	15%	11%	17%	15%	15%	13%	13%	15%	18%	16%	13%	18%	13%	16%	17%	13%
Tend to agree	254	40	47	94	40	45	54	39	39	59	104	51	23	11	164	35	177	49	78	171
	25%	22%	26%	31%	27%	27%	27%	21%	24%	26%	30% k	20%	23%	19%	28% k	22%	27%	23%	22%	26%
Neither agree nor disagree	242	38	56	69	40	43	44	52	34	51	91	61	21	15	142	36	155	54	86	156
	24%	20%	31% a	22%	27%	26%	22%	28%	21%	23%	26%	24%	21%	25%	25%	23%	24%	25%	25%	24%
Tend to disagree	203	35	38	60	23	31	44	33	43	53	66	54	19	9	119	28	141	39	61	141
	20%	19%	21%	20%	16%	19%	22%	18%	26%	23%	19%	21%	19%	15%	21%	17%	21%	18%	18%	22%
Strongly disagree	99	17	16	30	9	20	13	25	13	26	24	29	9	11	50	20	60	21	39	58
	10%	9%	9%	10%	6%	12%	6%	14% df	8%	11%	7%	11%	9%	19% jn	9%	13% j	9%	10%	11%	9%
Don't know	64	17	7	15	12	8	12	8	11	7	21	21	10	3	29	13	37	18	27	37
	6%	9%	4%	5%	9%	5%	6%	4%	7%	3%	6%	8% i	9% i	5%	5%	8%	6%	8%	8%	6%
NET: All agree	397	79	65	132	61	63	88	67	65	90	149	89	42	20	239	62	264	83	136	257
	39%	43%	36%	43%	42%	38%	44%	36%	39%	39%	42%	35%	42%	35%	41%	39%	40%	39%	39%	40%
NET: All disagree	302	52	54	91	32	52	56	58	56	79	90	82	28	20	169	48	202	60	100	199
	30%	28%	30%	30%	22%	31%	28%	31%	34% d	35% jn	26%	32%	28%	34%	29%	30%	31%	28%	29%	31%

Proportions/Means: Columns Tested (5% risk level) - a/b/c - d/e/f/g/h - i/j/k/l/m/n/o - p/q - r/s
Overlap formulae used. * small base

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J21087517-39-04 28-SEP - 04-OCT 2022
PUBLIC

FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 142

FII6_9 - A number of ideas have been put forward to help people avoid, or get out of, debt. To what extent do you agree or disagree with each of the following proposals? It is the government's responsibility to support people who are unable to repay all their debts

Base: All GB Adults aged 18+

| | | GENDER | | AGE | | | | | | GOVERNMENT OFFICE REGION | | | | | WORKING STATUS | | |
	TOTAL	MALE (a)	FEMALE (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	SCOTLAND (i)	NORTH (j)	MIDLANDS (k)	SOUTH (l)	LONDON (m)	FULL TIME (n)	PART TIME (o)	NOT WORKING (p)
Unweighted Base	1005	509	486	104	179	174	164	177	207	117	202	312	239	135	528	101	376
Weighted Base	1005	487	508	100*	174	162	174	157	237	88	235	314	230	139	493	101*	411
Strongly agree	186	94	90	31	40	23	29	32	32	13	34	63	39	38	78	20	88
	19%	19%	18%	31% efh	23% eh	14%	16%	20%	13%	15%	14%	20%	17%	27% ijl	16%	20%	21% n
Tend to agree	216	103	111	30	44	34	27	27	54	23	57	65	45	26	92	25	99
	21%	21%	22%	30% fg	26% f	21%	15%	17%	23%	26%	24%	21%	20%	19%	19%	24%	24%
Neither agree nor disagree	177	91	85	21	32	38	30	30	27	15	41	61	35	25	97	23	58
	18%	19%	17%	21% h	18%	23% h	17%	19%	11%	17%	18%	19%	15%	18%	20% p	23%	14%
Tend to disagree	222	103	118	8	33	37	44	37	63	18	57	66	57	24	114	22	86
	22%	21%	23%	8%	19% c	23% c	25% c	23% c	27% c	20%	24%	21%	25%	17%	23%	22%	21%
Strongly disagree	169	84	82	8	19	27	41	27	48	15	41	48	44	21	99	7	63
	17%	17%	16%	8%	11%	16%	23% cd	17% c	20% cd	17%	18%	15%	19%	15%	20% o	7%	15%
Don't know	34	13	21	2	5	5	5	5	14	3	4	12	10	6	13	4	18
	3%	3%	4%	2%	3%	3%	3%	3%	6%	3%	2%	4%	4%	4%	3%	4%	4%
NET: All agree	402	197	201	61	85	56	55	59	86	37	91	127	84	64	170	45	188
	40%	40%	40%	61% efgh	49% efgh	35%	32%	38%	36%	42%	39%	41%	37%	46%	35%	44%	46% n
NET: All disagree	391	186	200	16	52	63	85	64	111	33	98	114	101	45	213	30	148
	39%	38%	39%	16%	30% c	39% c	49% cd	41% cd	47% cd	37%	42%	36%	44% m	32%	43% op	29%	36%

Proportions/Means: Columns Tested (5% risk level) - a/b - c/d/e/f/g/h - i/j/k/l/m - n/o/p

Overlap formulae used. * small base

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J21087517-39-04 28-SEP - 04-OCT 2022
PUBLIC
FINANCIAL INCLUSION MONITOR 2022

11 Jan 2023

Table 143
FII6_9 - A number of ideas have been put forward to help people avoid, or get out of, debt. To what extent do you agree or disagree with each of the following proposals? It is the government's responsibility to support people who are unable to repay all their debts

Base: All GB Adults aged 18+

	TOTAL	SOCIAL GRADE				EDUCATION				CHILDREN IN HOUSEHOLD		MARITAL STATUS			ETHNICITY		TENURE			
		AB (a)	C1 (b)	C2 (c)	DE (d)	GCSE/ O-LV/ CSE/ NVQ12 (e)	A-LVL OR EQUIV (f)	DEGR/ MAST/ PHD (g)	NO FORML QUAL (h)	YES (i)	NO (j)	MARRIED/ LIVING AS (k)	SINGLE (l)	WID/ DIV/ SEP (m)	WHITE (n)	BAME (o)	OWNED OUTRIGHT (p)	MORTGAGE (q)	RENTED (r)	OTHER (s)
Unweighted Base	1005	243	389	162	157	166	201	487	66	282	723	581	284	135	843	153	334	327	284	24
Weighted Base	1005	270	262	202	234	188	201	454	74*	274	731	565	285	151	870	127	343	308	299	23**
Strongly agree	186	42	37	36	67	30	36	76	14	51	136	102	58	26	151	34	41	48	89	5
	19%	16%	14%	18%	28% abc	16%	18%	17%	19%	19%	19%	18%	20%	17%	17%	26% n	12%	15%	30% pq	20%
Tend to agree	216	63	59	39	44	33	56	108	10	64	152	110	74	32	183	31	70	58	77	4
	21%	23%	23%	19%	19%	18%	28% eh	24%	14%	23%	21%	19%	26% k	21%	21%	24%	20%	19%	26%	16%
Neither agree nor disagree	177	49	46	32	43	37	34	87	8	54	123	98	51	27	157	19	53	58	53	6
	18%	18%	18%	16%	18%	20%	17%	19%	11%	20%	17%	17%	18%	18%	18%	15%	16%	19%	18%	25%
Tend to disagree	222	70	62	46	38	38	38	115	16	60	162	140	49	31	198	21	92	85	35	3
	22%	26% d	24%	23%	16%	20%	19%	25%	21%	22%	22%	25% l	17%	21%	23%	17%	27% r	27% r	12%	12%
Strongly disagree	169	43	45	42	35	46	35	53	20	39	130	99	41	28	151	17	74	56	33	1
	17%	16%	17%	21%	15%	24% g	18%	12%	28% g	14%	18%	18%	15%	19%	17%	14%	22% r	18% r	11%	4%
Don't know	34	3	13	9	8	4	2	14	5	7	28	16	12	7	29	5	12	4	13	6
	3%	1%	5% a	4% a	3%	2%	1%	3%	7% f	2%	4%	3%	4%	4%	3%	4%	4%	1%	4% q	24%
NET: All agree	402	105	96	74	111	63	92	184	24	115	288	212	132	58	335	65	111	105	166	8
	40%	39%	37%	37%	47% b	33%	46% e	41%	33%	42%	39%	37%	46% k	38%	38%	51% n	32%	34%	55% pq	36%
NET: All disagree	391	113	107	87	73	84	73	169	36	98	293	239	91	59	349	39	167	140	68	4
	39%	42% d	41% d	43% d	31%	45%	36%	37%	49%	36%	40%	42% l	32%	39%	40% o	30%	49% r	46% r	23%	15%

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f/g/h - i/j - k/l/m - n/o - p/q/r/s
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

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Ipsos

11 Jan 2023

Table 144
FII6_9 - A number of ideas have been put forward to help people avoid, or get out of, debt. To what extent do you agree or disagree with each of the following proposals? It is the government's responsibility to support people who are unable to repay all their debts

Base: All GB Adults aged 18+

	TOTAL	HOUSEHOLD INCOME			INDICES OF MULTIPLE DEPRIVATION (QUINTILES)					MANAGING FINANCIALLY							PAYMENT OF UNEXPECTED £200 (MOST LIKELY TO)		EXPERIENCED FINANCIAL DIFFICULTY PAST 12 MONTHS	
		LESS THAN £25,000	£25,000-£49,999	£50,000 +	LOWEST	LOW	MIDDLE	HIGH	HIGHEST	LIVING COMFORT ABLY	DOING ALRIGHT	JUST ABOUT GETTING BY	FINDING IT QUITE DIFFICU LT	FINDING IT VERY DIFFICU LT	NET: COMFORT ABLE/ ALRIGHT	NET: ALL DIFFICU LT	USE OWN MONEY OR SAVINGS	BORROW IN ANY WAY	YES	NO
		(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)
Unweighted Base	1005	156	194	328	136	168	199	179	177	226	361	251	103	52	587	155	674	216	347	649
Weighted Base	1005	186	183	307	146	166	200	185	166	227	352	253	101*	58*	579	159	659	215	349	649
Strongly agree	186	44	30	45	32	40	41	23	22	31	54	54	26	17	85	43	107	41	89	97
	19%	24%	17%	15%	22%	24%	20%	12%	13%	14%	15%	21%	26%	29%	15%	27%	16%	19%	25%	15%
		c			g	gh						in	ijn	ijn		ijn			s	
Tend to agree	216	36	37	66	34	35	48	33	45	47	69	59	22	13	116	36	135	58	82	134
	21%	19%	20%	22%	24%	21%	24%	18%	27%	21%	20%	23%	22%	23%	20%	22%	20%	27%	24%	21%
Neither agree nor disagree	177	36	40	46	29	24	38	44	23	39	61	47	17	13	100	30	120	33	66	110
	18%	19%	22%	15%	20%	15%	19%	24%	14%	17%	17%	18%	17%	22%	17%	19%	18%	15%	19%	17%
								eh												
Tend to disagree	222	36	50	80	28	33	40	42	46	59	92	47	17	6	150	23	161	37	52	166
	22%	19%	27%	26%	19%	20%	20%	23%	28%	26%	26%	19%	16%	11%	26%	14%	25%	17%	15%	26%
										mo	kmo				kmo		q			r
Strongly disagree	169	28	20	62	20	26	25	39	25	47	67	34	14	7	113	20	115	38	48	121
	17%	15%	11%	20%	14%	16%	13%	21%	15%	21%	19%	13%	14%	12%	20%	13%	17%	18%	14%	19%
				b				f							k					
Don't know	34	7	6	7	2	8	8	4	5	4	10	13	5	3	14	7	21	9	13	21
	3%	4%	3%	2%	2%	5%	4%	2%	3%	2%	3%	5%	5%	5%	2%	5%	3%	4%	4%	3%
NET: All agree	402	80	67	111	66	74	89	56	66	78	123	113	49	30	201	79	241	99	171	231
	40%	43%	37%	36%	45%	45%	44%	30%	40%	34%	35%	45%	48%	52%	35%	49%	37%	46%	49%	36%
					g	g	g					ijn	ijn	ijn		ijn		p	s	
NET: All disagree	391	63	69	142	48	59	65	81	71	105	158	81	30	13	264	43	277	75	100	287
	39%	34%	38%	46%	33%	36%	33%	44%	43%	46%	45%	32%	30%	22%	46%	27%	42%	35%	29%	44%
				a				f		klmo	klmo				klmo					r

Proportions/Means: Columns Tested (5% risk level) - a/b/c - d/e/f/g/h - i/j/k/l/m/n/o - p/q - r/s
Overlap formulae used. * small base

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