

**1. In the past 6 months or so, would you say you have been keeping a closer eye on your monthly expenditures or would you say you have not made any changes to your spending behaviour?**

Proportions/Mean: Columns Tested (5% risk level) - A/B - C/D/E/F/G - H/I/J/K/L Overlap formulae used. \* small base

	Total	Monthly Expenditures		Savings Habits					Most Important Consideration				
		Closer eye	Same as usual	Saving more	Saving less	Saving the same	Stopped saving	Never saving	Building emergency fund	Paying down debt	Investing in guaranteed savings	Investing in mutual funds/ stocks	None of the above
		A	B	C	D	E	F	G	H	I	J	K	L
Base: All respondents	1024	607	417	169	175	498	79	103	186	519	119	49	151
Weighted	1024	610	414	178	175	492	76*	103*	184	527	113	51*	149
Closer eye	610 60%	610 100%	0 -	141 79%	134 77%	218 44%	66 87%	51 49%	124 68%	344 65%	59 52%	21 42%	62 41%
			B	EG	EG		EG		JKL	JKL			
Same as usual	414 40%	0 -	414 100%	37 21%	41 23%	273 56%	10 13%	53 51%	59 32%	183 35%	54 48%	30 58%	88 59%
			A			CDF		CDF			HI	HI	HI

**2\_1. (Bank services provider) As a result of the economic downturn, are you considering switching any of the following products or services from your current brand/provider to another brand or provider in the next 6 months or so?**

Proportions/Mean: Columns Tested (5% risk level) - A/B - C/D/E/F/G - H/I/J/K/L Overlap formulae used. \* small base

	Total	Monthly Expenditures		Savings Habits					Most Important Consideration				
		Closer eye	Same as usual	Saving more	Saving less	Saving the same	Stopped saving	Never saving	Building emergency fund	Paying down debt	Investing in guaranteed savings	Investing in mutual funds/ stocks	None of the above
		A	B	C	D	E	F	G	H	I	J	K	L
Base: All respondents	1024	607	417	169	175	498	79	103	186	519	119	49	151
Weighted	1024	610	414	178	175	492	76*	103*	184	527	113	51*	149
Yes	103 10%	78 13% B	25 6% EG	27 15% EG	28 16% EG	32 6%	12 15% EG	5 5%	23 13% L	59 11%	9 8%	4 9%	8 5%
No	915 89%	529 87%	386 93% A	150 85%	147 84%	457 93% CDF	64 85%	97 93% CD	160 87%	464 88%	105 92%	46 91%	141 94% I
Do not use that product or service	6 1%	2 0%	3 1%	1 1%	0 -	3 1%	0 -	2 2%	0 -	5 1%	0 -	0 -	1 1%

**2.2. (Cell phone service provider) As a result of the economic downturn, are you considering switching any of the following products or services from your current brand/provider to another brand or provider in the next 6 months or so?**

Proportions/Mean: Columns Tested (5% risk level) - A/B - C/D/E/F/G - H/I/J/K/L Overlap formulae used. \* small base

	Total	Monthly Expenditures		Savings Habits					Most Important Consideration				
		Closer eye	Same as usual	Saving more	Saving less	Saving the same	Stopped saving	Never saving	Building emergency fund	Paying down debt	Investing in guaranteed savings	Investing in mutual funds/ stocks	None of the above
		A	B	C	D	E	F	G	H	I	J	K	L
Base: All respondents	1024	607	417	169	175	498	79	103	186	519	119	49	151
Weighted	1024	610	414	178	175	492	76*	103*	184	527	113	51*	149
Yes	137 13%	103 17% B	34 8% E	32 18% E	33 19% E	46 9% C	13 17% E	12 12% C	24 13% L	84 16% L	13 11% I	9 18% L	7 5% J
No	691 67%	384 63%	307 74% A	107 60%	113 65%	356 72% C	48 63%	68 66%	126 68%	341 65%	86 76% I	37 74%	101 68%
Do not use that product or service	196 19%	123 20%	73 18%	39 22%	29 17%	90 18%	15 20%	23 22%	34 19%	102 19%	15 13%	4 8%	41 28% IJK

**2\_3. (Home/landline telephone provider) As a result of the economic downturn, are you considering switching any of the following products or services from your current brand/provider to another brand or provider in the next 6 months or so?**

Proportions/Mean: Columns Tested (5% risk level) - A/B - C/D/E/F/G - H/I/J/K/L Overlap formulae used. \* small base

	Total	Monthly Expenditures		Savings Habits					Most Important Consideration				
		Closer eye	Same as usual	Saving more	Saving less	Saving the same	Stopped saving	Never saving	Building emergency fund	Paying down debt	Investing in guaranteed savings	Investing in mutual funds/ stocks	None of the above
		A	B	C	D	E	F	G	H	I	J	K	L
Base: All respondents	1024	607	417	169	175	498	79	103	186	519	119	49	151
Weighted	1024	610	414	178	175	492	76*	103*	184	527	113	51*	149
Yes	147 14%	107 17% B	41 10%	29 16%	37 21% E	53 11%	16 21% E	13 12%	28 15% L	88 17% L	15 13%	5 9%	11 8%
No	816 80%	463 76%	352 85% A	131 74%	128 73%	423 86% CDF	51 67%	83 80% F	144 78%	402 76%	92 82%	43 85%	134 90% HI
Do not use that product or service	61 6%	40 7%	21 5%	18 10% E	10 6%	16 3%	9 12% E	8 7%	12 6%	36 7%	6 5%	3 6%	4 3%

**2.4. (Beauty services such as hairdresser, esthetician) As a result of the economic downturn, are you considering switching any of the following products or services from your current brand/provider to another brand or provider in the next 6 months or so?**

Proportions/Mean: Columns Tested (5% risk level) - A/B - C/D/E/F/G - H/I/J/K/L Overlap formulae used. \* small base

	Total	Monthly Expenditures		Savings Habits					Most Important Consideration				
		Closer eye	Same as usual	Saving more	Saving less	Saving the same	Stopped saving	Never saving	Building emergency fund	Paying down debt	Investing in guaranteed savings	Investing in mutual funds/ stocks	None of the above
		A	B	C	D	E	F	G	H	I	J	K	L
Base: All respondents	1024	607	417	169	175	498	79	103	186	519	119	49	151
Weighted	1024	610	414	178	175	492	76*	103*	184	527	113	51*	149
Yes	142 14%	116 19% B	27 6% E	38 21% E	33 19% E	41 8% CDEFG	19 25% EG	12 11% 49%	34 19% L	84 16% L	14 13% L	4 8% 67%	6 4% 66%
No	624 61%	345 57%	279 67% A	98 55%	102 59%	333 68%	39 52%	51 49%	110 60%	306 58%	74 65%	34 67%	99 66%
Do not use that product or service	258 25%	149 24%	109 26%	42 23%	39 22%	118 24%	18 24%	41 39% CDEF	40 22%	137 26%	25 22%	12 25%	44 29%

**2.5. (Cable service provider) As a result of the economic downturn, are you considering switching any of the following products or services from your current brand/provider to another brand or provider in the next 6 months or so?**

Proportions/Mean: Columns Tested (5% risk level) - A/B - C/D/E/F/G - H/I/J/K/L Overlap formulae used. \* small base

	Total	Monthly Expenditures		Savings Habits					Most Important Consideration				
		Closer eye	Same as usual	Saving more	Saving less	Saving the same	Stopped saving	Never saving	Building emergency fund	Paying down debt	Investing in guaranteed savings	Investing in mutual funds/ stocks	None of the above
		A	B	C	D	E	F	G	H	I	J	K	L
Base: All respondents	1024	607	417	169	175	498	79	103	186	519	119	49	151
Weighted	1024	610	414	178	175	492	76*	103*	184	527	113	51*	149
Yes	135 13%	100 16% B	35 9% E	27 15% E	36 21% E	38 8% CDFG	16 21% E	18 18% E	27 15% L	75 14% L	15 13% I	9 18% L	9 6% I
No	731 71%	407 67%	324 78% A	118 66%	110 63%	388 79% CDFG	46 61%	69 67%	128 70%	358 68%	90 79% I	37 73%	119 80% I
Do not use that product or service	158 15%	103 17%	55 13%	33 19%	29 16%	65 13%	14 18%	16 16%	29 16%	94 18% J	9 8%	5 9%	22 14%

**2.6. (Brand of clothes detergent) As a result of the economic downturn, are you considering switching any of the following products or services from your current brand/provider to another brand or provider in the next 6 months or so?**

Proportions/Mean: Columns Tested (5% risk level) - A/B - C/D/E/F/G - H/I/J/K/L Overlap formulae used. \* small base

	Total	Monthly Expenditures		Savings Habits					Most Important Consideration				
		Closer eye	Same as usual	Saving more	Saving less	Saving the same	Stopped saving	Never saving	Building emergency fund	Paying down debt	Investing in guaranteed savings	Investing in mutual funds/ stocks	None of the above
		A	B	C	D	E	F	G	H	I	J	K	L
Base: All respondents	1024	607	417	169	175	498	79	103	186	519	119	49	151
Weighted	1024	610	414	178	175	492	76*	103*	184	527	113	51*	149
Yes	150 15%	123 20% B	27 6% E	33 18% E	31 18% E	53 11% DEG	23 30% DEG	11 11% IL	39 21% IL	76 14% L	16 14% H	8 16% HIJ	11 7% HIJ
No	872 85%	485 80%	386 93% A	144 81% F	144 82% F	438 89% CDF	53 70% F	92 89% F	144 79% H	450 85% H	96 85% H	43 84% H	139 93% HIJ
Do not use that product or service	2 0%	1 0%	1 0%	1 1%	0 -	1 0%	0 -	0 -	0 -	1 0%	1 1%	0 -	0 -

**2.7. (Where you buy your coffee) As a result of the economic downturn, are you considering switching any of the following products or services from your current brand/provider to another brand or provider in the next 6 months or so?**

Proportions/Mean: Columns Tested (5% risk level) - A/B - C/D/E/F/G - H/I/J/K/L Overlap formulae used. \* small base

	Total	Monthly Expenditures		Savings Habits					Most Important Consideration				
		Closer eye	Same as usual	Saving more	Saving less	Saving the same	Stopped saving	Never saving	Building emergency fund	Paying down debt	Investing in guaranteed savings	Investing in mutual funds/ stocks	None of the above
		A	B	C	D	E	F	G	H	I	J	K	L
Base: All respondents	1024	607	417	169	175	498	79	103	186	519	119	49	151
Weighted	1024	610	414	178	175	492	76*	103*	184	527	113	51*	149
Yes	127	107	20	33	32	36	18	9	29	71	11	5	12
	12%	18%	5%	18%	18%	7%	23%	9%	16%	13%	9%	10%	8%
No	720	398	322	105	112	384	46	72	119	375	84	35	107
	70%	65%	78%	59%	64%	78%	61%	70%	65%	71%	74%	69%	72%
Do not use that product or service	177	106	72	40	31	71	12	22	36	81	19	11	31
	17%	17%	17%	23%	18%	14%	16%	21%	20%	15%	16%	22%	20%



**2.8. (Brand of household cleaners) As a result of the economic downturn, are you considering switching any of the following products or services from your current brand/provider to another brand or provider in the next 6 months or so?**

Proportions/Mean: Columns Tested (5% risk level) - A/B - C/D/E/F/G - H/I/J/K/L Overlap formulae used. \* small base

	Total	Monthly Expenditures		Savings Habits					Most Important Consideration				
		Closer eye	Same as usual	Saving more	Saving less	Saving the same	Stopped saving	Never saving	Building emergency fund	Paying down debt	Investing in guaranteed savings	Investing in mutual funds/ stocks	None of the above
		A	B	C	D	E	F	G	H	I	J	K	L
Base: All respondents	1024	607	417	169	175	498	79	103	186	519	119	49	151
Weighted	1024	610	414	178	175	492	76*	103*	184	527	113	51*	149
Yes	153 15%	126 21% B	27 7% E	37 21% E	35 20% E	47 10% EG	22 29% EG	12 12% JL	39 21% JL	81 15% JL	12 11% JL	8 16% JL	14 9% JL
No	856 84%	475 78% A	381 92% A	138 78% A	140 80% F	442 90% CDF	51 66% DE	86 83% DE	144 78% DE	442 84% DE	98 87% DE	41 80% DE	131 88% DE
Do not use that product or service	15 1%	8 1%	7 2%	2 1%	0 -	3 1%	4 5% DE	5 5% DE	1 1%	4 1%	3 3%	2 4%	4 3%

**2.9. (Brand of toothpaste) As a result of the economic downturn, are you considering switching any of the following products or services from your current brand/provider to another brand or provider in the next 6 months or so?**

Proportions/Mean: Columns Tested (5% risk level) - A/B - C/D/E/F/G - H/I/J/K/L Overlap formulae used. \* small base

	Total	Monthly Expenditures		Savings Habits					Most Important Consideration				
		Closer eye	Same as usual	Saving more	Saving less	Saving the same	Stopped saving	Never saving	Building emergency fund	Paying down debt	Investing in guaranteed savings	Investing in mutual funds/ stocks	None of the above
		A	B	C	D	E	F	G	H	I	J	K	L
Base: All respondents	1024	607	417	169	175	498	79	103	186	519	119	49	151
Weighted	1024	610	414	178	175	492	76*	103*	184	527	113	51*	149
Yes	65 6%	49 8% B	16 4% B	20 11% E	17 10% E	16 3%	9 12% E	4 4%	15 8% L	36 7% L	4 4%	6 12% L	3 2%
No	948 93%	555 91%	393 95% A	158 89%	157 90%	470 96% CDF	67 88%	96 93%	167 91%	483 92%	109 96%	45 88%	144 96% K
Do not use that product or service	11 1%	6 1%	5 1%	1 0%	1 0%	6 1%	0 -	3 3%	1 1%	7 1%	0 -	0 -	2 2%

**2. (Yes Summary) As a result of the economic downturn, are you considering switching any of the following products or services from your current brand/provider to another brand or provider in the next 6 months or so?**

Proportions/Mean: Columns Tested (5% risk level) - A/B - C/D/E/F/G - H/I/J/K/L Overlap formulae used. \* small base

Reported means: Columns listed (5% risk level) *ND - 0.02/100 - 1% risk level overlap formula used. Small base													
		Monthly Expenditures			Savings Habits				Most Important Consideration				
	Total	Closer eye	Same as usual	Saving more	Saving less	Saving the same	Stopped saving	Never saving	Building emergency fund	Paying down debt	Investing in guaranteed savings	Investing in mutual funds/ stocks	None of the above
	A	B	C	D	E	F	G	H	I	J	K	L	
Base: All respondents	1024	607	417	169	175	498	79	103	186	519	119	49	151
Weighted	1024	610	414	178	175	492	76*	103*	184	527	113	51*	149
Brand of household cleaners	153 15%	126 21% B	27 7% E	37 21% E	35 20% E	47 10% EG	22 29% EG	12 12% JL	39 21% JL	81 15% L	12 11% L	8 16% L	14 9% L
Brand of clothes detergent	150 15%	123 20% B	27 6% E	33 18% E	31 18% E	53 11% DEG	23 30% DEG	11 11% IL	39 21% IL	76 14% L	16 14% L	8 16% L	11 7% L
Home/landline telephone provider	147 14%	107 17% B	41 10% E	29 16% E	37 21% E	53 11% E	16 21% E	13 12% L	28 15% L	88 17% L	15 13% L	5 9% L	11 8% L
Beauty services such as hairdresser, esthetician	142 14%	116 19% B	27 6% E	38 21% E	33 19% E	41 8% EG	19 25% EG	12 11% L	34 19% L	84 16% L	14 13% L	4 8% L	6 4% L
Cell phone service provider	137 13%	103 17% B	34 8% E	32 18% E	33 19% E	46 9% E	13 17% E	12 12% L	24 13% L	84 16% L	13 11% L	9 18% L	7 5% L
Cable service provider	135 13%	100 16% B	35 9% E	27 15% E	36 21% E	38 8% E	16 21% E	18 18% E	27 15% L	75 14% L	15 13% L	9 18% L	9 6% L
Where you buy your coffee	127 12%	107 18% B	20 5% EG	33 18% EG	32 18% EG	36 7% EG	18 23% EG	9 9% L	29 16% L	71 13% L	11 9% L	5 10% L	12 8% L
Bank services provider	103 10%	78 13% B	25 6% EG	27 15% EG	28 16% EG	32 6% EG	12 15% EG	5 5% L	23 13% L	59 11% L	9 8% L	4 9% L	8 5% L
Brand of toothpaste	65 6%	49 8% B	16 4% E	20 11% E	17 10% E	16 3% E	9 12% E	4 4% L	15 8% L	36 7% L	4 4% L	6 12% L	3 2% L
Summary													
Considered Any Switch	464 45%	349 57% B	115 28% EG	102 58% EG	99 57% EG	172 35% EG	48 63% EG	43 42% JL	98 53% JL	251 48% JL	42 37% JL	22 44% JL	51 34% JL

**3\_1. (A set predictable fee that does not change month to month) Thinking about the current economic climate, how important would you say each of the following factors is in your decision to switch a product or service you are currently using to another brand or provider? Please use the scale provided.**

Proportions/Mean: Columns Tested (5% risk level) - A/B - C/D/E/F/G - H/I/J/K/L Overlap formulae used. \* small base

	Monthly Expenditures			Savings Habits					Most Important Consideration				
	Total	Closer eye	Same as usual	Saving more	Saving less	Saving the same	Stopped saving	Never saving	Building emergency fund	Paying down debt	Investing in guaranteed savings	Investing in mutual funds/ stocks	None of the above
		A	B	C	D	E	F	G	H	I	J	K	L
Base: All respondents	1024	607	417	169	175	498	79	103	186	519	119	49	151
Weighted	1024	610	414	178	175	492	76*	103*	184	527	113	51*	149
Very important	605 59%	396 65% B	208 50%	113 64% E	119 68% E	254 52%	57 75% EG	61 59%	120 65%	311 59%	67 59%	25 50%	82 55%
Somewhat important	347 34%	184 30%	163 39% A	56 32%	50 29%	194 39% DF	15 19%	32 31%	58 32%	178 34%	41 37%	18 36%	51 34%
Not very important	51 5%	25 4%	26 6%	8 4%	5 3%	30 6%	4 5%	5 5%	5 2%	31 6% J	0 -	5 10% HJ	10 7% J
Not at all important	21 2%	4 1%	17 4% A	1 1%	1 0%	14 3%	1 1%	5 5% CD	1 0%	7 1%	5 5% HI	2 3%	7 4% HI
Summary													
Top2Box (Important)	952 93%	581 95% B	371 90%	170 95%	169 97% EG	448 91%	72 94%	93 90%	178 97% KL	489 93%	108 95%	44 86%	133 89%
Low2Box (Not important)	72 7%	29 5%	43 10% A	8 5%	5 3%	44 9% D	4 6%	10 10% D	5 3%	38 7%	5 5%	7 14% H	17 11% H

**3.2. (It needs to be easy to do - no real work on my part or company would do it for me) Thinking about the current economic climate, how important would you say each of the following factors is in your decision to switch a product or service you are currently using to another brand or provider? Please use the scale provided.**

Proportions/Mean: Columns Tested (5% risk level) - A/B - C/D/E/F/G - H/I/J/K/L Overlap formulae used. \* small base

	Total	Monthly Expenditures		Savings Habits					Most Important Consideration				
		Closer eye	Same as usual	Saving more	Saving less	Saving the same	Stopped saving	Never saving	Building emergency fund	Paying down debt	Investing in guaranteed savings	Investing in mutual funds/ stocks	None of the above
		A	B	C	D	E	F	G	H	I	J	K	L
Base: All respondents	1024	607	417	169	175	498	79	103	186	519	119	49	151
Weighted	1024	610	414	178	175	492	76*	103*	184	527	113	51*	149
Very important	332 32%	210 34%	122 30%	65 37%	60 34%	139 28%	33 43% E	35 34%	65 35%	167 32%	42 37%	14 28%	44 30%
Somewhat important	468 46%	278 45%	190 46%	80 45%	82 47%	241 49% FG	27 35%	38 37%	78 42%	244 46%	56 49%	25 49%	65 43%
Not very important	187 18%	111 18%	76 18%	29 16%	33 19%	93 19%	14 18%	18 18%	39 21% J	98 19% J	11 10%	9 18%	30 20% J
Not at all important	36 4%	11 2%	26 6% A	3 2%	0 -	19 4% D	3 3% D	12 11% CDE	2 1% J	17 3%	4 4%	3 5%	10 7% H
Summary													
Top2Box (Important)	800 78%	487 80%	313 75%	146 82% G	142 81%	380 77%	60 78%	73 71%	142 78%	412 78%	98 86% L	39 77%	109 73%
Low2Box (Not important)	224 22%	122 20%	102 25%	32 18%	33 19%	112 23%	17 22%	30 29% C	41 22%	115 22%	15 14%	12 23%	40 27% J

**3\_3. (Better service than I am currently receiving (where I feel I am being treated better)) Thinking about the current economic climate, how important would you say each of the following factors is in your decision to switch a product or service you are currently using to another brand or provider? Please use the scale provided.**

Proportions/Mean: Columns Tested (5% risk level) - A/B - C/D/E/F/G - H/I/J/K/L Overlap formulae used. \* small base

	Total	Monthly Expenditures		Savings Habits					Most Important Consideration				
		Closer eye	Same as usual	Saving more	Saving less	Saving the same	Stopped saving	Never saving	Building emergency fund	Paying down debt	Investing in guaranteed savings	Investing in mutual funds/ stocks	None of the above
		A	B	C	D	E	F	G	H	I	J	K	L
Base: All respondents	1024	607	417	169	175	498	79	103	186	519	119	49	151
Weighted	1024	610	414	178	175	492	76*	103*	184	527	113	51*	149
Very important	560 55%	353 58%	207 50%	110 62%	101 58%	254 52%	43 56%	53 51%	111 60%	288 55%	71 63%	24 47%	66 44%
Somewhat important	380 37%	218 36%	162 39%	55 31%	65 37%	193 39%	29 39%	38 36%	63 34%	197 37%	38 34%	19 37%	63 42%
Not very important	64 6%	34 6%	31 7%	12 7%	9 5%	32 7%	4 5%	7 7%	9 5%	34 6%	1 1%	6 12%	14 10%
Not at all important	20 2%	5 1%	15 4%	1 1%	0 -	13 3%	1 1%	6 6%	1 0%	8 2%	3 3%	2 3%	6 4%
			A			D		CD					H
Summary													
Top2Box (Important)	939 92%	571 94%	369 89%	165 92%	166 95%	447 91%	72 94%	90 87%	174 95%	485 92%	109 97%	43 84%	129 86%
		B			G				KL	L	KL		
Low2Box (Not important)	85 8%	39 6%	45 11%	13 8%	9 5%	45 9%	4 6%	13 13%	10 5%	42 8%	4 3%	8 16%	21 14%
			A					D				HJ	HIJ

**3\_4. (Better value for money (same price but I get more).) Thinking about the current economic climate, how important would you say each of the following factors is in your decision to switch a product or service you are currently using to another brand or provider? Please use the scale provided.**

Proportions/Mean: Columns Tested (5% risk level) - A/B - C/D/E/F/G - H/I/J/K/L Overlap formulae used. \* small base

	Monthly Expenditures			Savings Habits					Most Important Consideration				
	Total	Closer eye	Same as usual	Saving more	Saving less	Saving the same	Stopped saving	Never saving	Building emergency fund	Paying down debt	Investing in guaranteed savings	Investing in mutual funds/ stocks	None of the above
		A	B	C	D	E	F	G	H	I	J	K	L
Base: All respondents	1024	607	417	169	175	498	79	103	186	519	119	49	151
Weighted	1024	610	414	178	175	492	76*	103*	184	527	113	51*	149
Very important	671 66%	429 70% B	243 59% E	125 71% E	115 66% E	299 61% DE	61 79% DE	71 69% DE	130 71% L	352 67% L	83 74% KL	28 55% KL	78 52% KL
Somewhat important	309 30%	167 27% A	143 34% A	47 26% A	56 32% F	170 35% FG	14 18% FG	23 22% FG	47 26% FG	156 30% FG	26 23% FG	20 39% FG	61 41% HIJ
Not very important	26 3%	9 2% A	16 4% A	3 2% A	4 2% A	12 2% A	1 2% A	6 6% A	6 3% A	10 2% A	0 - J	3 6% J	7 5% J
Not at all important	18 2%	5 1% A	13 3% A	3 2% A	0 - A	10 2% A	1 1% A	4 4% D	1 0% D	10 2% D	4 3% D	0 - D	4 2% D
Summary													
Top2Box (Important)	981 96%	595 98% B	385 93% G	172 97% G	171 98% G	470 95% G	74 97% G	94 91% G	177 96% G	508 96% G	109 97% G	48 94% G	139 93% G
Low2Box (Not important)	43 4%	15 2% A	29 7% A	6 3% A	4 2% A	22 5% A	2 3% A	10 9% CD	7 4% CD	19 4% CD	4 3% CD	3 6% CD	11 7% CD

**3\_5. (Less cost but without compromising quality) Thinking about the current economic climate, how important would you say each of the following factors is in your decision to switch a product or service you are currently using to another brand or provider? Please use the scale provided.**

Proportions/Mean: Columns Tested (5% risk level) - A/B - C/D/E/F/G - H/I/J/K/L Overlap formulae used. \* small base

	Monthly Expenditures			Savings Habits					Most Important Consideration				
	Total	Closer eye	Same as usual	Saving more	Saving less	Saving the same	Stopped saving	Never saving	Building emergency fund	Paying down debt	Investing in guaranteed savings	Investing in mutual funds/ stocks	None of the above
		A	B	C	D	E	F	G	H	I	J	K	L
Base: All respondents	1024	607	417	169	175	498	79	103	186	519	119	49	151
Weighted	1024	610	414	178	175	492	76*	103*	184	527	113	51*	149
Very important	679 66%	446 73% B	232 56%	120 68%	128 73% E	302 61%	63 83% CEG	66 63%	131 71% KL	363 69% KL	79 70% KL	25 50%	81 54%
Somewhat important	307 30%	155 25%	153 37% A	55 31% F	41 24%	168 34% DF	11 15%	31 30% F	48 26%	145 27%	31 28% HIJ	24 47% HIJ	60 40% HIJ
Not very important	22 2%	7 1%	15 4% A	2 1%	5 3%	12 2%	1 2%	2 2%	2 1%	13 2%	0 -	2 3%	6 4%
Not at all important	17 2%	2 0%	14 3% A	1 1%	0 -	10 2%	1 1%	5 5% CD	3 2%	7 1%	3 3%	0 -	4 2%
Summary													
Top2Box (Important)	986 96%	601 99% B	385 93%	175 98% G	170 97%	470 96%	74 97%	97 94%	179 97%	508 96%	110 97%	49 97%	140 94%
Low2Box (Not important)	38 4%	9 1%	29 7% A	3 2%	5 3%	22 4%	2 3%	7 6% C	5 3%	19 4%	3 3%	2 3%	9 6%



**3.6. (Lower cost/fees) Thinking about the current economic climate, how important would you say each of the following factors is in your decision to switch a product or service you are currently using to another brand or provider? Please use the scale provided.**

Proportions/Mean: Columns Tested (5% risk level) - A/B - C/D/E/F/G - H/I/J/K/L Overlap formulae used. \* small base

	Total	Monthly Expenditures		Savings Habits					Most Important Consideration				
		Closer eye	Same as usual	Saving more	Saving less	Saving the same	Stopped saving	Never saving	Building emergency fund	Paying down debt	Investing in guaranteed savings	Investing in mutual funds/ stocks	None of the above
		A	B	C	D	E	F	G	H	I	J	K	L
Base: All respondents	1024	607	417	169	175	498	79	103	186	519	119	49	151
Weighted	1024	610	414	178	175	492	76*	103*	184	527	113	51*	149
Very important	662 65%	430 70% B	232 56% E	122 69% E	125 72% E	291 59% EG	61 80% EG	62 60% KL	136 74% KL	349 66% L	72 63% H	29 56% H	76 51% HI
Somewhat important	316 31%	165 27% A	151 36% A	50 28% A	46 26% A	174 35% DF	13 17% DF	33 32% F	38 21% F	157 30% H	37 33% H	19 37% H	66 44% HI
Not very important	29 3%	10 2% A	19 5% A	5 3% A	3 2% A	17 3% A	1 2% A	3 3% CD	6 4% CD	13 3% CD	2 1% CD	4 7% CD	4 3% CD
Not at all important	18 2%	6 1% A	12 3% A	1 1% A	0 - A	11 2% A	1 1% A	5 5% CD	3 2% CD	8 2% CD	3 3% CD	0 - CD	4 2% CD
Summary													
Top2Box (Important)	977 95%	594 97% B	383 92% B	172 97% B	171 98% G	464 94% G	74 97% G	95 92% G	174 95% G	506 96% G	109 96% G	47 93% G	142 95% G
Low2Box (Not important)	47 5%	16 3% A	31 8% A	6 3% A	3 2% A	28 6% A	2 3% A	8 8% D	9 5% D	21 4% D	5 4% D	4 7% D	8 5% D

**3.7. (Receiving something above and beyond the product or service (i.e. an incentive, bonus, sign up gift, etc)) Thinking about the current economic climate, how important would you say each of the following factors is in your decision to switch a product or service you are currently using to another brand or provider? Please use the scale provided.**

Proportions/Mean: Columns Tested (5% risk level) - A/B - C/D/E/F/G - H/I/J/K/L Overlap formulae used. \* small base

	Total	Monthly Expenditures		Savings Habits					Most Important Consideration				
		Closer eye	Same as usual	Saving more	Saving less	Saving the same	Stopped saving	Never saving	Building emergency fund	Paying down debt	Investing in guaranteed savings	Investing in mutual funds/ stocks	None of the above
		A	B	C	D	E	F	G	H	I	J	K	L
Base: All respondents	1024	607	417	169	175	498	79	103	186	519	119	49	151
Weighted	1024	610	414	178	175	492	76*	103*	184	527	113	51*	149
Very important	324 32%	213 35% B	111 27%	62 35%	63 36% E	132 27%	34 44% E	33 32%	62 34%	166 32%	46 41% L	13 25%	36 24%
Somewhat important	415 41%	250 41%	166 40%	75 42%	67 38%	216 44% FG	24 31%	34 33%	80 44%	217 41%	39 34%	20 40%	59 40%
Not very important	237 23%	127 21%	110 27% A	32 18%	42 24%	120 24%	17 22%	26 25%	34 19%	125 24%	19 17%	13 27%	45 30% HJ
Not at all important	48 5%	21 3%	27 7% A	8 5%	3 2%	24 5%	2 3%	11 10% DE	7 4%	18 3%	9 8% I	5 9%	9 6%
Summary													
Top2Box (Important)	739 72%	463 76% B	277 67% G	137 77%	130 74%	348 71%	57 75%	67 65%	143 78% L	383 73%	85 75%	33 64%	96 64%
Low2Box (Not important)	285 28%	147 24%	138 33% A	40 23%	45 26%	144 29%	19 25%	37 35% C	41 22%	144 27%	28 25%	18 36%	54 36% H

**3.8. (A company with a solid reputation) Thinking about the current economic climate, how important would you say each of the following factors is in your decision to switch a product or service you are currently using to another brand or provider? Please use the scale provided.**

Proportions/Mean: Columns Tested (5% risk level) - A/B - C/D/E/F/G - H/I/J/K/L Overlap formulae used. \* small base

	Monthly Expenditures			Savings Habits					Most Important Consideration				
	Total	Closer eye	Same as usual	Saving more	Saving less	Saving the same	Stopped saving	Never saving	Building emergency fund	Paying down debt	Investing in guaranteed savings	Investing in mutual funds/ stocks	None of the above
		A	B	C	D	E	F	G	H	I	J	K	L
Base: All respondents	1024	607	417	169	175	498	79	103	186	519	119	49	151
Weighted	1024	610	414	178	175	492	76*	103*	184	527	113	51*	149
Very important	532 52%	323 53%	209 50%	99 56%	90 52%	254 52%	39 52%	49 47%	93 50%	270 51%	79 69% HIL	28 56%	62 42%
Somewhat important	393 38%	236 39%	158 38%	65 36%	75 43%	183 37%	31 41%	39 38%	73 40% J	205 39% J	27 24%	21 42% J	67 45% J
Not very important	80 8%	47 8%	33 8%	12 7%	9 5%	44 9%	5 6%	10 10%	16 9%	42 8%	5 4%	1 2%	16 11%
Not at all important	18 2%	4 1%	14 3% A	2 1%	0 -	11 2%	1 1%	5 5% D	2 1%	10 2%	3 3%	0 -	4 2%
Summary													
Top2Box (Important)	925 90%	559 92%	367 89%	164 92%	165 95% EG	437 89%	71 93%	88 85%	166 90%	475 90%	106 93%	49 98% L	130 87%
Low2Box (Not important)	99 10%	51 8%	47 11%	14 8%	9 5%	55 11% D	5 7%	15 15% D	18 10%	52 10%	8 7%	1 2%	20 13% K

**3. (Top2Box (Important) Summary) Thinking about the current economic climate, how important would you say each of the following factors is in your decision to switch a product or service you are currently using to another brand or provider? Please use the scale provided.**

Proportions/Mean: Columns Tested (5% risk level) - A/B - C/D/E/F/G - H/I/J/K/L Overlap formulae used. \* small base

	Monthly Expenditures			Savings Habits					Most Important Consideration				
	Total	Closer eye	Same as usual	Saving more	Saving less	Saving the same	Stopped saving	Never saving	Building emergency fund	Paying down debt	Investing in guaranteed savings	Investing in mutual funds/ stocks	None of the above
		A	B	C	D	E	F	G	H	I	J	K	L
Base: All respondents	1024	607	417	169	175	498	79	103	186	519	119	49	151
Weighted	1024	610	414	178	175	492	76*	103*	184	527	113	51*	149
Less cost but without compromising quality	986 96%	601 99% B	385 93%	175 98% G	170 97%	470 96%	74 97%	97 94%	179 97%	508 96%	110 97%	49 97%	140 94%
Better value for money (same price but I get more).	981 96%	595 98% B	385 93%	172 97% G	171 98% G	470 95%	74 97%	94 91%	177 96%	508 96%	109 97%	48 94%	139 93%
Lower cost/fees	977 95%	594 97% B	383 92%	172 97%	171 98% G	464 94%	74 97%	95 92%	174 95%	506 96%	109 96%	47 93%	142 95%
A set predictable fee that does not change month to month	952 93%	581 95% B	371 90%	170 95%	169 97% EG	448 91%	72 94%	93 90%	178 97% KL	489 93%	108 95%	44 86%	133 89%
Better service than I am currently receiving (where I feel I am being treated better)	939 92%	571 94% B	369 89%	165 92%	166 95% G	447 91%	72 94%	90 87%	174 95% KL	485 92% L	109 97% KL	43 84%	129 86%
A company with a solid reputation	925 90%	559 92%	367 89%	164 92%	165 95% EG	437 89%	71 93%	88 85%	166 90%	475 90%	106 93%	49 98% L	130 87%
It needs to be easy to do - no real work on my part or company would do it for me	800 78%	487 80%	313 75%	146 82% G	142 81%	380 77%	60 78%	73 71%	142 78%	412 78%	98 86% L	39 77%	109 73%
Receiving something above and beyond the product or service (i.e. an incentive, bonus, sign up gift, etc)	739 72%	463 76% B	277 67%	137 77% G	130 74%	348 71%	57 75%	67 65%	143 78% L	383 73%	85 75%	33 64%	96 64%

**3. (Low2Box (Not important) Summary) Thinking about the current economic climate, how important would you say each of the following factors is in your decision to switch a product or service you are currently using to another brand or provider? Please use the scale provided.**

Proportions/Mean: Columns Tested (5% risk level) - A/B - C/D/E/F/G - H/I/J/K/L Overlap formulae used. \* small base

Reported Means: Columns Tested (5% Risk Level) - N = 1024/763 - With/No Overlap (Female Used) - Small Base													
	Total	Monthly Expenditures			Savings Habits				Most Important Consideration				
		Closer eye	Same as usual	Saving more	Saving less	Saving the same	Stopped saving	Never saving	Building emergency fund	Paying down debt	Investing in guaranteed savings	Investing in mutual funds/ stocks	None of the above
	A	B	C	D	E	F	G	H	I	J	K	L	
Base: All respondents	1024	607	417	169	175	498	79	103	186	519	119	49	151
Weighted	1024	610	414	178	175	492	76*	103*	184	527	113	51*	149
Receiving something above and beyond the product or service (i.e. an incentive, bonus, sign up gift, etc)	285 28%	147 24%	138 33% A	40 23%	45 26%	144 29%	19 25%	37 35% C	41 22%	144 27%	28 25%	18 36%	54 36% H
It needs to be easy to do - no real work on my part or company would do it for me	224 22%	122 20%	102 25% A	32 18%	33 19%	112 23%	17 22%	30 29% C	41 22%	115 22%	15 14%	12 23%	40 27% J
A company with a solid reputation	99 10%	51 8%	47 11% A	14 8%	9 5%	55 11% D	5 7%	15 15% D	18 10%	52 10%	8 7%	1 2%	20 13% K
Better service than I am currently receiving (where I feel I am being treated better)	85 8%	39 6%	45 11% A	13 8%	9 5%	45 9%	4 6%	13 13% D	10 5%	42 8%	4 3%	8 16% HJ	21 14% HIJ
A set predictable fee that does not change month to month	72 7%	29 5%	43 10% A	8 5%	5 3%	44 9% D	4 6%	10 10% D	5 3%	38 7%	5 5%	7 14% H	17 11% H
Lower cost/fees	47 5%	16 3%	31 8% A	6 3%	3 2%	28 6%	2 3%	8 8% D	9 5%	21 4%	5 4%	4 7%	8 5%
Better value for money (same price but I get more).	43 4%	15 2%	29 7% A	6 3%	4 2%	22 5%	2 3%	10 9% CD	7 4%	19 4%	4 3%	3 6%	11 7%
Less cost but without compromising quality	38 4%	9 1%	29 7% A	3 2%	5 3%	22 4%	2 3%	7 6% C	5 3%	19 4%	3 3%	2 3%	9 6%

## 10. What are you doing to save more/maximize your cash flow (check those that apply)?

Proportions/Mean: Columns Tested (5% risk level) - A/B - C/D/E/F/G - H/I/J/K/L Overlap formulae used. \* small base

	Monthly Expenditures			Savings Habits					Most Important Consideration				
	Total	Closer eye	Same as usual	Saving more	Saving less	Saving the same	Stopped saving	Never saving	Building emergency fund	Paying down debt	Investing in guaranteed savings	Investing in mutual funds/ stocks	None of the above
		A	B	C	D	E	F	G	H	I	J	K	L
Base: All respondents	1024	607	417	169	175	498	79	103	186	519	119	49	151
Weighted	1024	610	414	178	175	492	76*	103*	184	527	113	51*	149
I have stopped buying non-essential items	572 56%	438 72% B	134 32%	136 76% EG	122 70% EG	218 44%	51 67% EG	45 44%	109 59% L	327 62% JL	55 49%	24 47%	56 38%
I am eating out less/bringing my lunch to work	449 44%	337 55% B	112 27%	100 56% EG	88 51% EG	184 38%	44 58% EG	32 31%	86 47% JL	272 52% JL	35 31%	20 40% L	36 24%
I am following a set monthly budget	272 27%	198 33% B	74 18%	64 36% DEG	43 25%	118 24%	26 34% G	20 19%	73 40% IJKL	136 26%	20 18%	11 21%	33 22%
I have an automatic savings plan (money is automatically deposited into a saving account)	148 14%	89 15%	59 14%	41 23% DFG	19 11% G	80 16% FG	4 5%	3 3%	36 20% IL	62 12%	26 23% IL	11 22% IL	12 8%
Reviewing my portfolio with a financial advisor	104 10%	71 12%	33 8%	18 10%	19 11%	49 10%	12 16% G	5 5%	17 9%	41 8%	21 19% HIL	18 36% HIJL	7 5%
I have taken on a part-time job for extra cash	97 9%	71 12% B	26 6%	28 16% EG	16 9%	35 7%	12 16% EG	6 6%	22 12% JL	61 12% JL	5 5%	5 10% L	4 2%
None of the above	199 19%	59 10%	140 34% A	7 4%	22 13% C	119 24% CDF	6 7%	45 43% CDEF	22 12%	83 16%	25 22% H	10 19%	59 40% HIJK