

19-023393-01 -
INTERNAL/CLIENT USE ONLY
Financial Wellbeing Survey
All adults aged 18 - 25

Q1. Compared to 12 months ago, was your personal financial situation much stronger, somewhat stronger, about the same, somewhat weaker, or much weaker than it is now?

All Adults aged 18-25

		Gender			Age		Employment status					Studying/Not Studying		Country								Living Situation			
		Total	Male	Female	18-21	22-25	Full-time	Part-time	Self-Employed	Any working	Not working	Studying	Not Studying	Hungary	Spain	Czech Republic	Romania	Lithuania	Poland	Mexico	Living alone	Living with housemates	Living with partner/own children	Living with family (siblings, parents, extended family)	
		(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	
Unweighted base		3500	1634	1866	1715	1785	1044	295	123	1472	2028	1498	2002	500	500	500	500	500	500	500	235	323	1311	1968	
Weighted base		3500	1785	1715	1733	1767	942	277	114	1342	2158	1551	1949	500	500	500	500	500	500	500	239	320	1257	2021	
Much stronger		413 12%	208 12%	205 12%	178 10%	235 13% D	131 14% J	35 13%	11 10%	178 13% J	235 11%	136 9%	278 14% K	62 12% N	40 8%	45 9%	70 14% NO	62 12% N	65 13% NO	69 14% NO	42 18% W	44 14% W	187 15% W	203 10%	
Somewhat stronger		840 24%	439 25%	401 23%	406 23%	435 25%	272 29% GU	61 22%	23 21%	360 27% GI	481 22%	358 23%	482 25%	122 24%	113 23%	107 21%	130 26%	110 22%	115 23%	144 29% NOQR	62 26%	72 23%	302 24%	467 23%	
About the same		1197 34%	607 34%	591 29%	624 36% E	573 32%	244 26%	79 29%	37 32%	364 27% FJI	833 41% FGI	637 23% L	561 29%	172 34% S	207 41% MPQS	178 36% S	156 31%	159 32%	190 38% POS	137 27% NOQR	62 26%	118 37% TV	378 30% TV	751 37%	
Somewhat weaker		671 19%	325 18%	345 20%	328 19%	342 19%	189 20%	73 26% FU	31 27% J	293 22% FI	378 18%	270 17%	401 21% K	87 17%	82 16%	115 23% MNP	86 17%	109 22% N	92 18%	100 20%	39 16%	63 20%	256 20%	385 19%	
Much weaker		255 7%	134 8%	120 7%	119 7%	136 8%	99 10% J	21 8%	11 9%	131 10% J	124 6%	71 5%	184 9% K	37 7%	32 6%	48 10% QR	48 10% R	30 6%	23 5%	37 7%	18 8%	14 4%	108 9% UW	135 7%	
Don't know		123 4%	71 4%	53 3%	78 4% E	45 3%	8 1%	7 3% FI	1 1%	16 1%	108 5% FHI	80 5% L	43 2%	20 4% O	27 5% OPS	6 1%	11 2%	31 6% OPRS	15 3% O	13 3%	15 6% V	9 3%	27 2%	80 4% V	
Net Stronger		1254 36%	648 36%	606 35%	584 34%	670 38% D	402 43% GHU	97 35%	35 31%	538 40% GHU	716 33%	494 32%	760 39% K	183 37% NO	153 31%	152 30%	200 40% NO	171 34%	180 36%	214 43% NOQR	104 44% W	116 36%	489 39% W	670 33%	
Net Weaker		925 26%	460 26%	465 27%	447 26%	478 27%	288 31% J	94 34% J	42 37% J	424 32% J	502 23%	340 22%	585 30% K	125 25%	114 23%	164 33% MNPR	133 27%	139 28%	114 23%	137 27%	57 24%	77 24%	364 29% W	520 26%	

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

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

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Financial Wellbeing Survey
All adults aged 18 - 25

Q1. Compared to 12 months ago, was your personal financial situation much stronger, somewhat stronger, about the same, somewhat weaker, or much weaker than it is now?

All Adults aged 18-25

		Financial situation compared to 12M ago				Financial situation expected in next 12M			Financial situation compared to parent(s)/guardian(s)			Financial Services - Currently Hold							Financial Services - Considering in next 12M							Confidence in managing personal finances		Formal education or training on managing personal finances					Starting own business				
	Total	Stronger	Same	Weaker	Stronger	Same	Weaker	Better	Same	Worse	Current Account	Credit Card	Mortgage	Personal Loan	Student Loans	Savings Account	Investments	Current Account	Credit Card	Mortgage	Personal Loan	Student Loans	Savings Account	Investments	Confident	Not Confident	Ever	During Education	At Workplace	Other Setting	Never	Yes	Maybe	No	Already run	Don't Know	
	(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)	
Unweighted base	3500	1258	1184	942	2273	818	271	1588	869	844	2570	1538	161	381	159	1227	349	397	468	391	327	315	771	682	2374	332	1812	1371	241	391	1534	1124	1509	604	81	182	
Weighted base	3500	1254	1197	925	2268	801	281	1571	874	847	2536	1532	160	379	155	1212	344	409	479	374	322	314	768	685	2362	335	1818	1374	240	391	1525	1130	1513	593	82	182	
Much stronger	413 12%	413 33% CD	- -	- -	318 14% FG	54 7% 8%	22 8%	241 15% U	76 9%	68 8%	300 12%	176 11%	26 17% KLP	65 17% 13%	21 12%	149 18% KLP	62 14%	58 14%	69 14%	53 14%	56 17% WX	42 13%	93 12%	87 13%	321 14%	34 10%	232 13% e	184 13% e	35 15%	45 11%	159 10%	163 14% g	153 10%	66 11%	9 11% *	23 12%	
Somewhat stronger	840 24%	840 67% CD	- -	- -	641 28% FG	144 18%	47 17%	411 26% U	202 23%	198 23%	610 24%	374 24%	33 21%	103 27%	45 29%	316 26%	89 26%	104 25%	129 27%	97 26%	85 26%	84 13%	196 25%	174 25%	616 26%	71 21%	479 26% e	364 26% e	67 28%	101 26%	335 22%	280 25% hj	396 26% hj	120 20% j	21 26% j*	24 13%	
About the same	1197 34%	- -	1197 100% BD	- -	667 29% G	436 54% EG	65 23%	477 30% H	384 44%	283 33%	868 34% NQ	529 35% NQ	59 37% NQ	104 27%	45 29%	405 33% NQ	85 25%	140 34%	149 31%	91 24%	85 26%	88 28%	254 33%	219 32%	752 32%	95 28%	589 32%	455 33%	75 31%	120 31%	554 36% ad	326 29% f	543 36% f	235 40% f	24 29% *	70 38% f	
Somewhat weaker	671 19%	- -	- -	671 72% BC	442 19% F	119 15%	96 34% EF	297 19%	149 17%	198 23% HI	511 20%	291 19%	23 15%	69 18%	35 23%	241 20%	73 21%	63 15%	85 18%	95 26% RSUWX	62 19%	69 22% R	158 21% R	139 20% R	455 19%	92 27% Y	337 19% b	240 17%	38 16%	82 21%	319 21% b	229 20%	293 19%	100 17%	16 19% *	33 18%	
Much weaker	255 7%	- -	- -	255 28% BC	167 7% F	37 5%	45 16% EF	118 7% I	41 5%	85 10% HI	197 8%	118 8%	12 7%	35 9%	7 5%	81 7%	27 8%	28 7%	28 6%	27 7%	29 9%	21 7%	55 7%	58 8%	160 7%	31 9%	128 7%	94 7%	20 8%	30 8%	117 8%	105 9% g	84 6% g	48 8% g	7 8% *	11 6%	
Don't know	123 4%	- -	- -	- -	33 1%	12 1%	7 2%	27 2%	22 3%	16 2%	50 2%	43 3% KNP	5 3%	4 1%	2 1%	21 2%	8 2%	16 4% UWX	19 4% UWX	11 3% X	4 1%	9 3%	12 2%	8 1%	59 2%	12 4%	52 3%	38 3%	5 2%	14 4%	40 3%	27 2%	45 3%	24 4%	5 7% t*	22 12% fgh	

Net Stronger	1254 36%	1254 100% CD	- -	- -	959 42% FG	198 25%	69 24%	652 42% U	278 32%	266 31%	910 36%	550 36%	60 37%	168 44% KLP	66 42%	464 38% K	151 44% KLP	162 40%	198 41%	150 40%	141 44% W	127 40%	289 38%	261 38%	937 40% Z	105 31%	711 39% e	549 40% e	102 42% e	145 37%	495 32%	443 39% hj	548 36% hj	186 31%	30 37% *	47 26%
Net Weaker	925 26%	- -	- -	925 100% BC	609 27% F	156 19%	141 50% EF	415 26% I	189 22%	283 33% HI	708 28%	409 27%	35 22%	104 27%	42 27%	322 27%	100 29%	91 22%	113 24%	123 33% RS	91 28% R	90 29% R	213 28% R	197 29% RS	614 26%	123 37% Y	465 26% b	333 24%	58 24%	112 29%	436 29% b	334 30% gh	377 25%	148 25%	23 28% *	44 24%

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Overlap formulae used

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

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All adults aged 18 - 25

Q2. Looking ahead 12 months from now, do you expect your personal financial situation to be much stronger, somewhat stronger, about the same, somewhat weaker, or much weaker than it is now?

All Adults aged 18-25

		Gender			Age		Employment status					Studying/Not Studying		Country								Living Situation			
	Total	Male	Female	18-21	22-25	Full-time	Part-time	Self-Employed	Any working	Not working	Studying	Not Studying	Hungary	Spain	Czech Republic	Romania	Lithuania	Poland	Mexico	Living alone	Living with housemates	Living with partner/own children	Living with family (siblings, parents, extended family)		
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)		
Unweighted base	3500	1634	1866	1715	1785	1044	295	123	1472	2028	1498	2002	500	500	500	500	500	500	500	235	323	1311	1968		
Weighted base	3500	1785	1715	1733	1767	942	277	114	1342	2158	1551	1949	500	500	500	500	500	500	500	239	320	1257	2021		
Much stronger	891 25%	441 25%	450 26%	454 26%	436 25%	261 28% J	78 28%	39 34% J	382 28% J	509 24%	358 23%	532 27% K	112 22%	90 18%	131 26% N	132 26% NR	111 22%	104 21%	210 42% MNOPQR	59 25%	79 25%	347 28%	512 25%		
Somewhat stronger	1378 39%	726 41%	652 38%	663 38%	715 40%	382 41%	114 41%	47 41%	548 41%	830 38%	591 38%	787 40%	172 34%	188 38%	210 42% MS	209 42% MS	227 45% MNS	203 41% MS	168 34%	91 38%	128 40%	505 40%	783 39%		
About the same	801 23%	389 22%	412 24%	396 23%	405 23%	224 24% GHI	49 18%	16 14%	290 22% H	512 24% GH	407 26% L	394 20%	142 28% OPQS	151 30% OPQS	107 21% S	100 20% S	93 19% S	140 28% OPQS	68 14%	39 16%	82 26% T	279 22%	470 23% T		
Somewhat weaker	217 6%	112 6%	105 6%	101 6%	115 7%	45 5%	25 9% FI	6 5%	76 6% F	141 7%	89 6%	128 7%	35 7%	42 8% QR	30 6%	30 6%	21 4%	24 5%	35 7%	21 9%	19 6%	72 6%	127 6%		
Much weaker	64 2%	33 2%	31 2%	29 2%	35 2%	12 1%	6 2%	2 2%	19 1%	44 2%	20 1%	44 2% K	16 3% OR	8 2%	6 1%	12 2%	8 2%	6 1%	7 1%	8 3% U	3 1%	25 2%	33 2%		
Don't know	150 4%	85 5%	65 4%	90 5% E	60 3%	17 2%	5 2%	4 4%	27 2%	123 6% FGI	86 6% L	63 3%	23 5%	20 4%	16 3%	16 3%	40 8% MNOPRS	23 5%	11 2%	21 9% UVW	9 3%	30 2%	97 5% V		

Net Stronger	2268 65%	1167 65%	1102 64%	1117 64%	1151 65%	643 68% J	192 69% J	86 75% J	930 69% J	1339 62%	949 61%	1319 68% K	284 57%	279 56%	341 68% MNR	341 68% MNR	338 68% MN	308 62%	378 76% MNO PQR	150 63%	206 65%	852 68% W	1295 64%
Net Weaker	281 8%	145 8%	136 8%	131 8%	150 8%	57 6%	31 11% FI	8 7%	95 7% F	186 9% F	109 7%	172 9%	51 10% QR	50 10% QR	36 7%	42 8%	29 6%	30 6%	42 8%	29 12% UVW	21 7%	97 8%	159 8%

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All adults aged 18 - 25

Q2. Looking ahead 12 months from now, do you expect your personal financial situation to be much stronger, somewhat stronger, about the same, somewhat weaker, or much weaker than it is now?

All Adults aged 18-25

	Financial situation compared to 12M ago				Financial situation expected in next 12M			Financial situation compared to parent(s)/guardian(s)			Financial Services - Currently Hold								Financial Services - Considering in next 12M								Confidence in managing personal finances		Formal education or training on managing personal finances					Starting own business				
	Total	Stronger	Same	Weaker	Stronger	Same	Weaker	Better	Same	Worse	Current Account	Credit Card	Mortgage	Personal Loan	Student Loans	Savings Account	Investments	Current Account	Credit Card	Mortgage	Personal Loan	Student Loans	Savings Account	Investments	Confident	Not Confident	Ever	During Education	At Workplace	Other Setting	Never	Yes	Maybe	No	Already run	Don't Know		
	(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)		
Unweighted base	3500	1258	1184	942	2273	818	271	1588	869	844	2570	1538	161	381	159	1227	349	397	468	391	327	315	771	682	2374	332	1812	1371	241	391	1534	1124	1509	604	81	182		
Weighted base	3500	1254	1197	925	2268	801	281	1571	874	847	2536	1532	160	379	155	1212	344	409	479	374	322	314	768	685	2362	335	1818	1374	240	391	1525	1130	1513	593	82	182		
Much stronger	891 25%	452 36% CD	192 16%	234 25% C	891 39% FG	- 39% -	- -	481 31% U	181 21%	192 23%	627 25%	378 25%	33 20%	99 26%	35 22%	356 29% KLM	97 28% M	135 33% W	156 32% W	107 29%	88 33% W	213 28%	223 33% W	705 30% Z	58 17% Z	520 29% e	401 29% e	56 23%	118 30% e	344 23%	365 32% ghj	349 23%	114 19%	27 33% hj*	36 20%			
Somewhat stronger	1378 39%	507 40%	475 40%	375 41%	1378 61% FG	- -	- -	681 43% U	312 36%	328 39%	1049 41% P	628 41% P	67 42%	160 42%	63 40%	458 38%	140 41%	143 35%	183 38%	150 40%	115 36%	123 39%	324 42% RU	277 40%	972 41% Z	116 35%	717 39%	548 40%	94 39%	163 42%	617 40%	444 39% j	642 42% hj	213 36% j	29 36% *	50 28%		
About the same	801 23%	198 16%	436 36% BD	156 17%	- 100% EG	801 -	- -	292 19%	286 33% HU	187 22% H	578 23% Q	359 23% Q	34 21%	75 20%	38 24%	276 23% Q	63 18%	87 21%	81 17%	74 20%	61 19%	62 20%	159 21%	124 18%	475 20%	85 25% Y	384 21% d	283 21%	59 25% d	67 17% abd	376 25% abd	211 19%	344 23% f	183 31% fgi	15 19% *	48 26% f		
Somewhat weaker	217 6%	59 5%	56 5%	100 11% BC	- -	- -	217 77% EF	69 4%	60 7% H	75 9% H	164 6%	98 6%	15 10%	26 7%	14 9%	79 7% Q	29 8%	22 5%	28 6%	27 7%	23 7%	25 8%	43 6%	35 5%	113 5% Y	40 12% Y	109 6% d	82 6%	18 7%	23 6%	100 7%	61 5%	100 7% *	39 4% *	14 8%			
Much weaker	64 2%	10 1%	9 1%	40 4% BC	- -	- -	64 23% EF	18 1%	11 1%	32 4% HI	39 2% P	22 1% P	6 4% LP	10 3%	2 1%	17 1% Q	9 3%	8 2%	8 2%	4 1%	7 2%	6 2%	11 1%	9 1%	34 1% Y	19 6% Y	38 2% b	20 1%	6 3% be	12 3% be	21 1%	19 2% 2%	26 2%	12 2%	3 3% *	4 2%		
Don't know	150 4%	28 2%	29 2%	20 2%	- -	- -	- -	32 2%	24 3%	32 4% H	78 3% P	47 3% P	6 4%	10 3%	4 3%	26 2%	7 2%	15 4%	23 5% WX	10 3%	9 3%	10 3%	19 2%	16 2%	64 3%	16 5% Y	50 3%	40 3%	7 3%	7 2%	66 4% ad	30 3%	53 3%	33 6% fg	4 5% *	29 16% fghi		

Net Stronger	2268 65%	959 76% CD	667 56%	609 66% C	2268 100% FG	- -	- -	1162 74% U	493 56%	520 61% I	1676 66%	1006 66%	99 62%	259 68%	97 63%	814 67%	237 69%	278 68%	339 71%	258 69%	222 69%	211 67%	536 70%	500 73% RV	1677 71% Z	174 52% e	1237 68% e	949 69% ce	150 62%	282 72% ce	961 63%	809 72% ghj	991 65% hj	326 55%	56 69% hj*	86 47%
Net Weaker	281 8%	69 5%	65 5%	141 15% BC	- -	- -	281 100% EF	86 5%	71 8%	107 13% HI	203 8%	120 8%	21 13% KLP	36 9%	16 11%	96 8%	38 11% KLP	30 7%	36 8%	32 8%	30 9%	31 10% X	54 7%	44 6%	146 6%	59 18% Y	147 8%	102 7%	24 10%	35 9%	122 8%	79 7%	126 8%	51 9%	6 7% *	18 10%

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Q3. Overall, how do you think your personal financial situation compares to that of your parent(s)/guardian(s) financial situation when they were your age. Do you think it is...?

All Adults aged 18-25

	Gender			Age		Employment status					Studying/Not Studying		Country							Living Situation			
	Total (A)	Male (B)	Female (C)	18-21 (D)	22-25 (E)	Full-time (F)	Part-time (G)	Self-Employed (H)	Any working (I)	Not working (J)	Studying (K)	Not Studying (L)	Hungary (M)	Spain (N)	Czech Republic (O)	Romania (P)	Lithuania (Q)	Poland (R)	Mexico (S)	Living alone (T)	Living with housemates (U)	Living with partner/own children (V)	Living with family (siblings, parents, extended family) (W)
Unweighted base	3500	1634	1866	1715	1785	1044	295	123	1472	2028	1498	2002	500	500	500	500	500	500	500	235	323	1311	1968
Weighted base	3500	1785	1715	1733	1767	942	277	114	1342	2158	1551	1949	500	500	500	500	500	500	500	239	320	1257	2021
Much better	722 21%	379 21%	343 20%	364 21%	358 20%	236 25% GU	41 15%	27 24% G	306 23% GI	416 19%	301 19%	421 22%	65 13%	64 13%	114 23% MNS	164 33% MNOQRS	113 23% MNS	133 27% MNS	70 14%	65 27% W	73 23% W	299 24% W	353 17%
Slightly better	850 24%	440 25%	410 24%	417 24%	433 24%	295 31% HI	80 29% J	24 21%	402 30% HI	448 21%	356 23%	494 25%	100 20%	94 19%	138 28% MNP	104 21%	133 27% MNP	113 23%	168 34% MNOPQR	55 23%	82 26%	328 26%	473 23%
Neither better nor worse	874 25%	470 26%	404 24%	418 24%	456 26%	212 29% FI	81 29% FI	35 31%	329 25% F	544 24%	373 24%	500 26%	159 32% NOQR	120 24% Q	104 21%	137 27% OQ	91 18%	118 24%	144 29% OQ	52 22%	64 20%	314 25%	526 26% U
Slightly worse	506 14%	229 13%	277 16% B	242 14%	264 15%	114 12% GH	44 16%	16 14%	176 13% F	330 15% F	218 14%	288 15%	93 19% PRS	103 21% OPQRS	75 15% P	42 8%	71 14% P	62 12% P	60 12%	30 12%	48 15%	164 13% V	314 16% V
Much worse	341 10%	151 8%	190 11% B	180 10%	161 9%	54 6%	15 5%	7 6%	76 6% FGHI	266 12% FGHI	189 12% L	152 8%	53 11% PS	89 18% MOPQRS	42 8%	33 7%	50 10% S	45 9%	30 6%	16 7%	33 10%	100 8%	228 11% TV
Don't know	208 6%	117 7%	91 5%	113 7%	95 5%	31 3%	16 6% F	5 5%	53 4% F	155 7% FI	115 7% L	93 5%	30 6%	30 6%	28 6%	20 4%	43 9% P	30 6%	28 6%	22 9% V	19 6%	52 4%	128 6% V

Net Better	1571 45%	819 46%	753 44%	781 45%	791 45%	531 56% GHU	120 43%	51 45%	708 53% GI	864 40%	657 42%	915 47% K	165 33%	158 32%	252 50% MN	268 54% MN	245 49% MN	246 49% MN	238 48% MN	119 50% W	155 49% W	627 50% W	826 41%
Net Worse	847 24%	380 21%	467 27% B	422 24%	425 24%	168 18%	59 21%	22 20%	251 19%	595 28% FGI	407 26% L	440 23%	146 29% OPRS	192 38% MOPQRS	117 23% PS	75 15%	120 24% PS	107 21% P	90 18%	45 19%	81 25%	264 21%	541 27% TV

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

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Financial Wellbeing Survey
All adults aged 18 - 25

Q3. Overall, how do you think your personal financial situation compares to that of your parent(s)/guardian(s) financial situation when they were your age. Do you think it is...?
All Adults aged 18-25

	Financial situation compared to 12M ago				Financial situation expected in next 12M			Financial situation compared to parent(s)/guardian(s)			Financial Services - Currently Hold							Financial Services - Considering in next 12M							Confidence in managing personal finances		Formal education or training on managing personal finances					Starting own business				
	Total	Stronger	Same	Weaker	Stronger	Same	Weaker	Better	Same	Worse	Current Account	Credit Card	Mortgage	Personal Loan	Student Loans	Savings Account	Investments	Current Account	Credit Card	Mortgage	Personal Loan	Student Loans	Savings Account	Investments	Confident	Not Confident	Ever	During Education	At Workplace	Other Setting	Never	Yes	Maybe	No	Already run	Don't Know
	(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)
Unweighted base	3500	1258	1184	942	2273	818	271	1588	869	844	2570	1538	161	381	159	1227	349	397	468	391	327	315	771	682	2374	332	1812	1371	241	391	1534	1124	1509	604	81	182
Weighted base	3500	1254	1197	925	2268	801	281	1571	874	847	2536	1532	160	379	155	1212	344	409	479	374	322	314	768	685	2362	335	1818	1374	240	391	1525	1130	1513	593	82	182
Much better	722 21%	303 24% C	186 15%	220 24% C	560 25% FG	121 15% G	28 10%	722 46% U	- -	- -	579 23%	342 22%	37 23%	78 21%	36 23%	266 22%	94 27% KLNP	80 20%	110 23%	106 28% RSW	86 27% R	76 24%	168 22%	169 25% R	559 24% Z	53 16%	397 22% c	309 23% c	39 16%	99 25% ce	306 20%	268 24% gh	290 19%	107 18%	23 28% *	34 19%
Slightly better	850 24%	349 28% D	292 24%	195 21%	602 27% FG	171 21%	58 21%	850 54% U	- -	- -	622 25%	369 24%	33 20%	111 29% KLMO	32 21%	344 28% KLMO	86 25%	102 25%	130 27%	94 25%	84 26%	84 27%	209 27%	182 27%	627 27% Z	61 18%	496 27% e	380 28% e	71 30% e	101 26% e	320 21%	302 27% h	370 24%	121 20%	20 24% *	37 20%
Neither better nor worse	874 25%	278 22%	384 32% BO	189 20%	493 22% EG	286 36%	71 25%	- 100% HU	874 -	- -	585 23%	381 25% K	43 27%	91 24%	29 19%	290 24%	78 23%	105 26%	106 22%	80 21%	74 23%	65 21%	171 22%	155 23%	542 23% Z	78 23% Z	475 26% e	353 26% e	73 30% e	94 24%	360 24%	272 24% f	394 26%	145 25%	22 27% *	40 22%
Slightly worse	506 14%	157 12%	165 14%	176 19% BC	316 14%	121 15%	51 18%	- -	- -	506 60% HI	373 15%	209 14%	28 17%	58 15%	37 24% KLNPQ	159 13%	42 12%	66 16%	73 15%	52 14%	45 14%	47 15%	118 15%	110 16%	316 13% Y	67 20% Y	246 14%	177 13%	30 13%	57 14%	248 16% ab	141 13%	235 16% f	101 17% f	8 10% *	20 11%
Much worse	341 10%	109 9%	118 10%	106 11% B	204 9%	66 8%	56 20% EF	- -	- -	341 40% HI	245 10%	162 11% MNP	9 6%	28 7%	11 7%	105 9%	28 8%	37 9%	42 9%	28 7%	23 7%	33 11% X	70 9% X	44 6%	208 9% Y	61 18% Y	143 8%	108 8%	17 7%	29 7%	186 12% abcd	94 8%	157 10%	72 12% fi	4 4% *	14 8%
Don't know	208 6%	58 5%	53 4%	39 4%	93 4%	37 5%	17 6%	- -	- -	- -	133 5% P	68 4%	11 7%	13 4%	9 6%	47 4%	17 5%	18 4%	19 4%	14 4%	8 3%	9 3%	32 4%	25 4%	109 5%	14 4%	61 3%	46 3%	9 4%	12 3%	105 7% abcd	53 5%	67 4%	46 8% fg	6 8% *	36 20% fghi

Net Better	1571 45%	652 52% CD	477 40%	415 45% C	1162 51% FG	292 36%	86 31%	1571 100% U	- -	- -	1200 47%	712 46%	70 44%	189 50%	68 44%	610 50% KL	179 52% L	183 45%	239 50%	200 54% R	170 53% R	160 51%	377 49%	351 51% R	1187 50% Z	114 34%	893 49% e	690 50% e	111 46%	200 51% e	626 41%	569 50% ghj	660 44% h	229 39%	42 51% h*	72 39%
Net Worse	847 24%	266 21%	283 24%	283 31% BC	520 23%	187 23%	107 38% EF	- -	- -	847 100% HI	618 24% P	371 24% P	37 23%	86 23%	49 31% KLNPQ	264 22%	70 20%	104 25%	115 24%	80 21%	69 21%	80 25%	188 24%	154 23%	525 22%	128 38% Y	389 21%	286 21%	48 20%	85 22%	434 28% abcd	236 21%	392 26% fij	173 29% fij	12 14% *	34 19%

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

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Financial Wellbeing Survey
All adults aged 18 - 25

Q4. Which, if any, of the following financial products do you currently have and which, if any, are you considering getting in the next 12 months? - Summary
All Adults aged 18-25

	Q4. Which, if any, of the following financial products do you currently have and which, if any, are you considering getting in the next 12 months?		
	Considering in the next 12 months		
	Currently have	Neither	
	(A)	(B)	(C)
Unweighted base	3500	3500	3500
Weighted base	3500	3500	3500
Current Account	2536 72% BC	409 12%	600 17% B
Credit Card	1532 44% B	479 14%	1508 43% B
Mortgage	160 5%	374 11% A	2972 85% AB
Personal Loan	379 11% B	322 9%	2809 80% AB
Student Loan	155 4%	314 9% A	3036 87% AB
Savings Account	1212 35% B	768 22%	1556 44% AB
Investments such as Unit Trusts, Shares, Bonds, Gilts and other investments	344 10%	685 20% A	2494 71% AB

Net Mortgage/Loans	589 17%	785 22% A	3395 97% AB
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Overlap formulae used
ColumnProportions (5%): A/B/C Minimum Base: 30(**) Small Base: 100(**)
ColumnMeans (5%): A/B/C Minimum Base: 30(**) Small Base: 100(**)

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Financial Wellbeing Survey
All adults aged 18 - 25

Q4. Which, if any, of the following financial products do you currently have and which, if any, are you considering getting in the next 12 months? - Currently have
All Adults aged 18-25

	Gender			Age		Employment status					Studying/Not Studying		Country							Living Situation			
	Total	Male	Female	18-21	22-25	Full-time	Part-time	Self-Emoloved	Any working	Not working	Studying	Not Studying	Hungary	Spain	Czech Republic	Romania	Lithuania	Poland	Mexico	Living alone	Living with housemates	Living with partner/own children	Living with family (siblings, parents, extended family)
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)
Unweighted base	3500	1634	1866	1715	1785	1044	295	123	1472	2028	1498	2002	500	500	500	500	500	500	500	235	323	1311	1968
Weighted base	3500	1785	1715	1733	1767	942	277	114	1342	2158	1551	1949	500	500	500	500	500	500	500	239	320	1257	2021
Current Account	2536 72%	1261 71%	1275 74% B	1141 66%	1395 79% D	768 82% GU	167 60%	89 79% GI	1032 77% GI	1504 70% G	1109 71%	1427 73%	378 76% QS	401 80% PQS	474 95% MNPQRS	354 71% S	346 69% S	400 80% PQS	184 37%	174 73%	253 79% W	949 75% W	1394 69%
Credit Card	1532 44%	797 45%	734 43%	756 44%	776 44%	443 47% J	114 41%	57 50%	619 46% J	912 42%	672 43%	860 44%	105 21%	305 61% MPQRS	293 59% MPQRS	253 51% MRS	237 47% MRS	200 40% MS	137 27% M	116 48% W	172 54% VW	581 46% W	822 41%
Mortgage	160 5%	82 5%	78 5%	60 3%	100 6% D	67 7% J	15 5%	5 5%	87 6% J	73 3%	37 2%	123 17% K	15 3%	36 7% MPRS	25 5% P	12 2%	38 8% MPRS	19 4%	16 3%	15 6% W	13 4% W	107 8% UW	42 2%
Personal Loan	379 11%	198 11%	181 11%	127 7%	252 14% D	197 21% GU	40 14% J	19 16% J	255 19% GI	124 6%	42 3%	337 17% K	51 10% N	31 6%	57 11% N	49 10% N	56 11% N	55 16% N	80 16% MNOPQR	38 16% UW	28 9% UW	226 18% UW	145 7%
Student Loan	155 4%	74 4%	81 5%	79 5%	76 4%	39 4%	15 5%	10 9% FU	64 5% J	91 4%	71 5%	84 4%	38 8% OPRS	32 6% OPRS	8 2% MPQS	11 2% MQ	46 9% OPRS	8 2%	11 2%	15 6% W	20 6% W	70 6% W	71 4%
Savings Account	1212 35%	621 35%	590 34%	577 33%	635 36%	392 42% J	112 40% J	52 46% J	557 41% J	655 30%	511 33%	701 36%	83 17%	234 47% MPQ	240 48% MPQS	112 22% MQ	84 17% MPQS	253 51% MPQS	206 41% MPQ	76 32%	117 37%	448 36%	675 33%
Investments such as Unit Trusts, Shares, Bonds, Gilts and other investments	344 10%	213 12% C	131 8%	144 8%	200 11% D	133 14% J	27 10%	18 16% J	178 13% GI	166 8%	118 8%	226 12% K	65 13% PRS	49 10% PS	88 18% NPQRS	31 6% S	45 9% S	39 8%	27 5%	21 9%	29 9%	167 13% UW	169 8%
Net Mortgage/Loans	589 17%	299 17%	290 17%	222 13%	366 21% D	259 27% GU	57 20% J	31 27% J	346 26% GI	242 11%	123 8%	466 24% K	94 19% P	76 15%	78 16%	64 13%	105 21% NOPR	71 14%	99 20% PR	58 24% UW	51 16% W	335 27% UW	225 11%

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Overlap formulae used

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

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Financial Wellbeing Survey
All adults aged 18 - 25

Q4. Which, if any, of the following financial products do you currently have and which, if any, are you considering getting in the next 12 months? - Currently have
All Adults aged 18-25

		Financial situation compared to 12M ago				Financial situation expected in next 12M			Financial situation compared to parent(s)/guardian(s)			Financial Services - Currently Hold										Financial Services - Considering in next 12M										Confidence in managing personal finances		Formal education or training on managing personal finances					Starting own business				
		Total	Stronger	Same	Weaker	Stronger	Same	Weaker	Better	Same	Worse	Current Account	Credit Card	Mortgage	Personal Loan	Student Loans	Savings Account	Investments	Current Account	Credit Card	Mortgage	Personal Loan	Student Loans	Savings Account	Investments	Confident	Not Confident	Ever	During Education	At Workplace	Other Setting	Never	Yes	Maybe	No	Already run	Don't Know						
		(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)						
Unweighted base		3500	1258	1184	942	2273	818	271	1588	869	844	2570	1538	161	381	159	1227	349	397	468	391	327	315	771	682	2374	332	1812	1371	241	391	1534	1124	1509	604	81	182						
Weighted base		3500	1254	1197	925	2268	801	281	1571	874	847	2536	1532	160	379	155	1212	344	409	479	374	322	314	768	685	2362	335	1818	1374	240	391	1525	1130	1513	593	82	182						
Current Account		2536 72%	910 73%	868 73%	708 76% BC	1676 74%	578 72%	203 72%	1200 76% I	585 67%	618 73% I	2536 100% LMNOPQ	1247 81% MN	118 74%	293 77%	119 82%	997 85% MN	293 85% MNO	46 11%	233 49% R	299 80% RSUVWX	205 64% RS	192 61% RS	521 68% RSV	502 73% RSUVW	1769 75%	238 71%	1263 70%	973 71% a	167 69%	274 70%	1185 78% abcd	809 72% j	1097 72% j	458 77% fgh	60 74% *	112 62%						
Credit Card		1532 44%	550 44%	529 44%	409 44%	1006 44%	359 45%	120 43%	712 45%	381 44%	371 44%	1247 100% KMNOPQ	1532 100% KO	93 58% KL	204 54%	72 46%	619 51%	175 51%	140 34% S	18 4%	187 50% RSUVWX	137 43% RS	126 40% S	313 41% RS	285 42% RS	1090 46%	152 45%	841 46% e	643 47% e	121 50% e	167 43%	629 41%	513 45%	666 44%	252 43%	29 36% *	71 39%						
Mortgage		160 5%	60 5%	59 5%	35 4%	99 4%	34 4%	21 7% EF	70 4%	43 5%	37 4%	118 5% K	93 6% KLNOPQ	160 100% KLP	51 13% KLP	28 18% KLP	84 7% K	52 15% KLP	34 8% TW	31 7% TW	6 2%	26 8% TW	22 7% TW	29 4% T	41 6% TW	108 5%	16 5%	111 6% be	73 5% e	28 12% abde	19 5% e	42 3%	62 5%	60 4%	25 4%	6 7% *	7 4%						
Personal Loan		379 11%	168 13% C	104 9%	104 11%	259 11%	75 9%	36 13%	189 12%	91 10%	86 10%	293 12% K	204 32% KLPQ	51 100% KLMNOPQ	379 28% KLP	43 14%	169 23% K	78 13% U	54 14% U	68 20% RSUVWX	76 3%	10 13% U	41 11% U	88 11% U	77 11% U	263 11%	37 11%	218 12% e	153 11% abde	53 22% abde	36 9%	148 10%	157 14% gh	140 9%	52 9%	10 13% *	20 11%						
Student Loan		155 4%	66 5%	45 4%	42 5%	97 4%	38 5%	16 6%	68 4%	29 3%	49 6% I	119 5% KLP	72 17% KLP	28 100% KLP	43 11% KLMNOPQ	155 6%	69 11% KLP	39 8% VWX	33 6% VW	31 7% VW	26 9% VW	5 2%	27 4% V	35 5% V	98 4%	18 5%	96 5% e	81 6% e	14 6%	15 4%	55 4%	58 5%	62 4%	24 4%	6 7% *	4 2%							
Savings Account		1212 35%	464 37%	405 34%	322 35%	814 36%	276 34%	96 34%	610 39% U	290 33%	264 31%	997 39% KLP	619 40% KL	84 53% KL	169 45% K	69 44%	1212 100% KLMNOQ	221 64% KLMNO	136 33% W	169 35% W	185 49% RSUVWX	126 39% W	119 38% W	35 5%	281 41% RSW	901 38% Z	80 24%	658 36%	509 37%	96 40%	141 36%	515 34%	409 36% j	501 37% j	220 42% j*	34 27%	49						
Investments such as Unit Trusts, Shares, Bonds, Gilts and other investments		344 10%	151 12% C	85 7%	100 11% C	237 10% F	63 8%	38 13% F	179 11% J	78 9%	70 8%	293 12% KLP	175 11% KLNP	52 32% KL	78 21% KL	39 25% KLP	221 18% KL	344 100% KLMNOP	48 12% WX	47 10% WX	72 19% RSVWX	47 15% SWX	44 14% SWX	41 5% X	23 3%	264 11%	29 9%	215 12% e	156 11% e	38 16% abe	60 15% abe	123 8%	145 13% ghj	116 8% j	54 9% j	22 27% fghj*	6 4%						
Net Mortgage/Loans		589 17%	251 20% C	170 14%	158 17%	392 17%	124 15%	56 20%	287 18%	140 16%	135 16%	447 18% K	309 20% KLP	160 100% KLPQ	379 100% KLPQ	155 100% KLPQ	253 21% K	116 34% KLP	99 24% UVWX	103 21% UW	93 25% UVWX	51 16%	52 17%	121 16%	122 18%	396 17%	60 18%	349 19% e	251 18% e	76 32% abde	63 16%	222 15%	235 21% gh	226 15%	82 14%	18 22% *	27 15%						

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Overlap formulae used

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

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Financial Wellbeing Survey
All adults aged 18 - 25

Q4. Which, if any, of the following financial products do you currently have and which, if any, are you considering getting in the next 12 months? - Considering in the next 12 months

All Adults aged 18-25

	Gender			Age		Employment status					Studying/Not Studying		Country							Living Situation			
	Total	Male	Female	18-21	22-25	Full-time	Part-time	Self-Emoloved	Any working	Not working	Studying	Not Studying	Hungary	Spain	Czech Republic	Romania	Lithuania	Poland	Mexico	Living alone	Living with housemates	Living with partner/own children	Living with family (siblings, parents, extended family)
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)
Unweighted base	3500	1634	1866	1715	1785	1044	295	123	1472	2028	1498	2002	500	500	500	500	500	500	500	235	323	1311	1968
Weighted base	3500	1785	1715	1733	1767	942	277	114	1342	2158	1551	1949	500	500	500	500	500	500	500	239	320	1257	2021
Current Account	409 12%	234 13% C	175 10%	239 14% E	171 10%	98 10%	64 23% FHJ	13 11%	175 13% F	234 11%	160 10%	250 13% K	38 8%	49 10% O	23 5%	65 13% MOQ	44 9% O	49 10% O	140 28% MNOPQR	31 13%	37 11%	145 12%	239 12%
Credit Card	479 14%	266 15% C	213 12%	270 16% E	209 12%	132 14%	62 23% FJ	18 16%	213 16% FJ	266 12%	180 12%	298 15% K	38 8%	45 9%	35 7%	73 15% MNOQ	45 9%	82 16% MNOQ	161 32% MNOPQR	26 11%	41 13%	168 13%	288 14%
Mortgage	374 11%	176 10%	198 12%	158 9%	216 12% D	189 20% GJ	39 14% J	18 16% J	246 18% GJ	128 6%	73 5%	301 13% K	12 2%	46 9% M	91 18% MNQRS	68 14% MN	49 10% M	58 12% M	49 10% M	22 9%	34 11%	203 16% TUW	164 8%
Personal Loan	322 9%	169 9%	152 9%	155 9%	167 9%	132 14% J	45 16% HJ	10 9%	187 14% J	134 6%	78 5%	244 13% K	22 4%	29 6%	31 6%	70 14% MNOQ	35 7%	49 10% MNO	85 17% MNOQR	16 7%	41 13% TW	147 12% TW	166 8%
Student Loan	314 9%	142 8%	172 10% B	214 12% E	99 6%	57 6%	45 16% FHJ	9 8%	110 8% F	204 9% F	175 11% L	138 7%	23 5%	45 9% MO	20 4% MO	49 10% MO	39 8% O	58 12% MO	80 16% MNOPQ	16 7%	45 14% TVW	100 8%	198 10%
Savings Account	768 22%	377 21%	390 23%	391 23%	377 21%	230 24% J	78 28% J	23 20%	332 25% J	435 20%	325 21%	443 23%	52 10%	60 12%	143 29% MNPQ	112 22% MN	93 19% MN	146 29% MNPQ	161 32% MNPQ	32 13%	75 23% T	306 24% T	452 22% T
Investments such as Unit Trusts, Shares, Bonds, Gilts and other investments	685 20%	418 23% C	267 16%	345 20%	340 19%	230 24% J	82 30% J	30 26% J	345 26% J	340 16%	272 18%	413 21% K	85 17% N	29 6%	123 25% MNQ	109 22% N	90 18% N	113 23% MN	135 27% MNQ	42 18% TW	80 25% TW	267 21%	387 19%
Net Mortgage/Loans	785 22%	378 21%	406 24%	399 23%	386 22%	293 31% J	99 36% J	30 26% J	422 31% J	363 17%	257 17%	528 27% K	49 10%	91 18% M	122 24% MN	132 26% MNQ	98 20% M	133 27% MNQ	160 32% MNQ	41 17%	95 30% TW	349 28% TW	411 20%

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Overlap formulae used

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

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Financial Wellbeing Survey
All adults aged 18 - 25

Q4. Which, if any, of the following financial products do you currently have and which, if any, are you considering getting in the next 12 months? - Considering in the next 12 months
All Adults aged 18-25

		Financial situation compared to 12M ago				Financial situation expected in next 12M			Financial situation compared to parent(s)/guardian(s)			Financial Services - Currently Hold								Financial Services - Considering in next 12M								Confidence in managing personal finances		Formal education or training on managing personal finances					Starting own business				
		Total	Stronger	Same	Weaker	Stronger	Same	Weaker	Better	Same	Worse	Current Account	Credit Card	Mortgage	Personal Loan	Student Loans	Savings Account	Investments	Current Account	Credit Card	Mortgage	Personal Loan	Student Loans	Savings Account	Investments	Confident	Not Confident	Ever	During Education	At Workplace	Other Setting	Never	Yes	Maybe	No	Already run	Don't Know		
		(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)		
Unweighted base		3500	1258	1184	942	2273	818	271	1588	869	844	2570	1538	161	381	159	1227	349	397	468	391	327	315	771	682	2374	332	1812	1371	241	391	1534	1124	1509	604	81	182		
Weighted base		3500	1254	1197	925	2268	801	281	1571	874	847	2536	1532	160	379	155	1212	344	409	479	374	322	314	768	685	2362	335	1818	1374	240	391	1525	1130	1513	593	82	182		
Current Account		409	162	140	91	278	87	30	183	105	104	46	140	34	54	33	136	48	409	180	61	82	77	161	139	279	27	268	190	40	59	130	163	163	52	13	19		
		12%	13%	12%	10%	12%	11%	11%	12%	12%	12%	2%	9%	9%	21%	14%	22%	11%	14%	100%	38%	16%	25%	21%	20%	12%	8%	15%	14%	17%	15%	9%	14%	11%	9%	16%	10%		
			D									K		KLNPD	KL	KLNPD	KL	KL	STUVWX	TUVWX	TX	T	T	T	Z		e	e	e	e	gh			*					
Credit Card		479	198	149	113	339	81	36	239	106	115	233	18	31	68	31	169	47	180	479	97	108	105	186	175	355	28	307	224	48	75	157	188	210	41	19	21		
		14%	16%	12%	12%	15%	10%	13%	15%	12%	14%	9%	1%	20%	18%	20%	14%	14%	44%	100%	26%	34%	33%	24%	26%	15%	8%	17%	16%	20%	19%	10%	17%	14%	7%	23%	11%		
			CD		F				I		L			KL	KLP	KLP	KL	KL	TUVWX	RTUVWX	TWX	TWX			Z		e	e	e	e	e	h			ghj*				
Mortgage		374	150	91	123	258	74	32	200	80	80	299	187	6	76	26	185	72	61	97	374	105	75	121	130	287	20	237	177	35	55	129	137	168	43	13	13		
		11%	12%	8%	13%	11%	9%	11%	13%	9%	9%	12%	12%	4%	20%	17%	15%	21%	15%	20%	100%	33%	24%	16%	19%	12%	6%	13%	13%	15%	14%	8%	12%	11%	7%	15%	7%		
			C		C				U		M	M			KLMP	M	KLM	KLMP	RW	RSUVWX	RSVWX	RW		W	Z		e	e	e	e	e	h			hj*				
Personal Loan		322	141	85	91	222	61	30	170	74	69	205	137	26	10	28	126	47	82	108	105	322	83	132	133	225	25	212	149	36	60	101	134	140	28	10	11		
		9%	11%	7%	10%	10%	8%	11%	11%	9%	8%	8%	9%	16%	3%	18%	10%	14%	20%	23%	28%	100%	26%	17%	19%	10%	7%	12%	11%	15%	15%	7%	12%	9%	5%	12%	6%		
			C		C				J		N	N			KLNPD	KN	KLNPD	KN	W	RSWX	RSTVWX	RWX					e	e	e	e	abe			h		h*			
Student Loan		314	127	88	90	211	62	31	160	65	80	192	126	22	41	5	119	44	77	105	75	83	314	120	107	235	24	212	158	35	50	97	127	142	31	6	7		
		9%	10%	7%	10%	9%	8%	11%	10%	7%	9%	8%	8%	13%	11%	3%	10%	13%	19%	22%	20%	26%	100%	16%	16%	10%	7%	12%	11%	15%	13%	6%	11%	9%	5%	8%	*	4%	
			C						I		O	O		KLO	KO		KLO	KLO	WX	WX	RTWX	RTWX	RSTUWX				e	e	e	e	e		hj	hj		*			
Savings Account		768	289	254	213	536	159	54	377	171	188	521	313	29	88	27	35	41	161	186	121	132	120	768	282	533	57	425	309	59	107	323	272	355	88	10	43		
		22%	23%	21%	23%	24%	20%	19%	24%	20%	22%	21%	20%	18%	23%	18%	3%	12%	39%	39%	32%	41%	38%	100%	41%	Z	17%	23%	22%	24%	27%	21%	24%	23%	15%	12%	23%		
						F			I		PQ	PQ		PQ	PQ	P		P	T	T	T	T	RSTUVX			Z					abe	hi	hi			hi			
Investments such as Unit Trusts, Shares, Bonds, Gilts and other investments		685	261	219	197	500	124	44	351	155	154	502	285	41	77	35	281	23	139	175	130	133	107	282	685	500	49	434	332	65	101	230	308	286	55	15	20		
		20%	21%	18%	21%	22%	15%	16%	22%	18%	18%	20%	19%	26%	20%	23%	23%	7%	34%	37%	35%	41%	34%	37%	100%	21%	15%	24%	24%	27%	26%	15%	27%	19%	9%	19%	11%		
						FG			U		Q	Q		LQ	Q	Q	KLQ					RTV		RSTUVVW		Z		e	e	e	e		ghj	hj		h*			
Net Mortgage/Loans		785	317	207	240	541	153	69	413	166	182	545	347	46	98	41	321	116	157	213	374	322	314	277	260	575	56	497	368	80	118	269	300	358	81	23	22		
		22%	25%	17%	26%	24%	19%	25%	26%	19%	21%	21%	23%	29%	26%	27%	27%	34%	38%	45%	100%	100%	100%	36%	38%	24%	17%	27%	27%	33%	30%	18%	27%	24%	14%	29%	12%		
			C		C	F			U					K	K		KL	KLNPD	RWX	RSWX	RSWX	RSWX			Z		e	e	e	abe	e		hj	hj		h*			

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Overlap formulae used

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

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Financial Wellbeing Survey
All adults aged 18 - 25

Q4. Which, if any, of the following financial products do you currently have and which, if any, are you considering getting in the next 12 months? - Neither

All Adults aged 18-25

		Gender			Age		Employment status					Studying/Not Studying			Country							Living Situation			
	Total (A)	Male (B)	Female (C)	18-21 (D)	22-25 (E)	Full-time (F)	Part-time (G)	Self-Employed (H)	Any working (I)	Not working (J)	Studying (K)	Not Studying (L)	Hungary (M)	Spain (N)	Czech Republic (O)	Romania (P)	Lithuania (Q)	Poland (R)	Mexico (S)	Living alone (T)	Living with housemates (U)	Living with partner/own children (V)	Living with family (siblings, parents, extended family) (W)		
Unweighted base	3500	1634	1866	1715	1785	1044	295	123	1472	2028	1498	2002	500	500	500	500	500	500	500	235	323	1311	1968		
Weighted base	3500	1785	1715	1733	1767	942	277	114	1342	2158	1551	1949	500	500	500	500	500	500	500	239	320	1257	2021		
Current Account	600	310	290	379	221	92	53	13	158	442	300	301	89	52	9	90	112	65	183	35	36	180	416		
	17%	17%	17%	22% E	13%	10%	19% FI	11%	12% F	20% FHI	19% L	15%	18% NOR	10% O	2%	18% NOR	22% NOR	13% O	37% MNOPQR	15%	11%	14%	21% TUV		
Credit Card	1508	734	775	721	787	370	104	38	517	991	707	801	357	152	174	178	220	222	205	97	110	516	921		
	43%	41%	45% B	42%	45%	39%	37%	34%	39%	46% FGHI	46% L	41%	71% NOPQRS	30%	35%	36%	44% NOP	44% NOP	41% NO	41%	34%	41% U	46% UV		
Mortgage	2972	1531	1441	1519	1453	689	223	90	1012	1960	1443	1529	474	420	386	421	414	423	435	202	273	951	1816		
	85%	86%	84%	88% E	82%	73%	81% FI	79%	75% F	91% FGHI	93% L	78%	95% NOPQRS	84% O	77%	84% O	83% O	85% O	87% O	85% V	86% V	76% V	90% TUV		
Personal Loan	2809	1423	1387	1456	1353	619	193	85	906	1903	1432	1377	426	440	415	382	410	398	338	186	251	890	1717		
	80%	80%	81%	84% E	77%	66%	70%	75% F	68% F	88% FGHI	92% L	71%	85% PRS	88% OPQRS	83% PS	76% S	82% PS	80% S	68% S	78% V	79% V	71% V	85% TUV		
Student Loan	3036	1571	1466	1444	1592	847	218	95	1169	1867	1306	1730	438	424	473	441	415	434	410	209	254	1087	1756		
	87%	88% C	85%	83%	90% D	90% GHU	79%	83%	87% G	87% G	84%	89% K	88% S	85%	95% MNPQRS	88% QS	83% S	87% S	82% S	87% U	80% U	86% U	87% U		
Savings Account	1556	807	749	781	774	334	91	40	472	1084	727	828	370	208	124	279	326	113	136	135	130	518	912		
	44%	45%	44%	45%	44%	35%	33%	35%	35%	50% FGHI	47% L	43%	74% NOPQRS	42% ORS	25%	56% NORS	65% NOPRS	23%	27% O	56% UVW	41% V	41% V	45% V		
Investments such as Unit Trusts, Shares, Bonds, Gilts and other investments	2494	1170	1324	1261	1233	584	169	69	828	1665	1173	1321	353	423	296	363	366	352	341	176	212	832	1482		
	71%	66%	77% B	73%	70%	62%	61%	61%	62%	77% FGHI	76% L	68%	71% O	85% MOPQRS	59%	73% O	73% O	70% O	68% O	74% V	66% V	66% V	73% UV		
Net Mortgage/Loans	3395 97%	1731 97%	1664 97%	1672 96%	1723 98%	898 95%	267 97%	110 96%	1284 96%	2110 98% FI	1519 98% L	1876 96%	494 99% NQR	476 95%	492 98% NQ	485 97%	479 96%	484 97%	485 97%	233 98%	305 95%	1202 96%	1972 98% UV		

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Overlap formulae used

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All adults aged 18 - 25

Q4. Which, if any, of the following financial products do you currently have and which, if any, are you considering getting in the next 12 months? - Neither
All Adults aged 18-25

	Financial situation compared to 12M ago				Financial situation expected in next 12M			Financial situation compared to parent(s)/guardian(s)				Financial Services - Currently Hold								Financial Services - Considering in next 12M								Confidence in managing personal finances		Formal education or training on managing personal finances					Starting own business																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																									
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ColumnMeans (5%): A,B/C/D,E/F/G,H/I,J,K/L,M/N/O/P/Q,R/S/T,U/V/W/X,Y/Z,a/b,c/d,e,f/g,h/i/j Minimum Base: 30(**) Small Base: 100(*)

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All adults aged 18 - 25

Q5. Overall, how confident or not do you feel in your ability to manage your own personal finances?

All Adults aged 18-25

	Gender			Age		Employment status					Studying/Not Studying		Country							Living Situation			
	Total (A)	Male (B)	Female (C)	18-21 (D)	22-25 (E)	Full-time (F)	Part-time (G)	Self-Employed (H)	Any working (I)	Not working (J)	Studying (K)	Not Studying (L)	Hungary (M)	Spain (N)	Czech Republic (O)	Romania (P)	Lithuania (Q)	Poland (R)	Mexico (S)	Living alone (T)	Living with housemates (U)	Living with partner/own children (V)	Living with family (siblings, parents, extended family) (W)
Unweighted base	3500	1634	1866	1715	1785	1044	295	123	1472	2028	1498	2002	500	500	500	500	500	500	500	235	323	1311	1968
Weighted base	3500	1785	1715	1733	1767	942	277	114	1342	2158	1551	1949	500	500	500	500	500	500	500	239	320	1257	2021
Very confident	823 24%	429 24%	394 23%	413 24%	411 23%	223 24%	77 28%	33 29%	336 25%	487 23%	350 23%	473 24%	54 11%	127 25% MR	116 23% MR	163 33% MNOQR	109 22% MR	62 12%	191 38% MNOQR	58 24%	78 24%	306 24%	454 22%
Fairly confident	1539 44%	777 44%	762 44%	744 43%	795 45%	454 48% J	123 44%	52 46%	634 47% J	906 42%	680 44%	859 44%	200 40%	200 40%	236 47% MNS	221 44%	226 45%	255 51% MNPS	202 40%	81 34%	148 46% T	572 46% T	893 44% T
Neither confident nor unconfident	726 21%	374 21%	352 21%	350 20%	376 21%	167 18%	52 19%	22 20%	242 18% FI	484 22% FI	332 21%	394 20%	146 29% NOPQS	109 22% PS	95 19%	73 15%	83 17%	146 29% NOPQS	74 15%	54 23%	60 19%	240 19%	440 22%
Not very confident	266 8%	115 6%	151 9% B	142 8%	124 7%	64 7%	18 7%	4 3%	86 6%	180 8% I	130 8%	136 7%	65 13% NOPRS	38 8% S	38 8% S	26 5%	49 10% PRS	30 6%	21 4%	19 8%	25 8%	97 8%	157 8%
Not at all confident	69 2%	46 3% C	23 1%	45 3% E	24 1%	20 2%	4 1%	1 1%	25 2%	44 2%	25 2%	44 2%	19 4% ORS	12 2% ORS	2 * ORS	14 3% ORS	16 3% ORS	3 1%	3 1%	11 5% VW	6 2%	20 2%	33 2%
Don't Know	77 2%	44 2%	33 2%	40 2%	37 2%	14 1%	3 1%	2 1%	19 1%	58 3% FI	34 2%	43 2%	16 3% PR	14 3% PR	13 3% PR	3 1%	16 3% PR	4 1%	9 2%	16 7% UVW	2 1%	21 2%	44 2%

Net Confident	2362 67%	1206 68%	1156 67%	1157 67%	1205 68%	677 72% J	200 72% J	85 75% J	970 72% J	1393 65%	1030 66%	1333 68%	254 51%	327 65% M	352 70% MR	384 77% MNOQR	335 67% M	317 63% M	393 79% MNOQR	138 58%	225 71% T	879 70% TW	1346 67% T
Net Not Confident	335 10%	161 9%	174 10%	186 11% E	149 8%	83 9%	22 8%	5 4%	110 8%	225 10% HI	156 10%	179 9%	84 17% NOPRS	50 10% S	40 8% S	40 8% S	65 13% OPRS	33 7%	24 5%	30 13%	31 10%	117 9%	190 9%

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Overlap formulae used
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All adults aged 18 - 25

Q5. Overall, how confident or not do you feel in your ability to manage your own personal finances?

All Adults aged 18-25

		Financial situation compared to 12M ago				Financial situation expected in next 12M			Financial situation compared to parent(s)/guardian(s)			Financial Services - Currently Hold								Financial Services - Considering in next 12M								Confidence in managing personal finances		Formal education or training on managing personal finances					Starting own business				
	Total	Stronger	Same	Weaker	Stronger	Same	Weaker	Better	Same	Worse	Current Account	Credit Card	Mortgage	Personal Loan	Student Loans	Savings Account	Investments	Current Account	Credit Card	Mortgage	Personal Loan	Student Loans	Savings Account	Investments	Confident	Not Confident	Ever	During Education	At Workplace	Other Setting	Never	Yes	Maybe	No	Already run	Don't Know			
	(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)			
Unweighted base	3500	1258	1184	942	2273	818	271	1588	869	844	2570	1538	161	381	159	1227	349	397	468	391	327	315	771	682	2374	332	1812	1371	241	391	1534	1124	1509	604	81	182			
Weighted base	3500	1254	1197	925	2268	801	281	1571	874	847	2536	1532	160	379	155	1212	344	409	479	374	322	314	768	685	2362	335	1818	1374	240	391	1525	1130	1513	593	82	182			
Very confident	823	345	234	220	609	141	49	453	163	168	596	385	46	91	39	331	103	271	137	102	88	88	172	180	823	-	490	383	54	115	313	381	298	91	25	28			
	24%	28% C	20%	24% C	27% FG	18%	17%	29%	19%	20%	23%	25%	28%	24%	25%	27% K	30% K	27% W	29% W	27% W	27%	28% W	22%	26% W	35% Z	-	27% e	28% e	22%	29% ce	21%	34% ghj	20% h	15%	31% ghj*	15%			
Fairly confident	1539	592	518	395	1068	335	98	733	379	356	1173	705	63	171	58	569	161	168	218	185	137	147	361	320	1539	-	824	616	103	190	671	474	703	266	36	60			
	44%	47% D	43%	43%	47% FG	42%	35%	47%	43%	42%	46% O	46% O	39%	45%	38%	47% O	47% O	41%	46%	49%	43%	47%	47% R	47% R	65% Z	-	45%	45%	43%	49%	44%	42% j	46% fj	45% j	44%	33%			
Neither confident nor unconfident	726	196	337	176	396	225	71	257	237	185	495	267	32	75	39	216	49	99	90	62	69	54	169	130	-	-	338	250	59	59	347	162	342	161	10	50			
	21%	16% BO	28% B	19% B	17% E	28% E	25% E	16% HU	27% H	22% H	20% UQ	17%	20%	20% Q	25% UPQ	18%	14%	24% STVX	19%	17%	21%	17%	22% T	19%	-	-	19%	18%	25% abd	15%	23% abd	14%	23% f	27% tgi	13%	28% fi			
Not very confident	266	88	76	95	157	62	37	98	62	96	191	116	10	27	14	69	24	23	24	17	24	20	52	41	-	266	109	79	17	18	149	73	132	44	4	13			
	8%	7% BC	6%	10% BC	7% EF	8%	13% EF	6% HI	7%	11% HI	8% P	8% P	6%	7%	9%	6% P	7% P	6%	5%	4%	7% T	6%	7%	6%	-	79% Y	6%	6%	7%	5%	10% abd	6%	9% f	7% f	5% *	7%			
Not at all confident	69	17	19	28	17	23	22	16	16	32	48	36	6	10	3	11	5	4	4	3	1	4	5	8	-	69	37	32	3	5	26	25	20	17	3	5			
	2%	1% BC	2%	3% BC	1% E	3% E	8% EF	1% HI	2% HI	4% HI	2% P	2% P	4% PQ	4% P	3% P	1% P	1% P	1%	1%	1%	*	1%	1%	1%	-	21% Y	2%	2%	1%	1%	2%	2%	1% g	4% g	*	3%			
Don't Know	77	16	14	12	21	16	5	14	16	9	34	22	3	5	1	15	2	5	6	5	3	1	9	6	-	-	21	15	4	3	20	15	19	13	3	26			
	2%	1% BC	1%	1%	1% E	2% E	2% EF	1% HI	2% HI	1% P	1% P	1%	2%	1%	1%	1%	1%	1%	1%	1%	1%	*	1%	1%	-	-	1%	1%	2%	1%	1%	1%	1% g	2% g	4% *	14% fghi			

Net Confident	2362 67%	937 75% CD	752 63%	614 66%	1677 74% FG	475 59% G	146 52%	1187 76% U	542 62%	525 62%	1769 70% O	1090 71% O	108 68%	263 69%	98 63%	901 74% KLNO	264 77% KLMNO	279 68%	355 74% RW	287 77% RUW	225 70%	235 75% R	533 69%	500 73%	2362 100% Z	- -	1314 72% ce	999 73% ce	157 65%	305 78% abce	984 65%	855 76% ghj	1001 66% hj	357 60% j	62 75% hj*	87 48%
Net Not Confident	335 10%	105 8% BC	95 8%	123 13% BC	174 8% E	85 11% E	59 21% EF	114 7% HI	78 9%	128 15% HI	238 9% P	152 10% P	16 10%	37 10% P	18 11% P	80 7% P	29 8% P	27 7% P	28 6% P	20 5% P	25 8% P	24 8% P	57 7% P	49 7% P	- -	335 100% Y	145 8% Y	111 8% Y	20 8% Y	23 6% Y	174 11% abd	97 9% Y	151 10% Y	62 10% Y	7 8% *	18 10%

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

Overlap formulae used

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

19-023393-01 -
INTERNAL/CLIENT USE ONLY
Financial Wellbeing Survey
All adults aged 18 - 25

Q6. Have you ever received any formal education or training on how to manage your own personal finances?

All Adults aged 18-25

	Gender			Age		Employment status					Studying/Not Studying		Country							Living Situation			
	Total	Male	Female	18-21	22-25	Full-time	Part-time	Self-Employed	Any working	Not working	Studying	Not Studying	Hungary	Spain	Czech Republic	Romania	Lithuania	Poland	Mexico	Living alone	Living with housemates	Living with partner/own children	Living with family (siblings, parents, extended family)
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)
Unweighted base	3500	1634	1866	1715	1785	1044	295	123	1472	2028	1498	2002	500	500	500	500	500	500	500	235	323	1311	1968
Weighted base	3500	1785	1715	1733	1767	942	277	114	1342	2158	1551	1949	500	500	500	500	500	500	500	239	320	1257	2021
Yes, in school	811 23%	431 24%	381 22%	511 29% E	301 17%	207 22%	62 23%	28 25%	300 22%	512 24%	386 25% L	426 22%	103 NP	64 13%	195 39% MNPQRS	77 15%	123 25% NP	101 20% N	148 30% MNP	62 26% U	49 15%	275 22% U	516 26% UV
Yes, in college/university	667 19%	350 20%	318 19%	296 17%	371 21% D	227 24% U	54 19%	20 18%	302 23% J	365 17%	295 19%	372 19%	71 14%	73 15%	64 13%	174 35% MNOQRS	101 20% MNOR	63 13%	121 24% MNOR	44 18%	70 22%	255 20%	371 18%
Yes, at a workplace	240 7%	132 7%	108 6%	107 6%	133 8%	110 12% J	28 10% J	12 11% J	156 12% J	84 4%	51 3%	189 10% K	28 6%	39 8%	34 7%	30 6%	28 6%	31 6%	51 10% MPQR	19 8%	28 9% W	125 10% W	104 5%
Yes, in another setting	391 11%	234 13% C	157 9%	187 11%	203 12%	100 11%	36 13%	18 16%	154 11%	237 11%	166 11%	225 12%	37 7%	61 12% MR	52 10% R	97 19% MNOQRS	50 10% R	26 5%	67 13% MR	16 7%	52 16% TVW	145 12% T	222 11%
No, I have never received any formal education or training	1525 44%	700 39%	825 48% B	682 39%	843 48% D	389 41%	101 37%	42 37%	537 40%	988 46% FGI	695 45%	829 43%	258 52% OPQS	263 53% OPQS	197 39% S	170 34%	208 42% PS	277 55% OPQS	152 30%	87 36%	134 42%	547 44%	881 44% T
Don't know	157 4%	91 5%	66 4%	84 5%	73 4%	29 3%	9 3%	3 3%	41 3%	116 5% FI	72 5%	85 4%	33 7% OPS	28 6% S	16 3%	16 3%	27 5%	23 5%	15 3%	26 11% UVW	9 3%	37 3%	97 5% V
Net Any	1818 52%	994 56% C	824 48% E	967 56% E	851 48%	524 56% J	166 60% J	68 60% J	763 57% J	1055 49%	784 51%	1034 53%	209 42%	209 42%	287 57% MNR	314 63% MNQR	265 53% MNR	200 40%	333 67% MNOQR	126 53%	176 55%	673 54%	1043 52%
Net Educational Setting	1374 39%	726 41%	648 38%	757 44% E	617 35%	396 42% J	114 41%	48 42%	560 42% J	815 38%	628 40%	746 38%	161 32% N	128 26%	240 48% MNR	227 45% MNR	208 42% MNR	159 32% N	252 50% MNQR	99 41%	113 35%	488 39%	824 41%

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

Overlap formulae used

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

19-023393-01 -
INTERNAL/CLIENT USE ONLY
Financial Wellbeing Survey
All adults aged 18 - 25

Q6. Have you ever received any formal education or training on how to manage your own personal finances?
All Adults aged 18-25

	Financial situation compared to 12M ago				Financial situation expected in next 12M			Financial situation compared to parent(s)/guardian(s)			Financial Services - Currently Hold							Financial Services - Considering in next 12M							Confidence in managing personal finances		Formal education or training on managing personal finances					Starting own business				
	Total	Stronger	Same	Weaker	Stronger	Same	Weaker	Better	Same	Worse	Current Account	Credit Card	Mortgage	Personal Loan	Student Loans	Savings Account	Investments	Current Account	Credit Card	Mortgage	Personal Loan	Student Loans	Savings Account	Investments	Confident	Not Confident	Ever	During Education	At Workplace	Other Setting	Never	Yes	Maybe	No	Already run	Don't Know
	(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)
Unweighted base	3500	1258	1184	942	2273	818	271	1588	869	844	2570	1538	161	381	159	1227	349	397	468	391	327	315	771	682	2374	332	1812	1371	241	391	1534	1124	1509	604	81	182
Weighted base	3500	1254	1197	925	2268	801	281	1571	874	847	2536	1532	160	379	155	1212	344	409	479	374	322	314	768	685	2362	335	1818	1374	240	391	1525	1130	1513	593	82	182
Yes, in school	811 23%	319 25% C	260 22%	207 17%	576 25% FG	153 19%	52 19%	390 25%	210 24%	184 22%	579 23%	373 24%	42 27%	84 22%	37 24%	316 26% K	87 25%	95 23%	126 26%	91 24%	77 28% W	89 27%	169 22%	169 25%	575 24%	66 20%	811 45% cde	811 59% acde	53 22% e	67 17% e	-	272 24% h	372 25% h	117 20%	16 20% *	34 19%
Yes, in college/university	667 19%	272 22% D	226 19%	155 17%	457 20%	145 18%	56 20%	358 23% U	165 19% J	124 15%	479 19%	324 21% K	34 21%	75 20%	53 34% KLMNPQ	240 20%	87 25% KP	109 27% W	110 23%	100 27% W	88 27% W	78 25%	160 21% W	188 27% W	510 22% Z	49 15%	667 37% cde	667 49% acde	48 20% e	56 14% e	-	286 25% ghj	275 18% hj	76 13% j	22 27% hj*	9 5%
Yes, at a workplace	240 7%	102 8%	75 6%	58 6%	150 7%	59 7%	24 9%	111 7%	73 8% J	48 6%	167 7%	121 8% K	28 17% KLOPQ	53 14% KLP	14 9%	96 8% K	38 11% KLP	40 10%	48 10%	35 9%	36 11% W	35 11% W	59 8%	65 9%	157 7%	20 6%	240 13% be	82 6% e	240 100% abde	40 10% be	40 -	96 8% h	100 7% f	31 5%	4 5% *	10 5%
Yes, in another setting	391 11%	145 12%	120 10%	112 12%	282 12% F	67 8%	35 13% F	200 13%	94 11%	85 10%	274 11%	167 11%	19 12%	36 10%	15 10%	141 12% KLNOP	60 17% W	59 15%	75 16%	55 15%	60 19% W	50 16%	107 14%	101 15%	305 13% Z	23 7%	391 21% be	90 7% e	40 17% be	391 100% abce	-	152 13% hj	176 12% hj	42 7%	11 13% *	10 6%
No, I have never received any formal education or training	1525 44%	495 39% B	554 46% B	436 47% B	961 42% E	376 47% E	122 43%	626 40% HI	360 41%	434 51% HI	1185 47% LMNOPQ	629 41% MQ	42 26%	148 39% M	55 36%	515 42% MQ	123 36% M	130 32%	157 33%	129 35%	97 32% 31%	323 42% RSTUVX	230 34%	984 42% Y	174 52% Y	- -	- -	- -	- -	1525 100% abcd	424 38% f	659 44% f	330 56% f	28 34% *	83 46% f	
Don't know	157 4%	48 4%	55 5%	24 3%	70 3%	42 5%	12 4%	53 3%	39 4%	24 3%	88 3%	61 4%	7 4%	13 3%	4 3%	39 3%	6 2%	12 3%	14 3%	8 2%	8 3%	5 2%	20 3%	21 3%	64 3%	15 5%	- -	- -	- -	- -	29 3%	54 4%	28 5%	6 8% f	39 22% fghi	
Net Any	1818 52%	711 57% CD	589 49%	465 50%	1237 55% F	384 48%	147 52%	893 57% J	475 54% J	389 46%	1263 50%	841 55% K	111 70% KLPN	218 58% K	96 62% K	658 54% K	215 63% KLP	268 65% W	307 64% W	237 63% W	212 66% W	212 67% W	425 55% W	434 63% W	1314 56% Z	145 43%	1818 100% e	1374 100% e	240 100% e	391 100% e	- -	677 60% ghj	800 53% hj	235 40%	47 58% hj*	59 33%
Net Educational Setting	1374 39%	549 44% CD	455 38%	333 36%	949 42% F	283 35%	102 36%	690 44% J	353 40% J	286 34%	973 38%	643 42% K	73 46%	153 40%	81 52% KLNP	509 42% K	156 45% K	190 46% W	224 47% W	177 47% W	149 46% W	158 50% W	309 40% W	332 48% W	999 42% Z	111 33%	1374 76% cde	1374 100% acde	82 34% de	90 23% e	- -	514 45% ghj	600 40% hj	181 31%	37 45% hj*	42 23%

Overlap formulae used

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

19-023393-01 -
INTERNAL/CLIENT USE ONLY
Financial Wellbeing Survey
All adults aged 18 - 25

Q7A. On balance, how well, if at all, did it equip you for managing your own personal finances.
All Adults aged 18-25 who had formal Financial training/education

		Gender		Age		Employment status					Studying/Not Studying		Country							Living Situation			
	Total	Male	Female	18-21	22-25	Full-time	Part-time	Self-Employed	Any working	Not working	Studying	Not Studying	Hungary	Spain	Czech Republic	Romania	Lithuania	Poland	Mexico	Living alone	Living with housemates	Living with partner/own children	Living with family (siblings, parents, extended family)
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)
Unweighted base	1812	921	891	955	857	570	171	72	819	993	751	1061	211	210	289	308	262	201	331	129	176	700	1006
Weighted base	1818	994	824	967	851	524	166	68	763	1055	784	1034	209	209	287	314	265	200	333	126	176	673	1043
Very well	344 19%	208 21% C	135 16%	176 18%	168 20%	124 24% J	41 24% J	12 17% *	178 23% J	165 16%	118 15%	226 22% K	27 13%	27 13%	35 12% MNO	67 21% MNO	51 19% O	35 18%	101 30% MNOPQR	31 25% W	31 18%	143 21% W	181 17%
Fairly well	1055 58%	557 56%	499 61%	560 58%	496 58%	294 56%	80 48%	42 62% *	420 55%	635 60% GI	481 61%	574 56%	123 59%	116 56%	182 63% QS	185 59%	142 54%	135 68% NQS	171 51%	57 46%	111 63% T	389 58% T	629 60% T
Not very well	297 16%	152 15%	145 18%	170 18%	127 15%	82 16%	42 25% FHJ	9 13% *	133 17%	164 16%	123 16%	174 17%	35 16%	47 22% RS	46 16%	50 16%	49 19% R	20 10%	51 15%	22 17%	24 13%	104 15%	164 16%
Not at all	56 3%	32 3%	24 3%	25 3%	30 4%	13 2%	2 1%	3 5% *	18 2%	38 4%	21 3%	35 3%	15 7% PRS	9 4% S	11 4% S	6 2%	8 3%	4 2%	3 1%	10 8% UVW	4 2%	19 3%	28 3%
Don't know	66 4%	45 4% C	21 3%	36 4%	29 3%	11 2%	2 1%	2 3% *	14 2%	51 5% FGI	40 5% L	25 2%	10 5%	10 5%	13 5%	6 2%	14 5% P	6 3%	8 2%	6 5%	7 4%	19 3%	41 4%

Net Well	1399 77%	765 77%	634 77%	735 76%	664 78%	418 80%	121 73%	54 80% *	598 78%	801 76%	599 76%	800 77%	150 72%	143 69%	217 76%	252 80% MN	194 73%	170 85% MNOQ	272 82% MNQ	88 70%	142 80%	532 79% T	810 78%
Net Not Well	353 19%	184 19%	169 20%	195 20%	158 19%	95 18%	43 26% FU	12 18% *	150 20%	202 19%	144 18%	209 20%	49 23% RS	56 27% PRS	57 20% R	56 18%	57 22% R	24 12%	54 16%	32 25% U	27 16%	122 18%	192 18%

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

19-023393-01 -
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Financial Wellbeing Survey
All adults aged 18 - 25

Q7A. On balance, how well, if at all, did it equip you for managing your own personal finances.
All Adults aged 18-25 who had formal Financial training/education

		Financial situation compared to 12M ago				Financial situation expected in next 12M			Financial situation compared to parent(s)/guardian(s)			Financial Services - Currently Hold							Financial Services - Considering in next 12M							Confidence in managing personal finances		Formal education or training on managing personal finances						Starting own business				
	Total	Stronger	Same	Weaker	Stronger	Same	Weaker	Better	Same	Worse	Current Account	Credit Card	Mortgage	Personal Loan	Student Loans	Savings Account	Investments	Current Account	Credit Card	Mortgage	Personal Loan	Student Loans	Savings Account	Investments	Confident	Not Confident	Ever	During Education	At Workplace	Other Setting	Never	Yes	Maybe	No	Already run	Don't Know		
	(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)		
Unweighted base	1812	715	574	475	1236	386	142	897	466	385	1286	850	112	222	98	664	220	257	299	245	212	211	426	433	1309	145	1812	1371	241	391	-	673	796	238	47	58		
Weighted base	1818	711	589	465	1237	384	147	893	475	389	1263	841	111	218	96	658	215	268	307	237	212	212	425	434	1314	145	1818	1374	240	391	-	677	800	235	47	59		
Very well	344 19%	161 23% CD	96 16%	77 17%	261 21% FG	57 15%	18 12%	194 22% U	80 17%	56 14%	225 18%	163 19%	21 18% *	49 22%	28 29% KL*	143 22% K	58 27% KL	48 18%	65 21%	45 19%	52 24% W	45 21%	71 17%	92 21% W	305 23% Z	10 7%	344 19%	260 19%	45 19%	81 21%	- 26% gh	178 14%	23 10%	15 32% gh*	11 19% *			
Fairly well	1055 58%	412 58%	357 61%	264 57%	738 60% G	225 59% G	67 46%	550 62% J	277 58%	204 53%	765 61% Q	497 59% Q	61 55% *	124 57%	51 53% *	398 60% Q	106 49%	149 56%	171 56%	145 61% U	111 52%	124 58%	254 60% U	260 60% U	803 61% Z	48 33%	1055 58%	816 59%	140 58%	211 54%	- 37% i	377 56% i	489 61% fi	137 59% i	18 38% *	33 56% *		
Not very well	297 16%	102 14%	95 16%	90 19% B	181 15% E	69 18%	37 25% E	106 12% H	91 19% H	92 24% H	193 15% P	131 16% P	19 17% P*	35 16%	9 10% *	91 14%	38 18%	49 18%	52 17%	41 17%	39 18%	37 17%	79 19% X	63 15%	157 12%	60 41% Y	297 16%	211 15%	43 18%	74 19%	- - f	89 13% f	144 18% f	49 21% f	8 17% *	7 11% *		
Not at all	56 3%	17 2%	15 3%	19 4%	22 2% E	14 4% EF	18 12% EF	15 2% HI	14 3% HI	23 6% HI	36 3% P	27 3% P	6 5% P*	5 2%	3 3% *	10 1% P	8 4% P	9 4%	7 2%	3 1%	5 2%	3 2%	13 3% 2%	8 2% 2%	18 1% Y	22 15% Y	56 3% 3%	40 3% 3%	6 3% 3%	10 3% 3%	- - 3%	18 3% 3%	19 2% 2%	13 6% fg	3 6% *	3 5% *		
Don't know	66 4%	19 3%	27 5%	15 3%	35 3%	18 5%	6 4%	28 3%	13 3%	14 4%	45 4%	23 3% *	5 4% *	6 3%	5 6% *	16 2% 2%	4 2% 2%	12 5% TV	12 4% TV	3 1%	6 3%	3 1%	9 2% 3%	12 3% 3%	31 2% 2%	6 4% 4%	66 4% 4%	48 3% 3%	5 2% 4%	15 4% 4%	- - 2%	14 2% 2%	31 4% 4%	12 5% f	3 6% *	5 9% f*		
Net Well	1399 77%	573 81% D	452 77%	341 73%	999 81% FG	283 74% G	85 58%	745 83% U	356 75% J	260 67%	990 78% P	660 79%	82 73% *	173 79%	79 82% *	541 82% KLMQ	164 76%	197 74%	236 77%	190 80%	162 77%	169 80%	324 76%	351 81% RW	1108 84% Z	58 40%	1399 77%	1076 78% a	185 77%	292 75%	- - gh	556 82% gh	605 76% h	160 68%	33 71% *	45 75% *		
Net Not Well	353 19%	119 17%	110 19%	109 24% B	203 16% E	83 22% E	55 38% EF	120 13% EF	105 22% H	115 29% HI	229 18% P	158 19% P	25 23% OP*	40 18%	12 12% *	101 15%	47 22% OP	58 22% X	59 19%	44 18%	44 21%	40 19%	92 22% X	71 16%	176 13%	82 56% Y	353 19% b	251 18%	50 21%	84 21%	- - f	106 16% f	163 20% f	63 27% f	11 23% *	10 16% *		

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

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

19-023393-01 -
INTERNAL/CLIENT USE ONLY
Financial Wellbeing Survey
All adults aged 18 - 25

Q7B. Would you have liked to receive formal education or training on how to manage your own personal or household finances?

All Adults aged 18 -25 who did not have Financial training/education

		Gender		Age		Employment status					Studying/Not Studying		Country							Living Situation			
	Total	Male	Female	18-21	22-25	Full-time	Part-time	Self-Employed	Any working	Not working	Studying	Not Studying	Hungary	Spain	Czech Republic	Romania	Lithuania	Poland	Mexico	Living alone	Living with housemates	Living with partner/own children	Living with family (siblings, parents, extended family)
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)
Unweighted base	1688	713	975	760	928	474	124	51	653	1035	747	941	289	290	211	192	238	299	169	106	147	611	962
Weighted base	1682	792	891	767	916	418	111	46	579	1104	768	915	291	291	213	186	235	300	167	113	144	584	977
Yes, for my own personal finances	967 57%	454 57%	513 58%	451 59%	516 56%	246 59%	66 60%	32 69% *	348 60%	619 56%	467 61% L	500 55%	125 43%	203 70% MOQR	110 52%	138 74% MOQR	128 55% MR	129 43%	133 80% MNOQR	57 50% *	81 56%	316 54%	583 60% V
Yes, for my household finances	630 37%	277 35%	353 40%	251 33%	379 41% D	173 41%	44 39%	15 33% *	234 40%	396 36%	287 37%	342 37%	91 31%	145 50% MPQRS	96 45% MQR	70 37%	69 29%	99 33%	59 36%	40 35% *	52 36%	249 43% W	334 34%
No	285 17%	140 18%	145 16%	127 17%	158 17%	76 18% GI	11 10%	6 13% *	93 16% G	192 17% G	121 16%	164 18%	99 34% NOPQRS	25 9% S	42 20% NPS	10 5%	48 21% NPS	55 18% NPS	6 3%	18 16% *	28 20%	105 18%	165 17%
Don't know	267 16%	128 16%	139 16%	121 16%	146 16%	47 11%	16 15%	6 14% *	70 12%	197 18% FI	119 16%	148 16%	46 16% S	35 12%	35 16% S	24 13%	40 17% S	74 25% MNOQPS	13 8%	27 24% V*	25 17%	76 13%	166 17% V

Net Yes	1130 67%	523 66%	607 68%	518 68%	612 67%	295 71% J	83 75% J	33 73% *	416 72% J	715 65%	527 69%	603 66%	146 50%	231 79% MOQR	136 64% M	152 82% MOQR	147 63% M	171 57%	148 88% MNOQR	69 61% *	90 63%	403 69%	647 66%
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This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos MORI Terms and Conditions.

Overlap formulae used

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

19-023393-01 -
INTERNAL/CLIENT USE ONLY
Financial Wellbeing Survey
All adults aged 18 - 25

Q78. Would you have liked to receive formal education or training on how to manage your own personal or household finances?
All Adults aged 18 -25 who did not have Financial training/education

		Financial situation compared to 12M ago				Financial situation expected in next 12M			Financial situation compared to parent(s)/guardian(s)			Financial Services - Currently Hold								Financial Services - Considering in next 12M								Confidence in managing personal finances		Formal education or training on managing personal finances					Starting own business				
	Total	Stronger	Same	Weaker	Stronger	Same	Weaker	Better	Same	Worse	Current Account	Credit Card	Mortgage	Personal Loan	Student Loans	Savings Account	Investments	Current Account	Credit Card	Mortgage	Personal Loan	Student Loans	Savings Account	Investments	Confident	Not Confident	Ever	During Education	At Workplace	Other Setting	Never	Yes	Maybe	No	Already run	Don't Know			
	(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)			
Unweighted base	1688	543	610	467	1037	432	129	691	403	459	1284	688	49	159	61	563	129	140	169	146	115	104	345	249	1065	187	-	-	-	-	1534	451	713	366	34	124			
Weighted base	1682	543	608	460	1031	418	134	678	399	458	1273	690	49	161	59	554	129	142	171	137	110	102	343	251	1048	190	-	-	-	-	1525	453	714	358	35	123			
Yes, for my own personal finances	967	328	340	282	621	231	79	411	223	271	728	427	29	82	39	350	88	101	107	92	74	75	215	163	631	119	-	-	-	-	919	299	425	183	14	46			
	57%	60%	56%	61%	60%	55%	59%	61%	56%	59%	57%	62% KN	59% *	51%	66% N*	63% KN	68% KN	71% SW	62%	67%	67%	73% SW*	63%	65%	60%	62%	-	-	-	-	60%	66% ghj	60% hj	51% j	39% **	37%			
Yes, for my household finances	630	221	218	183	415	155	43	259	140	188	507	267	14	63	27	236	48	57	64	62	50	41	151	128	409	82	-	-	-	-	603	181	275	131	12	31			
	37%	41%	36%	40%	40%	37%	32%	38%	35%	41%	40%	39%	29% *	39%	45% *	43%	38%	40%	37%	45%	46%	40% *	44%	51% RSVW	39%	43%	-	-	-	-	40%	40% j	38% j	37% j	33% **	25%			
No	285	96	113	59	158	83	23	98	87	77	225	97	8	32	10	78	17	18	24	13	8	9	35	30	173	27	-	-	-	-	253	57	114	91	9	14			
	17%	18% D	19% D	13%	15%	20% E	17%	14%	22% H	17%	18% LP	14%	17% *	20%	16% *	14%	13%	13%	14% U	10%	7%	9% *	10%	12%	16%	14%	-	-	-	-	17%	13%	16%	25% fgh	27% **	11%			
Don't know	267	63	106	64	137	70	23	97	60	61	194	97	10	24	8	72	15	10	20	10	13	6	47	26	142	21	-	-	-	-	201	50	97	58	5	57			
	16%	12%	17% B	14%	13%	17%	17%	14%	15%	13%	15%	14%	20% *	15%	14% *	13%	12%	7%	12%	8%	12%	6% *	14% RTV	10%	14%	11%	-	-	-	-	13%	11%	14%	16% f	15% **	46% fgh			
Net Yes	1130 67%	384 71% C	389 64%	337 73% C	736 71% F	265 63%	88 66%	484 71% I	253 63%	321 70% I	854 67%	496 72% K	30 63% *	105 65%	41 70% *	404 73% K	97 75%	114 80%	127 74%	114 83% S	89 81%	87 85% SW*	261 76%	195 78%	733 70%	142 75%	- -	- -	- -	- -	1071 70% ghj	346 76% ghj	503 70% hj	209 58% j	20 59% **	52 43%			

Overlap formulae used

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

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19-02393-01 -
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Financial Wellbeing Survey
All adults aged 18 - 25

Q8. Thinking of your future job or career, which, if any, of these are MOST important to you in choosing a job or career? Please choose up to 3.
All Adults aged 18-25

	Gender		Age		Employment status					Studyine/Not Studyine			Country								Living Situation				
	Total	Male	Female	18-21	22-25	Full-time	Part-time	Self-employed	Any working	Not working	Studyine	Not Studyine	Hungary	Slovak	Czech Republic	Romania	Lithuania	Poland	Mexico	Living alone	Living with partner/s	Living with children	Living with family (siblings, parents, extended family)		
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)		
Unweighted base	3500	1634	1866	1715	1785	1044	295	123	1472	2028	1498	2002	500	500	500	500	500	500	235	323	1311	1968			
Weighted base	3500	1785	1715	1733	1767	942	277	114	1342	2158	1551	1949	500	500	500	500	500	500	239	320	1257	2021			
Earning a high salary	1672 48%	837 47%	835 49%	839 48%	833 47%	495 53%	110 40%	55 48%	666 50%	1006 47%	744 48%	927 48%	294 59%	172 34%	246 49%	221 44%	245 49%	316 63%	178 36%	90 38%	126 40%	633 50%	995 49%		
Feeling fulfilled in my work	1536 44%	714 40%	821 48%	780 45%	755 43%	362 38%	119 43%	58 51%	94 40%	994 46%	762 49%	774 40%	98 20%	274 55%	301 60%	215 43%	231 46%	221 44%	104 46%	82 35%	135 42%	469 37%	974 48%		
Flexible working that allows me to work around my family or other commitments	1298 37%	604 34%	694 40%	576 33%	722 41%	317 34%	94 34%	45 40%	462 34%	836 39%	556 36%	741 38%	285 57%	127 25%	202 40%	177 35%	199 41%	180 39%	128 26%	84 35%	102 32%	519 41%	729 36%		
Having a job that enables me to advance in my career	1205 34%	604 34%	602 35%	579 33%	626 35%	367 39%	91 33%	23 20%	483 36%	722 33%	555 36%	651 33%	131 26%	166 33%	140 28%	152 30%	203 41%	213 43%	201 40%	72 30%	108 34%	445 35%	699 35%		
Being close to family or friends	649 19%	331 19%	318 17%	303 17%	346 20%	177 19%	49 18%	18 16%	247 18%	402 19%	258 17%	391 20%	118 24%	115 23%	83 17%	114 12%	61 17%	84 15%	74 16%	38 12%	40 21%	260 20%	406 20%		
Having a role that has a positive impact on people's life	523 15%	236 13%	287 17%	271 16%	251 14%	122 13%	43 16%	17 15%	183 14%	339 16%	260 17%	262 13%	80 16%	95 19%	70 14%	85 17%	70 14%	49 10%	74 15%	30 13%	65 20%	200 16%	297 15%		
Working for a company that is doing well financially	451 13%	247 14%	204 12%	243 14%	208 12%	142 15%	24 9%	20 17%	186 14%	265 12%	189 12%	262 13%	49 10%	49 10%	77 15%	52 10%	89 18%	41 8%	93 19%	34 14%	35 11%	181 14%	247 12%		
Feeling challenged in my work	427 12%	236 13%	191 11%	208 12%	219 12%	119 13%	35 13%	12 11%	168 13%	259 12%	195 13%	232 12%	85 17%	36 7%	60 12%	117 23%	57 11%	46 9%	27 5%	27 11%	51 16%	158 13%	231 11%		
Working for a company that has a positive impact in the world	422 12%	177 10%	244 14%	228 13%	194 11%	110 12%	48 17%	8 13%	168 12%	254 13%	201 11%	220 11%	60 12%	83 17%	54 11%	44 9%	42 8%	36 7%	103 21%	18 7%	47 15%	139 11%	265 13%		
Working for a company that offers opportunities for working in other countries	386 11%	214 12%	173 10%	207 12%	180 10%	111 12%	36 13%	15 13%	163 12%	224 10%	181 12%	206 11%	47 9%	50 10%	37 7%	58 12%	56 11%	32 6%	107 21%	34 14%	44 14%	123 10%	218 11%		
Working for a company that has a good social responsibility policy	261 7%	126 7%	134 8%	123 7%	138 7%	64 10%	26 7%	8 7%	98 7%	163 8%	122 7%	138 7%	28 6%	54 11%	40 8%	24 5%	30 6%	23 5%	61 12%	17 7%	28 9%	88 7%	154 8%		
Having a career that my family or friends value	255 7%	152 9%	103 6%	125 7%	129 7%	68 7%	15 5%	8 7%	91 7%	163 8%	105 7%	150 8%	41 8%	30 6%	42 8%	50 10%	33 7%	26 5%	32 6%	24 10%	29 9%	95 8%	135 7%		
None of these	33 1%	22 1%	11 1%	15 1%	18 1%	5 1%	- 1%	1 1%	6 1%	27 1%	14 1%	19 1%	3 1%	5 1%	1 1%	9 2%	6 1%	4 1%	4 1%	2 1%	4 1%	9 1%	18 1%		
Don't know	61 2%	47 3%	14 1%	27 2%	34 2%	10 1%	3 1%	4 1%	16 1%	45 2%	28 2%	33 2%	11 2%	8 2%	5 1%	7 1%	15 3%	9 2%	6 1%	14 6%	3 1%	7 1%	39 2%		

Net Good in the world/others' lives	1063	480	583	555	508	263	100	30	395	668	509	554	149	201	147	144	127	196	57	121	377	628	
	30%	27%	34%	32%	29%	28%	36%	26%	29%	31%	33%	28%	30%	40%	29%	29%	25%	20%	39%	24%	38%	30%	31%
Net Financial/Career	2512	1263	1249	1254	1258	729	179	74	990	1522	1118	1394	369	316	348	343	365	402	369	150	209	935	1469
	72%	73%	73%	72%	73%	65%	60%	74%	72%	71%	72%	74%	63%	70%	69%	73%	70%	74%	63%	65%	74%	73%	74%
Net Personal satisfaction	1798	867	932	904	895	439	142	64	650	1148	869	930	165	293	323	288	270	245	215	103	165	577	1109
	51%	49%	54%	52%	51%	47%	51%	57%	48%	53%	56%	48%	33%	59%	65%	58%	54%	49%	43%	43%	52%	46%	55%
Net Family	1882	925	957	878	1004	485	139	60	691	1191	804	1077	350	241	283	284	268	249	207	122	157	729	1089
	54%	52%	56%	51%	57%	52%	50%	53%	51%	55%	52%	55%	70%	48%	57%	57%	54%	50%	41%	51%	49%	58%	54%

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.

Overleaf formulae used

Column Properties (2%): A,B,C,D,E,F,G,H,I,J,K,L,M,N,O,P,Q,R/S,T,U/V/W Minimum Base: 30/11 Small Base: 100/7

Column Means (2%): A,B,C,D,E,F,G,H,I,J,K,L,M,N,O,P,Q,R/S,T,U/V/W Minimum Base: 30/11 Small Base: 100/7

19-023993-01 -
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Financial Wellbeing Survey
All adults aged 18 - 25

QR. Thinking of your future job or career, which, if any, of these are MOST important to you in choosing a job or career? Please choose up to 3.
All Adults aged 18-25

	Financial situation compared to 12M ago				Financial situation expected in next 12M				Financial situation compared to parent(s)/guardian(s)				Financial Services - Currently Hold										Financial Services - Considering in next 12M										Confidence in managing personal finances		Formal education or training on managing personal finances					Starting own business				
	Total	Stronger	Same	Weaker	Stronger	Same	Weaker	Better	Same	Worse	Current Account	Credit Card	Mortgage	Personal Loan	Student Loans	Savings Account	Investment	Current Account	Credit Card	Mortgage	Personal Loan	Student Loans	Savings Account	Investment	Confident	Not Confident	Ever	During Education	At Workplace	Other Setting	Never	Yes	Maybe	No	Already run	Don't Know								
	(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)							
Unweighted base	3500	1258	1184	942	2273	818	271	1588	869	844	2570	1538	161	381	159	1227	349	397	468	391	327	315	771	682	2374	332	1812	1371	241	391	1534	1124	1509	604	81	182								
Weighted base	3500	1254	1197	925	2268	801	281	1571	874	847	2536	1532	160	379	155	1212	344	409	479	374	322	314	768	685	2362	335	1818	1374	240	391	1525	1130	1513	593	82	182								
Earning a high salary	1672 48%	589 47%	578 48%	466 50%	1133 50%	366 46%	120 43%	783 50%	376 43%	433 51%	1251 49%	703 46%	72 45%	186 49%	72 47%	575 47%	152 44%	172 42%	213 44%	180 48%	183 48%	155 49%	395 51%	354 52%	1118 47%	155 46%	796 44%	618 45%	97 41%	174 44%	819 54%	533 47%	754 50%	289 49%	25 31%	70 39%								
Feeling fulfilled in my work	1536 44%	530 42%	564 47%	414 45%	1034 46%	344 43%	108 39%	721 46%	362 41%	370 44%	1196 47%	699 46%	54 38%	146 38%	56 36%	572 47%	148 M	143 MMO	184 MMO	145 MMO	109 M	130 M	343 M	282 M	1098 Z	130 Z	737 C	568 C	74 abc	186 abc	758 abc	483 i	681 i	260 i	25 *	86 i								
Flexible working that allows me to work around my family or other commitments	1298 37%	441 35%	475 40%	354 38%	877 39%	281 35%	98 35%	584 37%	316 36%	326 38%	1008 40%	540 35%	48 30%	152 40%	57 40%	435 37%	129 36%	132 37%	144 30%	134 U	87 U	108 U	290 RSUX	230 U	885 34%	122 37%	579 36%	455 32%	69 3%	129 33%	685 45%	410 36%	587 39%	228 31%	26 *	47 26%								
Having a job that enables me to advance in my career	1205 34%	429 34%	419 35%	323 35%	846 37%	254 32%	70 25%	584 37%	288 33%	282 33%	884 35%	535 35%	50 31%	118 31%	48 31%	460 38%	119 35%	147 36%	209 44%	140 37%	103 32%	122 39%	286 37%	273 34%	892 38%	86 26%	644 35%	503 37%	78 33%	139 36%	525 34%	407 36%	543 36%	188 32%	20 25%	47 26%								
Being close to family or friends	649 19%	235 19%	213 18%	178 19%	400 18%	162 20%	58 21%	269 17%	168 19%	169 20%	457 18%	287 19%	30 15%	58 21%	32 17%	205 17%	53 15%	65 16%	73 15%	57 15%	49 15%	46 15%	114 15%	90 13%	421 18%	70 21%	315 17%	241 18%	41 16%	61 21%	313 ad	195 17%	280 19%	141 24%	8 10%	24 *								
Having a role that has a positive impact on people's life	523 15%	182 14%	192 15%	132 14%	337 15%	115 14%	53 11%	241 13%	116 13%	138 14%	401 16%	245 16%	15 10%	46 12%	21 13%	166 14%	54 M	47 M	55 RS	44 RS	49 RS	45 RS	118 95	95 357	59 59	254 192	146 14%	14%	11%	15%	17%	17%	16%	15%	14%	13%	16%							
Working for a company that is doing well financially	451 13%	165 13%	134 11%	135 15%	307 14%	87 11%	36 13%	201 13%	122 14%	108 13%	323 13%	211 14%	25 15%	56 16%	24 13%	160 16%	55 16%	59 14%	72 15%	58 15%	59 18%	48 15%	92 12%	90 13%	327 14%	37 11%	282 16%	223 16%	38 16%	54 14%	155 10%	140 12%	211 14%	78 13%	11 13%	11 6%								
Feeling challenged in my work	427 12%	173 14%	131 12%	114 12%	283 12%	105 13%	30 13%	203 13%	111 14%	97 13%	318 13%	192 13%	21 13%	49 13%	21 13%	135 13%	48 14%	62 S	53 S	57 S	42 S	42 S	101 SW	118 Z	319 Z	92 32	237 17%	173 25	69 69	176 17%	175 18%	192 15%	38 13%	8 10%	14 8%									
Working for a company that has a positive impact in the world	422 12%	147 12%	163 14%	103 11%	287 13%	96 12%	28 10%	193 12%	97 11%	112 13%	296 12%	184 12%	15 9%	50 13%	16 11%	166 14%	43 13%	58 14%	64 13%	43 13%	44 11%	39 11%	82 11%	75 13%	301 11%	38 13%	225 12%	170 12%	47 19%	32 8%	182 12%	129 11%	204 11%	65 11%	3 4%	20 11%								
Working for a company that offers opportunities for working in other countries	386 11%	160 13%	136 10%	100 11%	261 11%	72 9%	36 13%	195 12%	86 10%	88 10%	264 10%	176 11%	14 9%	43 11%	22 14%	139 11%	41 12%	61 T	72 T	36 15%	46 13%	42 14%	105 14%	99 11%	261 11%	42 12%	222 12%	175 14%	33 14%	42 11%	155 10%	140 12%	155 14%	172 6%	37 8%	7 8%	15 8%							
Working for a company that has a good social responsibility policy	261 7%	103 8%	84 7%	62 7%	158 7%	64 9%	24 7%	109 7%	63 7%	73 9%	180 7%	115 8%	15 9%	34 10%	16 9%	89 7%	29 7%	37 9%	34 7%	39 10%	22 7%	23 7%	74 12%	54 8%	176 12%	39 8%	155 10%	112 8%	23 10%	35 9%	99 6%	83 7%	113 7%	52 9%	8 10%	4 2%								
Having a career that my family or friends value	255 7%	90 7%	96 8%	62 7%	144 6%	75 9%	28 10%	107 7%	73 8%	59 7%	181 8%	119 10%	16 9%	33 7%	11 7%	80 7%	31 9%	36 9%	41 7%	33 VWX	38 7%	22 7%	56 7%	46 7%	158 8%	28 9%	164 9%	117 12%	29 9%	34 5%	77 7%	77 8%	120 7%	43 5%	4 6%	10								
None of these	33 1%	8 1%	15 1%	8 1%	15 1%	5 1%	10 2%	14 1%	6 2%	16 1%	7 *	1 *	4 1%	- 1%	10 1%	2 *	2 1%	2 *	2 *	- 1%	1 *	2 *	4 1%	16 1%	2 1%	16 1%	10 1%	- 1%	2 *	14 1%	8 1%	9 1%	6 1%	7 9%	2 1%	48								
Don't Know	61 2%	14 1%	15 1%	7 1%	18 1%	15 3%	3 1%	13 1%	17 2%	4 1%	22 1%	17 1%	2 1%	1 1%	- 1%	9 1%	3 1%	5 1%	4 1%	6 1%	4 1%	3 1%	7 4%	4 1%	16 1%	2 1%	19 1%	15 2%	4 *	2 *	7 *	6 1%	9 1%	11 2%	4 5%	31 17%								
Net Good in the world/others' lives	1063 30%	379 30%	387 32%	264 29%	685 30%	246 31%	92 33%	487 31%	247 28%	274 32%	776 31%	477 31%	42 27%	113 30%	48 31%	374 31%	113 33%	123 30%	138 29%	114 31%	100 31%	91 29%	238 31%	198 29%	741 31%	113 34%	960 31%	421 31%	85 35%	109 28%	472 31%	390 31%	467 31%	179 30%	19 23%	48 26%								
Net Financial/Career	2512 72%	892 71%	866 72%	683 74%	1707 75%	546 74%	177 63%	1156 74%	603 69%	629 74%	1853 73%	1089 71%	109 68%	268 71%	106 68%	882 73%	239 69%	288 70%	365 73%	274 73%	226 70%	237 75%	576 75%	514 75%	1749 Z	215 Z	1295 *	998 *	169 39%	282 57%	1136 57%	817 53%	1128 53%	418 48%	46 36%	104 50%								
Net Personal satisfaction	1798 51%	634 51%	639 53%	490 53%	1203 53%	411 51%	128 46%	852 54%	429 49%	426 50%	1384 55%	818 53%	65 41%	175 46%	70 45%	649 54%	172 50%	189 46%	217 45%	184 49%	139 43%	158 50%	404 53%	358 53%	1291 Z	151 Z	883 C	677 C	93 abc	223 abc	862 i	598 i	795 i	286 i	29 *	91 i								
Net Family	1882 54%	665 53%	670 56%	497 54%	1220 54%	443 55%	148 53%	838 54%	468 54%	465 55%	1407 55%	817 53%	82 51%	204 54%	89 57%	624 52%	185 54%	205 50%	225 47%	187 50%	148 46%	149 48%	394 51%	320 53%	1262 55%	185 50%	910 51%	699 50%	121 50%	191 49%	915 abcd	596 j	847 q	334 q	34 *	70 39%								

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Overview: [Download](#)
Columns: 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,b,c,d,e,f,g,h,i,j Minimum Base: 300** Small Base: 100**
Columns: Means (15%): 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,b,c,d,e,f,g,h,i,j Minimum Base: 300** Small Base: 300**

19-023393-01 -
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Financial Wellbeing Survey
All adults aged 18 - 25

Q9. Would you consider starting your own business in the future?
All Adults aged 18-25

		Gender		Age		Employment status					Studying/Not Studying		Country								Living Situation			
	Total	Male	Female	18-21	22-25	Full-time	Part-time	Self-Employed	Any working	Not working	Studying	Not Studying	Hungary	Spain	Czech Republic	Romania	Lithuania	Poland	Mexico	Living alone	Living with housemates	Living with partner/own children	Living with family (siblings, parents, extended family)	
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	
Unweighted base	3500	1634	1866	1715	1785	1044	295	123	1472	2028	1498	2002	500	500	500	500	500	500	500	235	323	1311	1968	
Weighted base	3500	1785	1715	1733	1767	942	277	114	1342	2158	1551	1949	500	500	500	500	500	500	500	239	320	1257	2021	
Yes	1130 32%	599 34%	531 31%	590 34% E	540 31%	358 38% GU	79 29%	45 39% GJ	488 36% GJ	642 30%	458 30%	671 34% K	141 28% NR	79 16%	122 24% N	267 53% MNOQR	169 34% NOR	106 21% N	246 49% MNOQR	84 35%	103 32%	448 36% W	634 31%	
Maybe	1513 43%	786 44%	728 42%	768 44%	746 42%	384 41% H	137 50% FHI	33 29%	554 41% H	959 44% H	709 46% L	805 41%	210 42%	220 44%	204 41%	190 38%	239 48% OPS	249 50% MOPS	202 40%	97 41%	148 46%	515 41%	891 44%	
No	593 17%	258 14%	335 20% B	246 14%	347 20% D	148 16% HI	34 12%	7 6%	189 14% H	404 19% FGHI	280 18%	313 16%	109 22% PQS	158 32% MPQRS	147 29% MPQRS	23 5%	47 9% PS	92 18% PQS	17 3%	37 16%	53 17%	198 16%	351 17%	
I already run my own business	82 2%	58 3% C	24 1%	31 2%	51 3% D	14 2%	10 4% FJ	25 22% FGIJ	53 4% FJ	29 1%	20 1%	62 3% K	18 4% P	10 2%	12 2%	6 1%	17 3% P	9 2%	10 2%	4 2%	3 1%	49 4% UW	32 2%	
Don't Know	182 5%	85 5%	97 6%	99 6%	83 5%	37 4%	17 6%	4 3%	58 4%	124 6% F	85 5%	97 5%	22 4%	34 7% OP	15 3%	14 3%	27 5%	45 9% MOPQS	25 5%	17 7% V	13 4%	47 4%	112 6% V	

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Overlap formulae used

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

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Financial Wellbeing Survey
All adults aged 18 - 25

Q9. Would you consider starting your own business in the future?
All Adults aged 18-25

		Financial situation compared to 12M ago				Financial situation expected in next 12M			Financial situation compared to parent(s)/guardian(s)			Financial Services - Currently Hold							Financial Services - Considering in next 12M							Confidence in managing personal finances		Formal education or training on managing personal finances					Starting own business				
	Total	Stronger	Same	Weaker	Stronger	Same	Weaker	Better	Same	Worse	Current Account	Credit Card	Mortgage	Personal Loan	Student Loans	Savings Account	Investments	Current Account	Credit Card	Mortgage	Personal Loan	Student Loans	Savings Account	Investments	Confident	Not Confident	Ever	During Education	At Workplace	Other Setting	Never	Yes	Maybe	No	Already run	Don't Know	
	(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)	
Unweighted base	3500	1258	1184	942	2273	818	271	1588	869	844	2570	1538	161	381	159	1227	349	397	468	391	327	315	771	682	2374	332	1812	1371	241	391	1534	1124	1509	604	81	182	
Weighted base	3500	1254	1197	925	2268	801	281	1571	874	847	2536	1532	160	379	155	1212	344	409	479	374	322	314	768	685	2362	335	1818	1374	240	391	1525	1130	1513	593	82	182	
Yes	1130 32%	443 35% C	326 27%	334 36% C	809 36% FG	211 26%	79 28%	569 36% U	272 31%	236 28%	809 32%	513 33%	62 39%	157 41% KLP	58 38%	409 34%	145 42% KLP	163 40%	188 39%	137 37%	134 42% W	127 41%	272 35%	308 46% STW	855 36% Z	97 29%	677 37% e	514 37% e	96 40% e	152 39% e	424 28%	1130 100% ghij	- -	- -	- -	- *	
Maybe	1513 43%	548 44%	543 45% D	377 41%	991 44%	344 43%	126 45%	660 42%	394 45%	392 46% H	1097 43% NQ	666 43% NQ	60 37%	140 37%	62 40%	501 41% Q	116 34%	163 40%	210 44%	168 45%	140 44%	142 45%	355 46% RX	286 42%	1001 42%	151 45%	800 44%	600 44%	100 41%	176 45%	659 43%	- -	1513 100% thj	- -	- -	- *	
No	593 17%	186 15%	235 20% BO	148 16%	326 14%	183 23% E	51 18%	229 15%	145 17%	173 20% H	458 18% LN	252 16%	25 16%	52 14%	24 16%	220 18% N	54 16%	52 13% SX	41 9%	43 12% X	28 9%	31 10%	88 11% X	55 8%	357 15%	62 18%	235 13%	181 13%	31 13%	42 11%	330 22% abcd	- -	- -	593 100% fghj	- -	- *	
I already run my own business	82 2%	30 2%	24 2%	23 2%	56 2%	15 2%	6 2%	42 3% J	22 3%	12 1%	60 2%	29 2%	6 4%	10 3%	6 4%	34 3% L	22 6% KLNP	13 3% W	19 4% W	13 3% W	10 3% W	6 2%	10 1%	15 2%	62 3%	7 2%	47 3%	37 3%	4 2%	11 3%	28 2%	- -	- -	- -	82 100% fghi*	- -	
Don't Know	182 5%	47 4%	70 6% B	44 5%	86 4%	48 6% E	18 7% E	72 5% E	40 5%	34 4%	112 4% Q	71 5% Q	7 4%	20 5% Q	4 3%	49 4% Q	6 2%	19 5%	21 4%	13 3%	11 3%	7 2%	43 6% VX	20 3%	87 4%	18 5%	59 3%	42 3%	10 4%	10 3%	83 5% abcd	- -	- -	- -	- *	182 100% fghi	

Overlap formulae used

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

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

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19-023393-01 -
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Financial Wellbeing Survey
All adults aged 18 - 25

Q10. To what extent do you agree or disagree with the following statements? - Summary
All Adults aged 18-25

	Q10. To what extent do you agree or disagree with the following statements?		
	My generation is more entrepreneurial than previous generations	In today's society there are more barriers to be entrepreneurial than there were in the past	Access to finance limits my opportunities to be more entrepreneurial
	(A)	(B)	(C)
Unweighted base	3500	3500	3500
Weighted base	3500	3500	3500
Strongly agree (5)	654 19%	764 22% A	741 21% A
Tend to agree (4)	1162 33% BC	1059 30%	1066 30%
Neither agree nor disagree (3)	985 28% B	757 22%	945 27% B
Tend to disagree (2)	407 12% C	520 15% AC	338 10%
Strongly disagree (1)	153 4%	223 6% AC	150 4%
Don't know	139 4%	177 5% A	260 7% AB

Net Agree	1816 52%	1823 52%	1807 52%
Net Disagree	559 16% C	743 21% AC	488 14%

Mean	3.52	3.49	3.59 AB
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nents of the international quality standard for market research, ISO 20252 and with the Ipsos MORI Terms and Conditions.

Overlap formulae used
ColumnProportions (5%): A/B/C Minimum Base: 30***) Small Base: 100**)
ColumnMeans (5%): A/B/C Minimum Base: 30***) Small Base: 100**)

19-023393-01 -
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Financial Wellbeing Survey
All adults aged 18 - 25

Q10. To what extent do you agree or disagree with the following statements? - My generation is more entrepreneurial than previous generations
All Adults aged 18-25

	Gender			Age		Employment status					Studying/Not Studying		Country							Living Situation			
	Total (A)	Male (B)	Female (C)	18-21 (D)	22-25 (E)	Full-time (F)	Part-time (G)	Self-Employed (H)	Any working (I)	Not working (J)	Studying (K)	Not Studying (L)	Hungary (M)	Spain (N)	Czech Republic (O)	Romania (P)	Lithuania (Q)	Poland (R)	Mexico (S)	Living alone (T)	Living with housemates (U)	Living with partner/own children (V)	Living with family (siblings, parents, extended family) (W)
Unweighted base	3500	1634	1866	1715	1785	1044	295	123	1472	2028	1498	2002	500	500	500	500	500	500	500	235	323	1311	1968
Weighted base	3500	1785	1715	1733	1767	942	277	114	1342	2158	1551	1949	500	500	500	500	500	500	500	239	320	1257	2021
Strongly agree (5)	654 19%	332 19%	322 19%	333 19%	322 18%	192 20%	54 19%	29 26%	277 21%	377 17%	279 18%	375 19%	88 18%	60 12%	102 20%	124 22%	111 22%	87 17%	82 16%	63 26%	57 18%	244 19%	356 18%
Tend to agree (4)	1162 33%	549 31%	613 36%	561 32%	601 34%	324 34%	84 30%	29 25%	440 33%	722 33%	566 36%	596 31%	136 27%	153 31%	194 39%	182 36%	175 35%	174 35%	148 30%	59 25%	119 37%	425 34%	673 33%
Neither agree nor disagree (3)	985 28%	504 28%	481 28%	484 28%	501 28%	240 26%	93 34%	34 30%	371 28%	615 28%	410 26%	575 30%	142 28%	171 34%	108 22%	119 24%	132 26%	136 27%	178 36%	55 23%	85 27%	330 26%	608 30%
Tend to disagree (2)	407 12%	225 13%	182 11%	202 12%	205 12%	120 13%	25 9%	13 11%	159 12%	247 11%	184 12%	222 11%	82 16%	69 14%	72 14%	37 7%	35 7%	71 14%	42 8%	20 8%	38 12%	152 12%	234 12%
Strongly disagree (1)	153 4%	90 5%	62 4%	83 5%	69 4%	43 5%	13 5%	6 5%	62 5%	91 4%	59 4%	94 5%	33 7%	26 5%	18 4%	12 2%	23 5%	15 3%	25 5%	20 8%	12 4%	66 5%	71 4%
Don't know	139 4%	85 5%	55 3%	71 4%	68 4%	23 2%	8 3%	3 2%	33 2%	106 5%	54 3%	86 4%	20 4%	22 4%	7 1%	25 5%	25 5%	18 4%	24 5%	22 9%	7 2%	41 3%	78 4%

Net Agree	1816 52%	881 49%	935 54%	893 52%	923 52%	516 55%	138 50%	58 51%	717 53%	1099 51%	844 54%	971 50%	224 45%	213 43%	296 59%	307 61%	285 57%	261 52%	231 46%	122 51%	177 55%	669 53%	1029 51%
Net Disagree	559 16%	315 18%	244 14%	285 16%	274 16%	162 17%	38 14%	19 17%	221 16%	338 16%	243 16%	316 16%	115 23%	95 19%	90 18%	50 10%	58 12%	86 17%	67 13%	40 17%	50 16%	218 17%	305 15%

Mean	3.52	3.48	3.57 B	3.52	3.53	3.55	3.52	3.56	3.54	3.51	3.55	3.50	3.34	3.32	3.59 MN	3.78 MNORS	3.66 MNS	3.51 MN	3.46 N	3.58	3.55	3.52	3.52
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Overlap formulae used
ColumnProportions (5%): A,B/C,D,E,F,G,H,I/J,K,L,M/N/O/P/Q/R/S,T,U/V/W Minimum Base: 30(**) Small Base: 10Q(*)
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 Minimum Base: 30(**) Small Base: 10Q(*)

19-023393-01 -
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Financial Wellbeing Survey
All adults aged 18 - 25

Q10. To what extent do you agree or disagree with the following statements? - My generation is more entrepreneurial than previous generations
All Adults aged 18-25

		Financial situation compared to 12M ago				Financial situation expected in next 12M			Financial situation compared to parent(s)/guardian(s)				Financial Services - Currently Hold										Financial Services - Considering in next 12M										Confidence in managing personal finances		Formal education or training on managing personal finances						Starting own business				
		Total	Stronger	Same	Weaker	Stronger	Same	Weaker	Better	Same	Worse	Current Account	Credit Card	Mortgage	Personal Loan	Student Loans	Savings Account	Investments	Current Account	Credit Card	Mortgage	Personal Loan	Student Loans	Savings Account	Investments	Confident	Not Confident	Ever	During Education	At Workplace	Other Setting	Never	Yes	Maybe	No	Already run	Don't Know								
		(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)								
Unweighted base		3500	1258	1184	942	2273	818	271	1588	869	844	2570	1538	161	381	159	1227	349	397	468	391	327	315	771	682	2374	332	1812	1371	241	391	1534	1124	1509	604	81	182								
Weighted base		3500	1254	1197	925	2268	801	281	1571	874	847	2536	1532	160	379	155	1212	344	409	479	374	322	314	768	685	2362	335	1818	1374	240	391	1525	1130	1513	593	82	182								
Strongly agree (5)		654 19%	271 22% C	184 15%	180 19% C	455 20% F	120 15%	54 19%	372 24% U	124 14%	140 16%	504 20%	308 20%	32 20%	89 23%	35 23%	238 20%	75 22%	81 20%	93 19%	78 21%	58 18%	64 20%	143 19%	162 24% UW	516 22% Z	54 16% Z	395 22% e	322 23% ae	45 19%	81 21% e	239 16%	328 29% ghij	227 15%	70 12% j	11 14% *	18 10%								
Tend to agree (4)		1162 33%	420 34%	422 35%	300 32%	802 35% G	258 32% G	68 24%	586 37% U	249 29%	275 32%	899 35% NPQ	525 34% N	46 29%	101 27%	47 31%	402 33% N	102 30%	117 29%	160 33%	131 35% R	122 38% RV	91 29%	278 36% RV	225 33%	829 35% Z	95 28%	623 34%	479 35%	72 30%	140 36%	509 33%	361 32% j	558 37% fhj	185 31% j	23 28% *	35 19%								
Neither agree nor disagree (3)		985 28%	333 27%	364 30% B	256 28%	606 27% E	264 33% E	75 27%	356 23% HU	317 36% H	254 30% H	665 26%	422 28%	45 28%	120 32% K	43 28%	352 29% K	95 28%	139 34% TUWX	139 29%	96 26%	87 27%	111 35% STUWX	213 28%	180 26%	626 26%	81 24%	481 26% b	346 25%	76 32% b	103 26%	460 30% ab	242 21%	472 31% f	185 31% f	32 38% f*	55 30% f								
Tend to disagree (2)		407 12%	140 11%	135 11%	118 13%	262 12% G	88 11% G	43 15%	160 10% G	111 13% G	107 13%	291 11%	167 11%	16 10%	37 10%	18 12%	139 11%	47 14%	45 11%	51 11%	47 13%	30 9%	33 10%	88 11%	78 11%	242 10% Y	63 19% Y	211 12% Y	151 11%	30 13%	48 12%	182 12%	116 10% Y	171 11% Y	87 15% fg	13 16% *	19 10%								
Strongly disagree (1)		153 4%	51 4%	50 4%	45 5%	79 3% E	42 5% E	25 9% EF	58 4% EF	37 4%	49 6% H	109 4% KLNO	70 5% KLNO	11 7%	23 6%	8 5%	51 4% KLNO	20 6%	17 4% KLNO	21 4% KLNO	17 5% KLNO	14 4% KLNO	13 4%	25 3% KLNO	30 4% KLNO	84 4% KLNO	31 9% Y	70 4% KLNO	52 4% KLNO	13 5% d	9 2% KLNO	76 5% d	54 5% KLNO	53 3% KLNO	35 6% g	4 5% *	8 4%								
Don't know		139 4%	38 3%	43 4%	27 3%	65 3% E	29 4% E	15 5% E	40 3% E	35 4% H	22 3% E	68 3% KLNO	39 3% KLNO	9 6% KLNO	9 2% KLNO	2 2% KLNO	30 2% KLNO	6 2% KLNO	10 2% KLNO	16 3% VX	5 1% KLNO	10 3% KLNO	4 1% KLNO	21 3% X	10 1% KLNO	65 3% KLNO	10 3% KLNO	38 2% KLNO	24 2% KLNO	4 2% KLNO	11 3% KLNO	59 4% ab	28 3% KLNO	32 2% KLNO	31 5% fgi	- - *	47 26% fghi								
Net Agree		1816 52%	691 55% C	605 51%	480 52%	1257 55% FG	378 47%	123 44%	957 61% U	373 43%	414 49% I	1403 55% NP	833 54%	79 49%	190 50%	83 54%	640 53%	177 51%	198 48%	253 53%	209 56% R	180 56% RV	154 49%	421 55% R	387 57% RV	1345 57% Z	149 45%	1018 56% ce	801 58% ace	117 49%	221 56% e	748 49%	689 61% ghij	785 52% hj	255 43% j	34 41% *	53 29%								
Net Disagree		559 16%	191 15%	185 15%	163 18%	341 15% E	130 16% E	67 24% EF	218 14% E	148 17% E	157 18% H	400 16% KLNO	237 15% KLNO	27 17%	60 16% KLNO	26 17%	190 16% KLNO	66 19%	62 15%	71 15%	64 17%	44 14%	46 15%	112 15% KLNO	108 16% KLNO	326 14% KLNO	94 28% Y	281 15% KLNO	203 15% KLNO	43 18% KLNO	57 14% KLNO	258 17% KLNO	170 15% KLNO	224 15% KLNO	122 21% fg	17 20% *	27 15%								
Mean		3.52	3.59 C	3.48	3.50	3.59 FG	3.42	3.32	3.69 U	3.37	3.42	3.57	3.56	3.49	3.53	3.55	3.54	3.49	3.50	3.55	3.56	3.58	3.51	3.57	3.61	3.63 Z	3.24	3.60 ce	3.64 ace	3.45	3.62 e	3.45	3.72 ghij	3.50 hj	3.30	3.30 *	3.26 *								

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

19-023393-01 -
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Financial Wellbeing Survey
All adults aged 18 - 25

Q10. To what extent do you agree or disagree with the following statements? - In today's society there are more barriers to be entrepreneurial than there were in the past
All Adults aged 18-25

	Gender			Age		Employment status					Studying/Not Studying		Country							Living Situation			
	Total (A)	Male (B)	Female (C)	18-21 (D)	22-25 (E)	Full-time (F)	Part-time (G)	Self-Employed (H)	Any working (I)	Not working (J)	Studying (K)	Not Studying (L)	Hungary (M)	Spain (N)	Czech Republic (O)	Romania (P)	Lithuania (Q)	Poland (R)	Mexico (S)	Living alone (T)	Living with housemates (U)	Living with partner/own children (V)	Living with family (siblings, parents, extended family) (W)
Unweighted base	3500	1634	1866	1715	1785	1044	295	123	1472	2028	1498	2002	500	500	500	500	500	500	500	235	323	1311	1968
Weighted base	3500	1785	1715	1733	1767	942	277	114	1342	2158	1551	1949	500	500	500	500	500	500	500	239	320	1257	2021
Strongly agree (5)	764 22%	393 22%	371 22%	393 23%	371 21%	210 22%	48 17%	30 26% G	290 22% G	474 22%	324 21%	440 23%	111 22% S	104 21% S	93 19%	160 32% MNOQS	89 26% NOQS	131 26% NOQS	76 15%	63 27% W	66 21%	295 23% W	408 20%
Tend to agree (4)	1059 30%	521 29%	539 31%	534 31%	526 30%	286 30%	81 29%	30 26%	401 30%	658 31%	487 31%	573 29%	142 28%	158 32% S	149 30% S	175 35% MQS	136 30% MQS	180 27% MQQS	120 24%	53 22%	104 32% T	388 31% T	634 31% T
Neither agree nor disagree (3)	757 22%	381 21%	376 22%	338 19%	419 24% D	221 24% J	72 26% J	24 21%	319 24% J	438 20%	310 20%	447 23% K	116 23% P	102 20%	109 22%	85 17% P	120 24% P	95 19% P	130 26% NPR	39 16%	76 24% T	286 23% Y	427 21%
Tend to disagree (2)	520 15%	266 15%	254 15%	260 15%	260 15%	128 14%	40 14%	17 15%	186 14%	335 16%	261 17% L	259 13%	73 15% P	69 14% P	98 20% MNPR	43 9%	87 17% P	68 14% P	82 16% P	40 17%	41 13%	166 13%	314 16%
Strongly disagree (1)	223 6%	139 8% C	84 5%	116 7%	107 6%	60 6%	30 11% FUJ	7 7% F	97 7% F	125 6%	95 6%	128 7%	23 5%	39 8% PR	26 5%	14 3%	37 7% PR	13 3% PR	71 14% MNOQPR	23 10%	17 5%	77 6%	131 6%
Don't know	177 5%	85 5%	91 5%	93 5%	84 5%	36 4%	7 2%	5 4%	49 4%	128 6% FGI	75 5%	102 5%	34 7% R	28 6% R	25 5%	24 5%	32 6% R	13 3% R	20 4%	21 9% VW	15 5%	45 4%	107 5% V

Net Agree	1823 52%	914 51%	910 53%	927 53%	897 51%	496 53%	128 46%	60 53%	691 51%	1132 52%	810 52%	1013 52%	253 51% S	262 52% QS	242 48% S	334 67% MNOQS	225 45%	311 62% MNOQS	196 39%	117 49%	170 53%	683 54%	1042 52%
Net Disagree	743 21%	405 23% C	338 20%	376 22%	367 21%	188 20%	70 25%	25 22%	283 21%	460 21%	356 23% L	387 20%	96 19% P	108 22% PR	124 25% MPR	57 11%	123 25% PR	81 16% P	153 31% MNOQPR	62 26% UV	58 18%	243 19%	445 22%

Mean	3.49	3.45	3.53	3.50	3.47	3.50 G	3.28	3.53	3.46 G	3.50 G	3.46	3.51	3.53 QS	3.47 S	3.39 S	3.89 MNOQRS	3.33 S	3.71 MNOQS	3.10	3.44	3.53	3.54 W	3.46
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This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos MORI Terms and Conditions.

Overlap formulae used
ColumnProportions (5%): A,B/C,D,E,F,G,H,I/J,K,L,M/N/O/P/Q/R/S,T,U/V/W Minimum Base: 30(**) Small Base: 10Q(*)
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 Minimum Base: 30(**) Small Base: 10Q(*)

19-023393-01 -
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Financial Wellbeing Survey
All adults aged 18 - 25

Q10. To what extent do you agree or disagree with the following statements? - In today's society there are more barriers to be entrepreneurial than there were in the past
All Adults aged 18-25

		Financial situation compared to 12M ago				Financial situation expected in next 12M			Financial situation compared to parent(s)/guardian(s)			Financial Services - Currently Hold							Financial Services - Considering in next 12M							Confidence in managing personal finances		Formal education or training on managing personal finances					Starting own business				
		Total	Stronger	Same	Weaker	Stronger	Same	Weaker	Better	Same	Worse	Current Account	Credit Card	Mortgage	Personal Loan	Student Loans	Savings Account	Investments	Current Account	Credit Card	Mortgage	Personal Loan	Student Loans	Savings Account	Investments	Confident	Not Confident	Ever	During Education	At Workplace	Other Setting	Never	Yes	Maybe	No	Already run	Don't Know
		(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)
Unweighted base		3500	1258	1184	942	2273	818	271	1588	869	844	2570	1538	161	381	159	1227	349	397	468	391	327	315	771	682	2374	332	1812	1371	241	391	1534	1124	1509	604	81	182
Weighted base		3500	1254	1197	925	2268	801	281	1571	874	847	2536	1532	160	379	155	1212	344	409	479	374	322	314	768	685	2362	335	1818	1374	240	391	1525	1130	1513	593	82	182
Strongly agree (5)		764 22%	296 24% C	235 20%	203 22%	481 21%	173 22%	77 28% E	334 21%	188 22%	207 24%	566 22%	381 25% KP	38 24%	91 24%	43 28%	259 21%	89 26% P	89 22%	100 21%	101 27% SUVWX	67 21%	58 18%	160 21%	146 21%	522 22%	75 22%	401 22%	303 22%	52 21%	78 20%	335 22%	307 27% ghj	292 19% j	124 21% j	18 22% *	23 13%
Tend to agree (4)		1059 30%	381 30%	393 33% D	260 28%	715 32%	235 29%	80 28%	490 31%	244 28%	284 34% I	799 32%	488 32%	43 27%	115 30%	43 28%	407 34% Q	98 28%	115 28%	139 29%	102 27%	104 32%	94 30%	221 29%	213 31%	730 31%	113 34%	550 30%	401 29%	70 29%	131 34%	475 31%	317 28%	506 33% fj	174 29%	19 23% *	43 24%
Neither agree nor disagree (3)		757 22%	270 22%	273 23%	192 21%	482 21%	200 25% EG	47 17%	338 22%	210 24% J	161 19%	548 22% L	295 19%	35 22%	82 22%	29 19%	243 20%	67 19%	90 22%	92 19%	80 21%	79 24% S	73 23%	164 21%	138 20%	510 22% Z	48 14%	396 22%	292 21%	62 26%	91 23%	331 22%	208 18%	361 24% r	131 22%	18 21% *	39 22%
Tend to disagree (2)		520 15%	169 13%	177 15%	166 18% B	344 15%	122 15%	44 16%	246 16%	132 15%	113 13%	382 15%	229 15%	24 15%	46 12%	23 15%	180 15%	54 16%	70 17%	82 17%	56 15%	44 14%	58 19%	132 17%	127 19% U	357 15%	51 15%	280 15%	226 16% a	33 14%	53 14%	227 15%	167 15%	235 16%	83 14%	17 20% j*	18 10%
Strongly disagree (1)		223 6%	84 7%	63 5%	68 7%	154 7%	42 5%	18 6%	111 7%	58 7%	43 5%	140 6%	83 5%	13 8%	36 9% KL	12 8%	84 7% KL	26 8%	32 8%	49 10% TUVWX	24 6%	17 5%	21 7%	56 7%	40 6%	153 6%	28 8%	134 7% e	105 8% e	17 7%	30 8%	82 5%	96 8% gh	75 5%	33 6%	8 10% *	11 6%
Don't know		177 5%	54 4%	56 5%	36 4%	92 4%	30 4%	15 5%	53 3%	42 5%	39 5%	99 4%	56 4%	8 5%	9 2%	5 3%	40 3%	10 3%	13 3%	18 4%	12 3%	11 3%	10 3%	35 5%	21 3%	89 4%	21 6% Y	57 3%	48 3%	6 2%	8 2%	74 5% ad	35 3%	45 3%	47 8% fg	3 3% *	47 26% fghi
Net Agree		1823 52%	677 54%	628 52%	463 50%	1196 53%	408 51%	157 56%	824 52%	432 49%	491 58% HI	1366 54%	869 57% K	81 50%	206 54%	86 56%	666 55%	187 54%	204 50%	239 50%	203 54%	171 53%	152 48%	381 50%	360 53%	1253 53%	188 56%	951 52%	704 51%	122 51%	209 54%	810 53%	624 55% J	798 53% J	298 50% J	37 46% *	66 36%
Net Disagree		743 21%	253 20%	240 20%	233 25% BC	498 22%	163 20%	62 22%	357 23% J	190 22%	156 18%	523 21%	312 20%	37 23%	82 22%	35 22%	264 22%	80 23%	102 25% U	131 27% TU	79 21%	61 19%	79 25% U	188 24% U	167 24% U	510 22%	78 23%	413 23%	331 24% ae	50 21%	83 21%	310 20%	263 23% j	310 20%	116 20%	25 30% hj*	29 16%
Mean		3.49	3.53 D	3.49	3.41	3.47	3.49	3.58	3.45	3.45	3.62 HI	3.52	3.58 KP	3.45	3.48	3.55	3.49	3.51	3.40	3.34	3.56 SVW	3.52 S	3.36	3.41	3.45	3.49	3.50	3.46	3.43	3.45	3.45	3.52	3.52	3.48	3.50	3.29 *	3.36 *

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

19-023393-01 -
INTERNAL/CLIENT USE ONLY
Financial Wellbeing Survey
All adults aged 18 - 25

Q10. To what extent do you agree or disagree with the following statements? - Access to finance limits my opportunities to be more entrepreneurial
All Adults aged 18-25

	Gender			Age		Employment status					Studying/Not Studying		Country							Living Situation			
	Total (A)	Male (B)	Female (C)	18-21 (D)	22-25 (E)	Full-time (F)	Part-time (G)	Self-Employed (H)	Any working (I)	Not working (J)	Studying (K)	Not Studying (L)	Hungary (M)	Spain (N)	Czech Republic (O)	Romania (P)	Lithuania (Q)	Poland (R)	Mexico (S)	Living alone (T)	Living with housemates (U)	Living with partner/own children (V)	Living with family (siblings, parents, extended family) (W)
Unweighted base	3500	1634	1866	1715	1785	1044	295	123	1472	2028	1498	2002	500	500	500	500	500	500	500	235	323	1311	1968
Weighted base	3500	1785	1715	1733	1767	942	277	114	1342	2158	1551	1949	500	500	500	500	500	500	500	239	320	1257	2021
Strongly agree (5)	741 21%	364 20%	377 22%	341 20%	400 23%	214 23%	47 17%	23 20%	286 21%	455 21%	298 19%	443 23%	137 27%	104 21%	130 26%	127 25%	81 16%	84 17%	79 16%	64 27%	63 20%	308 24%	382 19%
Tend to agree (4)	1066 30%	523 29%	544 32%	536 31%	530 30%	275 29%	79 29%	33 29%	392 29%	674 31%	494 32%	573 29%	170 34%	140 28%	184 37%	150 30%	130 26%	170 34%	122 24%	52 22%	100 31%	376 30%	642 32%
Neither agree nor disagree (3)	945 27%	499 28%	447 26%	487 28%	459 26%	274 29%	82 30%	31 27%	389 29%	556 26%	425 27%	521 27%	99 20%	160 32%	92 18%	130 26%	156 31%	151 30%	156 31%	51 21%	84 26%	342 27%	557 28%
Tend to disagree (2)	338 10%	184 10%	154 9%	153 9%	185 10%	95 10%	30 11%	16 14%	141 11%	197 9%	153 10%	185 9%	46 9%	35 7%	58 12%	40 8%	53 11%	51 10%	54 11%	26 11%	44 14%	124 10%	182 9%
Strongly disagree (1)	150 4%	84 5%	66 4%	89 5%	61 3%	38 4%	24 9%	7 6%	69 5%	81 4%	59 4%	91 5%	14 3%	16 3%	21 4%	18 4%	15 3%	13 3%	53 11%	16 7%	11 3%	42 3%	96 5%
Don't know	260 7%	132 7%	127 7%	128 7%	132 7%	46 5%	15 5%	3 3%	65 5%	195 9%	123 8%	137 7%	34 7%	45 9%	15 3%	34 7%	66 13%	31 6%	34 7%	30 13%	18 6%	65 5%	162 8%

Net Agree	1807 52%	887 50%	921 54%	877 51%	930 53%	489 52%	126 46%	56 49%	678 51%	1129 52%	791 51%	1016 52%	307 61%	244 49%	314 63%	277 55%	210 42%	254 51%	202 40%	116 49%	163 51%	684 54%	1024 51%
Net Disagree	488 14%	267 15%	220 13%	242 14%	246 14%	133 14%	54 19%	23 21%	210 16%	278 13%	212 14%	275 14%	60 12%	51 10%	79 16%	58 12%	68 14%	64 13%	108 22%	42 18%	54 17%	167 13%	278 14%

Mean	3.59	3.54	3.64	3.55	3.63	3.60	3.36	3.44	3.54	3.62	3.57	3.60	3.80	3.62	3.71	3.70	3.48	3.55	3.26	3.59	3.53	3.66	3.56
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Overlap formulae used
ColumnProportions (5%): A,B/C,D,E,F,G,H/I/J,K,L,M/N/O/P/Q/R/S,T,U/V/W Minimum Base: 30(**) Small Base: 10Q(*)
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 Minimum Base: 30(**) Small Base: 10Q(*)

19-023393-01 -
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Financial Wellbeing Survey
All adults aged 18 - 25

Q10. To what extent do you agree or disagree with the following statements? - Access to finance limits my opportunities to be more entrepreneurial
All Adults aged 18-25

	Financial situation compared to 12M ago				Financial situation expected in next 12M			Financial situation compared to parent(s)/guardian(s)				Financial Services - Currently Hold							Financial Services - Considering in next 12M							Confidence in managing personal finances		Formal education or training on managing personal finances					Starting own business				
	Total (A)	Stronger (B)	Same (C)	Weaker (D)	Stronger (E)	Same (F)	Weaker (G)	Better (H)	Same (I)	Worse (J)	Current Account (K)	Credit Card (L)	Mortgage (M)	Personal Loan (N)	Student Loans (O)	Savings Account (P)	Investments (Q)	Current Account (R)	Credit Card (S)	Mortgage (T)	Personal Loan (U)	Student Loans (V)	Savings Account (W)	Investments (X)	Confident (Y)	Not Confident (Z)	Ever (a)	During Education (b)	At Workplace (c)	Other Setting (d)	Never (e)	Yes (f)	Maybe (g)	No (h)	Already run (i)	Don't Know (j)	
Unweighted base	3500	1258	1184	942	2273	818	271	1588	869	844	2570	1538	161	381	159	1227	349	397	468	391	327	315	771	682	2374	332	1812	1371	241	391	1534	1124	1509	604	81	182	
Weighted base	3500	1254	1197	925	2268	801	281	1571	874	847	2536	1532	160	379	155	1212	344	409	479	374	322	314	768	685	2362	335	1818	1374	240	391	1525	1130	1513	593	82	182	
Strongly agree (5)	741	298	229	197	487	151	69	336	162	211	564	355	38	111	40	230	75	73	78	86	79	66	171	139	500	101	366	275	52	78	350	298	295	112	13	23	
	21%	24% C	19%	21%	21%	19%	25%	21%	19%	25% I	22% P	23% P	23%	29% KL PQ	26% P	19%	22%	18%	16%	23% S	24% RS	21%	22%	20%	21%	30% Y	20%	20%	22%	20%	23%	26% ghij	20%	19%	16%	13%	
Tend to agree (4)	1066	390	369	287	734	235	79	497	258	272	835	476	39	110	39	399	119	123	136	113	102	106	251	215	743	91	576	446	63	114	462	347	494	166	20	39	
	30%	31%	31%	31%	32%	29%	28%	32%	30%	32%	33% MO	31%	29	29%	25%	33% M	35% MO	30%	28%	113	30%	32%	34%	251	215	31%	27%	32%	32%	63	26%	29%	31%	33%	28%	20	39
Neither agree nor disagree (3)	945	321	371	232	605	249	59	418	272	208	653	414	45	86	42	349	78	125	149	100	81	86	191	198	642	66	494	371	71	112	413	268	440	165	25	48	
	27%	26% BO	31%	25%	27%	31% EG	21%	27%	31% HI	25%	26%	27%	28%	23%	27%	29% KNQ	23%	31% W	31% UW	27%	25%	27%	25%	29%	27%	20%	27%	27%	30%	29%	27%	24%	29%	28%	30%	26%	
Tend to disagree (2)	338	110	119	99	226	78	26	157	87	76	247	138	22	44	21	121	40	41	56	42	33	30	83	74	234	32	200	143	33	49	126	106	151	57	16	9	
	10%	9%	10%	11%	10%	10%	9%	10%	10%	9%	10%	9%	13%	12%	13%	10%	12%	10%	12%	11%	10%	9%	11%	74	10%	9%	11%	10%	14%	13%	8%	9%	10%	10%	19%	5%	
Strongly disagree (1)	150	50	43	53	91	33	23	70	37	33	90	66	7	13	5	62	12	25	37	16	15	17	34	39	107	15	100	77	10	23	48	62	53	25	5	4	
	4%	4%	4%	6% C	4%	4%	8% EF	4%	4%	4%	4%	4% K	4%	3%	3%	5% K	3%	6%	8% TW	4%	5%	5%	4%	6%	5%	5%	5% e	6% e	4%	6%	3%	6%	3%	4%	6%	4%	2%
Don't know	260	86	67	56	125	56	24	93	57	46	147	83	10	15	8	50	19	22	22	18	12	9	38	20	136	31	82	63	11	14	126	48	81	68	3	59	
	7%	7%	6%	6%	6%	7%	9% E	6%	7%	5%	6% P	5% P	7%	4%	5%	4%	6%	5% X	5%	5%	4%	3%	5% X	3%	6%	9% Y	4%	5%	5%	4%	8% abd	4%	5%	12%	4%	33%	
Net Agree	1807	688	597	484	1221	386	148	833	421	483	1398	832	76	221	80	629	194	196	214	199	181	172	421	353	1243	192	942	721	115	192	812	645	789	278	33	61	
	52%	55% C	50%	52%	54% F	48%	53%	53% I	48%	57% I	55% P	54%	48%	58% MP	51%	52%	56%	48%	45%	53% S	56% RS	55% RS	55% RS	52% S	53%	57%	52%	52%	48%	49%	53%	57% ghij	52% hj	47% j	41% *	34%	
Net Disagree	488	160	163	153	317	110	49	227	124	109	337	204	29	57	26	184	52	66	93	58	48	47	118	113	341	47	300	220	43	73	174	168	204	82	21	13	
	14%	13%	14%	16% B	14%	14%	18%	14%	14%	13%	13%	13%	18%	15%	17%	15% K	15%	16%	19%	16%	15%	15%	15%	17%	14%	14%	16%	16% e	18% e	18% e	19% e	11%	15% j	14% j	14% j	26% fghj*	7%
Mean	3.59	3.66 CD	3.55	3.55	3.61	3.53	3.56	3.59	3.52	3.69 I	3.64 P	3.63 P	3.52	3.72 P	3.60	3.53	3.63	3.46	3.36	3.59 S	3.63 RS	3.57 S	3.60 RS	3.51 S	3.58	3.76 Y	3.52	3.53	3.49	3.46	3.67 abcd	3.66 i	3.58 i	3.54	3.26 *	3.55 *	

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

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

	Q11. If you had some money left over, after you have paid for bills and/or essentials, how would you use it and how would you be most likely to use it?	
	Most likely	
	Would use	to use
	(A)	(B)
Unweighted base	3500	3500
Weighted base	3500	3500
Savine towards a deposit to rent a house or flat	1026 29% a	125 4%
Saving toward a deposit to buy a house or flat	1445 41% a	351 10%
Saving for a car or other vehicle	1408 42% a	236 7%
Savine for other ourposes	1495 43% a	308 9%
Invest it, e.g. in Equity ISAs, Unit Trusts, Shares, Bonds, Gilt and other investments (excluding Premium Bonds)	1139 33% a	244 7%
Payine off debt earlv	1220 35% a	211 6%
Buy clothes or accessories	1416 40% a	164 5%
Buy personal care products	1194 34% a	115 3%
Travel/put it towards a holiday or to go travelling	1627 46% a	356 10%
Goine out/friehts out	1108 34% a	146 4%
Give it to charity	893 26% a	97 3%
Buy tech related items	1263 36% a	161 5%
Buy items for the home or garden (e.g. home furnishings, plants, etc)	1252 36% a	144 4%
Savine for something else	1312 37% a	235 7%
Don't know	607 17%	607 17%

Net Savings	2405 69% a	1254 36%
Net Buy products	2006 57% a	585 17%

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

Overlap formulae used
ColumnProportions (PA): A/B Minimum Base: 30(*) Small Base: 100(*)
ColumnMeans (PA): A/B Minimum Base: 30(*) Small Base: 100(*)

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Financial Wellbeing Survey
All adults aged 18 - 25

Q11. If you had some money left over, after you have paid for bills and/or essentials, how would you use it and how would you be most likely to use it? - Would use
All Adults aged 18-25

	Gender			Age		Employment status					Studying/Not Studying			Country							Living Situation				
	Total	Male	Female	18-21	22-25	Full-time	Part-time	Self-employed	Any workline	Not workline	Studying (K)	Not Studying (L)	Hungary	Spain	Czech Republic	Romania	Lithuania	Poland	Mexico	Living alone	Living with household	Living with partner/roommates	Living with family (siblings, parents, extended family)		
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)		
Unweighted base	3500	1634	1866	1715	1785	1044	295	123	1472	2028	1498	2002	500	500	500	500	500	500	500	235	323	1311	1968		
Weighted base	3500	1785	1715	1733	1767	942	277	114	1342	2158	1551	1949	500	500	500	500	500	500	500	239	320	1257	2021		
Saving towards a deposit to rent a house or flat	1026 29%	520 29%	506 30%	536 31%	490 28%	274 29%	92 33%	36 31%	404 30%	622 29%	453 29%	573 29%	115 23%	133 27%	161 32%	151 30%	185 37%	124 25%	157 31%	75 31%	97 30%	386 31%	575 28%		
Saving toward a deposit to buy a house or flat	1445 41%	691 39%	754 44%	724 42%	721 41%	396 42%	122 44%	44 38%	564 42%	880 41%	646 42%	799 41%	225 45%	179 36%	229 44%	196 36%	251 49%	165 35%	199 41%	91 39%	129 43%	551 43%	812 42%		
Saving for a car or other vehicle	1458 42%	752 42%	706 41%	751 43%	706 40%	390 41%	128 46%	36 32%	560 42%	898 42%	667 43%	791 41%	249 50%	182 36%	221 44%	178 36%	246 49%	175 35%	207 41%	93 39%	138 43%	543 43%	841 42%		
Savine for other ouroses	1495 43%	768 43%	727 42%	752 43%	744 42%	395 42%	127 46%	51 45%	577 43%	918 44%	685 42%	810 42%	192 38%	216 43%	237 40%	199 40%	228 41%	204 41%	218 44%	96 40%	146 40%	517 41%	869 43%		
Invest it, e.g. in Equity ISAs, Unit Trusts, Shares, Bonds, Gifts and other investments (excluding Premium Bonds)	1139 33%	628 35%	511 30%	564 33%	576 33%	324 34%	97 35%	43 37%	469 35%	670 31%	485 31%	654 34%	232 46%	95 19%	158 32%	168 34%	207 41%	119 24%	161 32%	93 39%	110 34%	443 35%	607 30%		
Payvine off debt earlv	1220 35%	610 34%	610 36%	594 34%	625 35%	353 37%	106 38%	41 36%	503 38%	716 33%	504 33%	715 37%	198 40%	145 29%	178 36%	167 33%	198 40%	134 27%	200 40%	93 39%	106 33%	467 37%	672 33%		
Buy clothes or accessories	1416 40%	694 39%	722 42%	724 42%	692 39%	370 39%	113 41%	35 31%	523 39%	893 41%	654 42%	762 39%	258 52%	168 34%	203 41%	185 37%	204 41%	209 42%	190 38%	97 41%	126 39%	498 40%	817 40%		
Buy personal care products	1194 34%	538 30%	656 38%	614 33%	580 35%	329 35%	105 38%	32 28%	470 35%	724 34%	527 34%	667 34%	163 33%	145 29%	159 32%	167 33%	197 32%	160 41%	203 41%	82 32%	103 36%	452 36%	669 33%		
Travel/put it towards a holiday or to go travelling	1627 46%	794 44%	843 49%	814 47%	813 46%	421 45%	131 47%	48 45%	606 50%	1021 47%	768 44%	809 44%	286 57%	337 47%	272 54%	315 43%	313 47%	205 41%	179 36%	104 44%	100 47%	587 47%	943 47%		
Going out/night's outs	1198 34%	597 33%	601 35%	611 35%	587 33%	317 34%	98 35%	36 32%	455 34%	743 34%	564 36%	634 33%	225 45%	118 24%	185 37%	143 29%	173 35%	208 42%	146 29%	82 34%	125 39%	439 35%	675 33%		
Give it to charity	893 26%	439 25%	455 27%	467 24%	426 24%	239 30%	83 24%	28 26%	353 26%	540 25%	389 25%	504 26%	122 24%	109 22%	103 21%	134 27%	163 25%	125 28%	138 29%	68 29%	92 29%	332 26%	484 24%		
Buy tech related items	1263 36%	725 41%	539 31%	632 36%	631 36%	337 36%	111 40%	37 32%	488 36%	775 36%	582 38%	681 35%	217 43%	169 34%	174 35%	171 34%	187 37%	159 32%	187 37%	102 43%	125 39%	425 34%	731 36%		
Buy items for the home or garden (e.g. home furnishings, plants, etc)	1252 36%	600 34%	652 38%	631 36%	621 35%	349 37%	100 36%	38 33%	492 37%	760 34%	535 37%	717 37%	225 45%	119 24%	221 44%	178 36%	193 39%	140 28%	176 35%	83 35%	111 35%	513 41%	681 34%		
Savine for something else	1312 37%	667 37%	645 38%	662 38%	650 37%	342 36%	111 40%	40 36%	496 37%	816 38%	592 38%	721 37%	148 30%	178 36%	234 47%	168 34%	205 41%	173 35%	206 41%	83 35%	128 40%	472 38%	754 37%		
Don't know	607 17%	304 17%	303 18%	288 17%	319 18%	176 19%	46 17%	19 17%	242 18%	365 17%	259 17%	349 18%	43 9%	95 19%	56 11%	110 22%	116 23%	101 20%	86 17%	60 23%	52 16%	225 18%	318 16%		
Net Savings	2405 69%	1229 69%	1176 69%	1199 69%	1206 68%	641 68%	197 71%	76 67%	921 69%	1485 69%	1074 69%	1331 68%	394 79%	324 65%	379 76%	311 62%	340 68%	307 61%	350 70%	149 62%	221 69%	873 69%	1401 69%		
Net Buy products	2006 57%	1025 57%	981 57%	1025 56%	981 55%	515 60%	167 60%	58 51%	746 56%	1261 58%	921 59%	1085 56%	360 72%	254 51%	312 62%	260 52%	279 56%	265 53%	277 55%	142 59%	187 59%	715 57%	1156 57%		

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Overlap formula used
Columns/Proportions (D%): A,B,C,D,E,F,G,H,I,J,K,L,M,N,O,P,Q,R,S,T,U,V,W Minimum Base: 30 (**); Small Base: 100 (**)
Columns/Means (T%): A,B,C,D,E,F,G,H,I,J,K,L,M,N,O,P,Q,R,S,T,U,V,W Minimum Base: 30 (**); Small Base: 100 (**)

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Financial Wellbeing Survey
All adults aged 18 - 25

Q11. If you had some money left over, after you have paid for bills and/or essentials, how would you use it and how would you be most likely to use it? - Would use

All Adults aged 18-25

	Financial situation compared to 12M ago				Financial situation expected in next 12M			Financial situation compared to parent(s)/savings(s)				Financial Services - Currently Hold								Financial Services - Considering in next 12M								Confidence in managing personal finance		Formal education or training on managing personal finance				Starting own business					
	Total	Stronger	Same	Weaker	Stronger	Same	Weaker	Better	Parent (M)	Parent (F)	Parent (G)	Parent (H)	Parent (I)	Parent (J)	Parent (K)	Parent (L)	Parent (M)	Parent (N)	Parent (O)	Parent (P)	Parent (Q)	Parent (R)	Parent (S)	Parent (T)	Parent (U)	Parent (V)	Parent (W)	Parent (X)	Parent (Y)	Parent (Z)	Ever	During Education	Other	Never	Yes	Maybe	No	Already	Don't
	(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)	
Unweighted base	3500	1258	1184	942	2273	818	271	1588	869	844	2570	1538	161	181	159	1227	349	397	468	391	427	315	771	682	2174	332	1812	1371	241	391	1534	1134	1509	604	81	182			
Weighted base	3500	1254	1197	925	2268	801	281	1571	874	847	2536	1532	160	379	155	1212	344	409	479	379	374	322	314	768	685	2362	335	1818	1374	240	391	1525	1130	1513	593	82	182		
Saving towards a deposit to rent a house or flat	1026 29%	373 30%	340 28%	275 30%	670 30%	216 27%	89 32%	474 30%	230 26%	265 31%	722 31%	467 31%	50 31%	132 35%	45 29%	396 33%	109 32%	143 35%	160 33%	122 33%	107 33%	111 35%	228 30%	231 34%	716 30%	96 29%	570 31%	432 31%	81 34%	116 30%	418 27%	356 31%	443 29%	151 25%	30 36%	47			
Saving toward a deposit to buy a house or flat	1445 41%	518 40%	482 40%	405 44%	953 42%	331 39%	119 42%	707 45%	321 38%	346 41%	1059 42%	631 41%	60 38%	157 42%	65 44%	533 46%	159 40%	162 45%	207 43%	175 44%	144 50%	155 45%	343 46%	313 44%	1030 42%	139 44%	765 42%	581 42%	113 47%	163 42%	630 41%	490 42%	640 43%	220 37%	31 37%	63			
Saving for a car or other vehicle	1458 42%	528 42%	481 40%	403 44%	977 43%	301 38%	115 41%	693 44%	324 37%	356 42%	1065 42%	649 42%	64 40%	173 46%	69 45%	517 43%	155 45%	165 40%	207 43%	165 44%	142 44%	147 47%	328 43%	313 46%	1009 43%	126 38%	789 43%	603 44%	100 42%	168 43%	614 40%	478 42%	664 38%	226 39%	32 31%	57			
Saving for other purposes	1495 43%	513 41%	523 44%	408 44%	980 43%	329 42%	108 38%	694 44%	334 38%	367 43%	1109 44%	671 44%	63 43%	164 43%	63 41%	563 46%	159 40%	174 43%	211 44%	173 46%	132 41%	157 50%	335 44%	309 45%	1040 44%	135 44%	775 43%	590 43%	97 43%	171 44%	663 43%	489 43%	657 43%	247 42%	31 38%	71			
Invest ft., e.g. in Equity (S&P, Unit Trusts, Shares, Bonds, Gilt and other investments (excluding Premium Bonds)	1139 33%	426 34%	374 31%	305 33%	751 34%	300 30%	99 35%	544 35%	259 32%	274 33%	840 33%	482 33%	54 34%	151 34%	68 44%	404 33%	179 52%	170 37%	173 36%	133 36%	111 39%	121 39%	251 33%	312 40%	800 34%	110 33%	657 36%	493 36%	95 37%	143 29%	443 37%	465 37%	473 31%	130 22%	31 38%	40			
Paying off debt early	1220 35%	442 35%	412 34%	330 36%	802 35%	266 33%	105 37%	565 36%	290 33%	295 35%	884 35%	547 36%	63 39%	193 51%	73 47%	438 36%	132 38%	141 35%	167 35%	149 40%	124 39%	134 43%	269 35%	243 35%	833 35%	125 37%	661 36%	500 41%	98 34%	131 34%	512 40%	453 35%	285 31%	163 26%	26 31%	47			
Buy clothes or accessories	1416 40%	493 39%	480 40%	403 44%	927 41%	330 39%	124 44%	669 43%	311 36%	358 42%	1027 42%	591 40%	61 39%	161 42%	68 44%	485 37%	126 39%	159 40%	207 43%	153 41%	136 43%	146 47%	318 41%	296 43%	954 40%	137 41%	747 41%	587 39%	94 35%	135 40%	610 39%	426 43%	622 31%	252 43%	34 42%	72			
Buy personal care products	1194 34%	442 35%	403 34%	312 34%	788 35%	261 33%	93 33%	560 36%	265 30%	304 36%	851 34%	524 35%	56 39%	149 37%	58 37%	422 35%	116 34%	144 35%	184 38%	137 37%	114 35%	131 42%	270 35%	227 33%	823 35%	120 36%	668 37%	503 37%	103 33%	129 31%	478 31%	411 36%	517 34%	182 31%	28 34%	56			
Travel/out if towards a holiday or to go travelling	1627 46%	558 45%	582 49%	439 47%	1082 45%	355 44%	127 45%	753 48%	371 49%	413 49%	1242 47%	726 44%	70 44%	164 48%	83 54%	585 48%	173 50%	208 42%	171 46%	137 43%	137 51%	161 48%	365 43%	331 48%	1119 43%	144 46%	831 43%	636 46%	103 43%	181 46%	745 49%	526 47%	709 48%	286 45%	37				
Going out/nights outs	1198 34%	429 34%	413 35%	316 34%	803 35%	242 30%	101 36%	583 37%	269 31%	280 33%	886 35%	515 34%	52 32%	138 36%	61 40%	426 35%	113 33%	139 34%	162 34%	142 38%	101 31%	124 39%	281 37%	259 38%	799 34%	122 36%	649 36%	510 37%	84 35%	123 32%	498 33%	394 35%	517 34%	195 33%	32 39%	60			
Give it to charity	893 26%	336 27%	281 23%	243 26%	583 24%	190 26%	73 20%	416 26%	209 26%	221 24%	620 24%	413 27%	49 31%	120 29%	31 27%	96 28%	121 30%	128 27%	111 30%	100 31%	108 35%	189 35%	188 30%	605 28%	93 26%	510 28%	374 32%	377 26%	320 23%	346 27%	310 27%	392 20%	117 32%	26					
Buy tech related items	1263 36%	451 36%	449 37%	324 35%	835 37%	260 33%	111 40%	576 37%	283 32%	331 39%	923 36%	575 38%	54 34%	154 41%	61 39%	465 38%	136 39%	145 36%	169 35%	135 36%	115 36%	133 42%	264 34%	282 41%	840 36%	125 37%	703 39%	538 39%	99 41%	518 38%	422 34%	180 37%	26 32%	49					
Buy items for the home or garden (e.g. home furnishings, plants, etc)	1252 36%	470 37%	409 34%	337 36%	831 36%	240 37%	105 37%	582 39%	293 34%	370 36%	911 37%	553 36%	62 39%	157 41%	66 37%	453 38%	131 37%	151 38%	180 37%	154 41%	133 41%	287 37%	272 37%	842 34%	124 37%	692 38%	534 42%	110 35%	136 33%	510 37%	422 36%	546 34%	28 34%	53					
Saving for something else	1312 37%	461 37%	469 39%	346 37%	858 38%	296 39%	109 38%	604 38%	298 34%	332 39%	944 37%	592 39%	63 41%	155 41%	51 39%	496 37%	135 40%	153 41%	190 41%	153 35%	114 44%	137 38%	290 41%	277 39%	915 35%	118 38%	695 38%	529 37%	89 39%	151 38%	573 38%	435 39%	574 38%	204 41%	33 36%	65			
Don't know	607 17%	229 18%	203 17%	138 15%	353 16%	161 20%	56 20%	255 16%	213 20%	183 15%	124 15%	414 16%	273 18%	37 12%	66 14%	19 17%	179 15%	47 17%	71 15%	72 53%	52 57%	53 60%	105 62%	125 61%	176 62%	150 61%	146 57%	95 62%	95 57%	370 60%	72 59%	323 58%	235 51%	68 58%	245 59%	100 58%	24 30%	54	
Net Savins	2405 69%	866 69%	810 68%	665 72%	1594 70%	536 67%	186 66%	1129 72%	550 63%	592 70%	1770 68%	1037 62%	99 69%	260 73%	113 70%	851 71%	244 68%	277 72%	345 68%	254 68%	219 68%	224 71%	540 70%	507 74%	1673 71%	213 64%	1227 68%	939 68%	153 64%	269 69%	1097 72%	777 69%	1058 71%	408 69%	50 61%	102			
Net Buy products	2006 57%	708 56%	697 58%	540 58%	1335 59%	426 53%	164 58%	920 59%	462 53%	513 61%	1467 58%	876 57%	91 60%	226 65%	101 58%	706 58%	206 60%	234 57%	284 59%	223 60%	183 57%	195 62%	450 59%	416 61%	1338 57%	201 60%	1072 59%	818 60%	139 58%	226 58%	849 56%	635 56%	897 59%	346 58%	41 50%	87			

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All adults aged 18 - 25

Q11. If you had some money left over, after you have paid for bills and/or essentials, how would you use it and how would you be most likely to use it? - Most likely to use
All Adults aged 18-25

	Gender			Age		Employment status					Studying/Not Studying					Country										Living Situation			
	Total (A)	Male (B)	Female (C)	18-21 (D)	22-25 (E)	Full-time (F)	Part-time (G)	Self- Employed (H)	Any workline (I)	Not workline (J)	Studying (K)	Not Studying (L)	Hungary (M)	Spain (N)	Czech Republic (O)	Romania (P)	Lithuania (Q)	Poland (R)	Mexico (S)	Living alone (T)	Living with partner/ es (U)	Living with partner/ own children (V)	Living with family (siblings, parents, extended family) (W)						
Unweighted base	3500	1634	1866	1715	1785	1044	295	123	1472	2028	1498	2002	500	500	500	500	500	500	500	235	323	1311	1968						
Weighted base	3500	1785	1715	1733	1767	942	277	114	1342	2158	1551	1949	500	500	500	500	500	500	500	239	320	1257	2021						
Saving towards a deposit to rent a house or flat	125 4%	70 4%	54 3%	61 4%	63 4%	32 3%	9 3%	5 4%	46 3%	78 4%	55 4%	69 4%	14 3%	17 3%	25 5%	16 3%	22 4%	14 3%	17 3%	8 3%	10 3%	49 4%	77 4%						
Saving toward a deposit to buy a house or flat	351 10%	149 8%	202 12%	163 9%	188 11%	92 10%	26 9%	10 9%	128 10%	222 10%	156 10%	195 10%	71 14%	36 7%	61 12%	60 12%	50 10%	34 7%	38 8%	20 8%	22 7%	139 11%	203 10%						
Saving for a car or other vehicle	236 7%	143 8%	93 5%	125 7%	111 6%	66 7%	27 10%	3 10%	96 7%	141 7%	98 6%	138 7%	48 10%	26 5%	27 5%	33 7%	36 7%	27 5%	40 8%	13 5%	22 7%	85 7%	144 7%						
Savine for other ouroses	308 9%	163 9%	145 8%	144 8%	164 9%	78 8%	33 9%	7 8%	117 9%	191 9%	141 9%	167 9%	29 6%	58 12%	43 9%	35 7%	35 7%	50 10%	58 12%	13 6%	35 11%	93 7%	193 10%						
Invest it, e.g. in Equity (SAs, Unit Trusts, Shares, Bonds, Giltts and other investments (excluding Premium Bonds)	244 7%	139 8%	104 6%	121 7%	123 7%	60 6%	19 7%	11 9%	93 7%	151 7%	115 7%	129 7%	61 12%	20 4%	36 7%	20 4%	42 8%	24 5%	41 8%	18 7%	30 9%	90 7%	126 6%						
Pavine off debt earlv	211 6%	103 6%	108 5%	95 5%	116 5%	53 5%	11 5%	13 5%	78 6%	133 5%	83 7%	128 7%	51 10%	39 8%	31 6%	25 5%	16 3%	22 4%	27 5%	19 8%	10 3%	79 6%	123 6%						
Buy clothes or accessories	164 5%	78 4%	86 5%	83 5%	81 5%	49 5%	13 5%	5 4%	68 5%	97 4%	70 4%	95 5%	21 4%	23 5%	17 3%	19 4%	24 5%	44 9%	17 3%	13 5%	17 5%	49 4%	99 5%						
Buy personal care products	115 3%	49 3%	66 4%	67 4%	48 3%	32 3%	13 3%	1 1%	46 3%	69 3%	50 3%	66 3%	6 1%	12 2%	10 2%	17 3%	18 4%	23 5%	28 3%	7 3%	11 3%	33 3%	73 4%						
Travel/put it towards a holiday or to go travelling	356 10%	148 8%	208 12%	182 11%	174 10%	85 9%	26 9%	11 9%	124 9%	232 11%	183 12%	172 9%	56 11%	71 14%	67 13%	57 11%	31 10%	48 6%	36 5%	14 6%	33 10%	118 9%	218 11%						
Going out/night's outs	146 4%	79 4%	67 4%	85 5%	61 3%	40 4%	9 3%	7 7%	56 4%	90 4%	74 5%	72 4%	20 4%	16 3%	17 3%	13 3%	30 6%	37 7%	14 3%	12 5%	15 5%	52 4%	90 4%						
Give it to charity	97 3%	49 3%	48 3%	56 3%	41 2%	28 3%	12 4%	4 3%	43 3%	53 2%	38 3%	58 3%	7 1%	15 3%	5 1%	15 3%	16 3%	16 3%	22 4%	3 1%	11 4%	35 3%	55 3%						
Buy tech related items	161 5%	118 7%	44 3%	80 5%	81 5%	49 5%	10 4%	5 4%	64 5%	97 4%	78 5%	83 4%	25 5%	25 5%	31 6%	19 4%	14 3%	23 5%	24 5%	10 5%	19 4%	53 6%	101 5%						
Buy items for the home or garden (e.g. home furnishings, plants, etc)	144 4%	73 4%	72 4%	77 4%	68 4%	33 4%	11 4%	5 4%	50 4%	94 4%	59 4%	85 4%	19 4%	11 2%	26 5%	21 4%	23 5%	19 4%	25 5%	10 4%	8 2%	72 6%	70 3%						
Savine for something else	235 7%	120 7%	115 7%	106 6%	129 7%	67 7%	12 4%	9 8%	79 7%	145 7%	91 6%	144 7%	28 6%	37 7%	46 9%	41 8%	26 5%	19 4%	37 7%	20 8%	25 8%	87 7%	131 6%						
Don't know	607 17%	304 17%	303 18%	288 17%	319 18%	176 19%	46 17%	59 17%	242 18%	365 17%	259 17%	349 17%	43 18%	95 14%	56 11%	110 22%	116 23%	101 23%	86 17%	60 23%	52 16%	225 18%	318 16%						
Net Savings	1254 36%	645 36%	609 36%	600 35%	654 37%	336 36%	107 39%	33 29%	477 36%	777 36%	542 35%	712 37%	190 38%	174 35%	203 41%	184 37%	169 34%	143 29%	190 38%	73 31%	113 35%	453 36%	748 37%						
Net Buy products	585 17%	318 18%	267 16%	307 18%	278 16%	164 17%	47 17%	16 14%	228 17%	357 17%	257 17%	328 17%	72 14%	70 14%	85 17%	76 15%	79 16%	110 22%	93 19%	41 17%	54 17%	206 16%	343 17%						

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.

Overlay formula used
ColumnProportions (2%): A,B,C,D,E,F,G,H,I,J,K,L,M,N,O,P,Q,R,S,T,U,V,W Minimum Base: 30(*) Small Base: 10(*)
ColumnMeans (2%): A,B,C,D,E,F,G,H,I,J,K,L,M,N,O,P,Q,R,S,T,U,V,W Minimum Base: 30(*) Small Base: 10(*)

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Financial Wellbeing Survey
All adults aged 18 - 25

Q11. If you had some money left over, after you have paid for bills and/or essentials, how would you use it and how would you be most likely to use it? - Most likely to use
All Adults aged 18-25

	Financial situation compared to 12M ago				Financial situation expected in next 12M				Financial situation compared to parent(s)/guardian(s)				Financial Services - Currently Held								Financial Services - Considering in next 12M								Confidence in managing personal finances		Formal education or training on managing personal finances					Starting own business				
	Total (A)	Stronger (B)	Same (C)	Weaker (D)	Stronger (E)	Same (F)	Weaker (G)	Better (H)	Same (I)	Worse (J)	Current Account (K)	Credit Card (L)	Mortgage (M)	Personal Loan (N)	Student Loans (O)	Savings Account (P)	Investment 15 (Q)	Current Account (R)	Credit Card (S)	Mortgage (T)	Personal Loan (U)	Student Loans (V)	Savings Account (W)	Investment 15 (X)	Confident (Y)	Not Confident (Z)	Ever (a)	During Education (b)	At Workplace (c)	Other Setting (d)	Never (e)	Yes (f)	Maybe (g)	No (h)	Already run (i)	Don't Know (j)				
Unweighted base	3500	1258	1184	942	2273	818	271	1588	869	844	2570	1538	161	381	159	1227	349	397	468	391	327	315	771	682	2374	332	1812	1371	241	391	1534	1124	1509	604	81	182				
Weighted base	3500	1254	1197	925	2268	801	281	1571	874	847	2536	1532	160	379	155	1212	344	409	479	374	322	314	768	685	2362	335	1818	1374	240	391	1525	1130	1513	593	82	182				
Saving towards a deposit to rent a house or flat	125	42	38	40	83	26	10	51	35	33	86	66	5	16	5	45	14	19	18	12	14	14	26	28	87	13	63	43	8	17	60	45	46	25	3	5				
	4%	3%	3%	4%	4%	3%	3%	3%	4%	4%	3%	4%	3%	4%	3%	4%	4%	5%	4%	3%	4%	4%	3%	4%	4%	4%	3%	3%	3%	4%	4%	4%	3%	4%	4%	3%				
Savine toward a deosit to buy a house or flat	351	128	133	86	221	85	33	170	75	91	267	141	9	32	15	127	33	31	48	43	35	32	84	72	254	32	186	143	20	45	157	99	168	65	5	13				
	10%	10%	11%	9%	10%	11%	12%	11%	9%	11%	9%	6%	9%	10%	11%	11%	10%	8%	10%	11%	11%	10%	11%	10%	11%	11%	10%	10%	8%	12%	10%	9%	11%	11%	6%	7%				
Savine for a car or other vehicle	236	82	75	73	163	48	21	106	52	60	177	99	10	24	15	77	21	25	37	17	29	22	53	59	161	14	133	95	15	34	96	78	121	32	2	4				
	7%	7%	6%	8%	7%	6%	7%	7%	6%	7%	7%	6%	7%	6%	6%	6%	6%	6%	8%	5%	9%	7%	7%	9%	7%	4%	7%	7%	6%	9%	6%	7%	8%	5%	2%	2%				
Saving for other purposes	308	95	112	88	195	83	17	139	73	71	220	129	9	25	13	117	30	38	47	33	25	32	72	62	227	21	152	109	25	37	148	101	130	52	5	20				
	9%	8%	9%	10%	9%	10%	6%	9%	8%	8%	9%	8%	6%	7%	9%	10%	9%	9%	10%	9%	8%	10%	9%	9%	10%	6%	8%	8%	10%	9%	10%	9%	9%	9%	9%	7%	11%			
Invest it, e.g. in Equity ISAs, Unit Trusts, Shares, Bonds, Gifts and other investments (excluding Premium Bonds)	244	97	74	67	160	56	18	127	57	51	185	94	14	35	14	84	53	37	41	27	21	24	54	65	186	21	137	102	20	31	103	108	95	29	5	7				
	7%	8%	6%	7%	7%	7%	7%	8%	7%	6%	7%	6%	8%	9%	9%	7%	10%	9%	9%	7%	7%	8%	7%	10%	8%	6%	8%	7%	8%	8%	8%	7%	10%	6%	5%	6%	4%			
Paying off debt early	211	70	74	61	140	44	21	78	49	72	160	84	17	48	17	79	23	25	29	27	23	19	44	38	139	29	107	83	13	17	100	64	102	36	3	6				
	6%	6%	6%	7%	6%	5%	8%	5%	6%	8%	6%	6%	17%	13%	11%	7%	7%	6%	6%	6%	7%	7%	6%	6%	5%	6%	9%	6%	6%	5%	4%	7%	6%	7%	6%	3%	3%			
Buy clothes or accessories	164	51	56	52	112	36	10	80	34	42	115	74	5	15	4	55	4	18	24	22	17	17	32	35	108	15	83	63	11	16	69	37	77	31	3	16				
	5%	4%	5%	6%	5%	4%	4%	5%	4%	5%	5%	5%	5%	4%	2%	5%	4%	5%	5%	6%	5%	5%	5%	4%	5%	5%	4%	5%	5%	4%	5%	3%	5%	5%	4%	9%	5%			
Buy personal care products	115	49	38	33	75	27	5	57	27	27	72	53	7	14	4	40	10	22	26	16	9	14	33	18	81	9	78	61	9	14	31	44	48	19	2	3				
	3%	4%	2%	4%	3%	3%	2%	4%	3%	3%	3%	3%	4%	4%	3%	3%	3%	5%	5%	4%	3%	5%	4%	3%	3%	3%	4%	4%	4%	4%	4%	2%	4%	3%	3%	2%	2%			
Travel/put it towards a holiday or to go travelling	356	108	143	96	240	76	28	158	86	91	279	164	12	20	12	125	24	24	38	26	26	29	72	52	241	31	147	112	18	30	195	111	149	74	8	14				
	10%	9%	12%	10%	11%	9%	10%	10%	10%	11%	11%	11%	7%	5%	7%	5%	7%	6%	8%	7%	6%	8%	9%	9%	8%	10%	9%	8%	8%	8%	8%	13%	10%	10%	12%	10%	8%			
Going out/night's outs	146	54	60	30	106	29	8	68	36	35	110	60	4	13	7	48	16	17	22	18	19	16	40	36	89	18	83	70	8	13	59	41	61	33	6	5				
	4%	4%	5%	3%	5%	4%	3%	4%	4%	4%	4%	4%	3%	3%	5%	4%	5%	4%	5%	5%	6%	5%	5%	5%	4%	5%	5%	5%	3%	3%	4%	4%	4%	4%	6%	7%	3%			
Give it to charity	97	39	27	26	66	15	10	47	18	26	66	42	4	11	2	39	10	12	10	15	8	12	18	21	67	9	53	37	7	11	41	32	44	11	1	7				
	3%	3%	2%	3%	3%	2%	4%	3%	2%	3%	3%	3%	3%	3%	1%	3%	3%	3%	2%	4%	3%	4%	2%	3%	3%	3%	3%	3%	3%	3%	3%	3%	3%	3%	2%	4%				
Buy tech related items	161	56	59	39	116	23	14	79	36	38	120	80	8	20	11	62	15	20	18	16	11	13	38	40	111	15	87	70	12	22	67	58	69	23	2	9				
	5%	4%	5%	4%	5%	3%	5%	5%	4%	4%	5%	5%	5%	5%	7%	5%	4%	5%	4%	4%	4%	3%	4%	5%	6%	5%	4%	5%	5%	5%	6%	4%	5%	5%	4%	2%	5%			
Buy items for the home or garden (e.g. home furnishings, plants, etc.)	144	55	45	39	93	35	9	61	41	33	93	67	10	14	8	53	15	21	25	21	18	9	29	22	94	15	75	55	13	17	57	43	63	25	6	7				
	4%	4%	4%	4%	4%	4%	3%	4%	5%	4%	4%	4%	6%	4%	5%	4%	4%	5%	5%	6%	6%	3%	4%	3%	4%	4%	4%	4%	4%	4%	4%	4%	4%	4%	4%	7%	4%			
Saving for something else	235	101	72	56	146	59	19	94	72	54	170	106	9	28	9	80	30	27	25	27	12	12	48	44	147	21	111	94	11	19	111	84	95	36	6	14				
	7%	8%	6%	6%	6%	7%	7%	6%	8%	6%	7%	7%	5%	7%	6%	7%	9%	7%	5%	7%	4%	4%	6%	6%	6%	6%	6%	6%	7%	5%	5%	7%	7%	6%	6%	7%	8%			
Don't know	607	229	203	138	353	161	56	255	183	124	414	273	37	66	19	179	47	71	72	52	53	50	125	95	370	72	323	235	51	68	231	184	245	100	24	54				
	17%	18%	17%	15%	16%	20%	20%	16%	21%	15%	16%	18%	23%	17%	12%	15%	14%	17%	15%	14%	17%	16%	16%	14%	16%	22%	18%	17%	21%	17%	15%	16%	16%	17%	30%	30%				

Net Savines	1254	446	430	345	808	301	100	561	307	309	920	542	42	125	57	447	127	140	174	133	116	112	284	264	877	101	645	485	79	152	572	408	560	210	22	55	
	36%	36%	36%	37%	36%	38%	36%	36%	35%	36%	36%	35%	26%	33%	37%	37%	37%	34%	36%	36%	36%	36%	36%	39%	37%	37%	30%	36%	35%	33%	39%	38%	36%	37%	35%	26%	30%
Net Buy products	585	211	187	162	396	120	38	276	137	140	401	274	29	62	27	210	44	82	92	75	55	53	131	115	393	54	323	249	44	68	224	182	257	99	13	34	
	17%	17%	16%	18%	17%	15%	14%	18%	16%	17%	16%	18%	18%	16%	17%	17%	13%	20%	19%	20%	17%	17%	17%	17%	17%	17%	18%	18%	18%	17%	15%	16%	17%	17%	17%	16%	19%

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All adults aged 18 - 25

Q14. Which, if any, of these would be MOST important to you if you were considering taking out a loan? Please choose up to 3.
All Adults aged 18-25

		Gender			Age		Employment status					Studying/Not Studying		Country								Living Situation			
	Total (A)	Male (B)	Female (C)	18-21 (D)	22-25 (E)	Full-time (F)	Part-time (G)	Self-Employed (H)	Any working (I)	Not working (J)	Studying (K)	Not Studying (L)	Hungary (M)	Spain (N)	Czech Republic (O)	Romania (P)	Lithuania (Q)	Poland (R)	Mexico (S)	Living alone (T)	Living with housemates (U)	Living with partner/own children (V)	Living with family (siblings, parents, extended family) (W)		
Unweighted base	3500	1634	1866	1715	1785	1044	295	123	1472	2028	1498	2002	500	500	500	500	500	500	500	235	323	1311	1968		
Weighted base	3500	1785	1715	1733	1767	942	277	114	1342	2158	1551	1949	500	500	500	500	500	500	500	239	320	1257	2021		
How much interest I would be charged overall	1680 48%	796 45%	884 52%	772 45%	907 51%	477 51%	130 47%	64 56%	671 50%	1008 47%	726 47%	954 49%	227 45%	221 44%	290 58%	237 47%	246 49%	191 38%	267 53%	93 39%	135 42%	607 48%	1004 50%		
How long it would take me to pay it back	1377 39%	627 35%	749 44%	654 38%	723 41%	384 41%	105 38%	35 31%	527 39%	850 39%	612 39%	764 39%	241 48%	159 32%	238 48%	158 32%	180 36%	175 35%	226 45%	69 29%	118 37%	509 40%	812 40%		
The amount of the instalments	1075 31%	493 28%	582 34%	485 28%	590 33%	344 36%	69 25%	35 31%	450 34%	625 29%	435 28%	639 33%	199 40%	79 16%	91 18%	205 41%	191 38%	197 39%	113 23%	73 31%	85 27%	439 35%	582 29%		
The amount I would be able to take out	692 20%	355 20%	337 20%	336 19%	357 20%	207 22%	50 18%	18 16%	278 21%	415 19%	277 18%	415 21%	147 13%	65 18%	92 26%	131 27%	133 10%	49 15%	75 22%	52 21%	66 24%	307 24%	354 18%		
Reputation of the loan provider	560 16%	292 16%	268 16%	298 17%	261 15%	163 17%	47 17%	16 14%	226 17%	334 15%	274 18%	286 15%	45 9%	55 11%	125 25%	54 11%	117 23%	78 16%	87 17%	33 14%	50 16%	202 16%	337 17%		
How quickly I can access the money	417 12%	193 11%	224 13%	217 13%	200 11%	141 15%	43 16%	13 15%	197 15%	220 10%	143 9%	274 14%	37 7%	67 13%	39 8%	63 13%	40 8%	75 15%	96 19%	31 13%	35 11%	180 14%	212 10%		
The ability to vary the amount I pay back on each instalment	402 11%	185 10%	217 13%	194 11%	208 12%	134 14%	23 8%	10 9%	167 9%	234 11%	167 11%	234 12%	33 7%	44 9%	69 14%	62 12%	85 17%	55 11%	53 11%	26 11%	35 11%	176 14%	202 10%		
Whether I could manage my loan online	338 10%	185 10%	153 9%	161 9%	177 10%	111 12%	27 10%	10 8%	149 11%	189 9%	146 9%	192 10%	60 12%	36 7%	57 11%	54 11%	57 11%	52 10%	22 4%	27 11%	49 15%	138 11%	171 8%		
Additional services, flexibility	329 9%	190 11%	139 8%	166 10%	163 9%	92 10%	26 10%	10 9%	129 10%	200 9%	159 10%	170 9%	19 4%	63 13%	44 9%	41 8%	68 14%	45 9%	49 10%	25 11%	38 12%	106 8%	196 10%		
None of these	48 1%	29 2%	19 1%	26 1%	22 1%	11 1%	3 1%	1 1%	16 1%	32 1%	14 1%	34 2%	8 2%	4 1%	8 2%	16 3%	3 1%	6 1%	3 1%	10 4%	2 1%	16 1%	25 1%		
Don't know	146 4%	90 5%	56 3%	76 4%	70 4%	21 2%	9 3%	3 2%	33 2%	114 5%	84 5%	62 3%	14 3%	43 9%	9 2%	15 3%	25 5%	22 4%	19 4%	13 6%	16 5%	28 2%	102 5%		
I would not consider taking out a loan	572 16%	311 17%	261 15%	314 18%	257 15%	91 10%	33 12%	18 16%	148 11%	424 20%	312 20%	259 22%	109 16%	80 18%	91 15%	75 15%	57 11%	102 20%	58 12%	32 13%	43 13%	160 13%	386 19%		

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

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

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All adults aged 18 - 25

Q14. Which, if any, of these would be MOST important to you if you were considering taking out a loan? Please choose up to 3.
All Adults aged 18-25

	Financial situation compared to 12M ago				Financial situation expected in next 12M			Financial situation compared to parent(s)/guardian(s)			Financial Services - Currently Hold								Financial Services - Considering in next 12M								Confidence in managing personal finances		Formal education or training on managing personal finances					Starting own business				
	Total (A)	Stronger (B)	Same (C)	Weaker (D)	Stronger (E)	Same (F)	Weaker (G)	Better (H)	Same (I)	Worse (J)	Current Account (K)	Credit Card (L)	Mortgage (M)	Personal Loan (N)	Student Loans (O)	Savings Account (P)	Investments (Q)	Current Account (R)	Credit Card (S)	Mortgage (T)	Personal Loan (U)	Student Loans (V)	Savings Account (W)	Investments (X)	Confident (Y)	Not Confident (Z)	Ever (a)	During Education (b)	Workplace (c)	Other Setting (d)	Never (e)	Yes (f)	Maybe (g)	No (h)	Already run (i)	Don't Know (j)		
Unweighted base	3500	1258	1184	942	2273	818	271	1588	869	844	2570	1538	161	381	159	1227	349	397	468	391	327	315	771	682	2374	332	1812	1371	241	391	1534	1124	1509	604	81	182		
Weighted base	3500	1254	1197	925	2268	801	281	1571	874	847	2536	1532	160	379	155	1212	344	409	479	374	322	314	768	685	2362	335	1818	1374	240	391	1525	1130	1513	593	82	182		
How much interest I would be charged overall	1680 48%	609 49%	572 48%	470 51%	1161 51% FG	346 43%	124 44%	821 52% I	345 39%	443 52% I	1284 51%	753 49%	70 44%	193 51%	83 54%	615 51%	174 51%	186 46%	237 49%	194 52%	172 54% R	171 55% R	402 54% R	369 54% R	1214 51%	156 47%	836 46% c	648 47% c	87 36%	191 49% c	803 53% abc	568 50% hij	763 50% hij	258 44% i	24 29% *	67 37%		
How long it would take me to pay it back	1377 39%	499 40%	478 40%	368 40%	959 42% FG	279 35%	100 36%	614 39%	326 37%	382 45% HI	1029 41%	602 39%	67 42%	169 44% L	58 37%	490 40%	131 38%	149 36%	197 41%	146 39%	133 41%	142 45% R	305 40%	290 42% R	971 41%	127 38%	712 39%	542 39%	84 35%	161 41%	631 41%	438 39% ij	649 43% fhi	221 37% j	21 26% *	47 26%		
The amount of the installments	1075 31%	399 32%	347 29%	310 33% C	724 32%	248 31%	73 26%	514 33%	256 29%	255 30% LP	825 45% LP	459 33%	54 34%	147 39% KL PQ	62 40% LP Q	340 28%	107 31%	116 28%	144 30%	123 33%	112 35%	108 34%	273 36% RSX	206 30%	760 32%	92 28%	547 30%	414 30%	76 32%	116 30%	494 33% hj	368 32% hj	491 32% hj	155 26% *	19 23%	42		
The amount I would be able to take out	692 20%	254 20%	221 18%	206 22% C	471 21%	146 18%	53 19%	301 19%	165 19%	195 23% HI	510 20% P	311 20% P	30 19%	108 17% KL MP Q	47 31% KL MP Q	217 18%	64 19%	88 21%	91 19%	99 26% SWX	73 23%	69 22%	145 19%	129 19%	471 20%	70 21%	379 21%	286 21%	47 20%	84 21%	292 19%	240 21% ij	304 20% j	115 19% *	9 12%	23 13%		
Reputation of the loan provider	560 16%	196 16%	188 16%	166 18%	403 18% F	101 13%	42 15%	291 19% I	123 14%	130 15%	435 17%	250 16%	30 19%	67 18%	27 18%	221 18%	72 15% L	68 17%	81 17%	58 18%	57 18%	131 17%	125 18%	415 18%	49 15%	332 18% e	260 19% e	38 16%	76 19% e	219 14%	174 15% h	275 13% h	275 14% h	81 13% h	10 12% *	19 11%		
How quickly I can access the money	417 12%	158 13%	129 11%	122 13%	279 12%	83 10%	42 15% F	196 12%	119 14%	90 11%	291 11%	205 13% K	26 16%	66 17% KL P	18 12%	165 14% K	52 15% K	57 14%	78 16% W	65 17% W	53 16%	57 18% W	95 12%	98 14%	308 13%	36 11%	251 14% e	193 14% e	38 16% e	47 12%	156 10% h	156 14% h	189 8% h	46 11% *	9 9%	16		
The ability to vary the amount I pay back on each instalment	402 11%	159 13%	128 11%	105 11%	279 12%	89 11%	26 9%	189 12%	89 10%	102 12%	294 12%	195 13%	19 12%	62 16% KL P	20 13%	150 12%	47 14%	50 12%	65 14%	62 17% R	56 13% R	40 13%	104 13%	105 15%	291 12%	36 11%	224 12%	175 13%	35 15%	47 12% h	166 11% h	147 13% h	168 11% h	57 10% *	8 10% *	22 12%		
Whether I could manage my loan online	338 10%	146 12% C	102 9%	83 9%	228 10%	78 10%	28 10%	160 10%	91 10%	72 8%	242 10%	161 10%	28 17% KL PQ	55 15% KL P	22 14%	120 10%	36 10%	52 13% W	48 10%	37 10%	47 15% STW	35 11%	69 9%	86 13% W	232 10%	41 12%	192 11%	149 11%	33 14% e	36 9%	135 9%	133 12% hj	142 9% hj	45 8% hj	8 9% *	10 5%		
Additional services, flexibility	329 9%	132 11%	112 9%	79 9%	234 10% F	56 7%	29 10%	161 10%	77 9%	79 9%	253 10%	160 10%	18 11%	42 11%	19 12%	115 10%	44 13%	36 9%	57 12%	46 12%	39 12%	47 15% RW	80 10%	79 12%	239 10%	39 12%	195 11% e	151 11% e	34 14% e	44 11%	125 8%	96 11% j	167 9% fj	55 9% j	4 5% *	7 4%		
None of these	48 1%	17 1%	18 1%	10 1%	29 1%	4 1%	9 3% EF	20 1%	20 2% J	4 *	33 1%	25 2% N	2 1%	1 *	1 1%	13 1%	4 1%	5 1%	8 2% V	4 1%	2 1%	2 1%	6 1%	6 1%	36 2% e	2 1%	30 2% e	25 2% e	3 1%	5 1%	12 1% e	15 1% e	22 1% e	7 1% e	- *	4 2%		
Don't know	146 4%	32 3%	62 5% BD	24 3%	60 3%	47 6% E	13 5%	47 3%	47 5%	20 2% HI	86 3% N	64 4% KN PQ	3 2%	2 1%	2 1%	36 3% N	6 2%	17 4% VWX	15 3% V	9 2%	7 2%	3 1%	15 2%	14 2%	63 3%	15 4%	45 3%	7 3%	9 2%	52 3%	35 3%	47 3%	32 5% fg	7 8% fg*	26 14% fgh			
I would not consider taking out a loan	572 16%	179 14%	217 18%	139 15%	328 14% E	162 20% E	43 15%	227 14%	150 17%	139 16%	394 16% LMNOQ	201 13% MNO	11 7%	15 4%	11 7%	187 15% LMNOQ	38 11% N	43 11% TUV	45 9% TUV	22 6% U	9 3%	16 5%	109 14% RSTUV	85 12% TUV	343 15%	52 16%	223 12% c	165 12%	20 8%	60 15% ac	308 20% abcd	153 14%	221 15%	137 23% fg	15 19% *	45 25% fg		

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

Overlap formulae used

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

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Financial Wellbeing Survey
All adults aged 18 - 25

Q15. If you were to take out a personal loan, which method would you prefer to use to make the application and which would you use to manage the loan? - Summary
All Adults aged 18-25

	Q15. If you were to take out a personal loan, which method would you prefer to use to make the application and which would you use to manage the loan?	
	Make the application	Manage the loan
	(A)	(B)
Unweighted base	3500	3500
Weighted base	3500	3500
Face to face service in a branch or office	1972 56% B	1315 38%
Online service via a website	513 15%	821 23% A
Online service via an app	175 5%	458 13% A
Face to face service where a representative comes to your home	230 7%	195 6%
Telephone service	184 5%	231 7% A
Other method	62 2%	101 3% A
Don't Know	364 10%	379 11%

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

Overlap formulae used

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

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

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Financial Wellbeing Survey
All adults aged 18 - 25

Q15. If you were to take out a personal loan, which method would you prefer to use to make the application and which would you use to manage the loan? - Make the application

All Adults aged 18-25

		Gender		Age		Employment status					Studying/Not Studying		Country							Living Situation			
	Total	Male	Female	18-21	22-25	Full-time	Part-time	Self-Employed	Any working	Not working	Studying	Not Studying	Hungary	Spain	Czech Republic	Romania	Lithuania	Poland	Mexico	Living alone	Living with housemates	Living with partner/own children	Living with family (siblings, parents, extended family)
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)
Unweighted base	3500	1634	1866	1715	1785	1044	295	123	1472	2028	1498	2002	500	500	500	500	500	500	500	235	323	1311	1968
Weighted base	3500	1785	1715	1733	1767	942	277	114	1342	2158	1551	1949	500	500	500	500	500	500	500	239	320	1257	2021
Face to face service in a branch or office	1972 56%	879 49%	1093 64% B	976 56%	996 56%	559 60% H	168 60% H	53 46%	783 58% H	1189 55%	857 55%	1116 57%	272 54% QR	275 55% QR	297 59% QR	305 61% MQR	233 47%	230 46%	360 72% MNOPQR	122 51%	166 52%	695 55%	1171 58% U
Online service via a website	513 15%	315 18% C	198 12%	228 13%	285 16% D	148 16%	41 15%	20 17%	211 16%	302 14%	229 15%	284 15%	79 16% PS	60 12% S	90 18% NPS	47 9%	78 16% PS	123 25% MNOPQS	37 7%	36 15%	45 14%	190 15%	274 14%
Face to face service where a representative comes to your home	230 7%	123 7%	107 6%	121 7%	108 6%	72 8%	18 7%	10 9%	101 8%	129 6%	92 6%	138 7%	36 7% R	36 7% R	28 6%	40 8% R	35 7% R	16 3%	38 8% R	12 5%	30 9% W	101 8% W	125 6%
Telephone service	184 5%	117 7% C	67 4%	91 5%	94 5%	56 6%	17 6%	8 7%	81 6%	103 5%	71 5%	113 6%	29 6% S	31 6% S	19 4%	26 5%	39 8% OS	27 5% S	14 3%	16 7%	21 7% W	88 7% W	83 4%
Online service via an app	175 5%	99 6%	76 4%	94 5%	80 5%	40 4%	11 4%	7 6%	60 4%	115 5%	85 5%	90 5%	19 4%	20 4%	24 5%	20 4%	43 9% MNOPS	31 6% S	17 3%	12 5%	22 7%	65 5%	98 5%
Other method	62 2%	44 2% C	18 1%	35 2%	28 2%	13 1%	4 1%	3 2%	19 1%	43 2%	27 2%	35 2%	10 2%	6 1%	4 1%	12 2%	18 4% NOR	4 1%	8 2%	6 2%	6 2%	29 2%	31 2%
Don't Know	364 10%	209 12% C	155 9%	188 11%	176 10%	54 6%	19 7%	13 11% FI	86 6%	277 13% FGI	190 12% L	173 9%	54 11% S	72 14% OPS	38 8%	50 10% S	53 11% S	68 14% OS	28 6%	35 15% V	30 10%	89 7%	240 12% V

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Overlap formulae used

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

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Q15. If you were to take out a personal loan, which method would you prefer to use to make the application and which would you use to manage the loan? - Make the application

All Adults aged 18-25

	Financial situation compared to 12M ago				Financial situation expected in next 12M			Financial situation compared to parent(s)/guardian(s)			Financial Services - Currently Hold							Financial Services - Considering in next 12M							Confidence in managing personal finances		Formal education or training on managing personal finances					Starting own business				
	Total (A)	Stronger (B)	Same (C)	Weaker (D)	Stronger (E)	Same (F)	Weaker (G)	Better (H)	Same (I)	Worse (J)	Current Account (K)	Credit Card (L)	Mortgage (M)	Personal Loan (N)	Student Loans (O)	Savings Account (P)	Investments (Q)	Current Account (R)	Credit Card (S)	Mortgage (T)	Personal Loan (U)	Student Loans (V)	Savings Account (W)	Investments (X)	Confident (Y)	Not Confident (Z)	Ever (a)	During Education (b)	At Workplace (c)	Other Setting (d)	Never (e)	Yes (f)	Maybe (g)	No (h)	Already run (i)	Don't Know (j)
Unweighted base	3500	1258	1184	942	2273	818	271	1588	869	844	2570	1538	161	381	159	1227	349	397	468	391	327	315	771	682	2374	332	1812	1371	241	391	1534	1124	1509	604	81	182
Weighted base	3500	1254	1197	925	2268	801	281	1571	874	847	2536	1532	160	379	155	1212	344	409	479	374	322	314	768	685	2362	335	1818	1374	240	391	1525	1130	1513	593	82	182
Face to face service in a branch or office	1972 56%	728 58% C	642 54%	568 61% C	1365 60% F	403 50%	155 55%	952 61% I	432 49%	506 60% I	1469 58% M	867 57% M	74 47%	210 55% M	82 53%	697 58% M	187 54%	220 54%	292 61% R	217 58%	183 57%	180 57%	457 60% R	391 57%	1432 61% Z	170 51%	1024 56% c	785 57% c	115 48%	241 62% ac	896 59% c	680 60% hij	871 58% hij	312 53% i	27 33% *	83 46%
Online service via a website	513 15%	178 14%	189 16%	134 14%	326 14%	127 16%	44 16%	222 14%	130 15%	135 16%	413 16%	232 15%	23 14%	70 18%	26 17%	191 16%	60 17%	55 13%	69 14%	70 19% R	51 16%	56 18%	125 16%	114 17%	333 14%	58 17%	242 13% d	189 14%	31 13%	40 10%	250 16% ad	156 14%	227 15%	92 15%	15 19% *	23 13%
Face to face service where a representative comes to your home	230 7%	91 7%	82 7%	54 6%	143 6%	65 8%	18 6%	102 6%	71 8% J	45 5%	152 6%	102 7%	21 13% KLNQ	23 6%	17 11% KP	78 6%	25 7%	38 9% WX	32 7%	27 7%	25 8%	20 6%	44 6%	39 6%	161 7%	20 6%	149 8% e	108 8% e	28 12% abe	30 8% e	74 5%	80 7%	102 7%	33 6%	8 9% *	7 4%
Telephone service	184 5%	76 6%	62 5%	42 4%	96 4%	62 8%	17 6%	68 4%	61 7% H	45 5%	118 5%	85 6% K	19 12% KLP	34 9% KLP	13 8% K	69 6%	34 10% KLP	31 8%	33 7%	26 7%	31 10% WX	30 10% WX	39 5%	43 6%	95 4%	35 10% Y	132 7% e	91 7% e	31 13% abde	23 6% e	45 3%	52 5%	83 5% j	37 6% j	9 11% fj*	3 2%
Online service via an app	175 5%	59 5%	68 6%	38 4%	126 6%	30 4%	10 3%	88 6%	39 4%	43 5%	116 5%	77 5%	7 5%	25 7%	12 7%	55 5%	15 4%	31 8%	28 6%	21 6%	19 6%	13 4%	39 5%	50 7% vw	121 5%	22 7%	94 5%	77 6%	11 4%	17 4%	74 5%	56 5%	88 6% h	17 3%	7 8% h*	7 4%
Other method	62 2%	20 2%	18 2%	17 2%	32 1%	13 2%	7 3%	27 2%	18 2%	10 1%	37 1%	23 2%	4 3%	5 1%	2 1%	15 1%	2 1%	8 2% X	5 1%	2 *	4 1%	4 1%	14 2% TX	4 1%	39 2%	2 1%	32 2%	21 2%	9 4% abde	4 1%	25 2%	20 2%	24 2%	12 2%	3 4% *	4 2%
Don't Know	364 10%	101 8%	136 11% BO	72 8%	179 8%	102 13% E	29 10%	112 7%	122 14% HI	63 7%	230 9% NO	145 9% NOQ	11 7% N	11 3%	4 3%	107 9% NO	21 6% N	26 6% TUV	20 4%	12 3%	8 2%	9 3%	48 6% TUV	44 6% TUV	180 8%	28 8%	144 8%	102 7%	16 7%	36 9%	160 11% ab	86 8%	119 8%	90 15% fg	13 16% fg*	55 30% fghi

Overlap formulas used

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

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

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All adults aged 18 - 25

Q15. If you were to take out a personal loan, which method would you prefer to use to make the application and which would you use to manage the loan? - Manage the loan

All Adults aged 18-25

		Gender		Age		Employment status					Studying/Not Studying		Country							Living Situation			
	Total	Male	Female	18-21	22-25	Full-time	Part-time	Self-Employed	Any working	Not working	Studying	Not Studying	Hungary	Spain	Czech Republic	Romania	Lithuania	Poland	Mexico	Living alone	Living with housemates	Living with partner/own children	Living with family (siblings, parents, extended family)
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)
Unweighted base	3500	1634	1866	1715	1785	1044	295	123	1472	2028	1498	2002	500	500	500	500	500	500	500	235	323	1311	1968
Weighted base	3500	1785	1715	1733	1767	942	277	114	1342	2158	1551	1949	500	500	500	500	500	500	500	239	320	1257	2021
Face to face service in a branch or office	1315 38%	562 31%	754 44% B	659 38%	656 37%	356 38%	115 42% H	34 30%	509 38%	806 37%	547 35%	768 39% K	251 50% NOQR	193 39% OQR	133 27% R	247 49% NOQR	122 24%	107 21%	262 52% NOQR	75 31%	99 31%	472 38% U	792 39% TU
Online service via a website	821 23%	457 26% C	365 21%	363 21%	458 26% D	239 25%	56 20%	32 28%	328 24%	493 23%	376 24%	445 23%	81 16%	89 18%	192 38% MNPQS	66 13%	150 30% MNPS	176 35% MNPS	66 13%	58 24%	77 24%	293 23%	458 23%
Online service via an app	458 13%	238 13%	220 13%	235 14%	224 13%	126 13%	42 15%	18 16%	187 14%	272 13%	222 14%	237 12%	27 5%	57 11% M	77 15% MP	51 10% M	102 20% MNOPS	87 17% MNPS	58 12% M	31 13%	46 14%	180 14%	252 12%
Telephone service	231 7%	140 8% C	90 5%	119 7%	111 6%	76 8% J	23 8%	7 6%	107 8% J	124 6%	83 5%	148 8% K	30 6%	35 7%	33 7%	41 8% S	36 7%	34 7%	23 5%	18 7%	34 11% W	94 7% W	108 5%
Face to face service where a representative comes to your home	195 6%	116 6% C	79 5%	104 6%	91 5%	59 6%	13 5%	7 6%	81 6%	114 5%	83 5%	112 6%	36 7% QR	25 5%	27 5%	29 6% Q	15 3%	19 4%	43 9% NQR	14 6%	22 7%	77 6%	116 6%
Other method	101 3%	58 3%	43 3%	54 3%	47 3%	21 2%	11 4%	4 3%	37 3%	64 3%	43 3%	58 3%	13 3%	20 4% O	9 2%	10 2%	21 4% O	10 2%	19 4%	9 4%	12 4%	44 3% W	45 2%
Don't Know	379 11%	215 12% C	164 10%	199 11%	180 10%	64 7%	17 6%	12 10%	93 7%	285 13% FGI	197 13% L	181 9%	63 13% OS	80 16% OPQS	29 6%	56 11% OS	55 11% OS	68 14% OS	29 6%	35 15% V	30 9%	98 8%	250 12% V

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Overlap formulae used

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

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Q15. If you were to take out a personal loan, which method would you prefer to use to make the application and which would you use to manage the loan? - Manage the loan
All Adults aged 18-25

		Financial situation compared to 12M ago				Financial situation expected in next 12M				Financial situation compared to parent(s)/guardian(s)				Financial Services - Currently Hold								Financial Services - Considering in next 12M								Confidence in managing personal finances		Formal education or training on managing personal finances					Starting own business				
	Total	Stronger	Same	Weaker	Stronger	Same	Weaker	Better	Same	Worse	Current Account	Credit Card	Mortgage	Personal Loan	Student Loans	Savings Account	Investments	Current Account	Credit Card	Mortgage	Personal Loan	Student Loans	Savings Account	Investments	Confident	Not Confident	Ever	During Education	At Workplace	Other Setting	Never	Yes	Maybe	No	Already run	Don't Know					
	(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)					
Unweighted base	3500	1258	1184	942	2273	818	271	1588	869	844	2570	1538	161	381	159	1227	349	397	468	391	327	315	771	682	2374	332	1812	1371	241	391	1534	1124	1509	604	81	182					
Weighted base	3500	1254	1197	925	2268	801	281	1571	874	847	2536	1532	160	379	155	1212	344	409	479	374	322	314	768	685	2362	335	1818	1374	240	391	1525	1130	1513	593	82	182					
Face to face service in a branch or office	1315 38%	481 38%	440 37%	375 41%	884 39%	291 36%	109 39%	575 37%	318 36%	357 42% HI	942 37%	574 37%	50 32%	151 40% Q	61 40%	426 35%	112 32%	146 36%	179 37%	127 34%	120 37%	121 39%	284 37% X	226 33%	932 39%	120 36%	659 c	495 36%	72 30%	153 39% c	624 41% abc	467 41% hij	573 38% ij	207 35% i	16 20% *	52 29%					
Online service via a website	821 23%	300 24%	285 24%	224 24%	551 24%	190 24%	60 21%	405 26%	194 22%	188 22%	671 26% L	349 23%	35 22%	94 25%	30 20%	332 27% LO	98 29% LO	85 21%	113 24%	103 28% RU	67 21%	78 25%	200 26% RU	188 27% RU	577 24%	78 23%	407 22%	316 23%	50 21%	82 21%	390 26% a	258 23%	371 25% j	142 24%	18 22% *	32 18%					
Online service via an app	458 13%	157 12%	166 14%	127 14%	326 14% G	93 12%	25 9%	223 14% I	96 11%	121 14% I	344 14%	197 13%	27 17%	56 15%	27 17%	178 15%	50 14%	70 17%	80 17%	62 17%	54 17%	46 15%	110 14%	118 17%	328 14%	37 11%	251 14%	201 15%	36 15%	51 13%	194 13%	150 13%	199 13%	75 13%	16 20% *	19 10%					
Telephone service	231 7%	94 7%	78 7%	47 5%	136 6%	55 7%	28 10% E	121 8%	53 6%	49 6%	161 6%	118 8% K	12 8%	31 8%	11 7%	88 7%	24 7%	27 7%	29 6%	37 10% SW	32 10% SW	25 8% W	40 5% W	51 7% W	146 6%	35 11% Y	159 9% e	115 8% e	30 13% abe	32 8% e	60 4%	74 7%	107 7%	37 6%	7 8% *	7 4%					
Face to face service where a representative comes to your home	195 6%	76 6%	55 5%	59 6%	119 5%	47 6%	24 9% E	82 5%	54 6%	55 6%	124 5%	98 6% K	17 11% KLP	25 7%	15 9%	63 5%	32 9% KLP	36 9% X	33 7%	21 6%	27 8% X	19 6%	49 6%	37 5%	131 6%	27 8% e	134 7% e	101 7% e	24 10% e	25 6% e	59 4%	65 6%	91 6%	25 4%	5 6% *	9 5%					
Other method	101 3%	41 3%	30 2%	23 3%	64 3%	25 3%	4 1%	46 3%	28 3%	17 2%	63 3% P	44 3% P	5 3%	5 1%	4 2%	21 2%	7 2%	18 4%	18 4%	10 3%	13 4%	12 4%	28 4%	20 3%	62 3%	10 3%	59 3%	41 3%	10 4%	12 3%	33 2%	28 2%	46 3%	18 3%	6 6% f*	4 2%					
Don't Know	379 11%	106 8%	144 12% BO	70 8%	189 8%	101 13% E	31 11%	119 8%	131 15% HI	60 7%	229 9% N	151 10% NQ	13 8%	18 5%	8 5%	103 8% N	23 7%	28 7% TU	27 6% U	13 3%	9 3%	12 4%	57 7% TUV	46 7% TUV	187 8%	29 9%	149 8%	106 8%	18 8%	36 9%	166 11% ab	88 8%	126 8%	91 15% fg	15 18% fg*	58 32% fghi					

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 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 Minimum Base: 30(**) Small Base: 100(**)

19-023393-01 -

INTERNAL/CLIENT USE ONLY

Financial Wellbeing Survey

All adults aged 18 - 25

DEMOG1. Which, if any, of the following people do you live with?

All Adults aged 18-25

	Gender			Age		Employment status					Studying/Not Studying		Country										Living Situation			
	Total	Male	Female	18-21	22-25	Full-time	Part-time	Self-Employed	Any working	Not working	Studying	Not Studying	Hungary	Spain	Czech Republic	Romania	Lithuania	Poland	Mexico	Living alone	Living with housemates	Living with partner/own children	Living with family (siblings, parents, extended family)			
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)			
Unweighted base	3500	1634	1866	1715	1785	1044	295	123	1472	2028	1498	2002	500	500	500	500	500	500	500	235	323	1311	1968			
Weighted base	3500	1785	1715	1733	1767	942	277	114	1342	2158	1551	1949	500	500	500	500	500	500	500	239	320	1257	2021			
I am the only person in this household	239 7%	165 9% C	73 4%	116 7%	123 7%	91 10% GI	16 6%	11 10% J	119 9% GI	119 6%	86 6%	152 8% K	32 6%	30 6%	22 4%	40 8% OS	62 12% MNORS	33 7%	21 4%	239 100% UVW	- -	- -	- -			
Housemates	320 9%	193 11% C	127 7%	173 10%	147 8%	71 8%	26 10%	6 6%	104 8%	215 10%	189 12% L	130 7%	41 8%	56 11% OS	31 6%	49 10%	47 9%	63 13% MOS	32 6%	- -	320 100% TVW	65 5% TW	39 2% T			
Girlfriend, boyfriend, domestic partner, husband or wife	1039 30%	391 22% B	647 38%	350 20%	688 39%	429 46% DI	90 32%	51 45% J	575 43% GI	464 42%	225 14%	814 42% K	159 32% NR	74 15%	180 36% NRS	185 37% NRS	174 35% N	127 25% N	140 28%	- -	41 13% TW	1039 83% TUW	165 8% T			
My children aged under 18	448 13%	139 8%	309 18% B	153 9%	296 15% D	158 17% J	44 16%	18 16%	221 17% J	227 11%	47 3%	402 21% K	83 17% NORS	42 8%	53 11%	60 12%	61 11%	53 11%	97 19% NORS	- -	22 7% T	448 36% TUW	128 6% T			
My adult children (aged 18 or older)	85 2%	55 3% C	30 2%	54 3% E	31 2%	21 2%	9 3%	1 1%	32 2%	52 2%	39 3%	45 2%	19 4% NORS	5 1%	5 1%	10 2%	31 6% NORS	8 2%	7 1%	- -	11 3% TW	85 7% TUW	28 1% T			
Brothers and/or Sisters	914 26%	469 26%	445 26%	552 32% E	362 20%	180 19%	70 25% FI	25 22%	277 21% F	637 30% FI	518 33% L	397 20% L	121 24% P	122 28% P	140 28% P	88 18%	113 23%	149 30% PQ	182 36% MNORS	- -	28 9% T	120 10% T	914 45% TUV			
Parents	1817 52%	960 54% C	857 50%	1027 59% E	790 45%	325 35%	119 43% FI	41 36%	491 37% F	1326 61% FGHI	1020 66% L	797 41% L	269 54% PQ	319 64% MORS	271 54% PQ	229 46% Q	178 36%	292 58% POS	258 52% Q	- -	25 8% T	1817 15% TUV				
Grandparents, aunts or uncles or other extended family members	268 8%	131 7%	137 8%	149 9%	120 7%	52 5%	25 9% FI	10 9%	87 6% F	181 8% FI	134 9%	134 7%	32 6%	21 4%	33 7%	21 4%	41 8% NP	53 11% MNOP	67 13% MNORS	- -	9 3% T	56 4% T	268 13% TUV			

Net Living alone	239 7%	165 9% C	73 4%	116 7%	123 7%	91 10% GI	16 6%	11 10% J	119 9%	119 6%	86 6%	152 8% K	32 6%	30 6%	22 4%	40 8% OS	62 12% MNORS	33 7%	21 4%	239 100% UVW	- -	- -	- -
Net Living with housemates	320 9%	193 11% C	127 7%	173 10%	147 8%	71 8%	26 10%	6 6%	104 8%	215 10% FI	189 12% L	130 7% K	41 8%	56 11% OS	31 6%	49 10%	47 9%	63 13% MOS	32 6%	- -	320 100% TVW	65 5% TW	39 2% T
Net Living with partner/own children	1257 36%	501 28%	756 44% B	464 27%	794 45% D	494 52% GI	122 44% J	58 51% J	679 51% GI	579 27%	287 18%	971 50% K	209 42% NRS	98 20%	195 39% NR	204 41% NR	232 46% NORS	144 29% N	176 35% NR	- -	65 20% TW	1257 100% TUW	246 12% T
Net Living with family (siblings, parents, extended family)	2021 58%	1073 60% C	948 55%	1143 66% E	878 50%	387 41%	143 52% FI	52 46%	587 44% F	1433 66% FGH	1096 71% L	925 47% K	286 57% PQ	335 67% MORS	286 57% PQ	249 50%	219 44%	312 62% PQ	333 67% MORS	- -	39 12% T	246 20% TU	2021 100% TUV

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

Overlap formulae used

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

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 Minimum Base: 30(**) Small Base: 100(*)

19-023393-01 -
INTERNAL/CLIENT USE ONLY
Financial Wellbeing Survey
All adults aged 18 - 25

DEMOG1. Which, if any, of the following people do you live with?
All Adults aged 18-25

		Financial situation compared to 12M ago				Financial situation expected in next 12M			Financial situation compared to parent(s)/guardian(s)			Financial Services - Currently Hold									Financial Services - Considering in next 12M								Confidence in managing personal finances		Formal education or training on managing personal finances					Starting own business				
		Total (A)	Stronger (B)	Same (C)	Weaker (D)	Stronger (E)	Same (F)	Weaker (G)	Better (H)	Same (I)	Worse (J)	Current Account (K)	Credit Card (L)	Mortgage (M)	Personal Loan (N)	Student Loans (O)	Savings Account (P)	Investmen (Q)	Current Account (R)	Credit Card (S)	Mortgage (T)	Personal Loan (U)	Student Loans (V)	Savings Account (W)	Investmen (X)	Confident (Y)	Not Confident (Z)	Ever (a)	During Education (b)	At Workplace (c)	Other Setting (d)	Never (e)	Yes (f)	Maybe (g)	No (h)	Already run (i)	Don't Know (j)			
Unweighted base		3500	1258	1184	942	2273	818	271	1588	869	844	2570	1538	161	381	159	1227	349	397	468	391	327	315	771	682	2374	332	1812	1371	241	391	1534	1124	1509	604	81	182			
Weighted base		3500	1254	1197	925	2268	801	281	1571	874	847	2536	1532	160	379	155	1212	344	409	479	374	322	314	768	685	2362	335	1818	1374	240	391	1525	1130	1513	593	82	182			
I am the only person in this household		239 7%	104 8% C	62 5%	57 6%	150 7%	39 5%	29 10% EF	119 8% J	52 6%	45 5%	174 7%	116 8%	15 10% KPQ	38 10%	15 10%	76 6%	21 6%	31 8% W	26 5%	22 6%	16 5%	16 5%	32 4%	42 6% W	138 6%	30 9% Y	126 7% d	99 7% d	19 8% d	16 4%	87 6%	84 7%	97 6%	37 6%	4 5% +	17 9%			
Housemates		320 9%	116 9%	118 10%	77 8%	206 9%	82 10%	21 8%	155 10% I	64 7%	81 10%	253 10%	172 11% N	13 8%	28 7%	20 13% N	117 10%	29 8%	37 9%	41 8%	34 9%	41 s	45 RSTW	75 10%	80 s	225 10%	31 9%	176 10% b	113 8%	28 11% abe	52 13% abe	134 9%	103 9%	148 10%	53 9%	3 3% +	13 7%			
Girlfriend, boyfriend, domestic partner, husband or wife		1039 30%	398 32% C	321 27% C	306 33% C	728 32% G	227 28%	68 24%	535 34% U	256 29% J	209 25%	817 32%	475 31% KLOPQ	82 51% KLOPQ	184 48% KLOPQ	49 31%	389 32%	137 40% KLP	102 25%	135 28% RSUVWX	170 36% RSV	117 24% RSV	254 33% RSV	215 31% RV	748 32% Z	85 26%	537 30% b	386 28% abde	100 42% abde	121 31% ghj	475 31%	377 33% ghj	434 29%	156 26%	32 39% h*	40 22%				
My children aged under 18		448 13%	189 15% C	132 11%	112 12%	288 13%	104 13%	45 16%	212 13% K	126 14%	96 11%	312 12% K	221 14% K	55 34% KLOPQ	113 30% KLOPQ	20 13%	170 14% K	64 19% X	67 16% X	66 20% SVWX	75 19% SVWX	61 13% SVWX	41 13%	108 14%	79 11%	306 13% 13%	35 10%	258 14% e	186 14%	55 23% abde	55 14%	180 12%	152 13%	183 12%	75 13%	20 24% fghj*	19 10%			
My adult children (aged 18 or older)		85 2%	40 3%	23 2%	18 2%	49 2%	23 3%	8 3%	32 3% H	30 2%	16 2%	49 2% P	38 2% P	9 5% KLOQ	13 3% KP	6 4%	13 1% K	7 2%	17 3% 4%	16 3%	12 3%	10 3% 4%	14 4%	26 3%	26 4%	49 2% Y	18 5% 3%	49 3% 3%	39 3% 3%	7 3% 2%	8 2%	29 2% 2%	28 2%	35 2%	11 9% fghj*	8 2% fghj*	3 2%			
Brothers and/or Sisters		914 26%	301 24%	348 29% B	237 26%	592 26%	220 27%	71 25%	395 25% MN	227 26%	241 28%	628 25% MN	371 24% MNQ	25 16% MNQ	35 15% MNQ	35 23% MNQ	311 26% MNQ	72 21% MN	118 29% T	142 30% T	80 21% T	79 25% T	95 30% T	234 30% TU	201 29% T	624 26% TU	101 30% TU	474 26% ac	376 27% ac	42 17% c	101 26% c	402 25% c	282 28%	146 25%	16 19% +	44 24%				
Parents		1817 52%	589 47% BD	682 57%	475 51%	1164 51%	431 54%	136 48%	735 47% H	473 54% H	496 59% H	1275 50% MNOQ	742 48% MNOQ	39 25% MNQ	114 30% MNQ	62 40% MNQ	619 51% MNOQ	148 43% MN	207 50% T	252 53% TU	146 39% TU	145 45% TU	170 54% TU	398 52% TU	344 50% TU	1217 52% TU	169 50% ac	919 51% ac	732 53% ac	81 34% c	194 c	810 c	557 i	801 i	328 fi	27 *	104 i			
Grandparents, aunts or uncles or other extended family members		268 8%	93 7%	89 7%	71 8%	160 7%	59 7%	26 9%	112 7%	71 8%	62 7%	167 7% M	91 6% M	2 1% M	25 7% M	6 4% M	81 7% MQ	14 4% M	31 8%	38 8%	21 6%	19 6%	35 11% TU	63 8%	58 9% T	182 8%	20 6%	136 8%	111 8%	19 8%	25 6%	121 8%	92 8%	115 8%	43 7%	1 2% +	17 9% i			
Net Living alone		239 7%	104 8% C	62 5%	57 6%	150 7%	39 5%	29 10% EF	119 8% J	52 6%	45 5%	174 7%	116 8%	15 10% KPQ	38 10%	15 10%	76 6%	21 6%	31 8% W	26 5%	22 6%	16 5%	16 5%	32 4%	42 6% W	138 6%	30 9% Y	126 7% d	99 7% d	19 8% d	16 4%	87 6%	84 7%	97 6%	37 6%	4 5% +	17 9%			
Net Living with housemates		320 9%	116 9%	118 10%	77 8%	206 9%	82 10%	21 8%	155 10% I	64 7%	81 10%	253 10%	172 11% N	13 8%	28 7%	20 13% N	117 10%	29 8%	37 9%	41 8%	34 9%	41 s	45 RSTW	75 10%	80 s	225 10%	31 9%	176 10% b	113 8%	28 11% abe	52 13% abe	134 9%	103 9%	148 10%	53 9%	3 3% +	13 7%			
Net Living with partner/own children		1257 36%	489 39% C	378 32%	364 39% C	852 38%	279 35%	97 34%	627 40% J	314 36% J	264 31%	949 37%	581 38%	107 67% KLOPQ	226 60% KLOPQ	70 45% P	448 37%	167 48% KLP	145 36%	168 35%	203 RSUVWX	147 RSVWX	100 32% V	306 40% V	267 39% V	879 37%	117 35%	673 b	488 36%	125 abde	145 37%	547 36%	448 40% ghj	515 j	198 33%	49 59% fghj*	47 26%			
Net Living with family (siblings, parents, extended family)		2021 58%	670 53%	751 63% BD	520 56%	1295 57%	470 59%	159 57%	826 53% H	526 60% H	541 64% H	1394 55% MNOQ	822 54% MN	42 26% M	145 38% M	71 46% M	675 56% MNOQ	169 49% MN	239 58% TU	288 60% TU	164 44% TU	166 51% TUX	198 63% TUX	452 59% V	387 57% T	1346 57%	190 57%	1043 57% c	824 43% ac	104 43%	222 57% c	881 58% c	634 56% i	891 59% i	351 59% i	32 39% +	112 62%			

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

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

