

## Duty of Care in Financial Services Survey

### ONLINE Fieldwork: 21st-23rd September 2018

Absolutes/col percents

Table 1

**Q.1 The next questions ask for your views of financial services providers and how they treat their customers. To what extent do you agree or disagree with the following statements?**

#### Summary

Base: All respondents

	My bank should automatically give me its best rate for my savings	My bank does automatically give me its best rate for my savings	My insurer should reward me for staying with them by offering me a better price or better value than new customers when I renew my policy	When I last renewed a policy, my insurer did reward me for staying with them by offering me a better price or better value than new customers	The lenders I borrow from should not lend me more money than they know I can afford to repay	None of the lenders I currently borrow from has lent me more money than I could reasonably afford to repay	My credit card provider should always ask me before it increases my credit limit	None of my current credit card providers has increased my credit limit without asking me	When dealing with my money, my bank always acts in my best interests	When dealing with my money, my bank always acts in its own interests
Unweighted base	2079	2079	2079	2079	2079	2079	2079	2079	2079	2079
Weighted base	2079	2079	2079	2079	2079	2079	2079	2079	2079	2079
NET: Agree	1709 82%	289 14%	1680 81%	344 17%	1159 56%	632 30%	1326 64%	649 31%	530 25%	1086 52%
Strongly agree (+2)	1378 66%	126 6%	1396 67%	138 7%	869 42%	376 18%	1007 48%	428 21%	192 9%	508 24%
Slightly agree (+1)	331 16%	163 8%	284 14%	207 10%	290 14%	256 12%	319 15%	220 11%	338 16%	578 28%
Neither agree nor disagree (0)	166 8%	362 17%	156 8%	256 12%	189 9%	212 10%	241 12%	223 11%	705 34%	548 26%
Slightly disagree (-1)	62 3%	387 19%	36 2%	371 18%	37 2%	124 6%	63 3%	251 12%	376 18%	142 7%
Strongly disagree (-2)	64 3%	485 23%	40 2%	667 32%	46 2%	65 3%	30 1%	290 14%	211 10%	56 3%
NET: Disagree	127 6%	871 42%	76 4%	1037 50%	83 4%	188 9%	94 5%	540 26%	587 28%	197 9%
Not applicable	37 2%	85 4%	119 6%	249 12%	600 29%	968 47%	385 19%	522 25%	33 2%	27 1%
Don't know	40 2%	472 23%	48 2%	192 9%	47 2%	79 4%	34 2%	145 7%	224 11%	220 11%
Mean	1.78	-0.40	1.84	-0.49	1.73	1.23	1.71	0.49	0.33	1.36
Standard deviation	1.11	1.63	0.98	1.76	1.19	1.60	1.15	1.84	1.63	1.51
Standard error	0.02	0.04	0.02	0.04	0.03	0.05	0.03	0.05	0.04	0.04

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Table 2

**Q.1 The next questions ask for your views of financial services providers and how they treat their customers. To what extent do you agree or disagree with the following statements?**

**Summary**

**Base: All respondents (Excl Don't know & N/A)**

	My bank should automatically give me its best rate for my savings	My bank does automatically give me its best rate for my savings	My insurer should reward me for staying with them by offering me a better price or better value than new customers when I renew my policy	When I last renewed a policy, my insurer did reward me for staying with them by offering me a better price or better value than new customers	The lenders I borrow from should not lend me more money than they know I can afford to repay	None of the lenders I currently borrow from has lent me more money than I could reasonably afford to repay	My credit card provider should always ask me before it increases my credit limit	None of my current credit card providers has increased my credit limit without asking me	When dealing with my money, my bank always acts in my best interests	When dealing with my money, my bank always acts in its own interests
Unweighted base	1990	1497	1889	1597	1411	984	1629	1372	1807	1816
Weighted base	2001	1522	1913	1637	1432	1033	1660	1412	1822	1832
NET: Agree	1709 85%	289 19%	1680 88%	344 21%	1159 81%	632 61%	1326 80%	649 46%	530 29%	1086 59%
Strongly agree (+2)	1378 69%	126 8%	1396 73%	138 8%	869 61%	376 36%	1007 61%	428 30%	192 11%	508 28%
Slightly agree (+1)	331 17%	163 11%	284 15%	207 13%	290 20%	256 25%	319 19%	220 16%	338 19%	578 32%
Neither agree nor disagree (0)	166 8%	362 24%	156 8%	256 16%	189 13%	212 21%	241 15%	223 16%	705 39%	548 30%
Slightly disagree (-1)	62 3%	387 25%	36 2%	371 23%	37 3%	124 12%	63 4%	251 18%	376 21%	142 8%
Strongly disagree (-2)	64 3%	485 32%	40 2%	667 41%	46 3%	65 6%	30 2%	290 21%	211 12%	56 3%
NET: Disagree	127 6%	871 57%	76 4%	1037 63%	83 6%	188 18%	94 6%	540 38%	587 32%	197 11%
Mean	1.78	-0.40	1.84	-0.49	1.73	1.23	1.71	0.49	0.33	1.36
Standard deviation	1.11	1.63	0.98	1.76	1.19	1.60	1.15	1.84	1.63	1.51
Standard error	0.02	0.04	0.02	0.04	0.03	0.05	0.03	0.05	0.04	0.04

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Table 3  
**Q.1 The next questions ask for your views of financial services providers and how they treat their customers. To what extent do you agree or disagree with the following statements?**  
**My bank should automatically give me its best rate for my savings**  
 Base: All respondents

	Gender			Age						Social Grade					Region										Employment Sector		Opinion Influencer (C)	
	Total	Male (a)	Female (b)	18-24 (d)	25-34 (e)	35-44 (f)	45-54 (g)	55-64 (h)	65+ (i)	AB (j)	C1 (k)	C2 (l)	DE (m)	Scotland (n)	North East (o)	North West (p)	Yorkshire & Humber (q)	West Midlands (r)	East Midlands (s)	Wales (t)	East of London (u)	London (v)	South East (w)	South West (x)	North of Ireland (y)	Public (A)		Private (B)
Unweighted base	2079	1038	1041	237	329	357	350	322	484	544	601	343	591	162	86	249	179	160	155	113	182	190	332	214	57	298	810	161
Weighted base	2079	1014	1065	231	360	333	368	308	481	567	584	422	505	175	85*	232	169	179	147	101*	194	272	282	179	62*	330	870	180
NET: Agree	1709 82%	821 81%	888 83%	173 75%	262 73%	275 83%de	305 83%de	258 84%de	435 91%defgh	474 83%	481 82%	348 82%	406 80%	145 83%r	69 82%	192 83%r	143 84%r	129 72%	127 86%r	87 86%r	175 91%prvwx	209 77%	236 84%r	147 82%r	50 80%	272 82%	678 78%	131 73%
Strongly agree	(+2) 1378 66%	668 66%	710 67%	121 53%	189 53%	224 67%de	261 71%de	213 69%de	370 77%defgh	369 65%	396 68%	290 69%	322 64%	118 68%	59 70%	156 67%r	113 66%	99 55%	101 69%r	73 73%r	133 69%r	164 60%	194 69%r	122 68%r	46 74%r	222 67%	554 64%	106 59%
Slightly agree	(+1) 331 16%	153 15%	178 17%	52 22%ghi	73 20%gi	51 15%	45 12%	45 15%	65 14%	105 18%	85 15%	57 14%	84 17%	27 15%	10 12%	36 16%	30 18%	29 16%	25 17%	13 13%	43 22%y	45 17%	42 15%	25 14%	4 6%	50 15%	124 14%	26 14%
Neither agree nor disagree	(0) 166 8%	102 10%b	64 6%	21 9%i	50 14%ghi	32 10%i	24 7%	17 6%	21 4%	41 7%	45 8%	34 8%	46 9%	14 8%	8 9%p	8 3%	13 8%	30 17%npqs	9 6%	9 9%	8 4%	30 11%pu	23 8%p	12 7%	3 5%	22 7%	94 11%	21 12%
Slightly disagree	(-1) 62 3%	31 3%	31 3%	15 6%fhi	18 5%fhi	5 2%	14 4%	4 1%	7 1%	20 4%	15 2%	16 4%	12 2%	2 1%	3 4%	15 7%nquv	2 1%	7 4%	4 3%	1 1%	3 2%	5 2%	10 3%	5 3%	5 8%nquv	11 3%	29 3%	13 7%
Strongly disagree	(-2) 64 3%	31 3%	34 3%	12 5%i	18 5%i	9 3%	10 3%	7 2%	8 2%	18 3%	23 4%m	14 3%	9 2%	5 3%	2 2%	10 4%	7 4%	4 2%	2 1%	4 4%	3 1%	14 5%	5 2%	5 3%	4 6%	18 5%	34 4%	12 7%
NET: Disagree	127 6%	62 6%	65 6%	27 12%fhi	36 10%fhi	14 4%	24 7%i	11 3%	15 3%	38 7%	38 6%	30 7%	21 4%	7 4%	5 6%	26 11%nsuw	10 6%	10 6%	6 4%	5 5%	6 3%	19 7%	14 5%	10 6%	9 14%nsuw	29 9%	64 7%	25 14%
Not applicable	37 2%	11 1%	26 2%a	1 *	2 1%	3 1%	7 2%	15 5%defi	9 2%	2 *	9 1%	6 2%	21 4%jk	6 4%	2 2%	2 1%	3 2%	4 2%	3 2%	-	3 1%	3 1%	6 2%	6 3%	* 1%	1 *	13 1%	-
Don't know	40 2%	18 2%	22 2%	8 4%i	9 3%i	7 2%i	7 2%i	8 3%i	-	13 2%	11 2%	4 1%	12 2%	3 2%	1 1%	5 2%	1 1%	6 3%	3 2%	-	2 1%	11 4%	3 1%	4 2%	-	6 2%	22 3%	3 2%
Mean	1.78	1.73	1.82	1.62	1.56	1.80e	1.76	1.90de	1.93de	1.80	1.75	1.72	1.83	1.84	1.71	1.71	1.80	1.61	1.92ry	1.76	2.04op	1.67	1.81y	1.80	1.47	1.69	1.65	1.42
Standard deviation	1.11	1.13	1.10	1.40	1.37	1.05	1.07	0.94	0.85	1.14	1.14	1.14	1.03	1.02	1.09	1.25	1.14	1.20	0.94	1.10	0.87	1.26	1.02	1.06	1.33	1.24	1.21	1.43
Standard error	0.02	0.04	0.03	0.09	0.08	0.06	0.06	0.05	0.04	0.05	0.05	0.06	0.04	0.08	0.12	0.08	0.09	0.10	0.08	0.10	0.07	0.09	0.06	0.08	0.18	0.07	0.04	0.11

Proportions/Means: Columns Tested (5% risk level) - a/b - d/e/f/g/h/i - j/k/l/m - n/o/p/q/r/s/t/u/v/w/x/y - A/B  
 \* small base

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Absolutes/col percents

Table 4  
**Q.1 The next questions ask for your views of financial services providers and how they treat their customers. To what extent do you agree or disagree with the following statements?**  
**My bank should automatically give me its best rate for my savings**  
**Base: All respondents (Excl Don't know & N/A)**

	Gender			Age							Social Grade				Region										Employment Sector		Opinion Influencer (C)	
	Total	Male (a)	Female (b)	18-24 (d)	25-34 (e)	35-44 (f)	45-54 (g)	55-64 (h)	65+ (i)	AB (j)	C1 (k)	C2 (l)	DE (m)	Scotland (n)	North East (o)	North West (p)	Yorkshire & Humberside (q)	West Midlands (r)	East Midlands (s)	Wales (t)	East-ern (u)	London (v)	South East (w)	South West (x)	North-ern Ireland (y)	Public (A)		Private (B)
Unweighted base	1990	1004	986	224	318	342	332	298	476	530	577	331	552	151	83	240	174	151	146	113	178	178	319	201	56	290	770	160
Weighted base	2001	985	1017	221	348	322	353	285	472	553	564	412	472	166	82*	225	165	170	141	101*	189	258	273	169	62*	323	835	177
NET: Agree	1709 85%	821 83%	888 87%a	173 78%	262 75%	275 86%de	305 86%de	258 90%de	435 92%defg	474 86%	481 85%	348 84%	406 86%	145 87%r	69 84%	192 85%r	143 86%r	129 76%	127 90%r	87 86%	175 93%opr vwy	209 81%	236 86%r	147 87%r	50 81%	272 84%	678 81%	131 74%
Strongly agree (+2)	1378 69%	668 68%	710 70%	121 55%	189 54%	224 70%de	261 74%de	213 75%de	370 78%defg	369 67%	396 70%	290 71%	322 68%	118 71%r	59 72%	156 69%	113 68%	99 59%	101 72%r	73 73%r	133 70%	164 64%	194 71%r	122 72%r	46 74%	222 69%	554 66%	106 60%
Slightly agree (+1)	331 17%	153 15%	178 18%	52 23%gi	73 21%gi	51 16%	45 13%	45 16%	65 14%	105 19%	85 15%	57 14%	84 18%	27 16%	10 12%	36 16%	30 18%	29 17%	25 18%	13 13%	43 23%y	45 17%	42 15%	25 15%	4 6%	50 15%	124 15%	26 14%
Neither agree nor disagree (0)	166 8%	102 10%b	64 6%	21 10%i	50 14%ghi	32 10%i	24 7%	17 6%	21 5%	41 7%	45 8%	34 8%	46 10%	14 9%	8 10%p	8 3%	13 8%	30 18%npqs uwx	9 6%	9 9%	8 4%	30 12%pu	23 8%p	12 7%	3 5%	22 7%	94 11%	21 12%
Slightly disagree (-1)	62 3%	31 3%	31 3%	15 7%fhi	18 5%fhi	5 2%	14 4%	4 1%	7 2%	20 4%	15 3%	16 4%	12 3%	2 1%	3 4%	15 7%nquv	2 1%	7 4%	4 3%	1 1%	3 2%	5 2%	10 4%	5 3%	5 8%nquv	11 3%	29 4%	13 7%
Strongly disagree (-2)	64 3%	31 3%	34 3%	12 6%i	18 5%i	9 3%	10 3%	7 2%	8 2%	18 3%	23 4%	14 4%	9 2%	5 3%	2 3%	10 5%	7 4%	4 2%	2 1%	4 4%	3 1%	14 5%w	5 2%	5 3%	4 6%	18 6%	34 4%	12 7%
NET: Disagree	127 6%	62 6%	65 6%	27 12%fhi	36 10%fhi	14 4%	24 7%i	11 4%	15 3%	38 7%	38 7%	30 7%	21 4%	7 4%	5 6%	26 11%nsuw	10 6%	10 6%	6 4%	5 5%	6 3%	19 7%	14 5%	10 6%	9 14%nsuw	29 9%	64 8%	25 14%
Mean	1.78	1.73	1.82	1.62	1.56	1.80e	1.76	1.90de	1.93de	1.80	1.75	1.72	1.83	1.84	1.71	1.71	1.80	1.61	1.92ry	1.76	2.04op rtwvxy	1.67	1.81y	1.80	1.47	1.69	1.65	1.42
Standard deviation	1.11	1.13	1.10	1.40	1.37	1.05	1.07	0.94	0.85	1.14	1.14	1.14	1.03	1.02	1.09	1.25	1.14	1.20	0.94	1.10	0.87	1.26	1.02	1.06	1.33	1.24	1.21	1.43
Standard error	0.02	0.04	0.03	0.09	0.08	0.06	0.06	0.05	0.04	0.05	0.05	0.06	0.04	0.08	0.12	0.08	0.09	0.10	0.08	0.10	0.07	0.09	0.06	0.08	0.18	0.07	0.04	0.11

Proportions/Means: Columns Tested (5% risk level) - a/b - d/e/f/g/h/i - j/k/l/m - n/o/p/q/r/s/t/u/v/w/x/y - A/B  
 \* small base

## Duty of Care in Financial Services Survey

### ONLINE Fieldwork: 21st-23rd September 2018

Absolutes/col percents

Table 5  
**Q.1 The next questions ask for your views of financial services providers and how they treat their customers. To what extent do you agree or disagree with the following statements?**  
**My bank does automatically give me its best rate for my savings**  
**Base: All respondents**

	Gender			Age						Social Grade					Region										Employment Sector		Opinion Influencer (C)	
	Total	Male (a)	Female (b)	18-24 (d)	25-34 (e)	35-44 (f)	45-54 (g)	55-64 (h)	65+ (i)	AB (j)	C1 (k)	C2 (l)	DE (m)	Scotland (n)	North East (o)	North West (p)	Yorkshire & Humberside (q)	West Midlands (r)	East Midlands (s)	Wales (t)	Eastern (u)	London (v)	South East (w)	South West (x)	North-Ireland (y)	Public (A)		Private (B)
Unweighted base	2079	1038	1041	237	329	357	350	322	484	544	601	343	591	162	86	249	179	160	155	113	182	190	332	214	57	298	810	161
Weighted base	2079	1014	1065	231	360	333	368	308	481	567	584	422	505	175	85*	232	169	179	147	101*	194	272	282	179	62*	330	870	180
NET: Agree	289 14%	134 13%	155 15%	49 21% fgh i	68 19% gh	44 13%	34 9%	32 10%	63 13%	78 14%	78 13%	63 15%	69 14%	16 9%	15 18%	33 14%	36 21% nuw xy	32 18%	21 14%	14 14%	19 10%	45 16%	33 12%	20 11%	5 8%	61 19%	120 14%	51 29%
Strongly agree (+2)	126 6%	58 6%	68 6%	18 8%	25 7%	18 5%	21 6%	12 4%	32 7%	23 4%	42 7% j	26 6%	35 7%	6 4%	9 10% p	8 4%	13 8%	14 8%	8 5%	5 5%	8 4%	21 8%	16 5%	12 7%	5 8%	26 8%	51 6%	17 10%
Slightly agree (+1)	163 8%	76 8%	87 8%	30 13% ghi	43 12% ghi	26 8% g	13 4%	20 6%	31 6%	55 10%	37 6%	37 9%	34 7%	10 6%	7 8% y	24 10% xy	23 13% nuw xy	17 10% y	13 9% y	9 9% y	11 6%	23 9% y	18 6%	8 5%	-	35 11%	69 8%	34 19%
Neither agree nor disagree (0)	362 17%	180 18%	181 17%	35 15%	73 20% g	62 19%	50 13%	52 17%	89 19%	92 16%	94 16%	79 19%	96 19%	29 17%	8 10%	35 15%	30 18%	53 30% nop quwxy	30 20%	22 22% o	28 14%	45 17%	45 16%	29 16%	8 12%	48 15%	152 18%	33 18%
Slightly disagree (-1)	387 19%	198 20%	189 18%	45 19%	68 19%	68 20%	79 22%	49 16%	77 16%	116 20%	107 18%	82 19%	82 16%	35 20%	17 20%	47 20% s	23 14%	32 18%	16 11%	24 24% qs	41 21% s	52 19%	55 20% s	35 20%	10 15%	64 19%	180 21%	45 25%
Strongly disagree (-2)	485 23%	262 26% b	223 21%	27 12%	51 14%	66 20% d	101 27% def	94 31% def	146 30% def	156 27% lm	148 25% m	87 21%	94 19%	36 20%	17 21%	58 25%	47 28% r	30 17%	41 28% r	19 19%	45 23%	52 19%	76 27% r	41 23%	22 28% nrt v	77 23%	202 23%	31 17%
NET: Disagree	871 42%	460 45% b	411 39%	71 31%	119 33%	134 40% d	180 49% def	143 47% de	223 46% de	271 48% lm	255 44% m	169 40%	176 35%	71 40%	34 40%	105 45%	70 41%	62 35%	58 39%	43 43%	86 44%	104 38%	131 46% r	76 42%	32 51%	141 43%	382 44%	77 43%
Not applicable	85 4%	24 2%	60 6% a	4 2%	10 3%	14 4%	17 5%	20 6% de	20 4%	12 2%	17 3%	17 4%	38 8% jk	9 5%	4 5%	5 2%	4 3%	10 6%	10 6% p	5 5%	7 4%	11 4%	12 4%	6 4%	1 1%	4 1%	30 3%	2 1%
Don't know	472 23%	216 21%	257 24%	71 31% hi	90 25% i	79 24%	87 24%	61 20%	85 18%	113 20%	139 24%	94 22%	126 25%	50 29% qrt	23 27% r	55 24% r	29 17%	23 13%	29 20%	17 17%	54 28% qr	68 25% r	61 22% r	47 26% r	17 28% r	75 23%	186 21%	17 10%
Mean	-0.40	-0.49	-0.32	0.19 fgh hi	0.03 f ghi	-0.36 g	-0.75	-0.68	-0.57	-0.48	-0.49	-0.30	-0.29	-0.55	-0.25 y	-0.43	-0.16 w xy	-0.08 n uwxy	-0.41	-0.33 y	-0.62	-0.23 y	-0.59	-0.54	-0.98	-0.24	-0.42	0.18
Standard deviation	1.63	1.60	1.66	1.78	1.71	1.59	1.43	1.56	1.59	1.67	1.60	1.64	1.61	1.50	1.77	1.71	1.86	1.58	1.70	1.57	1.51	1.68	1.56	1.51	1.32	1.77	1.61	1.84

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**ONLINE Fieldwork: 21st-23rd September 2018**

Absolutes/col percents

Table 5

**Q.1 The next questions ask for your views of financial services providers and how they treat their customers. To what extent do you agree or disagree with the following statements?**

**My bank does automatically give me its best rate for my savings**

**Base: All respondents**

	Gender		Age						Social Grade				Region										Employment Sector		Opinion Influencer (C)			
	Total	Male (a)	Female (b)	18-24 (d)	25-34 (e)	35-44 (f)	45-54 (g)	55-64 (h)	65+ (i)	AB (j)	C1 (k)	C2 (l)	DE (m)	Scotland (n)	North East (o)	North West (p)	Yorkshire & Humber (q)	West Midlands (r)	East Midlands (s)	Wales (t)	East of England (u)	London (v)	South East (w)	South West (x)		North Ireland (y)	Public (A)	Private (B)
Weighted base	2079	1014	1065	231	360	333	368	308	481	567	584	422	505	175	85*	232	169	179	147	101*	194	272	282	179	62*	330	870	180
Standard error	0.04	0.06	0.06	0.14	0.11	0.10	0.09	0.10	0.08	0.08	0.08	0.10	0.08	0.15	0.23	0.13	0.16	0.14	0.16	0.17	0.13	0.14	0.10	0.12	0.21	0.12	0.07	0.15

Proportions/Means: Columns Tested (5% risk level) - a/b - d/e/f/g/h/i - j/k/l/m - n/o/p/q/r/s/t/u/v/w/x/y - A/B  
 \* small base

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### ONLINE Fieldwork: 21st-23rd September 2018

Absolutes/col percents

Table 6  
**Q.1 The next questions ask for your views of financial services providers and how they treat their customers. To what extent do you agree or disagree with the following statements?**  
**My bank does automatically give me its best rate for my savings**  
**Base: All respondents (Excl Don't know & N/A)**

	Gender			Age						Social Grade					Region										Employment Sector		Opinion Influencer (C)	
	Total	Male (a)	Female (b)	18-24 (d)	25-34 (e)	35-44 (f)	45-54 (g)	55-64 (h)	65+ (i)	AB (j)	C1 (k)	C2 (l)	DE (m)	Scotland (n)	North East (o)	North West (p)	Yorkshire & Humberside (q)	West Midlands (r)	East Midlands (s)	Wales (t)	East-ern (u)	London (v)	South East (w)	South West (x)	North-ern Ire-land (y)	Public (A)		Private (B)
Unweighted base	1497	786	711	152	236	248	239	383	421	434	246	396	103	59	180	139	123	110	85	129	135	244	152	38	222	592	142	
Weighted base	1522	774	748	155	260	240	264	227	375	442	428	311	341	116*	58*	172	136	147*	108*	79*	132	194	209	126	44*	250	654	161
NET: Agree	289 19%	134 17%	155 21%	49 31% fgh i	68 26% ghi	44 18%	34 13%	32 14%	63 17%	78 18%	78 18%	63 20%	69 20%	16 14%	15 27%	33 19%	36 26% nuw	32 21%	21 19%	14 18%	19 14%	45 23%	33 16%	20 16%	5 12%	61 24%	120 18%	51 32%
Strongly agree (+2)	126 8%	58 7%	68 9%	18 12% h	25 10%	18 7%	21 8%	12 5%	32 9%	23 5%	42 10% j	26 8%	35 10% j	6 5%	9 15% p	8 5%	13 10%	14 10%	8 7%	5 6%	8 6%	21 11%	16 7%	12 10%	5 12%	26 10%	51 8%	17 11%
Slightly agree (+1)	163 11%	76 10%	87 12%	30 19% fgh i	43 16% ghi	26 11% g	13 5%	20 9%	31 8%	55 13%	37 9%	37 12%	34 10%	10 9%	7 11% y	24 14% y	23 17% wxy	17 12% y	13 12% y	9 11% y	11 8%	23 12% y	18 9%	8 7%	-	35 14%	69 11%	34 21%
Neither agree nor disagree (0)	362 24%	180 23%	181 24%	35 23%	73 28% g	62 26%	50 19%	52 23%	89 24%	92 21%	94 22%	79 25%	96 28% j	29 25%	8 14%	35 20%	30 22%	53 36% opq uvwxy	30 27%	22 28%	28 21%	45 23%	45 21%	29 23%	8 17%	48 19%	152 23%	33 20%
Slightly disagree (-1)	387 25%	198 26%	189 25%	45 29%	68 26%	68 28%	79 30% i	49 22%	77 21%	116 26%	107 25%	82 26%	82 24%	35 30% qs	17 29%	47 27% s	23 17%	32 22%	16 15%	24 30% qs	41 31% qs	52 27%	55 26% s	35 28% qs	10 22%	64 26%	180 28%	45 28%
Strongly disagree (-2)	485 32%	262 34%	223 30%	27 17%	51 20%	66 28% d	101 38% def	94 41% def	146 39% def	156 35% m	148 35%	87 28%	94 28%	36 31%	17 30%	58 34% r	47 35% r	30 20%	41 38% r	19 24%	45 34% r	52 27%	76 36% r	41 32% r	22 50% rtv	77 31%	202 31%	31 19%
NET: Disagree	871 57%	460 59%	411 55%	71 46%	119 46%	134 56%	180 68% def i	143 63% de	223 59% de	271 61% m	255 60% m	169 54%	176 52%	71 61% r	34 59%	105 61% r	70 51%	62 42%	58 53%	43 55%	86 65% r	104 54%	131 63% r	76 60% r	32 71% qr	141 56%	382 58%	77 48%
Mean	-0.40	-0.49	-0.32	0.19 fgh hi	0.03 f ghi	-0.36 g	-0.75	-0.68	-0.57	-0.48	-0.49	-0.30	-0.29	-0.55	-0.25 y	-0.43	-0.16 w xy	-0.08 n uwx y	-0.41	-0.33 y	-0.62	-0.23 y	-0.59	-0.54	-0.98	-0.24	-0.42	0.18
Standard deviation	1.63	1.60	1.66	1.78	1.71	1.59	1.43	1.56	1.59	1.67	1.60	1.64	1.61	1.50	1.77	1.71	1.86	1.58	1.70	1.57	1.51	1.68	1.56	1.51	1.32	1.77	1.61	1.84
Standard error	0.04	0.06	0.06	0.14	0.11	0.10	0.09	0.10	0.08	0.08	0.08	0.10	0.08	0.15	0.23	0.13	0.16	0.14	0.16	0.17	0.13	0.14	0.10	0.12	0.21	0.12	0.07	0.15

Proportions/Means: Columns Tested (5% risk level) - a/b - d/e/f/g/h/i - j/k/l/m - n/o/p/q/r/s/t/u/v/w/x/y - A/B  
 \* small base

## Duty of Care in Financial Services Survey

### ONLINE Fieldwork: 21st-23rd September 2018

Absolutes/col percents

Table 7

**Q.1 The next questions ask for your views of financial services providers and how they treat their customers. To what extent do you agree or disagree with the following statements?  
My insurer should reward me for staying with them by offering me a better price or better value than new customers when I renew my policy**

Base: All respondents

	Gender			Age						Social Grade					Region										Employment Sector			Opinion Influencer (C)
	Total	Male (a)	Female (b)	18-24 (d)	25-34 (e)	35-44 (f)	45-54 (g)	55-64 (h)	65+ (i)	AB (j)	C1 (k)	C2 (l)	DE (m)	Scotland (n)	North East (o)	North West (p)	Yorkshire & Humberside (q)	West Midlands (r)	East Midlands (s)	Wales (t)	East-ern (u)	London (v)	South East (w)	South West (x)	North-ern Ireland (y)	Public (A)	Private (B)	
Unweighted base	2079	1038	1041	237	329	357	350	322	484	544	601	343	591	162	86	249	179	160	155	113	182	190	332	214	57	298	810	161
Weighted base	2079	1014	1065	231	360	333	368	308	481	567	584	422	505	175	85*	232	169	179	147	101*	194	272	282	179	62*	330	870	180
NET: Agree	1680 81%	820 81%	860 81%	158 69%	246 68%	273 82%de	301 82%de	260 84%de	442 92%def gh	483 85% m	473 81%	337 80%	387 77%	138 79%v	72 85%v	193 83%v	135 80%v	144 80%v	129 88%vw	88 87%v	171 88% nw	182 67%	224 79%v	154 86%v	50 80%	272 82%	670 77%	117 65%
Strongly agree	(+2) 1396 67%	683 67%	713 67%	105 46%	182 51%	229 69%de	269 73%de	224 73%de	386 80% def gh	395 70%	380 65%	293 69%	329 65%	121 69%v	60 70%v	168 72%v	114 67%v	111 62%	110 75% rvw	72 72%v	136 70%v	150 55%	183 65%	122 68%v	48 77%v	229 69%	553 64%	90 50%
Slightly agree	(+1) 284 14%	137 14%	147 14%	53 23% fgh i	64 18% gi	44 13%	31 9%	36 12%	57 12%	88 16%	93 16% l	44 11%	58 12%	17 10%	12 14% y	25 11%	21 13%	33 18% y	19 13%	15 15% y	35 18% y	32 12%	41 15% y	32 18% np y	2 3%	43 13%	118 14%	27 15%
Neither agree nor disagree	(0) 156 8%	83 8%	73 7%	30 13% ghi	50 14% fghi	24 7% i	25 7% i	16 5%	11 2%	42 7%	51 9%	32 8%	32 6%	8 5%	5 6%	10 5%	14 8%	15 8%	8 6%	4 4%	13 7%	47 17% nopq rstuw x	21 7%	8 4%	4 6%	21 6%	92 11%	42 24%
Slightly disagree	(-1) 36 2%	16 2%	20 2%	12 5% fghi	11 3% i	3 1%	6 2%	3 1%	2 *	7 1%	10 2%	11 3%	8 2%	4 2%	-	4 2%	1 1%	10 5% quv	1 1%	3 3% uv	-	-	8 3% uv	3 2%	2 3% uv	5 2%	25 3%	6 3%
Strongly disagree	(-2) 40 2%	25 2%	15 1%	* *	8 2%	5 1%	9 3%	8 3%	10 2%	11 2%	13 2%	8 2%	8 2%	2 1%	-	5 2%	9 5% nouw	3 2%	3 2%	* *	* *	8 3%	4 1%	3 2%	3 4% u	10 3%	19 2%	3 2%
NET: Disagree	76 4%	42 4%	35 3%	12 5%	20 5% i	8 2%	15 4%	11 3%	11 2%	19 3%	23 4%	19 4%	16 3%	5 3%	-	9 4% u	10 6% ou	13 7% ou	4 3%	4 4% u	* *	8 3%	12 4% u	6 3% u	5 7% ou	15 5%	44 5%	9 5%
Not applicable	119 6%	48 5%	70 7%	19 8% i	33 9% gi	20 6% i	16 4%	17 4%	14 3%	11 2%	28 5% j	23 5% j	57 11% jkl	15 9% rs	6 7%	15 6%	8 5% u	4 2%	4 3%	5 5%	8 4%	25 9% rs	17 6%	9 5%	3 4%	13 4%	42 5%	5 3%
Don't know	48 2%	22 2%	26 2%	11 5% hi	11 3% i	7 2% i	11 3% i	5 1%	2 *	13 2%	10 2%	11 3%	14 3%	8 5% t	1 2%	5 2%	2 1%	4 2%	2 1%	-	2 1%	10 4%	9 3%	3 2%	1 2%	9 3%	22 3%	8 4%
Mean	1.84	1.81	1.88	1.78	1.67	1.90e	1.78	1.88	1.98de	1.88	1.84	1.78	1.86	1.89v	2.02vy	1.87v	1.71	1.78	1.91v	1.95v	2.04qr vwy	1.60	1.84v	1.98qv y	1.63	1.83	1.73	1.48
Standard deviation	0.98	1.02	0.93	1.17	1.22	0.89	0.97	0.92	0.76	0.96	1.03	0.99	0.94	0.85	0.66	0.91	1.18	1.14	0.87	0.85	0.71	1.15	1.00	0.90	1.09	1.02	1.09	1.22



**Duty of Care in Financial Services Survey**  
**ONLINE Fieldwork: 21st-23rd September 2018**

Absolutes/col percents

Table 7

**Q.1 The next questions ask for your views of financial services providers and how they treat their customers. To what extent do you agree or disagree with the following statements?**

**My insurer should reward me for staying with them by offering me a better price or better value than new customers when I renew my policy**

**Base: All respondents**

	Gender		Age						Social Grade				Region										Employment Sector		Opinion Influencer (C)			
	Total	Male (a)	Female (b)	18-24 (d)	25-34 (e)	35-44 (f)	45-54 (g)	55-64 (h)	65+ (i)	AB (j)	C1 (k)	C2 (l)	DE (m)	Scotland (n)	North East (o)	North West (p)	Yorkshire & Humber (q)	West Midlands (r)	East Midlands (s)	Wales (t)	East of London (u)	London (v)	South East (w)	South West (x)		North Ireland (y)	Public (A)	Private (B)
Weighted base	2079	1014	1065	231	360	333	368	308	481	567	584	422	505	175	85*	232	169	179	147	101*	194	272	282	179	62*	330	870	180
Standard error	0.02	0.03	0.03	0.08	0.07	0.05	0.05	0.05	0.04	0.04	0.04	0.06	0.04	0.07	0.07	0.06	0.09	0.09	0.07	0.08	0.05	0.09	0.06	0.06	0.15	0.06	0.04	0.10

Proportions/Means: Columns Tested (5% risk level) - a/b - d/e/f/g/h/i - j/k/l/m - n/o/p/q/r/s/t/u/v/w/x/y - A/B  
 \* small base

## Duty of Care in Financial Services Survey

### ONLINE Fieldwork: 21st-23rd September 2018

Absolutes/col percents

Table 8  
**Q.1 The next questions ask for your views of financial services providers and how they treat their customers. To what extent do you agree or disagree with the following statements?**  
**My insurer should reward me for staying with them by offering me a better price or better value than new customers when I renew my policy**  
**Base: All respondents (Excl Don't know & N/A)**

	Gender			Age						Social Grade					Region										Employment Sector		Opinion Influencer (C)	
	Total	Male (a)	Female (b)	18-24 (d)	25-34 (e)	35-44 (f)	45-54 (g)	55-64 (h)	65+ (i)	AB (j)	C1 (k)	C2 (l)	DE (m)	Scotland (n)	North East (o)	North West (p)	Yorkshire & Humberside (q)	West Midlands (r)	East Midlands (s)	Wales (t)	East-ern (u)	London (v)	South East (w)	South West (x)	North-ern Ireland (y)	Public (A)		Private (B)
Unweighted base	1889	961	928	196	287	319	320	299	468	517	554	311	507	139	78	222	165	151	145	106	170	161	301	199	52	276	737	153
Weighted base	1913	944	968	200	315	305	341	286	465	543	547	388	435	152	77*	212	159	171	142	96*	184	238	257	168	58*	308	806	168
NET: Agree	1680 88%	820 87%	860 89%	158 79%	246 78%	273 90%de	301 88%de	260 91%de	442 95%defgh	483 89%	473 86%	337 87%	387 89%	138 91%v	72 93%v	193 91%v	135 85%	144 84%	129 91%v	88 92%v	171 93%qrv	182 77%	224 87%v	154 92%rv	50 86%	272 88%	670 83%	117 70%
Strongly agree (+2)	1396 73%	683 72%	713 74%	105 53%	182 58%	229 75%de	269 79%de	224 78%de	386 83%defgh	395 73%	380 69%	293 75%	329 76%	121 80%rv	60 77%	168 79%rv	114 72%	111 65%	110 78%rv	72 76%	136 74%	150 63%	183 71%	122 73%	48 83%rv	229 74%	553 69%	90 54%
Slightly agree (+1)	284 15%	137 15%	147 15%	53 26%fghi	64 20%ghi	44 15%	31 9%	36 12%	57 12%	88 16%	93 17%	44 11%	58 13%	17 11%	12 16%y	25 12%	21 13%	33 19%y	19 13%	15 16%y	35 19%y	32 13%	41 16%y	32 19%y	2 3%	43 14%	118 15%	27 16%
Neither agree nor disagree (0)	156 8%	83 9%	73 8%	30 15%fghi	50 16%fghi	24 8%i	25 7%i	16 6%	11 2%	42 8%	51 9%	32 8%	32 7%	8 5%	5 7%	10 5%	14 9%	15 9%	8 6%	4 4%	13 7%	47 20%nopqrstuvwxy	21 8%	8 5%	4 6%	21 7%	92 11%	42 25%
Slightly disagree (-1)	36 2%	16 2%	20 2%	12 6%fghi	11 4%i	3 1%	6 2%	3 1%	2 *	7 1%	10 2%	11 3%	8 2%	4 2%	- 2%	4 2%	1 1%	10 6%quv	1 1%	3 4%uv	- -	- -	8 3%uv	3 2%	2 3%uv	5 2%	25 3%	6 3%
Strongly disagree (-2)	40 2%	25 3%	15 2%	* 3%	8 3%	5 2%	9 3%	8 3%	10 2%	11 2%	13 2%	8 2%	8 2%	2 1%	- 2%	5 2%	9 6%uw	3 2%	3 2%	* *	* *	8 4%	4 2%	3 2%	3 5%u	10 3%	19 2%	3 2%
NET: Disagree	76 4%	42 4%	35 4%	12 6%i	20 6%i	8 2%	15 4%	11 4%	11 2%	19 3%	23 4%	19 5%	16 4%	5 4%u	- -	9 4%u	10 6%ou	13 7%ou	4 3%	4 4%u	* *	8 4%	12 5%u	6 3%u	5 8%ou	15 5%	44 5%	9 5%
Mean	1.84	1.81	1.88	1.78	1.67	1.90e	1.78	1.88	1.98deg	1.88	1.84	1.78	1.86	1.89v	2.02vy	1.87v	1.71	1.78	1.91v	1.95v	2.04qrvwy	1.60	1.84v	1.98qv	1.63	1.83	1.73	1.48
Standard deviation	0.98	1.02	0.93	1.17	1.22	0.89	0.97	0.92	0.76	0.96	1.03	0.99	0.94	0.85	0.66	0.91	1.18	1.14	0.87	0.85	0.71	1.15	1.00	0.90	1.09	1.02	1.09	1.22
Standard error	0.02	0.03	0.03	0.08	0.07	0.05	0.05	0.05	0.04	0.04	0.04	0.06	0.04	0.07	0.07	0.06	0.09	0.09	0.07	0.08	0.05	0.09	0.06	0.06	0.15	0.06	0.04	0.10

Proportions/Means: Columns Tested (5% risk level) - a/b - d/e/f/g/h/i - j/k/l/m - n/o/p/q/r/s/t/u/v/w/x/y - A/B  
 \* small base

## Duty of Care in Financial Services Survey

### ONLINE Fieldwork: 21st-23rd September 2018

Absolutes/col percents

Table 9

**Q.1 The next questions ask for your views of financial services providers and how they treat their customers. To what extent do you agree or disagree with the following statements?**

**When I last renewed a policy, my insurer did reward me for staying with them by offering me a better price or better value than new customers**

**Base: All respondents**

	Gender			Age						Social Grade					Region										Employment Sector		Opinion Influencer (C)	
	Total	Male (a)	Female (b)	18-24 (d)	25-34 (e)	35-44 (f)	45-54 (g)	55-64 (h)	65+ (i)	AB (j)	C1 (k)	C2 (l)	DE (m)	Scotland (n)	North East (o)	North West (p)	Yorkshire & Humberside (q)	West Midlands (r)	East Midlands (s)	Wales (t)	Eastern (u)	London (v)	South East (w)	South West (x)	North-ern Ireland (y)	Public (A)		Private (B)
Unweighted base	2079	1038	1041	237	329	357	350	322	484	544	601	343	591	162	86	249	179	160	155	113	182	190	332	214	57	298	810	161
Weighted base	2079	1014	1065	231	360	333	368	308	481	567	584	422	505	175	85*	232	169	179	147	101*	194	272	282	179	62*	330	870	180
NET: Agree	344 17%	165 16%	179 17%	16%	20%g	19%g	11%	16%	18%g	18%	14%	17%	17%	19%	20	45	30	32	25	14	30	45	39	22	11	56	147	53
Strongly agree	(+2) 138 7%	65 6%	72 7%	16 7%g	27 8%g	29 9%g	10 3%	21 7%g	34 7%g	39 7%	42 7%	28 7%	28 6%	8 4%	6 7%	18 8%	15 9%	14 8%	5 3%	8 8%	15 8%	13 5%	17 6%	11 6%	8 12% <sup>s</sup>	27 8%	60 7%	26 15%
Slightly agree	(+1) 207 10%	100 10%	107 10%	21 9%	43 12%	33 10%	31 9%	29 9%	50 10%	65 11% <sup>k</sup>	40 7%	44 10%	58 12% <sup>k</sup>	25 14% <sup>t</sup> w <sup>x</sup>	14 17% <sup>t</sup> w <sup>x</sup>	27 11%	16 9%	18 10%	20 13% <sup>x</sup>	6 5%	14 7%	32 12%	22 8%	10 6%	3 5%	29 9%	86 10%	26 15%
Neither agree nor disagree	(0) 256 12%	135 13%	121 11%	36 16% <sup>hi</sup>	57 16% <sup>hi</sup>	51 15% <sup>hi</sup>	47 13% <sup>i</sup>	26 8%	39 8%	62 11%	90 15% <sup>jl</sup>	42 10%	62 12%	23 13%	9 11%	20 8%	24 14%	34 19% <sup>ptu</sup>	17 12%	8 7%	18 9%	39 14%	30 11%	23 13%	11 17%	31 9%	133 15% <sup>A</sup>	32 18%
Slightly disagree	(-1) 371 18%	192 19%	179 17%	29 13%	70 19%	48 15%	59 16%	65 21% <sup>df</sup>	99 20% <sup>d</sup>	115 20%	94 16%	83 20%	79 16%	34 19% <sup>o</sup>	7 8%	28 12%	36 22% <sup>op</sup>	33 18% <sup>o</sup>	23 16%	23 23% <sup>opv</sup>	44 23% <sup>opv</sup>	35 13%	51 18% <sup>o</sup>	44 24% <sup>opv</sup>	12 20%	74 23%	152 17%	27 15%
Strongly disagree	(-2) 667 32%	333 33%	333 31%	40 17%	68 19%	99 30% <sup>de</sup>	152 41% <sup>def</sup>	127 41% <sup>def</sup>	182 38% <sup>def</sup>	191 34% <sup>m</sup>	197 34% <sup>m</sup>	142 34%	136 27%	40 23%	29 34%	90 39% <sup>nqr</sup>	47 28%	47 26%	60 41% <sup>nqr</sup>	45 44% <sup>nqr</sup>	63 33%	66 24%	95 34% <sup>nv</sup>	60 33% <sup>n</sup>	24 39% <sup>nv</sup>	107 33%	283 33%	45 25%
NET: Disagree	1037 50%	525 52%	512 48%	69 30%	138 38%	147 44% <sup>d</sup>	211 57% <sup>def</sup>	192 62% <sup>def</sup>	280 58% <sup>def</sup>	306 54% <sup>m</sup>	291 50% <sup>m</sup>	226 53% <sup>m</sup>	215 43%	74 42%	35 42%	118 51% <sup>v</sup>	84 49% <sup>v</sup>	80 45%	83 57% <sup>nv</sup>	68 68% <sup>nop</sup>	107 55% <sup>nv</sup>	101 37%	147 52% <sup>v</sup>	104 58% <sup>nor</sup>	37 59% <sup>v</sup>	182 55%	435 50%	72 40%
Not applicable	249 12%	95 9%	154 14% <sup>a</sup>	60 26% <sup>efg</sup> hi	59 17% <sup>ghi</sup>	43 13% <sup>hi</sup>	36 10%	23 7%	28 6%	36 6%	68 12% <sup>j</sup>	46 11% <sup>j</sup>	99 20% <sup>ijkl</sup>	26 15%	11 12%	28 12%	17 10%	16 9%	14 10%	7 7%	14 7%	61 22% <sup>pqr</sup> stuvwxy	38 14%	15 8%	3 5%	31 10%	88 10%	10 6%
Don't know	192 9%	95 9%	98 9%	29 13% <sup>h</sup>	36 10%	30 9%	32 9%	17 5%	48 10% <sup>h</sup>	59 10%	53 9%	37 9%	43 9%	19 11%	9 11%	22 10%	14 8%	17 10%	8 6%	4 4%	24 13% <sup>ty</sup>	27 10%	29 10%	16 9%	1 2%	30 9%	67 8%	14 8%
Mean	-0.49	-0.52	-0.47	-0.10 <sup>g</sup> hi	-0.08 <sup>g</sup> hi	-0.35 <sup>g</sup> h	-0.83	-0.71	-0.60	-0.48	-0.61	-0.53	-0.33 <sup>k</sup>	-0.17 <sup>t</sup> wx	-0.14 <sup>t</sup> x	-0.50	-0.39 <sup>t</sup>	-0.32 <sup>t</sup>	-0.59	-0.89	-0.63	-0.25 <sup>t</sup> x	-0.66	-0.74	-0.62	-0.55	-0.47	0.09
Standard deviation	1.76	1.73	1.78	1.76	1.78	1.78	1.62	1.71	1.77	1.79	1.64	1.77	1.84	1.87	2.07	1.90	1.72	1.70	1.83	1.56	1.67	1.84	1.68	1.52	1.60	1.72	1.73	1.88

**Duty of Care in Financial Services Survey**  
**ONLINE Fieldwork: 21st-23rd September 2018**

Absolutes/col percents

Table 9

**Q.1 The next questions ask for your views of financial services providers and how they treat their customers. To what extent do you agree or disagree with the following statements?**

**When I last renewed a policy, my insurer did reward me for staying with them by offering me a better price or better value than new customers**

**Base: All respondents**

	Gender		Age						Social Grade				Region										Employment Sector		Opinion Influencer (C)			
	Total	Male (a)	Female (b)	18-24 (d)	25-34 (e)	35-44 (f)	45-54 (g)	55-64 (h)	65+ (i)	AB (j)	C1 (k)	C2 (l)	DE (m)	Scotland (n)	North East (o)	North West (p)	Yorkshire & Humber (q)	West Midlands (r)	East Midlands (s)	Wales (t)	East of England (u)	London (v)	South East (w)	South West (x)		North Ireland (y)	Public (A)	Private (B)
Weighted base	2079	1014	1065	231	360	333	368	308	481	567	584	422	505	175	85*	232	169	179	147	101*	194	272	282	179	62*	330	870	180
Standard error	0.04	0.06	0.06	0.15	0.12	0.11	0.10	0.10	0.09	0.09	0.08	0.11	0.09	0.18	0.25	0.14	0.14	0.15	0.16	0.16	0.14	0.17	0.11	0.12	0.23	0.11	0.07	0.16

Proportions/Means: Columns Tested (5% risk level) - a/b - d/e/f/g/h/i - j/k/l/m - n/o/p/q/r/s/t/u/v/w/x/y - A/B  
 \* small base

## Duty of Care in Financial Services Survey

### ONLINE Fieldwork: 21st-23rd September 2018

Absolutes/col percents

Table 10

**Q.1 The next questions ask for your views of financial services providers and how they treat their customers. To what extent do you agree or disagree with the following statements?**

**When I last renewed a policy, my insurer did reward me for staying with them by offering me a better price or better value than new customers**

**Base: All respondents (Excl Don't know & N/A)**

	Gender			Age							Social Grade				Region										Employment Sector		Opinion Influencer (C)	
	Total	Male (a)	Female (b)	18-24 (d)	25-34 (e)	35-44 (f)	45-54 (g)	55-64 (h)	65+ (i)	AB (j)	C1 (k)	C2 (l)	DE (m)	Scotland (n)	North East (o)	North West (p)	Yorkshire & Humber (q)	West Midlands (r)	East Midlands (s)	Wales (t)	East of England (u)	London (v)	South East (w)	South West (x)	North of England (y)	Public (A)		Private (B)
Unweighted base	1597	828	769	131	234	269	276	273	414	441	468	269	419	113	67	192	143	125	126	97	144	123	245	172	50	239	646	137
Weighted base	1637	825	813	141*	265	260	300	268	404	472	463	339	363	130*	65*	182	139	146*	125*	90*	155	184*	216	149	58*	269	715	156
NET: Agree	344 21%	165 20%	179 22%	37 26%g	70 27%g	62 24%g	41 14%	50 19%	85 21%g	104 22%	82 18%	72 21%	86 24%	33 26%x	20 31%twx	45 25%x	30 22%	32 22%	25 20%	14 15%	30 19%	45 24%	39 18%	22 15%	11 19%	56 21%	147 21%	53 34%
Strongly agree	(+2) 138 8%	65 8%	72 9%	16 11%g	27 10%g	29 11%g	10 3%	21 8%g	34 9%g	39 8%	42 9%	28 8%	28 8%	8 6%	6 9%	18 10%	15 11%	14 10%	5 4%	8 9%	15 10%	13 7%	17 8%	11 8%	8 13%	27 10%	60 8%	26 17%
Slightly agree	(+1) 207 13%	100 12%	107 13%	21 15%	43 16%	33 13%	31 10%	29 11%	50 12%	65 14%k	40 9%	44 13%	58 16%k	25 20%tuvwxy	14 22%tuvwxy	27 15%x	16 11%	18 12%	20 16%x	6 6%	14 9%	32 17%tx	22 10%	10 7%	3 6%	29 11%	86 12%	26 17%
Neither agree nor disagree	(0) 256 16%	135 16%	121 15%	36 26%ghi	57 21%hi	51 19%hi	47 16%i	26 10%	39 10%	62 13%	90 19%jl	42 12%	62 17%	23 17%	9 14%	20 11%	24 18%	34 24%ptuw	17 14%	8 8%	18 12%	39 21%pt	30 14%	23 16%	11 19%	31 12%	133 19%A	32 20%
Slightly disagree	(-1) 371 23%	192 23%	179 22%	29 21%	70 26%	48 19%	59 20%	65 24%	99 24%	115 24%	94 20%	83 25%	79 22%	34 26%op	7 10%	28 15%	36 26%op	33 22%	23 19%	23 26%o	44 28%op	35 19%	51 24%o	44 29%op	12 21%	74 28%	152 21%	27 17%
Strongly disagree	(-2) 667 41%	333 40%	333 41%	40 28%	68 26%	99 38%e	152 51%def	127 47%de	182 45%de	191 40%	197 43%	142 42%	136 38%	40 31%	29 44%	90 49%nqr	47 34%	47 32%	60 48%nqr	45 50%nqr	63 41%	66 36%	95 44%n	60 40%	24 42%	107 40%	283 40%	45 29%
NET: Disagree	1037 63%	525 64%	512 63%	69 49%	138 52%	147 57%	211 70%def	192 72%def	280 69%def	306 65%	291 63%	226 66%	215 59%	74 57%	35 54%	118 65%	84 60%	80 55%	83 67%	68 76%noqrv	107 69%rv	101 55%	147 68%rv	104 70%orv	37 63%	182 68%	435 61%	72 46%
Mean	-0.49	-0.52	-0.47	-0.10g hi	-0.08g hi	-0.35g h	-0.83	-0.71	-0.60	-0.48	-0.61	-0.53	-0.33k	-0.17t wx	-0.14t x	-0.50	-0.39t	-0.32t	-0.59	-0.89	-0.63 x	-0.25t	-0.66	-0.74	-0.62	-0.55	-0.47	0.09
Standard deviation	1.76	1.73	1.78	1.76	1.78	1.78	1.62	1.71	1.77	1.79	1.64	1.77	1.84	1.87	2.07	1.90	1.72	1.70	1.83	1.56	1.67	1.84	1.68	1.52	1.60	1.72	1.73	1.88
Standard error	0.04	0.06	0.06	0.15	0.12	0.11	0.10	0.10	0.09	0.09	0.08	0.11	0.09	0.18	0.25	0.14	0.14	0.15	0.16	0.16	0.14	0.17	0.11	0.12	0.23	0.11	0.07	0.16

Proportions/Means: Columns Tested (5% risk level) - a/b - d/e/f/g/h/i - j/k/l/m - n/o/p/q/r/s/t/u/v/w/x/y - A/B  
\* small base

## Duty of Care in Financial Services Survey

### ONLINE Fieldwork: 21st-23rd September 2018

Absolutes/col percents

Table 11

**Q.1 The next questions ask for your views of financial services providers and how they treat their customers. To what extent do you agree or disagree with the following statements?**

**The lenders I borrow from should not lend me more money than they know I can afford to repay**

**Base: All respondents**

	Gender			Age						Social Grade				Region										Employment Sector		Opinion Influencer (C)		
	Total	Male (a)	Female (b)	18-24 (d)	25-34 (e)	35-44 (f)	45-54 (g)	55-64 (h)	65+ (i)	AB (j)	C1 (k)	C2 (l)	DE (m)	Scotland (n)	North East (o)	North West (p)	Yorkshire & Humber (q)	West Midlands (r)	East Midlands (s)	Wales (t)	East of London (u)	London (v)	South East (w)	South West (x)	North Ireland (y)		Public (A)	Private (B)
Unweighted base	2079	1038	1041	237	329	357	350	322	484	544	601	343	591	162	86	249	179	160	155	113	182	190	332	214	57	298	810	161
Weighted base	2079	1014	1065	231	360	333	368	308	481	567	584	422	505	175	85*	232	169	179	147	101*	194	272	282	179	62*	330	870	180
NET: Agree	1159 56%	556 55%	603 57%	123 53% <sup>ai</sup>	239 67% <sup>dhi</sup>	206 62% <sup>ai</sup>	227 62% <sup>ai</sup>	165 54% <sup>ai</sup>	199 41%	337 59% <sup>m</sup>	332 57% <sup>m</sup>	239 57%	251 50%	95 54%	131 59%	100 57%	90 50%	78 53%	61 61% <sup>v</sup>	117 60% <sup>v</sup>	129 47%	167 59% <sup>v</sup>	105 59% <sup>v</sup>	36 58%	218 66% <sup>B</sup>	506 58%	112 62%	
Strongly agree (+2)	869 42%	421 41%	448 42%	71 31%	164 45% <sup>di</sup>	149 45% <sup>di</sup>	180 49% <sup>di</sup>	135 44% <sup>di</sup>	170 35%	243 43%	250 43%	181 43%	195 39%	69 39%	43 51% <sup>rv</sup>	105 45% <sup>rv</sup>	76 45% <sup>rv</sup>	59 33%	57 39%	48 48% <sup>rv</sup>	85 44% <sup>v</sup>	88 32%	130 46% <sup>rv</sup>	79 44% <sup>v</sup>	31 50% <sup>rv</sup>	155 47%	373 43%	73 41%
Slightly agree (+1)	290 14%	136 13%	155 15%	51 22% <sup>ghi</sup>	76 21% <sup>ghi</sup>	57 17% <sup>hi</sup>	47 13% <sup>i</sup>	30 10%	29 6%	94 17% <sup>m</sup>	82 14%	58 14%	56 11%	27 15%	7 8%	27 11%	24 14%	32 18%	21 15%	13 13%	32 17%	41 15%	37 13%	26 15%	5 8%	63 19%	133 15%	39 21%
Neither agree nor disagree (0)	189 9%	108 11% <sup>b</sup>	81 8%	25 11% <sup>i</sup>	51 14% <sup>ghi</sup>	39 12% <sup>hi</sup>	31 8% <sup>i</sup>	20 7%	22 5%	44 8%	56 10%	39 9%	50 10%	14 8%	7 8%	16 7%	18 11%	21 11%	16 11%	8 8%	10 5%	40 15% <sup>puw</sup>	21 7%	14 8%	5 9%	31 10%	105 12%	27 15%
Slightly disagree (-1)	37 2%	14 1%	23 2%	6 3% <sup>i</sup>	10 3% <sup>i</sup>	11 3% <sup>i</sup>	6 2% <sup>i</sup>	3 1%	1 *	8 1%	10 2%	11 3%	8 2%	2 1%	5 2%	4 3%	4 2%	2 2%	1 1%	1 1%	3 1%	10 4% <sup>x</sup>	1 *	2 3%	10 3%	19 2%	7 4%	
Strongly disagree (-2)	46 2%	19 2%	27 3%	12 5% <sup>efi</sup>	3 1%	6 2%	10 3%	7 2%	8 2%	14 2%	13 2%	6 1%	14 3%	3 2%	7 3%	2 1%	3 2%	1 1%	5 5%	3 2%	6 2%	7 3%	3 1%	2 3%	14 4%	18 2%	10 5%	
NET: Disagree	83 4%	33 3%	51 5%	19 8% <sup>hi</sup>	14 4%	16 5% <sup>i</sup>	16 4%	10 3%	8 2%	22 4%	22 4%	17 4%	22 4%	5 3%	5 6%	12 5%	7 4%	7 4%	4 2%	5 5%	4 2%	8 3%	18 6% <sup>x</sup>	3 2%	4 6%	24 7%	38 4%	17 9%
Not applicable	600 29%	293 29%	307 29%	51 22% <sup>e</sup>	43 12%	62 19% <sup>e</sup>	84 23% <sup>e</sup>	112 36% <sup>defg</sup>	249 52% <sup>defgh</sup>	151 27%	161 28%	119 28%	169 34% <sup>j</sup>	58 33%	21 25%	67 29%	43 25%	61 34%	46 31%	26 26%	58 30%	82 30%	71 25%	53 29%	14 22%	51 16%	197 23% <sup>A</sup>	19 11%
Don't know	47 2%	24 2%	23 2%	13 6% <sup>hi</sup>	12 3% <sup>hi</sup>	9 3% <sup>hi</sup>	9 3% <sup>hi</sup>	1 *	3 1%	14 2%	12 2%	8 2%	13 3%	3 2%	1 2%	5 2%	2 1%	1 *	3 2%	1 1%	4 2%	14 5% <sup>r</sup>	6 2%	4 2%	3 5% <sup>r</sup>	5 2%	25 3%	6 3%
Mean	1.73	1.72	1.75	1.59	1.77	1.71	1.74	1.75	1.80	1.82 <sup>m</sup>	1.73	1.74	1.62	1.82	1.57	1.69	1.72	1.70	1.78	1.68	1.97 <sup>ov</sup>	1.61	1.68	1.87	1.59	1.69	1.68	1.52
Standard deviation	1.19	1.16	1.21	1.52	1.16	1.21	1.15	1.12	1.02	1.17	1.18	1.15	1.25	1.15	1.24	1.22	1.15	1.28	1.11	1.28	1.01	1.28	1.23	1.04	1.20	1.32	1.21	1.46
Standard error	0.03	0.04	0.05	0.12	0.07	0.07	0.07	0.08	0.07	0.06	0.06	0.07	0.06	0.11	0.16	0.09	0.10	0.13	0.11	0.14	0.09	0.12	0.08	0.09	0.19	0.09	0.05	0.13

Proportions/Means: Columns Tested (5% risk level) - a/b - d/e/f/g/h/i - j/k/l/m - n/o/p/q/r/s/t/u/v/w/x/y - A/B  
\* small base

## Duty of Care in Financial Services Survey

### ONLINE Fieldwork: 21st-23rd September 2018

Absolutes/col percents

Table 12

**Q.1 The next questions ask for your views of financial services providers and how they treat their customers. To what extent do you agree or disagree with the following statements?**

**The lenders I borrow from should not lend me more money than they know I can afford to repay**

**Base: All respondents (Excl Don't know & N/A)**

	Gender		Age							Social Grade					Region										Employment Sector		Opinion Influencer (C)	
	Total	Male (a)	Female (b)	18-24 (d)	25-34 (e)	35-44 (f)	45-54 (g)	55-64 (h)	65+ (i)	AB (j)	C1 (k)	C2 (l)	DE (m)	Scotland (n)	North East (o)	North West (p)	Yorkshire & Humber (q)	West Midlands (r)	East Midlands (s)	Wales (t)	East of London (u)	London (v)	South East (w)	South West (x)	North Ireland (y)	Public (A)		Private (B)
Unweighted base	1411	700	711	164	273	277	263	201	233	387	409	242	373	105	61	167	127	102	102	83	125	121	237	139	42	240	606	135
Weighted base	1432	697	734	167	304	261	274	195	229	403	411	295	323	115*	62*	160	125*	118*	97*	74*	131*	177*	205	123	45*	273	648	155
NET: Agree	1159 81%	556 80%	603 82%	123 73%	239 79%	206 79%	227 83%d	165 84%d	199 87%def	337 84%	332 81%	239 81%	251 78%	95 83%	50 80%	131 82%	100 80%	90 76%	78 80%	61 82%	117 89%rv	129 73%	167 81%	105 85%v	36 80%	218 80%	506 78%	112 72%
Strongly agree	(+2) 869 61%	421 60%	448 61%	71 43%	164 54%	149 57%d	180 66%de	135 69%def	170 74%def	243 60%	250 61%	181 61%	195 60%	69 60%	43 70%rv	105 66%rv	76 61%	59 50%	57 58%	48 65%	85 65%v	88 50%	130 64%rv	79 64%v	31 69%	155 57%	373 57%	73 47%
Slightly agree	(+1) 290 20%	136 19%	155 21%	51 31%ghi	76 25%hi	57 22%i	47 17%	30 15%	29 13%	94 23%	82 20%	58 20%	56 17%	27 23%	7 11%	27 17%	24 19%	32 27%o	21 22%	13 17%	32 25%	41 23%	37 18%	26 21%	5 11%	63 23%	133 21%	39 25%
Neither agree nor disagree	(0) 189 13%	108 16%b	81 11%	25 15%	51 17%i	39 15%	31 11%	20 10%	22 10%	44 11%	56 14%	39 13%	50 15%	14 12%	7 11%	16 10%	18 14%	21 17%u	16 16%	8 10%	10 7%	40 22%puw	21 10%	14 12%	5 12%	31 11%	105 16%	27 17%
Slightly disagree	(-1) 37 3%	14 2%	23 3%	6 4%i	10 3%i	11 4%i	6 2%	3 2%	1 *	8 2%	10 2%	11 4%	8 3%	2 2%	2 3%	5 3%	4 4%	4 3%	2 3%	1 1%	1 1%	3 2%	10 5%x	1 1%	2 4%	10 4%	19 3%	7 4%
Strongly disagree	(-2) 46 3%	19 3%	27 4%	12 7%ef	3 1%	6 2%	10 3%	7 4%	8 3%	14 3%	13 3%	6 2%	14 4%	3 3%	3 5%	7 5%	2 2%	3 3%	1 1%	5 7%	3 2%	6 3%	7 4%	3 2%	2 4%	14 5%	18 3%	10 6%
NET: Disagree	83 6%	33 5%	51 7%	19 11%ei	14 4%	16 6%	16 6%	10 5%	8 4%	22 5%	22 5%	17 6%	22 7%	5 5%	5 9%	12 8%	7 5%	7 6%	4 4%	5 7%	4 3%	8 5%	18 9%x	3 3%	4 8%	24 9%	38 6%	17 11%
Mean	1.73	1.72	1.75	1.59	1.77	1.71	1.74	1.75	1.80	1.82m	1.73	1.74	1.62	1.82	1.57	1.69	1.72	1.70	1.78	1.68	1.97ov	1.61	1.68	1.87	1.59	1.69	1.68	1.52
Standard deviation	1.19	1.16	1.21	1.52	1.16	1.21	1.15	1.12	1.02	1.17	1.18	1.15	1.25	1.15	1.24	1.22	1.15	1.28	1.11	1.28	1.01	1.28	1.23	1.04	1.20	1.32	1.21	1.46
Standard error	0.03	0.04	0.05	0.12	0.07	0.07	0.07	0.08	0.07	0.06	0.06	0.07	0.06	0.11	0.16	0.09	0.10	0.13	0.11	0.14	0.09	0.12	0.08	0.09	0.19	0.09	0.05	0.13

Proportions/Means: Columns Tested (5% risk level) - a/b - d/e/f/g/h/i - j/k/l/m - n/o/p/q/r/s/t/u/v/w/x/y - A/B

\* small base

## Duty of Care in Financial Services Survey

### ONLINE Fieldwork: 21st-23rd September 2018

Absolutes/col percents

Table 13

**Q.1 The next questions ask for your views of financial services providers and how they treat their customers. To what extent do you agree or disagree with the following statements?**

**None of the lenders I currently borrow from has lent me more money than I could reasonably afford to repay**

**Base: All respondents**

	Gender			Age						Social Grade				Region										Employment Sector		Opinion Influencer (C)		
	Total	Male (a)	Female (b)	18-24 (d)	25-34 (e)	35-44 (f)	45-54 (g)	55-64 (h)	65+ (i)	AB (j)	C1 (k)	C2 (l)	DE (m)	Scotland (n)	North East (o)	North West (p)	Yorkshire & Humber (q)	West Midlands (r)	East Midlands (s)	Wales (t)	East of London (u)	London (v)	South East (w)	South West (x)	North Ireland (y)		Public (A)	Private (B)
Unweighted base	2079	1038	1041	237	329	357	350	322	484	544	601	343	591	162	86	249	179	160	155	113	182	190	332	214	57	298	810	161
Weighted base	2079	1014	1065	231	360	333	368	308	481	567	584	422	505	175	85*	232	169	179	147	101*	194	272	282	179	62*	330	870	180
NET: Agree	632 30%	312 31%	320 30%	66 29% <sup>ai</sup>	142 39% <sup>dhi</sup>	124 37% <sup>ai</sup>	121 33% <sup>ai</sup>	92 30% <sup>ai</sup>	87 18%	188 33% <sup>m</sup>	188 32%	123 29%	134 26%	55 31%	33 38%	78 34%	46 27%	49 27%	38 26%	44 43% <sup>qrs vw</sup>	63 32%	70 26%	80 28%	57 32%	19 31%	149 45% <sup>B</sup>	292 34%	82 45%
Strongly agree (+2)	376 18%	181 18%	195 18%	27 12%	83 23% <sup>di</sup>	63 19% <sup>d</sup>	76 21% <sup>di</sup>	58 19% <sup>d</sup>	69 14%	108 19%	115 20%	77 18%	76 15%	31 18%	20 24% <sup>qrv w</sup>	60 26% <sup>qrv w</sup>	21 13%	20 11%	27 18%	41 27% <sup>qrv w</sup>	31 21% <sup>rv</sup>	31 11%	47 17%	38 21% <sup>qrv</sup>	14 22%	91 28% <sup>B</sup>	157 18%	45 25%
Slightly agree (+1)	256 12%	131 13%	125 12%	39 17% <sup>ai</sup>	59 16% <sup>ai</sup>	60 18% <sup>ghi</sup>	44 12% <sup>ai</sup>	35 11% <sup>ai</sup>	18 4%	81 14%	73 12%	45 11%	57 11%	24 14%	12 15%	19 8%	25 14%	29 16% <sup>p</sup>	12 8%	16 16% <sup>p</sup>	22 11%	39 14%	34 12%	19 11%	5 8%	57 17%	134 15%	37 21%
Neither agree nor disagree (0)	212 10%	114 11%	98 9%	28 12% <sup>ai</sup>	64 18% <sup>ghi</sup>	51 15% <sup>ghi</sup>	27 7%	23 8%	20 4%	54 9%	55 9%	54 13%	49 10%	16 9%	7 8%	18 15% <sup>p</sup>	16 9%	15 10%	11 11%	17 9%	31 11%	34 12%	17 10%	4 7%	37 11%	117 13%	33 18%	
Slightly disagree (-1)	124 6%	51 5%	73 7%	16 7% <sup>ai</sup>	25 7% <sup>ai</sup>	22 7% <sup>ai</sup>	38 10% <sup>hi</sup>	11 4%	12 3%	35 6% <sup>m</sup>	34 6%	38 9% <sup>m</sup>	17 3%	9 5%	7 8%	9 4%	10 6%	11 6%	8 5%	8 8%	14 7%	20 7%	10 4%	9 5%	9 15% <sup>nps wx</sup>	34 10%	60 7%	22 12%
Strongly disagree (-2)	65 3%	32 3%	33 3%	9 4% <sup>ai</sup>	15 4% <sup>ai</sup>	10 3%	18 5% <sup>ai</sup>	8 3%	4 1%	11 2%	24 4%	9 2%	21 4%	1 1%	2 3%	10 4% <sup>n</sup>	4 2%	4 2%	8 6% <sup>nu</sup>	2 2%	2 1%	10 4%	11 4% <sup>n</sup>	5 3%	3 6% <sup>n</sup>	15 4%	29 3%	1 1%
NET: Disagree	188 9%	82 8%	106 10%	25 11% <sup>ai</sup>	40 11% <sup>ai</sup>	31 9% <sup>ai</sup>	56 15% <sup>fhi</sup>	19 6%	16 3%	47 8%	57 10%	46 11%	38 7%	10 6%	10 11%	19 8%	14 9%	14 8%	16 11%	10 10%	16 8%	30 11%	22 8%	14 8%	13 20% <sup>npq ruwx</sup>	49 15%	88 10%	23 13%
Not applicable	968 47%	468 46%	499 47%	95 41% <sup>ae</sup>	99 27%	110 33%	152 41% <sup>ef</sup>	161 52% <sup>def g</sup>	351 73% <sup>def gh</sup>	257 45%	259 44%	181 43%	271 54% <sup>klj</sup>	90 51% <sup>t</sup>	33 39%	107 46%	79 47%	93 52% <sup>t</sup>	74 50% <sup>t</sup>	35 34%	90 47%	125 46%	138 49% <sup>t</sup>	83 46%	22 35%	86 26%	332 38% <sup>A</sup>	34 19%
Don't know	79 4%	37 4%	42 4%	16 7% <sup>ai</sup>	15 4% <sup>ai</sup>	17 5% <sup>ai</sup>	12 3%	11 4% <sup>ai</sup>	6 1%	22 4%	24 4%	18 4%	15 3%	4 2%	3 3%	9 4%	5 3%	7 4%	4 3%	2 2%	7 4%	17 6%	8 3%	8 4%	4 7%	9 3%	41 5%	9 5%
Mean	1.23	1.26	1.19	1.15	1.17	1.30	1.04	1.43	1.40	1.38	1.22	1.05	1.21	1.53 <sup>s</sup>	1.33	1.27	1.14	1.37	0.92	1.41	1.34	1.06	1.18	1.29	0.75	1.24	1.21	1.28
Standard deviation	1.60	1.58	1.61	1.74	1.58	1.58	1.71	1.53	1.37	1.54	1.63	1.56	1.66	1.43	1.59	1.54	1.62	1.66	1.69	1.49	1.49	1.73	1.62	1.54	1.73	1.62	1.61	1.51



**Duty of Care in Financial Services Survey**  
**ONLINE Fieldwork: 21st-23rd September 2018**

Absolutes/col percents

Table 13

**Q.1 The next questions ask for your views of financial services providers and how they treat their customers. To what extent do you agree or disagree with the following statements?**

**None of the lenders I currently borrow from has lent me more money than I could reasonably afford to repay**

**Base: All respondents**

	Gender		Age						Social Grade				Region										Employment Sector					
	Total	Male (a)	Female (b)	18-24 (d)	25-34 (e)	35-44 (f)	45-54 (g)	55-64 (h)	65+ (i)	AB (j)	C1 (k)	C2 (l)	DE (m)	Scotland (n)	North East (o)	North West (p)	Yorkshire & Humber (q)	West Midlands (r)	East Midlands (s)	Wales (t)	East of England (u)	London (v)	South East (w)	South West (x)	North Ireland (y)	Public (A)	Private (B)	Opinion Influencer (C)
Weighted base	2079	1014	1065	231	360	333	368	308	481	567	584	422	505	175	85*	232	169	179	147	101*	194	272	282	179	62*	330	870	180
Standard error	0.05	0.07	0.07	0.17	0.11	0.11	0.12	0.13	0.12	0.09	0.10	0.12	0.11	0.17	0.23	0.14	0.18	0.21	0.20	0.18	0.16	0.18	0.13	0.16	0.30	0.11	0.08	0.14

**Proportions/Mean: Columns Tested (5% risk level) - a/b - d/e/f/g/h/i - j/k/l/m - n/o/p/q/r/s/t/u/v/w/x/y - A/B**  
 \* small base

## Duty of Care in Financial Services Survey

### ONLINE Fieldwork: 21st-23rd September 2018

Absolutes/col percents

Table 14

**Q.1 The next questions ask for your views of financial services providers and how they treat their customers. To what extent do you agree or disagree with the following statements?**

**None of the lenders I currently borrow from has lent me more money than I could reasonably afford to repay**

**Base: All respondents (Excl Don't know & N/A)**

	Gender			Age						Social Grade				Region										Employment Sector		Opinion Influencer (C)			
	Total	Male (a)	Female (b)	18-24 (d)	25-34 (e)	35-44 (f)	45-54 (g)	55-64 (h)	65+ (i)	AB (j)	C1 (k)	C2 (l)	DE (m)	Scotland (n)	North East (o)	North West (p)	Yorkshire & Humber (q)	West Midlands (r)	East Midlands (s)	Wales (t)	East of London (u)	London (v)	South East (w)	South West (x)	North Ireland (y)		Public (A)	Private (B)	
Unweighted base	984	490	494	107	213	213	189	138	124	269	289	177	249	71	46	119	82	65	74	69	86	90	154	95	33	202	447	117	
Weighted base	1033	509	523	119*	246	206	204	135	123	289	301	223	220	81*	49*	115*	85*	79*	69*	65*	96*	131*	136	89*	36**	234	497	138*	
NET: Agree	632	312	320	66	142	124	121	92	87	188	188	123	134	55	33	78	46	49	38	44	63	70	80	57	19	149	292	82	
	61%	61%	61%	56%	58%	60%	59%	69%	71%de	65%	62%	55%	61%	68%	66%	68%	54%	62%	55%	67%	65%	53%	59%	64%	53%	63%	59%	59%	
Strongly agree	(+2)	376	181	195	27	83	63	76	58	69	108	115	77	76	31	20	60	21	20	27	41	31	47	38	14	91	157	45	
		36%	36%	37%	23%	34%	31%	37%df	43%dfg	56%defg	37%	38%	35%	35%	39%	41%	52%qrv	25%	25%	38%	42%v	42%qv	24%	34%	43%qrv	38%	39%	32%	33%
Slightly agree	(+1)	256	131	125	39	59	60	44	35	18	81	73	45	57	24	12	19	25	29	12	16	22	39	34	19	57	134	37	
		25%	26%	24%	33%i	24%	29%i	22%	26%	15%	28%	24%	20%	26%	30%	25%	16%	29%	37%ps	17%	25%	23%	30%p	25%	22%	14%	25%	27%	27%
Neither agree nor disagree	(0)	212	114	98	28	64	51	27	23	20	54	55	54	49	16	7	18	25	16	15	11	17	31	34	17	4	37	117	33
		21%	22%	19%	23%	26%g	25%g	13%	17%	16%	19%	18%	24%	22%	20%	14%	16%	29%p	20%	22%	18%	23%	25%	20%	12%	16%	24%A	24%	
Slightly disagree	(-1)	124	51	73	16	25	22	38	11	12	35	34	38	17	9	7	9	10	11	8	8	14	20	10	9	9	34	60	22
		12%	10%	14%	14%	10%	11%	19%efh	8%	10%	12%	11%	17%m	8%	11%	15%	7%	12%	13%	11%	12%	15%	16%	8%	10%	26%	15%	12%	16%
Strongly disagree	(-2)	65	32	33	9	15	10	18	8	4	11	24	9	21	1	2	10	4	4	8	2	10	11	5	3	15	29	1	
		6%	6%	6%	8%	6%	5%	9%	6%	3%	4%	8%	4%	10%jl	1%	5%	9%	5%	5%	12%nu	3%	2%	8%	8%	6%	10%	6%	6%	1%
NET: Disagree		188	82	106	25	40	31	56	19	16	47	57	46	38	10	10	19	14	14	16	10	16	30	22	14	13	49	88	23
		18%	16%	20%	21%	16%	15%	27%efh	14%	13%	16%	19%	21%	17%	12%	20%	16%	17%	18%	23%	15%	17%	23%	16%	16%	35%	21%	18%	17%
Mean		1.23	1.26	1.19	1.15	1.17	1.30	1.04	1.43	1.40	1.38	1.22	1.05	1.21	1.53s	1.33	1.27	1.14	1.37	0.92	1.41	1.34	1.06	1.18	1.29	0.75	1.24	1.21	1.28
Standard deviation		1.60	1.58	1.61	1.74	1.58	1.58	1.71	1.53	1.37	1.54	1.63	1.56	1.66	1.43	1.59	1.54	1.62	1.66	1.69	1.49	1.49	1.73	1.62	1.54	1.73	1.62	1.61	1.51
Standard error		0.05	0.07	0.07	0.17	0.11	0.11	0.12	0.13	0.12	0.09	0.10	0.12	0.11	0.17	0.23	0.14	0.18	0.21	0.20	0.18	0.16	0.18	0.13	0.16	0.30	0.11	0.08	0.14

Proportions/Means: Columns Tested (5% risk level) - a/b - d/e/f/g/h/i - j/k/l/m - n/o/p/q/r/s/t/u/v/w/x/y - A/B  
 \* small base; \*\* very small base (under 30) ineligible for sig testing

## Duty of Care in Financial Services Survey

### ONLINE Fieldwork: 21st-23rd September 2018

Absolutes/col percents

Table 15

**Q.1 The next questions ask for your views of financial services providers and how they treat their customers. To what extent do you agree or disagree with the following statements?**

**My credit card provider should always ask me before it increases my credit limit**

Base: All respondents

	Gender			Age						Social Grade					Region									Employment Sector			Opinion Influencer (C)	
	Total	Male (a)	Female (b)	18-24 (d)	25-34 (e)	35-44 (f)	45-54 (g)	55-64 (h)	65+ (i)	AB (j)	C1 (k)	C2 (l)	DE (m)	Scotland (n)	North East (o)	North West (p)	Yorkshire & Humberside (q)	West Midlands (r)	East Midlands (s)	Wales (t)	East of London (u)	London (v)	South East (w)	South West (x)	North Ireland (y)	Public (A)		Private (B)
Unweighted base	2079	1038	1041	237	329	357	350	322	484	544	601	343	591	162	86	249	179	160	155	113	182	190	332	214	57	298	810	161
Weighted base	2079	1014	1065	231	360	333	368	308	481	567	584	422	505	175	85*	232	169	179	147	101*	194	272	282	179	62*	330	870	180
NET: Agree	1326 64%	624 62%	701 66%	121 53%	223 62%	215 65% <sup>d</sup>	241 66% <sup>d</sup>	187 61%	338 70% <sup>deh</sup>	395 70% <sup>m</sup>	390 67% <sup>m</sup>	268 64% <sup>m</sup>	272 54%	111 63%	56 66%	153 66%	104 61%	100 56%	91 62%	62 61%	141 73% <sup>qrv</sup>	161 59%	185 66%	117 65%	46 73% <sup>r</sup>	235 71% <sup>B</sup>	527 61%	108 60%
Strongly agree	(+2) 1007 48%	470 46%	537 50%	88 38%	174 48% <sup>d</sup>	154 46%	185 50% <sup>d</sup>	141 46%	265 55% <sup>d</sup>	297 52% <sup>m</sup>	301 51% <sup>m</sup>	204 48% <sup>m</sup>	205 41%	90 51%	40 48%	117 50%	68 40%	75 42%	72 49%	43 43%	110 57% <sup>qrv</sup>	115 42%	143 51%	94 52% <sup>q</sup>	40 64% <sup>qrv</sup>	171 52%	401 46%	78 43%
Slightly agree	(+1) 319 15%	155 15%	164 15%	33 14%	49 14%	61 18%	57 15%	46 15%	73 15%	98 17%	89 15%	64 15%	67 13%	21 12%	15 18%	36 16%	25 21% <sup>n</sup>	19 14%	13 13%	18 18%	31 16%	46 17%	43 15%	23 13%	5 9%	64 19%	126 15%	30 17%
Neither agree nor disagree	(0) 241 12%	143 14% <sup>b</sup>	98 9%	41 18% <sup>fg</sup>	55 15% <sup>fg</sup>	31 9%	24 6%	34 11%	57 12% <sup>g</sup>	68 12%	75 13%	51 12%	47 9%	14 8%	7 8%	16 7%	27 16% <sup>px</sup>	28 15% <sup>p</sup>	21 14% <sup>p</sup>	10 10%	21 11%	40 15% <sup>p</sup>	33 12%	15 8%	9 14%	40 12%	105 12%	45 25%
Slightly disagree	(-1) 63 3%	35 3%	29 3%	9 4%	16 4% <sup>i</sup>	9 3%	13 4%	8 3%	8 2%	13 2%	23 4%	13 3%	14 3%	6 4%	2 3%	8 3%	3 2%	4 2%	2 2%	9 9% <sup>pqrs</sup>	1 1%	10 4%	10 4%	7 4% <sup>u</sup>	-	7 2%	36 4%	11 6%
Strongly disagree	(-2) 30 1%	17 2%	13 1%	2 1%	5 1%	4 1%	9 2%	3 1%	7 1%	12 2%	5 1%	5 1%	8 2%	1 *	-	4 2%	2 1%	5 3%	-	5 5% <sup>nqsu</sup>	1 *	5 2%	4 1%	2 1%	2 3%	4 1%	21 2%	1 *
NET: Disagree	94 5%	52 5%	42 4%	12 5%	21 6%	13 4%	22 6%	10 3%	15 3%	25 4%	28 5%	19 4%	22 4%	7 4%	2 3%	12 5% <sup>u</sup>	5 3%	9 5%	2 2%	14 14% <sup>nopq</sup>	2 1%	15 6% <sup>u</sup>	14 5% <sup>u</sup>	9 5% <sup>u</sup>	2 3%	11 3%	57 7%	12 7%
Not applicable	385 19%	174 17%	211 20%	47 20%	49 14%	67 20%	78 21% <sup>ei</sup>	72 24% <sup>ei</sup>	71 15%	68 12%	84 14%	80 19% <sup>ij</sup>	153 30% <sup>ijkl</sup>	40 23% <sup>y</sup>	19 23%	46 20%	31 18%	42 23% <sup>y</sup>	29 20%	14 14%	27 14%	50 19%	44 16%	37 21%	6 9%	40 12%	160 18% <sup>A</sup>	11 6%
Don't know	34 2%	21 2%	13 1%	10 4% <sup>ghi</sup>	11 3% <sup>gi</sup>	6 2% <sup>i</sup>	2 1%	4 1% <sup>i</sup>	-	11 2%	4 1%	4 1%	11 2%	4 2%	* *	6 2%	3 2%	1 *	4 3%	1 1%	2 1%	5 2%	6 2%	1 1%	1 1%	3 1%	20 2%	4 2%
Mean	1.71	1.63	1.80 <sup>a</sup>	1.51	1.57	1.83 <sup>de</sup>	1.77	1.76	1.77 <sup>d</sup>	1.74	1.70	1.71	1.70	1.78	1.91 <sup>t</sup>	1.81 <sup>t</sup>	1.75	1.55	1.73	1.41	1.89 <sup>rt</sup>	1.61	1.70	1.74	1.67	1.81 <sup>B</sup>	1.60	1.41
Standard deviation	1.15	1.21	1.09	1.26	1.21	1.12	1.18	1.11	1.07	1.16	1.13	1.15	1.19	1.03	1.00	1.12	1.18	1.28	1.01	1.52	0.92	1.26	1.15	1.11	1.05	1.09	1.26	1.28
Standard error	0.03	0.04	0.04	0.10	0.07	0.07	0.07	0.07	0.05	0.05	0.05	0.07	0.06	0.09	0.12	0.08	0.10	0.12	0.09	0.16	0.08	0.10	0.07	0.09	0.15	0.07	0.05	0.11

Proportions/Means: Columns Tested (5% risk level) - a/b - d/e/f/g/h/i - j/k/l/m - n/o/p/q/r/s/t/u/v/w/x/y - A/B

\* small base

Prepared by Populus

## Duty of Care in Financial Services Survey

### ONLINE Fieldwork: 21st-23rd September 2018

Absolutes/col percents

Table 16

**Q.1 The next questions ask for your views of financial services providers and how they treat their customers. To what extent do you agree or disagree with the following statements?**

**My credit card provider should always ask me before it increases my credit limit**

**Base: All respondents (Excl Don't know & N/A)**

	Gender			Age						Social Grade					Region										Employment Sector			Opinion Influencer (C)
	Total	Male (a)	Female (b)	18-24 (d)	25-34 (e)	35-44 (f)	45-54 (g)	55-64 (h)	65+ (i)	AB (j)	C1 (k)	C2 (l)	DE (m)	Scotland (n)	North East (o)	North West (p)	Yorkshire & Humber (q)	West Midlands (r)	East Midlands (s)	Wales (t)	East of London (u)	London (v)	South East (w)	South West (x)	North Ireland (y)	Public (A)	Private (B)	
Unweighted base	1629	826	803	172	265	272	265	245	410	465	499	272	393	119	65	191	142	122	119	95	151	151	263	162	49	259	630	147
Weighted base	1660	819	841	174	299	259	287	232	409	488	493	338	341	132*	65*	181	135	137*	114*	86*	164	217	232	141	56*	287	689	165
NET: Agree	1326 80%	624 76%	701 83%a	121 70%	223 75%	215 83%de	241 84%de	187 81%d	338 82%de	395 81%	390 79%	268 79%	272 80%	111 84%	56 86%	153 85%rtv	104 77%	100 73%	91 80%	62 71%	141 86%rtv	161 75%	185 80%	117 83%	46 82%	235 82%	527 76%	108 65%
Strongly agree	(+2) 1007 61%	470 57%	537 64%a	88 51%	174 58%	154 60%	185 64%de	141 61%	265 65%de	297 61%	301 61%	204 60%	205 60%	90 68%qtv	40 62%	117 65%qt	68 50%	75 55%	72 63%	43 50%	110 67%qtv	115 53%	143 61%	94 66%qtv	40 72%qtv	171 60%	401 58%	78 47%
Slightly agree	(+1) 319 19%	155 19%	164 19%	33 19%	49 16%	61 23%	57 20%	46 20%	73 18%	98 20%	89 18%	64 19%	67 20%	21 16%	15 24%	36 20%	36 26%y	25 18%	19 16%	18 21%	31 19%	46 21%	43 18%	23 16%	5 10%	64 22%	126 18%	30 18%
Neither agree nor disagree	(0) 241 15%	143 17%b	98 12%	41 24%fgi	55 18%g	31 12%	24 8%	34 15%g	57 14%g	68 14%	75 15%	51 15%	47 14%	14 11%	7 11%	16 9%	27 20%px	28 20%p	21 18%p	10 12%	21 13%	40 18%p	33 14%	15 11%	9 15%	40 14%	105 15%	45 27%
Slightly disagree	(-1) 63 4%	35 4%	29 3%	9 5%	16 5%i	9 3%	13 5%	8 3%	8 2%	13 3%	23 5%	13 4%	14 4%	6 5%	2 3%	8 4%	3 2%	4 3%	2 2%	9 10%qrsu	1 1%	10 5%	10 4%	7 5%u	-	7 3%	36 5%	11 7%
Strongly disagree	(-2) 30 2%	17 2%	13 2%	2 1%	5 2%	4 2%	9 3%	3 1%	7 2%	12 3%	5 1%	5 2%	8 2%	1 1%	-	4 2%	2 1%	5 4%	-	5 6%nsuw	1 1%	5 2%	4 2%	2 2%	2 3%	4 1%	21 3%	1 1%
NET: Disagree	94 6%	52 6%	42 5%	12 7%	21 7%	13 5%	22 8%i	10 4%	15 4%	25 5%	28 6%	19 5%	22 6%	7 5%	2 3%	12 6%u	5 3%	9 7%u	2 2%	14 17%nopqrsuvwxxy	2 1%	15 7%u	14 6%u	9 7%u	2 3%	11 4%	57 8%A	12 7%
Mean	1.71	1.63	1.80a	1.51	1.57	1.83de	1.77	1.76	1.77d	1.74	1.70	1.71	1.70	1.78	1.91t	1.81t	1.75	1.55	1.73	1.41	1.89rt	1.61	1.70	1.74	1.67	1.81B	1.60	1.41
Standard deviation	1.15	1.21	1.09	1.26	1.21	1.12	1.18	1.11	1.07	1.16	1.13	1.15	1.19	1.03	1.00	1.12	1.18	1.28	1.01	1.52	0.92	1.26	1.15	1.11	1.05	1.09	1.26	1.28
Standard error	0.03	0.04	0.04	0.10	0.07	0.07	0.07	0.07	0.05	0.05	0.05	0.07	0.06	0.09	0.12	0.08	0.10	0.12	0.09	0.16	0.08	0.10	0.07	0.09	0.15	0.07	0.05	0.11

Proportions/Means: Columns Tested (5% risk level) - a/b - d/e/f/g/h/i - j/k/l/m - n/o/p/q/r/s/t/u/v/w/x/y - A/B  
\* small base

## Duty of Care in Financial Services Survey

### ONLINE Fieldwork: 21st-23rd September 2018

Absolutes/col percents

Table 17

**Q.1 The next questions ask for your views of financial services providers and how they treat their customers. To what extent do you agree or disagree with the following statements?**

**None of my current credit card providers has increased my credit limit without asking me**

**Base: All respondents**

	Gender			Age						Social Grade					Region										Employment Sector		Opinion Influencer (C)		
	Total	Male (a)	Female (b)	18-24 (d)	25-34 (e)	35-44 (f)	45-54 (g)	55-64 (h)	65+ (i)	AB (j)	C1 (k)	C2 (l)	DE (m)	Scotland (n)	North East (o)	North West (p)	Yorkshire & Humberside (q)	West Midlands (r)	East Midlands (s)	Wales (t)	Eastern (u)	London (v)	South East (w)	South West (x)	North Ireland (y)	Public (A)		Private (B)	
Unweighted base	2079	1038	1041	237	329	357	350	322	484	544	601	343	591	162	86	249	179	160	155	113	182	190	332	214	57	298	810	161	
Weighted base	2079	1014	1065	231	360	333	368	308	481	567	584	422	505	175	85*	232	169	179	147	101*	194	272	282	179	62*	330	870	180	
NET: Agree	649 31%	330 33%	318 30%	65 28%	111 31%	104 31%	97 26%	88 28%	184 38% <sup>dgh</sup>	191 34% <sup>m</sup>	194 33% <sup>m</sup>	132 31%	131 26%	38 22%	32 38% <sup>n</sup>	74 32% <sup>n</sup>	43 26%	47 26%	47 32%	36 36% <sup>n</sup>	73 38% <sup>nqr</sup>	88 32% <sup>n</sup>	94 33% <sup>n</sup>	59 33% <sup>n</sup>	18 29%	103 31%	260 30%	57 32%	
Strongly agree	(+2) 21%	428 22%	208 20%	35 15%	67 19%	71 21%	63 17%	59 19%	133 28% <sup>deg</sup>	130 23%	130 22%	72 17%	96 19%	23 13%	20 24%	47 20%	32 19%	32 18%	32 22%	26 26% <sup>n</sup>	50 26% <sup>n</sup>	51 19%	59 21%	42 24% <sup>n</sup>	13 21%	71 21%	158 18%	32 18%	
Slightly agree	(+1) 11%	220 11%	111 10%	30 13%	44 12%	32 10%	35 9%	28 9%	51 11%	61 11% <sup>m</sup>	64 11% <sup>m</sup>	60 14% <sup>m</sup>	35 7%	15 8%	12 14%	26 11%	12 7%	14 8%	15 10%	10 10%	23 12%	38 14%	35 12%	16 9%	5 8%	33 10%	102 12%	25 14%	
Neither agree nor disagree	(0) 11%	223 11%	137 13% <sup>b</sup>	87 8%	23 10%	59 16% <sup>fghi</sup>	29 9%	37 10%	26 9%	49 10%	58 10%	63 11%	49 12%	54 11%	22 13%	7 8%	17 8%	24 14% <sup>u</sup>	29 16% <sup>puw</sup>	21 14% <sup>pu</sup>	10 9%	12 6%	35 13%	25 9%	18 10%	4 6%	41 12%	98 11%	37 21%
Slightly disagree	(-1) 12%	251 12%	117 12%	134 13%	12 5%	38 10% <sup>d</sup>	47 14% <sup>d</sup>	58 16% <sup>d</sup>	39 13% <sup>d</sup>	57 12% <sup>d</sup>	79 14%	73 12%	44 10%	55 11%	19 11%	9 10%	32 14%	25 15%	19 11%	14 10%	9 8%	29 15%	28 10%	34 12%	21 12%	12 19%	48 14%	113 13%	29 16%
Strongly disagree	(-2) 14%	290 14%	139 14%	150 14%	18 8%	44 12%	50 15% <sup>d</sup>	56 15% <sup>d</sup>	56 18% <sup>d</sup>	66 14% <sup>d</sup>	85 15%	82 14%	69 16% <sup>m</sup>	54 11%	34 19% <sup>v</sup>	14 17%	36 16%	19 11%	21 12%	17 11%	19 19% <sup>v</sup>	29 15%	27 10%	42 15%	21 12%	11 18%	57 17%	132 15%	28 16%
NET: Disagree	540 26%	256 25%	284 27%	29 13%	81 23% <sup>d</sup>	97 29% <sup>d</sup>	114 31% <sup>de</sup>	95 31% <sup>de</sup>	124 26% <sup>d</sup>	164 29% <sup>m</sup>	155 26%	113 27%	108 21%	52 30%	23 27%	68 29%	44 26%	40 22%	31 21%	28 27%	58 30%	55 20%	76 27%	42 23%	23 37% <sup>sv</sup>	105 32%	245 28%	57 31%	
Not applicable	522 25%	225 22%	297 28% <sup>a</sup>	93 40% <sup>efg</sup>	83 23%	81 24%	97 26% <sup>i</sup>	81 26% <sup>i</sup>	87 18%	108 19%	126 22%	100 24%	187 37% <sup>ijkl</sup>	56 32% <sup>uy</sup>	19 23%	61 26%	41 24%	49 27%	42 29% <sup>u</sup>	21 21%	35 18%	72 26%	67 24%	49 27%	9 15%	65 20%	206 24%	19 10%	
Don't know	145 7%	66 7%	79 7%	21 9%	25 7%	22 7%	22 6%	18 6%	36 8%	45 8%	47 8%	28 7%	25 5%	7 4%	4 5%	12 5%	17 10% <sup>ns</sup>	15 8%	6 4%	7 7%	16 8%	22 8%	21 7%	11 6%	8 13% <sup>ns</sup>	16 5%	61 7%	10 6%	
Mean	0.49	0.52	0.45	0.96 <sup>fg</sup>	0.56	0.40	0.24	0.25	0.64 <sup>gh</sup>	0.47	0.52	0.48	0.46	0.04	0.62	0.44	0.32	0.41	0.62 <sup>n</sup>	0.49	0.57	0.74 <sup>n</sup>	0.53	0.60 <sup>n</sup>	0.14	0.31	0.41	0.36	
Standard deviation	1.84	1.80	1.88	1.82	1.78	1.86	1.83	1.89	1.81	1.84	1.84	1.92	1.76	1.85	1.94	1.90	1.71	1.73	1.77	1.91	1.88	1.81	1.90	1.79	1.86	1.83	1.86	1.78	
Standard error	0.05	0.07	0.07	0.17	0.12	0.12	0.12	0.13	0.10	0.09	0.09	0.13	0.10	0.19	0.25	0.15	0.16	0.17	0.17	0.21	0.16	0.16	0.13	0.15	0.29	0.12	0.08	0.16	

Proportions/Means: Columns Tested (5% risk level) - a/b - d/e/f/g/h/i - j/k/l/m - n/o/p/q/r/s/t/u/v/w/x/y - A/B  
\* small base

Prepared by Populus

## Duty of Care in Financial Services Survey

### ONLINE Fieldwork: 21st-23rd September 2018

Absolutes/col percents

Table 18

**Q.1 The next questions ask for your views of financial services providers and how they treat their customers. To what extent do you agree or disagree with the following statements?**

**None of my current credit card providers has increased my credit limit without asking me**

**Base: All respondents (Excl Don't know & N/A)**

	Gender			Age						Social Grade					Region										Employment Sector		Opinion Influencer (C)	
	Total	Male (a)	Female (b)	18-24 (d)	25-34 (e)	35-44 (f)	45-54 (g)	55-64 (h)	65+ (i)	AB (j)	C1 (k)	C2 (l)	DE (m)	Scotland (n)	North East (o)	North West (p)	Yorkshire & Humber (q)	West Midlands (r)	East Midlands (s)	Wales (t)	East of England (u)	London (v)	South East (w)	South West (x)	North Ireland (y)	Public (A)		Private (B)
Unweighted base	1372	723	649	113	219	236	226	218	360	391	416	232	333	97	60	162	116	101	105	82	130	125	220	134	40	222	544	131
Weighted base	1412	723	689	117*	252	230	248	209	357	414	411	294	293	112*	62*	159	111*	115*	99*	73*	142	178*	195	119	45*	248	603	151
NET: Agree	649 46%	330 46%	318 46%	65 55% <sup>gh</sup>	111 44%	104 45%	97 39%	88 42%	184 52% <sup>g</sup>	191 46%	194 47%	132 45%	131 45%	38 34%	32 52% <sup>n</sup>	74 46%	43 39%	47 41%	47 47%	36 49%	73 51% <sup>n</sup>	88 50% <sup>n</sup>	94 48% <sup>n</sup>	59 49% <sup>n</sup>	18 40%	103 42%	260 43%	57 38%
Strongly agree (+2)	428 30%	220 30%	208 30%	35 30%	67 27%	71 31%	63 25%	59 28%	133 37% <sup>eg</sup>	130 31%	130 32%	72 24%	96 33%	23 21%	20 33%	47 30%	32 28%	32 28%	32 32%	26 36%	50 35% <sup>n</sup>	51 28%	59 30%	42 36% <sup>n</sup>	13 29%	71 28%	158 26%	32 21%
Slightly agree (+1)	220 16%	110 15%	111 16%	30 26% <sup>fgh</sup>	44 17%	32 14%	35 14%	28 14%	51 14%	61 15%	64 16%	60 20% <sup>m</sup>	35 12%	15 13%	12 19%	26 17%	12 11%	14 12%	15 15%	10 14%	23 16%	38 21%	35 18%	16 14%	5 11%	33 13%	102 17%	25 16%
Neither agree nor disagree (0)	223 16%	137 19% <sup>b</sup>	87 13%	23 19%	59 24% <sup>fgh</sup>	29 12%	37 15%	26 13%	49 14%	58 14%	63 15%	49 17%	54 18%	22 20% <sup>u</sup>	7 11%	17 11%	24 21% <sup>pu</sup>	29 25% <sup>puw</sup>	21 21% <sup>pu</sup>	10 13%	12 9%	35 20% <sup>u</sup>	25 13%	18 15%	4 8%	41 16%	98 16%	37 25%
Slightly disagree (-1)	251 18%	117 16%	134 19%	12 10%	38 15%	47 21% <sup>d</sup>	58 23% <sup>dei</sup>	39 18%	57 16%	79 19%	73 18%	44 15%	55 19%	19 16%	9 14%	32 20%	25 23%	19 17%	14 15%	9 12%	29 20%	28 16%	34 17%	21 18%	12 26%	48 19%	113 19%	29 19%
Strongly disagree (-2)	290 21%	139 19%	150 22%	18 15%	44 17%	50 22%	56 22%	56 27% <sup>dei</sup>	66 19%	85 21%	82 20%	69 23%	54 18%	34 30% <sup>qsv</sup>	14 23%	36 23%	19 17%	21 18%	17 17%	19 26%	29 20%	27 15%	42 22%	21 17%	11 25%	57 23%	132 22%	28 19%
NET: Disagree	540 38%	256 35%	284 41%	29 25%	81 32%	97 42% <sup>d</sup>	114 46% <sup>dei</sup>	95 45% <sup>dei</sup>	124 35%	164 40%	155 38%	113 38%	108 37%	52 47% <sup>v</sup>	23 37%	68 43%	44 40%	40 35%	31 31%	28 38%	58 40%	55 31%	76 39%	42 35%	23 52% <sup>sv</sup>	105 42%	245 41%	57 38%
Mean	0.49	0.52	0.45	0.96 <sup>fgh</sup>	0.56	0.40	0.24	0.25	0.64 <sup>gh</sup>	0.47	0.52	0.48	0.46	0.04	0.62	0.44	0.32	0.41	0.62 <sup>n</sup>	0.49	0.57	0.74 <sup>n</sup>	0.53	0.60 <sup>n</sup>	0.14	0.31	0.41	0.36
Standard deviation	1.84	1.80	1.88	1.82	1.78	1.86	1.83	1.89	1.81	1.84	1.84	1.92	1.76	1.85	1.94	1.90	1.71	1.73	1.77	1.91	1.88	1.81	1.90	1.79	1.86	1.83	1.86	1.78
Standard error	0.05	0.07	0.07	0.17	0.12	0.12	0.12	0.13	0.10	0.09	0.09	0.13	0.10	0.19	0.25	0.15	0.16	0.17	0.17	0.21	0.16	0.16	0.13	0.15	0.29	0.12	0.08	0.16

Proportions/Means: Columns Tested (5% risk level) - a/b - d/e/f/g/h/i - j/k/l/m - n/o/p/q/r/s/t/u/v/w/x/y - A/B  
 \* small base

## Duty of Care in Financial Services Survey

### ONLINE Fieldwork: 21st-23rd September 2018

Absolutes/col percents

Table 19

**Q.1 The next questions ask for your views of financial services providers and how they treat their customers. To what extent do you agree or disagree with the following statements?**

**When dealing with my money, my bank always acts in my best interests**

**Base: All respondents**

	Gender			Age							Social Grade					Region										Employment Sector		Opinion Influencer (C)	
	Total	Male (a)	Female (b)	18-24 (d)	25-34 (e)	35-44 (f)	45-54 (g)	55-64 (h)	65+ (i)	AB (j)	C1 (k)	C2 (l)	DE (m)	Scotland (n)	North East (o)	North West (p)	Yorkshire & Humber (q)	West Midlands (r)	East Midlands (s)	Wales (t)	East of London (u)	London (v)	South East (w)	South West (x)	North of Ireland (y)	Public (A)	Private (B)		
Unweighted base	2079	1038	1041	237	329	357	350	322	484	544	601	343	591	162	86	249	179	160	155	113	182	190	332	214	57	298	810	161	
Weighted base	2079	1014	1065	231	360	333	368	308	481	567	584	422	505	175	85*	232	169	179	147	101*	194	272	282	179	62*	330	870	180	
NET: Agree	530 25%	249 25%	281 26%	73 32% <sup>fg</sup>	107 30% <sup>gh</sup>	76 23%	76 21%	67 22%	131 27% <sup>g</sup>	129 23%	153 26%	111 26%	137 27%	39 22%	28 33%	63 27%	44 26%	48 27%	43 29%	26 26%	51 22%	60 22%	70 25%	46 25%	13 21%	86 26%	214 25%	47 26%	
Strongly agree	(+2) 9%	192 8%	108 10%	22 9%	47 13% <sup>gh</sup>	31 9%	27 7%	19 6%	47 10%	43 8%	54 9%	37 9%	58 11%	14 8%	15 18% <sup>nqs</sup>	25 11%	9 5%	20 11%	8 6%	12 12% <sup>q</sup>	24 9%	26 9%	21 8%	12 7%	5 8%	36 11%	81 9%	25 14%	
Slightly agree	(+1) 16%	338 16%	165 16%	173 16%	51 22% <sup>fg</sup>	60 17%	45 14%	49 13%	48 16%	85 18%	86 15%	100 17%	73 16%	79 16%	25 14%	13 15%	38 16%	34 20%	28 15%	35 24% <sup>n</sup>	14 14%	27 14%	34 13%	48 17%	34 19%	8 13%	51 15%	133 15%	22 12%
Neither agree nor disagree	(0) 34%	705 34%	362 36%	343 32%	54 23%	122 34% <sup>d</sup>	114 34% <sup>d</sup>	122 33% <sup>d</sup>	103 34% <sup>d</sup>	190 39% <sup>d</sup>	179 32%	200 34%	149 35%	178 35%	63 36%	31 37%	69 30%	61 36%	71 39%	51 35%	33 33%	69 36%	95 35%	85 30%	57 32%	20 29%	95 29%	307 35%	62 35%
Slightly disagree	(-1) 18%	376 18%	181 18%	195 18%	38 17%	54 15%	64 19%	79 21%	65 21%	75 16%	108 19%	112 19%	73 17%	83 16%	32 18%	8 10%	39 17%	36 21% <sup>o</sup>	25 14%	25 17%	20 20%	32 17%	48 18%	60 21% <sup>o</sup>	33 19%	17 28% <sup>or</sup>	80 24% <sup>B</sup>	149 17%	40 22%
Strongly disagree	(-2) 10%	211 10%	126 12% <sup>b</sup>	85 8%	13 6%	22 6%	40 12% <sup>de</sup>	47 13% <sup>de</sup>	39 13% <sup>de</sup>	50 10%	83 15% <sup>klm</sup>	54 9%	31 7%	43 9%	20 11%	8 10%	25 11%	10 6%	19 11%	10 7%	7 7%	20 10%	26 10%	35 12% <sup>q</sup>	22 13%	8 13%	38 12%	80 9%	17 9%
NET: Disagree	587 28%	307 30%	281 26%	52 22%	76 21%	104 31% <sup>de</sup>	126 34% <sup>dei</sup>	104 34% <sup>dei</sup>	125 26%	190 34% <sup>lm</sup>	167 29%	104 25%	126 25%	51 29%	17 20%	64 28%	47 28%	44 25%	35 24%	27 27%	52 27%	74 27%	95 34% <sup>o</sup>	56 31%	25 40% <sup>ors</sup>	118 36% <sup>B</sup>	229 26%	57 32%	
Not applicable	33 2%	8 1%	25 2% <sup>a</sup>	7 3%	9 3%	6 2%	3 1%	3 1%	5 1%	* *	8 1% <sup>j</sup>	12 3% <sup>j</sup>	13 3% <sup>j</sup>	6 3% <sup>uw</sup>	2 2%	2 1%	5 3% <sup>uw</sup>	2 1%	3 2%	4 4% <sup>uw</sup>	- -	2 1%	1 *	5 3% <sup>uw</sup>	* 1%	- -	15 2% <sup>A</sup>	1 1%	
Don't know	224 11%	88 9%	136 13% <sup>a</sup>	46 20% <sup>efg</sup>	44 12% <sup>i</sup>	32 10%	41 11% <sup>i</sup>	30 10%	30 6%	69 12%	56 10%	47 11%	52 10%	17 10%	7 8%	34 15%	13 8%	14 8%	15 10%	10 10%	22 11%	41 15%	32 11%	16 9%	3 5%	31 9%	105 12%	13 7%	
Mean	0.33	0.25	0.41	0.74 <sup>fg</sup> hi	0.58 <sup>fg</sup> h	0.18	0.08	0.14	0.39 <sup>g</sup>	0.14	0.35	0.44 <sup>j</sup>	0.42 <sup>j</sup>	0.20	0.58	0.38	0.43	0.37	0.59	0.37	0.33	0.24	0.23	0.29	0.03	0.23	0.34	0.25	
Standard deviation	1.63	1.63	1.62	1.75	1.59	1.59	1.59	1.63	1.61	1.66	1.63	1.61	1.60	1.58	1.61	1.68	1.62	1.59	1.69	1.59	1.58	1.56	1.69	1.71	1.57	1.65	1.60	1.54	
Standard error	0.04	0.05	0.05	0.13	0.10	0.09	0.09	0.10	0.08	0.08	0.07	0.09	0.07	0.13	0.18	0.12	0.13	0.13	0.15	0.16	0.13	0.12	0.10	0.13	0.22	0.10	0.06	0.13	

Proportions/Means: Columns Tested (5% risk level) - a/b - d/e/f/g/h/i - j/k/l/m - n/o/p/q/r/s/t/u/v/w/x/y - A/B  
\* small base

Prepared by Populus



## Duty of Care in Financial Services Survey

### ONLINE Fieldwork: 21st-23rd September 2018

Absolutes/col percents

Table 20

**Q.1 The next questions ask for your views of financial services providers and how they treat their customers. To what extent do you agree or disagree with the following statements?**

**When dealing with my money, my bank always acts in my best interests**

**Base: All respondents (Excl Don't know & N/A)**

	Gender			Age						Social Grade					Region										Employment Sector		Opinion Influencer (C)	
	Total	Male (a)	Female (b)	18-24 (d)	25-34 (e)	35-44 (f)	45-54 (g)	55-64 (h)	65+ (i)	AB (j)	C1 (k)	C2 (l)	DE (m)	Scotland (n)	North East (o)	North West (p)	Yorkshire & Humberside (q)	West Midlands (r)	East Midlands (s)	Wales (t)	Eastern (u)	London (v)	South East (w)	South West (x)	North-ern Ireland (y)	Public (A)		Private (B)
Unweighted base	1807	935	872	183	280	306	302	285	451	477	527	291	512	141	78	206	159	144	136	99	158	159	290	186	51	268	690	149
Weighted base	1822	918	904	178	306	294	324	274	446	498	520	363	441	153	76*	196	152	163	130	86*	171	229	249	158	59*	299	750	166
NET: Agree	530 29%	249 27%	281 31%	73 41% <sub>ij</sub>	107 35% <sub>fg</sub>	76 26%	76 23%	67 24%	131 29%	129 26%	153 29%	111 30%	137 31%	39 25%	28 37%	63 32%	44 29%	48 29%	43 33%	26 30%	51 30%	60 26%	70 28%	46 29%	13 23%	86 29%	214 29%	47 28%
Strongly agree (+2)	192 11%	84 9%	108 12%	22 12%	47 15% <sub>gh</sub>	31 11%	27 8%	19 7%	47 10%	43 9%	54 10%	37 10%	58 13% <sub>j</sub>	14 9%	15 20% <sub>nqs</sub>	25 13%	9 6%	20 12%	8 6%	12 14%	24 14% <sub>q</sub>	26 11%	21 9%	12 7%	5 9%	36 12%	81 11%	25 15%
Slightly agree (+1)	338 19%	165 18%	173 19%	51 29% <sub>fg</sub>	60 20%	45 15%	49 15%	48 17%	85 19%	86 17%	100 19%	73 20%	79 18%	25 16%	13 17%	38 19%	34 23%	28 17%	35 27% <sub>uv</sub>	14 17%	27 16%	34 15%	48 19%	34 21%	8 14%	51 17%	133 18%	22 13%
Neither agree nor disagree (0)	705 39%	362 39%	343 38%	54 30%	122 40%	114 39%	122 38%	103 38%	190 43% <sub>d</sub>	179 36%	200 38%	149 41%	178 40%	63 41%	31 41%	69 35%	61 40%	71 43%	51 39%	33 38%	69 40%	95 42%	85 34%	57 36%	20 34%	95 32%	307 41% <sub>A</sub>	62 38%
Slightly disagree (-1)	376 21%	181 20%	195 22%	38 21%	54 18%	64 22%	79 24% <sub>i</sub>	65 24% <sub>i</sub>	75 17%	108 22%	112 22%	73 20%	83 19%	32 21%	8 11%	39 20%	36 24% <sub>o</sub>	25 16%	25 20%	20 23%	32 19%	48 21%	60 24% <sub>o</sub>	33 21%	17 29% <sub>o</sub>	80 27% <sub>B</sub>	149 20%	40 24%
Strongly disagree (-2)	211 12%	126 14% <sub>b</sub>	85 9%	13 7%	22 7%	40 14% <sub>e</sub>	47 15% <sub>de</sub>	39 14% <sub>e</sub>	50 11%	83 17% <sub>klm</sub>	54 10%	31 8%	43 10%	20 13%	8 11%	25 13%	10 7%	19 12%	10 8%	7 9%	20 11%	26 11%	35 14% <sub>q</sub>	22 14%	8 13%	38 13%	80 11%	17 10%
NET: Disagree	587 32%	307 33%	281 31%	52 29%	76 25%	104 35% <sub>e</sub>	126 39% <sub>ei</sub>	104 38% <sub>ei</sub>	125 28%	190 38% <sub>lm</sub>	167 32%	104 29%	126 29%	51 33%	17 22%	64 33%	47 31%	44 27%	35 27%	27 32%	52 30%	74 32%	95 38% <sub>or</sub>	56 35%	25 43% <sub>o</sub>	118 39% <sub>B</sub>	229 31%	57 34%
Mean	0.33	0.25	0.41	0.74 <sub>fg</sub>	0.58 <sub>fg</sub>	0.18	0.08	0.14	0.39 <sub>g</sub>	0.14	0.35	0.44 <sub>j</sub>	0.42 <sub>j</sub>	0.20	0.58	0.38	0.43	0.37	0.59	0.37	0.33	0.24	0.23	0.29	0.03	0.23	0.34	0.25
Standard deviation	1.63	1.63	1.62	1.75	1.59	1.59	1.59	1.63	1.61	1.66	1.63	1.61	1.60	1.58	1.61	1.68	1.62	1.59	1.69	1.59	1.58	1.56	1.69	1.71	1.57	1.65	1.60	1.54
Standard error	0.04	0.05	0.05	0.13	0.10	0.09	0.09	0.10	0.08	0.08	0.07	0.09	0.07	0.13	0.18	0.12	0.13	0.13	0.15	0.16	0.13	0.12	0.10	0.13	0.22	0.10	0.06	0.13

Proportions/Means: Columns Tested (5% risk level) - a/b - d/e/f/g/h/i - j/k/l/m - n/o/p/q/r/s/t/u/v/w/x/y - A/B  
 \* small base



## Duty of Care in Financial Services Survey

### ONLINE Fieldwork: 21st-23rd September 2018

Absolutes/col percents

Table 21

**Q.1 The next questions ask for your views of financial services providers and how they treat their customers. To what extent do you agree or disagree with the following statements?**

**When dealing with my money, my bank always acts in its own interests**

**Base: All respondents**

	Gender		Age							Social Grade				Region										Employment Sector		Opinion Influencer (C)		
	Total	Male (a)	Female (b)	18-24 (d)	25-34 (e)	35-44 (f)	45-54 (g)	55-64 (h)	65+ (i)	AB (j)	C1 (k)	C2 (l)	DE (m)	Scotland (n)	North East (o)	North West (p)	Yorkshire & Humberside (q)	West Midlands (r)	East Midlands (s)	Wales (t)	East-ern (u)	London (v)	South East (w)	South West (x)	North-ern Ireland (y)		Public (A)	Private (B)
Unweighted base	2079	1038	1041	237	329	357	350	322	484	544	601	343	591	162	86	249	179	160	155	113	182	190	332	214	57	298	810	161
Weighted base	2079	1014	1065	231	360	333	368	308	481	567	584	422	505	175	85*	232	169	179	147	101*	194	272	282	179	62*	330	870	180
NET: Agree	1086 52%	573 57%b	513 48%	98 43%	181 50%	182 55%d	204 55%d	163 53%d	259 54%d	327 58%lm	308 53%	207 49%	243 48%	83 47%	38 44%	121 52%	90 53%	100 56%	75 51%	50 50%	99 51%	134 49%	156 55%	105 59%o	36 57%	184 56%	456 52%	102 56%
Strongly agree	(+2) 508 24%	279 27%b	229 22%	30 13%	76 21%d	84 25%d	115 31%de	86 28%d	117 24%d	141 25%	145 25%	102 24%	120 24%	31 18%	10 12%	54 23%	39 23%	52 29%no	30 20%	20 20%	51 26%o	71 26%o	75 27%o	47 26%o	26 42%nop qstuvwx	77 23%	226 26%	52 29%
Slightly agree	(+1) 578 28%	295 29%	284 27%	69 30%	105 29%	98 29%	89 24%	77 25%	141 29%	186 33%lm	163 28%	106 25%	124 25%	52 30%	27 32%y	67 29%	51 30%	48 27%	46 31%y	30 30%	48 25%	62 23%	81 29%	58 32%y	10 15%	107 32%	230 26%	50 28%
Neither agree nor disagree	(0) 548 26%	271 27%	277 26%	52 23%	93 26%	81 24%	101 27%	92 30%	129 27%	133 23%	160 27%	112 26%	144 28%	52 30%p	24 28%	47 20%	46 27%	53 30%	43 29%	31 31%p	52 27%	68 25%	71 25%	39 22%	21 34%p	77 23%	244 28%	51 29%
Slightly disagree	(-1) 142 7%	61 6%	80 8%	24 11%fgh	35 10%fgh	17 5%	16 4%	12 4%	37 8%	25 4%	37 6%	38 9%j	42 8%j	13 7%	6 7%	19 8%	15 9%	13 7%	11 7%	8 8%	10 5%	23 9%	12 4%	10 6%	2 3%	21 6%	57 6%	13 7%
Strongly disagree	(-2) 56 3%	21 2%	35 3%	7 3%	8 2%	8 2%	11 3%	4 1%	18 4%	15 3%	22 4%	8 2%	11 2%	1 1%	3 3%	10 4%n	3 2%	5 3%	3 2%	3 2%	6 3%	9 3%	10 3%	3 2%	- -	13 4%	18 2%	2 1%
NET: Disagree	197 9%	82 8%	115 11%	31 14%fgh	43 12%h	25 7%	27 7%	16 5%	55 12%h	41 7%	59 10%	46 11%	52 10%	14 8%	9 10%	29 13%	18 11%	17 10%	14 10%	10 10%	16 8%	32 12%	22 8%	13 7%	2 3%	34 10%	75 9%	16 9%
Not applicable	27 1%	9 1%	18 2%	5 2%	5 2%	5 1%	1 *	3 1%	8 2%	2 *	2 *	11 3%jk	12 2%jk	5 3%uw	2 3%u	2 1%	5 3%ruw	- -	3 2%	2 2%	- -	3 2%	1 *	4 2%	* 1%	- -	11 1%	1 1%
Don't know	220 11%	79 8%	141 13%a	44 19%efg hi	37 10%	40 12%i	35 9%	34 11%i	30 6%	64 11%	56 10%	46 11%	54 11%	20 12%	34 14%qr	10 6%	9 5%	12 8%	7 7%	27 14%qr	36 13%qr	32 11%r	18 10%	3 5%	34 10%	84 10%	10 6%	
Mean	1.36	1.44b	1.28	1.25	1.31	1.49	1.38	1.42	1.32	1.57kl m	1.33	1.28	1.25	1.35	1.29	1.37	1.36	1.32	1.34	1.28	1.34	1.23	1.45	1.60v	1.34	1.45	1.35	1.39
Standard deviation	1.51	1.46	1.56	1.67	1.56	1.48	1.44	1.39	1.56	1.48	1.54	1.51	1.51	1.50	1.64	1.62	1.52	1.48	1.55	1.55	1.49	1.53	1.50	1.45	1.22	1.57	1.47	1.44
Standard error	0.04	0.05	0.05	0.12	0.09	0.09	0.08	0.08	0.07	0.07	0.07	0.09	0.07	0.13	0.19	0.11	0.12	0.12	0.13	0.15	0.12	0.12	0.09	0.11	0.17	0.10	0.06	0.12

Proportions/Means: Columns Tested (5% risk level) - a/b - d/e/f/g/h/i - j/k/l/m - n/o/p/q/r/s/t/u/v/w/x/y - A/B  
\* small base

Prepared by Populus



## Duty of Care in Financial Services Survey

### ONLINE Fieldwork: 21st-23rd September 2018

Absolutes/col percents

Table 22

**Q.1 The next questions ask for your views of financial services providers and how they treat their customers. To what extent do you agree or disagree with the following statements?**

**When dealing with my money, my bank always acts in its own interests**

**Base: All respondents (Excl Don't know & N/A)**

	Gender		Age							Social Grade				Region										Employment Sector		Opinion Influencer (C)		
	Total	Male (a)	Female (b)	18-24 (d)	25-34 (e)	35-44 (f)	45-54 (g)	55-64 (h)	65+ (i)	AB (j)	C1 (k)	C2 (l)	DE (m)	Scotland (n)	North East (o)	North West (p)	Yorkshire & Humber (q)	West Midlands (r)	East Midlands (s)	Wales (t)	East of London (u)	London (v)	South East (w)	South West (x)	North Ireland (y)		Public (A)	Private (B)
Unweighted base	1816	942	874	186	288	301	308	283	450	478	539	293	506	140	71	207	163	149	137	103	158	163	289	185	51	267	707	150
Weighted base	1832	926	905	182	317	288	332	270	443	501	527	365	439	150	70*	196	154	170	133	92*	166	234	249	158	59*	295	775	169
NET: Agree	1086	573	513	98	181	182	204	163	259	327	308	207	243	83	38	121	90	100	75	50	99	134	156	105	36	184	456	102
	59%	62% <sup>b</sup>	57%	54%	57%	63%	61%	60%	58%	65% <sup>k</sup> <sup>l</sup> <sup>m</sup>	59%	57%	55%	56%	54%	61%	58%	59%	57%	55%	59%	57%	63%	67%	61%	62%	59%	60%
Strongly agree	(+2) 508	279	229	30	76	84	115	86	117	141	145	102	120	31	10	54	39	52	30	20	51	71	75	47	26	77	226	52
	28%	30% <sup>b</sup>	25%	16%	24%	29% <sup>d</sup>	35% <sup>d</sup> <sup>e</sup> <sup>i</sup>	32% <sup>d</sup>	26% <sup>d</sup>	28%	28%	28%	27%	21%	15%	27%	25%	31% <sup>o</sup>	22%	22%	31% <sup>o</sup>	30% <sup>o</sup>	30% <sup>o</sup>	30% <sup>o</sup>	44% <sup>n</sup> <sup>o</sup> <sup>p</sup> <sup>q</sup> <sup>s</sup> <sup>t</sup>	26%	29%	31%
Slightly agree	(+1) 578	295	284	69	105	98	89	77	141	186	163	106	124	52	27	67	51	48	46	30	48	62	81	58	10	107	230	50
	32%	32%	31%	38% <sup>g</sup>	33%	34%	27%	28%	32%	37% <sup>l</sup> <sup>m</sup>	31%	29%	28%	35% <sup>y</sup>	39% <sup>y</sup>	34% <sup>y</sup>	33% <sup>y</sup>	28%	34% <sup>y</sup>	33%	29%	27%	33% <sup>y</sup>	37% <sup>y</sup>	16%	36%	30%	29%
Neither agree nor disagree	(0) 548	271	277	52	93	81	101	92	129	133	160	112	144	52	24	47	46	53	43	31	52	68	71	39	21	77	244	51
	30%	29%	31%	29%	29%	28%	30%	34%	29%	27%	30%	31%	33%	35% <sup>p</sup>	34%	24%	30%	31%	32%	34%	31%	29%	29%	25%	36%	26%	31%	31%
Slightly disagree	(-1) 142	61	80	24	35	17	16	12	37	25	37	38	42	13	6	19	15	13	11	8	10	23	12	10	2	21	57	13
	8%	7%	9%	13% <sup>f</sup> <sup>g</sup> <sup>h</sup>	11% <sup>f</sup> <sup>g</sup> <sup>h</sup>	6%	5%	4%	8%	5%	7%	10% <sup>j</sup>	10% <sup>j</sup>	9%	8%	10%	10%	7%	8%	9%	6%	10%	5%	6%	3%	7%	7%	8%
Strongly disagree	(-2) 56	21	35	7	8	8	11	4	18	15	22	8	11	1	3	10	3	5	3	3	6	9	10	3	-	13	18	2
	3%	2%	4%	4%	3%	3%	3%	1%	4%	3%	4%	2%	2%	1%	4%	5% <sup>n</sup>	2%	3%	3%	3%	4%	4%	4%	2%	-	5%	2%	1%
NET: Disagree	197	82	115	31	43	25	27	16	55	41	59	46	52	14	9	29	18	17	14	10	16	32	22	13	2	34	75	16
	11%	9%	13% <sup>a</sup>	17% <sup>f</sup> <sup>g</sup> <sup>h</sup>	14% <sup>h</sup>	9%	8%	6%	12% <sup>h</sup>	8%	11%	13%	12%	10%	12%	15% <sup>y</sup>	12%	10%	11%	11%	10%	14%	9%	8%	3%	12%	10%	9%
Mean	1.36	1.44 <sup>b</sup>	1.28	1.25	1.31	1.49	1.38	1.42	1.32	1.57 <sup>k</sup> <sup>l</sup> <sup>m</sup>	1.33	1.28	1.25	1.35	1.29	1.37	1.36	1.32	1.34	1.28	1.34	1.23	1.45	1.60 <sup>v</sup>	1.34	1.45	1.35	1.39
Standard deviation	1.51	1.46	1.56	1.67	1.56	1.48	1.44	1.39	1.56	1.48	1.54	1.51	1.51	1.50	1.64	1.62	1.52	1.48	1.55	1.55	1.49	1.53	1.50	1.45	1.22	1.57	1.47	1.44
Standard error	0.04	0.05	0.05	0.12	0.09	0.09	0.08	0.08	0.07	0.07	0.07	0.09	0.07	0.13	0.19	0.11	0.12	0.12	0.13	0.15	0.12	0.12	0.09	0.11	0.17	0.10	0.06	0.12

Proportions/Means: Columns Tested (5% risk level) - a/b - d/e/f/g/h/i - j/k/l/m - n/o/p/q/r/s/t/u/v/w/x/y - A/B

\* small base

## Duty of Care in Financial Services Survey

### ONLINE Fieldwork: 21st-23rd September 2018

Absolutes/col percents

Table 23

**Q.2 Banks hold a lot of data on us, including personal data (such as our name, address, date of birth) as well as data about our bank transactions. Thinking about the data that your bank has about you, please indicate the extent to which you trust or do not trust your bank to keep that data secure.**

**Please use the following scale of 1 to 10 where 1 is I have no trust and 10 is I have complete trust.**

**Base: All respondents**

	Gender		Age							Social Grade					Region										Employment Sector			
	Total	Male (a)	Female (b)	18-24 (d)	25-34 (e)	35-44 (f)	45-54 (g)	55-64 (h)	65+ (i)	AB (j)	C1 (k)	C2 (l)	DE (m)	Scotland (n)	North East (o)	North West (p)	Yorkshire & Humber (q)	West Midlands (r)	East Midlands (s)	Wales (t)	East of London (u)	London (v)	South East (w)	South West (x)	North of Ireland (y)	Public (A)	Private (B)	Opinion Influencer (C)
Unweighted base	2079	1038	1041	237	329	357	350	322	484	544	601	343	591	162	86	249	179	160	155	113	182	190	332	214	57	298	810	161
Weighted base	2079	1014	1065	231	360	333	368	308	481	567	584	422	505	175	85*	232	169	179	147	101*	194	272	282	179	62*	330	870	180
10 - I have complete trust	206	67	140	29	38	35	30	20	54	47	61	39	59	16	18	29	17	13	13	6	16	16	29	24	8	31	78	14
	10%	7%	13%a	13%h	11%	10%	8%	7%	11%h	8%	10%	9%	12%	9%	22%nqr	12%v	10%	7%	9%	6%	8%	6%	10%	14%v	12%	9%	9%	8%
9	217	101	116	27	23	31	29	36	71	62	66	40	49	16	17	29	15	17	16	8	23	33	23	14	4	31	80	27
	10%	10%	11%	12%	6%	9%	8%	12%e	15%efg	11%	11%	9%	10%	9%	20%nqr	13%	9%	10%	11%	8%	12%	12%	8%	7%	9%	9%	9%	15%
8	418	200	218	45	82	50	76	53	112	100	132	94	92	41	18	45	34	33	40	32	34	43	58	28	12	72	162	22
	20%	20%	20%	19%	23%f	15%	21%	17%	23%f	18%	23%	22%	18%	24%	21%	19%	20%	18%	27%vx	32%pru	18%	16%	21%	15%	20%	22%	19%	12%
7	402	194	208	54	93	69	58	60	68	120	102	82	98	10	41	39	41	25	17	16	35	50	54	49	8	64	180	47
	19%	19%	20%	23%gi	26%gi	21%i	16%	20%	14%	21%	17%	19%	9%	12%	18%	23%	23%	17%	16%	18%	18%	19%	19%	27%ops	13%	19%	21%	26%
6	254	135	119	34	25	60	52	33	51	81	59	52	61	22	9	30	15	25	18	10	20	34	39	20	12	49	108	27
	12%	13%	11%	15%e	7%	18%ehi	14%e	11%	11%	14%	10%	12%	12%	13%	10%	13%	9%	14%	12%	10%	10%	12%	14%	11%	20%q	15%	12%	15%
5	290	145	145	23	55	46	55	52	59	73	83	63	71	30	5	28	27	25	21	13	30	50	36	17	7	35	139	13
	14%	14%	14%	10%	15%	14%	15%	17%d	12%	13%	14%	15%	14%	17%o	6%	12%	16%o	14%	14%	13%	15%	18%ox	13%	10%	11%	11%	16%A	7%
4	103	60	44	10	21	14	16	23	19	32	23	20	28	1	4	8	13	9	1	8	15	17	7	3	19	49	12	
	5%	6%	4%	4%	6%	4%	4%	8%	4%	6%	4%	5%	5%	1%	5%	3%	8%ns	5%ns	1%	8%ns	8%ns	6%ns	6%ns	4%	5%	6%	6%	7%
3	75	44	31	5	10	13	23	9	13	19	24	14	17	1	8	5	7	8	4	9	14	5	6	2	14	27	9	
	4%	4%	3%	2%	3%	4%	6%di	3%	3%	3%	4%	3%	3%	4%	4%	3%	4%	5%	4%	4%	5%	5%	2%	3%	2%	4%	3%	5%
2	46	31	15	1	4	9	12	9	11	14	17	7	8	3	2	9	-	4	2	1	4	3	9	5	3	10	16	6
	2%	3%b	1%	*	1%	3%	3%d	3%	2%	2%	3%	2%	2%	2%	2%	4%q	-	2%	2%	1%	2%	1%	3%q	3%q	6%q	3%	2%	3%
1 - I have no trust	69	40	29	4	7	6	18	12	22	20	16	10	23	5	1	4	4	4	3	2	8	12	13	9	3	5	32	4
	3%	4%	3%	2%	2%	2%	5%	4%	5%	4%	3%	2%	5%	3%	2%	3%	2%	2%	2%	2%	4%	4%	5%	5%	5%	2%	4%	2%

Proportions/Means: Columns Tested (5% risk level) - a/b - d/e/f/g/h/i - j/k/l/m - n/o/p/q/r/s/t/u/v/w/x/y - A/B  
 \* small base

Prepared by Populus



## Duty of Care in Financial Services Survey

### ONLINE Fieldwork: 21st-23rd September 2018

Absolutes/col percents

Table 23

**Q.2 Banks hold a lot of data on us, including personal data (such as our name, address, date of birth) as well as data about our bank transactions. Thinking about the data that your bank has about you, please indicate the extent to which you trust or do not trust your bank to keep that data secure. Please use the following scale of 1 to 10 where 1 is I have no trust and 10 is I have complete trust. Base: All respondents**

	Gender			Age						Social Grade					Region										Employment Sector		Opinion Influencer (C)	
	Total	Male (a)	Female (b)	18-24 (d)	25-34 (e)	35-44 (f)	45-54 (g)	55-64 (h)	65+ (i)	AB (l)	C1 (k)	C2 (j)	DE (m)	Scotland (n)	North East (o)	North West (p)	Yorkshire & Humberside (q)	West Midlands (r)	East Midlands (s)	Wales (t)	East-ern (u)	London (v)	South East (w)	South West (x)	North-ern Ireland (y)	Public (A)		Private (B)
Weighted base	2079	1014	1065	231	360	333	368	308	481	567	584	422	505	175	85*	232	169	179	147	101*	194	272	282	179	62*	330	870	180
NET: 9-10	423	167	256	56	61	66	59	56	125	109	127	79	108	32	35	58	32	30	30	15	39	49	52	38	12	62	158	40
	20%	16%	24% <sup>a</sup>	24% <sup>g</sup>	17%	20%	16%	18%	26% <sup>egh</sup>	19%	22%	19%	21%	18%	42% <sup>npq</sup>	25%	19%	17%	20%	15%	20%	18%	18%	21%	19%	19%	18%	22%
NET: 8-10	841	367	474	101	143	116	134	109	237	209	259	173	200	74	53	103	66	63	70	47	73	92	110	65	24	134	320	63
	40%	36%	44% <sup>a</sup>	44%	40%	35%	37%	36%	49% <sup>efg</sup>	37%	44% <sup>j</sup>	41%	40%	42%	63% <sup>npq</sup>	45% <sup>v</sup>	39%	35%	47% <sup>v</sup>	46%	38%	34%	39%	36%	39%	41%	37%	35%
NET: 1-3	189	114	75	10	22	28	53	29	47	53	57	32	48	15	3	21	9	15	13	7	21	29	27	20	8	29	75	19
	9%	11% <sup>b</sup>	7%	4%	6%	9%	15% <sup>def</sup>	10% <sup>d</sup>	10% <sup>d</sup>	9%	10%	7%	9%	9%	4%	9%	6%	9%	9%	7%	11%	11%	9%	11%	13%	9%	9%	11%
NET: 1-2	115	70	44	5	11	15	30	21	33	34	33	18	31	8	3	13	4	8	5	3	12	15	22	14	6	15	48	10
	6%	7% <sup>b</sup>	4%	2%	3%	4%	8% <sup>de</sup>	7% <sup>d</sup>	7% <sup>de</sup>	6%	6%	4%	6%	5%	3%	6%	3%	5%	4%	3%	6%	6%	8% <sup>q</sup>	8% <sup>q</sup>	10% <sup>q</sup>	5%	6%	5%
Mean	6.70	6.44	6.96 <sup>a</sup>	7.12 <sup>fg</sup>	6.83 <sup>gh</sup>	6.66	6.33	6.44	6.89 <sup>gh</sup>	6.61	6.78	6.76	6.67	6.78	7.70 <sup>np</sup>	6.90 <sup>v</sup>	6.76	6.60	6.93 <sup>v</sup>	6.74	6.49	6.38	6.61	6.70	6.48	6.74	6.59	6.66
Standard deviation	2.21	2.23	2.16	1.95	2.02	2.11	2.35	2.23	2.34	2.19	2.23	2.09	2.29	2.10	2.10	2.22	2.06	2.08	2.07	2.05	2.30	2.22	2.28	2.36	2.44	2.11	2.18	2.18
Standard error	0.05	0.07	0.07	0.13	0.11	0.11	0.13	0.12	0.11	0.09	0.09	0.11	0.09	0.17	0.23	0.14	0.15	0.16	0.17	0.19	0.17	0.16	0.13	0.16	0.32	0.12	0.08	0.17

Proportions/Means: Columns Tested (5% risk level) - a/b - d/e/f/g/h/i - j/k/l/m - n/o/p/q/r/s/t/u/v/w/x/y - A/B  
 \* small base

## Duty of Care in Financial Services Survey

### ONLINE Fieldwork: 21st-23rd September 2018

Absolutes/col percents

Table 24

**Q.3 A 'duty of care' in financial services means that financial firms must always act in their customers' best interests. How important or unimportant do you think it is to have a 'duty of care' in financial services?**

Base: All respondents

	Gender			Age							Social Grade					Region										Employment Sector			Opinion Influencer (C)
	Total	Male (a)	Female (b)	18-24 (d)	25-34 (e)	35-44 (f)	45-54 (g)	55-64 (h)	65+ (i)	AB (j)	C1 (k)	C2 (l)	DE (m)	Scotland (n)	North East (o)	North West (p)	Yorkshire & Humber (q)	West Midlands (r)	East Midlands (s)	Wales (t)	East of London (u)	London (v)	South East (w)	South West (x)	North Ireland (y)	Public (A)	Private (B)		
Unweighted base	2079	1038	1041	237	329	357	350	322	484	544	601	343	591	162	86	249	179	160	155	113	182	190	332	214	57	298	810	161	
Weighted base	2079	1014	1065	231	360	333	368	308	481	567	584	422	505	175	85*	232	169	179	147	101*	194	272	282	179	62*	330	870	180	
NET: Important	1919	937	982	193	312	299	350	296	469	528	545	385	461	162	79	219	155	164	138	94	180	239	259	171	59	309	784	155	
	92%	92%	92%	84%	87%	90%	95%def	96%def	97%def	93%	93%	91%	91%	92%	94%	94%v	91%	92%	94%	93%	93%	88%	92%	95%v	94%	94%	90%	86%	
Very important (+2)	1549	747	802	140	216	223	300	243	426	424	441	309	375	133	66	167	124	121	111	82	142	185	219	143	57	235	596	109	
	74%	74%	75%	61%	60%	67%	82%def	79%def	89%def	75%	75%	73%	74%	76%	77%	72%	73%	67%	75%	81%rv	73%	68%	78%rv	80%rv	91%npqrsuvw	71%	69%	61%	
Fairly important (+1)	370	190	180	53	96	76	50	53	43	104	104	76	86	29	14	52	30	44	27	12	38	55	40	27	2	75	188	46	
	18%	19%	17%	23%gi	27%ghi	23%gi	14%	17%i	9%	18%	18%	18%	17%	16%y	16%y	22%twy	18%y	24%twy	18%y	12%	20%y	20%y	14%y	15%y	4%	23%	22%	25%	
Neither important nor unimportant (0)	98	51	47	17	33	23	11	6	7	24	23	24	27	5	2	5	10	10	7	7	6	23	19	4	2	10	61	22	
	5%	5%	4%	7%ghi	9%ghi	7%ghi	3%	2%	2%	4%	4%	6%	5%	3%	3%	2%	6%	6%	5%	7%	3%	8%px	7%px	2%	3%	3%	7%A	12%	
Fairly unimportant (-1)	13	5	8	4	6	1	-	1	1	5	1	4	3	2	-	1	-	3	-	-	3	4	1	*	-	2	6	2	
	1%	1%	1%	2%gi	2%g	*	-	*	*	1%	*	1%	1%	1%	-	*	-	1%	-	-	2%	1%	*	*	-	1%	1%	1%	
Very unimportant (-2)	16	8	8	3	1	4	4	*	4	8	5	1	2	4	-	1	1	1	1	-	2	-	2	2	2	2	6	1	
	1%	1%	1%	1%	*	1%	1%	*	1%	1%	1%	*	*	2%	-	*	1%	*	1%	-	1%	-	1%	1%	3%v	1%	1%	*	
NET: Unimportant	29	13	16	7	6	5	4	2	5	13	7	5	5	5	-	1	1	3	1	-	6	4	3	2	2	4	12	3	
	1%	1%	1%	3%h	2%	1%	1%	1%	1%	2%	1%	1%	1%	3%	-	1%	1%	2%	1%	-	3%	1%	1%	1%	3%	1%	1%	2%	
Don't know	33	14	20	13	8	5	2	4	-	3	9	12	4	3	7	4	2	1	1	-	3	7	1	3	-	6	13	1	
	2%	1%	2%	6%fghi	2%i	2%i	1%	1%i	-	*	2%	2%	2%j	2%	3%w	3%w	2%	1%	1%	-	1%	3%	*	2%	-	2%	1%	*	
Mean	1.67	1.66	1.68	1.49	1.48	1.57	1.75def	1.77def	1.84defg	1.65	1.69	1.66	1.68	1.66	1.77	1.71	1.67	1.58	1.69	1.74	1.64	1.58	1.68	1.75rv	1.79	1.66	1.59	1.45	
Standard deviation	0.67	0.67	0.67	0.82	0.74	0.75	0.63	0.51	0.52	0.73	0.65	0.65	0.64	0.77	0.49	0.55	0.67	0.71	0.64	0.58	0.73	0.70	0.69	0.61	0.77	0.64	0.72	0.78	
Standard error	0.01	0.02	0.02	0.06	0.04	0.04	0.03	0.03	0.02	0.03	0.03	0.04	0.03	0.06	0.05	0.04	0.05	0.06	0.05	0.05	0.05	0.05	0.04	0.04	0.10	0.04	0.03	0.06	

Proportions/Means: Columns Tested (5% risk level) - a/b - d/e/f/g/h/i - j/k/l/m - n/o/p/q/r/s/t/u/v/w/x/y - A/B  
\* small base

## Duty of Care in Financial Services Survey

### ONLINE Fieldwork: 21st-23rd September 2018

Absolutes/col percents

Table 25  
Gender  
Base: All respondents

	Gender		Age						Social Grade				Region										Employment Sector					
	Total	Male (a)	Female (b)	18-24 (d)	25-34 (e)	35-44 (f)	45-54 (g)	55-64 (h)	65+ (i)	AB (j)	C1 (k)	C2 (l)	DE (m)	Scotland (n)	North East (o)	North West (p)	Yorkshire & Humberside (q)	West Midlands (r)	East Midlands (s)	Wales (t)	East-ern (u)	London (v)	South East (w)	South West (x)	North-ern Ire-land (y)	Public (A)	Private (B)	Opinion Influencer (C)
Unweighted base	2079	1038	1041	237	329	357	350	322	484	544	601	343	591	162	86	249	179	160	155	113	182	190	332	214	57	298	810	161
Weighted base	2079	1014	1065	231	360	333	368	308	481	567	584	422	505	175	85*	232	169	179	147	101*	194	272	282	179	62*	330	870	180
Male	1014	1014	-	101	149	148	204	159	254	322	277	214	201	102	39	114	98	104	75	49	77	118	127	87	25	148	469	102
	49%	100%b	-	44%	41%	44%	55%def	52%e	53%def	57%km	47%m	51%m	40%	58%uvw	46%	49%	58%uvw	58%uvw	51%	49%	40%	43%	45%	48%	40%	45%	54%A	56%
Female	1065	-	1065	130	211	185	164	149	226	245	307	208	304	74	46	118	72	75	72	51	117	155	156	93	37	182	401	79
	51%	-	100%a	56%gi	59%ghi	56%gi	45%	48%	47%	43%	53%j	49%	60%ijkl	42%	54%	51%	42%	42%	49%	51%	60%nqr	57%nqr	55%nqr	52%	60%nqr	55%B	46%	44%

Proportions/Means: Columns Tested (5% risk level) - a/b - d/e/f/g/h/i - j/k/l/m - n/o/p/q/r/s/t/u/v/w/x/y - A/B  
\* small base

## Duty of Care in Financial Services Survey

### ONLINE Fieldwork: 21st-23rd September 2018

Absolutes/col percents

Table 26  
Age  
Base: All respondents

	Gender			Age						Social Grade				Region											Employment Sector			
	Total	Male (a)	Female (b)	18-24 (d)	25-34 (e)	35-44 (f)	45-54 (g)	55-64 (h)	65+ (i)	AB (j)	C1 (k)	C2 (l)	DE (m)	Scotland (n)	North East (o)	North West (p)	Yorkshire & Humberside (q)	West Midlands (r)	East Midlands (s)	Wales (t)	East-ern (u)	London (v)	South East (w)	South West (x)	North-ern Ire-land (y)	Public (A)	Pri- vate (B)	Opin- ion Influ- encer (C)
Unweighted base	2079	1038	1041	237	329	357	350	322	484	544	601	343	591	162	86	249	179	160	155	113	182	190	332	214	57	298	810	161
Weighted base	2079	1014	1065	231	360	333	368	308	481	567	584	422	505	175	85*	232	169	179	147	101*	194	272	282	179	62*	330	870	180
18-24	231 11%	101 10%	130 12%	231 100%efgh i	-	-	-	-	-	87 15%lm	72 12%mn	36 9%	36 7%	18 10%	9 11%	33 14%u	18 11%	18 10%	14 9%	9 7%	14 7%	43 16%uy	36 13%	18 10%	2 4%	43 13%	99 11%	39 22%
25-34	360 17%	149 15%	211 20%a	-	360 100%dfgh i	-	-	-	-	96 17%	101 17%	90 21%mn	73 14%	24 14%	16 19%	39 17%	26 16%	43 24%nw	24 16%	15 15%	34 18%	59 22%	41 14%	30 17%	8 13%	88 27%	204 23%	61 34%
35-44	333 16%	148 15%	185 17%	-	-	333 100%degh i	-	-	-	76 13%	99 17%	71 17%	87 17%	33 19%	12 14%	35 15%	33 19%	25 14%	18 12%	20 20%	39 20%	39 14%	43 15%	28 15%	8 13%	61 19%	199 23%	29 16%
45-54	368 18%	204 20%b	164 15%	-	-	-	368 100%defh i	-	-	93 16%	113 19%	65 15%	98 19%	32 18%	21 25%u	41 18%	28 17%	32 18%	29 20%	21 21%	27 14%	47 17%	45 16%	28 15%	18 28%u	101 31%B	185 21%	23 13%
55-64	308 15%	159 16%	149 14%	-	-	-	-	308 100%defg i	-	78 14%	71 12%	61 14%	98 19%jk	31 18%	12 14%	28 12%	17 10%	23 13%	33 22%pqr	15 15%	26 14%	41 15%	44 16%	24 14%	14 23%q	32 10%	138 16%A	15 8%
65+	481 23%	254 25%	226 21%	-	-	-	-	-	481 100%def gh	139 25%	128 22%	99 24%	114 23%	37 21%	15 18%	57 24%	47 28%v	39 22%	30 20%	21 20%	53 28%v	44 16%	74 26%v	52 29%v	12 19%	4 1%	45 5%A	14 8%
NET: 18-34	590 28%	250 25%	340 32%a	231 100%fg hi	360 100%fghi	-	-	-	-	182 32%m	173 30%mn	126 30%mn	109 21%	42 24%	25 30%	72 31%	45 26%	62 34%y	37 25%	24 24%	48 25%	102 37%nst uwxy	76 27%	48 27%	11 17%	132 40%	304 35%	100 56%
NET: 35-54	700 34%	351 35%	349 33%	-	-	333 100%de hi	368 100%dehi	-	-	168 30%	212 36%j	136 32%	184 36%j	65 37%	33 39%	76 33%	61 36%	57 32%	47 32%	41 41%	66 34%	86 32%	88 31%	55 31%	26 41%	162 49%	384 44%	51 28%
NET: 55+	788 38%	413 41%b	375 35%	-	-	-	-	308 100%de fg	481 100%def g	217 38%	199 34%	160 38%	212 42%k	68 39%	26 31%	85 36%	64 37%	61 34%	62 42%	36 36%	80 41%	85 31%	118 42%v	77 43%v	26 42%	36 11%	182 21%A	29 16%

Proportions/Means: Columns Tested (5% risk level) - a/b - d/e/f/g/h/i - j/k/l/m - n/o/p/q/r/s/t/u/v/w/x/y - A/B  
\* small base

Prepared by Populus



## Duty of Care in Financial Services Survey

### ONLINE Fieldwork: 21st-23rd September 2018

Absolutes/col percents

Table 26  
Age  
Base: All respondents

	Gender		Age							Social Grade				Region										Employment Sector		Opinion Influencer (C)		
	Total	Male (a)	Female (b)	18-24 (d)	25-34 (e)	35-44 (f)	45-54 (g)	55-64 (h)	65+ (i)	AB (j)	C1 (k)	C2 (l)	DE (m)	Scotland (n)	North East (o)	North West (p)	Yorkshire & Humberside (q)	West Midlands (r)	East Midlands (s)	Wales (t)	East-ern (u)	London (v)	South East (w)	South West (x)	North-ern Ire-land (y)		Public (A)	Pri-vate (B)
Weighted base	2079	1014	1065	231	360	333	368	308	481	567	584	422	505	175	85*	232	169	179	147	101*	194	272	282	179	62*	330	870	180
Average age	47.96	49.72b	46.29	21.74	29.99d	39.54d e	49.74d ef	59.64d efg	70.99d efgh	47.87	46.90	47.75	49.48k	48.47	46.46	47.52	48.48	46.42	49.07v	47.83	49.60v	44.72	49.01v	49.67v	50.33v	40.00	42.29A	38.39

Proportions/Mean: Columns Tested (5% risk level) - a/b - d/e/f/g/h/i - j/k/l/m - n/o/p/q/r/s/t/u/v/w/x/y - A/B  
\* small base



## Duty of Care in Financial Services Survey

### ONLINE Fieldwork: 21st-23rd September 2018

Absolutes/col percents

Table 27  
Social Grade  
Base: All respondents

	Gender			Age						Social Grade				Region										Employment Sector		Opinion Influencer (C)		
	Total	Male (a)	Female (b)	18-24 (d)	25-34 (e)	35-44 (f)	45-54 (g)	55-64 (h)	65+ (i)	AB (j)	C1 (k)	C2 (l)	DE (m)	Scotland (n)	North East (o)	North West (p)	Yorkshire & Humber (q)	West Midlands (r)	East Midlands (s)	Wales (t)	East of London (u)	London (v)	South East (w)	South West (x)	North Ireland (y)		Public (A)	Private (B)
Unweighted base	2079	1038	1041	237	329	357	350	322	484	544	601	343	591	162	86	249	179	160	155	113	182	190	332	214	57	298	810	161
Weighted base	2079	1014	1065	231	360	333	368	308	481	567	584	422	505	175	85*	232	169	179	147	101*	194	272	282	179	62*	330	870	180
A	143 7%	79 8%	64 6%	39 17%efgh i	25 7%h	15 4%	25 7%h	9 3%	30 6%	143 25%klm	-	-	-	10 6%	7 8%	23 10%qru	5 3%	5 3%	11 7%	6 6%	5 3%	30 11%qru	18 6%	17 9%qru	7 12%qru	36 11%B	48 5%	26 14%
B	424 20%	243 24%b	182 17%	48 21%	71 20%	61 18%	67 18%	69 22%	109 23%	424 75%klm	-	-	-	31 17%	14 17%	44 19%	42 25%	38 21%	30 20%	15 15%	35 18%	59 22%	70 25%	30 17%	17 27%	83 25%	187 22%	46 25%
C1	584 28%	277 27%	307 29%	72 31%	101 28%	99 30%	113 31%	71 23%	128 27%	-	584 100%jlm	-	-	46 26%	23 27%	60 26%	40 24%	45 25%	41 28%	29 28%	60 31%	90 33%	76 27%	56 31%	19 31%	129 39%B	256 29%	40 22%
C2	422 20%	214 21%	208 20%	36 16%	90 25%dg	71 21%	65 18%	61 20%	99 21%	-	-	422 100%jkm	-	34 19%	10 12%	56 24%ov	44 26%ov	43 24%ov	36 25%ov	24 23%v	41 21%	36 13%	53 19%	36 20%	10 16%	42 13%	223 26%A	46 25%
D	255 12%	118 12%	137 13%	27 11%i	52 14%i	46 14%i	56 15%i	44 14%i	32 7%	-	-	-	255 50%jkl	28 16%	17 20%svx y	27 12%	24 14%	27 15%	14 9%	13 13%	24 12%	27 10%	35 12%	19 9%	3 6%	39 12%	153 18%A	15 8%
E	250 12%	83 8%	168 16%a	9 4%	21 6%	41 12%de	42 11%de	55 18%deg	82 17%deg	-	-	-	250 50%jkl	26 15%	14 17%	23 10%	15 9%	22 12%	16 11%	14 14%	29 15%	31 11%	31 11%	24 13%	6 9%	1 *	3 *	7 4%
NET: AB	567 27%	322 32%b	245 23%	87 38%efgh i	96 27%	76 23%	93 25%	78 25%	139 29%	567 100%klm	-	-	-	41 23%	21 25%	67 29%	47 28%	43 24%	40 27%	21 21%	40 21%	89 33%u	87 31%u	47 26%	24 38%tu	119 36%B	235 27%	72 40%
NET: ABC1	1152 55%	599 59%b	552 52%	159 69%efgh i	197 55%	175 53%	205 56%	149 48%	267 56%	567 100%lm	584 100%lm	-	-	87 50%	44 52%	127 55%	87 51%	88 49%	82 55%	50 50%	100 52%	179 66%npq rtu	163 58%	103 57%	43 69%nqr tu	248 75%B	490 56%	112 62%
NET: C2DE	927 45%	415 41%	512 48%a	72 31%	163 45%cd	158 47%cd	163 44%cd	159 52%cd	214 44%cd	-	-	422 100%jkl	505 100%jkl	88 50%vy	41 48%	105 45%v	82 49%vy	92 51%vy	66 45%	51 50%vy	93 48%vy	94 34%	119 42%	77 43%	19 31%	82 25%	380 44%A	68 38%
NET: DE	505 24%	201 20%	304 29%a	36 15%	73 20%	87 26%cd	98 27%cd	98 32%dei	114 24%cd	-	-	-	505 100%ijkl	55 31%sy	31 36%pqrs vwxy	50 21%	38 23%	49 27%	29 20%	27 27%	53 27%	58 21%	66 23%	41 23%	9 15%	40 12%	157 18%A	22 12%

Proportions/Mean: Columns Tested (5% risk level) - a/b - d/e/f/g/h/i - j/k/l/m - n/o/p/q/r/s/t/u/v/w/x/y - A/B  
\* small base

## Duty of Care in Financial Services Survey

### ONLINE Fieldwork: 21st-23rd September 2018

Absolutes/col percents

Table 28  
GO Region  
Base: All respondents

	Gender		Age							Social Grade				Region										Employment Sector					
	Total	Male (a)	Female (b)	18-24 (d)	25-34 (e)	35-44 (f)	45-54 (g)	55-64 (h)	65+ (i)	AB (j)	C1 (k)	C2 (l)	DE (m)	Scotland (n)	North East (o)	North West (p)	Yorkshire & Humberside (q)	West Midlands (r)	East Midlands (s)	Wales (t)	Eastern (u)	London (v)	South East (w)	South West (x)	North-Ireland (y)	Public (A)	Private (B)	Opinion Influencer (C)	
Unweighted base	2079	1038	1041	237	329	357	350	322	484	544	601	343	591	162	86	249	179	160	155	113	182	190	332	214	57	298	810	161	
Weighted base	2079	1014	1065	231	360	333	368	308	481	567	584	422	505	175	85*	232	169	179	147	101*	194	272	282	179	62*	330	870	180	
Scotland	175 8%	102 10%b	74 7%	18 8%	24 7%	33 10%	32 9%	31 10%	37 8%	41 7%	46 8%	34 8%	55 11%	175 100%opqr stuvwxy	-	-	-	-	-	-	-	-	-	-	-	22 7%	68 8%	15 8%	
North East	85 4%	39 4%	46 4%	9 4%	16 5%	12 4%	21 6%	12 4%	15 3%	21 4%	23 4%	10 2%	31 6%l	-	85 100%npqr stuvwxy	-	-	-	-	-	-	-	-	-	-	-	26 8%B	29 3%	3 2%
North West	232 11%	114 11%	118 11%	33 14%	39 11%	35 10%	41 11%	28 9%	57 12%	67 12%	60 10%	56 13%	50 10%	-	-	232 100%noqr stuvwxy	-	-	-	-	-	-	-	-	-	-	38 12%	93 11%	21 11%
Yorkshire & Humberside	169 8%	98 10%b	72 7%	18 8%	26 7%	33 10%	28 8%	17 5%	47 10%h	47 8%	40 7%	44 10%	38 8%	-	-	-	169 100%nopr stuvwxy	-	-	-	-	-	-	-	-	-	29 9%	66 8%	12 6%
West Midlands	179 9%	104 10%b	75 7%	18 8%	43 12%	25 8%	32 9%	23 7%	39 8%	43 8%	45 8%	43 10%	49 10%	-	-	-	-	179 100%nopq stuvwxy	-	-	-	-	-	-	-	30 9%	76 9%	17 10%	
East Midlands	147 7%	75 7%	72 7%	14 6%	24 7%	18 5%	29 8%	33 11%fi	30 6%	40 7%	41 7%	36 9%	29 6%	-	-	-	-	-	147 100%nopq rtuvwxy	-	-	-	-	-	-	17 5%	61 7%	10 6%	
Wales	101 5%	49 5%	51 5%	9 4%	15 4%	20 6%	21 6%	15 5%	21 4%	21 4%	29 5%	24 6%	27 5%	-	-	-	-	-	-	101 100%nopq rsuvwxy	-	-	-	-	-	24 7%	44 5%	10 6%	
Eastern	194 9%	77 8%	117 11%a	14 6%	34 9%	39 12%cd	27 7%	26 9%	53 11%	40 7%	60 10%	41 10%	53 10%	-	-	-	-	-	-	-	194 100%nopq rstvwxy	-	-	-	-	30 9%	74 9%	12 7%	
London	272 13%	118 12%	155 15%	43 19%fi	59 16%l	39 12%	47 13%	41 13%	44 9%	89 16%l	90 15%l	36 8%	58 11%	-	-	-	-	-	-	-	-	272 100%nopq rstvwxy	-	-	-	44 13%	136 16%	40 22%	

Proportions/Means: Columns Tested (5% risk level) - a/b - d/e/f/g/h/i - j/k/l/m - n/o/p/q/r/s/t/u/v/w/x/y - A/B  
\* small base

Prepared by Populus



## Duty of Care in Financial Services Survey

### ONLINE Fieldwork: 21st-23rd September 2018

Absolutes/col percents

Table 28  
GO Region  
Base: All respondents

	Gender		Age							Social Grade				Region										Employment Sector		Opinion Influencer (C)		
	Total	Male (a)	Female (b)	18-24 (d)	25-34 (e)	35-44 (f)	45-54 (g)	55-64 (h)	65+ (i)	AB (j)	C1 (k)	C2 (l)	DE (m)	Scotland (n)	North East (o)	North West (p)	Yorkshire & Humber (q)	West Midlands (r)	East Midlands (s)	Wales (t)	East of London (u)	London (v)	South East (w)	South West (x)	North of Ireland (y)		Public (A)	Private (B)
Weighted base	2079	1014	1065	231	360	333	368	308	481	567	584	422	505	175	85*	232	169	179	147	101*	194	272	282	179	62*	330	870	180
South East	282	127	156	36	41	43	45	44	74	87	76	53	66	-	-	-	-	-	-	-	-	-	282	-	-	37	127	23
	14%	12%	15%	15%	11%	13%	12%	14%	15%	15%	13%	13%	13%	-	-	-	-	-	-	-	-	-	100% rstuvxy	-	-	11%	15%	13%
South West	179	87	93	18	30	28	28	24	52	47	56	36	41	-	-	-	-	-	-	-	-	-	179	-	24	65	10	
	9%	9%	9%	8%	8%	8%	7%	8%	11%	8%	10%	9%	8%	-	-	-	-	-	-	-	-	-	100% rstuvwxy	-	7%	8%	6%	
Northern Ireland	62	25	37	2	8	8	18	14	12	24	19	10	9	-	-	-	-	-	-	-	-	-	-	62	9	30	7	
	3%	2%	4%	1%	2%	2%	5% <sup>d</sup>	5% <sup>d</sup>	2%	4% <sup>m</sup>	3%	2%	2%	-	-	-	-	-	-	-	-	-	-	100% rstuvwxy	3%	3%	4%	

Proportions/Means: Columns Tested (5% risk level) - a/b - d/e/f/g/h/i - j/k/l/m - n/o/p/q/r/s/t/u/v/w/x/y - A/B  
\* small base

## Duty of Care in Financial Services Survey

### ONLINE Fieldwork: 21st-23rd September 2018

Absolutes/col percents

Table 29  
**Have you taken a foreign holiday in the last 3 years?**  
**Base: All respondents**

	Gender		Age							Social Grade				Region										Employment Sector				
	Total	Male (a)	Female (b)	18-24 (d)	25-34 (e)	35-44 (f)	45-54 (g)	55-64 (h)	65+ (i)	AB (j)	C1 (k)	C2 (l)	DE (m)	Scotland (n)	North East (o)	North West (p)	Yorkshire & Humberside (q)	West Midlands (r)	East Midlands (s)	Wales (t)	East-ern (u)	London (v)	South East (w)	South West (x)	North-ern Ire-land (y)	Public (A)	Private (B)	Opinion Influencer (C)
Unweighted base	2079	1038	1041	237	329	357	350	322	484	544	601	343	591	162	86	249	179	160	155	113	182	190	332	214	57	298	810	161
Weighted base	2079	1014	1065	231	360	333	368	308	481	567	584	422	505	175	85*	232	169	179	147	101*	194	272	282	179	62*	330	870	180
Yes	1299 63%	641 63%	658 62%	193 84% efg hi	268 75% fgh i	200 60% g	182 50%	166 54%	290 60% g	413 73% lm	397 68% m	266 63% m	223 44%	98 56%	47 56%	154 66%	99 58%	118 66%	87 59%	55 54%	117 60%	195 72% noq stuw	169 60%	114 63%	48 77% noq stuw	219 66%	614 71%	135 75%
No	780 37%	373 37%	406 38%	37 16%	91 25% d	132 40% cde	186 50% def	142 46% de	191 40% de	155 27%	187 32%	156 37% j	282 56% kl	77 44% vy	37 44% vy	78 34%	71 42% vy	62 34%	60 41% vy	46 46% vy	77 40% vy	78 28%	113 40% vy	66 37%	15 23%	111 34%	256 29%	45 25%

Proportions/Means: Columns Tested (5% risk level) - a/b - d/e/f/g/h/i - j/k/l/m - n/o/p/q/r/s/t/u/v/w/x/y - A/B  
 \* small base

## Duty of Care in Financial Services Survey

### ONLINE Fieldwork: 21st-23rd September 2018

Absolutes/col percents

Table 30  
Opinion Influencer  
Base: All respondents

	Gender		Age							Social Grade				Region										Employment Sector				
	Total	Male (a)	Female (b)	18-24 (d)	25-34 (e)	35-44 (f)	45-54 (g)	55-64 (h)	65+ (i)	AB (j)	C1 (k)	C2 (l)	DE (m)	Scotland (n)	North East (o)	North West (p)	Yorkshire & Humberside (q)	West Midlands (r)	East Midlands (s)	Wales (t)	East-ern (u)	London (v)	South East (w)	South West (x)	Northern Ireland (y)	Public (A)	Private (B)	Opinion Influencer (C)
Unweighted base	2079	1038	1041	237	329	357	350	322	484	544	601	343	591	162	86	249	179	160	155	113	182	190	332	214	57	298	810	161
Weighted base	2079	1014	1065	231	360	333	368	308	481	567	584	422	505	175	85*	232	169	179	147	101*	194	272	282	179	62*	330	870	180
Yes	180 9%	102 10%	79 7%	39 17% <sub>ij</sub>	61 17% <sub>fghi</sub>	29 9% <sub>i</sub>	23 6% <sub>i</sub>	15 5%	14 3%	72 13% <sub>km</sub>	40 7%	46 11% <sub>m</sub>	22 4%	15 8%	3 4%	21 9%	12 7%	17 10%	10 7%	10 10%	12 6%	40 15% <sub>oquw</sub>	23 8%	10 6%	7 12%	54 16% <sub>B</sub>	92 11%	180 100%
No	1899 91%	913 90%	986 93%	192 83%	299 83%	304 91% <sub>de</sub>	345 94% <sub>de</sub>	293 95% <sub>de</sub>	467 97% <sub>def</sub>	496 87%	544 93% <sub>j</sub>	376 89%	483 96% <sub>jl</sub>	161 92%	81 96% <sub>v</sub>	211 91%	158 93% <sub>qv</sub>	162 90%	137 93%	91 90%	182 94% <sub>v</sub>	232 85%	259 92% <sub>v</sub>	169 94% <sub>v</sub>	55 88%	276 84%	778 89% <sub>A</sub>	-

Proportions/Means: Columns Tested (5% risk level) - a/b - d/e/f/g/h/i - j/k/l/m - n/o/p/q/r/s/t/u/v/w/x/y - A/B  
\* small base

## Duty of Care in Financial Services Survey

### ONLINE Fieldwork: 21st-23rd September 2018

Absolutes/col percents

Table 31  
Tenure  
Base: All respondents

	Gender		Age							Social Grade				Region										Employment Sector				
	Total	Male (a)	Female (b)	18-24 (d)	25-34 (e)	35-44 (f)	45-54 (g)	55-64 (h)	65+ (i)	AB (j)	C1 (k)	C2 (l)	DE (m)	Scotland (n)	North East (o)	North West (p)	Yorkshire & Humberside (q)	West Midlands (r)	East Midlands (s)	Wales (t)	East-ern (u)	London (v)	South East (w)	South West (x)	North-ern Ire-land (y)	Public (A)	Pri-vate (B)	Opin-ion Influ-encer (C)
Unweighted base	2079	1038	1041	237	329	357	350	322	484	544	601	343	591	162	86	249	179	160	155	113	182	190	332	214	57	298	810	161
Weighted base	2079	1014	1065	231	360	333	368	308	481	567	584	422	505	175	85*	232	169	179	147	101*	194	272	282	179	62*	330	870	180
NET: Homeowners	1347	707	640	126	174	185	235	218	408	440	382	284	242	95	50	152	114	136	108	67	132	131	190	121	50	203	550	128
	65%	70%b	60%	55%	48%	56%	64%def	71%def	85%def	78%klm	65%m	67%lm	48%	54%	60%	66%nv	68%nv	76%nov	73%nv	66%v	68%nv	48%	67%nv	67%nv	80%nov	62%	63%	71%
Owned outright - without mortgage	751	423	328	47	37	51	92	154	369	247	200	156	148	54	19	84	78	70	56	30	78	79	107	75	20	63	229	53
	36%	42%b	31%	20%e	10%	15%	25%ef	50%def	77%def	44%km	34%	37%lm	29%	31%	23%	36%o	46%not	39%o	38%o	30%	40%ov	29%	38%o	42%nov	32%	19%	26%A	29%
Owned with a mortgage or loan	597	285	312	79	137	133	143	65	39	193	182	128	94	42	31	68	36	66	52	36	54	52	83	45	30	140	321	75
	29%	28%	29%	34%hi	38%hi	40%hi	39%hi	21%i	8%	34%m	31%m	30%lm	19%	24%	37%nqv	29%v	21%	37%nqv	35%nqv	36%nqv	28%	19%	29%v	25%	48%npq	42%	37%	42%
NET: Renters	692	294	398	79	179	144	131	88	71	109	195	130	258	78	33	76	55	40	37	33	58	132	84	56	11	120	302	48
	33%	29%	37%a	34%i	50%dgh	43%hi	36%i	29%i	15%	19%	33%j	31%j	51%jkl	44%pqr	39%rsy	33%ry	32%	22%	25%	33%	30%	48%ppr	30%	31%	18%	37%	35%	27%
NET: Rent from Council/ Housing Association	412	169	243	37	84	75	90	71	55	41	96	72	202	56	25	50	30	20	16	21	38	79	41	28	7	63	146	24
	20%	17%	23%a	16%	23%i	23%i	24%di	23%i	11%	7%	16%j	17%j	40%jkl	32%pqr	29%rsw	22%rs	18%	11%	11%	21%r	19%	29%qrs	15%	16%	11%	19%	17%	13%
Rented from the council	270	109	161	19	56	49	60	45	40	20	64	50	137	42	20	26	22	9	11	14	22	57	28	16	3	39	107	15
	13%	11%	15%a	8%	16%di	15%di	16%di	15%di	8%	3%	11%j	12%j	27%jkl	24%pqr	23%prs	11%	13%r	5%	7%	14%r	12%	21%prs	10%	9%	5%	12%	12%	8%
Rented from a housing association	141	59	82	17	28	26	29	26	15	21	32	22	65	14	5	24	8	10	6	8	15	22	13	12	4	24	39	9
	7%	6%	8%	7%i	8%i	8%i	8%i	8%i	3%	4%	6%	5%	13%jkl	8%	6%	10%sw	5%	6%	4%	7%	8%	8%	5%	7%	4%	7%	4%	5%
Rented from someone else	281	126	155	43	95	69	41	17	16	69	99	58	56	21	8	26	25	21	20	12	20	53	43	28	4	58	156	25
	14%	12%	15%	19%ghi	26%ghi	21%ghi	11%hi	5%	3%	12%	17%jm	14%	11%	12%	10%	11%	15%	11%	14%	12%	10%	19%puy	15%	16%	6%	17%	18%	14%
Rent free	39	13	27	25	7	4	1	1	1	18	8	8	5	2	1	4	-	3	2	1	3	10	8	3	1	6	19	4
	2%	1%	3%	11%efgh	2%i	1%	*	*	*	3%lm	1%	2%	1%	1%	1%	2%	-	2%	2%	1%	2%	4%q	3%q	1%	2%	2%	2%	2%

Proportions/Means: Columns Tested (5% risk level) - a/b - d/e/f/g/h/i - j/k/l/m - n/o/p/q/r/s/t/u/v/w/x/y - A/B  
\* small base

## Duty of Care in Financial Services Survey

### ONLINE Fieldwork: 21st-23rd September 2018

Absolutes/col percents

Table 32  
**What is the highest educational level that you have achieved to date?**  
 Base: All respondents

	Gender		Age							Social Grade					Region											Employment Sector			
	Total	Male (a)	Female (b)	18-24 (d)	25-34 (e)	35-44 (f)	45-54 (g)	55-64 (h)	65+ (i)	AB (l)	C1 (k)	C2 (l)	DE (m)	Scotland (n)	North East (o)	North West (p)	Yorkshire & Humberside (q)	West Midlands (r)	East Midlands (s)	Wales (t)	East of London (u)	London (v)	South East (w)	South West (x)	North-east (y)	Public (A)	Private (B)	Opinion Influencer (C)	
Unweighted base	2079	1038	1041	237	329	357	350	322	484	544	601	343	591	162	86	249	179	160	155	113	182	190	332	214	57	298	810	161	
Weighted base	2079	1014	1065	231	360	333	368	308	481	567	584	422	505	175	85*	232	169	179	147	101*	194	272	282	179	62*	330	870	180	
No formal education	18 1%	9 1%	9 1%	1 *	4 1%	1 *	3 1%	1 *	8 2%	1 *	3 1%	3 1%	10 2%	1 1%	2 2%	2 1%	2 1%	2 1%	3 2%	2 2%	1 *	-	3 1%	1 1%	-	-	5 1%	-	
Primary	14 1%	5 1%	9 1%	-	5 1%	1 *	-	4 1%	4 1%	-	1 *	5 1%	8 2%	3 1%	-	-	1 *	2 1%	-	3 3%	*	3 1%	1 *	1 1%	*	1 *	6 1%	-	
Secondary school, high school, 6th form/college, GCSE's, A-Levels, BTEC, NVQ levels 1 to 3, etc.	1259 61%	544 54%	715 67%a	78 34%	174 48% d	185 56% d	254 69% def	234 76% def	333 69% def	234 41%	329 56% j	305 72% jk	390 77% jk	105 60% vy	60 71% vy	152 65% vy	107 63% vy	108 60% vy	101 68% vy	70 70% vy	122 63% vy	125 46%	168 59% vy	119 66% vy	24 38%	160 49%	487 56%	51 28%	
University degree or equivalent professional qualification, NVQ level 4, etc.	532 26%	309 30% b	223 21%	94 41% efg hi	94 26% h	103 31% hi	87 24%	52 17%	101 21%	203 36% lm	192 33% lm	70 17%	67 13%	42 24%	18 22%	49 21%	43 25%	48 28%	31 21%	19 19%	53 27%	92 34% p st x	82 29%	39 22%	17 27%	102 31%	260 30%	56 31%	
Higher university degree, doctorate, MBA, NVQ level 5, etc.	212 10%	128 13% b	84 8%	29 13% ghi hi	75 21% dfg hi	38 12% ghi	20 5%	18 6%	32 7%	115 20% klm	43 7%	33 8%	22 4%	22 13% q	3 4%	23 10%	9 6%	19 10%	9 6%	6 6%	15 8%	46 17% oq st uwx	24 9%	16 9%	19 31% nop qrst uv wx	65 20% B	104 12%	65 36%	
Still in full time education	32 2%	15 1%	18 2%	27 12% efgh i	5 1% i	1 *	-	-	-	12 2%	13 2%	5 1%	4 1%	3 1%	1 1%	5 2%	5 3%	2 1%	2 1%	1 *	1 1%	4 2%	4 1%	3 1%	2 4%	1 *	3 *	5 3%	
Don't know	3 *	1 *	2 *	-	1 *	1 *	1 *	-	-	1 *	-	-	2 *	-	-	1 *	-	-	1 1%	-	1 *	-	-	1 *	-	-	1 *	-	-
Prefer not to answer	10 *	4 *	6 1%	2 1%	-	3 1%	3 1%	-	2 *	2 *	3 *	1 *	4 1%	-	-	1 *	3 2%	-	1 1%	*	1 1%	1 1%	1 *	1 *	-	*	5 1%	2 1%	

Proportions/Means: Columns Tested (5% risk level) - a/b - d/e/f/g/h/i - j/k/l/m - n/o/p/q/r/s/t/u/v/w/x/y - A/B  
 \* small base



**Duty of Care in Financial Services Survey**  
**ONLINE Fieldwork: 21st-23rd September 2018**

Absolutes/col percents

Table 33

**Thinking about your household's food and grocery shopping, are you personally responsible for selecting half or more of the items to be bought from supermarkets and food shops?**

**Base: All respondents**

	Gender		Age						Social Grade				Region										Employment Sector		Opinion Influencer (C)			
	Total	Male (a)	Female (b)	18-24 (d)	25-34 (e)	35-44 (f)	45-54 (g)	55-64 (h)	65+ (i)	AB (j)	C1 (k)	C2 (l)	DE (m)	Scotland (n)	North East (o)	North West (p)	Yorkshire & Humber (q)	West Midlands (r)	East Midlands (s)	Wales (t)	East of London (u)	London (v)	South East (w)	South West (x)		North Ireland (y)	Public (A)	Private (B)
Unweighted base	2079	1038	1041	237	329	357	350	322	484	544	601	343	591	162	86	249	179	160	155	113	182	190	332	214	57	298	810	161
Weighted base	2079	1014	1065	231	360	333	368	308	481	567	584	422	505	175	85*	232	169	179	147	101*	194	272	282	179	62*	330	870	180
Yes - responsible for half or more of the items bought	1881	864	1016	148	329	316	354	291	444	494	521	388	477	162	79	200	155	165	135	97	178	251	244	159	56	303	800	163
	90%	85%	95%a	64%	91%d	95%d	96%dei	95%d	92%d	87%	89%	92%j	94%jk	92%	93%	86%	92%	92%	92%	97%px	92%	92%	87%	88%	89%	92%	92%	91%
No - not responsible for most of the items bought	198	150	48	83	31	17	14	16	37	73	63	34	28	13	6	32	14	15	12	4	15	21	38	21	7	26	69	17
	10%	15%b	5%	36%efgh	9%g	5%	4%	5%	8%g	13%lm	11%m	8%	6%	8%	7%	14%t	8%	8%	8%	3%	8%	8%	13%t	12%t	11%	8%	8%	9%

Proportions/Means: Columns Tested (5% risk level) - a/b - d/e/f/g/h/i - j/k/l/m - n/o/p/q/r/s/t/u/v/w/x/y - A/B

\* small base



## Duty of Care in Financial Services Survey ONLINE Fieldwork: 21st-23rd September 2018

Absolutes/col percents

Table 34  
How many cars are there in your household?  
Base: All respondents

	Gender		Age							Social Grade				Region											Employment Sector		Opinion Influencer (C)		
	Total	Male (a)	Female (b)	18-24 (d)	25-34 (e)	35-44 (f)	45-54 (g)	55-64 (h)	65+ (i)	AB (j)	C1 (k)	C2 (l)	DE (m)	Scotland (n)	North East (o)	North West (p)	Yorkshire & Humber (q)	West Midlands (r)	East Midlands (s)	Wales (t)	East of England (u)	London (v)	South East (w)	South West (x)	North Ireland (y)	Public (A)		Private (B)	
Unweighted base	2079	1038	1041	237	329	357	350	322	484	544	601	343	591	162	86	249	179	160	155	113	182	190	332	214	57	298	810	161	
Weighted base	2079	1014	1065	231	360	333	368	308	481	567	584	422	505	175	85*	232	169	179	147	101*	194	272	282	179	62*	330	870	180	
No cars in the household	436 21%	186 18%	251 24%a	40 17%	76 21%	83 25%i	92 25%i	65 21%	81 17%	62 11%	138 24%j	54 13%	182 36%jkl	56 32%qrs uwxy	20 23%sy	51 22%su	33 19%sy	29 16%	15 10%	20 20%y	25 13%	104 38%opq rstuwxy	53 19%sy	28 15%	4 6%	69 21%	147 17%	19 11%	
NET: Any	1643 79%	829 82%b	814 76%	191 83%	284 79%	250 75%	276 75%	243 79%	400 83%fg	505 89%km	447 76%m	368 87%km	323 64%	120 68%	65 77%v	181 78%v	137 81%nv	150 84%nv	132 90%nop qvw	81 80%v	169 87%npv	168 62%	230 81%nv	152 85%nv	58 94%nop qtw	261 79%	722 83%	161 89%	
1	843 41%	446 44%b	398 37%	39 17%	139 39%cd	150 45%cd	159 43%cd	120 39%cd	237 49%deh	231 41%	238 41%	182 43%	192 38%	73 42%y	37 44%y	94 40%y	74 44%y	64 36%	68 46%y	46 46%y	91 47%y	102 38%y	112 40%y	68 38%y	14 22%	140 43%	329 38%	80 45%	
2	608 29%	306 30%	303 28%	79 34%fg	113 31%	85 25%	89 24%	107 35%fg	137 28%	207 36%km	156 27%m	147 35%km	99 20%	34 19%	23 27%v	75 32%nv	48 29%v	80 44%nop qtwx	54 36%nv	29 29%v	65 33%nv	37 14%	82 29%nv	75 30%nv	55 43%nv	27 43%nv	86 26%	299 34%A	60 33%
3+	191 9%	77 8%	114 11%a	73 32%efgh i	32 9%	15 5%	29 8%	16 5%	26 5%	67 12%m	53 9%	38 9%	32 6%	12 7%	5 5%	13 5%	14 9%	7 4%	11 7%	5 5%	13 7%	28 10%r	35 12%pr	29 16%nop qrstu w	18 29%nop qrstuv w	34 10%	95 11%	21 12%	

Proportions/Mean: Columns Tested (5% risk level) - a/b - d/e/f/g/h/i - j/k/l/m - n/o/p/q/r/s/t/u/v/w/x/y - A/B  
\* small base

## Duty of Care in Financial Services Survey

### ONLINE Fieldwork: 21st-23rd September 2018

Absolutes/col percents

Table 35  
**To which of the following ethnic groups do you consider you belong?**  
**Base: All respondents**

	Gender		Age							Social Grade					Region										Employment Sector		Opinion Influencer (C)	
	Total	Male (a)	Female (b)	18-24 (d)	25-34 (e)	35-44 (f)	45-54 (g)	55-64 (h)	65+ (i)	AB (j)	C1 (k)	C2 (l)	DE (m)	Scotland (n)	North East (o)	North West (p)	Yorkshire & Humberside (q)	West Midlands (r)	East Midlands (s)	Wales (t)	East-ern (u)	London (v)	South East (w)	South West (x)	North-ern Ire-land (y)	Public (A)		Pri-vate (B)
Unweighted base	2079	1038	1041	237	329	357	350	322	484	544	601	343	591	162	86	249	179	160	155	113	182	190	332	214	57	298	810	161
Weighted base	2079	1014	1065	231	360	333	368	308	481	567	584	422	505	175	85*	232	169	179	147	101*	194	272	282	179	62*	330	870	180
White	1914	942	972	193	316	290	342	300	474	515	533	399	468	166	80	221	156	165	140	98	186	203	266	175	59	291	789	148
	92%	93%	91%	83%	88%	87%	93%df	97%def	99%def	91%	91%	95%	93%	94%v	94%v	95%v	92%v	92%v	95%v	97%v	96%v	74%	94%v	97%qrv	95%v	88%	91%	82%
NET: BAME	140	60	80	35	38	34	25	7	2	48	41	20	31	10	4	6	14	14	6	3	3	65	12	3	1	33	69	31
	7%	6%	8%	15%ghi	11%hi	10%hi	7%hi	2%i	*	8%	7%	5%	6%	6%	5%	3%	8%pux	8%pux	4%	3%	2%	24%nopq	4%	2%	2%	10%	8%	17%
Mixed	34	10	24	5	10	10	8	1	-	7	10	5	11	4	2	1	2	1	1	2	16	2	*	1	4	23	4	
	2%	1%	2%	2%i	3%hi	3%hi	2%i	*	-	1%	2%	1%	2%	3%	3%	*	1%	1%	*	1%	1%	6%pqrs	1%	*	2%	1%	3%	2%
Asian	72	37	35	25	17	15	12	2	2	26	22	11	13	2	2	5	11	8	3	1	*	30	8	1	-	17	29	21
	3%	4%	3%	11%efgh	5%hi	4%hi	3%hi	1%	*	5%	4%	3%	3%	1%	2%	2%	7%ntu	5%ux	2%	1%	*	11%nopst	3%	*	-	5%	3%	12%
Black	19	7	12	1	3	7	3	4	-	9	6	1	3	1	-	-	*	1	2	1	-	13	*	-	-	8	9	4
	1%	1%	1%	1%	1%	2%i	1%	1%i	-	2%	1%	*	1%	*	-	-	*	*	2%	1%	-	5%npqr	*	-	-	3%	1%	2%
Chinese	7	3	4	1	5	1	-	-	-	4	3	-	-	1	-	-	1	3	-	-	-	1	1	1	-	3	2	2
	*	*	*	1%	1%i	*	-	-	-	1%	*	-	-	1%	-	-	*	1%	-	-	-	*	*	*	-	1%	*	1%
Other ethnic group	9	3	6	2	3	1	2	-	1	1	1	3	4	1	-	-	-	1	-	-	1	4	1	1	-	-	6	-
	*	*	1%	1%	1%	*	*	-	*	*	*	1%	1%	1%	-	-	-	1%	-	-	1%	1%	*	1%	-	-	1%	-
Prefer not to answer	24	12	13	4	5	9	1	1	4	5	11	3	7	-	*	5	-	1	1	*	4	5	4	2	2	6	12	1
	1%	1%	1%	2%	1%	3%gh	*	*	1%	1%	2%	1%	1%	-	*	2%	-	1%	1%	*	2%	2%	1%	1%	4%nq	2%	1%	1%

Proportions/Mean: Columns Tested (5% risk level) - a/b - d/e/f/g/h/i - j/k/l/m - n/o/p/q/r/s/t/u/v/w/x/y - A/B  
 \* small base

## Duty of Care in Financial Services Survey

### ONLINE Fieldwork: 21st-23rd September 2018

Absolutes/col percents

Table 36  
**To which of the following religious groups do you consider yourself to be a member of?**  
**Base: All respondents**

	Gender			Age						Social Grade				Region										Employment Sector		Opinion Influencer (C)		
	Total	Male (a)	Female (b)	18-24 (d)	25-34 (e)	35-44 (f)	45-54 (g)	55-64 (h)	65+ (i)	AB (j)	C1 (k)	C2 (l)	DE (m)	Scotland (n)	North East (o)	North West (p)	Yorkshire & Humber (q)	West Midlands (r)	East Midlands (s)	Wales (t)	East of London (u)	London (v)	South East (w)	South West (x)	North Ireland (y)		Public (A)	Private (B)
Unweighted base	2079	1038	1041	237	329	357	350	322	484	544	601	343	591	162	86	249	179	160	155	113	182	190	332	214	57	298	810	161
Weighted base	2079	1014	1065	231	360	333	368	308	481	567	584	422	505	175	85*	232	169	179	147	101*	194	272	282	179	62*	330	870	180
Christian	1002 48%	500 49%	503 47%	66 29%	118 33%	131 40% <sup>d</sup>	169 46% <sup>de</sup>	186 60% <sup>def</sup>	332 69% <sup>def</sup>	276 49%	267 46%	218 52%	241 48%	80 46%	43 51%	120 52%	80 47%	93 52%	74 50%	52 51%	83 43%	116 43%	136 48%	75 42%	50 80% <sup>nop</sup>	155 47%	383 44%	81 45%
NET: Other	147 7%	66 7%	81 8%	30 13% <sup>ghi</sup>	40 11% <sup>hi</sup>	35 10% <sup>hi</sup>	24 6% <sup>i</sup>	10 3%	9 2%	53 9% <sup>k</sup>	34 6%	27 6%	33 7%	7 4%	8 9% <sup>wx</sup>	14 6%	15 9% <sup>wx</sup>	11 6%	10 7%	3 3%	11 6%	53 19% <sup>npqr</sup>	10 4%	4 2%	1 1%	30 9%	63 7%	40 22%
Muslim	62 3%	24 2%	38 4%	21 9% <sup>ghi</sup>	23 6% <sup>ghi</sup>	17 5% <sup>ghi</sup>	2 *	-	-	23 4%	13 2%	13 3%	13 3%	1 1%	2 2%	5 2%	8 5% <sup>nuwx</sup>	7 4% <sup>wx</sup>	2 1%	1 1%	2 1%	31 11% <sup>nopq</sup>	3 1%	1 *	1 1%	11 3%	31 4%	18 10%
Hindu	11 1%	8 1%	3 *	3 1%	3 1%	2 1%	* *	1 *	2 *	3 1%	4 1%	1 *	2 *	-	-	1 *	-	2 1%	1 *	-	*	5 2%	3 1%	-	-	3 1%	3 *	5 3%
Jewish	15 1%	5 *	10 1%	* *	5 1%	-	1 *	5 2% <sup>f</sup>	3 1%	4 1%	3 1%	3 1%	4 1%	-	1 1%	2 1%	-	-	3 2%	-	2 1%	6 2%	1 *	-	-	1 *	7 1%	3 2%
Sikh	6 *	4 *	2 *	1 *	-	-	5 1% <sup>i</sup>	-	-	4 1%	-	-	2 *	-	-	-	3 2%	-	-	-	-	2 1%	1 *	-	-	3 1% <sup>B</sup>	-	-
Buddhist	13 1%	11 1% <sup>b</sup>	2 *	-	3 1%	2 1%	5 1%	1 *	2 *	7 1%	2 *	3 1%	1 *	2 1%	1 1%	-	2 1%	1 1%	-	1 1%	-	5 2%	-	-	-	6 2%	4 *	6 3%
Other	40 2%	15 1%	25 2%	4 2%	7 2%	14 4% <sup>hi</sup>	10 3% <sup>i</sup>	2 1%	3 1%	11 2%	11 2%	7 2%	11 2%	4 2%	4 5% <sup>rw</sup>	7 3%	2 1%	1 *	4 3%	1 1%	8 4% <sup>rw</sup>	4 2%	2 1%	3 2%	-	6 2%	17 2%	8 5%
None	884 43%	425 42%	459 43%	123 53% <sup>hi</sup>	195 54% <sup>hi</sup>	152 46% <sup>hi</sup>	172 47% <sup>hi</sup>	108 35%	134 28%	226 40%	268 46%	168 40%	222 44%	86 49% <sup>vy</sup>	33 39% <sup>y</sup>	90 39% <sup>y</sup>	73 43% <sup>y</sup>	73 41% <sup>y</sup>	61 41% <sup>y</sup>	42 42% <sup>y</sup>	97 50% <sup>pv</sup>	93 34% <sup>y</sup>	130 46% <sup>vy</sup>	96 54% <sup>opr</sup>	10 16%	138 42%	401 46%	53 29%
Prefer not to say	45 2%	23 2%	22 2%	12 5% <sup>ghi</sup>	7 2%	14 4% <sup>ghi</sup>	3 1%	4 1%	5 1%	13 2%	15 3%	9 2%	9 2%	2 1%	* *	7 3%	2 1%	3 2%	2 2%	4 4%	2 1%	10 4%	6 2%	4 2%	2 4%	6 2%	23 3%	6 3%

Proportions/Means: Columns Tested (5% risk level) - a/b - d/e/f/g/h/i - j/k/l/m - n/o/p/q/r/s/t/u/v/w/x/y - A/B  
 \* small base

## Duty of Care in Financial Services Survey

### ONLINE Fieldwork: 21st-23rd September 2018

Absolutes/col percents

Table 37  
Which of the following best describes where you live?  
Base: All respondents

	Gender		Age							Social Grade					Region										Employment Sector		Opinion Influencer (C)	
	Total	Male (a)	Female (b)	18-24 (d)	25-34 (e)	35-44 (f)	45-54 (g)	55-64 (h)	65+ (i)	AB (j)	C1 (k)	C2 (l)	DE (m)	Scotland (n)	North East (o)	North West (p)	Yorkshire & Humberside (q)	West Midlands (r)	East Midlands (s)	Wales (t)	East-ern (u)	London (v)	South East (w)	South West (x)	North-ern Ire-land (y)	Public (A)		Pri- vate (B)
Unweighted base	2079	1038	1041	237	329	357	350	322	484	544	601	343	591	162	86	249	179	160	155	113	182	190	332	214	57	298	810	161
Weighted base	2079	1014	1065	231	360	333	368	308	481	567	584	422	505	175	85*	232	169	179	147	101*	194	272	282	179	62*	330	870	180
NET: Urban	1664 80%	809 80%	855 80%	199 86%hi	307 85%hi	267 80%i	312 85%hi	231 75%	349 73%	456 80%	464 80%	337 80%	407 80%	132 75%y	69 82%uy	200 86%nqs tuxy	131 77%uy tuxy	158 88%nqs tuxy	109 74%y	71 70%	128 66%	268 98%nop qrstuw xy	236 84%estu xy	127 71%	35 57%	285 86%B	700 80%	147 82%
Urban - Population over 10,000	893 43%	452 45%	441 41%	119 52%hi	177 49%hi	146 44%i	171 47%hi	112 36%	167 35%	241 42%	286 49%lm	168 40%	199 39%	76 43%luxy	32 38%	117 50%stu wxy	75 44%suw xy	81 45%suw xy	47 32%	33 33%	53 28%	222 81%nop qrstuw xy	94 33%	48 27%	15 23%	174 53%B	376 43%	87 48%
Town and Fringe	771 37%	357 35%	414 39%	80 35%	130 36%	120 36%	140 38%	119 39%	181 38%	215 38%k	179 31%	169 40%k	208 41%k	56 32%v	37 44%v	83 36%v	56 33%v	77 43%v	62 42%v	38 37%v	75 39%v	46 17%	142 50%npq tuvy	79 44%nqv	21 33%v	111 34%	324 37%	60 34%
NET: Rural	415 20%	205 20%	210 20%	32 14%	52 15%	66 20%	56 15%	77 25%deg	132 27%def g	111 20%	120 20%	85 20%	99 20%	43 25%prv	15 18%v	32 14%v	39 23%prv	21 12%v	39 26%prv w	30 30%prv w	66 34%opqr vw	5 2%	46 16%v	52 29%prv w	27 43%nop qrstvw	45 14%	170 20%A	33 18%
Village	373 18%	182 18%	191 18%	27 12%	49 14%	63 19%cd	49 13%	68 22%deg	116 24%deg	101 18%	108 19%	75 18%	88 18%	30 17%v	15 17%v	32 14%v	39 23%prv	17 10%v	37 25%prv w	26 26%prv w	64 33%nopr vw	5 2%	45 16%v	42 23%prv rvw	21 34%nopr rvw	44 13%	150 17%	30 17%
Hamlet & Isolated Dwelling	43 2%	23 2%	19 2%	4 2%	3 1%	3 1%	7 2%	9 3%	16 3%ef	11 2%	12 2%	10 2%	10 2%	13 7%opqs uvw	* 1%	- -	- -	4 2%p	1 1%	4 4%pqvw	2 1%	- -	1 *	11 6%pqs uvw	6 10%opqr suvw	1 *	20 2%A	3 2%

Proportions/Means: Columns Tested (5% risk level) - a/b - d/e/f/g/h/i - j/k/l/m - n/o/p/q/r/s/t/u/v/w/x/y - A/B  
\* small base

## Duty of Care in Financial Services Survey

### ONLINE Fieldwork: 21st-23rd September 2018

Absolutes/col percents

Table 38  
Which of the following best describes your current working status?  
Base: All respondents

	Gender		Age							Social Grade				Region										Employment Sector				
	Total	Male (a)	Female (b)	18-24 (d)	25-34 (e)	35-44 (f)	45-54 (g)	55-64 (h)	65+ (i)	AB (j)	C1 (k)	C2 (l)	DE (m)	Scotland (n)	North East (o)	North West (p)	Yorkshire & Humberside (q)	West Midlands (r)	East Midlands (s)	Wales (t)	East of London (u)	London (v)	South East (w)	South West (x)	North Ireland (y)	Public (A)	Private (B)	Opinion Influencer (C)
Unweighted base	2079	1038	1041	237	329	357	350	322	484	544	601	343	591	162	86	249	179	160	155	113	182	190	332	214	57	298	810	161
Weighted base	2079	1014	1065	231	360	333	368	308	481	567	584	422	505	175	85*	232	169	179	147	101*	194	272	282	179	62*	330	870	180
NET: Working	1200	617	582	143	293	260	286	170	49	353	385	265	196	91	55	131	95	106	78	67	104	180	164	89	40	330	870	146
	58%	61%b	55%	62%i	81%dhi	78%dhi	78%dhi	55%i	10%	62%m	66%m	63%g	39%	52%	65%x	57%	56%	59%	53%	67%nx	54%	66%nsu	58%	50%	64%	100%	100%	81%
Working full time - working 30 hours per week or more	948	549	399	117	242	211	228	124	26	300	308	201	139	72	44	111	77	91	67	53	80	135	120	63	34	284	664	125
	46%	54%b	37%	51%hi	67%dhi	63%dhi	62%dhi	40%i	5%	53%m	53%m	48%g	28%	41%	53%x	48%x	45%	51%x	46%	52%x	42%	50%x	42%	35%	54%x	86%B	76%	69%
Working part time - working between 8 and 29 hours per week	252	68	183	25	51	49	58	46	23	53	78	64	57	18	10	20	19	15	11	15	23	44	44	26	6	45	206	22
	12%	7%	17%a	11%i	14%i	15%i	16%i	15%i	5%	9%	13%	15%j	11%	10%	12%	9%	11%	8%	7%	15%	12%	16%ps	16%ps	15%ps	10%	14%	24%A	12%
NET: Not working	879	397	482	88	67	73	82	138	432	214	199	157	309	85	30	101	74	74	69	34	90	93	119	90	22	-	-	34
	42%	39%	45%a	38%efg	19%	22%	22%	45%efg	90%defgh	38%	34%	37%	61%ijkl	48%tv	35%	43%	44%	41%	47%v	33%	46%v	34%	42%	50%otv	36%	-	-	19%
Not working but seeking work or temporarily unemployed or sick	77	43	34	15	9	18	18	16	-	12	12	3	50	11	4	8	3	7	4	2	7	12	11	4	4	-	-	5
	4%	4%	3%	7%ei	3%i	5%i	5%i	5%i	-	2%	2%	1%	10%ijkl	6%	5%	3%	2%	4%	2%	2%	4%	4%	4%	2%	6%	-	-	3%
Not working and not seeking work/ student	166	71	95	71	15	21	32	27	-	29	43	18	75	21	6	20	12	14	9	5	9	26	21	16	6	-	-	13
	8%	7%	9%	31%efghi	4%i	6%i	9%ei	9%ei	-	5%	7%	4%	15%ijkl	12%u	7%	9%	7%	8%	6%	5%	5%	10%	7%	9%	9%	-	-	7%
Retired on a state pension only	136	33	103	-	1	-	-	2	133	15	9	22	90	7	5	14	15	14	13	5	18	14	14	14	1	-	-	3
	7%	3%	10%a	-	*	-	-	1%	28%defgh	3%	1%	5%k	18%ijkl	4%	6%	6%	9%	8%	9%	5%	10%	5%	5%	8%	1%	-	-	1%
Retired with a private pension	355	238	117	-	-	-	5	55	296	139	117	72	27	35	9	45	35	27	24	13	34	28	56	41	9	-	-	8
	17%	23%b	11%	-	-	-	1%	18%defg	62%defgh	25%lm	20%g	17%fm	5%	20%v	11%	20%v	21%v	15%	16%	13%	18%	10%	20%v	23%ov	14%	-	-	5%
House person, housewife, househusband, etc.	145	13	133	2	42	34	27	38	3	18	18	42	67	10	5	14	9	11	19	8	20	12	17	15	4	-	-	4
	7%	1%	12%a	1%	12%di	10%di	7%di	12%di	1%	3%	3%	10%jk	13%jk	6%	6%	6%	5%	6%	13%npqv	8%	10%v	5%	6%	9%	6%	-	-	4

Proportions/Means: Columns Tested (5% risk level) - a/b - d/e/f/g/h/i - j/k/l/m - n/o/p/q/r/s/t/u/v/w/x/y - A/B  
\* small base

Prepared by Populus



## Duty of Care in Financial Services Survey ONLINE Fieldwork: 21st-23rd September 2018

Absolutes/col percents

Table 39  
Do you work in any of the following occupations?  
Base: All respondents who work

	Gender		Age							Social Grade				Region										Employment Sector		Opinion Influencer (C)		
	Total	Male (a)	Female (b)	18-24 (d)	25-34 (e)	35-44 (f)	45-54 (g)	55-64 (h)	65+ (i)	AB (j)	C1 (k)	C2 (l)	DE (m)	Scotland (n)	North East (o)	North West (p)	Yorkshire & Humberside (q)	West Midlands (r)	East Midlands (s)	Wales (t)	East of London (u)	London (v)	South East (w)	South West (x)	North Ireland (y)		Public (A)	Private (B)
Unweighted base	1108	573	535	133	258	258	255	157	47	318	369	210	211	78	52	131	90	83	74	68	92	122	181	104	33	298	810	119
Weighted base	1200	617	582	143*	293	260	286	170	49*	353	385	265	196	91*	55*	131*	95*	106*	78*	67*	104*	180*	164	89*	40**	330	870	146*
NET: Public Sector	330	148	182	43	88	61	101	32	4	119	129	42	40	22	26	38	29	30	17	24	30	44	37	24	9	330	-	54
	27%	24%	31%a	30%i	30%hi	23%	35%fh	19%	8%	34%lm	34%lm	16%	20%	24%	47%ns	29%	31%	28%	22%	35%	29%	24%	23%	24%	100%B	-	-	37%
A nationalised industry/state corporation	28	17	11	4	7	2	13	1	*	14	2	3	9	1	6	1	3	3	1	2	1	6	3	1	-	28	-	7
	2%	3%	2%	3%	2%	1%	5%fh	*	1%	4%k	*	1%	4%k	1%	11%np	1%	4%	3%	1%	3%	1%	3%	2%	1%	-	8%B	-	5%
Central government or civil service (including Courts service and Bank of England)	34	22	12	3	8	6	15	3	-	23	10	1	-	1	1	7	1	5	1	6	-	4	2	2	4	34	-	6
	3%	4%	2%	2%	3%	2%	5%	2%	-	7%klm	3%	*	-	2%	2%	5%u	2%	4%	1%	9%suw	-	2%	1%	2%	11%	10%B	-	4%
Local government or council (including fire services, police and local authority controlled schools/colleges)	134	62	72	10	37	26	43	16	2	44	65	15	11	11	7	15	16	8	5	8	12	25	15	10	2	134	-	27
	11%	10%	12%	7%	13%	10%	15%d	10%	5%	12%lm	17%lm	6%	6%	12%	13%	12%	17%	7%	7%	12%	11%	14%	9%	11%	6%	41%B	-	18%
A university, or other grant funded establishment (include opted-out schools)	31	16	15	2	14	2	9	3	-	12	9	7	2	4	*	4	4	5	4	1	2	2	3	-	1	31	-	7
	3%	3%	2%	2%	5%f	1%	3%	2%	-	3%	2%	3%	1%	4%	1%	3%	4%	5%	5%	1%	2%	1%	2%	-	3%	9%B	-	5%
A health authority or NHS Trust	78	19	59	19	17	21	15	4	1	21	34	10	13	4	9	9	3	4	7	7	11	5	11	8	2	78	-	5
	6%	3%	10%a	14%egh	6%	8%h	5%	3%	2%	6%	9%	4%	6%	4%	16%nrqv	7%	3%	4%	8%	10%	10%v	3%	7%	9%	4%	24%B	-	3%
The armed forces	2	1	1	1	1	-	-	-	-	-	1	1	-	-	-	1	-	-	-	-	-	*	-	1	-	2	-	1
	*	*	*	1%	*	-	-	-	-	-	*	*	-	-	-	1%	-	-	-	-	-	*	-	1%	-	1%	-	*

Proportions/Means: Columns Tested (5% risk level) - a/b - d/e/f/g/h/i - j/k/l/m - n/o/p/q/r/s/t/u/v/w/x/y - A/B  
\* small base; \*\* very small base (under 30) ineligible for sig testing

## Duty of Care in Financial Services Survey

### ONLINE Fieldwork: 21st-23rd September 2018

Absolutes/col percents

Table 39  
**Do you work in any of the following occupations?**  
**Base: All respondents who work**

	Gender		Age							Social Grade				Region										Employment Sector				
	Total	Male (a)	Female (b)	18-24 (d)	25-34 (e)	35-44 (f)	45-54 (g)	55-64 (h)	65+ (i)	AB (j)	C1 (k)	C2 (l)	DE (m)	Scotland (n)	North East (o)	North West (p)	Yorkshire & Humberside (q)	West Midlands (r)	East Midlands (s)	Wales (t)	East-ern (u)	London (v)	South East (w)	South West (x)	North-ern Ire-land (y)	Public (A)	Private (B)	Opinion Influencer (C)
Weighted base	1200	617	582	143*	293	260	286	170	49*	353	385	265	196	91*	55*	131*	95*	106*	78*	67*	104*	180*	164	89*	40**	330	870	146*
Other public sector occupation (Please specify as much detail as possible)	23 2%	11 2%	13 2%	4 2%	5 2%	4 1%	7 2%	4 2%	- -	4 1%	9 2%	5 2%	6 3%	2 2%	2 3%	2 1%	2 2%	6 5%	- -	* *	4 4%	2 1%	3 2%	2 2%	- -	23 7%B	- -	2 1%
NET: Private Sector	870 73%	469 76%b	401 69%	99 70%	204 70%	199 77%g	185 65%	138 81%eg	45 92%deg	235 66%	256 66%	223 84%jk	157 80%jk	68 76%o	29 53%	93 71%	66 69%	76 72%	61 78%o	44 65%	74 71%	136 76%o	127 77%o	65 73%o	30 76%	- -	870 100%A	92 63%
A charity, voluntary organisation or trust	51 4%	19 3%	32 5%	6 4%	13 4%	12 5%	8 3%	8 5%	3 6%	16 4%	16 4%	7 3%	12 6%	9 10% <sub>s</sub>	2 4%	8 6%	2 2%	3 3%	- -	1 1%	4 4%	9 5%	8 5%	5 6%	- -	- -	51 6%A	11 7%
Self-employed (Private sector)	160 13%	89 14%	71 12%	6 4%	32 11%	40 16% <sub>d</sub>	39 14% <sub>d</sub>	30 18% <sub>d</sub>	13 28% <sub>d</sub> deg	40 11%	48 12%	54 20% <sub>jk</sub> m	18 9%	10 12%	3 6%	11 8%	12 12%	11 10%	8 10%	11 16%	22 21% <sub>op</sub>	24 13%	26 16%	16 17%	8 19%	- -	160 18%A	21 14%
None of the above/ I work in the Private sector	658 55%	360 58% <sub>b</sub>	298 51%	87 61% <sub>g</sub>	159 54%	146 56%	138 48%	99 58%	28 58%	179 51%	191 50%	162 61% <sub>jk</sub>	126 64% <sub>jk</sub>	49 54%	24 43%	74 56%	52 55%	62 58%	53 68% <sub>otu</sub>	32 47%	49 47%	104 58%	93 57%	45 50%	23 57%	- -	658 76%A	61 41%

Proportions/Means: Columns Tested (5% risk level) - a/b - d/e/f/g/h/i - j/k/l/m - n/o/p/q/r/s/t/u/v/w/x/y - A/B  
 \* small base; \*\* very small base (under 30) ineligible for sig testing

## Duty of Care in Financial Services Survey

### ONLINE Fieldwork: 21st-23rd September 2018

Absolutes/col percents

Table 40  
**Do you have any children aged 18 or under? If so, how old are they?**  
**Base: All respondents**

	Gender		Age							Social Grade				Region										Employment Sector				
	Total	Male (a)	Female (b)	18-24 (d)	25-34 (e)	35-44 (f)	45-54 (g)	55-64 (h)	65+ (i)	AB (j)	C1 (k)	C2 (l)	DE (m)	Scotland (n)	North East (o)	North West (p)	Yorkshire & Humberside (q)	West Midlands (r)	East Midlands (s)	Wales (t)	East-ern (u)	London (v)	South East (w)	South West (x)	North-ern Ire-land (y)	Public (A)	Private (B)	Opinion Influencer (C)
Unweighted base	2079	1038	1041	237	329	357	350	322	484	544	601	343	591	162	86	249	179	160	155	113	182	190	332	214	57	298	810	161
Weighted base	2079	1014	1065	231	360	333	368	308	481	567	584	422	505	175	85*	232	169	179	147	101*	194	272	282	179	62*	330	870	180
No children aged 18 or under	1503	759	744	204	179	134	226	284	477	442	438	273	351	129	53	173	108	129	111	69	148	195	208	133	47	196	555	91
	72%	75%b	70%	88%efg	50%f	40%	61%ef	92%efg	99%defgh	78%lm	75%l	65%	69%	73%	63%	75%q	64%	72%	75%q	68%	76%oq	72%	74%q	74%q	76%	59%	64%	50%
NET: Yes	566	246	320	26	178	193	141	24	4	125	143	143	155	47	31	59	60	49	34	32	45	75	74	45	15	132	308	87
	27%	24%	30%a	11%i	49%cdghi	58%dghi	38%dhi	8%i	1%	22%	25%	34%jkl	31%jkl	27%	37%su	25%	36%psuw	27%	23%	32%	23%	28%	26%	25%	24%	40%	35%	48%
NET: Any 5-18	468	210	258	12	117	174	137	24	3	103	121	113	131	42	26	52	53	40	30	26	37	57	53	38	14	111	251	65
	23%	21%	24%	5%i	33%dhi	52%deg	37%dhi	8%i	1%	18%	21%	27%j	26%j	24%	31%w	22%	31%uvw	22%	21%	26%	19%	21%	19%	21%	22%	34%	29%	36%
NET: Any 11-18	289	121	168	4	34	110	116	21	3	68	80	55	87	22	17	30	31	15	19	15	24	38	44	24	10	72	153	31
	14%	12%	16%a	2%	10%di	33%deh	32%dehi	7%di	1%	12%	14%	13%	17%j	13%	20%r	13%	18%r	8%	13%	15%	13%	14%	16%r	14%	16%	22%	18%	17%
Yes - children aged under 5 years old	219	90	129	20	126	63	9	1	*	43	49	71	55	18	13	17	21	26	10	12	17	31	30	19	4	39	124	43
	11%	9%	12%a	9%ghi	35%dfghi	19%dghi	2%i	*	*	8%	8%	17%jklm	11%	10%	15%p	7%	12%	15%p	7%	12%	9%	12%	11%	10%	6%	12%	14%	24%
Yes - children aged 5 to 10 years old	280	130	149	8	103	115	48	5	-	58	62	76	83	26	16	36	35	30	22	15	17	29	23	23	8	62	153	50
	13%	13%	14%	4%i	29%cdghi	35%dghi	13%dhi	1%i	-	10%	11%	18%jkl	16%jkl	15%	19%uw	16%w	21%uvw	17%uw	15%	14%	9%	10%	8%	13%	13%	19%	18%	28%
Yes - children aged 11 to 15 years old	227	94	133	3	33	94	85	11	2	57	63	33	74	15	15	24	23	10	19	12	20	27	35	20	7	54	124	21
	11%	9%	12%a	1%	9%dhi	28%deh	23%dehi	3%i	1%	10%	11%	8%	15%jl	8%	18%r	11%	13%r	5%	13%r	12%	10%	10%	12%r	11%	11%	16%	14%	11%
Yes - children aged 16 to 18 years old	103	43	60	1	6	30	52	13	1	20	27	29	28	11	3	8	12	7	4	4	7	11	20	8	6	27	51	15
	5%	4%	6%	1%	2%	9%deh	14%dehi	4%di	*	3%	5%	7%j	5%	6%	4%	4%	7%	4%	3%	4%	4%	4%	7%	5%	10%	8%	6%	8%
Refused	10	9	1	1	3	5	1	-	-	1	3	6	-	-	-	-	1	1	3	-	1	2	1	1	-	2	7	2
	*	1%b	*	*	1%	1%i	*	-	-	*	1%	1%lm	-	-	-	-	1%	1%	3%	-	1%	2%	1%	1%	-	2%	7%	2%

Proportions/Means: Columns Tested (5% risk level) - a/b - d/e/f/g/h/i - j/k/l/m - n/o/p/q/r/s/t/u/v/w/x/y - A/B  
 \* small base



## Duty of Care in Financial Services Survey

### ONLINE Fieldwork: 21st-23rd September 2018

Absolutes/col percents

Table 41  
Which of the following ITV regions do you live in?  
Base: All respondents

	Gender			Age						Social Grade				Region											Employment Sector			
	Total	Male (a)	Female (b)	18-24 (d)	25-34 (e)	35-44 (f)	45-54 (g)	55-64 (h)	65+ (i)	AB (j)	C1 (k)	C2 (l)	DE (m)	Scotland (n)	North East (o)	North West (p)	Yorkshire & Humberside (q)	West Midlands (r)	East Midlands (s)	Wales (t)	East-ern (u)	London (v)	South East (w)	South West (x)	North-ern Ire-land (y)	Public (A)	Pri- vate (B)	Opin- ion Influ- encer (C)
Unweighted base	2079	1038	1041	237	329	357	350	322	484	544	601	343	591	162	86	249	179	160	155	113	182	190	332	214	57	298	810	161
Weighted base	2079	1014	1065	231	360	333	368	308	481	567	584	422	505	175	85*	232	169	179	147	101*	194	272	282	179	62*	330	870	180
Anglia	214	85	129	18	40	45	32	27	51	45	61	42	66	-	1	-	-	2	25	-	170	-	15	*	-	29	86	13
	10%	8%	12%a	8%	11%	14%	9%	9%	11%	8%	10%	10%	13%j	-	1%	-	-	1%	17%nopq	-	88%nopq	-	5%npqr	*	-	9%	10%	7%
Border	13	3	10	1	2	3	1	1	5	4	4	1	5	7	-	6	-	-	-	-	-	-	-	-	-	1	5	-
	1%	*	1%	1%	1%	1%	*	*	1%	1%	1%	*	1%	4%qrsu	-	3%uvwx	-	-	-	-	-	-	-	-	-	*	1%	-
Central	268	155	113	28	55	34	54	39	58	69	67	73	59	7	-	1	-	164	89	-	-	-	6	1	-	38	119	23
	13%	15%b	11%	12%	15%	10%	15%	13%	12%	12%	12%	17%km	12%	4%pquv	-	*	-	91%nop	61%nopq	-	-	-	2%v	1%	-	11%	14%	13%
Granada	229	115	115	31	37	33	42	30	56	69	57	52	51	-	-	221	-	*	5	3	-	-	-	-	-	36	92	20
	11%	11%	11%	14%	10%	10%	11%	10%	12%	12%	10%	12%	10%	-	-	95%noqr	-	*	3%nquv	3%nquv	-	-	-	-	-	11%	11%	11%
London	385	159	226	61	80	52	62	59	71	118	114	67	87	-	-	-	-	-	-	-	21	272	89	3	-	59	187	54
	19%	16%	21%a	26%fgi	22%i	16%	17%	19%	15%	21%	20%	16%	17%	-	-	-	-	-	-	-	11%no	100%nop	32%nopq	2%	-	18%	21%	30%
Meridian	196	99	97	21	20	33	32	32	58	69	58	27	43	-	-	-	-	3	2	-	-	-	170	22	-	25	80	10
	9%	10%	9%	9%	6%	10%	9%	10%e	12%e	12%i	10%	6%	8%	-	-	-	-	1%	1%	-	-	-	60%nop	12%nopq	-	8%	9%	5%
STV	161	94	67	13	21	31	32	29	36	35	45	31	50	161	-	-	-	-	-	-	-	-	1	-	-	20	63	15
	8%	9%b	6%	6%	6%	9%	9%	9%	7%	6%	8%	7%	10%j	91%opqr	-	-	-	-	-	-	-	-	*	-	-	6%	7%	8%
Tyne Tees	85	40	45	9	15	11	21	12	17	22	22	10	31	-	82	-	2	-	-	-	-	-	-	-	-	24	29	3
	4%	4%	4%	4%	4%	3%	6%	4%	4%	4%	4%	2%	6%i	-	97%npqr	-	1%	-	-	-	-	-	-	-	-	7%B	3%	2%

Proportions/Means: Columns Tested (5% risk level) - a/b - d/e/f/g/h/i - j/k/l/m - n/o/p/q/r/s/t/u/v/w/x/y - A/B  
\* small base

## Duty of Care in Financial Services Survey

### ONLINE Fieldwork: 21st-23rd September 2018

Absolutes/col percents

Table 41  
Which of the following ITV regions do you live in?  
Base: All respondents

	Gender			Age							Social Grade				Region											Employment Sector		Opinion Influencer (C)
	Total	Male (a)	Female (b)	18-24 (d)	25-34 (e)	35-44 (f)	45-54 (g)	55-64 (h)	65+ (i)	AB (j)	C1 (k)	C2 (l)	DE (m)	Scotland (n)	North East (o)	North West (p)	Yorkshire & Humberside (q)	West Midlands (r)	East Midlands (s)	Wales (t)	East-ern (u)	London (v)	South East (w)	South West (x)	North-ern Ire-land (y)	Public (A)	Pri-vate (B)	
Weighted base	2079	1014	1065	231	360	333	368	308	481	567	584	422	505	175	85*	232	169	179	147	101*	194	272	282	179	62*	330	870	180
Wales	97	48	48	8	15	19	19	15	20	20	29	24	25	-	-	-	-	-	-	97	-	-	-	-	-	23	42	10
	5%	5%	5%	4%	4%	6%	5%	5%	4%	3%	5%	6%	5%	-	-	-	-	-	-	96% rsuvwxy	-	-	-	-	-	7%	5%	6%
West	54	26	28	5	18	11	6	8	7	10	23	5	16	-	-	4	-	10	-	1	-	-	-	39	-	11	25	2
	3%	3%	3%	2%	5% gi	3%	2%	3%	2%	2%	4% l	1%	3%	-	-	2% w	-	6% nqsu vw	-	1%	-	-	-	22% nopq rstuvwxy	-	3%	3%	1%
Westcountry	116	54	62	13	19	15	18	15	37	30	34	34	19	-	-	-	-	1	-	-	-	-	2	114	-	21	39	11
	6%	5%	6%	5%	5%	5%	5%	5%	8%	5%	6%	8% m	4%	-	-	-	-	1%	-	-	-	-	1%	63% nopq rstuvwxy	-	6%	4%	6%
Yorkshire	197	110	87	20	29	38	31	27	53	54	51	48	44	-	1	-	167	-	26	-	3	-	-	-	-	33	73	12
	9%	11%	8%	9%	8%	11%	8%	9%	11%	10%	9%	11%	9%	-	1%	-	99% nopr stuvwxy	-	18% nopr tuvwxyz	-	1%	-	-	-	-	10%	8%	7%
UTV	62	25	37	2	8	8	18	14	12	24	19	10	9	-	-	-	-	-	-	-	-	-	-	-	62	9	30	7
	3%	2%	4%	1%	2%	2%	5% d	5% d	2%	4% m	3%	2%	2%	-	-	-	-	-	-	-	-	-	-	-	100% nopq rstuvwxy	3%	3%	4%

Proportions/Means: Columns Tested (5% risk level) - a/b - d/e/f/g/h/i - j/k/l/m - n/o/p/q/r/s/t/u/v/w/x/y - A/B  
\* small base

## Duty of Care in Financial Services Survey

### ONLINE Fieldwork: 21st-23rd September 2018

Absolutes/col percents

Table 42  
**Marital Status**  
 Base: All respondents

	Gender			Age						Social Grade				Region											Employment Sector			
	Total	Male (a)	Female (b)	18-24 (d)	25-34 (e)	35-44 (f)	45-54 (g)	55-64 (h)	65+ (i)	AB (j)	C1 (k)	C2 (l)	DE (m)	Scotland (n)	North East (o)	North West (p)	Yorkshire & Humber (q)	West Midlands (r)	East Midlands (s)	Wales (t)	East of London (u)	London (v)	South East (w)	South West (x)	North Ireland (y)	Public (A)	Private (B)	Opinion Influencer (C)
Unweighted base	2079	1038	1041	237	329	357	350	322	484	544	601	343	591	162	86	249	179	160	155	113	182	190	332	214	57	298	810	161
Weighted base	2079	1014	1065	231	360	333	368	308	481	567	584	422	505	175	85*	232	169	179	147	101*	194	272	282	179	62*	330	870	180
Single	620 30%	315 31%	306 29%	189 82%efg hi	127 35%hi	106 32%hi	107 29%hi	57 19%i	34 7%	175 31%l	201 34%l	87 21%	157 31%l	52 30%	28 33%	83 36%rsu y	47 28%	40 22%	31 21%	36 36%rs	47 24%	107 39%qrs uxy	86 31%	50 28%	12 20%	136 41%B	275 32%	59 33%
NET: Married/ Civil partnership/ co habiting	1195 57%	607 60%	588 55%	39 17%	223 62%d	204 61%d	208 57%d	194 63%d	325 68%dg	332 58%k	300 51%	297 70%jkm	267 53%	98 56%	44 52%	129 56%	91 54%	113 63%v	105 71%nop qtwx	52 51%	124 64%v	125 46%	164 58%v	106 59%v	45 72%opq tv	157 47%	514 59%A	111 61%
Married	873 42%	459 45%b	414 39%	9 4%	127 35%d	134 40%d	140 38%d	156 51%def g	306 64%def gh	263 46%km	208 36%	219 52%km	184 36%	66 38%	31 37%	97 42%v	68 40%	78 44%v	77 52%not v	36 36%	92 47%v	81 30%	124 44%v	81 45%v	42 67%nop qrtuvw x	97 30%	332 38%A	82 46%
Civil Partnership	27 1%	14 1%	13 1%	1 1%	13 4%di	3 1%i	4 1%i	5 2%i	-	6 1%	6 1%	7 2%	9 2%	2 1%	-	*	6 4%prx	-	2 1%	1 1%	3 2%	7 3%	3 1%	1 *	1 1%	7 2%	15 2%	6 3%
Co Habiting	295 14%	134 13%	160 15%	28 12%i	83 23%dhi	67 20%dhi	64 17%hi	33 11%i	19 4%	64 11%	86 15%	71 17%j	74 15%	29 17%y	13 16%y	32 14%	17 10%	35 19%qy	26 18%y	15 15%	28 15%	37 14%	36 13%	24 13%	2 4%	52 16%	168 19%	23 13%
NET: Widowed/ separated/ divorced	251 12%	89 9%	162 15%a	-	7 2%	18 5%de	50 13%def	56 18%def	121 25%def gh	59 10%	81 14%l	36 9%	75 15%jl	25 14%	12 14%	20 8%	30 18%ps	25 14%	11 7%	13 13%	20 10%	36 13%	32 11%	23 13%	5 8%	35 11%	76 9%	8 4%
Widowed	81 4%	26 3%	56 5%a	-	-	-	6 2%ef	9 3%def	66 14%defg h	10 2%	29 5%j	11 3%	31 6%jl	13 7%w	4 5%	9 4%	15 9%suvw y	9 5%w	4 2%	5 5%w	5 3%	7 2%	4 1%	7 4%	-	2 1%	12 1%	2 1%
Separated	30 1%	17 2%	13 1%	-	2 1%	8 2%d	10 3%d	2 1%	8 2%	7 1%	11 2%	5 1%	8 2%	2 1%	-	1 1%	3 2%	4 2%	2 1%	2 2%	4 2%	5 2%	3 1%	2 1%	3 4%	5 2%	12 1%	1 1%
Divorced	139 7%	46 5%	94 9%a	-	5 1%	10 3%d	34 9%def	44 14%def	46 10%def	42 7%	41 7%	20 5%	36 7%	10 6%	8 9%	9 4%	12 7%	12 7%	5 4%	6 6%	11 6%	24 9%	25 9%p	14 8%	2 4%	27 8%	52 6%	4 2%
Prefer not to answer	13 1%	4 *	9 1%	2 1%	2 1%	4 1%	3 1%	1 *	1 *	3 *	2 *	2 *	7 1%	-	-	1 *	1 1%	2 1%	*	-	3 1%	5 2%	* *	1 *	-	2 1%	5 1%	2 1%

Proportions/Means: Columns Tested (5% risk level) - a/b - d/e/f/g/h/i - j/k/l/m - n/o/p/q/r/s/t/u/v/w/x/y - A/B  
 \* small base

Prepared by Populus



## Duty of Care in Financial Services Survey

### ONLINE Fieldwork: 21st-23rd September 2018

Absolutes/col percents

Table 43  
Which of the following cities do you live in, or nearest to?  
Base: All respondents

	Gender			Age						Social Grade				Region											Employment Sector			
	Total	Male (a)	Female (b)	18-24 (d)	25-34 (e)	35-44 (f)	45-54 (g)	55-64 (h)	65+ (i)	AB (j)	C1 (k)	C2 (l)	DE (m)	Scotland (n)	North East (o)	North West (p)	Yorkshire & Humberside (q)	West Midlands (r)	East Midlands (s)	Wales (t)	East-ern (u)	London (v)	South East (w)	South West (x)	North-ern Ire-land (y)	Public (A)	Private (B)	Opinion Influencer (C)
Unweighted base	2079	1038	1041	237	329	357	350	322	484	544	601	343	591	162	86	249	179	160	155	113	182	190	332	214	57	298	810	161
Weighted base	2079	1014	1065	231	360	333	368	308	481	567	584	422	505	175	85*	232	169	179	147	101*	194	272	282	179	62*	330	870	180
Glasgow	83 4%	51 5%b	32 3%	14 6%i	11 3%	15 5%	15 4%	15 5%	13 3%	22 4%	15 2%	21 5%	26 5%k	83 47%opqr stuvwxy	-	-	-	-	-	-	-	-	-	-	-	13 4%	31 4%	9 5%
Edinburgh	76 4%	41 4%	35 3%	4 2%	11 3%	14 4%	14 4%	15 5%	19 4%	15 3%	30 5%l	8 2%	23 4%	76 43%opqr stuvwxy	-	-	-	-	-	-	-	-	-	-	-	9 3%	31 4%	5 3%
Newcastle	86 4%	39 4%	47 4%	9 4%	15 4%	13 4%	20 5%	12 4%	17 4%	22 4%	24 4%	10 2%	30 6%l	-	82 97%npqr stuvwxy	4 2%w	-	-	-	-	-	-	-	-	-	24 7%B	28 3%	3 2%
Leeds	88 4%	54 5%b	34 3%	12 5%	12 3%	14 4%	12 3%	8 2%	30 6%h	27 5%	22 4%	19 4%	21 4%	-	2 2%w	-	87 51%nopr stuvwxy	-	-	-	-	-	-	-	-	19 6%	27 3%	9 5%
Hull	30 1%	15 1%	15 1%	4 2%	7 2%	2 1%	3 1%	6 2%	8 2%	4 1%	12 2%	7 2%	7 1%	-	1 1%	-	26 15%nopr stuvwxy	-	3 2%pvw	-	-	-	-	-	-	3 1%	14 2%	-
Sheffield	59 3%	31 3%	28 3%	5 2%	6 2%	18 5%ei	14 4%	7 2%	9 2%	16 3%	13 2%	15 4%	15 3%	-	-	-	50 29%nopr stuvwxy	-	9 6%nopr tuvwx	-	-	-	-	-	-	10 3%	27 3%	2 1%
Manchester	160 8%	77 8%	83 8%	19 8%	27 7%	22 7%	31 9%	19 6%	41 9%	48 8%	42 7%	31 7%	39 8%	-	-	147 63%noqr stuvwxy	-	6 3%nquv wx	5 3%nquv wx	2 2%vw	-	-	-	-	-	28 9%	55 6%	18 10%
Liverpool	93 4%	50 5%	43 4%	13 6%	20 6%	16 5%	11 3%	8 3%	25 5%	22 4%	20 3%	31 7%jkm	19 4%	-	-	71 30%noqr suvwxy	-	*	-	22 22%noqr suvwxy	-	-	-	-	-	11 3%	47 5%	6 3%
Nottingham	87 4%	45 4%	41 4%	10 4%	18 5%	8 3%	19 5%	16 5%	15 3%	24 4%	22 4%	30 7%lm	10 2%	-	-	-	3 2%w	1 *	77 52%nopq rtuvwxy	-	5 3%pvwx	-	-	-	-	12 4%	38 4%	6 3%

Proportions/Means: Columns Tested (5% risk level) - a/b - d/e/f/g/h/i - j/k/l/m - n/o/p/q/r/s/t/u/v/w/x/y - A/B  
\* small base

Prepared by Populus



## Duty of Care in Financial Services Survey

### ONLINE Fieldwork: 21st-23rd September 2018

Absolutes/col percents

Table 43  
Which of the following cities do you live in, or nearest to?  
Base: All respondents

	Gender		Age							Social Grade				Region										Employment Sector				
	Total	Male (a)	Female (b)	18-24 (d)	25-34 (e)	35-44 (f)	45-54 (g)	55-64 (h)	65+ (i)	AB (j)	C1 (k)	C2 (l)	DE (m)	Scotland (n)	North East (o)	North West (p)	Yorkshire & Humberside (q)	West Midlands (r)	East Midlands (s)	Wales (t)	East-ern (u)	London (v)	South East (w)	South West (x)	North-ern Ire-land (y)	Public (A)	Pri- vate (B)	Opin- ion Influ- encer (C)
Weighted base	2079	1014	1065	231	360	333	368	308	481	567	584	422	505	175	85*	232	169	179	147	101*	194	272	282	179	62*	330	870	180
Birmingham	171 8%	96 9%	76 7%	18 8%	43 12%h	24 7%	30 8%	15 5%	41 8%	41 7%	44 8%	39 9%	48 9%	-	-	-	159 89%nopq stuvwxy	9 6%nopq uvwxy	2 2%pvw	*	-	-	-	*	-	30 9%	69 8%	18 10%
Norwich	100 5%	31 3%	69 6%a	10 4%	19 5%	25 8%h	16 4%	10 3%	21 4%	24 4%	30 5%	22 5%	24 5%	-	-	-	-	1 1%	-	97 50%nopq rstvwxy	-	1 *	-	-	17 5%	41 5%	9 5%	
Milton Keynes	54 3%	26 3%	28 3%	3 1%	9 2%	11 3%	8 2%	6 2%	16 3%	10 2%	14 2%	10 2%	20 4%j	-	-	-	-	22 15%nopq rtvwxy	1 *	22 11%nopq rtvwxy	-	10 3%npqr vx	-	-	9 3%	19 2%	1 *	
Brighton	50 2%	33 3%b	18 2%	7 3%	4 1%	3 1%	11 3%	9 3%	16 3%	21 4%	11 2%	10 2%	8 2%	-	-	-	-	-	-	-	-	-	50 18%nopq rstvwxy	-	-	5 1%	24 3%	3 2%
Oxford	35 2%	18 2%	17 2%	6 3%	13 4%fgh	3 1%	3 1%	2 1%	9 2%	9 2%	11 2%	11 3%	4 1%	-	-	-	-	-	-	-	1 1%	-	24 8%nopq rstuvy	10 6%nopq rstuv	-	4 1%	17 2%	8 4%
London	460 22%	192 19%	268 25%a	68 29%gi	84 23%	72 22%	74 20%	68 22%	94 20%	140 25%l	141 24%l	70 17%	109 22%	-	-	-	-	1 1%	-	49 25%no pqrst xy	272 100%nop qrstuvw xy	134 48%nopq rstuxy	3 2%	-	62 19%	224 26%A	55 31%	
Southampton	75 4%	34 3%	41 4%	7 3%	5 2%	17 5%e	11 3%	13 4%	21 4%e	27 5%l	23 4%	7 2%	17 3%	-	-	-	-	-	-	-	-	-	51 18%nop qrstuv y	24 13%nopq rstuvy	-	14 4%	24 3%	2 1%
Bristol	67 3%	35 3%	32 3%	4 2%	12 3%	10 3%	10 3%	17 6%d	15 3%	12 2%	29 5%jl	8 2%	18 4%	-	-	-	*	3 1%	-	1 1%	-	-	-	64 35%nopq rstuvwxy	-	10 3%	32 4%	4 2%
Plymouth	64 3%	30 3%	34 3%	6 3%	12 3%	10 3%	14 4%	5 2%	17 4%	16 3%	17 3%	22 5%lm	10 2%	-	-	-	-	-	-	-	-	-	-	64 36%nopq rstuvwxy	-	12 4%	22 3%	2 1%

Proportions/Means: Columns Tested (5% risk level) - a/b - d/e/f/g/h/i - j/k/l/m - n/o/p/q/r/s/t/u/v/w/x/y - A/B  
\* small base

Prepared by Populus



## Duty of Care in Financial Services Survey

### ONLINE Fieldwork: 21st-23rd September 2018

Absolutes/col percents

Table 43  
Which of the following cities do you live in, or nearest to?  
Base: All respondents

	Gender		Age						Social Grade					Region										Employment Sector		Opinion Influencer (C)		
	Total	Male (a)	Female (b)	18-24 (d)	25-34 (e)	35-44 (f)	45-54 (g)	55-64 (h)	65+ (i)	AB (j)	C1 (k)	C2 (l)	DE (m)	Scotland (n)	North East (o)	North West (p)	Yorkshire & Humberside (q)	West Midlands (r)	East Midlands (s)	Wales (t)	East of London (u)	London (v)	South East (w)	South West (x)	North Ireland (y)		Public (A)	Private (B)
Weighted base	2079	1014	1065	231	360	333	368	308	481	567	584	422	505	175	85*	232	169	179	147	101*	194	272	282	179	62*	330	870	180
Cardiff	65 3%	32 3%	33 3%	6 3%	9 3%	14 4%i	17 5%i	11 4%	7 2%	17 3%	19 3%	14 3%	15 3%	-	-	-	-	-	-	65 65% nopq rsuvwxy	-	-	-	-	-	19 6%	29 3%	6 3%
Belfast	62 3%	25 2%	37 4%	2 1%	8 2%	8 2%	18 5%d	14 5%d	12 2%	24 4%m	19 3%	10 2%	9 2%	-	-	-	-	-	-	-	-	-	-	-	62 100% nopq rstuvwxy	9 3%	30 3%	7 4%
None of these	114 5%	59 6%	54 5%	4 2%	14 4%	13 4%	18 5%	31 10% defg	34 7%d	27 5%	27 5%	27 6%	33 6%	16 9% oqvy	-	10 4% v	3 2%	11 6% ov	19 13% opqv	8 8% oqvy	19 10% oqvw	-	13 5% v	14 8% oqvy	-	9 3%	41 5%	6 3%

Proportions/Means: Columns Tested (5% risk level) - a/b - d/e/f/g/h/i - j/k/l/m - n/o/p/q/r/s/t/u/v/w/x/y - A/B  
\* small base

## Duty of Care in Financial Services Survey

### ONLINE Fieldwork: 21st-23rd September 2018

Absolutes/col percents

Table 44  
**What is the combined annual income of your household, prior to tax being deducted?**  
 Base: All respondents

	Gender			Age						Social Grade					Region										Employment Sector				
	Total	Male (a)	Female (b)	18-24 (d)	25-34 (e)	35-44 (f)	45-54 (g)	55-64 (h)	65+ (i)	AB (j)	C1 (k)	C2 (l)	DE (m)	Scotland (n)	North East (o)	North West (p)	Yorkshire & Humberside (q)	West Midlands (r)	East Midlands (s)	Wales (t)	East of London (u)	London (v)	South East (w)	South West (x)	North Ireland (y)	Public (A)	Private (B)	Opinion Influencer (C)	
Unweighted base	2079	1038	1041	237	329	357	350	322	484	544	601	343	591	162	86	249	179	160	155	113	182	190	332	214	57	298	810	161	
Weighted base	2079	1014	1065	231	360	333	368	308	481	567	584	422	505	175	85*	232	169	179	147	101*	194	272	282	179	62*	330	870	180	
Up to £7,000	(3.5) 4%	86 3%	26 3%	60 6%a	18 8%efi	11 3%	21 6%i	17 5%i	8 2%	3 1%	14 2%j	13 3%j	55 11%kl	8 5%	5 5%	13 6%	6 3%	9 5%	3 2%	6 6%	4 2%	13 5%	11 4%	5 3%	2 3%	8 2%	19 2%	5 3%	
£7,001 to £14,000	(10.5) 13%	267 11%	108 15%a	158 6%	35 10%	44 13%d	48 13%d	52 17%de	75 16%de	21 4%	66 11%j	37 9%j	143 28%kl	31 17%w	17 20%uw	30 13%	30 18%wx	24 13%	17 11%	15 15%	19 10%	35 13%	26 9%	18 10%	5 8%	22 7%	76 9%	14 8%	
£14,001 to £21,000	(17.5) 17%	347 14%	143 19%a	204 6%	44 12%d	51 15%d	59 16%d	62 20%de	117 24%def	56 10%	103 18%j	62 15%	126 25%kl	26 15%	15 18%	37 16%	39 23%r	23 13%	29 20%	23 22%	36 19%	41 15%	47 17%	27 15%	6 10%	45 14%	126 14%	21 12%	
£21,001 to £28,000	(24.5) 21%	435 23%b	234 19%	200 8%	87 24%d	77 23%d	80 22%d	59 19%d	112 23%d	120 21%m	136 23%m	97 23%m	81 16%	43 24%v	20 24%v	50 22%v	28 16%	37 20%	31 21%v	23 23%v	52 27%qv	33 12%	54 19%	51 28%qvw	12 19%	73 22%	173 20%	22 12%	
£28,001 to £34,000	(31) 16%	327 17%	168 15%	160 8%	20 9%	56 16%d	52 16%d	62 17%d	58 19%d	80 17%d	97 17%m	106 18%m	81 19%m	44 9%	39 22%oqt	7 8%	39 17%	21 12%	24 13%	26 18%	8 8%	36 19%t	44 16%	47 17%	30 17%	6 10%	60 18%	147 17%	36 20%
£34,001 to £41,000	(37.5) 10%	212 13%b	128 8%	84 6%	45 12%di	42 13%di	47 13%di	29 9%	35 7%	86 15%km	53 9%m	54 13%m	19 4%	12 7%	12 14%	26 11%	16 9%	21 12%	15 10%	10 10%	13 7%	30 11%	32 11%	18 10%	8 13%	38 12%	127 15%	22 12%	
£41,001 to £48,000	(44.5) 5%	101 6%	60 4%	41 5%	10 9%hi	33 5%	16 5%	18 4%	31 2%	31 5%m	26 5%m	12 6%m	3 2%	3 2%	5 4%	7 2%	18 4%	6 4%	4 4%	11 6%	16 6%	12 4%	11 6%	3 5%	3 7%	22 7%	59 7%	8 5%	
£48,001 to £55,000	(51.5) 4%	76 4%	42 4%	34 3%	24 10%fghi	24 7%fghi	7 2%	11 3%	5 1%	5 6%km	34 3%m	15 5%m	22 5%	4 1%	3 1%	9 4%ks	6 3%ks	7 4%ks	-	1 1%	3 2%	12 4%ks	25 9%nopq	5 3%stux	5 3%u	18 5%nost	47 5%	16 9%	
£55,001 to £62,000	(58.5) 1%	28 1%	13 1%	15 1%	9 4%ghi	7 2%i	7 2%i	2 1%	1 *	15 3%lm	11 2%m	1 *	1 *	-	1 1%	-	-	3 2%	5 4%npq	2 2%p	2 1%	4 1%	4 1%	3 2%p	3 5%npq	12 4%B	9 1%	6 3%	
£62,001 to £69,000	(65.5) 1%	17 1%	5 1%	12 3%eghi	8 *	1 1%	4 1%	3 1%	-	13 2%klm	4 1%	-	-	-	-	2 2%	3 2%	1 1%	2 1%	-	-	3 1%	2 1%	1 *	2 3%nu	6 2%	8 1%	5 3%	
£69,001 to £76,000	(72.5) 1%	14 1%	4 *	9 1%	5 2%i	2 1%	1 *	2 1%	1 *	12 2%klm	1 *	-	*	2 1%	-	2 1%	-	1 1%	-	-	3 2%	2 1%	3 1%	-	-	-	-	11 1%	5 3%

Proportions/Means: Columns Tested (5% risk level) - a/b - d/e/f/g/h/i - j/k/l/m - n/o/p/q/r/s/t/u/v/w/x/y - A/B  
 \* small base

## Duty of Care in Financial Services Survey

### ONLINE Fieldwork: 21st-23rd September 2018

Absolutes/col percents

Table 44  
**What is the combined annual income of your household, prior to tax being deducted?**  
**Base: All respondents**

	Gender			Age						Social Grade				Region										Employment Sector				
	Total	Male (a)	Female (b)	18-24 (d)	25-34 (e)	35-44 (f)	45-54 (g)	55-64 (h)	65+ (i)	AB (j)	C1 (k)	C2 (l)	DE (m)	Scotland (n)	North East (o)	North West (p)	Yorkshire & Humberside (q)	West Midlands (r)	East Midlands (s)	Wales (t)	East-ern (u)	London (v)	South East (w)	South West (x)	North-ern Ireland (y)	Public (A)	Private (B)	Opinion Influencer (C)
Weighted base	2079	1014	1065	231	360	333	368	308	481	567	584	422	505	175	85*	232	169	179	147	101*	194	272	282	179	62*	330	870	180
£76,001 to £83,000	(79.5) 1%	11 1%	5 1%	5 *	6 3% eghi	1 *	4 1% i	-	-	5 1% m	1 *	4 1%	-	-	-	1 1%	-	2 1%	1 1%	-	-	4 2%	-	-	3 4% npqu wx	6 2%	5 1%	6 3%
£83,001 or more	(86) 2%	37 2%	20 2%	17 2%	20 9% efgh i	3 1%	1 *	4 1%	-	9 2% h	28 5% klm	8 1% m	1 *	1 *	1 1%	3 1%	6 3% u	3 1%	1 *	-	-	14 5% npst uw	2 1%	3 1%	4 7% npst uw	3 1%	24 3%	7 4%
Prefer not to answer	122 6%	57 6%	65 6%	49 21% efgh i	11 3%	16 5%	13 4%	10 3%	23 5%	45 8% m	34 6%	24 6%	20 4%	8 5%	3 4%	12 5%	10 6%	8 4%	12 8%	8 8%	13 7%	21 8%	16 6%	8 5%	3 5%	17 5%	40 5%	8 4%
Average income (£000's)	27.64	29.10b	26.25	40.67e fghi	29.79g hi	27.43h i	26.27h	23.74	24.57	36.35k lm	27.46m	28.11m	18.09	24.07	23.81	26.81	26.20	28.62n ot	27.03t	23.04	26.52t	31.27n opqtu	28.93n ot	27.61n t	38.12n opqrst uw	31.45	31.25	36.32

Proportions/Means: Columns Tested (5% risk level) - a/b - d/e/f/g/h/i - j/k/l/m - n/o/p/q/r/s/t/u/v/w/x/y - A/B  
 \* small base



## Duty of Care in Financial Services Survey ONLINE Fieldwork: 21st-23rd September 2018

Absolutes/col percents

Table 45  
**Do you have a longstanding physical or mental condition or disability that has lasted or is likely to last 12 months and which has a substantial adverse effect on your ability to carry out day-to-day activities?**  
Base: All respondents

	Gender			Age						Social Grade					Region										Employment Sector			Opinion Influencer (C)
	Total	Male (a)	Female (b)	18-24 (d)	25-34 (e)	35-44 (f)	45-54 (g)	55-64 (h)	65+ (i)	AB (j)	C1 (k)	C2 (l)	DE (m)	Scotland (n)	North East (o)	North West (p)	Yorkshire & Humber (q)	West Midlands (r)	East Midlands (s)	Wales (t)	East of London (u)	London (v)	South East (w)	South West (x)	North Ireland (y)	Public (A)	Private (B)	
Unweighted base	2079	1038	1041	237	329	357	350	322	484	544	601	343	591	162	86	249	179	160	155	113	182	190	332	214	57	298	810	161
Weighted base	2079	1014	1065	231	360	333	368	308	481	567	584	422	505	175	85*	232	169	179	147	101*	194	272	282	179	62*	330	870	180
NET: Yes	498 24%	217 21%	281 26%a	22 10%	51 14%	81 24%de	102 28%de	109 35%def	133 28%de	98 17%	104 18%	101 24%j	195 39%jkl	46 26%	25 30%	57 25%	43 25%	35 19%	43 29%	22 22%	49 25%	53 20%	63 22%	44 25%	17 27%	65 20%B	118 14%	31 17%
Yes - physical condition	298 14%	143 14%	155 15%	4 2%	24 7% <sup>d</sup>	38 11% <sup>d</sup>	57 16% <sup>de</sup>	74 24% <sup>def</sup>	100 21% <sup>def</sup>	61 11%	67 12%	57 13%	113 22% <sup>ijkl</sup>	30 17% <sup>r</sup>	13 16%	32 14%	31 18% <sup>r</sup>	16 9%	28 19% <sup>r</sup>	17 17%	29 15%	32 12%	37 13%	25 14%	7 11%	28 8%	70 8%	17 9%
Yes - mental condition	201 10%	75 7%	126 12% <sup>a</sup>	21 9% <sup>i</sup>	31 9% <sup>i</sup>	50 15% <sup>ei</sup>	54 15% <sup>ei</sup>	34 11% <sup>i</sup>	11 2%	28 5%	38 6%	41 10% <sup>j</sup>	94 19% <sup>ijkl</sup>	23 13% <sup>v</sup>	15 18% <sup>q</sup>	26 11% <sup>v</sup>	14 8%	15 8%	21 14% <sup>tv</sup>	5 5%	14 7%	14 5%	29 10%	20 11% <sup>v</sup>	5 8%	30 9%B	46 5%	16 9%
Yes - disability	177 9%	83 8%	94 9%	3 1%	13 4%	30 9% <sup>de</sup>	29 8% <sup>de</sup>	51 17% <sup>def</sup>	51 11% <sup>de</sup>	35 6%	25 4%	36 8% <sup>k</sup>	82 16% <sup>ijkl</sup>	17 10%	4 5%	22 10%	14 8%	8 5%	17 12% <sup>r</sup>	11 11%	22 11%	19 7%	19 7%	17 9%	8 12%	16 5%	37 4%	15 9%
Yes - other	21 1%	13 1%	8 1%	-	-	3 1%	7 2% <sup>e</sup>	7 2% <sup>de</sup>	4 1%	2 *	8 1%	2 *	9 2% <sup>j</sup>	3 2%	1 1%	2 1%	-	3 2%	* 2%	2 2%	2 1%	2 1%	4 2%	2 1%	-	6 2%B	2 *	-
No	1536 74%	773 76% <sup>b</sup>	763 72%	205 89% <sup>fgh</sup>	302 84% <sup>fgh</sup>	237 71%	255 69%	196 64%	342 71% <sup>h</sup>	465 82% <sup>lm</sup>	462 79% <sup>m</sup>	313 74% <sup>m</sup>	296 59%	125 71%	58 69%	169 73%	122 72%	143 80%	104 71%	77 76%	141 73%	211 77%	213 76%	133 74%	41 66%	259 79%	727 84%	145 81%
Prefer not to say	45 2%	25 2%	21 2%	4 2%	7 2%	14 4% <sup>hi</sup>	11 3%	3 1%	6 1%	5 1%	18 3% <sup>j</sup>	8 2%	14 3% <sup>j</sup>	5 3%	1 2%	6 3%	5 3%	1 1%	1 *	2 2%	4 2%	8 3%	7 2%	2 1%	5 7% <sup>rsx</sup>	6 2%	25 3%	4 2%

Proportions/Means: Columns Tested (5% risk level) - a/b - d/e/f/g/h/i - j/k/l/m - n/o/p/q/r/s/t/u/v/w/x/y - A/B  
\* small base