

4/20/2023

Table Names

[1](#) QAGREE. Are you willing to answer questions about financial products and services?

[2](#) QAGREE. Are you willing to answer questions about financial products and services?

[3](#) Q21. In the past 6 months (i.e. since the start of October last year), have you been putting money aside into savings for any of the following? Please select all that apply.

[4](#) Q21. In the past 6 months (i.e. since the start of October last year), have you been putting money aside into savings for any of the following? Please select all that apply.

[5](#) Sample Profile

[6](#) Sample Profile

Table Filters

All Adults aged 18 - 75 in UK

All Adults aged 18 - 75 in UK

All Adults 18-75 (consented)

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All Adults aged 18 - 75 in UK

All Adults aged 18 - 75 in UK

22-087220-15 - 13th April 2023 - 18th April 2023

PUBLIC

Credit Payment Research

2000 UK Adults (18 – 75)

QAGREE. Are you willing to answer questions about financial products and services?

All Adults aged 18 - 75 in UK

[illegible]

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

Overlap formulae used:

Column Proportions (5%): A, B/C, D/E/F, G/H, I/J/K/L, M/N/O/P, Q, R/S, T/U/V/W/X/Y/Z/a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t/u/v/w/x/y Minimum Base: 30(°) Smol Base: 100(°)

Column Means (SN): A,B/C,D/E/F/G/H/I/J,K/L,M,N/O,P/Q,R,S/T,U/V/W/X/Y/Z/a,b/c,d,e,f/g,h,i/j,k,l,m,n/o,p/q,r/s,t/u,v/w/x/y Minimum Base: 30(**) Small Base: 100(**)

22-087220-15 - 13th April 2023 - 18th April 2023

PUBLIC

Credit Payment Research

2000 UK Adults (18 – 75)

QAGREE. Are you willing to answer questions about financial products and services?

All Adults aged 18 - 75 in UK

		Main Shopper			How would you say you are managing, financially, at the moment.							How confident, or not, are you that you would know where to seek help...if...experiencing financial difficulties?							Struggled in past 3 months		Confidence last time applied for credit		Declined in past 12 months				Married/partnered: Management of household finances							Living as married/partnered: Household budget set				Cut back on in past 6 months										Saving for (in past 6 months)...				
		Yes, mainshop per	No, not mainshop per	Living comfortably	Just about getting by	Finding it quite difficult	Finding it very difficult	NET: ALL comfortable/getting by	NET: ALL difficult	Very confident	Fairly confident	Not very confident	Not at all confident	NET: ALL confident	NET: ALL not confident	NET: Yes	Not struggled (had commitments)	NET: ALL confident	NET: ALL not/ not very confident	NET: ALL declined at least once	Not declined	Not applied	My partner tends to manage all	My partner tends to manage most...I do some of it	I tend to manage... partner does some of it	I tend to manage all	Other	No, we don't set a household budget as such	Yes – I usually set it by myself	Yes – my partner and I usually set it together	Yes – my partner usually sets it	Groceries	Socialising	Clothes	Toiletries/ cosmetics	Gym membership	TV subscriptions	Holidays/ day trips	Anything else	Nothing	Holidays/ day trips	Special occasions	Unexpected expenses	Something else								
Unweighted base	2313	2148	165	705	952	373	193	1657	566	407	1116	495	140	1523	635	496	985	1416	293	432	482	1264	83	143	420	270	425	6	582	313	375	74	819	1167	1003	520	376	637	910	163	460	693	463	809	362							
Weighted base	2313	2153	160	649	971	384	212	1620	596	377	1112	507	145	1489	652	500	955	1372	303	423	463	1282	79	146	418	256	417	5	573	295	375	74	840	1184	1025	545	359	648	915	171	445	662	425	792	349							
Yes	2228	2075	153	649	971	384	212	1620	596	377	1112	507	145	1489	652	500	955	1372	303	423	463	1282	79	146	418	256	417	5	573	295	375	74	840	1184	1025	545	359	648	915	171	445	662	425	792	349							
	96%	96%	95%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%						
No	85	78	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-							
	4%	4%	5%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-							

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Overlap formulas used

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

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

22-087220-15 - 13th April 2023 - 18th April 2023

PUBLIC
Credit Payment Research
2000 UK Adults (18 – 75)

Q21. In the past 6 months (i.e. since the start of October last year), have you been putting money aside into savings for any of the following? Please select all that apply.
All Adults 18-75 (consented)

	Gender			Age				Social grade				Employment status				Region												Education				Income				Marital Status				Household Size				Presence of children HM (17 or under)		Count of children HM (17 or under)					
	Total (A)	Male (B)	Female (C)	18-24 (D)	25-34 (E)	35-44 (F)	45-54 (G)	55-75 (H)	A8 (I)	C1 (J)	C2 (K)	D6 (L)	Full time (M)	Part-time (N)	Self-Employed (O)	ANY WORKING (P)	ANY NOT WORKING (Q)	North East (R)	North West (S)	Yorkshire and Humber (T)	West Midlands (U)	East Midlands (V)	East of England (W)	South West (X)	South East (Y)	Greater London (Z)	Wales (aa)	Scotland (ab)	Northern Ireland (ac)	GCSE/O Level/ NVQ (ad)	A Level or equivalent (ae)	Degree/M aster/ PhD (af)	No formal qualifications (ag)	UP TO £15,999 (ah)	£20,000- £34,999 (ai)	£35,000- £54,999 (aj)	£55,000+ (ak)	Refused (al)	Married/Un- married (am)	Single (an)	Widowed/ Divorced/ Separated (ao)	1 (ap)	2 (aq)	3 (ar)	4+ (as)	ANY (at)	NONE (au)	1 Child (av)	2 Children (aw)	3 Children (ax)	4+ Children (ay)
Unweighted base	2236	1206	1121	295	415	381	432	713	930	586	306	414	1057	303	137	1497	739	111	232	180	178	158	193	180	291	294	128	183	108	463	461	1209	103	406	530	563	575	162	1379	642	215	399	819	431	587	753	1483	376	299	65	13
Weighted base	2228	1114	1105	253	430	393	426	726	621	670	457	479	1013	306	138	1457	771	87	243	176	195	160	208	193	300	306	102	192	66	525	488	1093	122	462	571	545	485	165	1356	644	228	414	818	427	569	734	1493	370	288	61	16
Unexpected expenses	792 36%	389 35%	399 36%	92 37%	180 42%	163 41%	131 31%	223 31%	254 38%	254 38%	159 35%	125 26%	388 36%	109 30%	41 30%	538 37%	254 33%	32 37%	88 36%	67 38%	71 37%	58 36%	67 32%	73 38%	101 34%	110 36%	33 33%	73 38%	18 28%	157 30%	160 33%	439 40%	36 30%	146 32%	195 34%	207 38%	207 43%	37 23%	500 37%	219 34%	73 32%	140 34%	281 34%	158 37%	213 37%	290 39%	503 34%	146 40%	116 40%	21 35%	6 39%
Holidays/day trips	662 30%	311 28%	349 32%	93 37%	130 30%	117 30%	126 30%	196 27%	224 36%	223 33%	139 31%	76 16%	345 34%	93 28%	38 33%	476 37%	186 33%	23 27%	84 34%	57 32%	63 32%	40 25%	70 34%	62 32%	83 28%	79 26%	26 26%	54 28%	20 31%	131 25%	148 30%	352 33%	31 40%	88 20%	160 28%	173 32%	195 40%	46 28%	431 32%	179 28%	52 23%	95 23%	255 31%	143 33%	169 35%	216 29%	446 30%	116 31%	82 29%	16 26%	1 8%
Special occasions (e.g., birthdays, Christmas, etc.)	425 19%	208 19%	216 20%	78 31%	89 21%	92 23%	69 16%	97 13%	162 26%	102 15%	95 21%	65 14%	217 21%	68 22%	22 16%	307 21%	118 15%	23 26%	37 15%	27 15%	40 20%	19 19%	44 21%	36 18%	58 20%	17 19%	41 21%	12 18%	79 15%	89 18%	237 22%	20 16%	72 16%	95 17%	106 20%	124 26%	27 17%	265 20%	121 19%	38 13%	52 13%	126 15%	98 23%	148 26%	187 16%	237 16%	102 16%	68 24%	14 22%	3 22%	
Something else	349 16%	185 17%	161 15%	39 15%	68 16%	68 17%	60 14%	113 16%	122 20%	106 16%	71 15%	50 10%	181 18%	45 15%	26 19%	252 17%	97 13%	10 11%	31 13%	23 13%	35 18%	33 21%	33 16%	46 15%	49 16%	19 19%	32 17%	9 13%	57 11%	77 16%	205 19%	11 9%	45 10%	77 14%	95 17%	111 23%	22 13%	203 15%	105 16%	41 18%	73 18%	122 15%	58 14%	97 17%	118 16%	231 15%	58 20%	57 3%	2 11%		
None of these	753 34%	395 35%	356 32%	44 17%	111 26%	115 28%	162 38%	321 44%	156 25%	214 32%	144 31%	239 50%	276 27%	100 33%	60 43%	436 30%	317 41%	30 35%	78 32%	61 31%	61 29%	47 33%	69 32%	63 38%	113 32%	99 32%	41 40%	64 33%	26 39%	214 41%	170 35%	318 29%	50 43%	208 45%	199 35%	169 31%	107 22%	70 43%	442 33%	212 33%	98 43%	163 39%	308 38%	131 31%	151 27%	195 37%	557 26%	95 25%	72 25%	21 35%	7 43%
Don't know	22 1%	9 1%	12 1%	6 2%	9 2%	4 1%	2 1%	- -	5 1%	5 1%	1 *	10 2%	6 1%	3 1%	1 1%	10 1%	11 1%	1 1%	4 1%	1 1%	1 *	- -	5 *	1 *	3 1%	*	5 *	- -	5 1%	3 1%	9 1%	4 4%	8 2%	3 *	1 1%	4 4%	7 1%	11 1%	11 2%	- -	4 1%	6 1%	5 1%	7 1%	6 1%	15 1%	2 1%	4 *	1 1%	- *	
NET: Any	1453 65%	710 64%	737 67%	203 80%	310 72%	274 70%	261 61%	405 56%	461 74%	451 67%	311 68%	230 48%	731 72%	203 66%	77 56%	1011 69%	442 57%	56 64%	160 66%	114 65%	134 69%	112 70%	138 67%	126 65%	186 62%	205 67%	61 60%	123 64%	40 61%	306 58%	315 65%	765 70%	67 55%	247 53%	369 65%	376 69%	374 77%	88 53%	903 67%	421 65%	129 57%	247 60%	505 62%	291 68%	410 72%	533 73%	921 62%	273 74%	211 74%	39 64%	9 57%

Overlay formulae used
ColumnPowers (2N): A,B,C,D,E,F,G,H,I,J,K,L,M,N,O,P,Q,R,S,T,U,V,W,X,Y,Z,aa,ab,ac,ad,ae,af,ag,ah,ai,aj,ak,al,am,an,ao,ap,aq,ar,as,at,au,av,aw,ax
ColumnMeans (2N): A,B,C,D,E,F,G,H,I,J,K,L,M,N,O,P,Q,R,S,T,U,V,W,X,Y,Z,aa,ab,ac,ad,ae,af,ag,ah,ai,aj,ak,al,am,an,ao,ap,aq,ar,as,at,au,av,aw,ax

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All Adults 18-75 (consented)

	Main Shopper			How confident, or not, are you that you would know where to seek help...if...experiencing financial difficulties?										Struggled in past 3 months		Confidence last time applied for credit		Declined in past 12 months			Married/partnered: Management of household finances							Living as married/partnered: Household budget set				Cut back on in past 6 months										Saving for (in past 6 months)...																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											

Overall formulae used

ColumnProportions (SN): A,B,C,D,E,F,G,H,I,J,K,L,M,N,O,P,Q,R,S,T,U,V,W,X,Y,Z,aa,bb,cc,dd,ee,ff,gg,hh,ii,jj,kk, Minimum Base: 30(**) Small Base: 158(*)

ColumnMeans (SN): A,B,C,D,E,F,G,H,I,J,K,L,M,N,O,P,Q,R,S,T,U,V,W,X,Y,Z,aa,bb,cc,dd,ee,ff,gg,hh,ii,jj,kk, Minimum Base: 30(**) Small Base: 158(*)

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Credit Payment Research
2000 UK Adults (18 – 75)

Sample Profile

All Adults aged 18 - 75 in UK

[illegible]

Overlap formulae used

Column Proportions (5%): A, B/C, D/E/F/G/H, I/J/K/L, M/N/O/P/Q, R/S/T/U/V/W/X/Y/Z/a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s/t/u/v/w/x/y Minimum Base: 20(*) Small Base: 100(*)

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Credit Payment Research
2000 UK Adults (18 – 75)

Sample Profile
All Adults aged 18 - 75 in UK

	Gender			Age			Social grade			Employment status			Region			Education			Income			Marital Status			Household Size			Presence of children HH (17 or under)			Count of children HH (17 or under)																									
	Total	Male	Female	18-24	25-34	35-44	45-54	55-75	AB	C1	C2	DE	Full-time	Part-time	Self-Employed	ANY WORKING	ANY NOT WORKING	North East	North West	Yorkshire and the Humber	West Midlands	East Midlands	East of England	South West	South East	Greater London	Wales	Scotland	Northern Ireland	GCS/E level/12	A level or equivalent	Degree/Postgraduate	No formal qualification	UP TO £19,999	£20,999 - £29,999	£30,000 - £39,999	£40,000 - £49,999	£50,000+	Refused	Married/Unmarried	Single	Widowed/Divorced/Separated	1	2	3	4+	ANY	NONE	1 Child	2 Children	3 Children	4+ Children				
Unweighted base	2313	1133	1170	304	424	396	445	744	947	601	322	443	1080	318	145	1543	770	118	241	185	182	162	204	185	301	305	135	185	110	474	484	1242	113	425	546	576	579	187	1426	661	126	413	848	445	607	776	1537	387	308	68	13					
Weighted base	2313	1144	1159	259	442	413	439	760	632	689	480	511	1038	322	148	1508	805	93	253	181	199	164	220	199	313	322	107	195	67	538	512	1130	133	484	588	561	488	192	1410	664	239	430	850	444	589	761	1552	384	297	64	16					
ANY	761	351	406	70	234	251	160	46	261	199	186	116	428	129	52	609	151	25	87	58	84	56	76	66	92	132	34	33	28	157	142	418	43	118	172	204	234	32	599	109	53	-	59	267	435	761	-	384	297	64	16					
NONE	1552	794	753	189	208	162	279	744	372	490	295	396	630	192	96	899	654	68	166	123	115	109	144	133	220	190	83	161	39	382	369	712	90	365	416	357	254	160	811	155	186	430	70	177	154	-	1552	-	-	-	-	-	-	-	-	-
1 Child	679	696	653	739	476	399	646	946	509	716	613	779	599	600	656	606	626	686	686	586	666	656	676	700	596	100	83	161	39	382	369	712	90	365	416	357	254	160	811	155	186	430	70	177	154	-	1552	-	-	-	-	-	-	-	-	-
2 Children	384	196	185	47	119	95	88	35	122	117	99	46	235	60	27	322	62	14	35	31	46	28	40	33	47	68	10	23	9	82	81	197	24	62	93	101	108	19	293	62	29	-	59	234	91	384	-	384	-	-	-	-	-			
3 Children	297	128	168	17	88	119	63	10	113	69	70	45	164	56	21	241	56	8	41	23	32	19	31	25	34	53	10	7	16	54	50	179	15	39	58	86	108	7	245	32	21	-	-	33	264	297	-	-	297	-	-	-	-	-		
4+ Children	64	20	44	3	21	32	7	1	23	12	9	20	26	10	4	40	24	3	6	3	6	6	6	10	9	3	3	3	9	16	6	39	4	12	15	15	16	6	50	11	3	-	-	-	64	64	-	-	-	64	-	-	-	-		
Yes, mainshopper	2153	1033	1111	206	423	392	415	716	590	645	441	476	978	300	143	1421	732	86	240	167	185	151	206	179	286	305	102	180	65	500	473	1058	121	451	560	522	455	166	1321	595	236	430	798	406	519	722	1431	370	278	61	13					
No, not mainshopper	160	111	48	53	19	21	24	44	42	44	39	35	60	22	5	87	73	6	14	15	14	13	14	20	27	16	6	15	2	38	39	72	12	3	28	39	34	27	89	68	3	-	53	38	70	39	122	14	19	3	3					
Living comfortably	649	373	274	53	97	104	108	288	270	189	111	79	301	77	39	416	233	25	67	45	60	38	52	52	89	96	34	71	20	126	126	373	24	44	130	187	236	52	462	144	42	100	288	112	150	175	474	91	70	10	4					
Just about getting by	971	460	507	105	186	179	186	314	245	306	214	206	467	139	52	658	312	39	105	80	70	70	102	83	145	137	42	70	26	239	215	472	45	207	282	219	192	72	571	284	116	195	325	201	249	320	651	158	132	27	9					
Finding it quite difficult	384	188	194	57	92	70	86	79	75	125	77	108	169	61	29	259	125	15	37	34	45	30	27	44	40	47	19	33	13	92	87	172	32	118	105	101	41	19	220	123	41	71	133	70	110	150	234	75	58	15	3					
Finding it very difficult	212	87	125	32	52	39	45	44	28	43	56	84	75	25	18	117	95	6	31	17	19	21	26	12	26	23	6	17	8	64	53	74	21	92	55	37	14	14	98	87	27	47	69	40	56	87	124	45	27	10	6					
NET: ALL comfortable/getting by	1620	824	780	158	283	283	294	602	515	495	325	285	768	216	91	1075	545	65	172	125	130	108	154	136	235	233	76	140	46	365	341	845	69	251	411	406	428	124	1093	428	159	395	613	313	399	495	1125	249	302	37	7					
NET: ALL difficult	596	275	319	89	144	109	130	124	103	168	132	192	244	85	47	376	220	21	68	51	65	51	53	56	66	70	25	50	20	156	141	246	53	210	160	138	55	33	318	211	67	118	202	110	166	238	358	119	85	24	9					
Very confident	377	230	147	32	75	67	68	136	152	105	72	47	201	40	23	263	114	19	26	24	37	19	31	29	59	62	22	37	13	77	71	213	17	43	74	90	142	29	258	88	31	63	138	72	104	127	250	70	46	11	-					
Fairly confident	1112	551	557	100	187	187	222	416	317	347	219	230	497	156	70	723	389	44	133	87	94	75	111	97	148	145	48	98	31	264	235	554	58	221	302	280	232	77	695	289	128	213	441	220	239	342	770	176	140	17	9					
Not very confident	507	228	277	87	117	92	82	129	117	154	122	113	223	82	29	334	173	13	53	43	40	50	46	49	65	74	23	38	13	119	116	245	27	121	134	137	80	34	284	180	43	90	168	97	152	187	320	89	70	23	4					
Not at all confident	145	64	79	22	36	32	30	36	25	36	29	56	17	16	11	83	62	7	19	14	16	16	13	7	18	9	6	12	7	40	36	54	14	13	53	38	26	16	12	74	55	16	27	47	24	47	58	87	26	24	5	3				
NET: ALL confident	1489	781	704	133	262	253	290	552	468	452	291	277	698	196	93	986	503	64	159	111	131	93	142	126	208	207	70	134	44	341	306	767	75	264	376	370	373	106	953	378	158	276	579	292	342	469	1020	246	186	28	9					
NET: ALL not confident	652	293	356	110	153	123	112	154	142	190	151	169	280	98	40	417	235	20	72	57	56	66	59	56	83	89	29	50	20	160	152	299	41	174	172	163	97	46	358	234	60	117	215	122	198	245	407	115	94	29	7					

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

Output format used

Column Properties (25): A,B,C,D,E,F,G,H,I,J,K,L,M,N,O,P,Q,R,S,T,U,V,W,X,Y,Z,aa,ab,ac,ad,ae,af,ag,ah,ai,aj,ak,al,am,an,ao,ap,ar,as,at,au,av,aw,ax,ay,az

Column Headers (25): A,B,C,D,E,F,G,H,I,J,K,L,M,N,O,P,Q,R,S,T,U,V,W,X,Y,Z,aa,ab,ac,ad,ae,af,ag,ah,ai,aj,ak,al,am,an,ao,ap,ar,as,at,au,av,aw,ax,ay,az

22-087220-15 - 13th April 2023 - 18th April 2023

PUBLIC
Credit Payment Research
2000 UK Adults (18 - 75)

Sample Profile

All Adults aged 18 - 75 in UK

	Gender		Age		Social grade				Employment status				Region																Education				Income				Marital Status				Household Size				Presence of children 18Y (17 or under)				Count of children 18Y (17 or under)								
	Total	Male	Female	18-24	25-34	35-44	45-54	55-75	A8	C1	C2	D6	Full time	Part-time	Self-employed	ANY HOMEWORKING	ANY NOT HOMEWORKING	North East	North West	Yorkshire and the Humber	West Midlands	East Midlands	East of England	South West	South East	Greater London	Wales	Scotland	Northern Ireland	GCSE/O Level/ NVQ or less	A level or above/PH	Degree/PH or no formal qualifications	UP TO £10,000	£10,000- £24,999	£25,000- £34,999	£35,000+	Refused	Married/Living as Married	Single	Widowed/ Separated	1	2	3	4+	ANY	NONE	1 Child	2 Children	3 Children	4+ Children							
Unweighted base	2313	1133	1170	304	424	396	445	744	947	601	322	443	1080	318	145	1543	170	118	241	185	110	162	162	204	185	301	305	135	185	110	424	484	1242	113	425	546	578	187	1426	661	226	413	848	445	607	776	1537	387	308	68	13						
Weighted base	2313	1144	1159	239	442	413	439	780	632	689	480	511	1038	322	148	1508	805	93	253	181	199	164	220	199	313	322	307	395	67	538	512	1130	133	484	568	561	488	102	1410	664	239	430	850	444	589	761	1552	384	297	64	16						
NET: All declined at least once	423	239	184	90	152	92	52	36	124	111	105	85	244	76	23	142	81	18	49	30	40	16	44	40	47	54	14	21	11	90	88	212	32	107	112	112	84	8	234	150	39	68	109	103	143	220	203	117	75	25	8						
	20%	22%	17%	31%	31%	24%	11%	5%	21%	17%	23%	19%	20%	20%	17%	17%	18%	11%	22%	11%	17%	11%	12%	11%	11%	11%	11%	11%	11%	11%	11%	11%	11%	11%	11%	11%	11%	11%	11%	11%	11%	11%	11%	11%	11%	11%	11%	11%	11%	11%	11%	11%	11%	11%			
Not declined	463	231	231	52	88	88	130	126	152	157	87	67	289	47	20	1317	127	23	98	39	35	41	67	41	70	51	13	34	12	94	112	241	16	42	121	127	155	19	208	125	39	75	168	93	128	165	208	84	69	8	4						
	21%	21%	21%	21%	21%	21%	21%	21%	21%	21%	21%	21%	21%	21%	21%	21%	21%	21%	21%	21%	21%	21%	21%	21%	21%	21%	21%	21%	21%	21%	21%	21%	21%	21%	21%	21%	21%	21%	21%	21%	21%	21%	21%	21%	21%	21%	21%	21%	21%	21%	21%	21%					
Not applied	1382	617	699	105	189	199	257	556	330	382	253	307	471	179	92	742	540	43	127	103	116	98	114	108	176	154	71	131	42	124	280	609	69	298	321	268	255	129	789	344	149	263	525	219	311	961	153	134	25	9							
	59%	57%	61%	42%	41%	53%	61%	77%	54%	59%	57%	67%	48%	59%	68%	52%	71%	51%	54%	62%	63%	56%	57%	60%	62%	60%	57%	59%	67%	58%	56%	50%	57%	59%	67%	58%	56%	50%	63%	60%	56%	60%	60%	60%	60%	60%	60%	60%	60%	60%	60%	60%	60%	60%			
My partner tends to manage all	79	38	40	4	15	16	18	26	33	16	17	12	40	13	4	57	22	3	12	7	10	7	11	6	3	9	4	5	1	21	11	39	6	6	25	23	21	3	79	-	-	-	32	17	29	37	41	18	15	4	-						
	6%	6%	6%	7%	6%	6%	7%	5%	8%	4%	5%	5%	7%	6%	5%	6%	5%	6%	7%	6%	5%	6%	7%	6%	5%	6%	6%	6%	6%	6%	6%	6%	6%	6%	6%	6%	6%	6%	6%	6%	6%	6%	6%	6%	6%	6%	6%	6%	6%	6%	6%	6%					
My partner tends to manage most... I do some of it	146	56	88	9	35	33	20	49	43	42	40	20	58	25	2	86	60	5	13	14	11	10	15	15	14	25	7	13	3	32	32	73	9	20	35	37	42	12	146	-	-	-	64	38	44	65	81	29	22	11	2						
	11%	8%	13%	15%	14%	13%	8%	10%	10%	11%	14%	9%	9%	15%	3%	10%	12%	10%	9%	14%	9%	9%	12%	13%	14%	8%	15%	10%	12%	9%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%		
Share equally	418	196	221	36	84	78	77	153	130	100	88	188	50	30	289	150	20	50	26	38	41	37	39	36	41	43	17	38	30	105	81	206	27	50	102	115	112	39	418	-	-	-	199	91	128	165	213	86	67	12	-						
	32%	30%	34%	43%	32%	30%	30%	32%	30%	27%	35%	40%	30%	29%	41%	31%	34%	30%	30%	34%	30%	30%	32%	31%	30%	32%	31%	30%	31%	30%	34%	27%	33%	33%	30%	44%	35%	32%	30%	30%	40%	32%	-	-	32%	31%	31%	29%	33%	32%	29%	25%	-				
I tend to manage most... partner does some of it	256	130	124	10	56	42	58	90	93	90	76	28	134	35	14	183	72	11	24	23	22	17	25	19	38	30	11	25	9	54	56	144	3	21	53	81	85	17	256	-	-	-	121	49	85	119	136	48	57	9	5						
	19%	23%	18%	16%	22%	16%	22%	19%	21%	24%	16%	13%	21%	20%	18%	21%	18%	21%	17%	22%	20%	16%	19%	17%	22%	18%	16%	16%	22%	23%	17%	22%	21%	4%	14%	16%	21%	23%	17%	19%	-	-	20%	17%	21%	21%	18%	18%	20%	19%	43%						
I tend to manage all	417	220	197	10	68	88	88	164	136	125	83	73	287	50	23	281	137	15	43	32	32	30	39	37	54	60	31	31	14	102	77	223	15	46	104	129	133	25	417	-	-	-	198	100	119	176	241	89	70	12	4						
	12%	13%	10%	30%	30%	29%	30%	34%	31%	33%	29%	18%	33%	19%	20%	31%	13%	12%	17%	17%	17%	17%	17%	17%	17%	17%	17%	17%	17%	17%	17%	17%	17%	17%	17%	17%	17%	17%	17%	17%	17%	17%	17%	17%	17%	17%	17%	17%	17%	17%	17%	17%	17%				
Other	5	3	2	1	2	-	-	1	3	2	-	-	3	1	-	3	1	-	-	-	-	1	1	-	1	1	-	-	-	-	1	4	-	-	4	-	4	-	1	5	-	-	-	1	2	2	3	1	-	-							
	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%					
No, we don't set a household budget as such	173	287	282	22	70	94	108	279	179	173	122	98	242	71	36	348	224	22	59	45	49	52	49	47	50	57	38	47	56	145	112	288	28	40	142	187	151	54	573	-	-	-	327	302	144	178	394	87	75	15	1						
	42%	42%	43%	37%	27%	30%	41%	58%	41%	46%	43%	45%	48%	47%	39%	45%	42%	47%	39%	45%	42%	47%	42%	42%	42%	42%	42%	42%	42%	42%	42%	42%	42%	42%	42%	42%	42%	42%	42%	42%	42%	42%	42%	42%	42%	42%	42%	42%	42%	42%	42%	42%	42%	42%			
Yes - I usually set it by myself	205	146	149	10	73	77	62	73	121	77	56	42	165	46	14	235	71	11	31	32	25	29	22	22	22	36	54	30	23	9	61	60	146	9	35	68	83	98	10	295	-	-	-	300	78	118	167	138	73	78	10	5					
	22%	22%	24%	18%	18%	20%	30%	24%	15%	18%	19%	19%	20%	20%	14%	24%	15%	16%	21%	23%	20%	21%	22%	22	22	36	54	30	23	9	61	60	146	9	35	68	83	98	10	295	-	-	-	300	78	118	167	138	73	78	10	5					
Yes - my partner and I usually set it together	175	184	188	23	91	70	78	114	112	107	90	66	180	44	36	180	44	36	180	44	36	180	44	36	180	44	36	180	44	36	180	44	36	180	44	36	180	44	36	180	44	36	180	44	36	180	44	36	180	44	36	180	44	36			
	28%	28%	28%	28%	28%	28%	28%	28%	28%	28%	28%	28%	28%	28%	28%	28%	28%	28%	28%	28%	28%	28%	28%	28%	28%	28%	28%	28%	28%	28%	28%	28%	28%	28%	28%	28%	28%	28%	28%	28%	28%	28%	28%	28%	28%	28%	28%	28%	28%	28%	28%	28%	28%	28%	28%	28%	28%
Yes - my partner usually sets it	74	43	32	4	23	18	13	17	25	18	38	14	34	14	3	53	23	2	9	5	4	7	11	7	4	11	3	11	2	20	13	37	4	16	16	15	22	5	74	-	-	-	29	18	29	42	32	17	16	7	2						
	6%	6%	5%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-</											

PUBLIC

Credit Payment Research

2000 UK Adults (18 – 75)

Sample Profile

All Adults aged 18 - 75 in UK

[illegible]

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

Overlap formulae used

Column Proportions (5%): A, B/C, D/E/F/G, H/I/J/K/L/M/N/O/P/Q/R/S, T/U/V, W/X/Y/Z/a/b/c/d/e/f/g/h/i/j/k/l/m/n/o/p/q/r/s. Minimum Base: 30[**] Small Base: 100[**]

Column Means (5%): A,B/C,D/E/F/G/H/I,J/K/L/M/N/O,P/Q,R/S,T,U/V,W/X/Y/Z/a,b,c,d,e,f,g,h,i,j,k,l,m,n,o,p,q,r/s Minimum Base: 30(**) Small Base: 100(†)

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

Sample Profile

All Adults aged 18 - 75 in UK

[illegible]

Overlap formulae used

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

ColumnProportions (5%): A,B,C,D,E,F,G,H,I,J,K,L,M,N,O,P,Q,R,S,T,U,V,W,X,Y,Z,a,b,c,d,e,f,g,h,i,j,k,l,m,n,o,p,q,r,s Minimum Base: 20(**) Small Base: 100(**)

ColumnMeans (5%): A,B,C,D,E,F,G,H,I,J,K,L,M,N,O,P,Q,R,S,T,U,V,W,X,Y,Z,aa,ab,ac,ad,ae,af,ag,ah,ai,aj,ak,al,am,an,ao,ap,aq,ar Minimum Base: 20(**) Small Base: 100(*)

	How would you rate it on a 5-point scale. (1=lowest, 5=highest)										How confident are you in the accuracy of the data? (1=Not confident, 5=Very confident)										How useful is the data for your business? (1=Not useful, 5=Very useful)										How often do you use the data? (1=Never, 5=Always)										How easy is it to use the data? (1=Not easy, 5=Very easy)										How much time do you spend on the data? (1=Not much, 5=A lot)										How much money do you spend on the data? (1=Not much, 5=A lot)										How much data do you have? (1=Not much, 5=A lot)										How much data do you need? (1=Not much, 5=A lot)										How much data do you want? (1=Not much, 5=A lot)										How much data do you use? (1=Not much, 5=A lot)										How much data do you share? (1=Not much, 5=A lot)										How much data do you keep? (1=Not much, 5=A lot)										How much data do you delete? (1=Not much, 5=A lot)										How much data do you archive? 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