



Project Name:
Prepared By:
Date:

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Table 1

P1. In 2021 have you used a 'Buy Now Pay Later' service when shopping?

| | Banner 1 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|-----------------------|----------|----------|----------|----------|----------|----------|-------|-------------|-------------|-----------|------|--------|------------|------------|--------------------------|---------------|---------------|------|--------|------------|------------|-------|----------|-------------|---------------|-------------|--------------|-------|-----|-----|-----|
| | Age | | | | | | | | | | | Gender | | | | Region | | | | | | | | | | | Social Grade | | | | |
| | Total | 18 to 24 | 25 to 34 | 35 to 44 | 45 to 54 | 55 to 64 | 65+ | 18-34 (Net) | 35-54 (Net) | 55+ (Net) | Male | Female | North East | North West | Yorkshire and The Humber | East Midlands | West Midlands | East | London | South East | South West | Wales | Scotland | North (Net) | Midland (Net) | South (Net) | AB | C1+C2 | C1 | C2 | DE |
| | 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 |
| BASE: All Respondents | 1017 | 131 | 158 | 183 | 169 | 180 | 216 | 289 | 352 | 376 | 468 | 549 | 32 | 126 | 101 | 78 | 98 | 88 | 133 | 132 | 98 | 59 | 72 | 331 | 323 | 363 | 322 | 403 | 254 | 149 | 292 |
| BASE: WEIGHTED | 1017 | 122 | 172 | 180 | 178 | 152 | 213 | 294 | 359 | 364 | 494 | 523 | 44** | 117 | 87 | 75* | 92* | 97* | 134 | 142 | 89* | 51* | 89* | 337 | 315 | 365 | 274 | 513 | 290 | 223 | 231 |
| Yes | 276 | 46 | 79 | 82 | 41 | 21 | 28 | 125 | 103 | 48 | 139 | 138 | 21 | 35 | 22 | 21 | 28 | 18 | 35 | 36 | 20 | 15 | 26 | 104 | 81 | 91 | 68 | 146 | 93 | 53 | 62 |
| | 27% | 38% | 46% | 34% | 23% | 14% | 13% | 43% | 29% | 13% | 28% | 26% | 49% | 30% | 25% | 28% | 30% | 18% | 26% | 25% | 22% | 28% | 29% | 31% | 26% | 25% | 25% | 28% | 32% | 24% | 27% |
| | | EFGJ | DEFGJ | EFGJ | FGJ | | EFGJ | FGJ | | | | | | | | | | | | | | | | R | | | | | | | |
| No | 741 | 75 | 93 | 118 | 138 | 131 | 185 | 169 | 256 | 316 | 355 | 386 | 22 | 82 | 66 | 54 | 64 | 79 | 99 | 107 | 69 | 36 | 64 | 233 | 233 | 274 | 205 | 367 | 197 | 170 | 169 |
| | 73% | 62% | 54% | 66% | 77% | 86% | 87% | 57% | 71% | 87% | 72% | 74% | 7% | 70% | 75% | 72% | 70% | 82% | 74% | 75% | 78% | 71% | 69% | 74% | 75% | 75% | 72% | 68% | 76% | 73% | |
| | | | | C | BCDH | BCDEH | BCDEH | | CH | BCDEH | | | | | | | | X | | | | | | | | | | | | | |

Proportions/Mean: Columns Tested (5% risk level) - 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

* small base; ** very small base (under 30) ineligible for sig testing

Comparison Groups

Independent T-Test for Means (equal variances), Independent Z-Test for Percentages (unpooled proportions)

Uppercase letters indicate significance at the 95% level.

Omni December 10th 2021

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December 13th 2021

Table 2

P2. Have you or do you intend to use a 'Buy Now Pay Later' service for your Christmas shopping?

| | Banner 1 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|-----------------------|----------|----------|----------|----------|----------|----------|-------|-------------|-------------|-----------|------|--------|------------|------------|--------------------------|---------------|---------------|------|--------|------------|------------|-------|----------|-------------|---------------|-------------|--------------|-------|-----|-----|-----|
| | Age | | | | | | | | | | | Gender | | | | Region | | | | | | | | | | | Social Grade | | | | |
| | Total | 18 to 24 | 25 to 34 | 35 to 44 | 45 to 54 | 55 to 64 | 65+ | 18-34 (Net) | 35-54 (Net) | 55+ (Net) | Male | Female | North East | North West | Yorkshire and The Humber | East Midlands | West Midlands | East | London | South East | South West | Wales | Scotland | North (Net) | Midland (Net) | South (Net) | AB | C1+C2 | C1 | C2 | DE |
| | 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 |
| BASE: All Respondents | 1017 | 131 | 158 | 183 | 169 | 180 | 216 | 289 | 352 | 376 | 468 | 549 | 32 | 126 | 101 | 78 | 98 | 88 | 133 | 132 | 98 | 59 | 72 | 331 | 323 | 363 | 322 | 403 | 254 | 149 | 292 |
| BASE: WEIGHTED | 1017 | 122 | 172 | 180 | 178 | 152 | 213 | 294 | 359 | 364 | 494 | 523 | 44** | 117 | 87 | 75* | 92* | 97* | 134 | 142 | 89* | 51* | 89* | 337 | 315 | 365 | 274 | 513 | 290 | 223 | 231 |
| Yes | 209 | 53 | 72 | 43 | 21 | 11 | 8 | 124 | 65 | 20 | 112 | 96 | 14 | 30 | 16 | 9 | 20 | 12 | 37 | 29 | 14 | 9 | 18 | 78 | 50 | 80 | 67 | 106 | 60 | 46 | 46 |
| | 21% | 43% | 42% | 24% | 12% | 8% | 4% | 42% | 18% | 5% | 23% | 18% | 33% | 26% | 18% | 11% | 22% | 12% | 28% | 20% | 16% | 18% | 20% | 23% | 16% | 22% | 21% | 21% | 20% | 20% | |
| | | DEFGJ | DEFGJ | EFGJ | GJ | | DEFGJ | FGJ | | | | | | PRJY | | | | | PRJY | | | | | PRJY | | P | | | | | |
| No | 808 | 69 | 101 | 137 | 157 | 141 | 204 | 169 | 294 | 345 | 381 | 427 | 29 | 87 | 71 | 67 | 71 | 85 | 97 | 113 | 75 | 42 | 71 | 259 | 264 | 285 | 217 | 407 | 230 | 177 | 185 |
| | 79% | 57% | 58% | 76% | 88% | 92% | 88% | 58% | 82% | 95% | 77% | 82% | 67% | 74% | 82% | 89% | 78% | 88% | 72% | 80% | 84% | 82% | 80% | 77% | 84% | 78% | 79% | 79% | 80% | 80% | |
| | | | | BCH | BCDH | BCDEH | BCDEH | | BCH | BCDEH | | | | | NSXZ | | NSX | | | | S | | | NSX | | | | | | | |

Proportions/Mean: Columns Tested (5% risk level) - 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

* small base; ** very small base (under 30) ineligible for sig testing

Comparison Groups

Independent T-Test for Means (equal variances), Independent Z-Test for Percentages (unpooled proportions)

Uppercase letters indicate significance at the 95% level.

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1113
2124
1698.5
1039.5
654.5
556 208
7185.5 34.5457

Table 3

P3. Which phrase best describes your level of understanding of what may happen if you do not make your payments on time when using a 'Buy Now Pay Later' product?

| | Banner 1 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--|----------|----------|----------|----------|----------|----------|------|-------------|-------------|-----------|------|--------|------------|------------|--------------------------|---------------|---------------|------|--------|------------|------------|-------|----------|-------------|---------------|-------------|--------------|-------|------|-----|-----|
| | Age | | | | | | | | | | | Gender | | | | Region | | | | | | | | | | | Social Grade | | | | |
| | Total | 18 to 24 | 25 to 34 | 35 to 44 | 45 to 54 | 55 to 64 | 65+ | 18-34 (Net) | 35-54 (Net) | 55+ (Net) | Male | Female | North East | North West | Yorkshire and The Humber | East Midlands | West Midlands | East | London | South East | South West | Wales | Scotland | North (Net) | Midland (Net) | South (Net) | AB | C1+C2 | C1 | C2 | DE |
| | 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 |
| BASE: If P1 Or P2 = Yes | 310 | 69 | 85 | 68 | 40 | 22 | 29 | 164 | 106 | 143 | 167 | 15 | 41 | 29 | 21 | 34 | 17 | 48 | 38 | 24 | 18 | 25 | 110 | 90 | 110 | 93 | 131 | 83 | 48 | 48 | 88 |
| BASE: WEIGHTED | 322 | 66* | 93* | 67* | 45* | 22** | 29* | 159 | 112* | 151* | 168 | 154 | 21** | 42* | 24** | 22** | 32* | 21** | 49* | 42* | 23** | 19* | 30** | 117* | 80* | 115* | 81* | 170 | 104* | 65* | 72* |
| I fully understand what might happen if I do not make payments on time | 251 | 44 | 75 | 44 | 36 | 21 | 29 | 119 | 82 | 50 | 132 | 17 | 36 | 20 | 15 | 22 | 18 | 38 | 32 | 17 | 12 | 24 | 97 | 67 | 87 | 65 | 130 | 78 | 52 | 55 | |
| | 78% | 67% | 81% | 66% | 84% | 95% | 100% | 75% | 73% | 98% | 78% | 77% | 78% | 87% | 84% | 66% | 69% | 85% | 77% | 75% | 75% | 83% | 80% | 83% | 74% | 76% | 81% | 77% | 75% | 79% | 77% |
| I have some understanding of what might happen if I do not make payments on time | 64 | 18 | 15 | 21 | 7 | 1 | 0 | 34 | 29 | 1 | 30 | 33 | 3 | 6 | 4 | 6 | 10 | 1 | 11 | 10 | 4 | 2 | 6 | 19 | 20 | 25 | 13 | 35 | 21 | 13 | 16 |
| | 20% | 28% | 17% | 32% | 16% | 5% | - | 21% | 26% | 2% | 18% | 22% | 16% | 13% | 16% | 28% | 31% | 5% | 23% | 23% | 17% | 17% | 20% | 16% | 22% | 16% | 20% | 20% | 21% | 22% | |
| I have no understanding of what might happen if I do not make payments on time | 7 | 3 | 3 | 1 | 0 | 0 | 0 | 6 | 1 | 0 | 6 | 2 | 1 | 0 | 0 | 2 | 0 | 2 | 0 | 1 | 2 | 0 | 0 | 1 | 4 | 2 | 2 | 5 | 5 | 0 | 1 |
| | 2% | 5% | 3% | 2% | - | - | - | 4% | 1% | - | 3% | 1% | 6% | - | - | 7% | - | 10% | - | 2% | 8% | - | - | 1% | 4% | 2% | 2% | 3% | 4% | - | 1% |

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F/G/H/I/J - KL - MN/O/P/Q/R/S/T/U/V/W/X/Y/Z - a/b/c/d/e

* small base; ** very small base (under 30) ineligible for sig testing

Comparison Groups

Independent T-Test for Means (equal variances), Independent Z-Test for Percentages (unpooled proportions)

Uppercase letters indicate significance at the 95% level.

Omni December 10th 2021

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December 13th 2021

Table 4

P4. You said you either have or intend to use 'Buy Now Pay Later' services for your Christmas shopping. Which phrase best describes your confidence in being able to meet all the payments on time?

| | Banner 1 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--------------------------|----------|----------|----------|----------|----------|----------|------|-------------|-------------|-----------|------|--------|------------|------------|--------------------------|---------------|---------------|------|--------|------------|------------|-------|----------|-------------|---------------|-------------|--------------|-------|------|------|------|
| | Age | | | | | | | | | | | Gender | | | | Region | | | | | | | | | | | Social Grade | | | | |
| | Total | 18 to 24 | 25 to 34 | 35 to 44 | 45 to 54 | 55 to 64 | 65+ | 18-34 (Net) | 35-54 (Net) | 55+ (Net) | Male | Female | North East | North West | Yorkshire and The Humber | East Midlands | West Midlands | East | London | South East | South West | Wales | Scotland | North (Net) | Midland (Net) | South (Net) | AB | C1+C2 | C1 | C2 | DE |
| | 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 |
| BASE: If P2=Yes | 200 | 57 | 63 | 42 | 19 | 10 | 9 | 120 | 61 | 19 | 94 | 106 | 10 | 29 | 19 | 8 | 21 | 10 | 35 | 27 | 13 | 12 | 15 | 73 | 52 | 75 | 64 | 82 | 48 | 34 | 54 |
| BASE: WEIGHTED | 209 | 53* | 72* | 43* | 21** | 11** | 8** | 124 | 65* | 20** | 112* | 96* | 14** | 30** | 16** | 9** | 20** | 12** | 37* | 29** | 14** | 9** | 18** | 78* | 50* | 80* | 57* | 106* | 60* | 46* | 46* |
| TOP 2 BOX (NET) | 196 | 49 | 68 | 41 | 20 | 10 | 8 | 116 | 61 | 18 | 104 | 92 | 13 | 28 | 16 | 8 | 19 | 11 | 35 | 27 | 12 | 8 | 18 | 75 | 46 | 75 | 52 | 99 | 58 | 41 | 45 |
| | 94% | 92% | 95% | 95% | 95% | 88% | 100% | 94% | 95% | 93% | 93% | 95% | 94% | 93% | 100% | 90% | 96% | 91% | 95% | 94% | 88% | 89% | 100% | 96% | 92% | 93% | 92% | 94% | 97% | 90% | 96% |
| (4) Very confident | 123 | 33 | 37 | 25 | 14 | 8 | 7 | 70 | 39 | 15 | 70 | 53 | 12 | 20 | 8 | 5 | 10 | 8 | 24 | 14 | 9 | 7 | 7 | 47 | 29 | 47 | 32 | 64 | 38 | 26 | 28 |
| | 59% | 62% | 52% | 58% | 64% | 70% | 81% | 56% | 60% | 74% | 62% | 55% | 85% | 66% | 50% | 58% | 47% | 68% | 65% | 47% | 65% | 72% | 41% | 60% | 58% | 59% | 56% | 60% | 63% | 57% | 61% |
| (3) Fairly confident | 73 | 16 | 30 | 16 | 6 | 2 | 2 | 46 | 23 | 4 | 34 | 39 | 1 | 8 | 3 | 10 | 3 | 11 | 14 | 3 | 2 | 11 | 28 | 17 | 28 | 21 | 36 | 20 | 15 | 16 | |
| | 35% | 30% | 43% | 37% | 30% | 18% | 19% | 37% | 35% | 19% | 30% | 40% | 9% | 27% | 50% | 32% | 48% | 23% | 25% | 47% | 23% | 17% | 59% | 36% | 34% | 35% | 37% | 34% | 34% | 33% | 36% |
| (2) Not very confident | 10 | 4 | 3 | 2 | 0 | 1 | 0 | 7 | 2 | 1 | 7 | 3 | 1 | 2 | 0 | 1 | 1 | 0 | 2 | 2 | 2 | 0 | 0 | 3 | 2 | 5 | 4 | 4 | 1 | 3 | 2 |
| | 5% | 8% | 4% | 5% | - | 12% | - | 6% | 3% | 7% | 6% | 3% | 6% | 7% | - | 10% | 4% | - | 5% | 6% | 12% | - | - | 4% | 4% | 7% | 8% | 4% | 2% | 8% | 4% |
| (1) Not at all confident | 2 | 0 | 1 | 0 | 1 | 0 | 0 | 1 | 1 | 0 | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 1 | 0 | 0 | 2 | 0 | 0 | 2 | 1 | 1 | 0 |
| | 1% | - | 1% | - | 5% | - | - | 1% | 2% | - | 1% | 1% | - | - | - | - | - | 9% | - | - | - | 11% | - | - | 4% | - | - | 2% | 2% | 2% | - |
| BOTTOM 2 BOX (NET) | 12 | 4 | 4 | 2 | 1 | 1 | 0 | 8 | 3 | 1 | 8 | 4 | 1 | 2 | 0 | 1 | 1 | 1 | 2 | 2 | 1 | 0 | 3 | 4 | 5 | 4 | 7 | 2 | 4 | 2 | |
| | 6% | 8% | 5% | 5% | 5% | 12% | - | 6% | 5% | 7% | 7% | 5% | 6% | 7% | - | 10% | 4% | 9% | 5% | 6% | 12% | 11% | - | 4% | 8% | 7% | 8% | 6% | 3% | 10% | 4% |
| MEAN | 3.50 | 3.50 | 3.50 | 3.50 | 3.50 | 3.60 | 3.80 | 3.50 | 3.50 | 3.70 | 3.50 | 3.50 | 3.80 | 3.60 | 3.50 | 3.40 | 3.50 | 3.60 | 3.40 | 3.50 | 3.50 | 3.50 | 3.40 | 3.60 | 3.50 | 3.50 | 3.50 | 3.50 | 3.60 | 3.40 | 3.60 |
| STD. DEV. | 0.6 | 0.6 | 0.6 | 0.6 | 0.6 | 0.7 | 0.4 | 0.6 | 0.7 | 0.6 | 0.7 | 0.6 | 0.6 | 0.6 | 0.5 | 0.7 | 0.6 | 0.5 | 0.6 | 0.6 | 0.7 | 1.0 | 0.5 | 0.6 | 0.6 | 0.6 | 0.6 | 0.7 | 0.6 | 0.7 | 0.6 |
| STD. ERR. | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.2 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.2 | 0.1 | 0.1 | 0.2 | 0.1 | 0.3 | 0.1 | 0.1 | 0.2 | 0.3 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 |

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F/G/H/I/J - KL - MN/O/P/Q/R/S/T/U/V/W/X/Y/Z - a/b/c/d/e

* small base; ** very small base (under 30) ineligible for sig testing

Comparison Groups

Independent T-Test for Means (equal variances), Independent Z-Test for Percentages (unpooled proportions)

Uppercase letters indicate significance at the 95% level.

Omni December 10th 2021

Manu/Blue

December 13th 2021

Table 5

P5. Which of the following best describes what are you doing to ensure you can make the payments on time?

| | Banner 1 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|------------------------|----------|----------|----------|----------|----------|----------|-----|-------------|-------------|-----------|--------|--------|------------|------------|--------------------------|---------------|---------------|------|--------|------------|------------|-------|----------|-------------|---------------|-------------|--------------|-------|-----|-----|-----|
| | Age | | | | | | | | | | Gender | | | | Region | | | | | | | | | | | | Social Grade | | | | |
| | Total | 18 to 24 | 25 to 34 | 35 to 44 | 45 to 54 | 55 to 64 | 65+ | 18-34 (Net) | 35-54 (Net) | 55+ (Net) | Male | Female | North East | North West | Yorkshire and The Humber | East Midlands | West Midlands | East | London | South East | South West | Wales | Scotland | North (Net) | Midland (Net) | South (Net) | AB | C1+C2 | C1 | C2 | DE |
| BASE: If P2=Yes | 200 | 57 | 63 | 42 | 19 | 10 | 9 | 120 | 61 | 19 | 94 | 106 | 10 | 29 | 19 | 9 | 21 | 10 | 35 | 27 | 13 | 12 | 15 | 52 | 75 | 64 | 82 | 48 | 34 | 54 | |
| BASE: WEIGHTED | 209 | 53 | 72 | 43 | 21 | 11 | 8 | 124 | 67 | 20 | 112 | 96 | 14 | 30 | 16 | 9 | 20 | 12 | 37 | 29 | 14 | 9 | 18 | 78 | 50 | 80 | 57 | 106 | 60 | 46 | 46 |
| Not doing anything | 43 | 12 | 9 | 9 | 7 | 4 | 1 | 21 | 15 | 7 | 23 | 20 | 8 | 10 | 4 | 3 | 2 | 6 | 1 | 3 | 3 | 3 | 3 | 24 | 8 | 11 | 6 | 26 | 13 | 13 | 11 |
| | 20% | 22% | 13% | 20% | 31% | 47% | 15% | 17% | 23% | 33% | 20% | 21% | 55% | 33% | 25% | - | 13% | 19% | 17% | 4% | 23% | 31% | 14% | 31% | 16% | 13% | 11% | 25% | 22% | 27% | 23% |
| Budgeting my spend | 127 | 29 | 41 | 29 | 15 | 6 | 7 | 71 | 44 | 13 | 69 | 58 | 4 | 16 | 9 | 6 | 10 | 10 | 20 | 25 | 8 | 6 | 12 | 41 | 33 | 53 | 40 | 66 | 37 | 29 | 22 |
| | 61% | 55% | 58% | 67% | 69% | 53% | 85% | 57% | 67% | 67% | 62% | 60% | 29% | 54% | 56% | 76% | 50% | 81% | 54% | 87% | 58% | 69% | 65% | 53% | 65% | 67% | 70% | 62% | 61% | 64% | 47% |
| Cutting back elsewhere | 30 | 10 | 15 | 4 | 0 | 0 | 0 | 26 | 4 | 0 | 15 | 15 | 2 | 3 | 2 | 1 | 7 | 0 | 9 | 3 | 2 | 0 | 3 | 9 | 8 | 13 | 9 | 9 | 5 | 4 | 12 |
| | 14% | 19% | 22% | 10% | - | - | - | 21% | 7% | - | 14% | 15% | 15% | 10% | 10% | 6% | 34% | - | 25% | 9% | 11% | - | 14% | 12% | 15% | 17% | 16% | 9% | 9% | 8% | 26% |
| Borrowing more money | 8 | 2 | 5 | 1 | 0 | 0 | 0 | 7 | 1 | 0 | 5 | 3 | 0 | 1 | 2 | 2 | 1 | 0 | 2 | 0 | 1 | 0 | 1 | 3 | 2 | 3 | 1 | 5 | 5 | 0 | 2 |
| | 4% | 3% | 7% | 3% | - | - | - | 6% | 2% | - | 4% | 3% | - | 3% | 9% | 18% | 3% | - | 5% | - | 7% | - | 6% | 4% | 4% | 4% | 3% | 4% | 8% | - | 5% |

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F/G/H/I - K/L - M/N/O/P/Q/R/S/T/U/V/W/X/Y/Z - ab/c/d/e

* small base; ** very small base (under 30) ineligible for sig testing

Comparison Groups

Independent T-Test for Means (equal variances), Independent Z-Test for Percentages (unpooled proportions)

Uppercase letters indicate significance at the 95% level.

Omni December 10th 2021

Maru/Blue

December 13th 2021

Table 6

P6. Below are some statements that people have made when talking about their personal finances. Please tell us how much you agree or disagree with each statement? SUMMARY TABLE OF TOP 2 BOX

| | Banner 1 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--|----------|----------|----------|----------|----------|----------|-----|-------------|-------------|-----------|--------|--------|------------|------------|--------------------------|---------------|---------------|------|--------|------------|------------|-------|----------|-------------|---------------|-------------|--------------|-------|-----|-----|-----|
| | Age | | | | | | | | | | Gender | | | | Region | | | | | | | | | | | | Social Grade | | | | |
| | Total | 18 to 24 | 25 to 34 | 35 to 44 | 45 to 54 | 55 to 64 | 65+ | 18-34 (Net) | 35-54 (Net) | 55+ (Net) | Male | Female | North East | North West | Yorkshire and The Humber | East Midlands | West Midlands | East | London | South East | South West | Wales | Scotland | North (Net) | Midland (Net) | South (Net) | AB | C1+C2 | C1 | C2 | DE |
| BASE: All Respondents | 1017 | 131 | 158 | 183 | 169 | 160 | 216 | 289 | 352 | 376 | 468 | 549 | 32 | 126 | 101 | 78 | 98 | 88 | 133 | 132 | 98 | 59 | 72 | 331 | 323 | 363 | 322 | 403 | 254 | 149 | 292 |
| BASE: WEIGHTED | 1017 | 122 | 172 | 180 | 178 | 152 | 213 | 294 | 359 | 364 | 494 | 623 | 44 | 117 | 87 | 75 | 92 | 97 | 134 | 142 | 89 | 51 | 89 | 337 | 315 | 365 | 274 | 513 | 290 | 223 | 231 |
| There is a temptation to overspend at Christmas | 720 | 95 | 122 | 137 | 127 | 109 | 130 | 217 | 264 | 239 | 331 | 389 | 32 | 88 | 59 | 49 | 68 | 74 | 94 | 80 | 63 | 39 | 75 | 254 | 230 | 236 | 198 | 362 | 211 | 151 | 159 |
| | 71% | 78% | 71% | 76% | 71% | 72% | 61% | 74% | 74% | 66% | 67% | 74% | 73% | 76% | 67% | 65% | 74% | 76% | 70% | 56% | 70% | 76% | 84% | 75% | 73% | 65% | 72% | 71% | 73% | 68% | 69% |
| My personal finances are in a healthy state | 670 | 82 | 114 | 108 | 102 | 99 | 165 | 196 | 210 | 254 | 340 | 329 | 40 | 83 | 60 | 54 | 64 | 68 | 81 | 78 | 54 | 34 | 54 | 238 | 219 | 212 | 204 | 344 | 196 | 148 | 122 |
| | 66% | 67% | 66% | 60% | 57% | 65% | 78% | 67% | 58% | 72% | 69% | 63% | 92% | 71% | 69% | 71% | 70% | 70% | 60% | 55% | 60% | 66% | 60% | 71% | 70% | 58% | 74% | 67% | 68% | 67% | 53% |
| The cost of Christmas is stressful | 640 | 95 | 122 | 120 | 113 | 83 | 107 | 217 | 232 | 191 | 291 | 349 | 32 | 70 | 49 | 47 | 62 | 57 | 83 | 86 | 53 | 32 | 68 | 219 | 199 | 222 | 166 | 319 | 183 | 136 | 155 |
| | 63% | 73% | 71% | 66% | 63% | 55% | 51% | 74% | 65% | 52% | 59% | 67% | 74% | 60% | 56% | 63% | 68% | 59% | 62% | 60% | 60% | 63% | 75% | 65% | 63% | 61% | 61% | 62% | 63% | 61% | 67% |
| I feel pressure to spend more than I should at Christmas | 471 | 86 | 102 | 97 | 83 | 49 | 54 | 187 | 180 | 103 | 226 | 245 | 21 | 58 | 38 | 38 | 43 | 41 | 63 | 62 | 42 | 21 | 44 | 161 | 143 | 168 | 131 | 237 | 148 | 89 | 102 |
| | 46% | 70% | 59% | 54% | 46% | 32% | 26% | 64% | 50% | 28% | 46% | 47% | 46% | 50% | 44% | 50% | 47% | 42% | 47% | 43% | 48% | 42% | 49% | 46% | 45% | 46% | 48% | 46% | 51% | 40% | 44% |
| I often have spent all my money before the next pay cheque or other income support | 386 | 76 | 85 | 92 | 68 | 34 | 29 | 163 | 160 | 63 | 207 | 179 | 16 | 51 | 29 | 31 | 34 | 32 | 65 | 53 | 29 | 16 | 31 | 127 | 112 | 147 | 103 | 185 | 115 | 70 | 98 |
| | 38% | 64% | 49% | 51% | 38% | 22% | 14% | 55% | 45% | 17% | 42% | 34% | 37% | 43% | 34% | 41% | 37% | 33% | 49% | 37% | 32% | 32% | 34% | 38% | 36% | 40% | 38% | 36% | 40% | 32% | 43% |
| I would benefit from advice or support on managing my personal finances | 361 | 78 | 94 | 79 | 52 | 25 | 34 | 171 | 131 | 58 | 189 | 172 | 17 | 56 | 26 | 23 | 39 | 31 | 57 | 39 | 26 | 17 | 31 | 129 | 109 | 123 | 98 | 179 | 116 | 64 | 84 |
| | 35% | 64% | 55% | 44% | 29% | 16% | 16% | 58% | 37% | 16% | 38% | 33% | 38% | 46% | 30% | 30% | 42% | 32% | 43% | 27% | 30% | 33% | 35% | 38% | 35% | 34% | 36% | 35% | 40% | 29% | 36% |
| I regularly use an overdraft facility on my account | 280 | 64 | 70 | 61 | 46 | 21 | 19 | 133 | 106 | 40 | 164 | 116 | 16 | 33 | 26 | 22 | 22 | 18 | 50 | 37 | 21 | 10 | 25 | 100 | 72 | 108 | 74 | 153 | 93 | 60 | 52 |
| | 27% | 52% | 40% | 34% | 26% | 14% | 9% | 45% | 30% | 11% | 33% | 22% | 36% | 29% | 29% | 30% | 24% | 18% | 37% | 26% | 24% | 19% | 28% | 30% | 23% | 30% | 27% | 30% | 32% | 27% | 23% |

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F/G/H/I - K/L - M/N/O/P/Q/R/S/T/U/V/W/X/Y/Z - ab/c/d/e

* small base; ** very small base (under 30) ineligible for sig testing

Comparison Groups

Independent T-Test for Means (equal variances), Independent Z-Test for Percentages (unpooled proportions)

Uppercase letters indicate significance at the 95% level.

Omni December 10th 2021

Maru/Blue

December 13th 2021

Table 7

P6. Below are some statements that people have made when talking about their personal finances. Please tell us how much you agree or disagree with each statement? SUMMARY TABLE OF BOTTOM 2 BOX

| | Banner 1 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--|----------|----------|----------|----------|----------|----------|--------|-------------|-------------|-----------|--------|--------|------------|------------|--------------------------|---------------|---------------|------|--------|------------|------------|-------|----------|-------------|---------------|-------------|--------------|-------|-----|-----|-----|
| | Age | | | | | | | | | | Gender | | | | Region | | | | | | | | | | | | Social Grade | | | | |
| | Total | 18 to 24 | 25 to 34 | 35 to 44 | 45 to 54 | 55 to 64 | 65+ | 18-34 (Net) | 35-54 (Net) | 55+ (Net) | Male | Female | North East | North West | Yorkshire and The Humber | East Midlands | West Midlands | East | London | South East | South West | Wales | Scotland | North (Net) | Midland (Net) | South (Net) | AB | C1+C2 | C1 | C2 | DE |
| | 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 |
| BASE: All Respondents | 1017 | 131 | 158 | 183 | 169 | 180 | 216 | 289 | 352 | 376 | 468 | 549 | 32 | 126 | 101 | 78 | 98 | 86 | 133 | 132 | 98 | 59 | 72 | 331 | 323 | 363 | 322 | 403 | 254 | 148 | 292 |
| BASE: WEIGHTED | 1017 | 122 | 172 | 180 | 178 | 152 | 213 | 294 | 359 | 364 | 494 | 523 | 44** | 117 | 87 | 75* | 92* | 97 | 134 | 142 | 89* | 51* | 89* | 337 | 316 | 365 | 274 | 513 | 290 | 223 | 231 |
| I regularly use an overdraft facility on my account | 737 | 58 | 103 | 120 | 133 | 131 | 193 | 160 | 252 | 325 | 330 | 407 | 28 | 83 | 62 | 53 | 70 | 79 | 84 | 106 | 68 | 42 | 64 | 237 | 243 | 257 | 198 | 360 | 197 | 162 | 179 |
| | 73% | 48% | 60% | 66% | 74% | 86% | 91% | 55% | 70% | 89% | 67% | 78% | 64% | 71% | 71% | 70% | 76% | 82% | 63% | 74% | 76% | 81% | 72% | 70% | 77% | 70% | 73% | 70% | 68% | 73% | 77% |
| | | | | BH | BCH | BCDEHI | BCDEHI | | BCH | BCDEHI | | K | | | | S | SZ | | | | S | S | | | S | | | | | | bc |
| I would benefit from advice or support on managing my personal finances | 656 | 44 | 78 | 101 | 126 | 127 | 179 | 122 | 227 | 306 | 305 | 351 | 27 | 61 | 61 | 53 | 53 | 66 | 77 | 103 | 63 | 34 | 58 | 208 | 206 | 243 | 176 | 333 | 174 | 159 | 147 |
| | 65% | 36% | 45% | 56% | 71% | 84% | 84% | 42% | 63% | 84% | 62% | 67% | 62% | 52% | 70% | 70% | 58% | 68% | 57% | 73% | 70% | 67% | 65% | 62% | 65% | 66% | 64% | 65% | 60% | 71% | 64% |
| | | | | BH | BCDH | BCDEHI | BCDEHI | | BCH | BCDEHI | | | | | N | N | | | N | NQ5X | N | | | | N | N | | | | | c |
| I often have spent all my money before the next pay cheque or other income support | 631 | 43 | 88 | 88 | 111 | 118 | 183 | 131 | 199 | 301 | 287 | 344 | 27 | 66 | 58 | 45 | 58 | 65 | 69 | 90 | 60 | 35 | 59 | 210 | 202 | 219 | 171 | 328 | 175 | 152 | 133 |
| | 62% | 36% | 51% | 49% | 62% | 78% | 86% | 45% | 56% | 83% | 58% | 66% | 63% | 57% | 66% | 59% | 63% | 67% | 51% | 63% | 68% | 68% | 66% | 62% | 64% | 60% | 62% | 64% | 60% | 66% | 57% |
| | | | | B | BDH | BCDEHI | BCDEHI | | BH | BCDEHI | | K | | | | | | | S | | | S | | S | | S | | | | | e |
| I feel pressure to spend more than I should at Christmas | 546 | 36 | 70 | 83 | 96 | 103 | 158 | 106 | 179 | 261 | 268 | 278 | 23 | 59 | 49 | 38 | 49 | 56 | 70 | 81 | 47 | 30 | 46 | 176 | 172 | 198 | 142 | 275 | 141 | 134 | 129 |
| | 54% | 30% | 41% | 46% | 54% | 68% | 74% | 36% | 50% | 72% | 54% | 53% | 52% | 50% | 56% | 50% | 53% | 58% | 53% | 57% | 52% | 58% | 51% | 52% | 55% | 54% | 52% | 54% | 49% | 60% | 56% |
| | | | | B | BCH | BCDEHI | BCDEHI | | BH | BCDEHI | | | | | | | | | | | | | | | | | | | | | c |
| The cost of Christmas is stressful | 377 | 26 | 50 | 61 | 66 | 68 | 105 | 78 | 127 | 174 | 203 | 174 | 11 | 47 | 38 | 28 | 30 | 39 | 51 | 56 | 36 | 19 | 22 | 118 | 116 | 143 | 107 | 193 | 106 | 87 | 76 |
| | 37% | 22% | 29% | 34% | 37% | 45% | 49% | 26% | 35% | 48% | 41% | 33% | 26% | 40% | 44% | 37% | 32% | 41% | 38% | 40% | 40% | 37% | 24% | 35% | 37% | 39% | 38% | 37% | 38% | 33% | |
| | | | | B | BH | BCDH | BCDEHI | | BH | BCDEHI | L | | | W | W | | | | W | W | | | | | W | | | | | | |
| My personal finances are in a healthy state | 347 | 40 | 58 | 73 | 76 | 53 | 47 | 98 | 149 | 100 | 154 | 194 | 4 | 33 | 27 | 22 | 28 | 29 | 53 | 65 | 35 | 17 | 35 | 99 | 95 | 153 | 70 | 168 | 94 | 75 | 109 |
| | 34% | 33% | 34% | 40% | 43% | 35% | 22% | 33% | 42% | 28% | 31% | 37% | 8% | 29% | 31% | 29% | 30% | 30% | 40% | 45% | 40% | 34% | 40% | 29% | 30% | 42% | 26% | 33% | 32% | 33% | 47% |
| | | | | G | GJ | GJ | G | | G | GHI | | | | | | | | | | NOPQRXY | | | | | NPOXY | | | | | | abc |
| There is a temptation to overspend at Christmas | 297 | 26 | 50 | 43 | 52 | 43 | 83 | 77 | 95 | 125 | 163 | 134 | 12 | 28 | 29 | 27 | 24 | 23 | 40 | 62 | 28 | 12 | 14 | 83 | 85 | 129 | 75 | 151 | 79 | 72 | 71 |
| | 29% | 22% | 29% | 24% | 29% | 28% | 39% | 26% | 34% | 33% | 26% | 27% | 24% | 34% | 33% | 35% | 26% | 24% | 30% | 44% | 30% | 24% | 16% | 25% | 27% | 35% | 28% | 29% | 27% | 32% | 31% |
| | | | | | | | BDHI | | | BDHI | L | | | | W | W | | | W | QRSUWXY | | | | | NWXY | | | | | | |

Proportions/Mean: Columns Tested (5% risk level) - 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

* small base; ** very small base (under 30) ineligible for sig testing

Comparison Groups

Independent T-Test for Means (equal variances), Independent Z-Test for Percentages (unpooled proportions)

Uppercase letters indicate significance at the 95% level.

Omni December 10th 2021

ManuBlue

December 13th 2021

Table 8

PE_1_Below are some statements that people have made when talking about their personal finances. Please tell us how much you agree or disagree with each statement? I feel pressure to spend more than I should at Christmas

| | Banner 1 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|-----------------------|----------|----------|----------|----------|----------|----------|--------|-------------|-------------|-----------|--------|--------|------------|------------|--------------------------|---------------|---------------|------|--------|------------|------------|-------|----------|-------------|---------------|-------------|------|-------|------|------|------|-----|
| | Age | | | | | | | | | | Gender | | | | Region | | | | | | | | | | Social Grade | | | | | | | |
| | Total | 18 to 24 | 25 to 34 | 35 to 44 | 45 to 54 | 55 to 64 | 65+ | 18-34 (Net) | 35-54 (Net) | 55+ (Net) | Male | Female | North East | North West | Yorkshire and The Humber | East Midlands | West Midlands | East | London | South East | South West | Wales | Scotland | North (Net) | Midland (Net) | South (Net) | AB | C1+C2 | C1 | C2 | DE | |
| | 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 | |
| BASE: All Respondents | 1017 | 131 | 158 | 183 | 169 | 180 | 216 | 289 | 352 | 376 | 468 | 549 | 32 | 126 | 101 | 78 | 98 | 86 | 133 | 132 | 98 | 59 | 72 | 331 | 323 | 363 | 322 | 403 | 254 | 148 | 292 | |
| BASE: WEIGHTED | 1017 | 122 | 172 | 180 | 178 | 152 | 213 | 294 | 359 | 364 | 494 | 523 | 44** | 117 | 87 | 75* | 92* | 97* | 134 | 142 | 89* | 51* | 89* | 337 | 316 | 365 | 274 | 513 | 290 | 223 | 231 | |
| TOP 2 BOX (NET) | 471 | 86 | 102 | 97 | 83 | 49 | 54 | 187 | 190 | 103 | 226 | 245 | 21 | 58 | 38 | 38 | 43 | 41 | 63 | 82 | 42 | 21 | 44 | 161 | 143 | 168 | 131 | 237 | 148 | 89 | 102 | |
| | 46% | 70% | 59% | 54% | 46% | 32% | 26% | 64% | 50% | 26% | 46% | 47% | 46% | 50% | 44% | 50% | 47% | 42% | 47% | 43% | 48% | 42% | 49% | 46% | 45% | 46% | 48% | 46% | 51% | 40% | 44% | |
| | | DEFGJ | EFGJ | FGJ | FGJ | | | EFGJ | FGJ | | | | | | | | | | | | | | | | | | | | | | d | |
| (4) Agree strongly | 148 | 30 | 36 | 40 | 22 | 14 | 7 | 66 | 61 | 21 | 81 | 68 | 8 | 19 | 11 | 10 | 16 | 9 | 21 | 20 | 12 | 6 | 15 | 53 | 41 | 54 | 38 | 72 | 43 | 28 | 39 | |
| | 15% | 25% | 21% | 22% | 12% | 9% | 3% | 22% | 17% | 6% | 16% | 13% | 19% | 17% | 13% | 13% | 18% | 9% | 16% | 14% | 14% | 13% | 16% | 16% | 13% | 15% | 14% | 14% | 15% | 13% | 17% | |
| | | EFGJ | EFGJ | EFGJ | GJ | G | | EFGJ | FGJ | | | | | | | | | | | | | | | | | | | | | | | |
| (3) Agree slightly | 323 | 55 | 66 | 58 | 61 | 35 | 47 | 121 | 119 | 82 | 145 | 177 | 12 | 39 | 27 | 28 | 27 | 32 | 42 | 41 | 30 | 15 | 29 | 107 | 102 | 114 | 93 | 166 | 105 | 60 | 64 | |
| | 32% | 45% | 38% | 32% | 34% | 23% | 22% | 41% | 33% | 23% | 29% | 34% | 29% | 33% | 31% | 37% | 29% | 33% | 31% | 29% | 34% | 29% | 33% | 32% | 32% | 31% | 34% | 32% | 36% | 27% | 28% | |
| | | DFGJ | FGJ | GJ | FGJ | | | FGJ | FGJ | | | | | | | | | | | | | | | | | | | | | | | e |
| (2) Disagree slightly | 279 | 25 | 44 | 42 | 46 | 59 | 62 | 69 | 88 | 121 | 132 | 147 | 11 | 32 | 27 | 21 | 27 | 29 | 34 | 36 | 21 | 14 | 27 | 97 | 91 | 91 | 89 | 137 | 64 | 72 | 73 | |
| | 27% | 21% | 26% | 23% | 26% | 39% | 29% | 24% | 25% | 33% | 27% | 28% | 26% | 27% | 31% | 28% | 29% | 30% | 25% | 26% | 23% | 27% | 30% | 29% | 29% | 25% | 25% | 27% | 22% | 32% | 32% | |
| | | | | | | BCDEHI | | | | BDH | | | | | | | | | | | | | | | | | | | | | c | c |
| (1) Disagree strongly | 267 | 11 | 26 | 41 | 49 | 44 | 96 | 37 | 90 | 140 | 136 | 131 | 11 | 27 | 23 | 17 | 22 | 26 | 37 | 44 | 26 | 16 | 19 | 80 | 81 | 107 | 74 | 139 | 77 | 62 | 55 | |
| | 26% | 9% | 15% | 23% | 28% | 29% | 45% | 13% | 25% | 38% | 28% | 25% | 26% | 23% | 26% | 22% | 24% | 27% | 27% | 31% | 29% | 31% | 21% | 24% | 26% | 29% | 27% | 27% | 27% | 28% | 24% | |
| | | | | BH | BCH | BCH | BCDEFH | | BCH | BCDEH | | | | | | | | | | | | | | | | | | | | | | |
| BOTTOM 2 BOX (NET) | 546 | 36 | 70 | 83 | 96 | 103 | 158 | 106 | 179 | 261 | 288 | 278 | 23 | 59 | 49 | 38 | 49 | 56 | 70 | 81 | 47 | 30 | 46 | 176 | 172 | 198 | 142 | 275 | 141 | 134 | 129 | |
| | 54% | 30% | 41% | 46% | 54% | 68% | 74% | 36% | 50% | 72% | 54% | 53% | 52% | 50% | 56% | 50% | 53% | 58% | 53% | 57% | 52% | 58% | 51% | 52% | 55% | 54% | 52% | 54% | 49% | 60% | 56% | |
| | | | | R | BCH | BCDEHI | BCDEHI | | BH | BCDEHI | | | | | | | | | | | | | | | | | | | | | c | |
| MEAN | 2.30 | 2.90 | 2.60 | 2.50 | 2.30 | 2.10 | 1.80 | 2.70 | 2.40 | 2.00 | 2.30 | 2.30 | 2.40 | 2.40 | 2.30 | 2.40 | 2.40 | 2.20 | 2.40 | 2.30 | 2.30 | 2.20 | 2.40 | 2.40 | 2.30 | 2.30 | 2.40 | 2.30 | 2.40 | 2.20 | 2.40 | |
| | | DEFGJ | EFGJ | FGJ | GJ | G | | DEFGJ | FGJ | | | | | | | | | | | | | | | | | | | | | | | |
| STD. DEV. | 1.0 | 0.9 | 1.0 | 1.1 | 1.0 | 0.9 | 0.9 | 1.0 | 1.1 | 0.9 | 1.1 | 1.0 | 1.1 | 1.0 | 1.0 | 1.0 | 1.0 | 1.0 | 1.1 | 1.1 | 1.0 | 1.0 | 1.0 | 1.0 | 1.0 | 1.1 | 1.0 | 1.0 | 1.0 | 1.0 | 1.0 | |
| STD. ERR. | 0.0 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.0 | 0.2 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 |

Proportions/Mean: Columns Tested (5% risk level) - 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

* small base; ** very small base (under 30) ineligible for sig testing

Comparison Groups

Independent T-Test for Means (equal variances), Independent Z-Test for Percentages (unpooled proportions)

Uppercase letters indicate significance at the 95% level.

Omni December 10th 2021

ManuBlue

December 13th 2021

Table 9

P6_2_Below are some statements that people have made when talking about their personal finances. Please tell us how much you agree or disagree with each statement? The cost of Christmas is stressful

| | Banner 1 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|-----------------------|----------|-------|----------|------|----------|------|----------|------|----------|-------|--------|------|-------------|------|-------------|------|-----------|------|------|--------|------------|------------|--------------------------|---------------|---------------|------|--------------|------------|------------|-------|----------|-------------|---------------|-------------|-----|-------|-----|----|----|
| | Age | | | | | | | | | | Gender | | Region | | | | | | | | | | | | | | Social Grade | | | | | | | | | | | | |
| | 18 to 24 | | 25 to 34 | | 35 to 44 | | 45 to 54 | | 55 to 64 | | 65+ | | 18-34 (Net) | | 35-54 (Net) | | 55+ (Net) | | Male | Female | North East | North West | Yorkshire and The Humber | East Midlands | West Midlands | East | London | South East | South West | Wales | Scotland | North (Net) | Midland (Net) | South (Net) | AB | C1+C2 | C1 | C2 | DE |
| | 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 | | | | | | | | |
| BASE: All Respondents | 1017 | 131 | 158 | 183 | 169 | 160 | 218 | 289 | 352 | 376 | 468 | 549 | 32 | 128 | 101 | 78 | 98 | 88 | 133 | 132 | 98 | 59 | 72 | 331 | 323 | 363 | 322 | 403 | 254 | 149 | 292 | | | | | | | | |
| BASE: WEIGHTED | 1017 | 122 | 172 | 180 | 178 | 152 | 213 | 294 | 359 | 364 | 494 | 523 | 44** | 117 | 87* | 75* | 92* | 97* | 134 | 142 | 89* | 51* | 89* | 337 | 315 | 365 | 274 | 513 | 290 | 223 | 231 | | | | | | | | |
| TOP 2 BOX (NET) | 640 | 95 | 122 | 120 | 113 | 83 | 107 | 217 | 232 | 191 | 291 | 349 | 32 | 70 | 49 | 47 | 62 | 57 | 83 | 86 | 53 | 32 | 68 | 219 | 199 | 222 | 166 | 319 | 183 | 136 | 155 | | | | | | | | |
| | 63% | 78% | 71% | 66% | 63% | 55% | 51% | 74% | 65% | 52% | 59% | 67% | 74% | 60% | 56% | 63% | 68% | 59% | 62% | 60% | 60% | 63% | 76% | 65% | 63% | 61% | 61% | 62% | 63% | 61% | 67% | | | | | | | | |
| | | DEFGJ | FGJ | FGJ | GJ | | | EFGJ | GJ | | | K | | | | | | | | | | | | | | | NORTLZ | | | | | | | | | | | | |
| (4) Agree strongly | 244 | 44 | 54 | 55 | 41 | 27 | 22 | 98 | 97 | 49 | 112 | 131 | 8 | 27 | 16 | 14 | 31 | 19 | 32 | 40 | 23 | 15 | 18 | 70 | 79 | 95 | 55 | 124 | 83 | 41 | 65 | | | | | | | | |
| | 24% | 36% | 31% | 31% | 23% | 18% | 10% | 33% | 27% | 14% | 23% | 25% | 19% | 24% | 18% | 18% | 34% | 20% | 24% | 28% | 26% | 29% | 20% | 21% | 25% | 26% | 20% | 24% | 29% | 19% | 28% | | | | | | | | |
| | | EFGJ | FGJ | FGJ | GJ | | | EFGJ | FGJ | | | | | | | | OPRX | | | | | | | | | | | | | | | | | | | | | ad | |
| (3) Agree slightly | 397 | 51 | 69 | 64 | 71 | 56 | 85 | 120 | 136 | 142 | 179 | 216 | 24 | 43 | 33 | 34 | 31 | 38 | 51 | 47 | 30 | 17 | 49 | 150 | 120 | 127 | 112 | 195 | 100 | 95 | 90 | | | | | | | | |
| | 39% | 42% | 40% | 38% | 40% | 37% | 40% | 41% | 38% | 39% | 38% | 42% | 55% | 36% | 38% | 45% | 34% | 39% | 38% | 33% | 34% | 34% | 55% | 44% | 38% | 35% | 41% | 38% | 35% | 42% | 39% | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| (2) Disagree slightly | 213 | 10 | 35 | 34 | 36 | 39 | 50 | 54 | 70 | 89 | 112 | 101 | 6 | 27 | 20 | 16 | 23 | 10 | 29 | 30 | 22 | 8 | 14 | 67 | 67 | 80 | 57 | 106 | 54 | 52 | 50 | | | | | | | | |
| | 21% | 16% | 20% | 19% | 20% | 26% | 24% | 18% | 20% | 24% | 23% | 19% | 14% | 23% | 23% | 22% | 25% | 20% | 21% | 21% | 25% | 17% | 16% | 20% | 21% | 22% | 21% | 21% | 19% | 23% | 22% | | | | | | | | |
| | 163 | 7 | 15 | 27 | 29 | 29 | 55 | 22 | 58 | 54 | 91 | 73 | 5 | 20 | 18 | 12 | 7 | 20 | 23 | 26 | 13 | 10 | 8 | 51 | 49 | 63 | 50 | 88 | 53 | 35 | 38 | | | | | | | | |
| (1) Disagree strongly | 16% | 8% | 9% | 15% | 16% | 19% | 26% | 8% | 16% | 23% | 18% | 14% | 12% | 17% | 21% | 16% | 7% | 21% | 18% | 18% | 15% | 20% | 9% | 15% | 16% | 17% | 18% | 17% | 18% | 16% | 11% | | | | | | | | |
| | | | | BH | BCH | BCH | BCDEH | | BCH | BCDEH | | | | Q | QW | | | | QW | Q | Q | | | | | | | | | | | | | | | | | | |
| BOTTOM 2 BOX (NET) | 377 | 26 | 50 | 61 | 66 | 68 | 105 | 76 | 127 | 174 | 203 | 174 | 11 | 47 | 39 | 28 | 30 | 39 | 51 | 56 | 36 | 19 | 22 | 118 | 116 | 143 | 107 | 193 | 106 | 87 | 76 | | | | | | | | |
| | 37% | 22% | 29% | 34% | 37% | 45% | 49% | 26% | 35% | 48% | 41% | 33% | 26% | 40% | 44% | 37% | 32% | 41% | 38% | 40% | 40% | 37% | 24% | 35% | 37% | 39% | 39% | 38% | 37% | 39% | 33% | | | | | | | | |
| | | | | B | BH | BCDH | BCDEH | | BH | BCDEH | L | | | W | W | | | | W | W | W | | | | | | | | | | | | | | | | | | |
| MEAN | 2.70 | 3.10 | 2.90 | 2.80 | 2.70 | 2.50 | 2.40 | 3.00 | 2.80 | 2.40 | 2.60 | 2.80 | 2.80 | 2.70 | 2.50 | 2.60 | 2.90 | 2.60 | 2.70 | 2.70 | 2.70 | 2.70 | 2.90 | 2.70 | 2.70 | 2.70 | 2.60 | 2.70 | 2.60 | 2.70 | 2.60 | 2.80 | | | | | | | |
| | | DEFGJ | EFGJ | FGJ | GJ | | | EFGJ | FGJ | | | K | | | | | | | | | | | | | | | | | | | | | | | | | | ad | |
| STD. DEV. | 1.0 | 0.9 | 0.9 | 1.0 | 1.0 | 1.0 | 0.9 | 1.0 | 1.0 | 1.0 | 1.0 | 1.0 | 0.9 | 1.0 | 1.0 | 1.0 | 0.9 | 1.0 | 1.0 | 1.1 | 1.0 | 1.0 | 1.1 | 1.0 | 1.0 | 1.0 | 1.0 | 1.0 | 1.0 | 1.0 | 1.0 | 1.0 | 1.0 | 1.0 | 1.0 | 1.0 | | | |
| STD. ERR. | 0.0 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.0 | 0.2 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | | |

Proportions/Mean: Columns Tested (5% risk level) - 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 - ab/c/d/e

* small base; ** very small base (under 30) ineligible for sig testing

Comparison Groups

Independent T-Test for Means (equal variances), Independent Z-Test for Percentages (unpooled proportions)

Uppercase letters indicate significance at the 95% level.

Omni December 10th 2021

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December 13th 2021

Table 10

P6_3_Below are some statements that people have made when talking about their personal finances. Please tell us how much you agree or disagree with each statement? There is a temptation to overspend at Christmas

| | Banner 1 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|-----------------------|----------|----------|----------|----------|----------|----------|------|-------------|-------------|-----------|--------|--------|------------|------------|--------------------------|---------------|---------------|------|--------|------------|------------|--------|----------|-------------|---------------|-------------|------|-------|------|------|------|
| | Age | | | | | | | | | | Gender | | | | Region | | | | | | | | | | Social Grade | | | | | | |
| | Total | 18 to 24 | 25 to 34 | 35 to 44 | 45 to 54 | 55 to 64 | 65+ | 18-34 (Net) | 35-54 (Net) | 55+ (Net) | Male | Female | North East | North West | Yorkshire and The Humber | East Midlands | West Midlands | East | London | South East | South West | Wales | Scotland | North (Net) | Midland (Net) | South (Net) | AB | C1+C2 | C1 | C2 | DE |
| | 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 |
| BASE: All Respondents | 1017 | 131 | 158 | 183 | 169 | 180 | 216 | 289 | 352 | 376 | 468 | 549 | 32 | 126 | 101 | 78 | 98 | 86 | 133 | 132 | 98 | 59 | 72 | 331 | 323 | 363 | 322 | 403 | 254 | 148 | 292 |
| BASE: WEIGHTED | 1017 | 122 | 172 | 180 | 178 | 152 | 213 | 294 | 359 | 364 | 494 | 523 | 44 | 117 | 87 | 75 | 92 | 97 | 134 | 142 | 89 | 51 | 89 | 337 | 315 | 365 | 274 | 513 | 290 | 223 | 231 |
| TOP 2 BOX (NET) | 720 | 95 | 122 | 137 | 127 | 109 | 130 | 217 | 294 | 239 | 331 | 389 | 32 | 86 | 59 | 49 | 68 | 74 | 94 | 80 | 63 | 39 | 75 | 254 | 236 | 198 | 362 | 211 | 151 | 159 | |
| | 71% | 78% | 71% | 76% | 71% | 72% | 61% | 74% | 74% | 66% | 67% | 74% | 73% | 76% | 67% | 65% | 74% | 76% | 70% | 56% | 70% | 76% | 84% | 75% | 73% | 65% | 72% | 71% | 73% | 68% | 69% |
| | | GJ | | GJ | | | | GJ | GJ | | K | | | TZ | | T | T | T | | T | T | OPSTZ | TZ | TZ | | | | | | | |
| (4) Agree strongly | 258 | 43 | 53 | 55 | 46 | 32 | 30 | 96 | 101 | 62 | 130 | 128 | 9 | 27 | 22 | 15 | 24 | 29 | 35 | 32 | 25 | 13 | 28 | 86 | 80 | 92 | 73 | 118 | 72 | 46 | 67 |
| | 25% | 35% | 31% | 30% | 26% | 21% | 14% | 33% | 28% | 17% | 26% | 24% | 21% | 23% | 25% | 20% | 26% | 30% | 26% | 22% | 28% | 25% | 31% | 25% | 26% | 25% | 27% | 23% | 25% | 21% | 29% |
| | | FGJ | GJ | GJ | GJ | | | FGJ | GJ | | | | | | | | | | | | | | | | | | | | | | |
| (3) Agree slightly | 462 | 53 | 69 | 83 | 81 | 77 | 100 | 121 | 163 | 177 | 200 | 261 | 23 | 61 | 37 | 33 | 45 | 45 | 59 | 48 | 37 | 26 | 47 | 168 | 149 | 144 | 125 | 245 | 140 | 105 | 92 |
| | 45% | 43% | 40% | 46% | 45% | 51% | 47% | 41% | 46% | 49% | 41% | 50% | 52% | 52% | 42% | 44% | 49% | 46% | 44% | 34% | 42% | 52% | 53% | 50% | 47% | 40% | 46% | 48% | 48% | 47% | 40% |
| | | | | | | | | | | | K | | | TZ | | T | | | | | | T | TZ | TZ | T | | | | | | |
| (2) Disagree slightly | 149 | 23 | 29 | 22 | 22 | 21 | 33 | 52 | 43 | 53 | 78 | 70 | 8 | 14 | 15 | 17 | 13 | 8 | 21 | 30 | 11 | 3 | 11 | 47 | 40 | 61 | 40 | 64 | 31 | 33 | 45 |
| | 15% | 19% | 17% | 12% | 12% | 14% | 15% | 18% | 12% | 15% | 16% | 13% | 18% | 12% | 17% | 22% | 14% | 8% | 15% | 21% | 12% | 5% | 12% | 14% | 13% | 17% | 15% | 12% | 11% | 15% | 19% |
| | | | | | | | | | | | | | | | V | RVY | | | | RVY | | | | V | | | | | | | |
| (1) Disagree strongly | 148 | 3 | 21 | 21 | 30 | 22 | 50 | 25 | 51 | 72 | 84 | 64 | 4 | 15 | 14 | 10 | 11 | 15 | 20 | 33 | 15 | 9 | 4 | 36 | 45 | 68 | 35 | 87 | 48 | 39 | 27 |
| | 15% | 3% | 12% | 12% | 17% | 15% | 24% | 8% | 14% | 20% | 17% | 12% | 9% | 13% | 16% | 13% | 12% | 15% | 15% | 23% | 17% | 18% | 4% | 11% | 14% | 19% | 13% | 17% | 17% | 17% | 12% |
| | | B | B | BH | B | BCDH | | BH | BDH | L | | | | | W | | | W | W | NQWXY | W | W | | W | WX | | | | | | |
| BOTTOM 2 BOX (NET) | 297 | 26 | 50 | 43 | 52 | 43 | 83 | 77 | 95 | 125 | 163 | 134 | 12 | 28 | 29 | 27 | 24 | 23 | 40 | 62 | 26 | 12 | 14 | 83 | 85 | 129 | 75 | 151 | 79 | 72 | 71 |
| | 29% | 22% | 29% | 24% | 29% | 28% | 39% | 26% | 26% | 34% | 33% | 26% | 27% | 24% | 33% | 35% | 26% | 24% | 30% | 44% | 30% | 24% | 16% | 25% | 27% | 35% | 28% | 29% | 27% | 32% | 31% |
| | | | | | | | BDH | | BDH | L | | | | | W | W | | | W | ORSUNWXY | | | | NWXY | | | | | | | |
| MEAN | 2.80 | 3.10 | 2.90 | 2.90 | 2.80 | 2.80 | 2.50 | 3.00 | 2.90 | 2.60 | 2.80 | 2.90 | 2.80 | 2.90 | 2.80 | 2.70 | 2.90 | 2.90 | 2.80 | 2.60 | 2.80 | 2.90 | 3.10 | 2.90 | 2.80 | 2.70 | 2.90 | 2.80 | 2.80 | 2.70 | 2.90 |
| | | EFGL | GJ | GJ | G | G | | FGJ | GJ | | | | T | T | | T | T | | | | | OPSTYZ | TZ | T | | | | | | | |
| STD. DEV. | 1.0 | 0.8 | 1.0 | 1.0 | 1.0 | 0.9 | 1.0 | 0.9 | 1.0 | 1.0 | 1.0 | 0.9 | 0.9 | 0.9 | 1.0 | 0.9 | 0.9 | 1.0 | 1.0 | 1.1 | 1.0 | 1.0 | 0.8 | 0.9 | 1.0 | 1.0 | 1.0 | 1.0 | 1.0 | 1.0 | 1.0 |
| STD. ERR. | 0.0 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 |

Proportions/Mean: Columns Tested (5% risk level) - 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

* small base; ** very small base (under 30) ineligible for sig testing

Comparison Groups

Independent T-Test for Means (equal variances), Independent Z-Test for Percentages (unpooled proportions)

Uppercase letters indicate significance at the 95% level.

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Table 11

PE_4_Below are some statements that people have made when talking about their personal finances. Please tell us how much you agree or disagree with each statement? I often have spent all my money before the next pay cheque or other income support

| | Banner 1 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|-----------------------|----------|----------|----------|----------|----------|----------|--------|-------------|-------------|-----------|--------|--------|------------|------------|--------------------------|---------------|---------------|------|--------|------------|------------|-------|----------|-------------|---------------|--------------|------|-------|------|------|------|
| | Age | | | | | | | | | | Gender | | | | | Region | | | | | | | | | | Social Grade | | | | | |
| | Total | 18 to 24 | 25 to 34 | 35 to 44 | 45 to 54 | 55 to 64 | 65+ | 18-34 (Net) | 35-54 (Net) | 55+ (Net) | Male | Female | North East | North West | Yorkshire and The Humber | East Midlands | West Midlands | East | London | South East | South West | Wales | Scotland | North (Net) | Midland (Net) | South (Net) | AB | C1+C2 | C1 | C2 | DE |
| | 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 |
| BASE: All Respondents | 1017 | 131 | 158 | 183 | 169 | 180 | 216 | 289 | 352 | 376 | 468 | 549 | 32 | 126 | 101 | 78 | 98 | 86 | 133 | 132 | 98 | 59 | 72 | 331 | 323 | 363 | 322 | 403 | 254 | 146 | 292 |
| BASE: WEIGHTED | 1017 | 122 | 172 | 180 | 178 | 152 | 213 | 294 | 359 | 364 | 494 | 523 | 44 | 117 | 87 | 75 | 92 | 97 | 134 | 142 | 89 | 51 | 89 | 337 | 315 | 365 | 274 | 513 | 290 | 223 | 231 |
| TOP 2 BOX (NET) | 386 | 75 | 85 | 92 | 68 | 34 | 29 | 163 | 190 | 63 | 207 | 179 | 16 | 51 | 29 | 31 | 34 | 32 | 65 | 53 | 25 | 16 | 31 | 127 | 112 | 147 | 103 | 185 | 115 | 70 | 98 |
| | 38% | 64% | 49% | 51% | 38% | 22% | 14% | 55% | 45% | 17% | 42% | 34% | 37% | 43% | 34% | 41% | 37% | 33% | 49% | 37% | 32% | 32% | 34% | 38% | 36% | 40% | 38% | 36% | 40% | 32% | 43% |
| | | CDEFGJ | FGJ | EFGJ | FGJ | | | EFGJ | FGJ | L | | | | | | | | | ORUVXY | | | | | | | | | | | | d |
| (4) Agree strongly | 129 | 25 | 30 | 29 | 25 | 9 | 11 | 55 | 53 | 20 | 67 | 61 | 3 | 13 | 8 | 11 | 11 | 11 | 20 | 22 | 12 | 7 | 11 | 35 | 40 | 54 | 31 | 68 | 46 | 21 | 30 |
| | 13% | 21% | 17% | 16% | 14% | 6% | 5% | 19% | 15% | 6% | 14% | 12% | 6% | 11% | 9% | 15% | 12% | 12% | 15% | 16% | 14% | 14% | 12% | 10% | 13% | 15% | 11% | 13% | 16% | 10% | 13% |
| | | FGJ | FGJ | FGJ | FGJ | | | FGJ | FGJ | | | | | | | | | | | | | | | | | | | | | | |
| (3) Agree slightly | 257 | 53 | 55 | 63 | 43 | 24 | 19 | 108 | 106 | 43 | 139 | 118 | 13 | 38 | 22 | 20 | 23 | 20 | 46 | 31 | 17 | 9 | 20 | 92 | 72 | 93 | 72 | 117 | 68 | 49 | 68 |
| | 25% | 44% | 32% | 35% | 24% | 16% | 9% | 37% | 30% | 12% | 28% | 23% | 31% | 32% | 25% | 26% | 21% | 34% | 21% | 19% | 18% | 22% | 27% | 23% | 25% | 26% | 23% | 24% | 22% | 29% | |
| | | EFGLJ | FGJ | EFGLJ | GJ | | | EFGLJ | FGJ | | | | | U | | | | | TUVVY | | | | | | | | | | | | |
| (2) Disagree slightly | 263 | 31 | 47 | 39 | 53 | 48 | 45 | 78 | 92 | 92 | 110 | 152 | 14 | 27 | 27 | 18 | 25 | 25 | 26 | 40 | 27 | 10 | 23 | 92 | 78 | 93 | 59 | 142 | 84 | 58 | 62 |
| | 26% | 25% | 27% | 22% | 30% | 31% | 21% | 26% | 26% | 25% | 22% | 29% | 33% | 23% | 31% | 24% | 27% | 26% | 19% | 28% | 31% | 20% | 25% | 27% | 25% | 26% | 22% | 28% | 29% | 26% | 27% |
| | | | | | | G | | | | | | | | | S | | | | | | | | | | | | | | | | |
| (1) Disagree strongly | 368 | 13 | 40 | 49 | 57 | 70 | 139 | 53 | 107 | 209 | 177 | 192 | 13 | 39 | 31 | 27 | 33 | 40 | 43 | 50 | 33 | 25 | 36 | 119 | 124 | 125 | 112 | 186 | 92 | 94 | 71 |
| | 36% | 10% | 23% | 27% | 32% | 46% | 65% | 18% | 30% | 57% | 36% | 37% | 30% | 33% | 35% | 35% | 36% | 41% | 32% | 35% | 37% | 48% | 41% | 35% | 40% | 34% | 41% | 36% | 32% | 42% | 31% |
| | | | B | BH | BH | BCDEHI | BCDEFH | | | BH | BCDEFH | | | | | | | | | | | | | | | | | | | | |
| BOTTOM 2 BOX (NET) | 631 | 43 | 88 | 88 | 111 | 118 | 183 | 131 | 199 | 301 | 287 | 344 | 27 | 66 | 58 | 45 | 58 | 65 | 69 | 90 | 60 | 35 | 59 | 210 | 202 | 219 | 171 | 328 | 175 | 152 | 133 |
| | 62% | 36% | 51% | 49% | 62% | 78% | 86% | 45% | 55% | 83% | 58% | 66% | 63% | 57% | 66% | 59% | 63% | 67% | 51% | 63% | 68% | 68% | 66% | 62% | 64% | 60% | 62% | 64% | 60% | 68% | 57% |
| | | | B | B | BH | BCDEHI | BCDEHI | | | BH | BCDEHI | | | | K | S | | | S | S | S | S | S | S | S | S | S | S | S | S | e |
| MEAN | 2.10 | 2.70 | 2.40 | 2.40 | 2.20 | 1.80 | 1.50 | 2.60 | 2.30 | 1.70 | 2.20 | 2.10 | 2.10 | 2.20 | 2.10 | 2.20 | 2.10 | 2.00 | 2.30 | 2.20 | 2.10 | 2.00 | 2.10 | 2.10 | 2.10 | 2.20 | 2.10 | 2.10 | 2.20 | 2.00 | 2.30 |
| | | CDEFGJ | FGJ | FGJ | FGJ | G | | EFGLJ | FGJ | | | | | | | | | | | | | | | | | | | | | d | d |
| STD. DEV. | 1.1 | 0.9 | 1.0 | 1.1 | 1.0 | 0.9 | 0.9 | 1.0 | 1.1 | 0.9 | 1.1 | 1.0 | 0.9 | 1.0 | 1.0 | 1.1 | 1.1 | 1.1 | 1.1 | 1.1 | 1.1 | 1.1 | 1.1 | 1.0 | 1.1 | 1.1 | 1.1 | 1.1 | 1.1 | 1.0 | 1.0 |
| STD. ERR. | 0.0 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.0 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 |

Proportions/Mean: Columns Tested (5% risk level) - 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

* small base; ** very small base (under 30) ineligible for sig testing

Comparison Groups

Independent T-Test for Means (equal variances), Independent Z-Test for Percentages (unpooled proportions)

Uppercase letters indicate significance at the 95% level.

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Table 12

P6_5_Below are some statements that people have made when talking about their personal finances. Please tell us how much you agree or disagree with each statement? I regularly use an overdraft facility on my account

| | Banner 1 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|-----------------------|----------|----------|----------|----------|----------|----------|--------|-------------|-------------|-----------|--------|--------|------------|------------|--------------------------|---------------|---------------|------|--------|------------|------------|----------|----------|-------------|---------------|-------------|------|-------|------|------|------|-----|
| | Age | | | | | | | | | | Gender | | | | Region | | | | | | | | | | Social Grade | | | | | | | |
| | Total | 18 to 24 | 25 to 34 | 35 to 44 | 45 to 54 | 55 to 64 | 65+ | 18-34 (Net) | 35-54 (Net) | 55+ (Net) | Male | Female | North East | North West | Yorkshire and The Humber | East Midlands | West Midlands | East | London | South East | South West | Wales | Scotland | North (Net) | Midland (Net) | South (Net) | AB | C1+C2 | C1 | C2 | DE | |
| | 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 | |
| BASE: All Respondents | 1017 | 131 | 158 | 183 | 169 | 180 | 216 | 289 | 352 | 376 | 468 | 549 | 32 | 126 | 101 | 78 | 98 | 86 | 133 | 132 | 98 | 59 | 72 | 331 | 323 | 363 | 322 | 403 | 254 | 146 | 292 | |
| BASE: WEIGHTED | 1017 | 122 | 172 | 180 | 178 | 152 | 213 | 294 | 359 | 364 | 494 | 523 | 44** | 117 | 87 | 75* | 92* | 97* | 134 | 142 | 89* | 51* | 89* | 337 | 315 | 365 | 274 | 513 | 290 | 223 | 231 | |
| TOP 2 BOX (NET) | 280 | 64 | 70 | 81 | 46 | 21 | 19 | 133 | 106 | 40 | 164 | 116 | 16 | 33 | 26 | 22 | 22 | 18 | 50 | 37 | 21 | 10 | 25 | 100 | 72 | 108 | 74 | 153 | 93 | 60 | 52 | |
| | 27% | 52% | 40% | 34% | 26% | 14% | 9% | 45% | 30% | 11% | 33% | 22% | 36% | 29% | 29% | 30% | 24% | 18% | 37% | 26% | 24% | 19% | 28% | 30% | 23% | 30% | 27% | 30% | 32% | 27% | 23% | |
| | | DEFGUJ | EFGUJ | FGJ | FGJ | | DEFGUJ | FGJ | | L | | | | | | | | | QRUVY | | | | | | R | | e | e | | | | |
| (4) Agree strongly | 90 | 21 | 20 | 27 | 8 | 5 | 8 | 41 | 36 | 14 | 52 | 39 | 5 | 15 | 9 | 6 | 5 | 7 | 12 | 12 | 4 | 5 | 10 | 38 | 23 | 29 | 29 | 42 | 29 | 13 | 19 | |
| | 9% | 17% | 12% | 15% | 5% | 3% | 4% | 14% | 10% | 4% | 10% | 7% | 11% | 13% | 10% | 8% | 6% | 7% | 9% | 8% | 5% | 10% | 11% | 11% | 7% | 8% | 11% | 8% | 10% | 6% | 8% | |
| | | EFGUJ | EFGUJ | EFGUJ | | | EFGUJ | EFGUJ | | | | | | | | | | | | | | | | | | | | | | | | |
| (3) Agree slightly | 189 | 43 | 50 | 33 | 37 | 15 | 11 | 92 | 70 | 26 | 112 | 77 | 11 | 19 | 17 | 16 | 17 | 11 | 38 | 25 | 17 | 4 | 15 | 62 | 48 | 79 | 45 | 111 | 64 | 47 | 33 | |
| | 19% | 35% | 29% | 18% | 21% | 10% | 5% | 31% | 20% | 7% | 23% | 15% | 25% | 16% | 20% | 22% | 19% | 22% | 19% | 17% | 19% | 9% | 17% | 18% | 15% | 22% | 16% | 22% | 22% | 21% | 15% | |
| | | DEFGUJ | DFGUJ | FGJ | FGJ | | DEFGUJ | FGJ | | L | | | | | | | | | NRVXY | | | | | | | RVY | | e | e | | | |
| (2) Disagree slightly | 149 | 30 | 34 | 21 | 23 | 17 | 24 | 64 | 44 | 41 | 78 | 71 | 4 | 18 | 9 | 12 | 17 | 17 | 16 | 26 | 12 | 3 | 14 | 46 | 49 | 54 | 45 | 61 | 28 | 33 | 42 | |
| | 15% | 24% | 20% | 12% | 13% | 11% | 11% | 22% | 12% | 11% | 16% | 14% | 10% | 16% | 11% | 15% | 19% | 18% | 12% | 18% | 13% | 6% | 15% | 14% | 16% | 15% | 17% | 12% | 10% | 15% | 18% | |
| | | DEFGUJ | FGUJ | | | | DEFGUJ | | | | | | | | | V | | | | | | | | | | | c | | | | bc | |
| (1) Disagree strongly | 588 | 28 | 68 | 98 | 110 | 114 | 169 | 98 | 209 | 283 | 252 | 336 | 23 | 65 | 52 | 41 | 52 | 62 | 68 | 80 | 56 | 38 | 51 | 191 | 193 | 204 | 154 | 298 | 169 | 129 | 136 | |
| | 58% | 23% | 40% | 55% | 62% | 75% | 80% | 33% | 56% | 78% | 51% | 64% | 53% | 56% | 60% | 55% | 57% | 64% | 50% | 56% | 63% | 75% | 57% | 61% | 56% | 56% | 58% | 58% | 58% | 58% | 59% | |
| | | B | BCH | BCH | BCDEHI | BCDEHI | BCDEHI | BCDEHI | BCDEHI | BCDEHI | K | | | | | | | | | | | NPQSTWxz | | S | | | | | | | | |
| BOTTOM 2 BOX (NET) | 737 | 58 | 103 | 120 | 133 | 131 | 193 | 160 | 252 | 325 | 330 | 407 | 28 | 83 | 62 | 53 | 70 | 79 | 84 | 106 | 69 | 42 | 64 | 237 | 243 | 257 | 199 | 360 | 197 | 162 | 179 | |
| | 73% | 48% | 60% | 66% | 74% | 86% | 91% | 55% | 70% | 89% | 67% | 78% | 64% | 71% | 71% | 70% | 76% | 82% | 63% | 74% | 76% | 81% | 72% | 70% | 77% | 70% | 73% | 70% | 68% | 73% | 77% | |
| | | | | | 9H | BCH | BCDEHI | BCDEHI | BCDEHI | BCDEHI | K | | | | | S | SZ | | | S | S | S | | S | | | | | | | bc | |
| MEAN | 1.80 | 2.50 | 2.10 | 1.90 | 1.70 | 1.40 | 1.30 | 2.30 | 1.80 | 1.40 | 1.90 | 1.70 | 1.90 | 1.80 | 1.80 | 1.70 | 1.60 | 2.00 | 1.80 | 1.70 | 1.50 | 1.80 | 1.80 | 1.70 | 1.80 | 1.80 | 1.80 | 1.80 | 1.80 | 1.80 | 1.70 | |
| | | CDEFGUJ | EFGUJ | EFGUJ | FGJ | | DEFGUJ | FGJ | | L | | | | | | | | | RUVY | | | | | | | | | | | | | |
| STD. DEV. | 1.0 | 1.0 | 1.1 | 1.2 | 1.0 | 0.8 | 0.8 | 1.1 | 1.1 | 0.8 | 1.1 | 1.0 | 1.1 | 1.1 | 1.0 | 1.0 | 1.0 | 1.0 | 1.1 | 1.0 | 1.0 | 1.0 | 1.1 | 1.1 | 1.0 | 1.0 | 1.1 | 1.0 | 1.1 | 1.0 | 1.0 | |
| STD. ERR. | 0.0 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.0 | 0.1 | 0.0 | 0.2 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 |

Proportions/Mean: Columns Tested (5% risk level) - 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

* small base; ** very small base (under 30) ineligible for sig testing

Comparison Groups

Independent T-Test for Means (equal variances), Independent Z-Test for Percentages (unpooled proportions)

Uppercase letters indicate significance at the 95% level.

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Table 13

P6_6. Below are some statements that people have made when talking about their personal finances. Please tell us how much you agree or disagree with each statement? My personal finances are in a healthy state

| | Banner 1 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|-----------------------|----------|----------|----------|----------|----------|----------|---------|-------------|-------------|-----------|--------|--------|------------|------------|--------------------------|---------------|---------------|------|---------|------------|------------|-------|----------|-------------|---------------|-------------|------|-------|------|------|------|-----|
| | Age | | | | | | | | | | Gender | | | | Region | | | | | | | | | | Social Grade | | | | | | | |
| | Total | 18 to 24 | 25 to 34 | 35 to 44 | 45 to 54 | 55 to 64 | 65+ | 18-34 (Net) | 35-54 (Net) | 55+ (Net) | Male | Female | North East | North West | Yorkshire and The Humber | East Midlands | West Midlands | East | London | South East | South West | Wales | Scotland | North (Net) | Midland (Net) | South (Net) | AB | C1+C2 | C1 | C2 | DE | |
| | 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 | |
| BASE: All Respondents | 1017 | 131 | 158 | 183 | 169 | 180 | 216 | 289 | 352 | 376 | 468 | 549 | 32 | 126 | 101 | 78 | 98 | 86 | 133 | 132 | 98 | 59 | 72 | 331 | 323 | 363 | 322 | 403 | 254 | 148 | 292 | |
| BASE: WEIGHTED | 1017 | 122 | 172 | 180 | 178 | 152 | 213 | 294 | 359 | 364 | 494 | 523 | 44 | 117 | 87 | 75 | 92 | 97 | 134 | 142 | 89 | 51 | 89 | 337 | 315 | 365 | 274 | 513 | 290 | 223 | 231 | |
| TOP 2 BOX (NET) | 670 | 82 | 114 | 108 | 102 | 99 | 165 | 196 | 210 | 264 | 340 | 329 | 40 | 83 | 60 | 54 | 64 | 68 | 81 | 78 | 54 | 34 | 54 | 238 | 219 | 212 | 204 | 344 | 196 | 148 | 122 | |
| | 66% | 67% | 66% | 60% | 57% | 65% | 78% | 67% | 58% | 72% | 69% | 63% | 92% | 71% | 69% | 71% | 70% | 70% | 60% | 55% | 60% | 66% | 60% | 71% | 70% | 58% | 74% | 67% | 68% | 67% | 53% | |
| | | | | | | | CDEFHI | | | DEJ | | | | TZ | T | TZ | TZ | T | | | | | | TZ | TZ | | be | e | e | e | e | |
| (4) Agree strongly | 217 | 17 | 40 | 32 | 28 | 34 | 70 | 57 | 57 | 104 | 127 | 91 | 9 | 26 | 20 | 17 | 17 | 19 | 28 | 22 | 20 | 17 | 21 | 78 | 72 | 70 | 87 | 97 | 54 | 43 | 34 | |
| | 21% | 14% | 23% | 18% | 14% | 22% | 33% | 19% | 16% | 28% | 26% | 17% | 22% | 23% | 23% | 19% | 20% | 21% | 15% | 22% | 34% | 24% | 23% | 19% | 32% | 19% | 32% | 19% | 19% | 19% | 15% | |
| | | | | | | | BDEFHI | | | BDEHI | L | | | | | | | | | | | | | QTZ | | | bode | | | | | |
| (3) Agree slightly | 452 | 65 | 74 | 76 | 76 | 65 | 96 | 139 | 152 | 160 | 214 | 239 | 31 | 58 | 40 | 37 | 47 | 48 | 53 | 56 | 34 | 16 | 33 | 161 | 148 | 143 | 117 | 248 | 142 | 105 | 88 | |
| | 44% | 54% | 43% | 42% | 43% | 43% | 45% | 47% | 42% | 44% | 43% | 46% | 70% | 50% | 46% | 49% | 51% | 50% | 40% | 39% | 38% | 32% | 37% | 48% | 47% | 39% | 43% | 48% | 49% | 47% | 38% | |
| | | | | | | | | | | | | | | V | | | V | V | | | | | | VZ | V | | | e | e | e | e | |
| (2) Disagree slightly | 227 | 35 | 40 | 41 | 40 | 41 | 30 | 75 | 82 | 70 | 99 | 127 | 3 | 21 | 20 | 16 | 20 | 16 | 40 | 44 | 18 | 9 | 21 | 65 | 61 | 101 | 46 | 116 | 64 | 52 | 65 | |
| | 22% | 29% | 23% | 23% | 23% | 27% | 14% | 25% | 23% | 19% | 20% | 24% | 6% | 18% | 22% | 21% | 22% | 16% | 30% | 31% | 20% | 18% | 24% | 19% | 19% | 28% | 17% | 23% | 22% | 23% | 28% | |
| | | | | | | | | | | | | | | | | | | | NRXY | NRXY | | | | | | NRXY | | | | | a | |
| (1) Disagree strongly | 121 | 5 | 18 | 31 | 36 | 12 | 18 | 23 | 67 | 30 | 54 | 66 | 1 | 12 | 7 | 6 | 8 | 13 | 13 | 21 | 17 | 8 | 14 | 34 | 35 | 51 | 24 | 52 | 30 | 22 | 44 | |
| | 12% | 4% | 11% | 17% | 20% | 8% | 8% | 8% | 19% | 8% | 11% | 13% | 2% | 11% | 9% | 8% | 8% | 13% | 10% | 15% | 20% | 16% | 15% | 10% | 11% | 14% | 9% | 10% | 10% | 10% | 19% | |
| | | | | BFGHJ | BCFGHJ | | | | BCFGHJ | | | | | | | | | | | | OPQXY | | | | | | | | | | abcd | |
| BOTTOM 2 BOX (NET) | 347 | 40 | 58 | 73 | 76 | 53 | 47 | 98 | 149 | 100 | 154 | 184 | 4 | 33 | 27 | 22 | 28 | 29 | 53 | 65 | 35 | 17 | 35 | 99 | 95 | 153 | 70 | 168 | 94 | 75 | 109 | |
| | 34% | 33% | 34% | 40% | 43% | 35% | 22% | 33% | 42% | 28% | 31% | 37% | 8% | 29% | 31% | 29% | 30% | 30% | 40% | 45% | 40% | 34% | 40% | 29% | 30% | 42% | 26% | 33% | 32% | 33% | 47% | |
| | | | | G | GJ | GJ | G | | G | GHI | | | | | | | | | NOPOQXY | | | | | | | NPOQXY | | a | | | abcd | |
| MEAN | 2.80 | 2.80 | 2.80 | 2.80 | 2.50 | 2.80 | 3.00 | 2.80 | 2.80 | 2.80 | 2.80 | 2.70 | 3.10 | 2.80 | 2.80 | 2.80 | 2.80 | 2.80 | 2.70 | 2.80 | 2.60 | 2.60 | 2.80 | 2.70 | 2.80 | 2.60 | 3.00 | 2.80 | 2.80 | 2.80 | 2.50 | |
| | | EI | EI | | | EI | BCDEFHI | DEI | | DEJ | L | | | T | T | T | T | T | | | | | | TZ | TZ | | bode | e | e | e | e | |
| STD. DEV. | 0.9 | 0.7 | 0.9 | 1.0 | 1.0 | 0.9 | 0.9 | 0.9 | 1.0 | 0.9 | 0.9 | 0.9 | 0.6 | 0.9 | 0.9 | 0.9 | 0.8 | 0.9 | 0.9 | 0.9 | 1.0 | 1.1 | 1.0 | 0.9 | 0.9 | 1.0 | 0.9 | 0.9 | 0.9 | 0.9 | 1.0 | |
| STD. ERR. | 0.0 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.0 | 0.0 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.0 | 0.1 | 0.1 | 0.1 | 0.1 |

Proportions/Mean: Columns Tested (5% risk level) - 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

* small base; ** very small base (under 30) ineligible for sig testing

Comparison Groups

Independent T-Test for Means (equal variances), Independent Z-Test for Percentages (unpooled proportions)

Uppercase letters indicate significance at the 95% level.

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Table 14

PE_7_Below are some statements that people have made when talking about their personal finances. Please tell us how much you agree or disagree with each statement? I would benefit from advice or support on managing my personal finances

| | Banner 1 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|-----------------------|----------|----------|----------|----------|----------|----------|-------|-------------|-------------|-----------|--------|--------|------------|------------|--------------------------|---------------|---------------|------|--------|------------|------------|-------|----------|-------------|---------------|-------------|------|-------|------|------|------|--|
| | Age | | | | | | | | | | Gender | | | | Region | | | | | | | | | | Social Grade | | | | | | | |
| | Total | 18 to 24 | 25 to 34 | 35 to 44 | 45 to 54 | 55 to 64 | 65+ | 18-34 (Net) | 35-54 (Net) | 55+ (Net) | Male | Female | North East | North West | Yorkshire and The Humber | East Midlands | West Midlands | East | London | South East | South West | Wales | Scotland | North (Net) | Midland (Net) | South (Net) | AB | C1+C2 | C1 | C2 | DE | |
| | 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 | |
| BASE: All Respondents | 1017 | 131 | 158 | 183 | 169 | 180 | 216 | 289 | 352 | 376 | 468 | 549 | 32 | 126 | 101 | 78 | 98 | 86 | 133 | 132 | 98 | 59 | 72 | 331 | 323 | 363 | 322 | 403 | 254 | 140 | 292 | |
| BASE: WEIGHTED | 1017 | 122 | 172 | 180 | 178 | 152 | 213 | 294 | 359 | 364 | 494 | 523 | 44 | 117 | 87 | 75 | 92 | 87 | 134 | 142 | 89 | 51 | 89 | 337 | 316 | 365 | 274 | 513 | 290 | 223 | 231 | |
| TOP 2 BOX (NET) | 361 | 75 | 94 | 79 | 52 | 25 | 34 | 171 | 131 | 58 | 189 | 172 | 17 | 56 | 26 | 23 | 39 | 31 | 57 | 39 | 26 | 17 | 31 | 129 | 109 | 123 | 98 | 179 | 116 | 64 | 84 | |
| | 35% | 64% | 55% | 44% | 29% | 16% | 16% | 58% | 37% | 16% | 38% | 33% | 38% | 48% | 30% | 30% | 42% | 32% | 43% | 27% | 30% | 33% | 35% | 38% | 35% | 34% | 36% | 35% | 40% | 29% | 36% | |
| | | DEFGLJ | EFGLJ | EFGLJ | FGJ | | | DEFGJL | FGJ | | | | | OPRTUZY | | | | | T | | | | | | | | | | | | d | |
| (4) Agree strongly | 100 | 26 | 35 | 22 | 7 | 3 | 5 | 62 | 30 | 8 | 61 | 39 | 6 | 14 | 8 | 8 | 11 | 7 | 20 | 13 | 6 | 4 | 2 | 30 | 30 | 40 | 29 | 48 | 33 | 15 | 22 | |
| | 10% | 22% | 21% | 12% | 4% | 2% | 2% | 21% | 8% | 2% | 12% | 7% | 15% | 12% | 9% | 10% | 12% | 7% | 15% | 9% | 7% | 8% | 2% | 9% | 9% | 11% | 11% | 9% | 11% | 7% | 10% | |
| | | DEFGLJ | EFGLJ | EFGLJ | | | | DEFGJL | FGJ | | L | | | W | | | W | | W | | | | | | | | W | | | | | |
| (3) Agree slightly | 261 | 51 | 58 | 57 | 45 | 21 | 29 | 110 | 102 | 50 | 128 | 133 | 10 | 42 | 18 | 15 | 27 | 24 | 37 | 26 | 20 | 13 | 29 | 99 | 79 | 83 | 69 | 131 | 82 | 49 | 61 | |
| | 26% | 42% | 34% | 32% | 25% | 14% | 13% | 37% | 28% | 14% | 28% | 25% | 23% | 36% | 21% | 20% | 30% | 25% | 28% | 18% | 23% | 25% | 33% | 29% | 25% | 23% | 25% | 26% | 28% | 22% | 27% | |
| | | EFGLJ | FGJ | FGJ | FGJ | | | EFGLJ | FGJ | | | | | OPTUZY | | | | | | | | | | T | T | | | | | | | |
| (2) Disagree slightly | 319 | 40 | 51 | 51 | 59 | 57 | 62 | 90 | 110 | 118 | 150 | 168 | 14 | 33 | 30 | 30 | 24 | 30 | 37 | 51 | 24 | 13 | 32 | 109 | 98 | 112 | 84 | 163 | 78 | 85 | 72 | |
| | 31% | 33% | 29% | 28% | 33% | 37% | 29% | 31% | 31% | 32% | 30% | 32% | 32% | 28% | 34% | 40% | 27% | 31% | 28% | 36% | 27% | 25% | 36% | 32% | 31% | 31% | 31% | 32% | 27% | 38% | 31% | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | c | |
| (1) Disagree strongly | 337 | 4 | 28 | 50 | 68 | 71 | 117 | 32 | 117 | 188 | 154 | 183 | 13 | 28 | 32 | 23 | 29 | 35 | 40 | 53 | 38 | 21 | 26 | 99 | 108 | 130 | 92 | 170 | 96 | 74 | 75 | |
| | 33% | 4% | 16% | 27% | 38% | 47% | 55% | 11% | 33% | 52% | 31% | 35% | 30% | 24% | 36% | 30% | 31% | 37% | 30% | 37% | 43% | 42% | 29% | 29% | 34% | 36% | 34% | 33% | 33% | 33% | 33% | |
| | | | B | BCD | BCD | BCD | BCDEH | B | BCD | BCDEH | | | | | | | | | | | | | N | N | N | N | N | N | N | N | N | |
| BOTTOM 2 BOX (NET) | 656 | 44 | 78 | 101 | 126 | 127 | 179 | 122 | 227 | 306 | 305 | 351 | 27 | 61 | 61 | 53 | 53 | 66 | 77 | 103 | 63 | 34 | 58 | 208 | 206 | 243 | 176 | 333 | 174 | 159 | 147 | |
| | 65% | 36% | 45% | 56% | 71% | 84% | 84% | 42% | 63% | 84% | 62% | 67% | 62% | 52% | 70% | 70% | 58% | 68% | 57% | 73% | 70% | 67% | 65% | 62% | 65% | 66% | 64% | 65% | 60% | 71% | 64% | |
| | | | BH | BCD | BCDEH | BCDEH | | | BCH | BCDEH | | | | | N | N | N | N | N | N | N | N | N | N | N | N | N | N | N | N | c | |
| MEAN | 2.10 | 2.80 | 2.60 | 2.30 | 2.00 | 1.70 | 1.60 | 2.70 | 2.10 | 1.70 | 2.20 | 2.10 | 2.20 | 2.40 | 2.00 | 2.10 | 2.20 | 2.00 | 2.30 | 2.00 | 1.90 | 2.00 | 2.10 | 2.20 | 2.10 | 2.10 | 2.10 | 2.10 | 2.20 | 2.00 | 2.10 | |
| | | DEFGLJ | DEFGLJ | EFGLJ | FGJ | | | DEFGJL | FGJ | | L | | | ORTUZY | | | | | TU | | | | | | | | | | | | | |
| STD. DEV. | 1.0 | 0.8 | 1.0 | 1.0 | 0.8 | 0.8 | 0.8 | 0.9 | 1.0 | 0.8 | 1.0 | 1.0 | 1.1 | 1.0 | 1.0 | 1.0 | 1.0 | 1.0 | 1.1 | 1.0 | 1.0 | 1.0 | 0.8 | 1.0 | 1.0 | 1.0 | 1.0 | 1.0 | 1.0 | 0.9 | 1.0 | |
| STD. ERR. | 0.0 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.0 | 0.1 | 0.0 | 0.1 | 0.0 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | |

Proportions/Mean: Columns Tested (5% risk level) - 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

* small base; ** very small base (under 30) ineligible for sig testing

Comparison Groups

Independent T-Test for Means (equal variances), Independent Z-Test for Percentages (unpooled proportions)

Uppercase letters indicate significance at the 95% level.

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Table 15

P7. Do you think 'Buy Now Pay Later' services are regulated by the Financial Conduct Authority?

| | Banner 1 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|-----------------------|----------|----------|----------|----------|----------|----------|-----|-------------|-------------|-----------|--------|--------|------------|------------|--------------------------|---------------|---------------|------|--------|------------|------------|-------|----------|-------------|---------------|-------------|--------------|-------|-----|-----|-----|
| | Age | | | | | | | | | | Gender | | | | Region | | | | | | | | | | | | Social Grade | | | | |
| | Total | 18 to 24 | 25 to 34 | 35 to 44 | 45 to 54 | 55 to 64 | 65+ | 18-34 (Net) | 35-54 (Net) | 55+ (Net) | Male | Female | North East | North West | Yorkshire and The Humber | East Midlands | West Midlands | East | London | South East | South West | Wales | Scotland | North (Net) | Midland (Net) | South (Net) | AB | C1+C2 | C1 | C2 | DE |
| | 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 |
| BASE: All Respondents | 1017 | 131 | 158 | 183 | 165 | 160 | 216 | 289 | 352 | 376 | 468 | 549 | 32 | 126 | 101 | 78 | 98 | 86 | 133 | 132 | 98 | 59 | 72 | 331 | 323 | 363 | 322 | 403 | 254 | 146 | 292 |
| BASE: WEIGHTED | 1017 | 122 | 172 | 160 | 178 | 152 | 213 | 294 | 359 | 364 | 494 | 523 | 44** | 117 | 87* | 75* | 92* | 97* | 134 | 142 | 89* | 51* | 89* | 337 | 315 | 365 | 274 | 513 | 290 | 223 | 231 |
| | 570 | 73 | 100 | 98 | 110 | 78 | 113 | 173 | 208 | 189 | 281 | 289 | 22 | 73 | 50 | 42 | 53 | 54 | 75 | 80 | 43 | 31 | 48 | 191 | 182 | 197 | 151 | 297 | 184 | 113 | 122 |
| Yes | 56% | 60% | 58% | 54% | 62% | 50% | 53% | 59% | 58% | 52% | 57% | 55% | 49% | 62% | 57% | 56% | 58% | 56% | 56% | 56% | 48% | 61% | 53% | 57% | 58% | 54% | 55% | 58% | 63% | 51% | 53% |
| | | | | | FJ | | | | | | | | | | | | | | | | | | | | | | | | de | | |
| No | 447 | 48 | 73 | 82 | 68 | 76 | 100 | 121 | 151 | 175 | 213 | 234 | 22 | 44 | 38 | 33 | 38 | 42 | 59 | 63 | 46 | 20 | 42 | 146 | 133 | 168 | 122 | 216 | 106 | 110 | 109 |
| | 44% | 40% | 42% | 46% | 38% | 50% | 47% | 41% | 42% | 48% | 43% | 45% | 51% | 38% | 43% | 44% | 42% | 44% | 44% | 44% | 52% | 39% | 47% | 43% | 42% | 46% | 45% | 42% | 37% | 49% | 47% |
| | | | | | E | | | | | E | | | | | | | | | | | | | | | | | | | | c | |

Proportions/Mean: Columns Tested (5% risk level) - 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

* small base, ** very small base (under 30) ineligible for sig testing

Comparison Groups

Independent T-Test for Means (equal variances), Independent Z-Test for Percentages (unpooled proportions)

Uppercase letters indicate significance at the 95% level.

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Table 16

P8. Did you know that 'Buy Now Pay Later' services are currently an unregulated financial product so are not subject to Financial Conduct Authority regulation?

| | Banner 1 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|-----------------------|----------|----------|----------|----------|----------|----------|-----|-------------|-------------|-----------|--------|--------|------------|------------|--------------------------|---------------|---------------|------|--------|------------|------------|-------|----------|-------------|---------------|-------------|-----|-------|-----|-----|-----|
| | Age | | | | | | | | | | Gender | | Region | | | | | | | | | | | | Social Grade | | | | | | |
| | Total | 18 to 24 | 25 to 34 | 35 to 44 | 45 to 54 | 55 to 64 | 65+ | 18-34 (Net) | 35-54 (Net) | 55+ (Net) | Male | Female | North East | North West | Yorkshire and The Humber | East Midlands | West Midlands | East | London | South East | South West | Wales | Scotland | North (Net) | Midland (Net) | South (Net) | AB | C1+C2 | C1 | C2 | DE |
| | 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 |
| BASE: All Respondents | 1017 | 131 | 158 | 183 | 165 | 180 | 216 | 289 | 352 | 376 | 468 | 549 | 32 | 126 | 101 | 78 | 98 | 86 | 133 | 132 | 98 | 59 | 72 | 331 | 323 | 363 | 322 | 403 | 254 | 146 | 292 |
| BASE: WEIGHTED | 1017 | 122 | 172 | 180 | 178 | 152 | 213 | 294 | 359 | 364 | 494 | 523 | 44** | 117 | 87* | 75* | 92* | 97* | 134 | 142 | 89* | 51** | 89* | 337 | 315 | 365 | 274 | 513 | 290 | 223 | 231 |
| | 333 | 46 | 73 | 82 | 36 | 44 | 67 | 119 | 102 | 113 | 186 | 147 | 34 | 35 | 25 | 30 | 25 | 25 | 45 | 44 | 32 | 16 | 33 | 117 | 95 | 121 | 105 | 161 | 91 | 70 | 67 |
| Yes | 33% | 38% | 42% | 35% | 22% | 30% | 31% | 40% | 28% | 31% | 38% | 28% | 54% | 30% | 29% | 40% | 28% | 26% | 34% | 31% | 36% | 30% | 37% | 35% | 30% | 33% | 38% | 31% | 32% | 31% | 29% |
| | | E | EFGJ | E | | | | | | EU | E | L | | | | | | | | | | | | | | | e | | | | |
| No | 684 | 75 | 100 | 118 | 139 | 106 | 146 | 175 | 257 | 252 | 307 | 376 | 20 | 82 | 62 | 45 | 66 | 72 | 89 | 98 | 57 | 36 | 57 | 220 | 219 | 244 | 169 | 351 | 198 | 153 | 163 |
| | 67% | 62% | 58% | 65% | 78% | 70% | 69% | 60% | 72% | 69% | 62% | 72% | 46% | 70% | 71% | 60% | 72% | 74% | 66% | 69% | 64% | 70% | 63% | 65% | 70% | 67% | 62% | 69% | 68% | 69% | 71% |
| | | | | | BCDHU | C | C | | CH | CH | | K | | | | | | | | | | | | | | | | | | | a |

Proportions/Mean: Columns Tested (5% risk level) - 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

* small base, ** very small base (under 30) ineligible for sig testing

Comparison Groups

Independent T-Test for Means (equal variances), Independent Z-Test for Percentages (unpooled proportions)

Uppercase letters indicate significance at the 95% level.

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Table 17

P9. Do you think these 'Buy Now Pay Later' services should be a regulated financial product by the Financial Conduct Authority

| | Banner 1 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|-----------------------|----------|----------|----------|----------|----------|----------|--------|-------------|-------------|-----------|------|--------|------------|------------|--------------------------|---------------|---------------|------|--------|------------|------------|-------|----------|-------------|---------------|--------------|------|-------|------|------|------|
| | Age | | | | | | | | | | | Gender | | | | Region | | | | | | | | | | Social Grade | | | | | |
| | Total | 18 to 24 | 25 to 34 | 35 to 44 | 45 to 54 | 55 to 64 | 65+ | 18-34 (Net) | 35-54 (Net) | 55+ (Net) | Male | Female | North East | North West | Yorkshire and The Humber | East Midlands | West Midlands | East | London | South East | South West | Wales | Scotland | North (Net) | Midland (Net) | South (Net) | AB | C1+C2 | C1 | C2 | DE |
| | 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 |
| BASE: All Respondents | 1017 | 131 | 159 | 183 | 169 | 180 | 216 | 289 | 352 | 376 | 468 | 549 | 32 | 126 | 101 | 78 | 98 | 86 | 133 | 132 | 98 | 59 | 72 | 331 | 323 | 363 | 322 | 403 | 254 | 140 | 292 |
| BASE: WEIGHTED | 1017 | 122 | 172 | 180 | 178 | 152 | 213 | 294 | 359 | 364 | 494 | 523 | 44** | 117 | 87 | 75* | 92* | 97* | 134 | 142 | 89* | 51* | 89* | 337 | 315 | 365 | 274 | 513 | 290 | 223 | 231 |
| 840 | 77 | 128 | 145 | 156 | 139 | 198 | 205 | 301 | 334 | 403 | 437 | 35 | 96 | 71 | 57 | 74 | 79 | 104 | 124 | 75 | 45 | 77 | 281 | 256 | 303 | 227 | 430 | 249 | 181 | 183 | |
| TOP 2 BOX (NET) | 83% | 63% | 74% | 81% | 87% | 89% | 93% | 70% | 84% | 92% | 82% | 83% | 80% | 84% | 82% | 76% | 81% | 82% | 76% | 87% | 84% | 86% | 86% | 83% | 81% | 83% | 83% | 84% | 86% | 81% | 79% |
| | | | | BH | BCH | BCDH | BCDH | | BCH | BCDH | | | | | | | | | | | | | | | | | | | | e | |
| (5) Definitely should | 630 | 33 | 81 | 104 | 121 | 115 | 176 | 114 | 225 | 291 | 293 | 337 | 24 | 79 | 51 | 44 | 48 | 64 | 76 | 81 | 62 | 38 | 61 | 215 | 195 | 220 | 169 | 322 | 185 | 137 | 139 |
| | 62% | 27% | 47% | 58% | 68% | 75% | 83% | 39% | 63% | 80% | 59% | 64% | 55% | 68% | 59% | 59% | 53% | 66% | 57% | 57% | 70% | 74% | 68% | 64% | 62% | 60% | 62% | 63% | 64% | 61% | 60% |
| | | | B | BH | BCH | BCDH | BCDEHI | B | BCH | BCDEHI | | | | Q | | | | | | | Q | QST | | | | | | | | | |
| (4) Probably should | 210 | 44 | 47 | 41 | 35 | 21 | 22 | 91 | 76 | 43 | 110 | 100 | 11 | 19 | 20 | 13 | 26 | 15 | 28 | 43 | 13 | 7 | 16 | 66 | 61 | 84 | 58 | 108 | 64 | 44 | 44 |
| | 21% | 36% | 27% | 23% | 20% | 14% | 10% | 31% | 21% | 12% | 22% | 19% | 25% | 16% | 23% | 17% | 28% | 16% | 21% | 30% | 14% | 13% | 17% | 20% | 19% | 23% | 21% | 21% | 22% | 20% | 19% |
| | | DEFGJ | FGJ | GJ | GJ | | | EFGLJ | GJ | | | | | | | | NUV | | | | NRUVXY | | | | | | | | | | |
| (3) Unsure | 153 | 42 | 36 | 27 | 22 | 14 | 12 | 78 | 48 | 26 | 72 | 81 | 8 | 16 | 13 | 15 | 16 | 15 | 24 | 16 | 13 | 5 | 11 | 48 | 51 | 53 | 42 | 69 | 32 | 37 | 43 |
| | 15% | 34% | 21% | 15% | 12% | 10% | 6% | 27% | 14% | 7% | 15% | 15% | 20% | 13% | 15% | 20% | 18% | 15% | 18% | 11% | 15% | 10% | 13% | 14% | 16% | 15% | 15% | 13% | 11% | 16% | 19% |
| | | CDEFGJ | EFGLJ | GJ | G | | | DEFGJ | GJ | | | | | | | | | | | | | | | | | | | | | | c |
| (2) Probably not | 10 | 3 | 4 | 2 | 1 | 0 | 7 | 3 | 1 | 9 | 1 | 0 | 2 | 0 | 1 | 1 | 2 | 3 | 0 | 1 | 0 | 0 | 2 | 4 | 4 | 4 | 2 | 7 | 2 | 5 | 2 |
| | 1% | 2% | 2% | 1% | 0% | 1% | - | 2% | 1% | 0% | 2% | 0% | - | 2% | - | 2% | 1% | 2% | 2% | - | 1% | - | - | 1% | 1% | 1% | 1% | 1% | 1% | 2% | 1% |
| | | GJ | GJ | | | | | GJ | | | L | | | | | | | | | | | | | | | | | | | | |
| (1) Definitely not | 14 | 0 | 4 | 6 | 0 | 1 | 3 | 6 | 4 | 10 | 4 | 0 | 1 | 3 | 1 | 1 | 1 | 1 | 3 | 2 | 0 | 1 | 1 | 5 | 4 | 5 | 3 | 8 | 6 | 1 | 3 |
| | 1% | - | 3% | 3% | - | 1% | 1% | 1% | 2% | 1% | 2% | 1% | - | 1% | 3% | 2% | 1% | 1% | 2% | 1% | - | 2% | 1% | 2% | 1% | 1% | 1% | 1% | 2% | 0% | 1% |
| | | | E | E | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| BOTTOM 2 BOX (NET) | 24 | 3 | 8 | 8 | 1 | 2 | 3 | 11 | 9 | 4 | 19 | 6 | 0 | 3 | 3 | 3 | 1 | 3 | 6 | 2 | 1 | 1 | 1 | 7 | 8 | 9 | 5 | 14 | 9 | 6 | 5 |
| | 2% | 2% | 5% | 5% | 0% | 1% | 1% | 4% | 2% | 1% | 4% | 1% | - | 3% | 3% | 4% | 1% | 3% | 4% | 1% | 1% | 2% | 1% | 2% | 3% | 2% | 2% | 3% | 3% | 3% | 2% |
| | | | EJ | EJ | | | | EJ | | | L | | | | | | | | | | | | | | | | | | | | |
| MEAN | 4.40 | 3.90 | 4.10 | 4.30 | 4.50 | 4.60 | 4.70 | 4.00 | 4.40 | 4.70 | 4.40 | 4.50 | 4.40 | 4.50 | 4.30 | 4.30 | 4.30 | 4.40 | 4.30 | 4.40 | 4.50 | 4.60 | 4.50 | 4.40 | 4.40 | 4.40 | 4.40 | 4.40 | 4.40 | 4.40 | 4.40 |
| STD. DEV. | 0.9 | 0.8 | 1.0 | 1.0 | 0.7 | 0.7 | 0.9 | 0.9 | 0.9 | 0.7 | 0.9 | 0.8 | 0.8 | 0.9 | 1.0 | 1.0 | 0.8 | 0.9 | 1.0 | 0.8 | 0.8 | 0.8 | 0.8 | 0.9 | 0.9 | 0.9 | 0.9 | 0.9 | 0.9 | 0.9 | 0.9 |
| STD. ERR. | 0.0 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.0 | 0.0 | 0.0 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 |

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F/G/H/I/J - KL - M/N/O/P/Q/R/S/T/U/V/W/X/Y/Z - ab/c/d/e

* small base; ** very small base (under 30) ineligible for sig testing

Comparison Groups

Independent T-Test for Means (equal variances), Independent Z-Test for Percentages (unpooled proportions)

Uppercase letters indicate significance at the 95% level.

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Table 18

P10a. How many 'Buy Now Pay Later' agreements do you currently have?

| | Banner 1 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|-----------------------|----------|----------|----------|----------|----------|----------|------|-------------|-------------|-----------|------|--------|------------|------------|--------------------------|---------------|---------------|------|--------|------------|------------|-------|----------|-------------|---------------|-------------|--------------|-------|------|------|-----|--|
| | Age | | | | | | | | | | | Gender | | | | Region | | | | | | | | | | | Social Grade | | | | | |
| | Total | 18 to 24 | 25 to 34 | 35 to 44 | 45 to 54 | 55 to 64 | 65+ | 18-34 (Net) | 35-54 (Net) | 55+ (Net) | Male | Female | North East | North West | Yorkshire and The Humber | East Midlands | West Midlands | East | London | South East | South West | Wales | Scotland | North (Net) | Midland (Net) | South (Net) | AB | C1+C2 | C1 | C2 | DE | |
| | 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 | |
| BASE: All Respondents | 1017 | 131 | 158 | 183 | 169 | 180 | 216 | 289 | 352 | 376 | 468 | 549 | 52 | 126 | 101 | 78 | 98 | 88 | 133 | 132 | 98 | 59 | 72 | 331 | 323 | 363 | 322 | 403 | 254 | 146 | 292 | |
| BASE: WEIGHTED | 1017 | 122 | 172 | 180 | 178 | 152 | 213 | 294 | 359 | 364 | 494 | 523 | 44 | 117 | 87 | 75 | 92 | 97 | 134 | 142 | 89 | 51 | 89 | 337 | 315 | 365 | 274 | 513 | 290 | 223 | 231 | |
| 718 | 80 | 84 | 115 | 142 | 131 | 187 | 144 | 207 | 318 | 331 | 387 | 23 | 83 | 61 | 55 | 63 | 78 | 84 | 103 | 69 | 36 | 63 | 230 | 231 | 257 | 194 | 359 | 204 | 155 | 163 | | |
| (0) None | 71% | 49% | 48% | 64% | 79% | 86% | 88% | 49% | 72% | 87% | 67% | 74% | 52% | 71% | 70% | 73% | 68% | 81% | 63% | 72% | 78% | 70% | 70% | 68% | 73% | 70% | 71% | 70% | 70% | 70% | 72% | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| (1) 1 | 11% | 15% | 18% | 11% | 9% | 7% | 8% | 16% | 10% | 8% | 12% | 10% | 24% | 10% | 7% | 12% | 10% | 8% | 13% | 12% | 8% | 11% | 14% | 12% | 10% | 11% | 10% | 11% | 13% | 8% | 12% | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| (2) 2 | 5% | 16% | 13% | 12% | 7% | 4% | 7% | 29% | 19% | 11% | 28% | 31% | 5% | 8% | 8% | 2% | 7% | 5% | 5% | 7% | 4% | 3% | 4% | 25% | 16% | 17% | 12% | 32% | 21% | 11% | 14% | |
| | 6% | 13% | 7% | 7% | 4% | 2% | 3% | 10% | 5% | 3% | 6% | 6% | 12% | 7% | 9% | 2% | 8% | 5% | 4% | 5% | 5% | 4% | 4% | 7% | 5% | 5% | 4% | 6% | 7% | 5% | 6% | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| (3) 3 | 2% | 5% | 13% | 1% | 5% | 3% | 1% | 18% | 7% | 4% | 14% | 15% | 3% | 2% | 6% | 0% | 2% | 0% | 7% | 1% | 3% | 2% | 3% | 14% | 4% | 11% | 11% | 16% | 7% | 9% | 2% | |
| | 3% | 4% | 8% | 1% | 3% | 2% | 1% | 6% | 2% | 1% | 3% | 3% | 6% | 2% | 7% | - | 3% | - | 5% | 1% | 4% | 4% | 3% | 4% | 1% | 3% | 4% | 3% | 2% | 4% | 1% | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| (4) 4 | 3% | 10% | 8% | 10% | 2% | 2% | 0% | 18% | 12% | 2% | 18% | 13% | 2% | 5% | 2% | 3% | 2% | 2% | 5% | 2% | 2% | 2% | 4% | 13% | 9% | 9% | 10% | 13% | 4% | 9% | 7% | |
| | 3% | 8% | 4% | 5% | 1% | 1% | - | 6% | 3% | 0% | 4% | 2% | 5% | 4% | 2% | 4% | 2% | 2% | 4% | 2% | 2% | 4% | 4% | 3% | 2% | 4% | 3% | 1% | 4% | 3% | 3% | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| (5) 5 | 2% | 6% | 9% | 8% | 3% | 1% | 0% | 15% | 11% | 1% | 16% | 11% | 0% | 3% | 1% | 2% | 4% | 2% | 9% | 3% | 1% | 0% | 3% | 7% | 8% | 12% | 4% | 18% | 8% | 10% | 4% | |
| | 3% | 5% | 5% | 4% | 1% | 1% | - | 5% | 3% | 0% | 3% | 2% | - | 2% | 2% | 3% | 4% | 2% | 6% | 2% | 1% | - | 3% | 2% | 2% | 3% | 1% | 4% | 3% | 5% | 2% | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| (7) 7 | 1% | 2% | 6% | 7% | 1% | 0% | 0% | 8% | 8% | 0% | 10% | 6% | 0% | 0% | 2% | 1% | 3% | 1% | 4% | 3% | 0% | 1% | 0% | 2% | 7% | 7% | 8% | 4% | 1% | 3% | 4% | |
| | 2% | 2% | 3% | 4% | 0% | - | - | 3% | 2% | - | 2% | 1% | - | - | 2% | 2% | 4% | 1% | 3% | 2% | - | 3% | - | 0% | 2% | 3% | 1% | 0% | 1% | 2% | | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| (8) 8 | 1% | 3% | 5% | 2% | 2% | 1% | 0% | 8% | 4% | 1% | 9% | 4% | 0% | 2% | 0% | 2% | 0% | 0% | 2% | 4% | 2% | 0% | 1% | 3% | 2% | 8% | 4% | 8% | 4% | 4% | 1% | |
| | 1% | 3% | 3% | 1% | 1% | 1% | - | 3% | 1% | 0% | 2% | 1% | - | 2% | - | - | - | - | 2% | 3% | 2% | 1% | 1% | 1% | 2% | 1% | 2% | 1% | 2% | 1% | 1% | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| (9) 9 | 0% | - | 1% | 2% | - | - | 0% | 1% | - | 1% | 0% | - | 1% | 1% | - | - | - | - | - | 1% | - | 3% | - | 1% | 0% | 0% | 0% | 1% | 1% | 1% | 0% | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| (10) 10 or more | 7% | 1% | 4% | 1% | 1% | 0% | 0% | 5% | 2% | 0% | 4% | 3% | 0% | 1% | 0% | 2% | 1% | 1% | 1% | 1% | 1% | 0% | 0% | 1% | 4% | 3% | 2% | 2% | 2% | 0% | 3% | |
| | 1% | 1% | 2% | 1% | 0% | - | - | 2% | 0% | - | 1% | 1% | - | 1% | - | 2% | 1% | 1% | 1% | 1% | 1% | - | - | 0% | 1% | 1% | 1% | 0% | 1% | - | 1% | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| MEAN | 0.90 | 1.60 | 1.70 | 1.30 | 0.50 | 0.30 | 0.20 | 1.70 | 0.90 | 0.20 | 1.00 | 0.70 | 0.90 | 0.80 | 1.00 | 1.00 | 0.50 | 1.20 | 0.90 | 0.70 | 1.00 | 0.70 | 0.80 | 0.80 | 1.00 | 0.90 | 0.90 | 0.80 | 1.00 | 0.80 | | |
| STD. DEV | 1.9 | 2.2 | 2.5 | 2.4 | 1.5 | 1.0 | 0.5 | 2.4 | 2.0 | 0.7 | 2.1 | 1.7 | 1.2 | 1.9 | 1.7 | 2.3 | 2.1 | 1.5 | 2.1 | 1.8 | 2.2 | 1.5 | 1.7 | 2.0 | 2.0 | 2.0 | 1.9 | 1.8 | 2.0 | 1.9 | | |
| STD. ERR | 0.1 | 0.2 | 0.2 | 0.2 | 0.1 | 0.1 | 0.0 | 0.1 | 0.1 | 0.0 | 0.1 | 0.1 | 0.2 | 0.2 | 0.2 | 0.3 | 0.2 | 0.2 | 0.2 | 0.2 | 0.2 | 0.3 | 0.2 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.2 | 0.1 | |

Proportions/Means: Columns Tested (5% risk level) - 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

* small base; ** very small base (under 30) ineligible for sig testing

Comparison Groups

Independent T-Test for Means (equal variances), Independent Z-Test for Percentages (unpooled proportions)

Uppercase letters indicate significance at the 95% level.

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Table 19

P10b. Which of the following 'Buy Now Pay Later' companies are you currently using?

| | Banner 1 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|-------------------|----------|----------|----------|----------|----------|----------|-----|-------------|-------------|-----------|------|--------|------------|------------|--------------------------|---------------|---------------|------|--------|------------|------------|-------|----------|-------------|---------------|--------------|-----|-------|-----|-----|-----|
| | Age | | | | | | | | | | | Gender | | | | Region | | | | | | | | | | Social Grade | | | | | |
| | Total | 18 to 24 | 25 to 34 | 35 to 44 | 45 to 54 | 55 to 64 | 65+ | 18-34 (Net) | 35-54 (Net) | 55+ (Net) | Male | Female | North East | North West | Yorkshire and The Humber | East Midlands | West Midlands | East | London | South East | South West | Wales | Scotland | North (Net) | Midland (Net) | South (Net) | AB | C1+C2 | C1 | C2 | DE |
| | 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 |
| BASE: IF P10a > 0 | 292 | 67 | 82 | 64 | 33 | 21 | 25 | 149 | 97 | 46 | 140 | 152 | 15 | 34 | 31 | 18 | 33 | 15 | 49 | 34 | 21 | 19 | 23 | 103 | 85 | 104 | 93 | 119 | 71 | 48 | 49 |
| BASE: WEIGHTED | 299 | 62 | 89 | 67 | 37 | 21 | 25 | 150 | 102 | 46 | 163 | 136 | 21 | 33 | 26 | 21 | 29 | 18 | 49 | 39 | 20 | 16 | 27 | 107 | 83 | 109 | 79 | 154 | 86 | 68 | 66 |
| Paypal | 142 | 24 | 45 | 38 | 16 | 9 | 9 | 69 | 54 | 18 | 85 | 56 | 12 | 12 | 10 | 8 | 18 | 5 | 28 | 21 | 10 | 9 | 10 | 44 | 40 | 57 | 48 | 63 | 38 | 25 | 31 |
| | 47% | 39% | 51% | 59% | 43% | 44% | 35% | 46% | 53% | 39% | 52% | 41% | 56% | 39% | 41% | 61% | 26% | 53% | 54% | 51% | 59% | 39% | 41% | 48% | 53% | 69% | 41% | 44% | 37% | 47% | |
| | | | | B | | | | | | | | | | | | | | | | | | | | | | bd | | | | | |
| Klarna | 102 | 25 | 37 | 19 | 8 | 8 | 4 | 62 | 28 | 12 | 48 | 54 | 6 | 14 | 12 | 4 | 11 | 7 | 15 | 13 | 6 | 8 | 6 | 38 | 30 | 34 | 28 | 48 | 28 | 20 | 25 |
| | 34% | 41% | 42% | 30% | 22% | 36% | 17% | 41% | 27% | 26% | 29% | 40% | 30% | 42% | 46% | 20% | 37% | 37% | 31% | 32% | 30% | 53% | 22% | 36% | 36% | 31% | 36% | 31% | 32% | 30% | 39% |
| | | | I | | | | | EI | | | | | | | | | | | | | | | | | | | | | | | |
| Clearpay | 68 | 18 | 22 | 16 | 3 | 5 | 4 | 40 | 19 | 9 | 37 | 31 | 6 | 8 | 8 | 5 | 4 | 3 | 7 | 7 | 6 | 5 | 8 | 30 | 17 | 21 | 17 | 33 | 20 | 13 | 18 |
| | 23% | 29% | 25% | 25% | 7% | 23% | 15% | 27% | 18% | 19% | 23% | 22% | 30% | 24% | 32% | 25% | 13% | 15% | 14% | 19% | 31% | 34% | 29% | 28% | 20% | 19% | 21% | 21% | 23% | 19% | 28% |
| | | | E | E | E | | | E | | | | | | | | | | | | | | | | | | | | | | | |
| Laybuy | 45 | 16 | 16 | 9 | 2 | 1 | 0 | 32 | 11 | 1 | 26 | 19 | 2 | 3 | 5 | 7 | 5 | 0 | 8 | 7 | 2 | 1 | 4 | 14 | 13 | 17 | 13 | 24 | 10 | 14 | 8 |
| | 15% | 26% | 18% | 14% | 5% | 6% | - | 21% | 11% | 3% | 16% | 14% | 11% | 10% | 20% | 32% | 19% | - | 17% | 17% | 11% | 7% | 13% | 13% | 16% | 16% | 15% | 12% | 20% | 13% | |
| | | | ELU | J | | | | EJ | | | | | | | | | | | | | | | | | | | | | | | |
| Openpay | 31 | 12 | 11 | 5 | 3 | 1 | 1 | 22 | 7 | 2 | 23 | 8 | 2 | 8 | 1 | 5 | 6 | 0 | 2 | 1 | 3 | 2 | 2 | 13 | 13 | 5 | 6 | 18 | 9 | 9 | 7 |
| | 10% | 19% | 12% | 7% | 7% | 3% | 4% | 15% | 7% | 3% | 14% | 6% | 11% | 24% | 4% | 22% | 22% | - | 4% | 2% | 13% | 15% | 7% | 12% | 16% | 9% | 8% | 12% | 11% | 13% | 10% |
| | | | U | | | | | | | | | | | | | | | | | | | | | 9Z | | | | | | | |
| Other | 53 | 1 | 6 | 11 | 15 | 9 | 11 | 7 | 28 | 29 | 22 | 31 | 2 | 5 | 4 | 2 | 2 | 8 | 7 | 6 | 8 | 2 | 6 | 18 | 14 | 21 | 6 | 31 | 16 | 15 | 17 |
| | 18% | 1% | 7% | 15% | 41% | 41% | 45% | 4% | 26% | 43% | 14% | 23% | 11% | 16% | 16% | 8% | 7% | 44% | 15% | 16% | 38% | 16% | 24% | 17% | 17% | 19% | 7% | 20% | 18% | 22% | 25% |
| | | | | BH | BCDH | | | | BCH | BCDH | | K | | | | | | | | | | | | | | | a | | a | | a |

Proportions/Mean: Columns Tested (5% risk level) - 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

* small base; ** very small base (under 30) ineligible for sig testing

Comparison Groups

Independent T-Test for Means (equal variances), Independent Z-Test for Percentages (unpooled proportions)

Uppercase letters indicate significance at the 95% level.

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Manu/Blue

December 13th 2021

Table 20

Age

| | Banner 1 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|-----------------------|----------|----------|----------|----------|----------|----------|------|-------------|-------------|-----------|------|---------|------------|------------|--------------------------|---------------|---------------|------|--------|------------|------------|-------|----------|--------------|---------------|-------------|-----|-------|-----|-----|-----|
| | Age | | | | | | | | | | | Gender | | Region | | | | | | | | | | Social Grade | | | | | | | |
| | Total | 18 to 24 | 25 to 34 | 35 to 44 | 45 to 54 | 55 to 64 | 65+ | 18-34 (Net) | 35-54 (Net) | 55+ (Net) | Male | Female | North East | North West | Yorkshire and The Humber | East Midlands | West Midlands | East | London | South East | South West | Wales | Scotland | North (Net) | Midland (Net) | South (Net) | AB | C1+C2 | C1 | C2 | DE |
| | 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 |
| BASE: All Respondents | 1017 | 131 | 158 | 183 | 169 | 180 | 216 | 289 | 352 | 376 | 468 | 549 | 32 | 126 | 101 | 78 | 98 | 86 | 133 | 132 | 98 | 59 | 72 | 331 | 323 | 363 | 322 | 403 | 254 | 146 | 292 |
| BASE: WEIGHTED | 1017 | 122 | 172 | 180 | 178 | 152 | 213 | 294 | 359 | 364 | 494 | 523 | 44** | 117 | 87 | 75* | 92* | 97 | 134 | 142 | 89* | 91* | 89* | 337 | 315 | 365 | 274 | 513 | 290 | 223 | 231 |
| Under 18 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18 to 24 | 122 | 122 | 0 | 0 | 0 | 0 | 122 | 0 | 0 | 61 | 60 | 8 | 17 | 11 | 13 | 15 | 8 | 27 | 11 | 3 | 4 | 4 | 4 | 40 | 40 | 41 | 33 | 61 | 35 | 27 | 28 |
| | 12% | 100% | - | - | - | - | - | 41% | - | - | 12% | 12% | 18% | 15% | 13% | 18% | 16% | 8% | 20% | 8% | 4% | 8% | 4% | 12% | 13% | 11% | 12% | 12% | 12% | 12% | |
| | CDEFGHJ | | | | | | | | | | | UW | | U | TUW | UW | RTUWXZ | | | | | | | | | | | | | | |
| 25 to 34 | 172 | 0 | 172 | 0 | 0 | 0 | 172 | 0 | 0 | 86 | 86 | 8 | 18 | 20 | 8 | 16 | 13 | 25 | 23 | 13 | 9 | 18 | 64 | 47 | 61 | 46 | 87 | 49 | 38 | 39 | |
| | 17% | - | 100% | - | - | - | - | 59% | - | - | 17% | 17% | 19% | 15% | 23% | 11% | 18% | 14% | 19% | 16% | 15% | 18% | 20% | 19% | 15% | 17% | 17% | 17% | 17% | 17% | |
| | BDEFGHJ | | | | | | | | | | | BDEFGJ | | | P | | | | | | | | | | | | | | | | |
| 35 to 44 | 180 | 0 | 0 | 180 | 0 | 0 | 0 | 180 | 0 | 89 | 91 | 3 | 26 | 13 | 15 | 14 | 11 | 25 | 31 | 19 | 6 | 17 | 59 | 46 | 76 | 49 | 91 | 51 | 39 | 41 | |
| | 18% | - | - | 100% | - | - | - | 50% | - | 18% | 17% | 7% | 22% | 14% | 20% | 15% | 11% | 19% | 22% | 22% | 12% | 19% | 17% | 15% | 21% | 18% | 18% | 18% | 18% | 18% | |
| | BCEFGHJ | | | | | | | | | | | BCEFGHJ | | | | | | | | R | | | | | | | | | | | |
| 45 to 54 | 178 | 0 | 0 | 0 | 178 | 0 | 0 | 178 | 0 | 88 | 90 | 10 | 18 | 15 | 13 | 14 | 23 | 22 | 23 | 17 | 9 | 14 | 57 | 60 | 62 | 48 | 90 | 51 | 39 | 40 | |
| | 18% | - | - | - | 100% | - | - | 50% | - | 18% | 17% | 23% | 15% | 17% | 18% | 15% | 24% | 17% | 16% | 19% | 18% | 16% | 17% | 19% | 17% | 18% | 18% | 18% | 18% | 18% | |
| | BCDFGHJ | | | | | | | | | | | BCDFGHJ | | | | | | | | | | | | | | | | | | | |
| 55 to 64 | 152 | 0 | 0 | 0 | 0 | 152 | 0 | 0 | 152 | 75 | 77 | 10 | 16 | 9 | 6 | 14 | 19 | 17 | 21 | 18 | 8 | 14 | 49 | 47 | 56 | 41 | 77 | 43 | 33 | 34 | |
| | 15% | - | - | - | - | 100% | - | - | 42% | 19% | 16% | 22% | 14% | 11% | 8% | 15% | 19% | 12% | 19% | 20% | 17% | 16% | 15% | 15% | 15% | 15% | 15% | 15% | 15% | 15% | |
| | BCDEGHJ | | | | | | | | | | | BCDEGHJ | | | | | | | | P | | | | | | | | | | | |
| 65+ | 213 | 0 | 0 | 0 | 0 | 0 | 213 | 0 | 0 | 213 | 94 | 118 | 4 | 22 | 19 | 20 | 18 | 23 | 18 | 34 | 18 | 14 | 23 | 68 | 75 | 70 | 57 | 107 | 61 | 47 | 48 |
| | 21% | - | - | - | - | - | 100% | - | - | 58% | 19% | 23% | 10% | 19% | 21% | 26% | 20% | 24% | 13% | 24% | 20% | 27% | 25% | 20% | 24% | 19% | 21% | 21% | 21% | 21% | |
| | BCDEFHJ | | | | | | | | | | | BCDEFHJ | | | S | | | | | S | | | | | | | | | | | |

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F/G/H/I/J - KL - M/N/O/P/Q/R/S/T/U/V/W/X/Y/Z - a/b/c/d/e

* small base; ** very small base (under 30) ineligible for sig testing

Comparison Groups

Independent T-Test for Means (equal variances), Independent Z-Test for Percentages (unpooled proportions)

Uppercase letters indicate significance at the 95% level.

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Table 21

Gender

| | Banner 1 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|-----------------------|----------|----------|----------|----------|----------|----------|-----|-------------|-------------|-----------|--------|--------|------------|------------|--------------------------|---------------|---------------|------|--------|------------|------------|-------|--------------|-------------|---------------|-------------|-----|-------|-----|-----|-----|
| | Age | | | | | | | | | | Gender | | Region | | | | | | | | | | Social Grade | | | | | | | | |
| | Total | 18 to 24 | 25 to 34 | 35 to 44 | 45 to 54 | 55 to 64 | 65+ | 18-34 (Net) | 35-54 (Net) | 55+ (Net) | Male | Female | North East | North West | Yorkshire and The Humber | East Midlands | West Midlands | East | London | South East | South West | Wales | Scotland | North (Net) | Midland (Net) | South (Net) | AB | C1+C2 | C1 | C2 | DE |
| | 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 |
| BASE: All Respondents | 1017 | 131 | 158 | 183 | 169 | 160 | 216 | 289 | 352 | 376 | 468 | 549 | 32 | 126 | 101 | 78 | 98 | 86 | 133 | 132 | 98 | 59 | 72 | 331 | 323 | 363 | 322 | 403 | 254 | 146 | 292 |
| BASE: WEIGHTED | 1017 | 122 | 172 | 190 | 178 | 152 | 213 | 294 | 359 | 364 | 494 | 523 | 44** | 117 | 87* | 75* | 92* | 97* | 134 | 142 | 89* | 51* | 89* | 337 | 315 | 365 | 274 | 513 | 290 | 223 | 231 |
| | 494 | 61 | 86 | 89 | 86 | 75 | 94 | 147 | 177 | 169 | 494 | 0 | 24 | 62 | 38 | 44 | 37 | 42 | 65 | 71 | 47 | 30 | 35 | 159 | 152 | 182 | 133 | 249 | 141 | 108 | 112 |
| Male | 49% | 50% | 50% | 49% | 49% | 49% | 44% | 50% | 49% | 46% | 100% | - | 55% | 53% | 44% | 58% | 40% | 43% | 48% | 50% | 52% | 58% | 39% | 47% | 48% | 50% | 49% | 49% | 49% | 49% | 49% |
| | | | | | | | | | | | L | | | | | QW | | | | | | QW | | | | | | | | | |
| Female | 523 | 60 | 86 | 91 | 90 | 77 | 118 | 147 | 181 | 195 | 0 | 523 | 20 | 55 | 49 | 31 | 55 | 55 | 69 | 71 | 42 | 21 | 54 | 178 | 162 | 183 | 141 | 264 | 149 | 115 | 119 |
| | 51% | 50% | 50% | 51% | 51% | 51% | 56% | 50% | 51% | 54% | - | 100% | 45% | 47% | 56% | 42% | 60% | 57% | 52% | 50% | 48% | 42% | 61% | 53% | 52% | 50% | 51% | 51% | 51% | 51% | 51% |
| | | | | | | | | | | | K | | | | | PV | | | | | | | PV | | | | | | | | |

Proportions/Mean: Columns Tested (5% risk level) - 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

* small base, ** very small base (under 30) ineligible for sig testing

Comparison Groups

Independent T-Test for Means (equal variances), Independent Z-Test for Percentages (unpooled proportions)

Uppercase letters indicate significance at the 95% level.

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December 13th 2021

Table 22

Region

| Region | Banner 1 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--------------------------|----------|----------|----------|----------|----------|----------|-----|-------------|-------------|-----------|------|--------|------------|------------|--------------------------|---------------|---------------|------|--------|------------|------------|-------|----------|-------------|---------------|-------------|--------------|-------|-----|-----|-----|----|---|--|
| | Age | | | | | | | | | | | Gender | | | | Region | | | | | | | | | | | Social Grade | | | | | | | |
| | Total | 18 to 24 | 25 to 34 | 35 to 44 | 45 to 54 | 55 to 64 | 65+ | 18-34 (Net) | 35-54 (Net) | 55+ (Net) | Male | Female | North East | North West | Yorkshire and The Humber | East Midlands | West Midlands | East | London | South East | South West | Wales | Scotland | North (Net) | Midland (Net) | South (Net) | AB | C1+C2 | C1 | C2 | DE | | | |
| | 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 | | | |
| BASE: All Respondents | 1017 | 131 | 158 | 183 | 169 | 180 | 216 | 289 | 352 | 376 | 468 | 549 | 32 | 126 | 101 | 78 | 98 | 88 | 133 | 132 | 98 | 72 | 59 | 331 | 323 | 363 | 322 | 403 | 254 | 146 | 292 | | | |
| BASE: WEIGHTED | 1017 | 122 | 172 | 180 | 178 | 153 | 213 | 294 | 359 | 364 | 494 | 523 | 44 | 117 | 87 | 75 | 92 | 97 | 134 | 142 | 89 | 51 | 89 | 337 | 315 | 365 | 274 | 513 | 290 | 223 | 231 | | | |
| North East | 44 | 8 | 8 | 3 | 10 | 10 | 4 | 16 | 13 | 14 | 24 | 20 | 44 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| | 4% | 7% | 5% | 2% | 6% | 6% | 2% | 6% | 4% | 4% | 5% | 4% | 100% | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | | | | |
| | D | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| North West | 117 | 17 | 18 | 26 | 18 | 16 | 22 | 35 | 43 | 39 | 62 | 55 | 0 | 117 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 117 | 0 | 0 | 0 | 30 | 58 | 33 | 25 | 29 | | |
| | 11% | 14% | 10% | 14% | 10% | 11% | 11% | 12% | 12% | 11% | 12% | 11% | - | 100% | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Yorkshire and The Humber | 87 | 11 | 20 | 13 | 15 | 9 | 19 | 32 | 28 | 28 | 38 | 49 | 0 | 87 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 23 | 40 | 31 | 9 | 24 | | |
| | 9% | 9% | 12% | 7% | 8% | 6% | 9% | 11% | 8% | 8% | 8% | 9% | - | 100% | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| East Midlands | 75 | 13 | 8 | 15 | 13 | 6 | 20 | 21 | 28 | 26 | 44 | 31 | 0 | 0 | 0 | 75 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 75 | 0 | 20 | 40 | 24 | 16 | 15 | | | |
| | 7% | 11% | 5% | 8% | 7% | 4% | 9% | 7% | 8% | 7% | 9% | 8% | - | - | - | 100% | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| West Midlands | 92 | 15 | 16 | 14 | 14 | 14 | 18 | 31 | 28 | 32 | 37 | 55 | 0 | 0 | 0 | 92 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 92 | 0 | 26 | 50 | 27 | 22 | 17 | | | |
| | 9% | 12% | 10% | 8% | 8% | 9% | 9% | 11% | 8% | 9% | 8% | 10% | - | - | - | 100% | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| East | 97 | 8 | 13 | 11 | 23 | 19 | 23 | 21 | 34 | 42 | 42 | 55 | 0 | 0 | 0 | 97 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 97 | 0 | 28 | 49 | 22 | 27 | 20 | | |
| | 9% | 6% | 8% | 6% | 13% | 12% | 11% | 7% | 9% | 12% | 8% | 10% | - | - | - | 100% | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| London | 134 | 27 | 25 | 25 | 22 | 17 | 18 | 52 | 47 | 35 | 65 | 69 | 0 | 0 | 0 | 134 | 0 | 0 | 0 | 134 | 0 | 0 | 0 | 0 | 0 | 134 | 46 | 60 | 33 | 28 | 25 | | | |
| | 13% | 22% | 15% | 14% | 13% | 11% | 8% | 18% | 13% | 9% | 13% | 13% | - | - | - | 100% | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| South East | 142 | 11 | 23 | 31 | 23 | 21 | 34 | 34 | 54 | 54 | 71 | 71 | 0 | 0 | 0 | 142 | 0 | 0 | 0 | 142 | 0 | 0 | 0 | 0 | 0 | 142 | 44 | 71 | 44 | 27 | 27 | | | |
| | 14% | 9% | 13% | 17% | 13% | 14% | 16% | 11% | 15% | 15% | 14% | 14% | - | - | - | 100% | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| South West | 89 | 3 | 13 | 19 | 17 | 18 | 18 | 17 | 36 | 36 | 47 | 42 | 0 | 0 | 0 | 89 | 0 | 0 | 0 | 0 | 0 | 89 | 0 | 0 | 0 | 89 | 14 | 48 | 25 | 23 | 28 | | | |
| | 9% | 3% | 8% | 11% | 9% | 12% | 9% | 6% | 10% | 10% | 9% | 8% | - | - | - | 100% | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Wales | 51 | 4 | 9 | 6 | 9 | 8 | 14 | 14 | 15 | 22 | 30 | 21 | 0 | 0 | 0 | 51 | 0 | 0 | 0 | 0 | 0 | 51 | 0 | 0 | 51 | 0 | 7 | 31 | 15 | 16 | 13 | | | |
| | 5% | 4% | 5% | 3% | 5% | 6% | 6% | 5% | 4% | 6% | 6% | 4% | - | - | - | 100% | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Scotland | 89 | 4 | 18 | 17 | 14 | 14 | 23 | 21 | 31 | 37 | 35 | 54 | 0 | 0 | 0 | 89 | 0 | 0 | 0 | 0 | 0 | 89 | 89 | 0 | 0 | 89 | 25 | 42 | 19 | 23 | 23 | | | |
| | 9% | 3% | 10% | 10% | 8% | 9% | 11% | 7% | 9% | 10% | 7% | 10% | - | - | - | 100% | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| North (Net) | 337 | 40 | 64 | 59 | 57 | 49 | 68 | 104 | 115 | 117 | 159 | 178 | 44 | 117 | 87 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 337 | 87 | 164 | 100 | 64 | 87 | | | |
| | 33% | 33% | 37% | 33% | 32% | 32% | 32% | 36% | 32% | 32% | 32% | 34% | 100% | 100% | 100% | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Midland (Net) | 315 | 40 | 47 | 46 | 60 | 47 | 75 | 87 | 106 | 122 | 152 | 162 | 0 | 0 | 0 | 315 | 0 | 0 | 0 | 0 | 0 | 51 | 0 | 0 | 315 | 0 | 80 | 169 | 88 | 82 | 65 | | | |
| | 31% | 33% | 27% | 25% | 33% | 31% | 35% | 30% | 29% | 33% | 31% | 31% | - | - | - | 100% | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| South (Net) | 365 | 41 | 61 | 76 | 62 | 56 | 70 | 102 | 138 | 125 | 182 | 183 | 0 | 0 | 0 | 365 | 0 | 0 | 0 | 134 | 142 | 89 | 0 | 0 | 0 | 365 | 107 | 180 | 102 | 78 | 79 | | | |
| | 36% | 34% | 35% | 42% | 35% | 37% | 33% | 35% | 38% | 34% | 37% | 35% | - | - | - | 100% | - | - | - | 100% | 100% | 100% | - | - | - | - | - | - | - | - | - | - | | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

Proportions: Means: Columns Tested [5% risk level] - 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

* small base; ** very small base (under 30) ineligible for sig testing

Comparison Groups

Independent T-Test for Means (equal variances), Independent Z-Test for Percentages (unpooled proportions)

Uppercase letters indicate significance at the 95% level.

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Table 23

Social Grade

| | Banner 1 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|-----------------------|----------|----------|----------|----------|----------|----------|-----|-------------|-------------|-----------|------|--------|------------|------------|--------------------------|---------------|---------------|------|--------|------------|------------|-------|----------|-------------|---------------|-------------|--------------|-------|------|------|------|
| | Age | | | | | | | | | | | Gender | | Region | | | | | | | | | | | | | Social Grade | | | | |
| | Total | 18 to 24 | 25 to 34 | 35 to 44 | 45 to 54 | 55 to 64 | 65+ | 18-34 (Net) | 35-54 (Net) | 55+ (Net) | Male | Female | North East | North West | Yorkshire and The Humber | East Midlands | West Midlands | East | London | South East | South West | Wales | Scotland | North (Net) | Midland (Net) | South (Net) | AB | C1+C2 | C1 | C2 | DE |
| | 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 |
| BASE: All Respondents | 1017 | 131 | 158 | 183 | 169 | 180 | 216 | 289 | 352 | 376 | 468 | 549 | 32 | 126 | 101 | 78 | 98 | 86 | 133 | 132 | 98 | 69 | 72 | 331 | 323 | 363 | 322 | 403 | 254 | 146 | 292 |
| BASE: WEIGHTED | 1017 | 122 | 172 | 180 | 178 | 152 | 213 | 294 | 359 | 364 | 494 | 523 | 44 | 117 | 87 | 75 | 92 | 97 | 134 | 142 | 89 | 91 | 89 | 337 | 315 | 365 | 274 | 513 | 290 | 223 | 231 |
| | 274 | 33 | 48 | 49 | 48 | 41 | 57 | 79 | 97 | 98 | 133 | 141 | 9 | 30 | 23 | 20 | 26 | 28 | 49 | 44 | 14 | 7 | 25 | 87 | 80 | 107 | 274 | 0 | 0 | 0 | 0 |
| AB | 27% | 27% | 27% | 27% | 27% | 27% | 27% | 27% | 27% | 27% | 27% | 27% | 20% | 25% | 27% | 26% | 28% | 29% | 36% | 31% | 15% | 14% | 28% | 26% | 26% | 100% | - | - | - | - | |
| | | | | | | | | | | | | | | | | U | U | UVXY | UV | | | | | U | UV | bcde | | | | | |
| C1+C2 | 513 | 61 | 87 | 91 | 90 | 77 | 107 | 148 | 181 | 184 | 249 | 264 | 24 | 58 | 40 | 40 | 50 | 49 | 60 | 71 | 48 | 31 | 42 | 164 | 169 | 180 | 0 | 513 | 290 | 223 | 0 |
| | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 55% | 50% | 46% | 54% | 54% | 50% | 45% | 50% | 54% | 60% | 47% | 49% | 54% | 49% | - | 100% | 100% | 100% | - |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | ae | ae | ae | | |
| C1 | 290 | 35 | 49 | 51 | 51 | 43 | 61 | 84 | 102 | 104 | 141 | 149 | 17 | 33 | 31 | 24 | 27 | 22 | 33 | 44 | 25 | 15 | 19 | 100 | 88 | 102 | 0 | 290 | 290 | 0 | 0 |
| | 29% | 29% | 29% | 28% | 28% | 29% | 29% | 29% | 28% | 29% | 29% | 29% | 40% | 28% | 36% | 32% | 30% | 23% | 24% | 31% | 28% | 29% | 21% | 30% | 28% | 28% | - | 57% | 100% | - | - |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | ade | abde | | | |
| C2 | 223 | 27 | 38 | 39 | 39 | 33 | 47 | 64 | 79 | 80 | 108 | 115 | 7 | 25 | 9 | 16 | 22 | 27 | 28 | 27 | 23 | 16 | 23 | 64 | 82 | 78 | 0 | 223 | 0 | 223 | 0 |
| | 22% | 22% | 22% | 22% | 22% | 22% | 22% | 22% | 22% | 22% | 22% | 22% | 15% | 22% | 10% | 22% | 24% | 28% | 21% | 19% | 25% | 32% | 26% | 19% | 26% | 21% | - | 43% | - | 100% | - |
| | | | | | | | | | | | | | O | | O | O | O | O | O | O | O | OX | O | OX | O | OX | O | ace | | abce | |
| DE | 231 | 28 | 39 | 41 | 40 | 34 | 48 | 67 | 81 | 83 | 112 | 119 | 11 | 29 | 24 | 15 | 17 | 20 | 25 | 27 | 28 | 13 | 23 | 87 | 65 | 79 | 0 | 0 | 0 | 0 | 231 |
| | 23% | 23% | 23% | 23% | 23% | 23% | 23% | 23% | 23% | 23% | 23% | 23% | 25% | 25% | 28% | 20% | 18% | 21% | 18% | 19% | 31% | 26% | 25% | 26% | 21% | 22% | - | - | - | - | 100% |
| | | | | | | | | | | | | | | | | | | | | STY | | | | | | | | | | | abcd |

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F/G/H/I/J - K/L - MN/O/P/Q/R/S/T/U/V/W/X/Y/Z - a/b/c/d/e

* small base; ** very small base (under 30) ineligible for sig testing

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Omni December 10th 2021

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